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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

Impact Factor : SJIF = 4.748

Frequency : Monthly

Country : India

Language : English

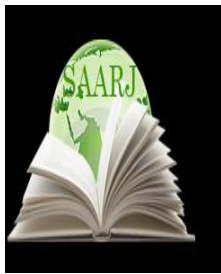
Start Year : 2011

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

VISION

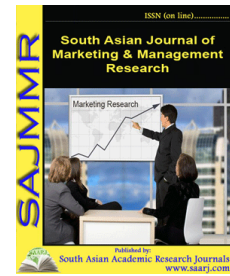
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South Asian Journal of Marketing & Management Research (SAJMMR)

(Double Blind Refereed & Reviewed International Journal)

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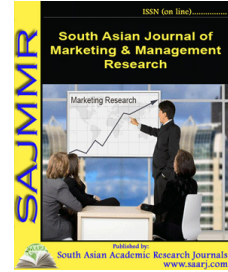


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UGC APPROVED JOURNAL



DOI NUMBER: 10.5958/2249-877X.2017.00046.7

GREEN CONSUMERISM: THE NEED OF THE HOUR

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ABSTRACT

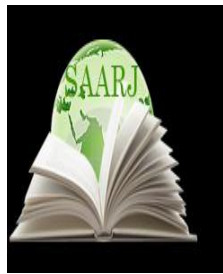
Reckless pollution, exploitation of the Earth's natural resources, improper manufacturing and irresponsible trade practices has put a lot of stress on the sustainability of the resources and natural harmony of flora & fauna; endangering many species and causing the extinction of many. There is a gradual realization that mankind's fate is in danger and has made us rethink our outlook toward future. If we want to survive into the next century and beyond, then environmentally sound and socially responsible behavior of the consumer is the need of the hour. Consumer needs to become green from non-green behavior. They should promote Green consumerism as green consumerism is not just what consumer's purchase; rather it indicates the lifestyle of consumers. Keeping in mind the growing importance of Environmentalism, the author highlights the different issues related to Green Environment. Reduce consumption means turn-off lights, recyclable packaging, reduce car use, etc. Re-use means repurchase rechargeable batteries, washable towels, re-useable shopping bags, etc. The well-informed consumers are 'voting with their wallets' for green products/services that promote the sustainable development of environment. This is not an easy step, and requires an excellent intersection of understanding of both the business operations and its customers. Even if there is an excellent understanding, formulating the right "aspiration goals" can still be elusive. Thus, whatever industry firm belongs to, whichever is the product firm produce and whoever is the target audience, expect that firm's success will depend at least partly on how "green" and sustainable its business is.

KEYWORDS: *Green Product, Green Consumer, Green Consumerism, Environment friendly products, Triple Bottom Line*

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UGC APPROVED JOURNAL



DOI NUMBER: 10.5958/2249-877X.2017.00047.9

ECONOMIC DEVELOPMENT: ROLE OF WOMEN ENTREPRENEURS

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ABSTRACT

Over the last few decades, while women have come forward to establish their own enterprises, their numbers remain few. But in recent time, the traditional conditions are profoundly changed even in a developing country like India due to many factors like women's education, technical progress, urbanization etc. The women-owned businesses are becoming increasingly important in the economies of almost all countries. Significant government and local initiatives/incentives have been introduced with the intention of stimulating entrepreneurship among women. Woman entrepreneurship must be recognized for what it is. Nationally, it has great importance for future economic prosperity. Individually, business ownership provides women with independence they crave for which ultimately brings them economic, personal and social satisfaction. Therefore, the present study was undertaken to study the perception of women entrepreneurs regarding the role they play in the society in terms of economic development. For this data was collected from 295 women entrepreneurs in Haryana region using a structured questionnaire. Data was analyzed through mean and standard deviation. It was found that women entrepreneurs have a positive perception regarding the contribution they make in economic development. This is an important finding as it shows that the women entrepreneurs can also be a part of economic change in a developing country.

KEYWORDS: *Contribution, Women entrepreneurs, Economic Development,*

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UGC APPROVED JOURNAL



DOI NUMBER: 10.5958/2249-877X.2017.00048.0

DEMONETISATION: A BOON OR BANE

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ABSTRACT

Demonetization was effectively planned by the think-tank but suddenly declared in an unplanned way to curb black money in Indian economy. The cash ban caused considerable damage to the wheels of the economy in the form of forced unemployment. The Indian informal sector, which provides 80 percent of total employment, was much affected. The reverse migration of work force necessitated them to adopt to a meal per day. Nearly, 2.5 lakh workers in leather industry, 20,000 workers in diamond industry 15% to 20% of daily wagers in Jewel sector have become jobless. The Gross Domestic Product (GDP) estimate was reduced to 7.1% from 7.6% for the year 2016-17 by the Government itself. The International Monetary Fund (IMF) has also lowered the GDP forecast to 6.6% for 2016-17. New Investments fell by 50% in post cash ban. Rupee value also declined by 1.69% on 15.12.16. The surgical strike on black money has derailed the investors' confidence in the stock market in the beginning. The cost of Demonetization is estimated at Rs. 4.3 trillion including the GDP losses. The Government felt the impact is transient, but the economists viewed it as firing cannonballs to kill mosquitoes. To conclude, Demonetization is a long pending measure to curb black money. In addition, the government has to employ in time all other pertinent measures in an exigent mode to make the cash ban a grand success.

KEYWORDS: *Demonetization, Brexit 2016, fake Indian currency notes network, private final consumption expenditure, cash centric, AMRUT, RERA, Benami Transaction Act, CBDT, industrial lobby, cyber security, USSR, CIS, corporate governance reforms.*

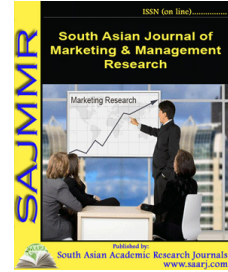
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DOI NUMBER: 10.5958/2249-877X.2017.00049.2

**CONSUMER BEHAVIOUR TOWARDS ONLINE SHOPPING: A
STUDY OF DELHI AND FARIDABAD (INDIA)**

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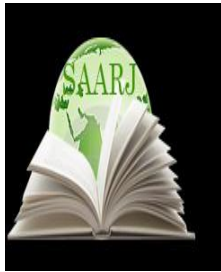
ABSTRACT

Since the advent of online shopping in 1979 by Michael Aldrich, the retail market scenario has totally changed. Although it is a quite recent phenomenon in the field of e-commerce but because of its unbeatable features and advantages over the traditional method of shopping; it has already gained popularity among the worldwide customers and is perceived to be the future of shopping in the world. Though the entire world is basking under the glory of online shopping; here in India the adoption rate of the technology is significantly different from the rest of the world because of the country's unique social, economical and demographical characteristics. India has diverse culture and extreme disparities of income (Chatterjee and Ghosal, 2014). In India, there is still a segment of customers, who is not aware or is finding it difficult to adapt to this new method of shopping or is hesitant to use it. To tap that segment of market and thereby increase their market share they will have to develop certain new features or rectify the unwanted ones and make it customer friendly. This will enable the e-retailers to make efficient and effective marketing strategies to convert potential Indian customers into active ones, while retaining existing ones.

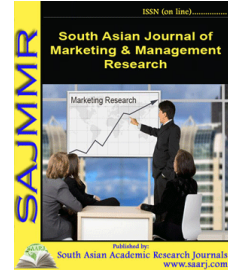
KEYWORDS: *Online shopping, Motivation, Perceptions, e-retailers, Potential Customers, Barriers Etc.*

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UGC APPROVED JOURNAL



DOI NUMBER: 10.5958/2249-877X.2017.00050.9

FINANACIAL IRREGULARITIES AND FRAUDS IN LENDING CORPORATE UNDERTAKING – A CASE STUDY

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ABSTRACT

After 25 years of Liberalization and Globalization the Financial System in India has drastically increased. At the same time the Indian Financial System has witnessed exponential growth in financial irregularities and frauds. It adversely affects the GDP of the economy. According to ASSOCHAM Survey, loss in a year because of the fraud is 20 billion USD. In today's volatile economic environment and technologically driven sophisticated methods, help to commit frauds such as Money Laundering, Accounting Frauds, Investment frauds, Bankruptcy frauds etc. The study examines the King Fisher Airline Fraud. It also studies the role played by the CBI and RBI with regard to Frauds. Vijay Mallya, Owner and Chairman of the United Breweries Group and King Fisher Airlines, allegedly escaped from India to Britain on 2nd March 2016, owing Rs. 9.000 Crores to various seventeen Indian Banks. In spite of having a negative net worth and negative credit rating during the financial years 2012 and 2013, the IDBI bank gave Rs. 950 Crores loan to King Fisher Airlines. Mr. Vijay Mallya was arrested by the UK Metropolitan Police Extradition Unit on 18th April 2017, and released on bail. Lacks of transparency, Mismanagement, Poor Judgment of Government, Banks & Courts are the reasons for committing frauds. Fraud can be reduced by applying stringent internal controls, and an anti-bribery training and compliance audit, Whistle blower/ethics hotline, internal audit, data analytics and statutory audit are important measures. This case is under investigation and pending for judgment in Britain Court.

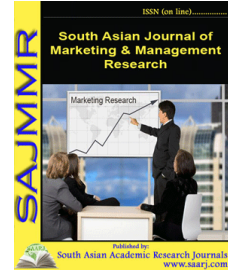
KEYWORDS: CBI, ED, Financial Fraud, King Fisher Airlines, Vijay Mallya.

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**South Asian Journal of
Marketing & Management
Research (SAJMMR)**
(Double Blind Refereed & Reviewed International Journal)
UGC APPROVED JOURNAL



DOI NUMBER: 10.5958/2249-877X.2017.00051.0

RIGHT TO INFORMATION ACT : A WEAPON AGAINST CORRUPTION

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ABSTRACT

Right to Information is a basic human right of every human being. Right to information has been recognized as an internationally protected human right. In simple words, it is the citizen's right to access information held by public authorities. The Right to Information Act 2005 was passed by the UPA (United Progressive Alliance) Government with a sense of pride. It flaunted the Act as a milestone in India's democratic journey. It is eleven years since the RTI was passed; the performance on the implementation front is far from perfect. Consequently, the impact on the attitude, mindset and behavior patterns of the public authorities and the people is not as it was expected to be. Most of the people are still not aware of their newly acquired power. In India Right to Information is the need of hour. Human security, shelter, food, environment and employment opportunity are all bound up with right to information. In the absence of information on this issue, people cannot live a dignified life and will remain ever marginalized group in the society. It is a powerful instrument to protect the fundamental rights of people. Corruption and criminalization is the nerve of Indian bureaucracy today. The secrecy they have maintained is a source of corruption and harassment. Though India is the world largest democracy, it now fails to attain confidence from common people.

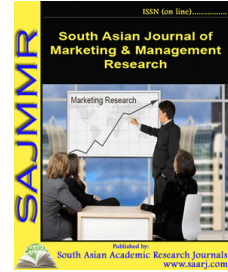
KEYWORDS: RTI, democracy, corruption, transparency, right to know, public, authority.

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**South Asian Journal of
Marketing & Management
Research (SAJMMR)**
(Double Blind Refereed & Reviewed International Journal)
UGC APPROVED JOURNAL



DOI NUMBER: 10.5958/2249-877X.2017.00052.2

**MANAGEMENT PRACTICES IN NONPROFIT ORGANISATIONS: AN
EMPIRICAL INVESTIGATION**

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ABSTRACT

Nonprofit organization's role and importance has been growing in various economies as these are serving the very important sections of the society and are gaining attention of researchers and practitioners from the last decades. These organizations are flourishing at an increasing pace which has created competition for financial support, employees and volunteers among these organizations. Various studies have been conducted in nonprofit organizations to understand the working and practices followed by this sector. Recently studies have shown a positive relationship between adoption of management practices and performance. The aim of this study is to examine the adoption of management practices by nonprofit organizations; specifically social service. For the present study a sample of 100 social service organizations have been selected from four districts of Punjab. The methodology used has been described and the measurement instrument, findings are summarized along with the limitations and directions for the future research.

KEYWORDS: *Management Practices, Non Profit Organizations, Organizational Performance.*

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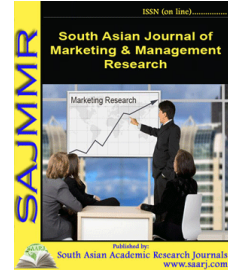
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**South Asian Journal of
Marketing & Management
Research (SAJMMR)**
(Double Blind Refereed & Reviewed International Journal)
UGC APPROVED JOURNAL



DOI NUMBER: 10.5958/2249-877X.2017.00053.4

**IMPACT OF SALES PROMOTIONS ON HIGH INVOLVEMENT
PRODUCTS PURCHASE: A STUDY CONDUCTED IN AHMEDABAD
AND GANDHINAGAR REGION OF GUJARAT**

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ABSTRACT

Sales promotion targeted to high involvement products often require different strategies as the customer devotes much time and substantial risk is involved. Marketers, hence try to engage customers by sales promotions strategies which have long term impact and are credible to customers. This study focuses on measuring impact of sales promotions on high involvement products with measurement of impact being high, moderate and low. The high involvement products under considerations are mobiles and wrist watches. This study covers target respondents as individuals who are employees or businessmen living in Gandhi nagar and Ahmadabad region of Gujarat state. This study by application of Factor Analysis tries to identify vital few factors that customers focus while responding to sales promotions. This study tries to understand impact of sales promotions on creating price sensitivity among customers in perspective of high involvement products. This study focuses on knowing the impact of sales promotions on brand switching in the context of high involvement products. As types of sales promotions incorporated by marketers to promote high involvement products, this study takes into account % off on a particular product, easy EMI options, credit card offers, after sales service options and bundled promotions.

KEYWORDS: Brand switching, Discount, High involvement products, Offers, Sales promotions

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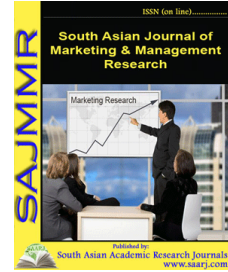
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**South Asian Journal of
Marketing & Management
Research (SAJMMR)**
(Double Blind Refereed & Reviewed International Journal)
UGC APPROVED JOURNAL



DOI NUMBER: 10.5958/2249-877X.2017.00054.6

**A STUDY ON ANALYZING THE BRANDING AND PERCEPTION FOR
CADBURY CHOCOLATE WITH REFERENCE TO OTHER MARKET
PLAYERS**

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ABSTRACT

Branding is a challenge that can be immense difficult. Brand is something that resides in the minds of the consumers. Today, branding is experiencing a new popularity resulting from new, innovative applications. Although there have been instances where branding has been less than successful, marketers are beginning to find the appropriate applications in a given setting. Issues and problems concerning branding strategy today include the selection of a brand name. This fundamental issue will impact on the success of a branding strategy. Once a name is selected, marketers have to choose the advertising strategy to support and communicate the name. Finally, keeping the brand in a strong position is a critical concern. It is the perceptual belief of the consumer that the branded product is of high status and of good quality. They are of the view that the brand itself speaks and communicate in its favour. This study focuses on the branding and perceptual differences of the consumers among brands. It has been observed that Cadbury has an amazing staying power in market for decades. The research was conducted with the aim to analyze the perception of the consumers in the market for Cadbury products which was tested with the help of questionnaire and chi-square test. It has been concluded that branding influence the purchase of Cadbury chocolates and has a competitive edge over other market players.

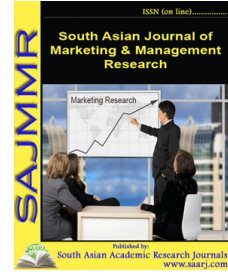
KEYWORDS: *Branding, Perception, Advertising, Consumer, Strategy.*

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**South Asian Journal of
Marketing & Management
Research (SAJMMR)**
(Double Blind Refereed & Reviewed International Journal)
UGC APPROVED JOURNAL



DOI NUMBER: 10.5958/2249-877X.2017.00055.8

A REVIEW OF EXTENSION AND ENDORSEMENT BRANDING STRATEGIES

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ABSTRACT

Brands have become an essential part of our daily lives. We love to be associated with brands in wide variety of products we use daily. Therefore, companies take extra efforts to ensure the success of their new brand launch. The paper highlights the broad branding strategies prevalent in the market. Today, companies are moving away from multi-brand strategy to adopting extension and endorsement strategies. This is because such strategies offer long-term benefits to the company besides reducing the cost if managed properly. In the age of generic products (where no tangible differentiation exists among substitute products), globalization, competitive changes in the economy, accelerated pace of technological changes and increased market fragmentation, brands are occupying a distinct place in the marketing strategy to differentiate goods and services. A brand is something that resides in the mind of consumers because of perceived differential effect of the brand vis-à-vis other products in the same product category. A well-communicated image establishes brand position in the market thereby insulating the brand from other competitive brands and ensures continuous sales growth in the form of undefeatable brand life cycle. Through efficient brand management one can extend the product life cycle (PLC) infinitely and turn the brand into an immortal entity.

KEYWORDS: brands, branding strategies- multi-brand, extension and endorsement

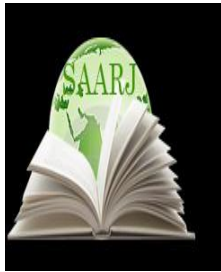
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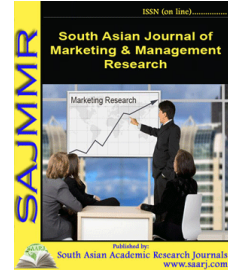
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**South Asian Journal of
Marketing & Management
Research (SAJMMR)**
(Double Blind Refereed & Reviewed International Journal)
UGC APPROVED JOURNAL



DOI NUMBER: 10.5958/2249-877X.2017.00056.X

**RELATIONSHIP BETWEEN PROTEAN CAREER ORIENTATION AND
EMPLOYABILITY: DOES CAREER CAPITAL MEDIATE THE
RELATIONSHIP?**

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ABSTRACT

This paper examines the existing literature related to protean career orientation and employability to validate the mediating effect of career capital. Main objective of the study is to find out the theoretical and empirical work of pioneers to establish the possible relationship between the said concepts. Hence the present work will support the future researchers to build a model to pursue their studies. According to the existing studies the relationship between protean career orientation and proactive career behavior is conceptually and theoretically has been proved clearly. But at the same time relationship between protean career orientation and career capital need to be cleared thoroughly, though few researchers have tried to establish association between protean career orientation and career capital. Existing literature says, career capital of an individual consists of three major aspects such as human capital (knowing- how) social capital (Knowing –whom) and psychological capital (knowing- why) and they are very much important to ensure employability of the individuals during the unemployment periods as well as employed periods. It is believed that during the unemployment time the candidates need to compete with various potential employees to prove their talents or they have to attract employers to receive employment. On the other hand, employers seek for people those who have multiple talents and appropriate with the mind set for having excellent human resource support or is the way to achieve competitive advantage in the industry.

KEYWORDS: *Career Capital, Employability, Protean Career Orientation, Unemployment.*

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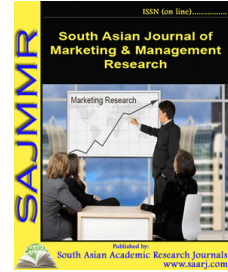
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(Double Blind Refereed & Reviewed International Journal)
UGC APPROVED JOURNAL



DOI NUMBER: 10.5958/2249-877X.2017.00057.1

STRATEGY OF ATTRACTING INVESTMENTS TO ANDIJAN REGION OF UZBEKISTAN

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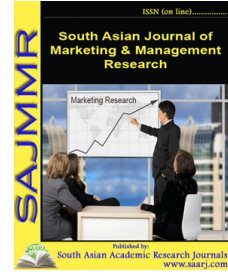
ABSTRACT

This article covers main strategies of making direct investments to Andijan region. It includes a thorough analysis of effective using available facilities of the region, and directing fiscal assets to employ labor force. Literature review dedicated to identifying economic opportunities of a country, procedures to estimate economical potentials and economical attractiveness have been learned. Government's and local administration's amenabilities to ensure simultaneous development of the region have been reasonably expounded. Therefore, it contains recommendations to estimate investment potential of a territory and solutions to meliorate the economy of a region. Apart from this, it is not only investment making source, but also a plausible method of marketing and management and a factor of new technologies penetration. That is to say, the fields, which have high aggregative trait, are alike with the producing of agricultural equipment. The significance of this strategy can be provided by constantly monitoring the internal and external circumstances' fluctuation.

KEYWORDS: *Direct Investments, Clusters, Investment Activity, Investment Conditions, Investment Risk, Innovation Activity*



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DOI NUMBER: 10.5958/2249-877X.2017.00058.3

**A STUDY ON SENSE OF BELONGINGNESS AMONG
EMPLOYEES IN A SELECT PUBLIC SECTOR ORGANIZATION - A
CASE STUDY**

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ABSTRACT

The efficiency of Human Resources Management in any organization can be seen in the way the labor turnover or change in the labor force is minimized by creating a sense of belongingness in the hearts of its employees. This could reduce a lot of costs of recruitment, training and development, etc., How this is possible and how this could be is “Essence” of Human Resources Management. This study set to test the relationship between demographic profiles and the employee belongingness. The study concludes that there was a high level of employee belongingness found among the employees. The study also concludes that there is a significant relationship between demographic profiles and the employee belongingness. Gökseven Inalhan “Place attachment and sense of belonging” Examines the concept of “place attachment” as defined in various disciplines and develops an effective conceptual approach that can be applied to facilities management. The study also concludes that demographic variables like age, gender and marital status influence the level of Employee Belongingness of the employees. Career success depends to a large extent on job satisfaction, and that includes a sense of belonging. Without a sense of loyalty to a company, or to your department, you have less chance of succeeding in your career.

KEYWORDS: *Human Resources, Essence, Belongingness, Conceptual*

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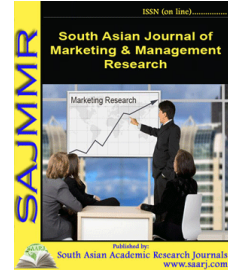
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DOI NUMBER: 10.5958/2249-877X.2017.00059.5

PARENTAL USAGE OF MOBILE BANKING- CHILDREN AS CHANGE AGENTS

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ABSTRACT

Demonetization of high denomination currencies in India has created a disruptive innovation in a cash dependent economy like India. To combat the menace of a contraction in cash supply, many people started looking for alternate transaction mechanisms such as use of digital technologies with the consequence of redesigning the entire banking transactions. However, the shifting of the long practiced configuration of banking services to accommodate sophisticated technologies present a challenge to many customers, especially those belonging to the older generation. The elder generation has, by necessity, come to terms with the fact that they cannot sustain their resistance to innovative practices like mobile banking, net banking etc for long on grounds of inability to learn new things. In such circumstances, the younger generation who were born into this digital world and therefore more knowledgeable and competent in the use of digital banking or mobile banking compared to their parents tends to turn out as 'change agents' for the parents. This paper is an attempt to explore how children act as 'change agents' and thus enhance parental adoption of mobile banking. To investigate into the problem, study uses an exploratory sequential design based on qualitative data obtained through in-depth interviews among parent child dyads which were subsequently supplemented by quantitative data to substantiate the findings. The finding reveals that knowledge of children in mobile banking has ignited positive attitude in their parental mindset and that they attach importance to children as a change agent in their adoption of mobile banking.

KEYWORDS: Adoption, Change agents, Children, Parent, Mobile banking.

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