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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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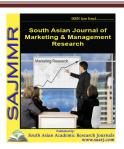


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# A COMPARATIVE STUDY ON LOCUS OF CONTROL OF ACADEMICIANS AND CORPORATE EMPLOYEES

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\*TAPMI School of Business, Jaipur, India. \*\*TAPMI School of Business, Jaipur, India.

### **ABSTRACT**

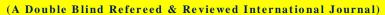
Locus of control is an important variable for the explanation of human behavior in organizations. Employees are influenced by both internal and external forces, but the impact of these forces depends a great deal on their own levels of internal and external locus of control This paper compares the Locus of control dimensions of academicians and corporate employees'. In addition, it will identify the the relation of age and hierarchical position in respect to personality orientation of the employees in both types of organization in relation to of the employees.

**KEYWORDS:** locus of control, Chance control, Powerful others hierarchical position, age.



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# IMPACT OF STRESS IN WORK LIFE BALANCE AMONG WORKING PEOPLE

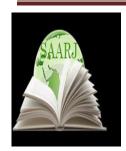
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### **ABSTRACT**

Do you experience frequent headaches? Get tired very easily? Do you find yourself becoming irritable and moody? If you've answered yes to these questions, chances are you're stressed out .Stress is not always bad; it is our body's way of preparing us for the challenge a-head. Some amount of stress is in fact, healthy; some stressors get you going and help you to accomplish your goals. However, situations that over-whelm us cause distress .Our life require us to deal with many challenges simultaneously. When 'things become too much' stress can have an adverse impact on the mind, body, emotions and behavior eventually resulting in health problems .People often cope with stress by resorting to unhealthy behaviors such as drinking, smoking, comfort, eating and self-medicating. At work, stress manifests itself in increased absenteeism; stressed people tend to fall ill more often .Silly mistakes, difficulties making decisions, poor work performance, being hostile towards coworkers and clients, and inability to follow through on deadlines are some signs of workrelated stress. When left unaddressed chronic stress can lead to burnout, a debilitating condition of emotional exhaustion, apathy and cynicism. Effective management of stress can lead to harmony in personal and professional relationships resulting in a calmer and healthier self. Our tolerance of stress largely depends on the support system, we have including our friends and family .Having the right attitude and outlook can help one embrace challenges and take charge.Life is unpredictable and lands is in difficult situations. The key is to maintain your cool, identity the warning signs and refresh your energy reserves. This study helps to identify the impact of stress among the working people and also provides suggestions to overcome.



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### IMPACT OF SHG'S ON RURAL ECONOMY-A CASE STUDY OF NORTH 24 PGS, DISTRICT OF WEST BENGAL

### Rupak Karmakar\*

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#### **ABSTRACT**

India has witnessed a three-fold increase in population over the last half century without corresponding growth in opportunities, especially in rural area. Self-help group are becoming one of the important means for the empowerment of poor women in almost all developing states including different district. This study is carried out to examine how to development of SHG achieved, present study is carried out with the specific objective to meet the credit needs of the poor & their infrastructure facility. Study also identifies the entrepreneurial qualities of its members. It was observed that how the people change in knowledge, skills & attitude was worked out on the basis of average score.

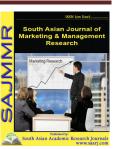
**KEYWORDS:** Non-governmental organization, Swarna Jayanti Gram Swarojgar Yojana, Swarozgaris, Infrastructure development, Residential training Centre, Cluster offices.



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### EXPLORING COMPETITIVENESS OF INDIAN BANKING SECTOR-A SERVICE QUALITY PERSPECTIVE

Dr. Siddharatha Shankar Bhardwaj\*; Shikha Mehta\*\*

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University School of Management,
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\*\*Research Scholar,
University School of Management,
Kurukshetra, India.

### **ABSTRACT**

### **PURPOSE**

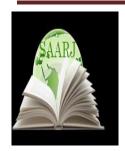
The banking sector continues to be one of the prime drivers of economic growth. With India experiencing a cycle of growth, the Rs 81trillion (US\$ 1.34 trillion)(Source:IBEF-2014)-Indian Banking is industry is poised to grow exponentially as the sector reflects the health of an economy. Banking sector faced with cut throat competition, induced by globalization and advances in technologies, has brought customer satisfaction to the center of the focus. Service Quality is one of the inflections of customer satisfaction and is critical for survival in today's competitive environment. Service quality, in fact, is dependent upon the service performance and how far it is able to satisfy customers. The present study makes an endeavour to gauge the service quality in selected Banks of India by garnering the views of the customers pertaining to their expectations and actual perception about the services being rendered to them. The study assumes a greater importance as the players chosen for the study represent both public as well as private sector.

# RESEARCH TYPE Empirical FINDINGS

There exists difference in the perception and expectations of the customers as far as their evaluation of banks on various dimensions of service quality are concerned. Both Selected categories of Banks have been found to be struggling on the service quality dimensions such as promptness and customisation. The Public Bank is enjoying an edge over its

private counterpart on security, accuracy and reliability aspects. The private bank, meanwhile, has got better rating on impressiveness front and Timeliness front

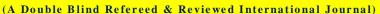
**KEYWORDS:** Service Quality, Service Bonding, Accessibility, Tangibles, Customisation, Competence.



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### TOWARDS COFFEE CAFE REVOLUTION IN INDIA: A CASE STUDY OF CAFE COFFEE DAY

### Payal Mehandiratta\*

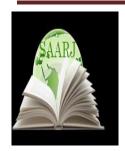
\*Research Scholar.

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Ranchi University.

### **ABSTRACT**

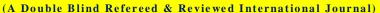
Café industry in India is seeing the best of times and flourishing like never before. As this sector is promising huge scope for growth, domestic brands are emerging and global brands entering India to capture the untapped market. Many coffee retail joints are striving for its market share but the undisputed leader amongst them, Café Coffee Day stands tall with largest number of outlets and a strong youth oriented brand image. This paper explores the trends in café industry in India, factors leading to its growth and the intense competition that the market is witnessing today .It analyses profile of the brand—Café Coffee Day, its strengths and why other players are finding CCD tough to compete with.

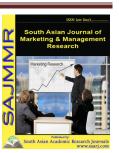
**KEYWORDS:** Café industry, competition, global brands, market share, trends.



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# STUDY OF SIGNIFICANT PREDICTORS OF CUSTOMER SATISFACTION IN MOBILE BANKING

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#### **ABSTRACT**

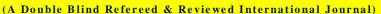
The present study was conducted to know the significant predictors toward mobile banking in selected public, private and foreign banks. A sample of 187 respondents was selected based on judgment sampling from the banks, which are providing mobile banking facility to the customers from Delhi and NCR. To find out the patterns of relationship that exist among datagroups, statistical tools used for this purpose are Standard Deviation, Regression Analysis, ttest, Z-test. The results show that age has a significant impact on agreement on boost up of security risk solutions. There is a significant difference in the average agreement on boost up of security risk solutions, performance/service quality risk solutions, technological risk solutions and financial risk solutions in mobile banking of unmarried and married respondents. However, unmarried respondents consider security risk solutions, performance/service quality risk solutions, technological risk solutions and financial risk solutions to be more important than married respondents do to boost up mobile banking. It is recommended that SMS (short message service) and push messages for smart phones, customer authentication such as Personal Identification Numbers (PIN), review of privacy protection policies, providing information to the customers on the importance of safeguarding information in non-secure transactions are necessary to boost up mobile banking amongst the customers. Customers should also be advised to have unbreakable passwords for the protection of their transactions.

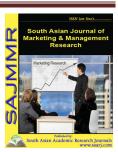
**KEYWORDS:** predictors, Significant, Numbers, Privacy, Non-secure Transactions.



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### CONTEMPORARY SERVICE MARKETING MIX OF HOSPITALS: A DESCRIPTIVE STUDY OF UDAIPUR DIVISION

Dharmesh Motwani\*; Prof. (Dr.) Vijay Shrimali\*\*

\*Research Scholar, UCCMS, MLSU, Udaipur, India. \*\*Dean and Chairman, Faculty of Commerce, UCCMS, MLSU, Udaipur, India.

### **ABSTRACT**

The study is aimed to describe the contemporary service marketing mix offered by public & private hospitals in Udaipur division. To serve the purpose descriptive research design is used and a structured questionnaire based on nominal scale is applied to 9 public & 21 private hospitals that are chosen by stratified purposive sampling method. The analysis' results depict a clear picture of service marketing mix components of hospitals operating in Udaipur division.

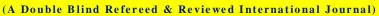
**KEYWORDS:** Hospital Marketing Mix, Product, Price, Place, Promotion, People, Process & Physical Evidence.

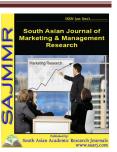


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# RELATIONSHIP MARKETING WITH REFERENCE TO CUSTOMER VALUE

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### **ABSTRACT**

Relationship marketing was first defined as a form of marketing developed from direct response marketing campaigns which emphasizes <u>customer retention</u> and satisfaction, rather than a dominant focus on sales transaction. As a practice, relationship marketing differs from other forms of marketing in that it recognizes the long term value of customer relationships and extends communication beyond intrusive advertising and sales promotional messages.

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- 2. The articles passed through screening at this level will be forwarded to two referees for blind peer review.
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