

## **An Empirical Analysis on Usage and Preference of Ecological Products with special reference to customers of Punjab**

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### **Abstract**

In the present Competitive Era companies are facing unparalleled environmental challenges such as limited resources, climate changes and pollution. So, companies are embracing Green Marketing as an Approach to follow the trend of going Green by promoting the efficient use of Ecological Products. Now, companies are taking their own initiatives to create Ecological products to save the Environment. But this simple step may not motivate consumers to choose a Green brand so a need arises for developing Green Marketing Approach to encourage the final consumer to buy Ecological Products. This paper makes an attempt to focus on usage and preference of ecological products. The paper presents an empirical attempt to find out importance and the preference of the people for eco-friendly products.

Key Words: Ecological/Eco-friendly products, Environment

## **AN EMPIRICAL STUDY OF PROFITABILITY ANALYSIS OF SELECTED PHARMACEUTICAL COMPANIES IN INDIA**

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**KEYWORDS:** Pharmaceutical Industries, Profitability Analysis, Gross profit, F-test ANOVA (two factors)

### **ABSTRACT:**

Profitability is the most important factor to be considered in directing a business venture. Profitability Analysis is an analysis of costs & revenue to determine whether or not a venture will make a profit. It enable you to evaluate market segments according to products, customers, orders or any combination of these with respect to your companies profit or contribution margin. Profitability analysis is the process of comparing income to output & determining how much profit was made during a specific time period. In this paper, the overall earnings performance of selected Pharma companies in India has been ascertained & evaluated the joint effect of the selected ratios on the profitability of pharma companies major being Cipla, Dr Reddy's lab, Ranbaxy, Lupin & Aurobindo pharma. For this analytical study, the researcher has used Ratio Techniques for analysis and to test hypothesis Two Factor ANOVA (F-test) has been applied. The data is based on secondary Profitability position from respective company's websites, annual reports & journals. It represents an empirical study

which examines the profitability from different perspectives of Pharmaceutical industries in India with a data of 5 years from 2008 to 2012.

## **CONSUMER BUYING BEHAVIOUR TOWARDS BAJAJ BIKE – An Empirical analysis of consumers in Punjab.**

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## **CONSUMER BUYING BEHAVIOUR TOWARDS BAJAJ BIKE -- An Empirical Analysis Consumers in Punjab.**

**ABSTRACT:** In this era of cut throat competition, no company can even survive in the market place without knowing its products strengths and weaknesses. It has to reinforce itself against threats from the environment and exploit its strengths. And in order to do so, the company has to conduct regular surveys to know the consumer's opinions, needs, and preferences. This helps the company to manufacture the product likewise for each customer's expectations. It has now become additional important for the customer confidence and higher positioning of buyer perception. Thus, Surveys becomes genuine key to success. This study is based to identify the factors that influence the customer buying behaviour towards the Bajaj Bikes in Punjab the survey is essentially fixated on the buying behaviour of the consumers that motivates them to purchase the two Bajaj Bikes.

**Keywords:** Consumers, Behaviour, Perception, Bajaj, Factors, Respondents.

## **EMERGING RETAIL SCENARIO IN INDIA: A REVIEW**

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### Abstract:

The BMI India Retail Report for third quarter of 2010, forecast that the total retail sales will grow from US\$353 billion in 2010 to US\$543.2 billion by 2014. The sector has evolved dramatically from traditional village fairs, street hawkers to resplendent malls and plush outlets, growing from strength to strength. According to 8<sup>th</sup> Annual Global Retail Development India (GRDI) of AT Kearney, India retail industry is the most promising emerging market for retail investment among 30 emerging markets. The next phase of economic development in India will be consumption led. With the substantial growth rate of economic growth, retail sales in expected to cross US\$400 billion by 2010 turning India into the biggest retail market in the world. The present paper is an effort to study the changing retail scenario and its implications in india.

## **Factors Affecting Success of Viral Marketing Campaigns in India**

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## ABSTRACT

The increase in Internet penetration and adoption of social media has taken the concept of electronic word of mouth communications to a whole new level, which when used by marketers to reach their consumers is known as Viral Marketing. Successful users of viral marketing create content that would appeal to people with high social networking potential. Currently many viral marketing techniques are being used to target consumers, however researches have found that not all techniques are effective.

The current paper is an attempt to explore the effectiveness of viral marketing campaigns on Indian consumers and assesses the general attitude of consumers towards the viral campaigns. A conceptual model depicting factors affecting the effectiveness of a viral marketing campaign is also developed on the basis of this research.

## **Mandate on Corporate Social Responsibility spendings – Legal Issues**

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### Abstract

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Corporate Social Responsibility (CSR) is not new to corporate world in India. Even though it has gained tremendous significance all over the world during the last few years, most of the good corporate had been portraying in their annual reports their social endeavors.

The basic purpose of this article is to provide the overview of environment of Corporate Social Responsibility and regulatory framework for ensuring corporate social responsibility (CSR) reporting in the country with special reference to role of Ministry of Corporate Affairs. An effort has been made to provide the overview of role of other regulatory authorities like Department of Public Enterprises and Securities & Exchange Board of India in persuading regulatory environment of CSR

An attempt has been made ‘to make a comparative analysis of those different regulations’ and ‘to compile different views to find out if mandatory CSR is better than optional CSR’.

Key Words: CSR, Corporate, Guidelines, Regulations

## **BANKING IN NORTHERN REGION: A STUDY OF VARIOUS BANK GROUPS**

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Dr.Rajinder Kaur

**ABSTRACT:** Banks are considered as the most important of all the financial intermediaries in the financial system. Any effort to develop the economy requires an action to increase, mobilize and channelize appropriately the domestic financial resources towards productive avenues. The present paper attempts to study the banking activities in the northern region by SCBs. The argument of the paper is that severe inequalities are developing in the banking activities of commercial banks in the country. ANOVA has been applied to find out the variances. This paper covers the period of 14 years ranging from 1997-98 to 2010-11. Variances have been found between bank groups and within bank groups in terms of branch expansion, deposit mobilization, and credit deployment as well over the study period. Study suggested reducing banking disparities to increase the coverage of branch networks and to inculcate the habit of banking.

**KEY WORDS :** Branch expansion, Deposit Mobilisation, Credit Deployment

## **Perceived Effectiveness of ERP in Educational Institutions of North-Western India: An Empirical Study**

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Abstract

Significant investments made by educational institutes for the implementation of ERP have led to mixed results. The present study examines the various facets associated with implementation of ERP in education sector for which primary data was collected from 100 senior functionaries associated with leading educational institutions of North Western India offering technical and professional education through a standardized questionnaire. Although it was felt that ERP has a potential to significantly improve the effectiveness and efficiency of operations of educational institution, yet no clear cut trend was reported with respect to actual improvement as a result of the implementation of ERP.

## **Review of Studies on Research Methodology in Business Management**

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Abstract

The research methodology in business management needs more refinements. Some studies on researches in management have been done. The RM in management includes studies on corporate management, corporate governance, tools of data collection, sources and studies on the various functional areas of management. Very limited number of studies have been carried out on Research Methodology in management. This work is a step in that direction.

## **SERVICE QUALITY IN INDIAN BANKING SECTOR**

### **(A Case study of Public and Private Sector Banks)**

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**Introduction** Banking sector is witnessing many changes relating to bank regulation, use of technology and competition. These developments are changing the banking environment also. Regulatory changes have eliminated barriers to cross-border expansion. Structural changes have enabled the banks to become more competitive with non-banking financial institutions. Technological changes are helping the banks to make new strategies of services. It is due to this changing environment that service quality and customer satisfaction has become very important. Banking institutions have acknowledged the fact that technical superiority will not bring any success unless customer needs are taken into account. Customers are aware of their rights and are willing to voice their opinions or complaints. With rapid development in mass media, any complaint or negative feelings from dissatisfied customers would be propagated easily. To improve competitiveness, banks have to satisfy the customers by providing high quality service.

The process of globalisation of Indian economy would be further intensified in future. Indian banks have to equip themselves to meet the challenges of competition from within the country as well as from outside. The future direction of Indian banking will be decided by the impacting variable of emerging environment and bank's strategic response to these variables.

**Customer Satisfaction:** Customer satisfaction is an important theoretical as well as practical issue for most marketers and consumer researchers. Customer satisfaction is considered as a necessary condition for customer retention and loyalty and helps in realising economic goals like turnover and revenue. The rapid growth of banking sector accompanied by dramatic changes in the environment is challenging bank managers to find alternative ways of remaining viable. Many bank service providers are realising the fact that providing customer satisfaction is very crucial determinant of long term viability and success.

Delivering customer satisfaction is also important because today's buyers are better educated and more aware as compared to past. In modelling overall customer satisfaction for banks, it is important to include both product and service attributes. Product quality has two dimensions-Physical dimension and performance dimension. Service quality has several dimensions like Responsiveness, Assurance, Tangibles, Empathy, Reliability, Competence, Courtesy, Credibility, Feel secure, Access, Communication and Understanding the customer.

Objectives: The objective of the study is to identify important service quality attributes and compare service quality gaps existing in public and private sector Banks.

## **VOGUE AND CHALLENGES OF DEVELOPING HUMAN CAPITAL IN INDIA**

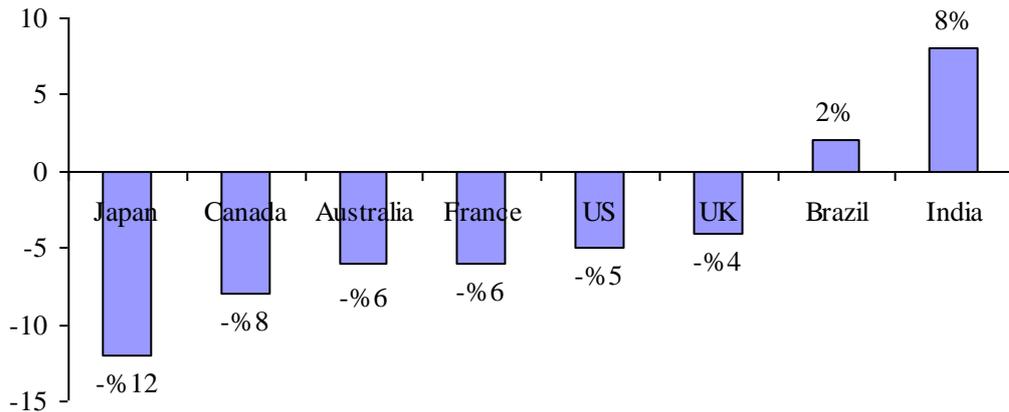
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Global competitiveness is now predicated increasingly on the supply and availability of talent in global pockets that are driving the engines of world economy. Clearly, this calls for a closer look at those areas that are emerging as talent powerhouses. Asia, India and China in particular continue to contribute to the global talent pool in unprecedented ways, even as their economies open themselves increasingly to global forces. It is estimated that organizations spend anywhere from 40 to 70 per cent of their total operating spend on payroll and other direct employment expenses. And yet, very few organizations make decisions about their people with the same discipline and confidence as they do about money, clients and technology.

Organizations embark on the path toward maximizing their investment in people by first identifying the workforce as an asset. This asset requires the same level of business discipline for optimization and management that would be expected of other business capital (i.e. financial, property etc.). Organizations that effectively optimize human capital focus their talent management strategy around three key principles: business focus, agility and alignment.

Developed nations worldwide are facing increasing retirements and greater number of young workers. As seen in the figure below, the percentage of the population between the ages of 15 and 64 years old is decreasing in North America, Japan, Australia, France and UK, while Brazil and India are showing increases. This demographic is creating global movements of jobs, skills and population and an increased focus on attracting, developing and retaining key talent. As companies seek to fill labor demand to execute their business plan, they are developing new and innovative ways to manage this increasingly scare asset – talent (Fig. 1).

Fig. 1: Percentage change in the working age population (Age 15 to 64) 2005 to 2025



Source: “Talent Management in the 21<sup>st</sup> Century: Attracting, Retainign and Engaging Employees of Choice (2006) Worldatwork Journal First uarter 2006

Today’s workforce is more heterogeneous than at any time in history. As people retire later, we see 70 year olds working side by side with 18 year olds. The traditionalists, baby bommers, Gen X and Gen Y each has its distinct set of work values, learning and communication styles and personal and professional motivators. Organizations that will thrive in the 21<sup>st</sup> century will develop diverse programs and technologies that effectively motivate, reward and develop these four distinct generations.

So it is imperative to understand the country and sub-country level dynamics, processes and practices or forces informing, influencing and challenging the unfolding of this trend. Incidentally, these forces can be viewed from two differing but intertwining perspectives, that of the state and that of the corporate world. We shall refer to these as the ‘macro’ and ‘micro’ perspective respectively.

Accordingly, this paper proposes to achieve the following objectives:

- (1) Examine the macro and micro trends shaping human capital developments in India by:
  - Taking consideration of factors driving human capital development at the national level; Identifying state-level challenges affecting the growth and supply of skilled labour pools;
- (2) Suggest various notable measures in the macro and micro sphere that are likely to address the challenges that human capital development initiatives face.