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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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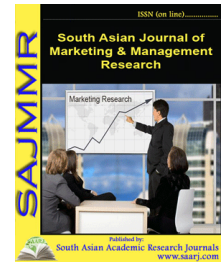
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**THE IMPACTS OF JOB STRESS CHARACTERISTICS ON THE
WORKFORCE - ORGANIZATIONAL SOCIAL SUPPORT AS THE
MODERATOR**

YU-FEI (MELISSA) CHIN*; AZMAN ISMAIL; RUSLI HAJI AHMAD***;
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ABSTRACT

Examines the impacts of job stress characteristics on the workforce on work family conflict (WFC) and employee's health. Using a sample of 96 of both academic and non-academic staff from higher learning institutions in Kuching, Sarawak, Malaysia finds that job stress characteristics (role ambiguity, role conflict and role overload) has impact on WFC and employee's physical and psychological health. Moderating effects of supervisor support and co-worker's support were also found. Implications of the findings for research and interventions are discussed.

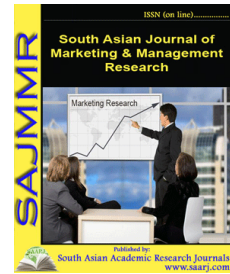
KEYWORDS: *Stress, Work-family conflict, Health, Organization Social Support, Malaysia.*



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TECHNICAL EFFICIENCY AND ITS DECOMPOSITION IN DISTRICT CO-OPERATIVE BANKS IN KERALA: A DATA ENVELOPMENT ANALYSIS APPROACH

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ABSTRACT

Co-operative banks have been playing a distinct and import role in the banking system of Kerala in terms of their reach, volume of operation and purpose they serve. Co-operative banks aim at fulfilling the banking requirements of rural populace. The performance of co-operative banking sector in the state in the mobilisation of deposit and dispensation of credit has been spectacular. Therefore greater degrees of efficiency among co-operative banks would result in greater accessibility of finance, higher profitability and increased financial services to rural people. This study employs Data Envelopment Analysis (DEA) to measure the efficiency of District Co-operative Banks in Kerala during 2005-2009. The empirical results of the study reveal that the level of efficiency in DCBs is 74 per cent and the magnitude of inefficiency is 26 per cent. 6 DCBs obtain efficiency score equal to 1 and formed the efficiency frontier. The sources of inefficiency in DCBs stem from both managerial inefficiency and inappropriate size. The study suggests potential improvements in the efficiency of inefficient DCBs in terms of potential reduction in inputs and potential addition to outputs.

KEYWORDS: *District co-operative banks, Data envelopment analysis, Technical efficiency, Pure Technical Efficiency, Scale efficiency, Most productive scale size, Kerala.*



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**COMPARITIVE STUDY ON WIRELESS AND
WIRELINE SERVICES IN RELIANCE COMMUNICATIONS LTD,
CHENNAI CITY**

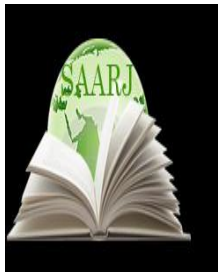
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ABSTRACT

Telecommunications is one of the sectors that encountered a boom after the early 90's. There has been lot of improvements in this sector in terms of the tariffs and the technology we are currently. But this sector has seen unprecedented rise in the number of players operating in the market, bringing in the best of tariffs, services and as well as bringing down the profits of the companies. My project aims to do a comparative study on the Wire line and wireless products in RCOM Chennai City. This project is done with a sample size of around 50 companies from different profiles like infrastructure, financial services, banking, IT & ITES etc. A basic understanding of these companies are done by finding out details like number of branches they have in the city, the number of telecom services they use and the overall expenses they incur for these services in a year. The methodology included meeting the companies, conducting interviews with the personnel with the help of a structured questionnaire. Sample size is 50 and the sampling technique is judgement sampling. Inferences from the research said that Airtel was rated best among the specified competitors. Airtel USP was their customer service, Reliance's USP was pricing and technical support, TATA had its core competitiveness in pricing. Suggestions were to improve the roll out of network by Airtel and TATA to reduce network congestion and improve their network service. BSNL need to be more a customer oriented company. Reliance has to improve upon its quickness in solving a query with improve in customer care and Airtel has to reduce its pricing based on the consuming capabilities of the customer.



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HUMAN RESOURCE DEVELOPMENT PRACTICES IN BPO INDUSTRIES AT CHENNAI

DR. J.M. ARUL KAMARAJ* ; DR. J. ARUL SURESH**

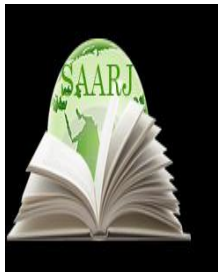
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ABSTRACT

The world faces two major development challenges. The first is to ensure that the fruit of development reach the neediest through equitable distribution of the resources, opportunities and benefits. The second is to develop human capabilities and address the changes of development, political, economic and social. The few countries that have been able to meet both these challenges have demonstrated the importance of investing in developing people and improving the qualities of their life through the adoption of Human Resource Development strategies. The concept of Human Resource Development assumes immense importance of Human Resource Development plays vital role meeting the changing requirement of highly skilled and competent human resource due to globalization. The abundant physical resource alone cannot benefit the growth of the country without human resource component which transforms physical resource into productive resource in fact the difference in the level of economic development of the country to largely reflection of difference in the quality of their human resources. The business world every minutes changes and challenges unlike Human Resource Development in most companies. Since the future and success of any organization depends upon its dynamic and skilled personnel, it is thus important know and practice the Human Resource Development Practices. Based on this focus the researcher conducted the study to know the HRD Practices at BPO Industries at Chennai.

KEYWORDS: *Human Resource Development, Globalization, Economic Development, Organization.*



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**DIMENSION OF CONSUMER BELIEF TOWARDS INTERNATIONAL
 ADVERTISING**

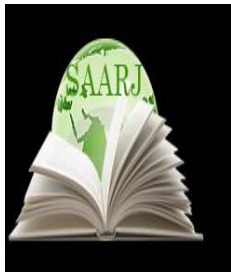
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ABSTRACT

One can always learn from the advertisement the changes that are happening around him globally and locally. The world in which we are surviving today is full of cut-throat competition and “survival of the fittest”. The companies have learnt and understood that the “consumer is the king of the market” which has changed from the earlier perception that “consumer will accept whatever he is given”, this change in mindset has led to the opening up of the fourth and very important “P” in the marketing mix called promotion. Companies have to always stay one-up on their competitors and their promotional strategies helps them in doing that efficiently. Promotion being a vast topic encompasses many terms and the most important of them being “ADVERTISING”, The topic of interest, therefore, over here is learning more about this interesting subject which has emerged as a strong component in the global marketing environment. To prove this we have undertaken study to identify the attitude and belief towards the advertising. In order to get clear picture an inventory of belief statement developed by Pollay and Mittall (1993) has been used. The data has been collected personally during one year period from Oct 2010 to Oct 2011 with the help of well structured questionnaire. Actually the questionnaire collected from 150 respondents but after scrutinizing the filled question 113 were found to be fit for analysis. SPSS 13 have been used for data analysis. Multivariate data has been done for achieving the objectives of the study. The following table depicts belief statement regarding attitude toward advertising in general. The main aim of this study is to identify the attitude of consumer towards advertising in general, to analyze the consumer belief about the harmful implication of advertising, to ascertain the necessity of international advertising, to determine that the advertising raise the standard of living, to understand on which type of hedonic pleasure, the consumer response, to examine manipulation and materialism of international advertising. This study is useful for the advertiser, marketers to know how far ad has attracted the viewers in that case they can modify the ad to curb advertising expenditure and increase sales. This study is helpful for students or research scholar as reference for their future study. The researcher herself is benefited through this study by widening the knowledge of

international advertising. It is also helpful for the researcher to take all the factors into consideration if the researcher wants to establish any advertising company in future.



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**A STUDY ON ART OF BALANCING WORK AND LIFE –
AN INDIVIDUAL PERSPECTIVE**

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ABSTRACT

The report is based on the analysis of data drawn from a representative sample of 10,000 U.S. workers who were surveyed through Work Trends, KRI's annual survey of worker opinions. The results indicated a shift in women's perceptions about work-life balance. In the past, women often found it more difficult to maintain balance due to the competing pressures at work and demands at home. (www.kenexa.com/getattachment) Balancing work and life is an art which can be mastered only by practice. In zeal to strike the balance many end up stressing themselves. The short run resultant of stress is physical and psychological issues of lesser intensity. It leads to the same of larger intensity in a long run.

Today Darwin's theory of "Survival of the fittest" is applicable in every walk of life. We have no choice but to keep ourselves updated. The fear of being left out is always there in the back of our mind. The fear in a pessimistic mood triggers stress and leads to depression.



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**RECESSION, A CORRECTION IN THE RALLY OF ORGANIZED
RETAILING BOOM**

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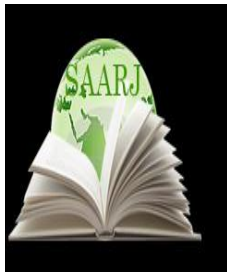
ABSTRACT

The real boom in the Indian retail industry started in the second half of 1990s that saw a wave of big business houses joining the fray. At that time India's organised retail sector was at its infancy though there were some known players like Food World, Subhiksha and Nilgiris in food and FMCG; Planet M and Music World in music; Crossword in books. Then emerged the new trend, hyper & super markets offering three Vs: value, variety and volume. Apart from apparel brands, Consumer durables, FMCG products and Sports brands have also spurred the growth of retail outlets. In fact, so much is the promise of this sector that old economy major like Reliance, BPCL and others want to join the band wagon to cash in on their reach and retail space availability.

The country's retail tycoons are now paying for their irrational exuberance in the past. The correction will sober down the industry. The fabled 30 crore Indian middle class that fuelled the retail ambitions of many big business houses in India, is also probably one of the causes for its downfall today. Even as the rich and fashionables continue to throng the malls and retail outlets in cities, the belly of the market, the middle and upper middle class, has suddenly shrunk. The massive slowdown in Indian economy, result of a world-wide financial meltdown, is the main reason.

But why bubbles are busted? The 'Herd Mentality' in Indian business, the shortsightedness and over-reliance on debt funding are said to be the main reasons for the downfall of the sector.

KEYWORDS: *Recession, Franchising, Cross Docking, Herd mentality, Debt Funding.*



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STRATEGIC INNOVATIONS AT THE BOTTOM OF PYRAMID

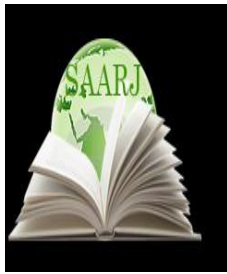
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ABSTRACT

The concept of Bottom of the Pyramid (BOP) marketing has now gained prominence among academicians and businesses owing to its impact on billions of the poor across the world. There are significant opportunities for MNCs to generate profits while simultaneously making a social contribution through marketing to 4 billion people occupying the lowest tier in the world's economic pyramid (Prahalad and Hart, 2002). In fact the BOP segment holds great potential for expansion and profits to the tune of US\$ 5 trillion. In the backdrop of this, the paper reviews and presents business, marketing issues, and success strategies in the BOP context. It also describes the 4As Framework- Affordability, Acceptability, Availability and Awareness- for strategic marketing innovation, along with case studies, for realizing fortune at the bottom of pyramid.

KEYWORDS: *Characteristics, Issues, 4As Framework, Case Studies.*



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**INCREASED ATTRITION RATE IN INDIA
A CHANGE CREATES CHALLENGES!**

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ABSTRACT

With the vision of global excellence, the field of business tends to face a lot of challenges for it to withstand a phenomenal position among companies. Sustainability in business is highly necessary at one point in its survival. In business every single department has its own contribution for the business development; they have their own set of challenges to be faced for achievement.

In business every single department has its own contribution for the business development; they have their own set of challenges to be faced for achievement.

The Challenges of the Human Resource stream must be highlighted being Human capital a basic need of the business.

With intense competition among the companies, Attrition rate today is turning out to be a "big challenge" for businesses in India. Emerging economies such as India are seeing high attrition rates, which are estimated as the big challenge, costs for businesses. And thus, the solution of managing this Challenge of gaining Human capital for sustainability of business development should be derived.



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**A STUDY ON CUSTOMER RESPONSE TOWARDS BRANDED
CONSUMER DURABLES WITH SPECIAL REFERECNE TO
COIMBATORE CITY**

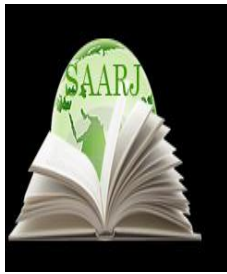
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ABSTRACT

Marketers engaged in branding seek to develop or align the expectations behind the brand experience, creating the impression that a brand associated with a product or service has certain qualities or characteristics that make it special or unique. A brand image may be developed by attributing a "personality" to or associating an "image" with a product or service, whereby the personality or image is "branded" into the consciousness of consumers. A brand which is widely known in the marketplace acquires brand recognition. When brand recognition builds up to a point where a brand enjoys a critical mass of positive sentiment in the marketplace, it is said to have achieved brand franchise. One goal in brand recognition is the identification of a brand without the name of the company present.

Brand building , as companies know it today has long been acknowledged as the key to wealth creation. Building a Brand is not confined to merely advertising or creating visibility, it is about offering the right marketing mix elements – product attributes, pricing, place and promotion. It is not just naming a brand, it is about creating value with regard to the offering of the organization.



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**ONLINE KNOWLEDGE SHARING PHENOMENON AS A TOOL FOR
DESTINATION PROMOTION**

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ABSTRACT

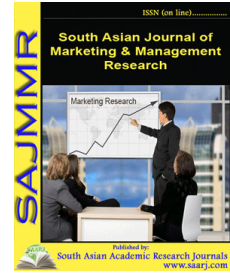
As internet is growing with rapid pace, the scope of destination promotion also getting wider which is realized by destination marketers. The social networking sites helps in tremendous way to present live experience in-front of the potential tourist. These social networking sites, now, emerged as a top platform for knowledge sharing, hence, due to these knowledge sharing phenomenon, online community building also carried on where the actual consumers of the tourism destination's services are interacted with the potential customers. Basically, the success of knowledge management initiatives depends on knowledge sharing. The present study followed qualitative approach of individual-level knowledge sharing. Based on the extensive literature review, a framework for understanding knowledge sharing research has been designed. The main objective of this paper is to explore whether the elements of online knowledge sharing like the perception of trust, risk and sharing, have an impact on the sharing of travel related information at the C2C travel and tourism website. For each emphasis area, the paper discusses and summarizes the theoretical framework used. The paper concludes with a discussion of emerging issues, new research directions, and practical implications of online knowledge sharing research which can contribute in the promotion of tourism destination.

KEYWORDS: *Online Knowledge sharing behavior; Destination Promotion; Destination Marketers; Social Networking Sites; Knowledge Management.*



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REGIONAL IMBALANCE DEVELOPMENT IN NORTHERN INDIA

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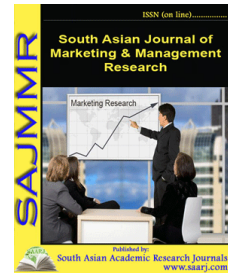
ABSTRACT

India, however, presents a picture of extreme regional variations, in terms of such indicators of economic growth as per capita income, the proportion of population living below the poverty line, working population to total population, the percentage of workers in manufacturing industries, etc. Even within each state, some regions are more developed while others are almost primitive. The co-existence of relatively developed and economically depressed states and even regions with in each state is known as regional imbalance. Regional imbalances may be natural due to unequal natural endowments or manmade in the sense of neglect of some regions and preference of others for investment and development effort. The issue of disparities in the regional growth rates and development in India has been attracting attention, particularly in the recent past. Northern states, namely Jammu Kashmir, H.P., Uttaranchal, U.P., Rajasthan and Punjab, together with Haryana, have been doing relatively better, and have clocked a growth rate in the decade. The study pertains to indicator of regional imbalance in Northern India and covers the period ranging from 2005 to 2010. The study is based on secondary data. In this paper the indicators of regional imbalance in Northern India have been described. The attempt has been made in this paper to describe the policy implication for regional imbalance in Northern India.



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**TRAINING IMPACT ON FIRST PROMOTION OF MARKETING
EXECUTIVE OF PHARMA SECTOR**

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ABSTRACT

Training is concerned with imparting and developing the specific skills for a particular purpose. Training is a vital in marketing department but it is not an assurance for promotion. The paper is to identify the impact of training on promotion of marketing executives.

KEYWORDS: *Training, Promotion, Marketing.*



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**EMPOWERING EXCLUDED THROUGH INFORMATION
TECHNOLOGY: AN EMPIRICAL REPORT
(WITH SPECIAL REFERENCE TO KHURDA DISTRICT OF ODISHA)**

DR. B.CHANDRA MOHAN PATNAIK*; DR. IPSEETA SATPATHY**

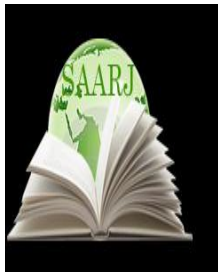
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ABSTRACT

The present paper makes an attempt to study role of informationa technology in rural area and its impact on the life line of the people. For this direction various hypothesis have been identified and questionnaire distributed . In our study we found that the Information Technology (IT) have made significant contribution in the life of the rural people in some areas and still long way to go. It changed the life style of the people and a the rural people able to find new markets for their products .

KEYWORDS: *Empowerment, IT, Perception and Rural area.*



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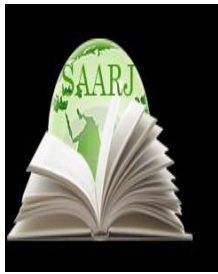
**A STUDY ON CUSTOMER RELATIONSHIP MARKETING WITH
REFERENCE TO DISTRIBUTOR OF CALTEX LPG PRODUCT**

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Presidency College, India.

ABSTRACT

This report is based on the views of customers in LPG Distributor sons about CRM practice followed in company. The LPG Distributor sons were one of the successful distributors of caltex LPG product .The data were collected by means of schedule interview and personal interview. This report reveals that it is possible to achieve sales target through relationship marketing. The consumer profiles are important source for company to make relationship with the customers. In LPG Distributor sons, they use SCRM simple database software for maintaining the profile of every customer. The customer life time value and satisfaction level are calculated on basis of information collected from the customer. This report also shows the continuous improvement in sales due to CRM practice followed by the company.



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**A CONTENT ANALYSIS OF COMPETENCIES SOUGHT AFTER IN
HR JOBS**

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ABSTRACT

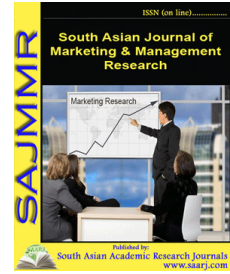
Recently, organizations are using various routes to communicate its positive characteristics to the various stakeholders, one of which is specific to internal and potential employees. Popularly known as “Employment Branding”, this is a tool for attracting new talent and one way of achieving it is through job advertisements. This implies that job advertisements could be a source of observing the competencies required for various positions in organizations. The purpose of the present study is to examine the competencies sought by the organizations for HR positions in India. The study also tries to identify the changes (if any) that have taken place in the requirements over two time periods using Content Analysis. A sample of HRM job advertisements from 2004 and 2008 were content analyzed. The results were compared to the competency list given by the American Society of Training and Development in 1987. Most of the competencies given by the McLagan and Suhadolnik (1989) were not found to be prevalent in the Indian context. Majority of ads in both time periods focused on technical competencies. The exploratory study was aimed to throw light of the current HR recruitment practices and has elements of interest both for academia and industry.

KEYWORDS: Job advertisements, Content Analysis.



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**IMPACT OF RELATIONSHIP MARKETING ON CUSTOMER LOYALTY
ON BANKING SECTORS**

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ABSTRACT

In today's business world, relationship marketing is considered as the heart of the marketing. Many professional and academicism have defined the term relationship marketing in different ways. "Berry (1983) was the first one who used the term relationship marketing, which was used as a relationship perspective. In this study, relationship marketing was measured through commitment, trust, communication and conflict handling. The study found that the correlation value between relationship marketing and customer loyalty is 0.753 which is significant at 0.01 levels. There is positive linear relationship between the relationship marketing and customer loyalty. According to the Regression analysis, 58.6% of the customer loyalty was determined by the relationship marketing.

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