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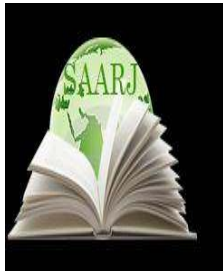
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VISION

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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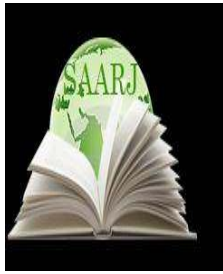
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SR. NO.	PARTICULAR	PAGE NO.
1.	PROMOTING CORPORATE GOVERNANCE IN INDIAN BANKING SECTOR Rama Bansal, Pooja Gaur	1-11
2.	INNOVATIONS IN ADVERTISING MODELS OF BANKS CREATE ADD VALUES IN ADVERTISING PRODUCTS AND SERVICES Dr. S. N. Ghosal	12-17
3.	STRATEGIES FOR ACHIEVING COMPETITIVE ADVANTAGE Syed Kazim	18-32
4.	CUSTOMER RELATIONSHIP MANAGEMENT: A FULL PROOF 'RIGHT CUSTOMER EXPERIENCE STRATEGY' Rashi Thareja, Dr. Vinod Kumar, Narendra Kumar	33-43
5.	ESTIMATION OF TIME VARYING PARAMETER REGRESSION MODEL A. Madhu, K. N. Sreenivasulu, Dr. P. Manohar, Prof. M. Subbarayudu	44-50
6.	EVALUATING FACTORS INFLUENCING CONSUMER SATISFACTION TOWARDS ONLINE PURCHASE OF TRAIN TICKETS Chakravarthi Koundinya, Dr. P V Raveendra	51-65



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PROMOTING CORPORATE GOVERNANCE IN INDIAN BANKING SECTOR

Rama Bansal*; Pooja Gaur**

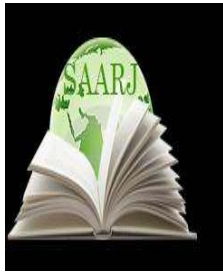
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ABSTRACT

A good governance is the core process guided by a strategic leadership to provide values with necessary check and balances. The dramatic Enron case has highlighted how companies which were the darlings of the stock market and held up as models for vigorous and innovative growth, can ultimately collapse like a house of cards as they were based on brands & dishonesty. In India, the corporate governance movement began in 1977 with a voluntary code framed by the Confederation of Indian Industries (CII). In the next three years, almost 30 large listed companies voluntarily adopted CII code. To strengthen the corporate governance, amendments to section 217 and 292 of the Companies Act, 1956 were made applicable from December 13, 2000. In this paper we have stressed upon the corporate governance in the Indian banking sector with special reference to State bank of India and Punjab National Bank.

KEYWORDS: *Corporate Governance, State Bank of India, Punjab National Bank.*



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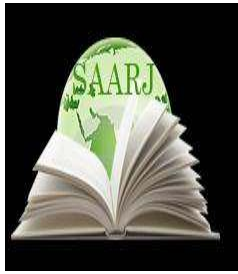
**INNOVATIONS IN ADVERTISING MODELS OF BANKS –
CREATE ADD VALUES IN ADVERTISING PRODUCTS AND SERVICES**

Dr. S. N. Ghosal*

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ICFAI Business School.

ABSTRACT

Advertising is increasingly becoming more and more transparent and community focused. It has become imperative to target community welfare instead of focusing benefits to individual customers. This change has almost obligatory as increasing use of sophisticated technology has reduced the scope of product differentiation as well as service distinction. It has also reduced the scope of attracting customers through opaque and exciting advertisement. This paper has highlighted the growing realization the need to have paradigm change in advertisement strategy and also has elaborated why and what changes have become imperative in advertisement strategy in today's world.



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STRATEGIES FOR ACHIEVING COMPETITIVE ADVANTAGE

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ABSTRACT

Business strategy is all about competitive advantage. Businesses need strategies in order to ensure that resources are allocated in the most effective way. When a firm sustains profits that exceed the average for its industry, the firm is said to possess a competitive advantage over its rivals. The goal of much of business strategy is to achieve a sustainable competitive advantage. The strategy of differentiation involves offering a different product, a different delivery system, or using a different marketing approach.

A paper strives to present a brief overview of the importance of strategies within companies, as well as literature review to be presented along with traditional approaches on strategies for achieving competitive advantage, and new approaches for gaining a competitive advantage.

The main objective of the paper is to outline and discuss the relevant issues and challenges from a theoretical viewpoint related with the possible strategy formulation of companies in order to achieve a competitive advantage in a market. Therefore, the primary objectives of this study consist on the theoretical frames of strategies for achieving the competitive advantage, and considering the ways of implementing them in companies worldwide. This paper concentrates on secondary sources of research regarding the approaches on strategies for achieving competitive advantage.

KEYWORDS: *Competitive advantage, generic strategies, industry structure.*



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**CUSTOMER RELATIONSHIP MANAGEMENT:
A FULL PROOF 'RIGHT CUSTOMER EXPERIENCE STRATEGY'**

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ABSTRACT

In the current regime of mounting competition it is witnessed that more and more corporate entities are in the urge to build enduring relationships with its customers which is possible only by a well designed customer relationship management strategy. Such steps are carried out by the companies, as it has become obligatory to grow in order to be able to participate in the world of globalized business. This form of strategy enables the company in keeping its customers delighted rather than satisfied, which can induce customer loyalty. In this light, this conceptual paper discusses the need and importance for cultivating a Fool Proof 'Right Customer Experience Strategy' where customer is treated as the king also due care should be taken to manage such relationships because if it is damaged once it is difficult to repair.

KEYWORDS: *Customer relationship management, Relationship management, customer centric environment, delighted customers.*



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ESTIMATION OF TIME VARYING PARAMETER REGRESSION MODEL

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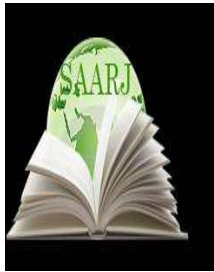
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ABSTRACT

We know that OLS estimates of regression model are constant throughout the study period. It has often suggested that this may not be valid assumption to make. In time series studies there can be variation over time in the parameters. In this context we will try to develop a method of computing time varying estimates of simple and multiple linear regression models.



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EVALUATING FACTORS INFLUENCING CONSUMER SATISFACTION TOWARDS ONLINE PURCHASE OF TRAIN TICKETS

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ABSTRACT

Internet as a disruptive technology has provided great solutions to many of the businesses with all its channel members viz., intermediaries, manufacturers and consumers adopting it irrefutably. Therefore, focus has moved to understand how the value addition is happening across the channel. In this context consumer satisfaction is the principal component that need incessant approach from all the stake holders of online environment. With the increase of online ticketing for travel services, there was a need to understand the satisfaction of the consumer. The purpose of this paper was to evaluate the factors that influence consumer satisfaction in an online environment with specific reference to booking of train tickets. A sample of 402 respondents who book train tickets online were considered and it was found that of all the factors, 'website features' emerged as the strong predictor. It was also observed that except perceived risk all other factors have significant relationship with online purchase satisfaction.

KEYWORDS: 'consumer satisfaction', 'e-satisfaction', 'online satisfaction', 'online purchase', 'website features'.

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2. The articles passed through screening at this level will be forwarded to two referees for blind peer review.
3. At this stage, two referees will carefully review the research article, each of whom will make a recommendation to publish the article in its present form/modify/reject.
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