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## VISION

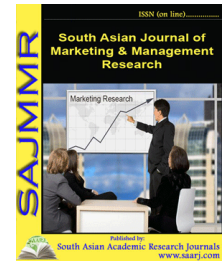
The vision of the journals is to provide an academic platform to scholars all over the world to publish their novel, original, empirical and high quality research work. It propose to encourage research relating to latest trends and practices in international business, finance, banking, service marketing,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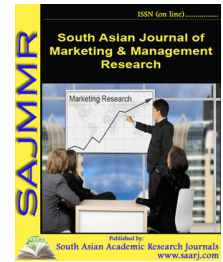
## South Asian Journal of Marketing & Management Research



SR. NO.	PARTICULAR	PAGE NO.
1.	<b>THE BRAND PERSONALITY SCALE: VALIDATION IN THE INDIAN CONTEXT</b> ADITYA SHANKAR MISHRA, SUDEEPTA PRADHAN	1-19
2.	<b>CHALLENGES IN INDIAN RETAIL INDUSTRY: YESTERDAY, TODAY, TOMORROW – AN EMPIRICAL STUDY</b> HARDEEP SINGH, BIKRAM PAL SINGH	20-29
3.	<b>KNOW YOUR WOMEN ENTREPRENEURS (KYWE): A SURVEY (WITH SPECIAL REFERENCE TO EDUCATION AND OCCUPATION OF WOMEN ENTREPRENEURS OF ODISHA)</b> DR. IPSEETA SATPATHY, DR. B.C.M.PATNAIK	30-47
4.	<b>CUSTOMER SATISFACTION MEASUREMENT AT HDFC</b> ESHA	48-61
5.	<b>ETHICAL PRACTICES IN GLOBALISED ECONOMY</b> DR. JYOTI JOSHI	62-65
6.	<b>EFFECTIVENESS OF PERFORMANCE APPRAISAL IN LARGE SCALE INDUSTRIAL UNITS IN YAMUNA NAGAR</b> ESHA MEHTA	66-77
7.	<b>TEENAGERS' INFLUENCING STRATEGY IN THE PURCHASE OF MOBILE PHONE</b> DR.C. MADHAVI, A. S. MOHANRAM	78-89
8.	<b>PROBLEM AND PROSPECTS OF FINANCIAL MANAGEMENT IN INDIA</b> DR. ANGREJ SINGH, PRIYANKA MISHRA, NIDHI MISHRA	90-97



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## THE BRAND PERSONALITY SCALE: VALIDATION IN THE INDIAN CONTEXT

**ADITYA SHANKAR MISHRA\*; SUDEEPTA PRADHAN\*\***

\*Research Scholar, Department of Marketing and Strategy,  
ICFAI Business School, Hyderabad, India.

\*\*Research Scholar, Department of Marketing and Strategy,  
ICFAI Business School, Hyderabad, India.

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### ABSTRACT

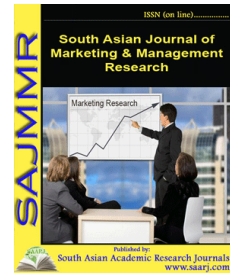
*Jennifer Aaker's (1997) scale is the most widely used tool to measure the personality of a brand. However, studies have revealed that this scale is specific to the USA and may not be an appropriate tool in other countries. Therefore, it is imperative to check the validity of this scale before using it in different countries. The main objective of this study is to validate the scale in the Indian context. The study was conducted on the widely used mobile brand "Nokia". A factor analysis of the responses revealed that Aaker's scale did not hold true in the Indian sub-continent.*

**KEYWORDS:** *Aaker's Scale, Brand Personality, EFA.*





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## **CHALLENGES IN INDIAN RETAIL INDUSTRY: YESTERDAY, TODAY, TOMORROW – AN EMPIRICAL STUDY**

**HARDEEP SINGH\*; BIKRAM PAL SINGH\*\***

\*Assistant Professor, Training & Placement Officer,  
Department of Training & Placement,  
Ferozepur College of Engineering & Technology (FCET),  
Ferozepur, Punjab, India.

\*\*Assistant Professor, Training & Placement Officer,  
Department of Training & Placement,  
Global Institutes, Amritsar, Punjab, India.

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### **ABSTRACT**

*Retailing is one of the pillars of the economy in India and accounts for 13% of GDP. The Retail Industry in India has come forth as one of the most dynamic and fast paced industries with several players entering the market. But all of them have not yet tasted success because of the heavy initial investments that are required to break even with other companies and compete with them. The India Retail Industry is gradually inching its way towards becoming the next boom industry. The retail industry is divided into organized and unorganized sectors. Over 14 million outlets operate in the country and only 4% of them being larger than 500 sq ft (46 m<sup>2</sup>) in size. Organized retailing refers to trading activities undertaken by licensed retailers, that is, those who are registered for sales tax, income tax, etc. These include the corporate-backed hypermarkets and retail chains, and also the privately owned large retail businesses. Unorganized retailing, on the other hand, refers to the traditional formats of low-cost retailing, for example, the local [kirana](#) shops, owner manned general stores, [paan](#)/beedi shops, convenience stores, hand cart and pavement vendors, etc. Retail management includes all the steps required to bring the customers into the store and fulfill their buying needs. Retail management makes shopping a pleasurable experience and ensures the customers leave the store with a smile. In simpler words, retail management helps customers shop without any difficulty. Retailers today face many challenges, including increasing competitive pressures, thin margins, high occupancy costs and unpredictable supply base that come in the way of their attaining operational efficiency and profitability. Faulty mall management along with inappropriate tenant mix would lead to poor mall traffic and closure of individual stores in malls. Professional third party mall management service providers are hence likely to come to the fore. They not only understand these business challenges, but also have the ability to help retailers effectively deal with them. Main emphasis in this paper has been made on analyzing*

*the concept; opportunities and challenges faced by retail industry in India in this competitive world of globalization. In this paper, to conduct this study, Research Methodology used, is based on primary as well as secondary data. Surveys have been conducted personally or with the help of research associates through specially framed questionnaires and interviews with retail managers. Additionally, some support personnel (retail sales men) have been considered. Theoretical frame work has been developed from the literature, data collected from the multiple sources of evidence in addition to books, news papers, journals, websites and other professional magazines. Originality of this research paper lies in the real work done by conducting interviews and surveys in the real market done with the research personnel through specially framed questionnaires and interviews. In this paper we have mainly discussed challenges faced by the retail industry in India and the future of retail industry in India.*



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**KNOW YOUR WOMEN ENTREPRENEURS (KYWE): A  
SURVEY  
(WITH SPECIAL REFERENCE TO EDUCATION AND OCCUPATION OF  
WOMEN ENTREPRENEURS OF ODISHA)**

**DR. IPSEETA SATPATHY\*; DR. B.C.M.PATNAIK\*\***

\*Associate Professor, School of Management,  
KIIT University, Bhubaneswar, Odisha, India.

\*\*Associate Professor, School of Management,  
KIIT University, Bhubaneswar, Odisha, India.

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**ABSTRACT**

*The present study is an attempt to know whether there is any relationship exists between the education of the women entrepreneur and the nature of enterprise promoted, occupational background of women entrepreneurs and the nature of enterprise promoted and among the educational and occupational background of women entrepreneurs and nature of enterprise promoted, when all taken together. Researchers observed and found in most of the cases educational background are not directly linked with the promotion of units. Therefore, it gives low correlation among the three constituents taken together. Even though there is high relationship between the occupational background and nature of units promoted. Study shows experience has more bearing than educational qualification of the women entrepreneurs on choice of an industrial area. Entrepreneurs under study undertook the units in which they have very good work experience, even though they had educational specialization in other industrial areas. For the purpose of confidentiality the name of women entrepreneurs has not been disclosed.*

**KEYWORDS:** *Entrepreneur, educational background, occupational background and promotion of units.*



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## **CUSTOMER SATISFACTION MEASUREMENT AT HDFC**

**ESHA\***

\*Assistant Professor in Finance & Marketing,  
Bharthiar University, Tamil Nadu, India.

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### **ABSTRACT**

*Customer satisfaction is a post purchase experience that a customer gets after consumption of products and services and becomes deciding factor for customer to make rational decision of repurchase and to recommend it to others. This study basically focuses on measurement of customer satisfaction related to Service offered and rendered at HDFC BANK.*

*This study gives a bird's eye view of the hard and soft services provided by HDFC BANK (retail) to their clients.*

*Recommending the services, rating the experience with HDFC BANK, service charges and suggestions were some of the aspects explored. Rating the products, handling of compliant calls, response time, repeat calls encounter and overall level of satisfaction were some of the issues were also discovered.*

*This study is an earnest effort to enhance the practical knowledge by measuring the customer satisfaction as well as contributing to the organizational efficiency by suggesting ways to manage and improve the same profitably in the highly competitive time to come.*

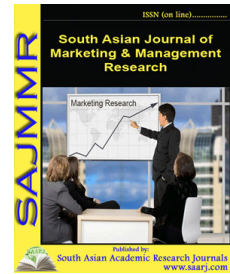




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## **ETHICAL PRACTICES IN GLOBALISED ECONOMY**

**DR. JYOTI JOSHI\***

\*SCMHRD

Symbiosis International University, Pune, India.

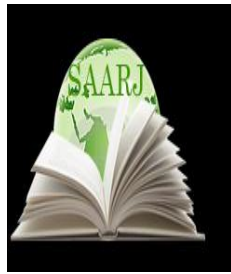
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### **ABSTRACT**

*Though the orientation and need of ethics could be felt from the initiation of human society, it began to surface in business community and business practices, as a theory, around 1980s and 90s as the world witnessed serious economic disaster from sexual harassment to violence and the concept of fairness and ethics were challenged which are core to any civilization.*

*The paper aims to explore the fundamental principle of ethical fairness in business practices in today's rapidly growing global - economic environment. The first half of the paper would attempt to explore the traces of ethics in business dealings and the later part tries to visualise the future of these concepts in corporate culture.*

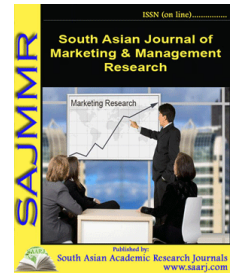
**KEYWORDS:** *Ethics, India, Global Economy, HR practices.*



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## **EFFECTIVENESS OF PERFORMANCE APPRAISAL IN LARGE SCALE INDUSTRIAL UNITS IN YAMUNA NAGAR**

**ESHA MEHTA\***

\*Assistant Professor in Himalayan Institute of Management,  
Kala Amb, H.P., India.

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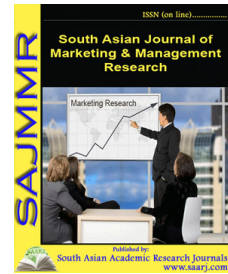
### **ABSTRACT**

*Performance Appraisal Effectiveness of is an important tool in the hands of the superiors to assess their subordinates. It is a systematic evaluation of an employee by some other qualified person who is familiar with the employee's performance. It is also an important prerogative in the hands of the seniors which the subordinate respects.*

*Performance appraisal effectiveness provides a linkage between the organization and the person, through a process of enabling him/her to determine the kinds of specific contributions, which she/he would be making for the achievement of the organizational goals and objectives. The final part in this paper provides some future policy framework for critically evaluating the existing performance appraisal system in Indian industries.*



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## **TEENAGERS' INFLUENCING STRATEGY IN THE PURCHASE OF MOBILE PHONE**

**DR.C. MADHAVI\*; A. S. MOHANRAM\*\***

\*Annamalai University,  
Hyderabad, A.P, India.

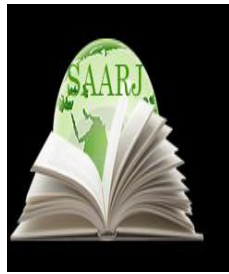
\*\*Professor, St. Joseph Engg. College,  
Chennai, India.

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### **ABSTRACT**

*Indian teenagers are now exposed to technologies and gather more information for favorable product profile. Parents are encouraging children to participate in decision-making process. It may be the age of the parents, working mother, and nuclear family are the situations reporting greater influence of teenagers. This paper aims at studying the influencing strategies adopted by teenagers and parents' response strategies in the purchase of mobile phones. A convenient sample of 477 was taken for the study. The study focuses on how the teenagers prefer product, evaluate product, and promotional choice based on their influencing strategy.*

**KEYWORDS:** *Influencing strategy, response strategy, purchase behavior, product characteristics, product evaluation and promotion mix.*



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## **PROBLEM AND PROSPECTS OF FINANCIAL MANAGEMENT IN INDIA**

**DR. ANGREJ SINGH\*; PRIYANKA MISHRA\*\*; NIDHI MISHRA\*\*\***

\*Associated Professor, Department of Economics,  
Upadhi Mahavidhalaya, PBT, India.

\*\*Research Scholar, Department of Economics,  
Upadhi Mahavidhalaya, PBT, India.

\*\*\*Research Scholar Department of Economics,  
Upadhi Mahavidhalaya, PBT, India.

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### **ABSTRACT**

*Financial management is a process which brings together planning, budgeting, accounting, financial reporting, internal control, auditing, procurement, disbursement and the physical performance of the projects .Financial management is essential for bank-financed projects. Financial management is aspects of bank funded projects. Financial management is concerned with making decisions .Risk may be a major facts in all aspects of financial management.*

**KEYWORDS:** *Financial management, Financial environment, Financial planning, Financial decisions, Financial control, Capital market organisation, Investment of project appraisal.*

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Vavuniya, SRI LANKA



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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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