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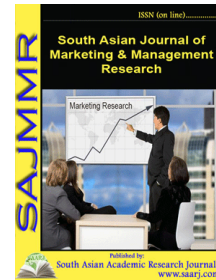
VISION

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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BRAND DEVELOPMENT AS A COMPONENT OF HIGHER EDUCATION VALUE CHAIN

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ABSTRACT

The reality of today's world competitive environment is challenging organizations and institutions. Nowadays, universities are trying to increase their worldwide market share. They are attempting to promote themselves in the marketplace of higher education and create attractiveness for domestic as well as international students. So, it is essential for the higher education institutions to identify the activities and strategies that help them to be successful in this competition. One way of knowing these important activities is identifying concept and components of value chain in higher education market. The value chain disaggregates a firm into its strategically relevant activities in order to analysis the costs and understand the existing and potential sources of differentiation. One of the activities that seems to be crucial in the universities value chain is brand development. In today's higher education market, to succeed against competitors, universities should be aware of the principles of brand management and development. In this article we aim to introduce brand development as a component of higher education value chain.

KEYWORDS: *Brand Development, Higher Education, Value Chain.*



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LEADERSHIP STYLES, FOLLOWERSHIP STYLES AND SITUATIONAL DEMANDS: PROCESSES AND OUTCOMES IN THREE-DIMENSIONAL MATCH AND MISMATCH CIRCUMSTANCES IN BUSINESS ORGANISATIONS IN PAPUA NEW GUINEA

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ABSTRACT

This paper analyses leadership styles, followership styles and situational demands in selected state owned enterprises (SOEs) and private enterprises (PEs) in Papua New Guinea with the help of responses of selected superiors (leaders) and subordinates (followers) respondents. It also deals with the match and mismatches circumstances of leadership-followership styles and situational demands and the outcomes in both match and mismatch circumstances. It offers suggestions for establishing match among leadership and followership styles and situational demands in order to maximise the use of human potentialities and maintain congeniality in the organizations.

KEYWORDS: *Leadership Styles; Followership Styles, Situational Demands, Privates Sector Organisations; State Owned Enterprises; Autocratic Style; Participative Style; Democratic Style; Yes-Boss Style; No-Boss Style; Clarification Style; Critical Style.*



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THE DETERMINANTS OF QUALITY OF HOUSING IN PAKISTAN

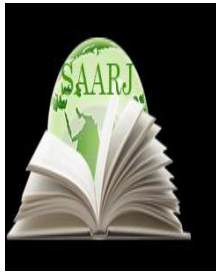
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ABSTRACT

This paper provides an in-depth analysis of quality of housing in Pakistan based on micro-level household data of 2004-05. This study analyzes the differences in quality of housing among different households in urban areas, rural areas and in overall Pakistan. The quality of the housing is estimated through Ordinary Least Square method. The results indicate that some variables have a significant effect on the quality of housing in rural Pakistan and some other variables are significant in the urban Pakistan and overall Pakistan. The stepwise elimination procedure is applied to drop insignificant variables. Household demography, education and income have strong influence on choice of quality of housing.

KEYWORDS: Homeownership, Quality of Housing, Pakistan.



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IMPACT OF FINANCIAL INCLUSION ON THE BANKING HABITS OF RURAL CUSTOMERS IN TAMILNADU: AN EMPIRICAL STUDY

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ABSTRACT

Banking sector occupies a prominent place in the economic development of any nation. The banking sectors not only perform conventional banking activities as deposit and lending functions rather they discharge numerous functions. The new economic policies have brought changes in the economy in various sectors and banking sector is not an exception. It was the situation in rural areas that finding bank branches was rare and the rural people had to move to urban areas for banks. So that, many people in rural areas did not have banking habits. Now the trend has changed over and banks have started their branches irrespective of location. Though there are numerous bank branches are available, in some extent rural people are not account holders or not enjoy the facilities offered by the banking institutions. The study covers various aspects of functioning of banks and also identifies the bottlenecks of growth of banking in rural areas. The study also examines the conditions of banking sector in the liberalization period. The study covers entire villages in Thiruvallur District and 406 samples have been drawn from various villages in Thiruvallur District. The present study is taken up with the following broad objectives, namely, 1. To find out the level of awareness and to identify the problems in availing banking services among the Customers in rural areas and To analyze the factors motivating to use banking services among the customers in Thiruvallur district, TamilNadu. The results of the study reveals that, the banking services are poor utilized in rural areas due to functional problems associated with non availability and accessibility. The steps taken by the government, in this direction and banks needs to be improve a lot to bring a change in the existing system.

KEYWORDS: *Economic policies-Social development-Empowerment-Rural potential- Operational issues.*



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MARKETING STRATEGIES FOR RURAL MARKET

DR. ANURAG. B. SINGH* ; MS. PRIYANKA TANDON**

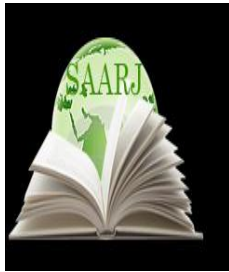
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ABSTRACT

Over the past few years rural India has witnessed an increase in the buying power of consumers, accompanied by their desire to upgrade their standard of living. Host of projects, such as NREGA, ITC's echaupal, HLL's project Shakti, retail hubs like Kisan Sansar (Tata), Haryali Kisan Bazar (DMC), both from the government and the private companies, have changed the rules of the marketing game in rural India. The paper discusses the profile of the rural Indian customer and analyses the characteristics of the diverse and scattered rural market. The paper goes on to explore how companies can influence in the rural segment through effective marketing strategies. The research done is basically the descriptive research in which special emphasis has been put on describing the strategies. This study is purely through secondary data supported by charts, graphs and tables. The paper studies the changing paradigm of the Indian rural markets and suggests some ways in overcoming the roadblocks in rural selling.

KEYWORDS: *Bottom of Pyramid, Marketing Strategy, Distribution strategy, Segmentation, FMCG.*



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E-COMMERCE TRENDS IN THE CURRENT SCENARIO

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ABSTRACT

Developing country of India is one of the world's leading emerging markets, growing at a rate of 6-7% even through an era of global economic downturn. The introduction of e-commerce has increased transparency and liquidity in the marketplace. Online sales are expected to overtake traditional sales in less than 10 years. The US was the 2010 leader in global e-commerce sales at 27% of worldwide volume; US e-commerce retail sales totaled about \$177bn in 2010, up an average of 13% from 2009. New avenues for e-commerce e.g. daily deals, private sales, etc. boosted the sectors momentum in 2010 and will contribute an increasingly larger share of the e-commerce market in the next few years. The impact of information technology having is brought out more number of online transactions through internet. The internet users in India have time and again adopted the advancements in the online space and are always seeking out to include digital interactions into their daily activities-making purchases and indulging in transactions being one of them. The e-commerce industry is one of the biggest markets in India and GDP will increase 5 times by 2030 further India's population will be wealthier within few decades. This paper aims to find out the online buy and sell transaction through e-commerce and its applications in various places. Further it provides the major transaction of e-commerce advantages and disadvantages brings out through m-commerce.

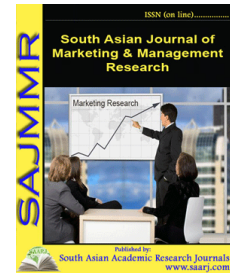
KEYWORDS: *E-Commerce, Internet, M-Commerce and E-Commerce Applications.*



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CUSTOMER'S PERCEPTION ON THEIR RELATIONSHIP WITH SUPERMARKETS VISITED

TR. KALAI LAKSHMI*; DR. SS RAU**

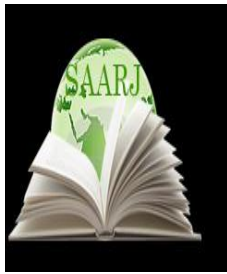
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ABSTRACT

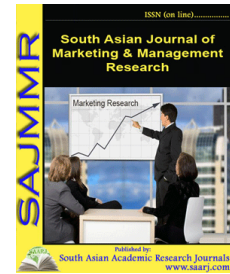
India being one of the fastest growing countries in the present scenario had been extending its wide operations in the field of retail industry. Indian retailers have totally changed their marketing strategies from the traditional marketing to modern marketing. When we talk about a modern store to shop we cannot deny the fact that the modern stores strongly believe in the concept of management of store ambience to attract the customers to shop in the regularly. Hence this paper is an effort on the part of researcher to understand the importance of store ambience in attracting and retaining customers with the stores they shop. This empirical study is conducted on 819 customers to understand their perception towards their relationship with the supermarkets they visit regularly.

KEYWORDS: *Retail industry, Supermarkets, Store ambience, Customer loyalty and Relationship marketing.*



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**GLOBAL MELTDOWN: LESSONS AND MARKETING STRATEGIES
FOR INDIA**

PROF. (DR.) RAKESH CHANDRA*; GOVIND NARAYAN**

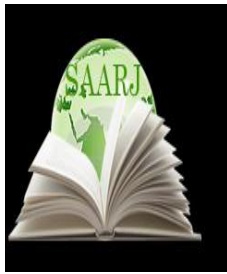
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ABSTRACT

Globalization brings interdependence and as much an economy is dependent on foreign trade, to the same extent the economy is expected to be the victim of global meltdown. Despite of the fact that no economy could survive or prosper in absolute isolation; the degree of opening of Indian economy to the foreign investors, multinationals and NRI's should base on the need, compulsion, long term interest and risk involved due to interdependence. The BOP (Bottom of Pyramid) approach to marketing proposed by Prof. C. K. Prahlad offers a fresh and new line of thinking as it focuses its attention to that segment of India that has been neglected in the entire period of globalization and earlier to that. But this strategy will remain a dream, if purchasing power of BOP segment does not increase. To make BOP dream successful, marketers are required to understand the mind set of poor people to know their preferences in consumption. The paper examines the prospects and limitations of BOP marketing strategy along with its consumer behavior and social responsibility aspect. The relevance of Blue Ocean Strategy (BOS) proposed by Prof. W. Chan Kim & Mauborgne has also been briefly discussed.

KEYWORDS: *Blue ocean strategy, BOP, Globalization, Global meltdown.*



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**“WHAT PREVENTS US FROM BECOMING AN
ENTREPRENEUR?”(PART II)**

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ABSTRACT

This work is in the continuation of the paper “What prevents us from becoming an Entrepreneur?”(Part I) published in South Asian Journal of Marketing & Management Research (SAJMMR), Volume 2, Issue 7 (20 July, 2012).

PURPOSE– *In the much-pursued search how often do people actually “choose” what they want? How often do they “seek” what they want, in an area they want? The potential rewards attached to being an “Entrepreneur” are unlimited. Business owners can profit greatly. Many of the wealthiest people on earth are entrepreneurs, yet majority of us prefer to be working employees. Through this paper we would like to present the personal views of people on this subject and thus reassess factors which discourage people from becoming „Entrepreneurs“.*

DESIGN/METHODOLOGY/APPROACH– *Based on a survey questionnaire of 143 respondents. Research period was from November 2011 to March 2012. Analysis of “various factors due to which the people don’t get into a business” with the “work experience” has been done. Analysis has been done with the help of bar diagrams in excel.*

FINDINGS – *The study provides an important theoretical insight into the barriers to entrepreneurship. The analysis of 143 respondents reveals the fact that 50% respondents stated that they could not become entrepreneurs due to the lack of required finance, 49% respondents believed that it was a risky job. Factors like non-availability of dedicated partners, lack of a good business idea, lack of knowledge about doing business, have got the lowest weight age i.e. 24% each.*

KEYWORDS: *Entrepreneur, business, funding, management, risk, barriers.*



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ILMENITE MINERALS IN INDIA: AN ECONOMIC ANALYSIS

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ABSTRACT

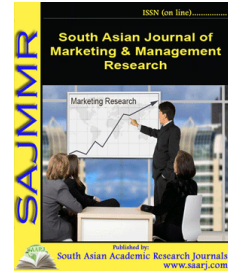
India is endowed with large resources of heavy minerals which occur mainly along coastal stretches of the country and also in inland placers. Ilmenite is the major constituent of these heavy-mineral deposits. Other associated minerals are rutile, zircon, monazite, leucosene, garnet, sillimanite, etc. Ilmenite and rutile along with other heavy minerals from ingredients of beach sand deposits are found right from Ratnagiri coast in the west to Orissa coast in the east (Indian Bureau of Mines, 2008). Angusamy et al. (1992) have estimated 0.49 million tonnes of zircon, 6.13 million tonnes of garnet, 6.01 million tonnes of ilmenite, 0.10 million tonnes of magnetite and 0.84 million tonnes of monazite in the coast between Mandapam and Kanyakumari in Tamil Nadu. Rajamanickam et al. (1983) have analysed that the ilmenite off the Konkan Coast contains 55 per cent TiO₂ and the associated magnetites have a maximum of 55 per cent Fe₂O₃ and 25 per cent TiO₂. It is concluded that the ilmenite rich sands are paleo-placers, because the mineral concentrate and the nature of the coastal rocks do not match well. The ilmenite reserves in the surveyed area are inferred to be about 21 million tonnes.

Ilmenite is found to be dominant in the sands of the study region along with the economic minerals like garnet and zircon in the finer fractions. The ilmenite concentrates are found to vary from 8.65 per cent in the southern sector, 7.41 per cent in the central sector and 1.61 per cent in the northern sector. In India the production of ilmenite at 678,772 tonnes in 2007-08 decreases by two per cent as compared to that in the preceding year. Tamil Nadu was the leading producer of ilmenite during the year contributing 46 per cent of the total production followed by Orissa 30 per cent and Kerela 24 per cent. The present research aims at finding out an economic analysis of ilmenite minerals in India.



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**SOCIAL INCLUSION THROUGH MICRO INSURANCE AND MICRO
FINANCE: A CASE STUDY OF RURAL INDIA**

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ABSTRACT

India for time immemorial has been characterized by an unorganized agriculture based economy. The ruralites had always been dependent on the natural blessings in the form of rainfall or other favorable conditions. For such unorganized illiterate farmers or artisans the only thing previously existing was vicious circle of poverty. New initiatives of the government and NGO's are making an attempt to include the weaker sections of the society in the mainstream. Henceforth the concept of social inclusion was derived to benefit the socially excluded group. The basic tools which may play a key role in the implementation of the concept to the grassroots level are micro insurance and microfinance. In order to explore the role of the above mentioned tools of Micro Insurance and Micro Finance in Social Inclusion certain objectives are formulated as

- 1. To explore the effectiveness of micro insurance in the social inclusion.*
- 2. To explore the effectiveness of micro finance in social inclusion.*
- 3. To find out whether the rural section of the society has been included (benefited) through the micro insurance or micro finance on real ground.*

The paper is proposed to be exploratory in nature with the sample size of 200 respondents from the rural background. The questionnaire will be devised on the basis of five point Likert scale in English Language along with an exact translation in Hindi. Thus the method of primary research is structured survey method.

KEYWORDS: *Social Inclusion, Micro Insurance, Micro Finance, Weaker Section, Social Reengineering, NGO.*



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**SUCCESSION PLANNING – A FORMAL APPROACH OF A CAREER
DEVELOPMENT ACTIVITY**

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ABSTRACT

In the present scenario, succession planning is not a new phenomenon. Today's organizations are facing higher demands in a global market with the retirement of the Baby Boomers and the widening talent gap. Companies need to upgrade and redefine their succession planning initiatives to ensure that their process will benefit both the individual and the overall strategy of the company. Now days, with the help of succession planning, companies are gaining support from senior executives, ensuring a "performance culture" and establishing a company-wide program. This research paper discusses the how succession planning makes a formal approach for career development. It also discusses the different aspect of challenges of succession planning with special emphasis on Essar group as well as UPS group.

KEYWORDS: *Succession planning, Career development, organization, Performance.*



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**A STUDY ON CONSUMER PERCEPTION TOWARDS BRANDED MEN'S
GARMENTS IN HOSUR, KRISHNAGIRI DISTRICT, TAMILNADU**

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ABSTRACT

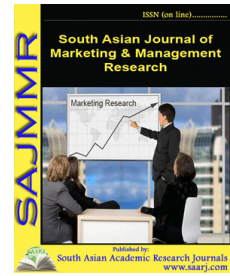
A successful brand is the most valuable resource a company has. Brands are used as a external cues to taste, design, prestige, value, fashion, lifestyle, etc. today`s brands are more visible than those in the past. There are everywhere on the TV, hording, posters and print media. Brands are widely recognized as corporate assets but have been historically evaluated based on non financial attributes like awareness, recognition, and perceived values. India`s Garment Industry is a well-organized enterprise and is among the best in the World. Recent days the youth are giving more importance to showcase them in stylish, fashionable, and smart. The study examines the determinants of Consumer Perception and their impact on purchase intentions towards Branded Men` Garments. The results reveal that Socio-Cultural and Personality related factors induce the purchase intention among the consumers. The study would be very useful for all the Garments manufacturers to understand the Perception level and Expectations of consumers.

KEYWORDS: *Brand, Perception, Garments, Consumer.*



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**A STUDY ON THE QUALITY OF WORK LIFE AMONG THE MEDICAL
REPRESENTATIVES IN MADURAI CITY**

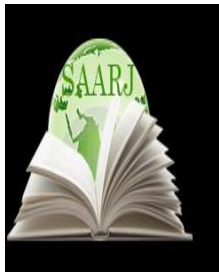
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ABSTRACT

High competition among the firms make the managers to exert a pressure among their employees to achieve a desired turnover, profit in order for their sustenance. The stress gained by the managers from the top level management can be over poured on the executive level employees. This can be either as a heavy work target or tight work hours which may create stress so that they cannot balance their normal family life. Stress can be viewed under different dimensions. It is worth to say that, where there is a life, there is a stress. Most people perceive stress either in a “physiological” or “psychological “way. They never knew that stress in the long term may affect their quality of work life balance. By maintaining a proper QWL even negative stress can be transformed to a positive stress (eustress).

KEYWORDS: *Stress, eustress, work hours, work stress, QWL.*



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**INTERNATIONALIZATION OF SMALL AND MEDIUM
ENTERPRISES IN INDIA: OPPORTUNITIES AND CHALLENGES**

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ABSTRACT

Small and medium enterprises play a noticeable role in the development of Indian economy. There are approximate 26.1 million SMEs in India which contribute 45% of industrial output, 40% of exports, employing 60 million people, and produce more than 8000 quality products for the Indian and international markets. In today's global economy SME's are facing international challenges and to tackle them these challenges need to be converted into opportunities by Internationalizing SMEs, since internationalization provides opportunities to improve productivity and increase their chances of survival by diversifying the risk.

PURPOSE: *This paper focuses on challenges and opportunities before SME's to go international. The objective is to look at the importance of developing and promoting SMEs in India to extend a competitive position in the international marketplace.*

DESIGN: *The economic situation of SMEs in India is studied then important challenges and opportunities are discussed with gap identification.*

FINDING: *Several factors are identified which are important for SMEs to grow international with some studies indicating that internationalization is often accompanied by improved performance and competitiveness in SMEs.*

RESEARCH IMPLICATIONS: *This is descriptive research, with the limitation of 50 SMEs in Pune region, which can be further done for the states or the entire country.*

PRACTICAL IMPLICATIONS: *With the use of advance ICT and improved infrastructure many opportunities may result. This paper describes ways for Indian SMEs to become competitive.*

***ORIGINALITY/VALUE:** This paper puts effort on ways to convert challenges into opportunities for internationalizing Indian SMEs.*

***KEYWORDS:** SMEs, Internationalization, Challenges, Opportunities.*



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**AN ANALYSIS OF THE MARKETING MIX AND CONSUMERS'
ATTITUDES TOWARDS WATER PURIFIER BRANDS – A STUDY OF
SELECT BRANDS IN INDIA**

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ABSTRACT

Drinking pure water has been a major problem in India on account of different types of pollution in the country. With more and more Indians becoming aware of the hazards of drinking impure water, the demand for effective water purifiers is growing rapidly. Global and Indian brands are now vying for consumer attention in a fast growing market. Research shows that water purifiers are the most sought products in Indian market. This paper highlights the brand awareness among consumers in the city of Hyderabad in India with respect to the existing and emerging brands of purifiers in Indian market. A few brands are selected for the study and the company's marketing practices are analysed. Also the awareness of dangers associated with the use of water purifiers in India is documented in the paper. The paper attempts to compare the marketing mix (the 4 P's) of marketing) of five leading brands of water purifiers. In all, the paper talks about the marketing mix and consumer's perceptions on the same.

KEYWORDS: *Direct Marketing, Retailing, Customer Satisfaction, Promotion, After-sales service, Dealership, Certifying agency, Safety challenge, Celebrity endorsement.*



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**RURAL MARKETING - A STUDY OF ITS
SWOT ANALYSIS**

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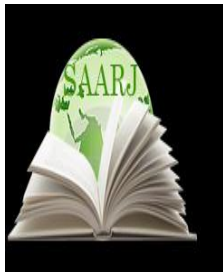
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ABSTRACT

Rural marketing is as old as the civilization. Rural marketing as an emerging trend is about to explore possibilities in the rural India. Around 700 million people, or 70% of India's population, live in 6,27,000 villages in rural areas. Rural markets are an important and growing market for most products and services. The characteristics of the market in terms of low and spread out population and limited purchasing power make it a difficult market to capture. The introduction of currency, transport, and communication has increased the scope of rural market. This paper discusses the present scenario of rural marketing its importance, current trends, and highlights certain problems related to rural marketing. Further it highlights the improvements that make the rural marketing system most effective. The 800 million potential consumers in rural India presented both an opportunity and a problem, as this market has been characterized by unbalanced growth and infrastructural problems. Thus looking at the opportunities which rural markets offer to the marketers it seems that the future is very promising for those who can understand the dynamics of rural markets and exploit them to their best advantage.

KEYWORDS: *Swot, strengths, weakness, opportunities, threats.*



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**RISK MANAGEMENT IN LIFE INSURANCE COMPANIES ACROSS
THE GLOBE**

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ABSTRACT

Risk management is a fundamental business practice and, for it to be truly effective, a company must ensure that risk management is embedded within its culture. Insurance companies have been in the business of risk management for hundreds of years. The latest trend towards risk management in banks is both new to insurance companies and also very old hat. New because it applies new techniques (at least new to the last half century) and old hat because many risk management techniques are so old hat to insurance companies that they are almost unconsciously performing them. Alternate strategies for investing, reinsuring, price setting and product design can be tested under multiple stochastic scenarios. A plot of the returns and risks of each strategy can generate the "efficient frontier" for each product. Final product design, investment strategy and pricing are then chosen to be near or on the efficient frontier. The structure of a company's compensation plan is its most powerful tool for motivating employee performance. Compensation plans can focus employees on organizational objectives.

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