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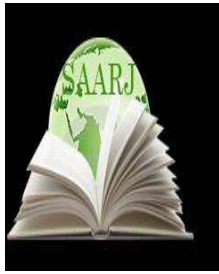
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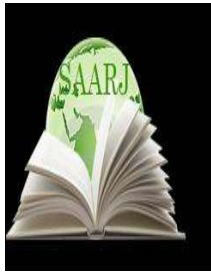
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## **A STUDY ON CUSTOMER RELATIONSHIP MANAGEMENT AT KOTAK SECURITIES LIMITED, HYDERABAD A.P.**

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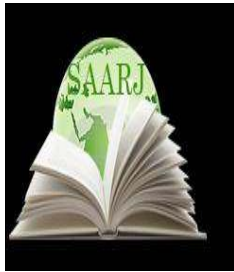
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### **ABSTRACT**

*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, repricing, discretionary decision making, and customized service-all delivered through the various sales channels that the bank uses. 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. The idea of CRM is that it helps businesses use technology and human resources gain insight into the behavior of customers and the value of those customers. If it works as hoped, a business can: provide better customer service, make call centers more efficient, cross sell products more effectively, help sales staff close deals faster, simplify marketing and sales processes, discover new customers, and increase Customer revenues. It doesn't happen by simply buying software and installing it. For CRM to be truly effective, an organization must first decide what kind of customer Information it is looking for and it must decide what it intends to do with that Information. In This paper we would like to deal with the role of Customer Relationship Management in Kotak Securities Limited, Hyderabad, A.P.*

**KEYWORDS:** *business strategy, Customer Relationship. Retain, effective, acquires, lifetime value.*



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## A LITERATURE REVIEW ON MUTUAL FUNDS

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### ABSTRACT

*A Mutual fund is a pure intermediary which performs a basic function of buying and selling securities on behalf of its unit holders, which the latter also can perform but not as easily, conventionally, economically and profitably. The aim of this article is to review the existing literature on Mutual Funds. I have reviewed the studies conducted on various aspects of mutual funds. I have summarized the conclusions of all the studies so that the reader will get the idea on what studies has been conducted on mutual funds. I have categorized the studies into different sub topics. All the related studies are presented under one head. Due to tremendous growth of Mutual fund Industry it has gained the interest of investors as well as researchers. Lots of studies have been conducted on various areas of mutual funds. The objective of this article is to throw a light on the existing literature on mutual funds.*

**KEYWORDS:** *Exchange Traded Funds, Money Market Mutual Funds, Mutual funds, Shareholders' Advocacy. Socially Responsible Mutual Funds.*



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## **A STUDY ON EMPLOYEE ENGAGEMENT AND PERFORMANCE IN SAKTHI SUGARS LTD, COIMBATORE**

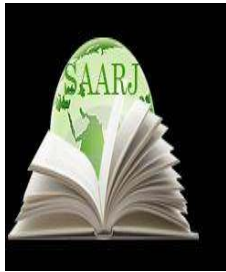
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### **ABSTRACT**

*HR practitioners believe that the engagement challenge has a lot to do with how employee feels about work experience and how he or she is treated in the organization. It has a lot to do with emotions which are fundamentally related to drive bottom line success in a company. There will always be people who never give their best efforts no matter how hard HR and line manager try to engage them, but for the more part employees want to commit to companies because doing so satisfies a powerful and a basic need in connect with and contribute to something significant. Employee engagement is the level of commitment and involvement an employee has towards their organization and its values. An engaged employee is aware of business context, and works with colleagues to improve performance within the job for the benefit of the organization. Thus employee engagement is a barometer that determines the association of a person with the organization. Here, the investigator has received the feedback of the employees regarding seven important concepts, which are very close to the employee engagement and performance.*



## HOSPITALITY INDUSTRY TECHNOLOGY: TRENDS AND ITS IMPLICATIONS

Santhosh Kumar K\*; Dr. K. S. Chandrasekar\*\*

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Cochin.

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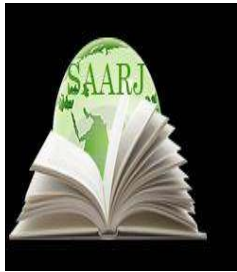
School of Business Management and Legal Studies,  
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### ABSTRACT

*In a “global village”, the customer is a “global citizen”. You never know where your customer could originate from. He will reach out to you from where ever he is. Thanks to technology. When it comes to travel, today’s global customer likes to venture out, explore and enjoy his life. He has his desire to live life to the fullest and so he will explore all possible places to enjoy. This global customer is a business opportunity for the hospitality industry. In order to capture the business, the industry should be capable enough to serve the requirements of its customers. Customers are techno savvy and aware of the technological advancements shaping up in the industry. He is not ready to compromise on quality and luxury. Technology adds wings to luxury and the expectations of the customer. The trend available for the industry is that it is ever growing and the growth rate shows a positive trend. To stay afloat, the industry needs to be geared up with the latest technology which would aide it to capitalize the opportunity. World is fast changing, so is the customer. He doesn’t look at the old fashioned styles. He needs to enjoy the latest trends about which he is completely aware of. World is at his finger tips, at the click of a button he gets the required information that he wants, which includes what he can expect and what is available to satisfy his comfort and easiness. His requirements are varied which needs to be taken care of, otherwise the customer has another door to knock. The technological advancements also help the industry to arrest the high cost of operation, while it helps to improve the profitability and sustain in a highly competitive industry.*

**KEYWORDS:** *Hospitality Industry, Technological advancements, technology implementation in hospitality industry.*



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## WOMEN EMPOWERMENT IN INDIA – A CHALLENGING TASK

G. Usha Sree\*

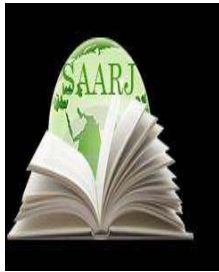
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### ABSTRACT

*Women empowerment in India is a challenging task as we need to acknowledge the fact that gender based discrimination is a deep rooted social malice practiced in India in many forms since thousands of years. The malice is not going to go away in a few years or for that matter by attempting to work at it through half-hearted attempts. Formulating laws and policies are not enough as it is seen that most of the times these laws and policies just remain on paper. The ground situation on the other hand just remains the same and in many instances worsens further. We have to accept the fact that things are not going to change overnight but because of this we cannot stop taking action either. At this juncture the most important step is to initiate ground level actions however small it might seem. The ground level actions should be focused towards changing the social attitude and practices prevalent in the society which are highly biased against women. This can be initiated by working with the women at the root level and focusing on increasing women's enhanced mobility and social interaction of women in the society would positively influence all round. The present paper depicts the need for women empowerment in India, the issues and challenges in women empowerment in India, strategies adopted to show a way forward to increase women empowerment.*

**KEYWORDS:** *women empowerment, challenging task, discrimination, malice, biased, social attitudes, biased way forward.*





## **BRAND AWARENESS - THE INFLUENCE IN CONSUMERS' PURCHASING DECISIONS**

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### **ABSTRACT**

*The study is to investigate buyer's point of view about the impact of brand awareness, perceived quality and customer loyalty on brand profitability and purchase intention. Further the study is also focused on finding out the mediating role of purchase intension on the relationship of brand awareness and profitability, perceived quality and profitability and brand loyalty and profitability. The study was causal in nature and data was collected from 100 customers. The results showed significant impact of brand awareness and loyalty and significant impact of perceived quality on profitability. Further the results revealed significant impact of brand awareness, perceived quality and loyalty on purchase intention. It also showed that purchase intension mediates the relationship of the perceived quality and profitability only. Consumers choosing from a set of brands with marked awareness differentials showed an overwhelming preference for the high awareness brand, despite quality and price differentials. They also made their decisions faster than consumers in the non awareness condition and sampled fewer brands. In summary, awareness differentials seem to be a powerful influence on brand choice in a repeat purchase consumer product context. Consumers show a strong tendency to use awareness as a heuristic and show a degree of inertia in changing from the habit of using this heuristic.*

**KEYWORDS:** Awareness, Branding, Consumer, Loyalty, Preference, Profitability.

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2. The articles passed through screening at this level will be forwarded to two referees for blind peer review.
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