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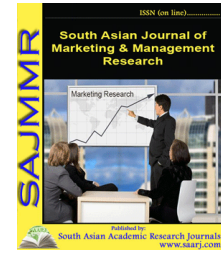
## **VISION**

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# South Asian Journal of Marketing & Management Research (SAJMMR)

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DOI NUMBER: **10.5958/2249-877X.2017.00070.4**

## IMPACT OF ECONOMIC VALUE ADDED (EVA) ON FINANCIAL PERFORMANCE

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### ABSTRACT

*Banking industry in Sri Lanka is very important sector in economy. Most of the public and private sector banks in our country have already started looking at their portfolio of services offered and what they should do in the future for remaining competitive in the industry. However mostly private sector banks are effectively than public banks. Bankers now will have to constantly seek to invest in technology and able to be open to strategic alliance, merger, acquisition and restructuring exercises for adding EVA to shareholders wealth all the time. According the data analysis, the result of the research is Economic Value Added impact on financial performance. Financial performance indicators are Return on Equity, Return on Assets, Return on Investment and Liquid assets to liabilities. The study finds Economic value added and financial performance are statistically significant in determining performance. Perhaps most importantly, the study finds positive relationship between Economic value added and financial performance. The study provides bank managers with understanding of activities that would enhance their bank's financial performances. The results of this study imply that it might be necessary for a bank management to take all the required decisions to enhance the financial positions of the bank.*

**KEYWORDS:** *Economic Value Added, Return on equity, Liquidity, Financial performance,*

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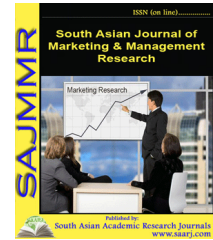


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**CUSTOMER AWARENESS: A STUDY WITH SPECIAL REFERENCE TO  
NEW GENERATION BANKS IN ERODE DISTRICT**

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**ABSTRACT**

*The study focuses on customer awareness with new generation banks in Erode district. The Awareness of respondents on various aspects viz., Types of Deposits, Interest on Deposits, Period of Deposits, Types of Loans, Interest on Loans, ATM / Debit card facilities, Fund Transfer facilities, Credit card facilities, Insurance, Utility Services like Electricity Bill, Telephone Bill, etc., RTGS/ NEFT, Safe deposit locker facilities, Minimum limit for withdraw per day and Nomination facilities is analysed. The study was conducted among 610 respondents of various new generation private sector banks operating in Erode district and statistical tools like Percentage analysis and Chi-square test were used for the analysis. It is found that the customers are by and large awareness with various factors barring a few. The master table in texdata.xls format was then imported into SPSS for further analysis. The data were analyzed by using the following Percentage analysis and Chi-square test and statistical tools. The findings and suggestions throw much light on the present scenario of the functioning of New Generation Banks in Erode District. They suggested that, banks should provide “demo” on their website for new users to know about online banking services and facilities of experts to increase awareness in the minds of customers to use e banking safely. Thus, in this process the bank that excels with its innovative strategy is to be considered as a new generation bank as the those strategies used to exhibit customer service and welfare is just a marketing strategy which brings in customers but on a long run its only the internal affairs and money management strategy that helps a business retain its position in the market.*

**KEYWORDS:** Banking System, New generation Banks, Customer service, Awareness.

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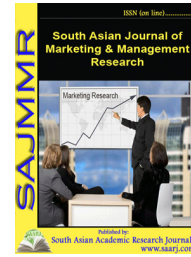
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**“A STUDY OF ORGANIZATIONAL MANAGEMENT PRACTICES OF  
WOMEN ENTREPRENEURS OF BHANDUP REGION, MUMBAI”**

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**ABSTRACT**

*Women are no more restricted to homes but are moving out and entering all the spheres of business be it pickle making, plastic making, infrastructure, consultancy, telecommunication, etc. They comprise an important part of the population that can help an economy grow and flourish. They comprise a large portion of our country but still their contribution towards economic front is low as compared to other countries as they face many obstacles in starting and running their enterprise. If these obstacles are addressed then they can contribute towards sustained economic growth and development of the country. This research paper studies the organizational practices of Women entrepreneurs with special reference to women of Bhandup west region, Mumbai. The study brought to notice that majority of women are from the age group of 31-40 years, married, educated and come from nuclear family having less than 4 members in the family. Majority of women run micro enterprises. The major reason for women to start their business is to earn money. Women entrepreneurs provide employment to women and provide various benefits to them. They make use of hoardings and Internet as a promotional tool.*

**KEYWORDS:** *women entrepreneurs, organizational practices, HRM practices, financial practices, Marketing practices, operational management practices.*

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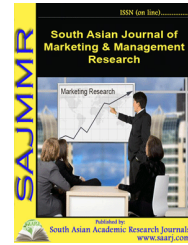
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**A STUDY ON RETAIL STORE IMAGE ATTRIBUTES AND ITS  
FORMATION FOR ORGANIZED GEM AND JEWELLERY RETAIL  
OUTLET WITH REFERENCE TO PONDICHERRY**

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**ABSTRACT**

*One of the retail strategies to attract customers retailers uses store image as an important determinants. Building store image is mixture in nature with varieties of components. For the existing Organized Gem and Jewellery Retail Outlets retailers, understanding the components perceived by shoppers while shopping helps them to manage and to provide positive store image to create Competitive advantage. Next to sustain in retailing unorganized retailers must transform their outlets into Organized one as the Gem and Jewellery Industry is witnessing changes. This paper will provide valuable points for the transformation to the Unorganized retailers. An empirical study was conducted to identify the Store Image Component perceived by shoppers for Organized Gem and Jewellery Retail Outlet. Through an extensive literature review a well structured questionnaire was prepared to identify whether image components is based on Functional, Psychological and Emotional. Factor analysis employed to identify the dimensions of Retail Store Image and its Components perceived by shoppers. Correlation analysis also preformed to find the relationship between the factors. Functional, Psychological and Emotions dimensions items contribute shoppers for selecting retail outlet (Organized Gem and Jewellery Retail Outlet) while buying. This paper helps retailers to focus on the selected store items to attract and to retain customers. Further this paper will provide insight to the unorganized Gem and Jewellery retailers to transform their retail outlet into Organized.*

**KEYWORDS:** *Functional, Gem and Jeweler, Organized Retailers, Psychological, Store Image*

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## DETERMINANTS OF PATIENT SATISFACTION IN HOSPITAL

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### ABSTRACT

*Service quality is playing significance role in developing and building customer value and customer satisfaction in modern business world. In case of Sri Lankan government hospital, government has introduced several new attractive packages to enhance and also promote the patient satisfaction in different ways. Even though, success of implementation of the package is questionable. This study clearly investigates what types of factors impact of patient satisfaction in general hospital in Jaffna. The customer from the hospital is very different from the regular customer, the difference being that they do not want to be a customer in the first place. Donalal stated the following are the Service marketer's characters Reliability, Responsiveness, Competence, Courtesy, Credibility, and Empathy. Further empirical research supports the notion that satisfaction is caused by expectations and requires considerable cognitive effort on the part of customers (Bearden and Teel, 1983; Moutinho and Goode, 1995; Cadotte et al., 1987). Knowledgeable CSRs also may help reinforce the assurance/rapport dimension of service quality due to engendering confidence in their expertise (Parasuraman et al., 1988; Kettinger & Lee, 2005). A sample of 365 respondents is selected for this study by using convenience sampling method. The schedule is filled by the researcher by contacting patients personally after then all the data are thoroughly checked and entered in to the SPSS 17 software package. Marketer can emphasis the strength through develops a high quality of service and should train their employees to provide a friendly and attentive service to the customers all the time. Trust is an especially relevant success factor in health-care communities. Brand trust is assessed by the patients' opinion.*

**KEYWORDS:** Brand, Brand Awareness, Patient Satisfaction

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## QUESTIONS TO ENSURE LONG-TERM SUSTAINABLE ECONOMIC GROWTH IN UZBEKISTAN

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### ABSTRACT

*The article gives a detailed analysis of the level of economic growth in Uzbekistan. The paper is devoted to study the factors, impacting sustainable economic growth and justification of their role in improving the efficiency of the national economy. Recommendations are drawn on the basic directions of development of the national economy to ensure long-term sustainable economic growth. In Uzbekistan, the efficiency of economic growth can be achieved, firstly by increasing the amount of capital in accordance with changes in the labor force, and secondly - raising the possibility of efficient use of natural resources. Thus, the share of investment in economic growth factors more closely related to capital productivity (efficiency factor of the investment), rather than its level (the amount of the investment factor). To increase its involvement in the need to stimulate the economy, foreign direct investment, improve the legal framework to develop measures for further development of a favorable investment climate. The study of efficiency factors of economic growth, taking into account the quantitative and qualitative indicators, found that improving their efficiency related to the level of employment, increase in the volume of capital, increasing the share of savings, efficiency of resource allocation. They, in turn, increase the qualitative characteristics of the index, which expresses the efficiency factors of economic growth in the country, such as the efficiency of labor on capital, capital intensity (coefficient ICOR), consumption of materials and energy intensity of the real economy, the volume of exports, and the competitiveness of production. In addition, the increase in growth factors is also associated with the development of stable political, social and ecological systems*

**KEYWORDS:** *Gross domestic product (GDP); economic growth; labor; capital; savings; effectiveness; capital intensity of economic growth (ICOR).*

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## **SYSTEMATIC APPROACH TO THE DEVELOPMENT OF INNOVATIVE TOURISM. CASE OF UZBEKISTAN REGIONS.**

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### **ABSTRACT**

*This article makes strong analytical investigation on socio-economic development of innovative tourism service in Uzbekistan. Systematic approach to the development of innovative tourism in various regions of country was stated as a major development factor while making better improvement facilities on sector. Major outcomes and some shortcomings of investigation were highlighted in order to make further investigation, Hence, we can conclude that, compared to other sectors of the economy, tourism can provide more jobs and lower foreign exchange earnings due to lower costs. Therefore, we want to elaborate on the bases of the scientific and theoretical analysis on the basis of a systematic approach to the theory of systems and the economic phenomena by interpreting the concept of "system". In our opinion, the development and implementation of measures to create and develop normative-legal basis for the formation of tourist clusters on the basis of these methods and methods serve as the driving force of the development of the tourism market. The existing social and economic relations in the modern tourism market are shaped and developed on the basis of globalization processes all over the world.*

**KEYWORDS:** *Systematic Approach, Innovative Development, Tourism, Uzbekistan.*

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