

SAJMMR

ISSN (online) : 2249-877X

## South Asian Journal of Marketing & Management Research



Published by  
**South Asian Academic Research Journals**  
A Publication of CDL College of Education, Jagadhri  
(Affiliated to Kurukshetra University, Kurukshetra, India)

Editor-in-Chief : Dr. B.C.M. Patnaik

Frequency : Monthly

Country : India

Language : English

Start Year : 2011

Indexed/ Abstracted : Ulrich's Periodicals Directory, ProQuest, U.S.A.  
EBSCO Discovery, Summon(ProQuest),  
Google Scholar, CNKI Scholar, ISRA-JIF, GIF, IJIF

E-mail id: [sajmmr@saarj.com](mailto:sajmmr@saarj.com)

### **VISION**

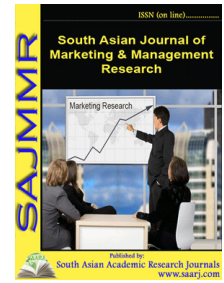
The vision of the journals is to provide an academic platform to scholars all over the world to publish their novel, original, empirical and high quality research work. It propose to encourage research relating to latest trends and practices in international business, finance, banking, service marketing, human resource management, corporate governance, social responsibility and emerging paradigms in allied areas of management including social sciences , education and information & technology. It intends to reach the researcher's with plethora of knowledge to generate a pool of research content and propose problem solving models to address the current and emerging issues at the national and international level. Further, it aims to share and disseminate the empirical research findings with academia, industry, policy makers, and consultants with an approach to incorporate the research recommendations for the benefit of one and all.



Published by: South Asian Academic Research Journals

# SAJMMR:

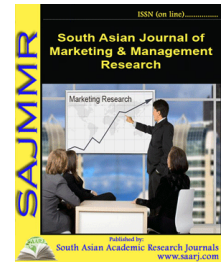
## South Asian Journal of Marketing & Management Research



SR. NO.	PARTICULAR	PAGE NO.
1.	<b>ENGAGEMENT AS KEY STRATEGY FOR BUSINESS GROWTH</b> BIPIN C. PANDEY	1-11
2.	<b>PERFORMANCE EVALUATION OF INDIAN BANKING SYSTEM: A COMPARATIVE STUDY OF PUBLIC SECTOR AND PRIVATE SECTOR BANKS</b> RAVINDER KAUR	12-30
3.	<b>GREEN MARKETING: GOOD OR BAD?</b> DR. RUHI BAKHARE	31-37
4.	<b>IMPACT OF ON-LINE (INTERNET ADVERTISING) ON BRAND POSITIONING</b> DR. PRASHANT TRIPATHI	38-50
5.	<b>WOMEN ENTREPRENEUR IN INDIA WAY TO - EMPOWERMENT ENLIGHTENMENT ACHEIVEMENT (EEA)</b> P.SUDARKODI, DR.M.G.SARAVANARAJ	51-57
6.	<b>EXCEPTIONS AND LIMITATIONS TO PATENT AND COPYRIGHT UNDER THE TRIPS AGREEMENT IN THE CONTEXT OF 'THREE STEP TEST'</b> SALEENA K B	58-88
7.	<b>OPERATIONAL PERFORMANCE OF CO-OPERATIVE ORGANIZATION – A CASE STUDY ON BIHPURIA CO-OPERATIVE SOCEITY LTD., LAKHIMPUR, ASSAM</b> DR. NIRANJAN KAKATI	89-99
8.	<b>TECHNOSTRESS AND ITS IMPACT ON EMPLOYEES:AN INVESTIGATING STUDY</b> DR. NAMITA RAJPUT, MS. MONIKA GUPTA, MRS. NEHA CHHABRA NEE RALLI	100-114
9.	<b>ARE MERGERS AND ACQUISITIONS BENEFICIAL FOR BANKS:THE INDIAN EXPERIENCE</b> DR.SURESH CHANDRA BIHARI	115-140
10.	<b>CATASTROPHE: AN ASSESSMENT OF DISASTER LOSSES</b> DR D MAHESWARA REDDY, K.V.N. PRASAD, DR. C.R.REDDY	141-155



Published by: South Asian Academic Research Journals

**SAJMMR:****South Asian Journal of  
Marketing & Management  
Research**

## ENGAGEMENT AS KEY STRATEGY FOR BUSINESS GROWTH

**BIPIN C. PANDEY\***

\*Research Scholar, Department of Management,  
Shri Jagdish Prasad Jhabarmal Tibrewala University,  
Jhunjhunu, Rajasthan, India.

---

### ABSTRACT

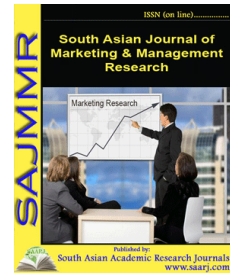
*The globalized economy of 21<sup>st</sup> century has made the world somewhat level playing field in terms of trade and commerce. We are living in a new business environment where speed and innovation make doing business simpler yet at the same time present many challenges. Turning these challenges into opportunities will give birth to new businesses and new innovations. We are operating in a new business paradigm. It is important for the entrepreneur to understand the key factors of growth to keep business on track. However, there can be no guaranteed formula for growth nor is there one best fit-for-all model. Customer, innovation, strategy and adaptability to changes in the environment, leadership and talent apart from several other factors have been much talked about in literature as the key drivers of business growth. A business can also be modeled for growth around the five components of acquisition, activation, retention, referral and revenue. There are several custom models with different set of key drivers for growth. The primary question to ask is what is the primary driver of growth? The author considers engaged employees as the primary drivers of business growth. It is an engaged employee from leadership levels to the worker that enable (make happen) other elements of growth. This paper presents the findings of a survey conducted across 660 employees of 22 small IT companies in Greater Mumbai area to study the implementation and impact of employee engagement on business growth.*

**KEYWORDS:** *Employee Engagement, Engagement Strategy, Strategy, Key Drivers*





Published by: South Asian Academic Research Journals

**SAJMMR:****South Asian Journal of  
Marketing & Management  
Research**

## **PERFORMANCE EVALUATION OF INDIAN BANKING SYSTEM: A COMPARATIVE STUDY OF PUBLIC SECTOR AND PRIVATE SECTOR BANKS**

**RAVINDER KAUR\***

\*Lecturer, P.G Department of Commerce,  
Mata Gujri College, Fatehgarh Sahib, India.

---

### **ABSTRACT**

*A well-organized banking system is recognized as a fundamental requirement for the economic development of an economy. Banks facilitate the flow of funds from the areas of surplus to the areas of deficit by offering attractive saving and deposit schemes to the people for encouraging them to save and deposit the same in the bank. When these savings of people are effectively invested by the banks into productive purpose, the rate of capital formation increases and ultimately national income also raises. The purpose of the study is to examine the financial performance of public and private sector banks. The data used for the study was entirely secondary in nature. The period of study taken from 2009-10 to year 2010-11. The study found that the overall performance of Public Sector Banks is better than private Sector Banks over the period of study.*



Published by: South Asian Academic Research Journals

**SAJMMR:**

**South Asian Journal of  
Marketing & Management  
Research**



## **GREEN MARKETING: GOOD OR BAD?**

**DR. RUHI BAKHARE\***

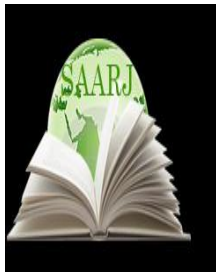
\*Faculty, DAIMSR,  
Marketing Management and Managerial Economics.  
Nagpur, India.

---

### **ABSTRACT**

*As today's consumers become more conscious of the natural environment, businesses are beginning to modify their own thoughts and behavior in an attempt to address the concerns of consumers. Green marketing is becoming more important to businesses because of the consumer's genuine concerns about our limited resources on the earth. By implementing green marketing measures to save the earth's resources in production, packaging, and operations, businesses are showing consumers they too share the same concerns, boosting their credibility. Green marketing covers more than a firm's marketing claims. While firms must bear much of the responsibility for environmental degradation, the responsibility should not be theirs alone. Final consumers and industrial buyers also have the ability to pressure organizations to integrate the environment into their corporate culture and thus ensure all organizations minimize the detrimental environmental impact of their activities. Thus green marketing should look at minimizing environmental harm, not necessarily eliminating it.*

**KEYWORDS:** *Green Marketing, natural environment and corporate culture.*



Published by: South Asian Academic Research Journals

# SAJMMR:

## South Asian Journal of Marketing & Management Research



### IMPACT OF ON-LINE (INTERNET ADVERTISING) ON BRAND POSITIONING

**DR. PRASHANT TRIPATHI\***

\*Head – Eastern U.P. Cluster,  
Radio Mantra 91.9 FM,  
Gorakhpur - 273016, U.P., India.

---

#### ABSTRACT

*Amid the various media of advertising, Internet is growing in magnitude day by day. Internet advertising encompasses the advantages of both the print and the visual media; it is a step further owing to the interactive capability. Advertising has a prominent say on the marketing strategies. Internet, being dissimilar from the conventional advertising media, has something more to offer to the Marketing Strategies.*

*Internet can contribute substantially in the appropriate brand positioning with the available database of the prospective customers. As interaction is possible through the net, it provides avenues to reach the target and niches.*

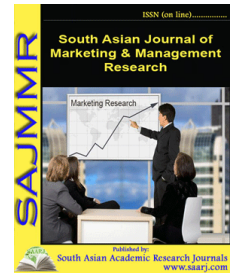
*Online advertising can notably change the marketing scenario. Globalisation and Liberalisation can be even more consequential with the help of Internet advertising*



Published by: South Asian Academic Research Journals

**SAJMMR:**

**South Asian Journal of  
Marketing & Management  
Research**



## **WOMEN ENTREPRENEUR IN INDIA WAY TO - EMPOWERMENT ENLIGHTENMENT ACHEIVEMENT (EEA)**

**P.SUDARKODI\*; DR.M.G.SARAVANARAJ\*\***

\*Assistant Professor, Department of Management Studies,  
RKKR School of Management Studies, Salem, India.

\*\*Head and Professor, Department of Management Studies  
Muthayammal Engineering College, Namakkal, India.

---

### **ABSTRACT**

*A Political leader, a corporate Personality or a Good Home maker, the vision of empowerment has enlightened them to achieve. It is believed that in the era of LPG every citizen is needed to contribute their service in bringing up the nation. There is no exception of women rather they have a strong framework to prove their ability. The learning of attributes that need for achievement is to be empowered through various segments and it has to be enlightened in the minds of young achievers. The stories of successful women achievers throw a lesson of success to women candidates of our country. Their lessons are our cases and we climb the ladder of success having their experiences as our checkpoints. Once empowered, the vision is enlightened and the journey of achievement begins.*





Published by: South Asian Academic Research Journals

# SAJMMR:

## South Asian Journal of Marketing & Management Research



### EXCEPTIONS AND LIMITATIONS TO PATENT AND COPYRIGHT UNDER THE TRIPS AGREEMENT IN THE CONTEXT OF 'THREE STEP TEST'

**SALEENA K B\***

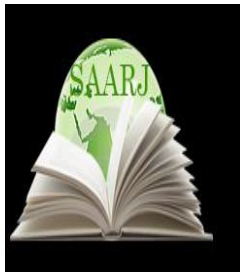
\*Assistant Professor, School of Law,  
Christ University, Bangalore, India.

---

#### ABSTRACT

*While an international standard for minimum rights was an accepted phenomenon for more than a century, the international arena was very conscious on the fragile nature of limitations to the rights and preserved it as a sovereign privilege. But the TRIPS Agreement was very sturdy and obstinate that uniformity should reign in each and every aspect of intellectual property protection. Negotiators in the Uruguay Round of GATT recognized the absence of a well-defined international fair use standard, and the creation of such a standard was an issue in the drafting of the TRIPS Agreement.<sup>1</sup> Accordingly the TRIPS Agreement championed for a binding norm for limitations and exceptions. But the elevation of Berne standard into the TRIPS Agreement and that too on a uniform scale irrespective of the nature of rights and subject matter alarmed the legal scenario. Major concern was from the developing countries, who argued that TRIPS ignored the diversity of national needs and forced them to sacrifice the 'policy space' that richer countries had harnessed in their early stages of development. Adding fuel to the fire, a lot of literature sprang up this era preaching the sermon that the TRIPS Agreement had hoisted IPR to a new level of trade rights.<sup>2</sup> It's really wondering that at what point of time IP was freed from trade. Since twelfth century onwards IP was closely linked to trade. The negotiating history of Berne and Paris was also not different from that of TRIPS. It was also an attempt by some developed countries to counter international piracy and counterfeiting. This paper examines the legitimacy of the argument of 'vanishing of policy space' in the context of TRIPS provisions on limitations and exceptions.*

**KEYWORD:** TRIPS, Copyright, Patent, Three Step Test, Limitations and exceptions, Permissible uses.



Published by: South Asian Academic Research Journals

**SAJMMR:****South Asian Journal of  
Marketing & Management  
Research**

## **OPERATIONAL PERFORMANCE OF CO-OPERATIVE ORGANIZATION – A CASE STUDY ON BIHPURIA CO-OPERATIVE SOCIETY LTD., LAKHIMPUR, ASSAM**

**DR. NIRANJAN KAKATI\***

\*Associate Professor, Bihpuria College,  
Lakhimpur, Assam, India.

---

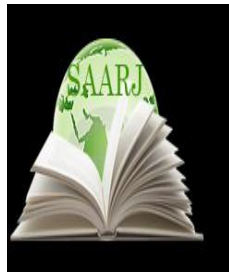
### **ABSTRACT**

*Co-operative Organization is playing a major role in the socio-economic development of a nation. The concept of Co-operative was existed in our country since time immemorial. The passages of the Co-operative Credit Societies Act, 1904 can be treated as the first milestone of this movement. After this another Co-operative Societies Act was enacted in our country in 1912. In Assam the Co-operative movement had been started after the enactment of the Co-operative Societies Act, 1904. Here it is to be mentioned that after registration under Co-operative Societies Act, a Co-operative Society will attain the corporate status and will become entitled to certain privileges. It will subject to control and supervision by the State. In case of Assam the Registrar of Co-operation department of the Government even approves the appointments of managerial personnel of the society and lays down terms of employment.*

*At present apart from other Co-operative Societies there are 709 number of village panchayat level co-operative societies functioning in Assam under the supervision and control of Registrar of Co-operative Societies. But these societies are not in a position to purchase the commodities from the Food Corporation of India (FCI), other agencies and suppliers. In every month they are required to collect money from the agents of the society. Keeping in mind, the above points of view, here an attempt has been made to study the operational performance of Co-operative organization in a Cooperative Society which is located in the Lakhimpur district, Assam.*

*For this purpose, the paper has divided into six parts. It begins with introduction followed by objectives of the study and methodology which explains brief history of Bihpuria Co-operative Society, number of shareholders, nature of business, Reserve Fund and working capital management. The fourth and fifth parts of the paper are associated with results and suggestions. The paper ends with conclusion.*

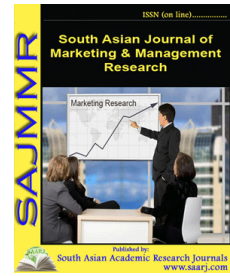
**KEYWORDS:** History, Shareholders, Business, Reserve Fund, Working Capital.



Published by: South Asian Academic Research Journals

# SAJMMR:

## South Asian Journal of Marketing & Management Research



### TECHNOSTRESS AND ITS IMPACT ON EMPLOYEES: AN INVESTIGATING STUDY

**DR. NAMITA RAJPUT\*; MS. MONIKA GUPTA\*\*;  
MRS. NEHA CHHABRA NEE RALLI\*\*\***

\*Associate Professor, Sri Aurobindo College (M)  
University of Delhi, Malviya Nagar, Delhi-110017, India.

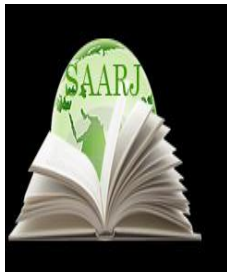
\*\*Research Scholar  
Delhi, India.

\*\*\*Research Scholar,  
Delhi, India.

#### ABSTRACT

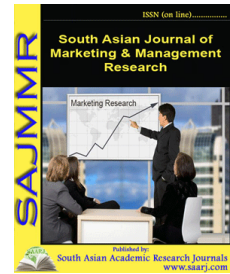
*Information Technology in the corporate world, effects of the continuing developments in information technology (IT) on business activities. In the enterprise, information technology has made significant changes on production design, management control, decision-making and organizational design and is becoming increasingly indispensable part of many aspects of business and everyday life. Easy worldwide communication provides instant access to a vast array of data, challenging assimilation and assessment skills. At the same time, there is a need for specialized staff support, training for managers and employees, and a redefinition of jobs. It has also made employees work under greater mental pressure and sense of anxiety and pessimism as they have to keep up with the fast advancing pace of the new ICTs, employees have to constantly renew their technical skills as well as enduring pressure from a more complex system and higher expectations for productivity. Managers need to consider the effects of various new problems aroused by information technology, including overcoming resistance to the use of computers, mental pressure and security of information. Studies have found technostress to have significant negative impact on employee efficiency. The paper concludes that results are evident which verified that there is a negative influences of IT usability on the workforce which specifically has interacting with IT innovations regularly on productivity. This will provide a foundation for organizations to comprehend and alleviate technostress, thus improving employee performance and efficiency.*

**KEYWORDS:** Information Technology (IT), MANOVA, Productivity, Technostress.



Published by: South Asian Academic Research Journals

**SAJMMR:**  
**South Asian Journal of**  
**Marketing & Management**  
**Research**



**ARE MERGERS AND ACQUISITIONS BENEFICIAL FOR BANKS:  
THE INDIAN EXPERIENCE**

**DR. SURESH CHANDRA BIHARI\***

\*Professor (Banking & Finance) IBS,  
Hyderabad, India.

---

**ABSTRACT**

*The post merger performance of the organization with its competitor will be useful to justify the effectiveness of the merger or acquisition e.g. if the return on amount invested in acquisition is more than the cost of capital then the acquisition of target is able to bring synergy to the combined firm. The research objective of the project is to undertake a comparative study to understand if there are any differences in the performance of the entities prior and post merger and if at all there are any differences, whether the results of the consolidation are positive or negative. Analysis is conducted in order to answer the preliminary question - are bank mergers desirable? Thereafter, the synergy effect of merger and acquisition of firms is analyzed. Many studies conducted on similar lines show that M&A's generally fail in creating estimated synergy and thus, do not add the value in business as expected. An event study methodology has been used to explore the short-term shareholder wealth effects of the Indian bank mergers. We have studied four mergers from 1999 onwards to see wealth creation to shareholders for short term from merger and acquisition of two banks.*

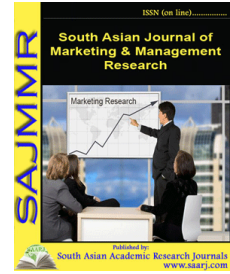
**KEYWORDS:** Disentangle, Acquisition, Domestically



Published by: South Asian Academic Research Journals

**SAJMMR:**

**South Asian Journal of  
Marketing & Management  
Research**



## **CATASTROPHE: AN ASSESSMENT OF DISASTER LOSSES**

**DR D MAHESWARA REDDY\*; K.V.N. PRASAD\*\*; DR. C.R.REDDY\*\*\***

\*Associate Professor,  
ITM Business School,  
Warangal, India.

\*\*Associate Professor,  
ITM Business School,  
Warangal, India.

\*\*\*Professor, Department of Commerce,  
S.K.University, Anantapur, India.

---

### **ABSTRACT**

*Relying on the post-disaster funding is no longer a solution. It dampens countries' proactive risk management. It results in under -insurance and as a result it increases countries vulnerabilities. Lack of liquidity in the aftermath of natural catastrophes caused by underinsurance and severely retards economic recovery. Large catastrophe events may entail years of unsustainable fiscal deficits and thus can jeopardize the countries chance for economic growth. The poorest segments are the most vulnerable to natural disasters in the absence of insurance, personal savings and effective mechanisms of targeted social assistance. In this backdrop, intensifying the catastrophe insurance as part of ex-ante risk financing rather post-disaster risk management is need of the hour in the light of the past disasters all over the world including the recent disasters in the Japan. This effort greatly reduces the Government's fiscal exposure to the adverse consequences of natural disasters ensuring the stable economic growth and fiscal management. It provides sufficient liquidity to the government and households immediately followed by a natural disaster thus greatly facilitating economic recovery and addressing social inequities particularly in the most vulnerable areas.*

**KEYWORDS:** DAE (Department of Atomic Energy). IAEAs (International Atomic Energy Agencies), Sv (sieverts), MSK (Medvedev-Sponheuer-Karnik).



## Editorial Board

**Dr. B.C.M. Patnaik**, Editor in Chief

Associate Professor (Accounts & Finance)  
KSOM, KIIT University,  
Bhubaneswar, Odisha, INDIA.

**Dr. Victor Sohmen**

Professor  
Department of Management and Leadership  
Drexel University Philadelphia, Pennsylvania,  
USA

**Dr. Anisul M. Islam**

Professor  
Department of Economics University of  
Houston-Downtown, Davies College of Business  
Shea Street Building Suite B-489  
One Main Street, Houston, TX 77002, USA

**Shyam Lal Kaushal**

Professor  
School of Management Studies  
Himachal Pradesh University, Shimla, INDIA.

**Dr. Zachary A. Smith**

Professor  
Public Administration, Northern Arizona  
University, USA.

**Dr. Celaledin Serinkan**

Professor  
Business Management, Pamukkale University,  
TURKEY.

**Dr. Liliana Faria**

Faculty  
Vocational Psychology,  
ISLA Campus Lisboa - Laureate International  
Universities, PORTUGAL.

**Dr. Marko Olavi Kesti**

Faculty  
Administration, University of Lapland, FINLAND

**Dr. Kapil Khanal**

Associate Professor  
Department of Management, Shankar Dev Campus,  
Ram Shah Path T.U. Kirtipur, NEPAL

**Dr. Sunil Kumar**

Associate Professor  
Faculty of Economics, South Asian University (SAU),  
New Delhi, INDIA.

**Dr. Dalbir Singh**

Assistant Professor  
Haryana School of Business,  
Guru Jambheshwar Univ. of Sc. & Tech., Hisar,  
Haryana, INDIA

**Dr. Sonia Sharma Uppal**

Assistant professor,  
P.G Department of Comm. & Mgt. Arya College,  
Ludhiana, INDIA

**Poongothai Selvarajan**

Lecturer  
Department of Economics and Management  
Vavuniya Campus of the University of Jaffna,  
Vavuniya, SRI LANKA

**Mrs. S. Dinesh Kumar**

Assistant Professor  
Faculty of Mgt. Studies and Comm.  
University of Jaffna, SRI LANKA,

**S. Anandasayanan**

Senior Lecturer  
Department of Financial Management  
Faculty of Management Studies & Commerce  
University of Jaffna, SRI LANKA

**Poongothai Selvarajan**

Lecturer  
Department of Economics and Management,  
Vavuniya Campus of the University of Jaffna,  
Vavuniya, SRI LANKA

## Categories

- Management and Economics
- Financial Management and Accounting
- Industrial and Business Management
- Entrepreneurship Management
- Marketing Management
- Banking and Insurance Studies

## Review Process

Each research paper/article submitted to the journal is subject to the following reviewing process:

1. Each research paper/article will be initially evaluated by the editor to check the quality of the research article for the journal. The editor may make use of iThenticate/Viper software to examine the originality of research articles received.
2. The articles passed through screening at this level will be forwarded to two referees for blind peer review.
3. At this stage, two referees will carefully review the research article, each of whom will make a recommendation to publish the article in its present form/modify/reject.
4. The review process may take three/four working days.
5. In case of acceptance of the article, journal reserves the right of making amendments in the final draft of the research paper to suit the journal's standard and requirement.

## Published by

### **South Asian Academic Research Journals**

A Publication of CDL College of Education, Jagadhri (Haryana)  
(Affiliated to Kurukshetra University, Kurukshetra, India)

Our other publications :

Academicia - An International Multidisciplinary Research Journal

ISSN (online) : 2249-7137

SAARJ Journal on Banking & Insurance Research (SJBIR)

ISSN (online) : 2319-1422