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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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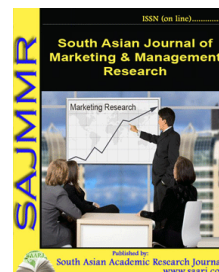


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MARKET POTENTIAL OF LIFE INSURANCE PRODUCTS OF TATA AIG IN MADURAI

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ABSTRACT

Insurance provides financial protection against a loss arising out of happening of an uncertain event. A person can avail this protection by paying premium to an insurance company. This paper focuses to study the personal profile of clients in Madurai. Among the clients in Madurai 80 have been randomly selected for the field survey, by using convenient sampling method. Majority 96 per cent of respondents prefer to invest to attain tax benefit and 39 per cent of respondents think customer service is major factor to invest in TATA AIG .It is concluded that the company needs to increase their service with additional executives.

KEYWORDS: *Insurance, market potential, insurance, risk.*



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FACTORS AFFECTING INDIVIDUALS TO ADOPT M-COMMERCE SERVICES BY YOUTH IN PUNE CITY - AN EMPIRICAL STUDY USING MODIFIED TECHNOLOGY ACCEPTANCE MODEL

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ABSTRACT

The advancement of technology and intensive penetration of smart phone handsets and wireless services have motivated youth to use commerce services (Banking, Money Transfer, Movies and Rail ticket booking, Online shopping etc.) on mobile. Today's mobile – commerce has become an alternate choice for youth to use transaction related services on mobile but adoption rate of M-commerce service is very low in India. Therefore there is a need for study to identify the key factors affecting consumer intention to use m-commerce services. To know the factors affecting consumer intention to use M-commerce services researchers employed extended Technology Acceptance Model (TAM) using a sample of youth in Pune city. The researchers considered 18 to 39 years age group for the study. It has been found that the perceived usefulness, perceived ease of use, social influence and perceived credibility were the key factors to influence youth consumers to use M-commerce services in Pune region.

METHOD: Descriptive Research method was used for the survey. The data was analyzed using Multivariate Correlation and Regression.

MEASUREMENT: A structured questionnaire was used to collect the responses of the respondents. A 5 points Likert's scale was used to measure the responses.

ABBREVIATIONS: PU (Perceived Usefulness), PEU (Perceived Ease of Use), PC (Perceived Credibility) and SI (Social Influence)

KEYWORDS: Adoption, Consumer Behavior, M- Commerce Services, Technology Acceptance Model (TAM).



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TRADE DEVELOPMENT OF THE MATERIAL AND RETAIL BASE IN UZBEKISTAN

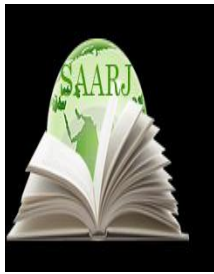
UMIDJON NORMURODOV*

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ABSTRACT

This paper investigates market-oriented way of development within sub-sectors of Uzbekistan, while searching the shortcomings of issue in the presence of its positive solutions. Moreover, life standard of inhabitants, the rate of socio-economic advancement also studied and concluded with possible suggestions for the forthcoming investigations. Model of deployment, which is unique in the case of Uzbekistan, is considered as a major fundamental source while conducting analyses. Gained finding through investigation is believed to serve in the further studies of development.

KEYWORDS: Trade, retail, service, productivity, effectivity of economy.



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VOLKSWAGEN: THE PROTAGONIST IN DIESEL EMISSION SCANDAL

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ABSTRACT

Volkswagen is one of the leading car manufacturers in the world. Our article talks about the diesel emission scandal of Volkswagen Group and actions taken by the regulators of numerous countries. This article has been written after gathering information from sources like newspapers and websites. The company has admitted of cheating the emissions tests and installing the software in 11 million cars worldwide. Since then it has experienced a fall in credit ratings and market capitalisation as well as lower demand for diesel cars worldwide. Several countries like US, Germany, China are probing the violation of suitable legislation so as to take appropriate legal action against the company. However there are some lessons to be learnt to avoid such incident in future.

KEYWORDS: *Auto industry, Diesel emission scandal, Europe, United States, Volkswagen.*



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ANALYSES OF SOCIO-ECONOMICAL TOURISM INDUSTRY THE CASE OF UZBEKISTAN

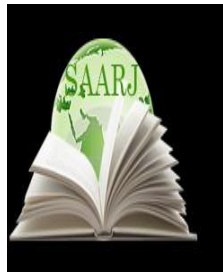
Abiev Jakhongir Nematovich*

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ABSTRACT

The paper targets to investigate the status and growth of tourism in Silk Route tourism destination using the sample of Uzbekistan tourism industry with superior reference to other country's tourism infrastructure sectors. As a Silk Road tourism destination and unique cultural, historical, archeological, and natural attractions, Central Asian States (CAS) (Kazakhstan, Kyrgyzstan, Turkmenistan, Tajikistan and Uzbekistan) present essential interest and potential for tourists from all over the world. This article makes an overview of the current status of tourism industry with the aim of finding out the strategy for developing a program that enhances the strengths that these countries have in the international arena. The results serve to point out key trends and gaps in which to focus future research on this topic and also they might be useful in formulating public policies and strategies for tourism industry development of Central Asia. Paper search the way of development on Silk Road tourism potentials across the CAS countries.

KEYWORDS: *Tourism development, Central Asia, Silk Road, destination competitiveness, tourism infrastructure, socio-economical development.*



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RURAL CONSUMER PERCEPTION ON CELEBRITY ENDORSED ADVERTISEMENTS FOR NON DURABLE PRODUCTS

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ABSTRACT

Kamins (1989) defined a celebrity as an individual who is known to the public for his/her achievements in areas other than that of the product class endorsed. As such, celebrities may include a typical consumer, a product class expert, or a company president. A typical consumer endorser is an ordinary person who is expected to have no special knowledge of the product class endorsed except that they are acquired by the normal use of the product. Marketing is the key functional area of creating revenue for any organization. Rural marketing is the promotion of a product by using strategies to facilitate the flow of goods and services from rural producers to urban consumers and agricultural inputs/ consumer goods from urban to rural. The purpose of this paper is to examine the overall perceptions of Rural Consumers towards advertising by celebrities, and the influence of celebrity advertising towards customer purchasing behavior. Another aim of the paper is to identify how the demographics like Age, Gender and Education level of rural consumer would be significant impact on their perception about celebrity endorsement in Advertisements strategies followed by the Brands. The results were interestingly showing that rural consumers are been influenced by the Celebrity Ads and perceive this tactical strategy positively if it is endorsed by they liked Celebrity or favorite Celebrity. This paper carries a study on only selected Non durable products in Fast Moving Consumer Goods i.e Skin Care, Hair Care and Body Cares.

KEYWORDS: *Advertisements, Celebrity Endorsement, Perception, Rural marketing.*

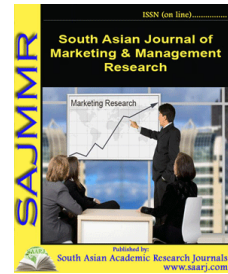


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A STUDY ON THE CHALLENGES OF EXPATRIATION AND REPATRIATION WITH SPECIAL REFERENCE TO SOUTH INDIAN COMPANIES

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ABSTRACT

Nowadays, being successful and competitive in the domestic market for a company is not the business goal. Due to globalization, many companies are striving to enter the global market and hence send their effective resources to overseas to win the contract and perform the job. There have been many international investments and mergers and acquisitions. Thus it is significant for the companies to think about new strategies to gain competitive advantage in the global market. The importance of transferring knowledge and developing international HR management is increased. In this meaning, expatriation and expatriates have become a vital part of global management and companies' success in the global market. In this current study, a survey is conducted with 200 HR managers of the Indian companies in southern side. The result and suggestions will help the practitioners and academicians to determine the various challenges of expatriation and repatriation process

KEYWORDS: *Expatriation, Repatriation, Adjustment, Turnover Rate, Culture Shock.*



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THE EFFECTS OF BUSINESS PROCESS REENGINEERING AND INFORMATION TECHNOLOGY IN ORGANIZATIONAL PERFORMANCE IN THE UZBEKISTAN GRAIN INDUSTRY SECTOR

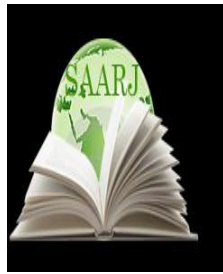
Abdulla Primov*

* Faculty,
University of Zagreb.

ABSTRACT

This study examines the effects of business process reengineering (BPR) and information technology (IT) in organizational performance. It is important to note that, the efficient IT system is the base of functioning of all kinds of companies as well as public organizations. Effective IT system helps organizations to reduce operational costs, improve the quality of the customer service and eventually allows further development and expansion of new markets. The aim of this paper is to present the business processes of the grain product companies, emphasize the existing problems with IT systems and, on the basis of these observations, provide the possible ways of business process reengineering. Taking everything into account the number of improvements were listed in the paper. The changes mentioned in the study will help managers to generate additional benefits for the company, like improving accounting system, documents, flow in the company, communication between entities of the company, decreasing queues and customers' average time of waiting and reducing costs of operational activities of the company. As the result, the organizations will increase effectiveness and profits, experience positive changes in organizational approach and finally will receive an efficient tool to develop the business.

KEYWORDS: *Business process reengineering; Information technology; Organizational performance; Grain product companies; Uzbekistan.*



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WAYS OF IMPROVING ORGANIZATIONAL AND ECONOMIC MECHANISMS ON THE MARKETS OF SOCIAL TOURISM

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ABSTRACT

Organization-economic mechanism of social tourism services varies depending on the social and economic policies of the financial mechanism of the policy. The development of social tourism depends on how it perceives the state, that is, as social protection, as motivation for professional work, as the healing process of the population. In Uzbekistan, there is a social tourism, but functions as one of the branches of social policy and not as a branch of the tourist industry. Which significantly reduces the number of domestic tourists, as they are the number of users of social assistance, but not tourists.

KEYWORDS: *social tourism, services, social tourism, classification of social tourism, the financial mechanism, management mechanism.*

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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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