

SAJMMR

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### **VISION**

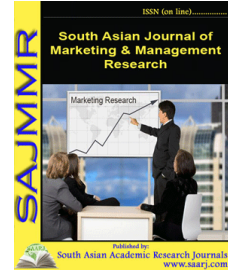
The vision of the journals is to provide an academic platform to scholars all over the world to publish their novel, original, empirical and high quality research work. It propose to encourage research relating to latest trends and practices in international business, finance, banking, service marketing, 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.



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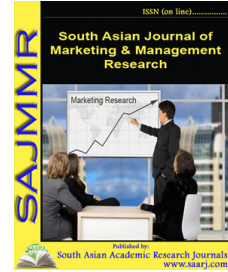


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## **TESTING MEDIATING EFFECT OF JOB SATISFACTION ON THE RELATIONSHIP BETWEEN REWARDS AND EMPLOYEES' LOYALTY**

**Mrs. Shanthakumary Milroy Christy Mahenthiran Aloysius\***

**\*Head,**

Department of Human Resource Management,  
Faculty of Management Studies & Commerce,  
University of Jaffna, Sri Lanka.

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### **ABSTRACT**

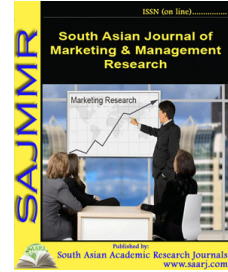
*The present study analyzed the impact of Job satisfaction on the relationship between rewards and loyalty among the life insurance sales staff in Jaffna district. The main objectives of the study were to find out the mediating effect of Job satisfaction on the relationship of monetary rewards and loyalty and to find out instrumental value of the monetary rewards system on loyalty of sales staffs of the insurance companies. All the analysis was made by using the responses of eighty seven employees of four private sector Insurance Companies. Two hypotheses were set out for the study. H1 was there is a strong positive relationship between monetary rewards and loyalty. H2 was Job Satisfaction works as mediator in the relationship of Monetary Rewards and Loyalty. The study found there is a low positive relationship between monetary rewards and loyalty (0.225) and Job satisfaction fully mediated the relationship between monetary rewards and loyalty.*

**KEYWORDS:** *Job satisfaction, Loyalty, Mediator, Monetary rewards.*





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## **BEHAVIORAL FINANCE EXPANDS THE PREDICTIVE BEHAVIOR OF STOCK MARKET VOLATILITY INDEX**

**Dr. S. C. Das\*; Mrs. Snehalata Das\*\***

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Bhubaneswar, India.

\*\*Research Associate,  
Unique Research Center,  
Koel Nagar, Rourkela, India.

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### **ABSTRACT**

*This study of behavioral finance is a new approach and it contradicts the neoclassical theory of finance based on EMH (Efficient market hypothesis). This study expands the relationship of volatility index and future market return. Six portfolios are made to study the predictive behavior of volatility index on the basis of three volatility index parameters, which are stock beta, market to book value of equity and size (market capitalization). Hypothesis of this study is stated as volatility index has no significant positive effect on portfolio return. Multiple regression analysis is applied here to show the positive relationship between volatility index and portfolio return, which rejects the hypothesis. At the end conclusions are made with suggestions and remarks on volatility index predictive behavior of stock market.*

**KEYWORDS:** Behavioral finance, efficient market hypothesis, volatility index, market to book value of equity, beta, size or market capitalization, market return, regression analysis, portfolio return.



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**CHALLENGES FOR GREEN MARKETING**



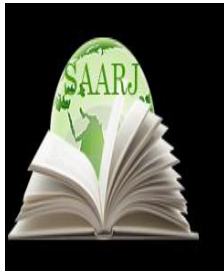
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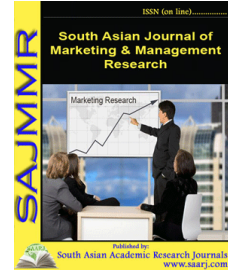
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**ABSTRACT**

*Green marketing refers to the production, consumption and removal of products and services happen in a manner that is minimize harmful to the environment with growing awareness about the implication of global warming, non-biodegradable solid waste, harmful effects of poison etc. Both customers and producers are becoming increasingly sensitive to need for change into green products and services. While the change to “green” may appear to be expensive in the short term, but in the long term, it will definitely prove to be crucial and advantageous, cost-wise too.*



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## **A COMPARATIVE STUDY OF CUSTOMER PERCEPTION ABOUT INSURANCE COMPANY WITH SPECIAL REFERENCE TO LIC AND HDFC STANDARD LIFE POLICIES**

**Nisamudheen. T\***

\*Ph.D Scholar (JRF),  
Department of Commerce,  
Bharathiar University,  
Coimbatore, India.

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### **ABSTRACT**

*Customer service is an integral part of Life insurance organization. It is necessary to identify the key success factors in life insurance industry, in terms of customer satisfaction so as to survive in intense competition and increase the market share. Mainly there are two objectives are involved in this study. Both primary and secondary data's are used in this study. Primary data's are collected through personal interviews in the form of questionnaire from a sample of 100 policyholders selected from the Malappuram district, Kerala. For conducting the study 50 LIC customers and 50 HDFCSL customers are selected at a random. The questionnaire prepared on the basis of various factors which influence the satisfaction of the policy holders. The tools used for this study are percentage analysis, weighted average, Analysis of Variance, Chi-square test.*

**KEYWORDS:** *customer perception, Life Insurance Corporation, HDFC Standard Life insurance.*





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## **THE INFLUENCE OF ORGANIZATIONAL CLIMATE FOR ORGANIZATIONAL SUCCESS IN SCCL**

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Andhra University,  
Visakhapatnam, India.

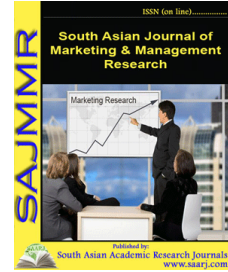
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### **ABSTRACT**

*Human resources are not only the most potential and versatile resource but also the only dynamic factors of production. As HR function has been evolved over the years and it increased the value that is being generated at different stages toward the organizational excellence, the organizational climate of any organization has a profound influence on the outlook, well-being and attitudes of organizational members and ultimately on their total performance affecting their behavior that confronts the individual's freedom of choice and providing source of reward and punishment. Hence, every organization is influenced by certain stimuli that exert profound influence on the existing climate. One of the oldest public sector companies Singareni Collieries Company Ltd (SCCL) has recorded more than 8% annual growth rate since it was nationalized as against the industry average of 5.90 percent with a total investment of Rs2,206 crores and with a total manpower of 82,096. This paper focuses upon the impact, influence and the implications of organizational climate in SCCL and examines the relationship through the dependent and independent variables with the help of regression models.*



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Research****ORGANIC PRODUCTS: MARKETING  
PRACTICES, ISSUES & CHALLENGES FACED BY FARMERS IN  
NAGPUR REGION.****Dr. Archana Dadhe\***

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Department of Management Sciences & Research,  
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Nagpur, India.

**ABSTRACT**

*To increase the production of food grains the use of hybrid seeds, chemical fertilizers and pesticides was encouraged under the Green Revolution. The quantity of production did increased, however the nutritional value of the grains reduced. There were many adverse effects on human health. The research showed the presence of poisonous elements from the pesticides in various dairy products, fruits, vegetables and meats. The excessive use of chemicals has disturbed the ecological balance as well. These chemicals have destroyed crop-friendly organisms while some destructive organisms have developed immunity towards these chemicals. The organic farming as an integrated method, which uses local natural resources and which rejects the use of chemicals for cultivation. It helps improve the quality of land and reduce air and water pollution. The objectives of the study is to identify the marketing practices adopted by the farmers in Nagpur Region, to study the distribution channels, Place of marketing & their satisfaction with the price offered for their product, to study the problems faced by the farmers in marketing and to study the issues & challenges faced by farmers.*

*In all 100 Organic producers from Dabha, Katol, Kalmeshwar, Gumgaon and Saoner were surveyed in Nagpur Region.*

*The production cost of organic products is high, Inadequate transport facility & No separate market for their products. Inadequate information to the customers & lack of faith & awareness is the major issue. It is observed that majority of the farmers are involved in organic farming under the government project.*

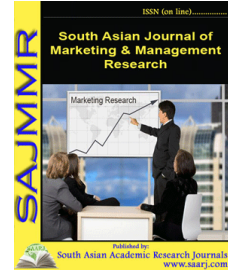
**KEY WORDS :** Organic Products, Crop – friendly, ecological balance, organisms.



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## **JOB SATISFACTION AND DIMENSIONS OF ORGANIZATIONAL COMMITMENT: EVIDENCE FROM THE STATE SECTOR OF SRI LANKA**

**Ms. Prasadini N. Gamage\***

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### **ABSTRACT**

*During the last two decades scholars and researchers have made a tremendous effort to establish the relationship between job satisfaction and organizational commitment in various work settings. However researchers have paid less attention to study the relationship between job satisfaction and various dimensions of organizational commitment namely; Affective commitment, Normative commitment and Continuous commitment. This study examines the relationship between job satisfaction, and various dimensions of organizational commitment of executives in the State sector of Sri Lanka.*

*The results indicate that the job satisfaction of executives in the state sector reported an average level while the organizational commitment is in a satisfactory state. There is a positive significant relationship between job satisfaction and various dimensions of organizational commitment. But job satisfaction significantly correlated only with normative commitment.*

**KEYWORDS:** *Organizational commitment, Affective commitment, Normative commitment, Continuous commitment, Job Satisfaction, State sector.*



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**ANALYSIS OF SATISFACTION LEVEL OF CUSTOMERS SHOPPING  
FROM RETAIL OUTLETS IN A SHOPPING MALL:  
WITH SPECIAL REFERENCE TO CROWN INTERIORZ MALL,  
FARIDABAD**

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IMM, Qutab Institutional Area,  
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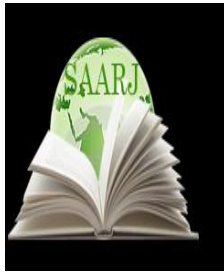
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**ABSTRACT**

*In the scenario of caveat emptor all marketers are thinking innovatively on the lines of making the customer more and more comfortable and happy. The concept of shopping malls is one of the convenient ways created for the customers where they can shop, eat and amuse themselves by playing games or watching a movies all under one roof. Various branded retail outlets are available for the consumer to have comparison and selecting the best one.*

*The study undergone in this paper is an endeavor towards the analyzing the satisfaction level of customers who are shopping from the retail outlets of companies in Crown Interiorz Mall, Faridabad.*

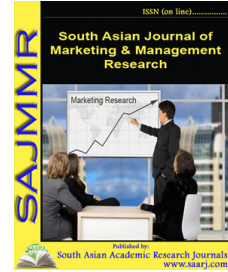
**KEYWORDS:** Shopping malls, Retail , Caveat Emptor, Crown Interiorz Mall.



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## **IMPACT OF GLOBALIZATION ON INDIAN SOCIETY**

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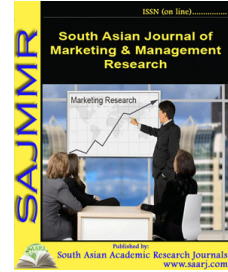
### **ABSTRACT**

*Globalization is to make a new path in the form of regulatory framework with the intention to improve and to make accessibility of goods, services, exchanges and people for the development and growth of industry, employment, education, communication, technology, infrastructure, capital flow and other socio- economic segments for the purpose of a change in quality of life, culture, national economy and the world as well to concentrate upon spreading of the national boundaries to a global village.*





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## **THE ORGANIZATIONAL ACHIEVING CUSTOMER LIFETIME VALUE THROUGH CUSTOMER RELATIONSHIP MANAGEMENT**

**Mrs. K. R. Selvi\*; Mr. Vivekananda\*\***

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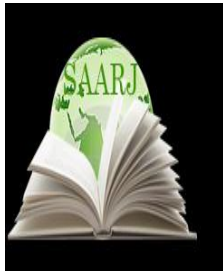
\*\*Research Scholar,  
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Anna University,  
Chennai, India.

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### **ABSTRACT**

*Customer relationship management (CRM) approach has rapidly gained acceptance as an indicator to acquire, grow, and retain the “right customers” to attain customer lifetime value (CLV). The current challenge that most managers face is to achieve connection between marketing CRM and achieving CLV. Exclusively, the need is to take all the data that have been collected about customers and integrate it in a manner that they are able to satisfy and maintain a long relationship with them. CRM has gained much importance in the organizational point of view as to maintain a long relationship with the customers is itself challenging, as with the arrival of new technological advancements in the market, the competition in the market increases, there is a change in behavior of a customer whether to switch to or not to. Customers who are selected and maintained on the basis of their lifetime value provide higher profits in future periods. The present paper tries to bring out various CRM practices and tools that have boosted the strategy of achieving CLV. Moreover the study tries to find out the diffusion of CLV and how importance CLV has in the sustenance of an organization.*

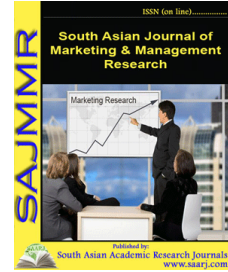
**KEYWORDS:** *Customer Relationship Management (CRM), Customer Lifetime Value (CLV), customer value, Long-term Relationship, Customer Behavioral Change.*



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## **SUSTAINABLE GROWTH RATE WITH REFERENCE TO ESPI INDUSTRIES PVT LTD.**

**Dr. T. Sobha Rani\***

\*Professor & Principal,  
Annamacharya P.G.College of Management Studies,  
Andhrapradesh, India.

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### **ABSTRACT**

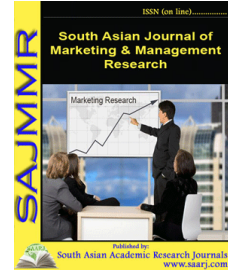
*The concept of sustainable growth can be helpful for planning healthy corporate growth. This concept forces managers to consider the financial consequences of sales increases and to set sales growth goals that are consistent with the operating and financial policies of the firm. The sustainable growth model is particularly helpful in the situation in which a borrower requests additional financing. The current study focuses on the components of SGR and evaluates the relationship between SGR and actual growth rate*

**KEYWORDS:** *Growth rate, Net profit, assets turn over, profit margin.*



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**COMPARATIVE STUDY OF RURAL AND URBAN CONSUMERS WITH  
REGARD TO FMCG**

**Dr. R. K. Mittal\*; Ekta Anand\*\***

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Kurukshetra University,  
Kurukshetra, India.

\*\*Senior Research Fellow,  
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**ABSTRACT**

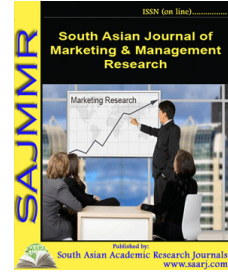
*Today there is a huge scope of FMCG market in India as 9 million retail stores among 12-13 million stores in India belongs to FMCG category and the Indian FMCG sector is the fourth largest sector in the economy. Therefore, the aim of this study is to examine consumer behaviour for the purchase of Fast Moving Consumer Goods (FMCG) by equally dividing the sample consumers in rural and urban markets. Rural markets in India are big attraction these days. Marketers need to understand rural markets differently for the future prospects. A comparative study has been carried out to understand how rural and urban consumers buying behavior differ in respect to different factors affect on their buying behaviour. The study was based on the sample of 100 (50 from urban and 50 from rural area) households across the Ambala District of Haryana selected on the basis of non-probability convenience sampling. FMCGs are divided into five categories i.e. Personal Care, Cosmetic & Toiletries, Household Cleaners, Food, Health & Beverages and Paper Products. From these above categories Food, Health and Beverages Products have been selected for the study. India is one of the fastest growing markets of the world. The potential not only lies in the urban India but in the rural India also. The study has been carried out to know whether and how demographic, income, education, lifestyle have influenced in buying branded and non-branded products by rural households from that of urban households.*

**KEYWORDS:** *Urban Markets, Rural Markets, Consumer Behaviour, Fast Moving Consumer Goods (FMCG).*



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**OMAN AIR: A SYMBOL OF HOSPITALITY & THE FLAGSHIP  
COMPANY IN CIVIL AVIATION SECTOR OF SULTANATE OF OMAN**

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Hotel & Tourism Management,  
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Udaipur, Rajasthan, India.

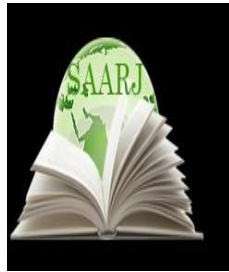
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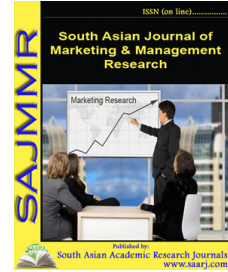
**ABSTRACT**

*The purpose of this paper is highlighting basic background of the Oman Air, the hospitality services, various facilities, overall activities, role, scope, achievements and also put light how the air line resolve employment problems in the country along with training programs in various management courses as the tools of the paper those are accredited by Oman Civil Aviation Authority, Lufthansa, IATA/ UFTAA and Swiss Air,*

**KEYWORDS:** *Hospitality Services, Tourism & Travel, Training & Employment, Scope & Achievements.*



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## CURRENT TRENDS IN MOBILE TELEPHONY INDUSTRY IN INDIA

**Mrs. Jyoti Sharma\***

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Department of Commerce,  
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---

### ABSTRACT

*Government of India has introduced a liberal telecom policy regime since early 1990s that resulted in an enthusiastic participation of several private sector companies in mobile telecom services. Telecom Regulatory Authority of India (TRAI) has played an important role in the rapid progress of this industry in India. The liberal policy measures and regulatory autonomy have promoted robust growth and competition in the mobile telephony industry. However, for the last few years, this industry is experiencing serious challenges that include – reduction in earnings due to stiff competition, 2G scam, retarding growth rate in customer base and customer retention in the wake of Mobile Number Portability (MNP). The present study has been undertaken with the objective to bring out the emerging trends in mobile telecom industry in India in the wake of various policy measures taken by the Government. The study analysis the current scenario of mobile telephony industry in terms of changes in market structure, number of mobile service operators and market share of different telecom companies. It also examines growth rate and tele-density. The analysis provides detailed insights to the mobile service providers that will be useful in developing innovative strategies focusing on untapped rural consumer base in order to increase revenues and improve profit margins.*

**KEYWORDS:** Mobile Telephony, Mobile Number Portability, Tele- density.



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## Categories

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- ❶ Management and Economics
- ❷ Financial Management and Accounting
- ❸ Industrial and Business Management
- ❹ Entrepreneurship Management
- ❺ Marketing Management
- ❻ Banking and Insurance Studies

## Review Process

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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.

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