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VISION

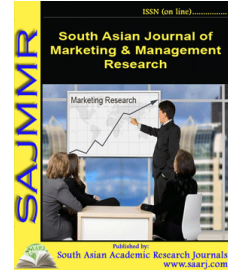
The vision of the journals is to provide an academic platform to scholars all over the world to publish their novel, original, empirical and high quality research work. It propose to encourage research relating to latest trends and practices in international business, finance, banking, service marketing,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



South Asian Journal of Marketing & Management Research (SAJMMR)

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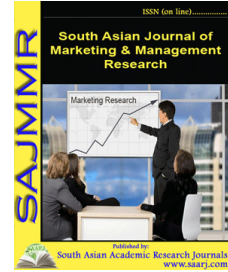
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WEB EXPERIENCE: A NEW DIMENSION AFFECTING CONSUMER'S ONLINE BUYING BEHAVIOUR

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ABSTRACT

Several academics and practitioners have identified the “online shopping experience” or “virtual experience” as a crucial e-commerce marketing issue. Since we all know that an online customer is not only a shopper but is also a person who is familiar with the Information Technology so one can simply debate that the online experience is a more complex issue than the physical shopping experience. The Web experience can be defined as the total impression that the consumer carries about the online company resulting from his/her exposure to a variety of virtual marketing tools. The Web experience is one of the crucial parameters influencing customer behaviour in an online shopping medium. A poorly designed website is not only hazardous for the company’s Internet presence but will also leave a bad impression on the minds of consumers. The following section of the paper highlights the various building blocks of Web experience such as Functionality, Interactivity, content factors etc., which plays an important role in providing an aesthetic environment to the online shopper and can further provide a competitive edge to the various Ecommerce players in the market.

KEYWORDS: *Web Experience, Online shopping, Environment, onsite resources and Interactivity.*

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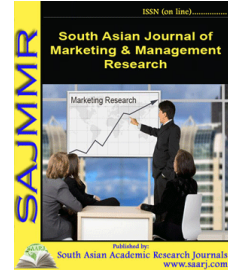
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**SIGNIFICANCE OF IMAGE BUILDING TOWARDS CONSUMERS'
PREFERENCE IN BRANDED AND NON BRANDED JEWELLERY**

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ABSTRACT

Indian market is over-the-top with varied designs and offerings. Indians are very traditional. Customers are now want worth for money as gold rates are heading north and Gold was just a safe investment for small-town people. Their perception towards gold has changed from panoramic preference to genuine, trendy and designer jewellery. This is evident in their offerings, collection and merchandising campaigns. The study of consumer behavior is concerned not only with what consumers buy, but also with what they buy it, when, from where and how they buy it and how often they buy it. It is concerned with learning the specific meanings that products hold for consumers. Consumer research takes place at every phase of the consumption process; before the purchase, during the purchase and after purchases. It attempts to understand the buyer decision processes/buyer decision-making process, both individually and in groups. It studies the characteristics of individual consumers such as demographics, psychographics, and behavioral variables in an attempt to understand people's wants and tries

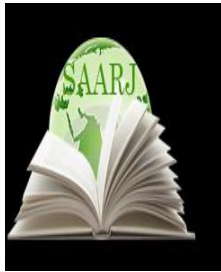
to assess influences on the consumer from groups such as family, friends, reference groups, and society in general. The study of consumer behavior is the study of how individuals make decision to spend their available resources on consumption-related items. The model that has been used to achieve the objective of this study was to find whether there is a relationship between customer preference towards branded and non-branded jewellery with the help of primary data and standardized questionnaire. The statistical tool used in the study was Multiple Linear Regression model and Structured Equation Model. This study used descriptive research design, convenience sampling and the sample size is 224. The primary purpose or studying as part of a marketing curriculum is to understand why and how consumers make their purchase decisions. These insights enable marketer to create the brand image using various integrated marketing communication. The results show that the branded jewellery showroom place lots of efforts towards image building and preference of the consumers delineates towards the latter.

KEYWORDS: *Branded jewellery, Non – branded jewellery, Quality, Promotion, Design, Service, Ambience*

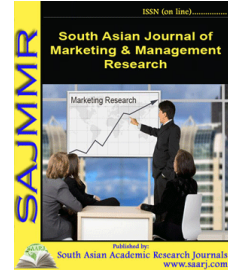
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**A STUDY ON INFLUENCE OF WORK PLACE CONFLICT ON JOB
STRESS AND WORK LIFE BALANCE AMONG NURSES IN
THANJAVUR.**

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ABSTRACT

Balancing the work and the family is becoming a biggest challenge for every employee especially for women workers who has additional responsibilities in taking care of the family. Nurses working in the hospitals are suffering from various issues like supplementary work load, extensive working hours, modest salary, and provocation increases the work place conflict resulting in job stress. The main purpose of the study covered in this paper was to investigate the influence of work place conflict on job stress and work life balance among the nurses of the hospital in both government and private sector in Thanjavur. Primary data has been collected from 300 nurses including of both public and private hospitals in Thanjavur district. It was evaluated using multiple regressions, one way ANOVA and correlation by interrelating the controlling variables with dependent and independent list of each items using job stress as a mediating factor between work place conflict and work life balance. After the analysis it is been found that conflict is the root cause for job stress among nurses which is a reducing factor of work life balance. Employees who follow work life balance have good psychological and physical health condition than those who do not follow it up. Nurses from nuclear lineage, married, highly qualified and private are facing high stress and low work life balance than other employees. Work place conflict arises from various issues which are the leading factor of job stress for reduced work life balance. The study uncovers the reason for low work life balance

and the way to retrieve it. Eustress, sharing of job, child care service, and pliable time is a wonderful concept being used by the researchers as an alternative for negative stress.

KEYWORDS: *Work Place Conflict, Work life balance, Job stress, Nurses, Public and Private Hospitals.*

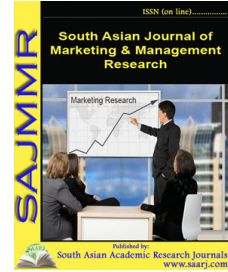
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BANCASSURANCE: A STEP TOWARDS FINANCIAL INCLUSION

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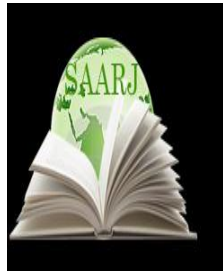
ABSTRACT

Bancassurance is the coming together of insurance companies and banks to sell the insurance products with the main objective of increasing insurance penetration by catering to the existing customers of the banks. The banks benefit by getting the fees in return from the insurance companies whose products it is selling. This mode of selling insurance has been quite successful in bringing household savings to the financial sector in the developed economies though its success rate has been quite low in emerging economies including India. Till date, only 20% of the total insurable population of India is covered under various life insurance schemes, the penetration rates of health and other non-life insurances in India is also well below the international level. These facts indicate the immense growth potential of the insurance sector. According to Swiss Re, India ranked 10th among 88 countries in the life insurance business, with a share of 2.24 per cent during FY15-16 and 18th among 88 countries in the non-life premium income, with a share of 0.75 per cent in FY15-16. The performance of the insurance sector can be universally assessed with reference to two parameters; insurance penetration and insurance density. The study focuses on the trends in insurance penetration and insurance density in India in comparison to the international level.

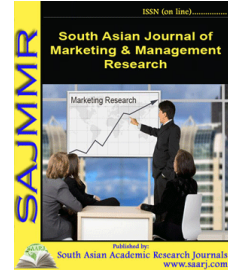
KEYWORDS: *banking, insurance, insurance density, insurance penetration.*

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IMPACT OF DEMONETIZATION ON INDIAN ECONOMY

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ABSTRACT

Demonetization refers to the Government's act of stripping certain currency denomination as legal tender. The old unit of currency is replaced with a new currency unit. It is an extreme step taken by government. The reason behind its implementation is that the money that is quenched can be "black money" and hence it is legitimately quenched so that the structure of the economy can be set straight. However, just like a coin has two sides, it has its own pros and cons. In this paper an attempt has been made to elucidate the impact of such a move on various sectors of the economy. The paper also gives an insight to the impact of Demonetization on other countries. The government of India took the bold step of demonetising Rs.500 and Rs.1000 notes and supplanted them with new Rs.500 and Rs.2000 notes. The overnight decision struck thunderbolt on the entire nation. A similar event took place in 1978 in which the then Prime minister of India, Morarji Desai, withdrew Rs 1000, Rs 5000 and Rs 10,000 out of circulation. The ultimate purpose of the withdrawal was to check the hoarding of black money.

KEYWORDS: *Black money, Banking, Cash transactions, Demonetization, Digital payment*

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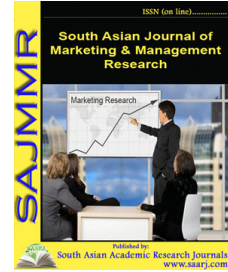
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PARTNER VIOLENCE FUNCTIONS AS BOTH A RISK MARKER AND RISK FACTOR FOR WOMEN

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ABSTRACT

Context and Objective: Female victims of intimate partner violence (IPV) consistently demonstrate elevated sexually transmitted infection/HIV prevalence. IPV is thought to function indirectly as a marker of abusive men's elevated sexually transmitted infection/HIV infection and/or directly via facilitating transmission to wives. The present examination utilizes a nationally representative sample of married Indian couples to test these mechanisms and determine whether (1) abusive husbands demonstrate higher HIV infection prevalence compared with no abusive husbands and (2) the risk of wives' HIV infection based on husbands' HIV infection varies as a function of their exposure to IPV. Design, Setting, and Participants: The Indian National Family Health Survey-3 was conducted across all Indian states in 2015-2016. Analyses were limited to 20,425 husband-wife dyads, which provided both IPV data and HIV test results. Analyses: Logistic regression models estimated the odds ratios and 95% confidence intervals (CIs) to evaluate the following associations: (1) husbands' HIV acquisition outside the marital relationship based on their perpetration of IPV and (2) wives' HIV infection based on husbands' HIV infection, as a function of their IPV exposure. Results: One third (37.4%) of wives experienced IPV; 0.4% of husbands and 0.2% of wives were HIV infected. Compared with non-abusive husbands, abusive husbands demonstrated increased odds of HIV acquisition outside the marital relationship in adjusted models (adjusted odds ratio [AOR] = 1.91; 95% CI 1.11 to 3.27). Husbands' HIV infection was associated with increased HIV risk among wives; this risk was elevated 7-fold in abusive relationships in adjusted models (AOR = 7.22; 95% CI 1.05 to 49.88). Findings provide the first empirical evidence that abused wives face increased HIV risk based both on the greater likelihood of HIV infection among abusive husbands and elevated HIV transmission within abusive relationships. Thus, IPV seems to function both as a risk marker and as a risk factor for HIV among women, indicating the need for interwoven efforts to prevent both men's sexual risk and IPV perpetration.

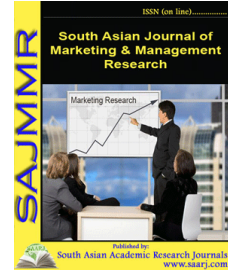
KEYWORDS: acquisition, feminizing, empirical, perpetration,

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FLEXIBILITY AND COMPETITIVENESS IN INDIAN PHARMACEUTICAL INDUSTRY: A THEORETICAL PERSPECTIVE

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ABSTRACT

Given the fast pace of change and to confront today's VUCA (Volatile Uncertain Complex and Ambiguous) situations, especially in pharmaceutical domain, organizations are required to be highly flexible in order to survive and remain competitive. This prompted us to explore as to how the organizations are addressing the issue of flexibility and its consequent linkage with their competitiveness. This paper, thus, presents an extensive review of the literature on the need to manage flexibility and competitiveness in the pharmaceutical industry, in general, and India in particular. Based on the review, a conceptual research model linking flexibility and competitiveness is proposed for empirical validation. The paper presents a theoretical overview and is a conceptual review based paper and the sources mainly include published literature, observations and research experience. Drawing from the literature review, the research variables are identified and a conceptual research model is proposed. This paper reiterates the significance of agility and flexibility as the significant driver for the creation of competitive advantage in facing the pressing challenges of today's VUCA environment. Achieving competitiveness is dependent on various capabilities; including flexibility, responsibility, competency and quickness. Literature review indicates that competitiveness is largely influenced by flexibility in the organization. The proposed model, thus, hypothesizes a linkage between various dimensions of enterprise flexibility and competitiveness of an organization. The finding provides an in-depth perceptive of the dynamics of the Indian pharmaceuticals industry. The inter-relationship between the flexibility and competitiveness together, as proposed, can act as a

valuable input for the practitioners for strategizing in this rapidly changing sector. Flexibility being a less researched domain, a comprehensive review paper in this area is expected to be a value contribution. Furthermore, linking flexibility with competitiveness in the pharmaceutical sector, too, is an original contribution.

KEYWORDS: *Flexibility, Competitiveness, Competitive Advantage, Enterprise Flexibility and Pharmaceutical Industry.*

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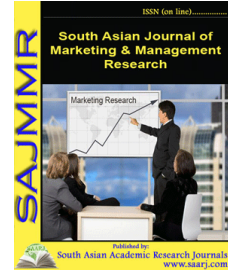
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IMPACT OF CORPORATE TAX ON FDI INFLOWS IN INDIA

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ABSTRACT

The rate of foreign direct investment (FDI) inflow has been increasing each year in India since liberalization of the Indian economy in 1991. It is considered as an important tool in promoting the economic growth of a country. To attract more FDI, Indian government reframes several of its tax policies including policies of direct and indirect taxes periodically. The aim of this study is to find the overall effect of corporate tax on FDI in India for the period 2000 to 2015. The study has also focused on the presence of three other determinants of FDI- GDP, exchange rate and Trade-openness. To achieve the objective of the study, time series analysis has been performed by using correlation and regression analysis technique. The study reveals that corporate tax has a negative impact on FDI in the absence of control variables GDP, exchange rate and Trade-openness. However, due to sparse corporate activities and less number of companies in existence, individual income tax and corporate income tax was amalgamated. However Jordaan (2004) stated that the impact of openness depends on the type of investment. Trade restrictions i.e. limited openness has positive impact on FDI in case of market seeking investments when foreign firms serving local markets build subsidiaries in host country.

KEYWORDS: *Corporate tax, Exchange Rate, Foreign Direct Investment, GDP, trade-openness, Time series analysis*

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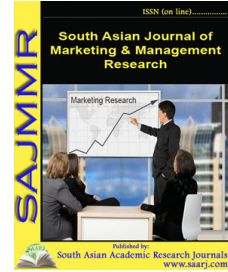
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**AN EMPIRICAL STUDY ON ACCEPTABILITY OF GREEN
APPAREL:AN APPLICATION OF BAYESIAN PROBABILISTIC
NETWORK**

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ABSTRACT

Cotton has been used for producing garments for more than thousands of years. India is one of the three largest producers of cotton in the world. Of late there is a deep contradiction in the clothing industry between the need to meet consumer needs expeditiously and to meet the same in a more sustainable. This paper aims to understand the main factors affecting decision making of Indian consumers while opting for apparels made of Green Cotton, and attempts to develop a Bayesian Probability Network to model on the causal variables extracted from the first phase and to calculate updated probabilities of all the causal factors and as such gives us information on likely values of these causal opinion/perception variables that may generate desired Consumer acceptability of green apparels. The significance of this paper is in framing a probable model for the marketers which may be utilised to construct some kind of policy intervention or conjecture. This means if the marketer wants medium consumer acceptability of green products then it must be ensured that the causal variables take on appropriate values or if marketer wants high consumer acceptability of green products then it must be ensured that the causal variables similarly take on appropriate values.

KEYWORDS: *Green Apparel, Consumer acceptability, Bayesian Probability Network*

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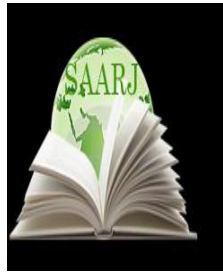
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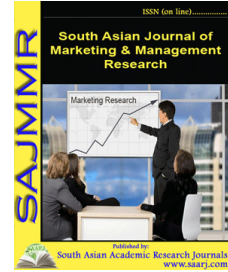
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ROLE OF PUBLIC-PRIVATE PARTNERSHIP IN SUSTAINABLE DEVELOPMENT IN INDIA

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ABSTRACT

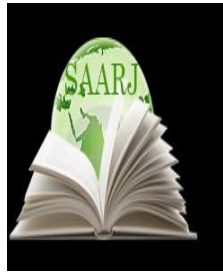
In face of the global financial crisis and the economic downturn, infrastructure sector plays an important role to counter balance against slowing economic activity and lower consumption. In India the infrastructure sector currently accounts for 26.7% of India's industrial output and thus remains a useful tool to balance the economy. Moreover infrastructure is the lifeline of any business activity, proper infrastructure increases business activity manifold. In India, out of the proposed 31,755 km by the National Highways Development Programme, completion achieved is just 28 percent or 9,165 km, even if this project is to be completed by 2012, there will be huge opportunity for companies engaged in highway building sector. This paper attempts to highlight the role of Public -Private Partnership in infrastructure development. . However, it could be found that the investors in both rounds of infrastructure investment in last two decades have limitations (Wu, 2007). The government is now focusing on a public-private partnership (PPP) model for infrastructure creation. A host of private sector players have invested in infrastructure sector, mainly through the BOT model. PPP is recognized as effective way of delivering value for money public infrastructure.

KEYWORDS: *Public, Private, Partnership, infrastructure & development.*

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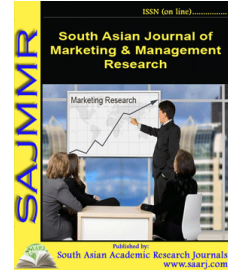
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BEHAVIORAL INTENTION TOWARDS FAMILY EATERIES

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ABSTRACT

Expenditure on food is the largest component of household expenditure and dining out with families and friends has become more popular as people's disposable income has increased. Consequently, the eatery industry is one of the most dynamic economic sectors in NCR (National Capital Region) and a major source of financial activity; thus, creating customer loyalty in this huge potential market is extremely important. The point of this study is to build up a structural equation model (SEM) of behavioral expectations towards eatery. This study sets up the significance of customary dedication builds, for example, perceived quality, sacrifice, perceived risk, perceived value, satisfaction and reputation, and affirms the pertinence of the Indian social estimation of face. Add up to impact examination uncovers the significance of satisfaction, perceived value and perceived quality on customer's' behavioral expectations with related advantages to commercial marketers in the hospitality division.

KEYWORDS: Behavioral Intention, Satisfaction, Perceived Quality, Perceived Value

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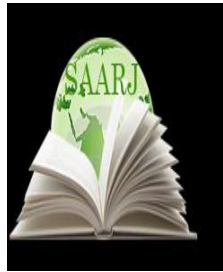
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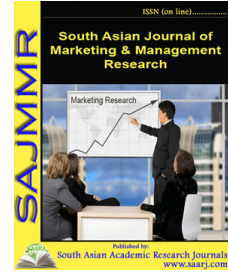
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AUTOMATION AND ROBOTIZATION AS PREDICTORS OF CHANGING HR LANDSCAPE

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ABSTRACT

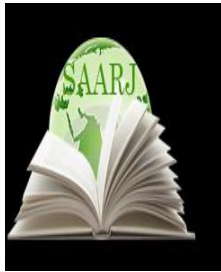
Automation and robotization are fast changing the traditional composition of workforce in factories, offices, malls, etc. 'Unmanned work stations' and 'robots taking charge of the shop-floors' are no longer a figment of imagination. Deployment of machines in shop-floors in the name of production and cost efficiency is new normal across the globe. For example, three crucial manufacturing processes viz. weld shop, paint shop and press shop at Maruti Suzuki India Ltd. (MSIL) are fully automated and almost every fifth worker of the company is a robot. There are 5000 robots working shoulder to shoulder with about 22000 workers at Gurugram and Manesar plants of MSIL. Further, the threat of lay off is looming large due to automation in most of the technology-driven companies. This paper explores impact of automation and robotization on impending joblessness that stares at the knowledge workers of the world.

KEYWORDS: *Automation, Robotization, Knowledge Workers, Lay Offs*

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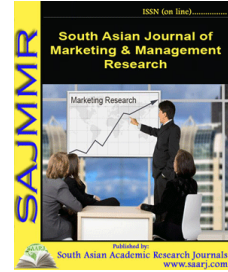
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ROLE OF PERSONALITY TYPE AND LEADERSHIP STYLE IN THE CHOICE OF THE CONFLICT HANDLING STYLE OF THE COLLEGE PRINCIPALS AND DIRECTORS OF THE COLLEGES IN THE STATE OF PUNJAB

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ABSTRACT

Two hundred and forty three college principals and Directors were surveyed in the state of Punjab in India. The most common conflict handling style among the college Principals and Directors were Compromising and Accommodating. Collaborating and Avoiding were almost at par with each other. Least common style of conflict handling was Competing. Compromising and Accommodating style of conflict handling were most common among the leading personalities ESTJ and ESFJ and with the most common Transformational and Transactional leadership styles. All these factors made the job of college principals in the government as well as in the private sector, very tough and challenging. College Principals and Directors were having their own set of personality type, conflict handling style and a distinct leadership style. In their investigation on the relationship between Big Five personality traits and conflict and facilitation between work and family roles it was found that extraversion was related to greater facilitation between roles but was negatively related to conflict, whereas neuroticism was related to greater conflict but only weakly related to facilitation.

KEYWORDS: *Personality, Conflict Handling, Transformational Leadership, Transactional Leadership, Collaborating, Accommodating, Competing, Avoiding, Compromising, Principals, Directors, ESFJ, ESTJ.*

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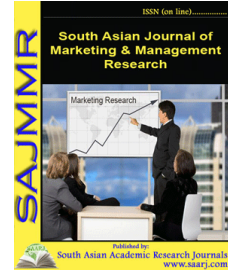
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A STUDY ON CUSTOMER RELATIONSHIP MANAGEMENT (CRM) IN ICICI BANK

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ABSTRACT

Today, many businesses such as banks, insurance companies, and other service providers realize the importance of Customer Relationship Management (CRM) and its potential to help them acquire new customers retain existing ones and maximize their lifetime value. At this point, close relationship with customers will require a strong coordination between IT and marketing departments to provide a long-term retention of selected customers. This paper deals with the study on Customer Relationship Management in ICICI bank in Nagercoil town. CRM is a sound business strategy to identify the bank's most profitable customers and prospects, and devotes time and attention to expanding account relationships with those customers through individualized marketing, re pricing, discretionary decision making, and customized service-all delivered through the various sales channels that the bank uses. The freedom of choice that bank customers did not have earlier because of standardized products and rigid interest rates has now been given to the customers. Gone are the days when banks were emphasizing more on opening number of accounts, now the scenario is different. The contact centres used to interface with customers should ensure consistency in customer interaction, irrespective of the medium used for the interaction such as telephone, Internet, e-mail, fax, etc.

KEYWORDS: *Steps of CRM, Purposes, ICICI Bank's CRM Initiatives*

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