

“An Effect:Sales Promotion Techniques on Purchase intention towards Apparels”

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The modern marketplace is cluttered with massive promotional offers, almost in each and every segment of merchandise. Do all the promotional techniques have a positive impact on the purchase intention? Which can be the most suitable technique? This paper focuses on the impact of various sales promotion techniques on the purchase intention of a consumer with respect to apparels only. Furthermore it will also help in identifying the most suitable technique from the various techniques chosen for this research on the basis of maximum purchase intention by the respondents. The data is collected through questionnaire and analyzed through central tendency. The sample size was limited to 127 respondents only. The findings revealed that buy one and get one offer have major impact on the purchase intention followed by discount offer, free gift voucher, lucky coupon and free gift hampers.

Key words: Apparels, Purchase – Intention. Sales Promotion Techniques.

“Determinants of Effective Household Solid Waste Management Practice and the contribution of private MSEs: The Case of Ambo Town – West Showa Zone, Ethiopia”

By:

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Abstract

Most of the developed countries recognized that solid waste management is very crucial for survival (economically) in addition to secure the safety of environment and human health. However, the developing countries like Ethiopia, let alone use its economical benefits, because of various reasons they are dumping of wastes in unauthorized sites, which easily expose to harsh hazards, like environmental pollution and health problem. Hence, the overall objective of the study is to describe and analyze the household solid waste management current situation and examine the influence of demographics, socio-cultural and institutional factors on the effectiveness of solid waste management at household level in the town. The data were collected from 200 households, which were selected through multi-stage sampling from three ‘kebelles’, from responsible staff and private participants using interviews and focus group discussion respectively. Descriptive statistics and inferential statistics tools such as two-sample t test, Pearson chi-square and correlation were used to know the relationship between variables. Logistic regression model was used to identify factors that determine the effectiveness of solid waste management at household level in the study area. The descriptive findings show that plastic, paper and ash constitute the major waste bulk generated by the households. In addition, there is a positive link between household’s income and waste generation. Though all households have temporary storage in their home, they did not store wastes separately based on its nature. Disposed off solid wastes in unauthorized sites by the households is highly practiced in Ambo. The empirical analyses, using the logistic regression model, shows that household head sex, household head educational level, household’s location (distance of residents from the main road or center), household’s willingness to pay, household’s awareness on solid waste management and household’s access to the private waste collectors’ service are the major determinants of effective household solid waste management in the study area. Moreover, the qualitative analyses, using the interview and focus group discussion data, show that manpower, budget, and facilities such as container, adequate vehicles, waste gown, and gloves are the other major determining factors of effective solid waste management at household level in Ambo.

Key words: Household Solid Waste Management, Private Waste Collectors, Logit, Ambo, West – Showa Zone

ANALYSIS OF FACTORS AFFECTING INVESTMENT DECISIONS OF CUSTOMERS

(A study of Bareilly District)

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ABSTRACT

Introduction: Every individual is different from others due to various factors which include demographic factors, age, race, gender education level, social and economic background; same is the situation with the investors. The most critical challenge faced by them is the investment decision; they act in a rational manner and usually follow their instincts and emotional biases while making investment decisions.

Keywords: Investment decisions, Risk tolerance, Behavioural finance.

Customer satisfaction and Electronic banking service on some selected banks of Ethiopia

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Abstract

In Ethiopia cash is still the most dominant medium of exchange. Electronic-banking is not developed in a good manner due to lack of available resources to adopt E-banking in all banks, under-development of technological infrastructure, low level of relevant knowledge creation and innovation, interruption of network, lack of suitable and regulatory frame work for e-commerce, resistance to changes in technology among customers and service providers as result of fear of risk, and lack of sufficient number of trained employees in most banks.

The research design was descriptive in nature and survey method was used. Sample size was 371 and simple random sampling technique was used. In data analysis part researcher used frequency table, Pearson correlation and regression.

Result: ATM is the mostly used form of E-banking service in selected banks of Ethiopia; conveniences, privacy, security, Speed, cost saving, reliability, reasonable fees and responsiveness were positively and significantly related to customer' satisfaction when the customers use e-banking.

Originality – This is the first formal study to date to addresses the customer satisfaction on e-banking in Ethiopia. Understanding the customer satisfaction on E-banking is significant value to scholars, practitioners, and policy makers.

Key words: E-bank and customer satisfaction.

E-Banking for Business Customers: An Empirical Investigation

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Abstract

Indian banking sector have shown growth in terms of customer base as well as revenue generation. In the past, most of the studies mainly concentrated on retail customers but ignoring business customers' aspects. So, it is important to take them into consideration because they are the major source of revenue generation for banks and ultimately for the country. This study tries to examine various aspects of E-banking from business customer's perspective. The results and findings proposed in this study offers insights concerning customers' perceptions, and also provide potential directions for researchers interested in designing related theories.

Keywords: Business customers, E-services, E-banking

Expansion of Banking Infrastructure: A Step towards Financial Inclusion

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ABSTRACT

Financial inclusion is a tool for contending poverty. It is estimated that globally over two billion people are excluded from access to financial services, of which one third is in India. Access to various financial services enables the poor people to contribute in the growth of the economy. Many banks are forced to adopt financial inclusion rather than their own concern. The banks should embolden the people to access banking services by ways of no frills account, financial inclusion campaign and business correspondent. The government should encourage the banks to adopt financial inclusion by means of financial assistance, advertisement and awareness programme etc. This paper outlines the operational performance of banking sector in terms of expansion of banking infrastructure, progress of financial inclusion plan etc. which are considered as important paces towards financial inclusion.

Impact of Corporate Restructuring on Employee's Perception: A Study Conducted on Banking Sector of India

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ABSTRACT

Restructuring is the process through which an organization radically changes the contractual relationships that exist among its creditors, shareholders, employees, and other stakeholders. It is the corporate management term for the act of reorganizing the legal, ownership, operational, financial or other structures of an organization for the purpose of making it more profitable and efficient. Strategies of restructuring include portfolio restructuring, organizational structuring and financial restructuring.

Restructuring is an on-going process. It is a value tool for an organization to use in an attempt to maintain their goals and objectives. The choice of which strategy to use will depend on the area the organization has to improve, i.e. profitability, performance, or operation.

PROFITABILITY AND PRODUCTIVITY ANALYSIS OF INDIAN BANKING SECTOR IN PRE AND POST LIBERALISATION ERA

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ABSTRACT

The paper aims to analyze the profitability and productivity of the Indian banking industry in pre and post liberalization period. The study covers the period of 32 years from 1980 to 2012. To see the difference in the performance of banking industry in pre and post liberalization period, various ratios have been calculated and t-test has been applied to further analyze the data. The study revealed that profitability and productivity of banking industry has significantly improved in post liberalization period.

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