

SAJMMR

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### **VISION**

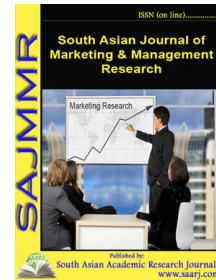
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## **GENDER DIFFERENCES IN CONSTRAINTS FACED BY MICRO ENTREPRENEURS IN SRI LANKA**

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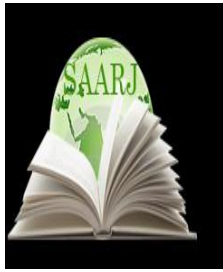
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### **ABSTRACT**

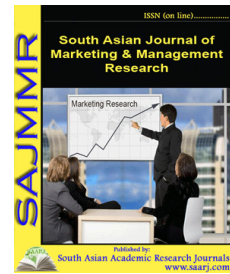
*The investigation of entrepreneurial success and failure causes is the major imperative. Empirical evidence shows that most of start-ups entering the market disappear at their first, five years after establishment. Because of these results, it is important to investigate difficulties faced by entrepreneurs in the course of creating and running their business. In this setting, researchers have identified number of traditional factors that have contributed to the failure of this sector. In this context, this study aims at identifying whether these traditional factors still affect the development of the micro business sector. Moreover, empirical evidences indicate that women entrepreneurs are less successful than their male counterparts. The investigation of the sources of this fact leads to the relationship between the gender and entrepreneurial difficulties. The data were gathered by a sample of 250 entrepreneurs in Sri Lanka, who are engaged in the manufacturing sector by using questionnaire and interview. Findings revealed that traditional factors such as finance and other resource difficulties, lack of business plans, networking, marketing and lack of desire for innovation still play an important role in determining the success of the small business sector and gender is non-significant to the business success.*

**KEYWORDS:** *Entrepreneurial success, traditional constraints, gender.*





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## **AN ANALYSIS ON CONSUMERS' INTENTION OF BUYING PRIVATE LABEL BRANDS WITHIN FOOD AND GROCERY RETAIL SECTOR – A STUDY IN CHENNAI REGION**

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### **ABSTRACT**

*The foray of private labels in Grocery and Food retail Sector is very prominent making market to have the product enjoy different levels of consumer's acceptance and perceived risk and requires attention with respect to the different elements of the marketing mix. Grocery and Food retailers have popularized their private labels which have attracted shoppers and thus have created keen interest in making purchase decision of these brands. The intention of consumer's keeps on changing with the set of characteristics or attributes that consumers consider important. Consumers then use these attributes in deciding which brands cater to their particular need. Consumer intention of buying private label is influenced by consumer attitudes towards these products. Attitude is a scale, and brands move up, down and even off that scale with and without a vigilant brand management strategy. Pricing, promotional deals and product availability all have tremendous impact on the position of your brand in the consumer's choice set. The brands potential can only be fulfilled by continually reinforcing its perceived quality, up market identity and relevance to the consumer. The same branding activities that drive awareness also drive preference. And, while awareness alone will not sustain intention to buy, it will improve the brand's potential for building and maintaining preference. This paper explores factors affecting consumers' intention to buy private label Grocery and food retail sector brands, and consumers buying decision process inducing them in their purchase decision, factors that the customers look in for preferring private label grocery and food items, consumer loyalty and shopping behavior and thereby add to retail brand equity.*

**KEYWORDS:** Private Labels, Intention, Perceived Quality, Shopping Behavior and Loyalty.



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## **A STUDY ON RETAILER INFLUENCE ON RURAL CONSUMERS OF COIMBATORE DISTRICT**

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### **ABSTRACT**

*The rural Indian economy, growing at 8-10 per cent every year, will be adding \$90-100 billion of new consumption in the next five years, over the current base of \$240-250 billion. There are many factors supporting this growth: increasing incomes due to good monsoons and government initiatives and schemes; employment opportunities in infrastructure and industry projects across the country and; emphasis on local employability. Rural India offers a similar opportunity for modern retail as well. The initial set of modern retail initiatives here have been mostly centered on farm equipment and produce, or stripped-down versions of urban concepts. The opportunity is now large enough to develop concepts that are 'Built for Rural India,' where all elements are built around the requirements, challenges and complexities of the market as well as the availability (or lack) of products and services. The study was undertaken in the rural areas of Coimbatore district to understand the purchase pattern of rural consumers, the role of retailer as a source of information to the rural respondents and to analyze the retailer influence on purchase decision across demographic profile of rural respondents. A sample of 392 respondents was interviewed using a structured interview schedule and the results were analyzed using SPSS tools. The results help in getting a clear view of the gap in efficient usage of the rural retailer as a source of marketing communication and influencer of rural consumer's purchase decision.*

**KEYWORDS:** Rural Retailing, Brand Message, Rural Consumer Buying Behavior.



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## **ANALYSIS OF THE CONSUMERS OPINION ABOUT THE VARIOUS BRANDS OF PETROLEUM**

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---

### **ABSTRACT**

*This study develops and empirically tests a model for determining the determinants and effects of consumer's opinion for the various brands of petroleum. Towards the same, the Howard-Sheth model of Buyer Behaviour (Howard and Sheth, 1969) was expanded and combined with the Theory of Brand Loyalty model developed by Jagdish N.Sheth and C. Whan Park (1991). The determinants of consumer's opinion were thought to affect overall attitude towards a fuel brand, which in turn affected the final brand choice made by the Consumers. The effect that eight selected determinants had on attitude formation was examined. The fuel filling station intercept survey was conducted to collect respondent data across 15 zones throughout Chennai City. A total of 302 consumers comprising of 151 two wheeler users and 151 four wheeler users were contacted. 200 valid responses comprising of 100 two wheeler users and 100 four wheeler users were received. Structural Equation Model was used as the tool for analysis.*

*The results showed that:*

- *Of the eight determinants considered, some had a very strong impact on Attitude Formation because they positively impacted the dimension considered for the study i.e. opinion about a brand of fuel*
- *However, contrary to what many previous studies reported, foreign brands and promotions done by Oil Marketing Companies did not impact opinions about fuel brands for such consumers.*
- *Experience and word-of-mouth is a better determinant of Brand opinions, repeat purchase and patronage of a fuel filling station.*

*The different results obtained in this study vis-à-vis those from earlier studies suggest that the experience of using a particular brand of fuel and the trust in terms of getting the right quality and quantity at a particular fuel filling station mediates the effect of marketing efforts by Oil Marketing Companies. Again since each of the determinants of Attitude formation under*

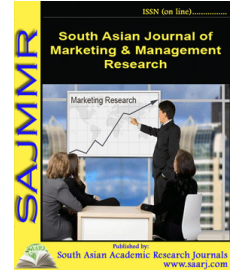


*this study was found to positively impact opinions about Buyer Behaviour fuel brands, it has been posited that the probability of the consumers Brand Choice choosing the final brand is increased with an increase in trust quotient of Fuel Brandthe fuel filling station. Geographical limitation of the sample and absence of Conspicuous quality differences among the various brands of fuel were identified as some of the key limitations of the study.*

**KEYWORDS:** *Consumers Opinion, Buyer Behaviour, Brand Choice, Fuel Brand*



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Research****SCM IN NEW PERSPECTIVES –  
THE PULSE OF ORGANISED RETAILERS****MR. P. SATHISH CHANDRA\*; DR. G.SUNITHA\*\***

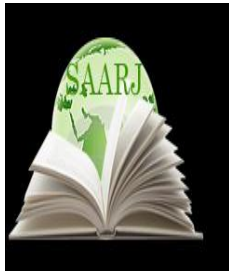
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**ABSTRACT**

*The role of supply chain in Indian organized retail has expanded over the years with the boom in this industry. The growth of the Indian retail industry to a large extent depends on supply chain, so efforts must be made by the Indian retailers to maintain it properly. The globalization of business has received a great deal of press in recent years. The pressure of global competition is frequently cited as primary drivers for greater customer demands for improved products and services. These increased demands have caused businesses to pursue improvement initiatives, such as implementation of Just-in-Time (JIT) and Quick Responses (QR) inventory management policies, business reengineering, VMI, CPFR and supply chain management as tools to enhance their competitiveness. At the same time, firms increasingly look to foreign markets for growth opportunities, or to foreign suppliers for improved sourcing opportunities.*

**KEYWORDS:** Collaborative Planning, Forecasting and Replenishment (CPFR), Logistics, Supply Chain Management, Vender Managed Inventory (VMI).



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## **P. SATHISH CHANDRA INFLUENTIAL FACTORS IN INVESTMENT DECISION MAKING**

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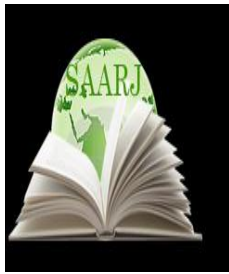
\*\*Associate Professor of Mathematics,  
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### **ABSTRACT**

*The vulnerability of markets has lead to increased uncertainty and unpredictability, as market conditions cannot always be judged with the help of standard financial measures and tools. Investor behaviour is characterised by overexcitement and overreaction in a volatile market. Investors get carried away by the financial magazine ratings, media impact, tips from share brokers, friends and others and the sources of information were not adequately tapped. The goal of financial independence and wealth drive millions of investors to seek out vehicles by which success may be achieved through any investment avenue. Investors have more socially oriented needs, which can have important implications for their decision making process. In this paper investor behaviour is analysed whether they behave rationally or irrationally towards various capital market information like bonus issue, rights issue, dividend declaration etc and the result show that investors behave rationally towards specific capital market information.*

**KEYWORDS:** *behaviour, investment decision, irrational, overreaction, influence, opinion.*



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## **ANALYSIS OF PROBLEMS AND PROSPECTS OF WOMEN ENTREPRENEURS IN THEIR DEVELOPMENT**

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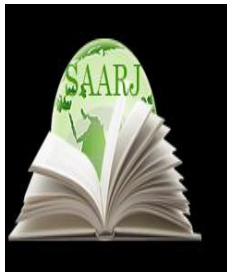
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Chennai - 119, India.

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### **ABSTRACT**

*The emergence of woman entrepreneurs and their contribution the national economy is quite visible in India. The number of woman entrepreneurs has grown over a period of time, especially in the 1990s. Woman entrepreneurs need to be lauded for their increased utilization of modern technology, increased investment, finding a niche in the expect market, creating a sizable employment for others and setting the trend for other woman entrepreneurs in the organized sector. The woman in business are a recent phenomenon in India. The spread of education and increased awareness are aiding women of spread their wings in to areas which are hither to the monopoly of men. The number of women entrepreneurs in the field of engineering, electronics and energy are on the rise. Majority of the educated woman entrepreneurs having qualities such as accepts challengers, ambitious, enthusiastic, hard-working, skillful etc.*

**KEYWORDS:** women, entrepreneurs, social status.



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### MEASURE CUSTOMER SATISFACTION OF SERVICE QUALITY BASED ON FUZZY APPROACH USING A COMBINATION SERVQUAL AND QFD (CASE STUDY: AGRICULTURAL BANK IN QAEMSHAHR CITY)

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\*\*Master Student of Industrial Management.

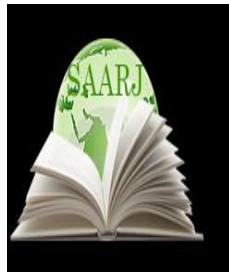
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#### ABSTRACT

*Services and decisive role has affected the economy of countries in more than half a century. In this regard, considering the growing conditions of competition, efforts to assess and improve service quality has attracted attention of many experts. Based on this, understanding the priority needs and demands of customers and make them in the design and provide products and services are necessary conditions for quality improvement and followed by maintaining and increasing customer satisfaction and ultimately create stable competitive advantage. In this regard, the present article is based on the adjusted SERVQUAL model, at first rating of customer satisfaction evaluate of current service quality the Agriculture bank in Qaemshahr city and then identify their expectations of services, grouped in seven dimensions and the obtained dimensions have been prioritized with AHP model. Demands with high importance and lower satisfaction had as the priority demands selected for review and analysis. Next, using approach adapted three matrixes, QFD has been determined operational requirements needed for designing and providing satisfying services the priority demands of customers in the bank.*

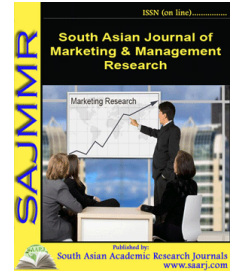
**KEYWORDS:** *customer satisfaction, SERVQUAL model, QFD model.*





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**FINANCIAL STATUS OF ARUNACHAL PRADESH STATE TRANSPORT  
BUS SERVICE: A HISTORICAL APPROACH (2006-07)**

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Doimukh, Arunachal Pradesh, India.

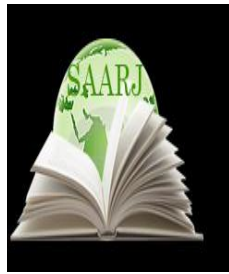
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**ABSTRACT**

*A vibrant network of bus transportation is a need of these days and of paramount importance towards fostering rapid socio-economic development especially in the hilly regions. Historically, the year 1975 marks the beginning of Arunachal Pradesh State Transport Bus Services in Arunachal Pradesh. It ventured into the field of public transport with only two buses in the state. However, it has been incurring huge losses since recent past as expenditures are surpassing income. The findings reveal that APSTS has very poor liquidity. It is found that its capacity to meet short term obligations is very weak. The need of the hour is to seek public borrowing, issue bonds and avail institutional finance to reinforce financial health.*

*This paper endeavors to study major sources of income and heads of expenditure of APSTs during the financial year 2006-07. Moreover, an attempt is made to analyze its liquidity position on three dimensional criteria.*

**KEYWORDS:** Arunachal Pradesh; APSTS; Public Transport and Liquidity.



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## **ROLE OF SOCIAL MEDIA IN INTEGRATED MARKETING COMMUNICATION**

**DR. R. SATISH KUMAR\***

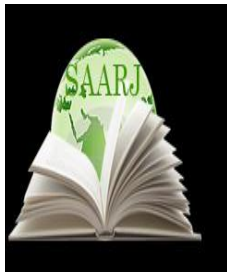
\*Professor,  
School of Business,  
Alliance University,  
Bangalore, India.

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### **ABSTRACT**

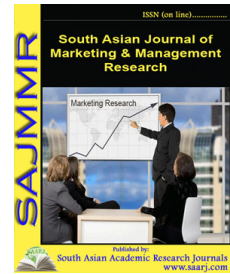
*The paper analyses the changing paradigms of Marketing Communication and highlights the importance of Social Media as an effective marketing communication tool. The paper examines the Ford India's strategy of using Social media in creating awareness and preference for its Ford Figo car. The Ford Motors were able to adapt their cars and promotion tools to the Indian market. The success of Ford was mainly attributed to its innovation and effective marketing strategy for Indian market. The company was able to build strong brands and strengthen its customer relationship by effectively using Social Media. The paper discusses the Social Media campaign "Discover Smart Drive" adopted by Ford India for its Ford Figo car and the outcomes of the campaign. The paper also explains the key success factors and how Ford India could effectively use social media for the Ford Figo's "Discover Smart Drive" campaign.*

**KEYWORDS:** *Social Media, Discover Smart Drive, Foreign Direct Investment, Purchase Power Parity.*



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## SHARE BUY-BACKS AND SIGNALING: LITERATURE REVIEW

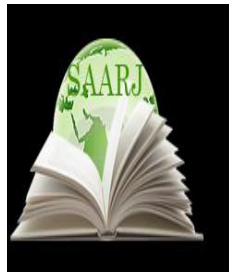
**DR. KARAMJEET KAUR\***

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Department of Commerce,  
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Constituent College of GNDU, Amritsar,  
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### ABSTRACT

*Buying back its own shares has become the buzzword. Several reasons are stated by the companies for the buybacks. Several studies have been conducted to find out the rationale and the impact of share buybacks on the stock prices. This paper reviews the literature on signaling/undervaluation hypothesis of share buy-back announcements which has emerged as the predominant motivation behind the announcement of share buybacks.*



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## **A STUDY ON MARKETING OF TOURISM PRODUCTS IN TAMILNADU**

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RVS Institute of Management Studies,  
Coimbatore, India.

\*\*Research Scholar,  
Karpagam University,  
Coimbatore, India.

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### **ABSTRACT**

*Tourism industry is helping the improvement of the socio and economic conditions of the tour and travel operators, hoteliers, guides and other dependents. The tourism sector helps by making an efficient contribution to the state economy. Hence it is mandatory to make a proper policy on tourism by the state and central governments. Therefore, the development of tourism sector, each and every state has its own responsibility for making the proper rules and policy on tourism in order to attract more number of tourists in their respective states. In order to give new look to the Tamilnadu tourism industry, in the year 2010-2011 the new tourism policy was approved by the government which helps to provide full potential employment, to increase revenues of the economy. It is understood that the new policy should avoid the drawbacks of early tourism policy and it should create new opportunities, above all it should be friendly and risk free.*



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## **THE ROLE OF PERCEIVED EASE OF USE, USEFULNESS AND RISK ON E-TAX USER INTENTIONS: A CRITICAL STUDY IN NORTH KARNATAKA**

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\*\*Assistant Professor,

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Bharidevrakopp, Hubli, Karnataka, India.

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### **ABSTRACT**

*Government has made E-tax filing mandatory to enhance the tax collection and transparency. In this light a study was undertaken to know whether perceived ease of use, usefulness and risk influence E-tax user intentions in North Karnataka region, India. Both professional and business tax payers in the region were interviewed using convenience sampling. About 320 respondents were contacted. The study supported earlier finding that perceived ease of use is a stronger predictor of people's intention to e-file than perceived usefulness. But, contrary to earlier studies it found that people perceived low risk involved in E-filing. This could be a result of increasing confidence of people in online transactions.*

**KEYTERMS:** *Perceived Ease of use (PEOU), Perceived Usefulness (PU), Behavioral Intention (BI) and Actual Usage (AU).*





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## CONNECTING RURAL ODISHA THROUGH FINANCIAL INCLUSION: A COMPARATIVE STUDY

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### ABSTRACT

*Financial inclusion is delivery of basic banking services at an affordable cost to the vast sections of underprivileged, needy and lower income groups. Unrestrained access to public goods and services is the sine qua non of an open and efficient society. As banking services are in the nature of public good, it is essential that availability of banking and payment services to the entire population without discrimination is the prime objective of the public policy. In the present paper we tried to understand the perception of beneficiaries in the rural areas of Ganjam District and Cuttack District of Odisha. For this purpose 800 questionnaires distributed over a period of 10 months and finally 372 responses able to collect. For comparison purpose percentage is taken as base.*

**KEYWORDS:** Perception, Financial Inclusion & Response.



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### CONSUMERS' GRIEVANCE REDRESSAL SYSTEM IN THE INDIAN LIFE INSURANCE INDUSTRY - AN ANALYSIS

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#### ABSTRACT

*Reckoned among the fastest growing industries, the life insurance industry of India has 23 license-holders running their business in this sector. The Life Insurance Corporation of India (LIC), which is the only player in the public sector, contributes over 70% to the business. The remaining area is covered by the 22 private sector companies. Life Insurance Corporation of India (LIC) was established on 1<sup>st</sup> September, 1959, with the objective of spreading life insurance much more widely and in particularly to the rural areas with a view to reach all insurable persons in the country, providing them adequate financial cover at a reasonable cost. LIC continues to be the dominant life insurer even in the liberalized scenario of Indian insurance and is moving fast on a new growth trajectory surpassing its own past records. The study would provide some insights into the areas, specifically consumer protection and the awareness with reference to the grievances settlement operations of the Life Insurance Industry in India. The study is diagnostic and exploratory in nature and makes use of secondary data. The study finds and concludes that the Life Insurance Industry have significantly improved their performance with regard to redress the grievances of the insurance customers (policyholders).*

**KEYWORDS:** *Life Insurance Corporation, Grievance Cell, Policyholders and The Insurance Regulatory and Development Authority ( IDRA).*

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