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**INTERNATIONAL JOURNAL OF NOVEL RESEARCH
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A Study on the Wealth Management Practices among Indian Household

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ABSTRACT

This Study primarily focuses on identifying various practices of management of wealth followed in Indian Household.

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A STUDY ON THE WORK-LIFE BALANCE OF WOMEN EMPLOYEE IN IT SECTORS

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ABSTRACT

In the Indian economy, women play a vital role in doing the house works and managing the family from all perspectives. Women must do all the work when they are not working or working in the organization. It also explains the dual-career of couples balancing their work, and how to manage by sharing their work equally in work pressure, and family obligation. Nowadays there are more women employees emerging in the IT sector, working in both day and night shifts

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Published in Volume 7 Issue 5, May-2022 | Date of Publication: 2022-05-10
Co-Authors - Dr . T R KALAI LAKSHMI

Registration ID : 181286 Paper ID - IJNRD2205019 Editor-In Chief

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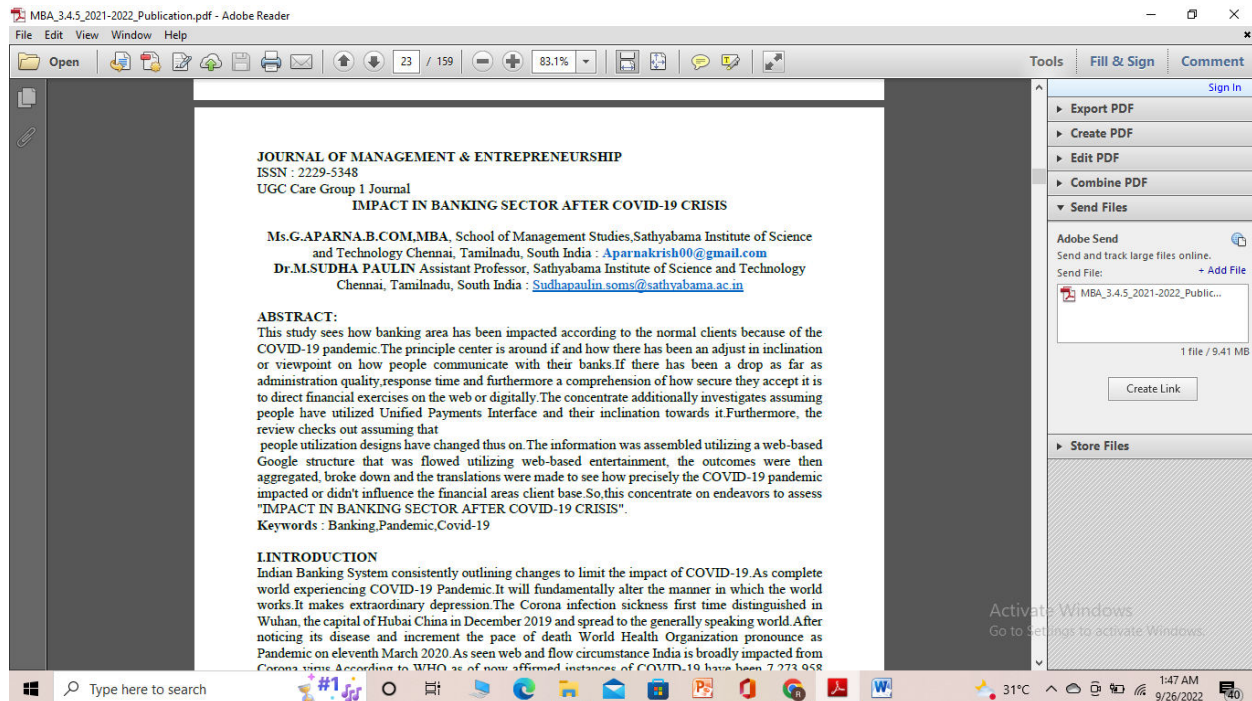
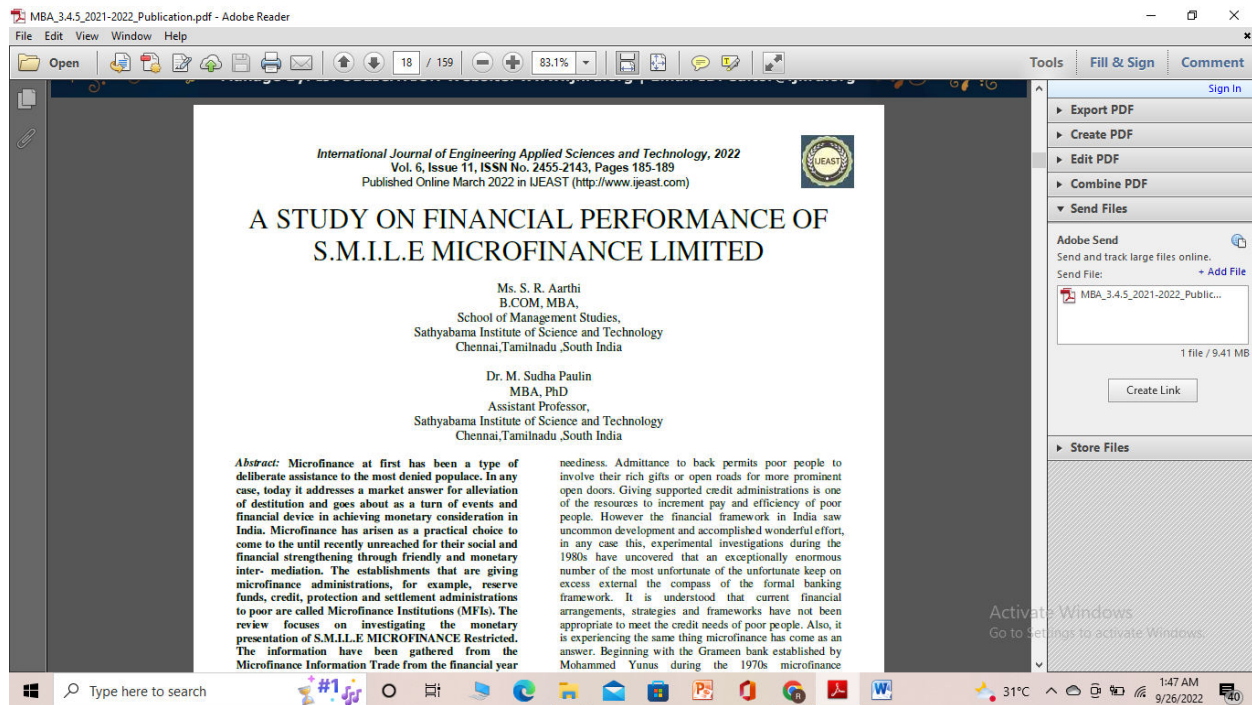
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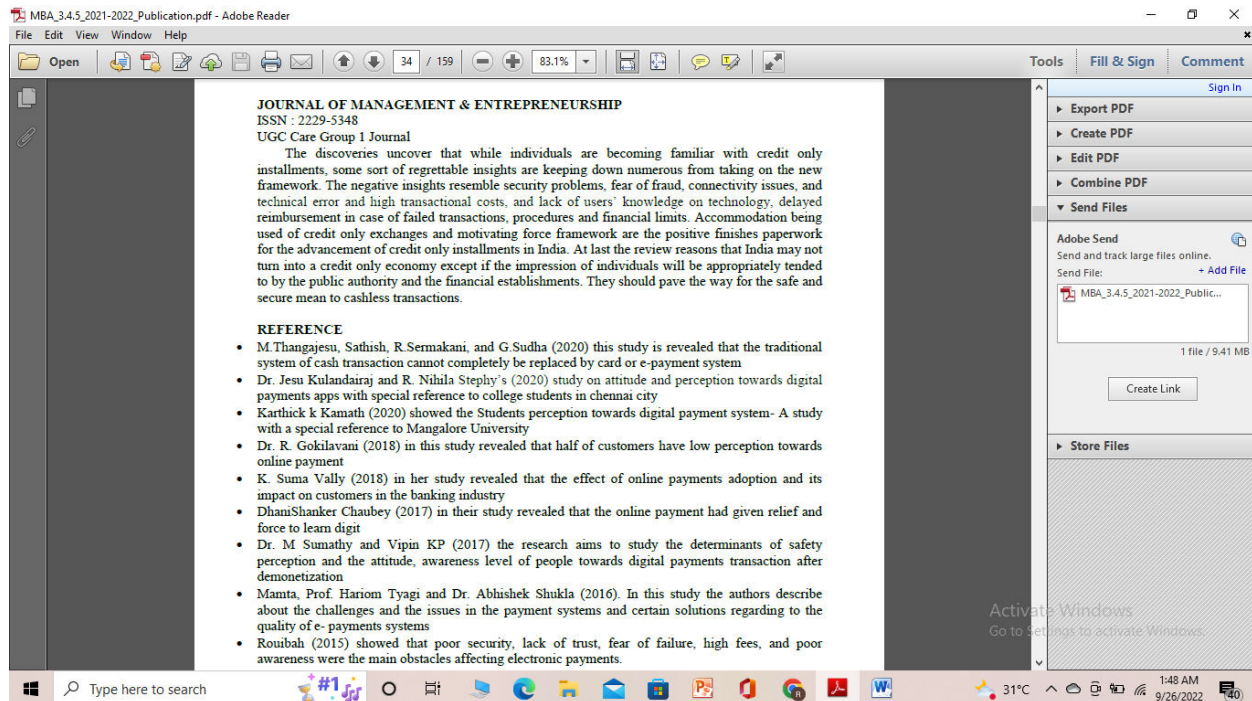
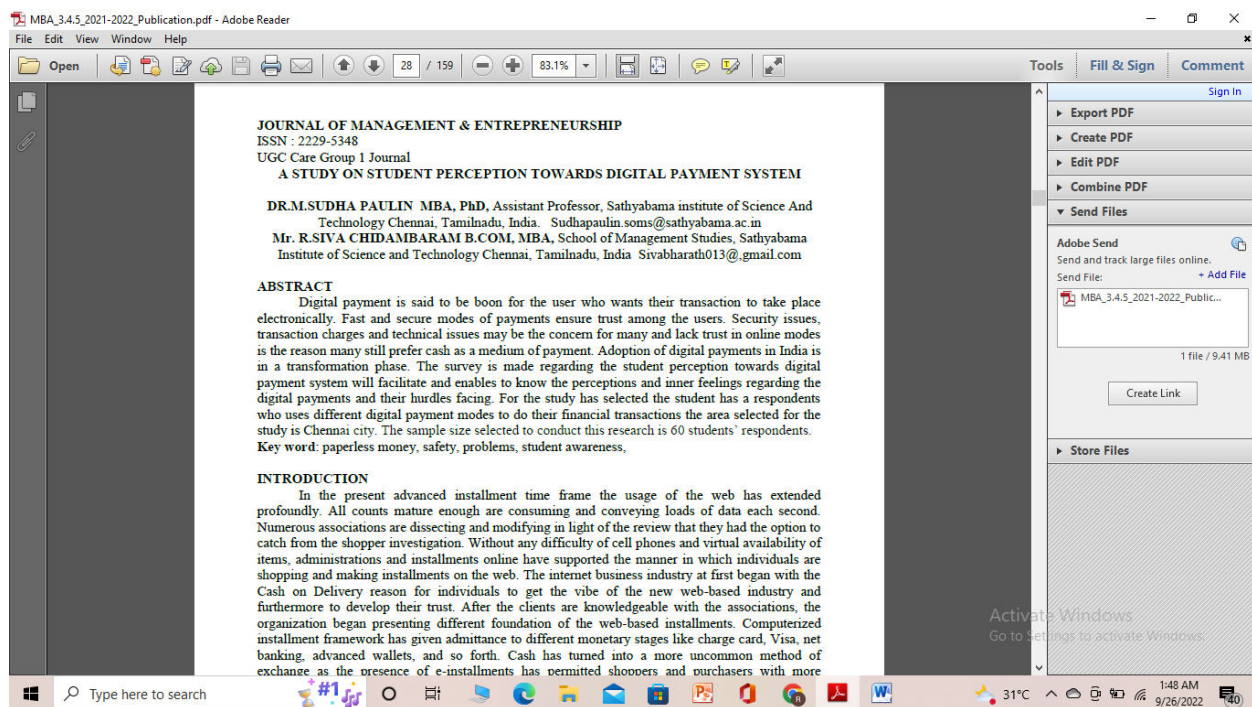
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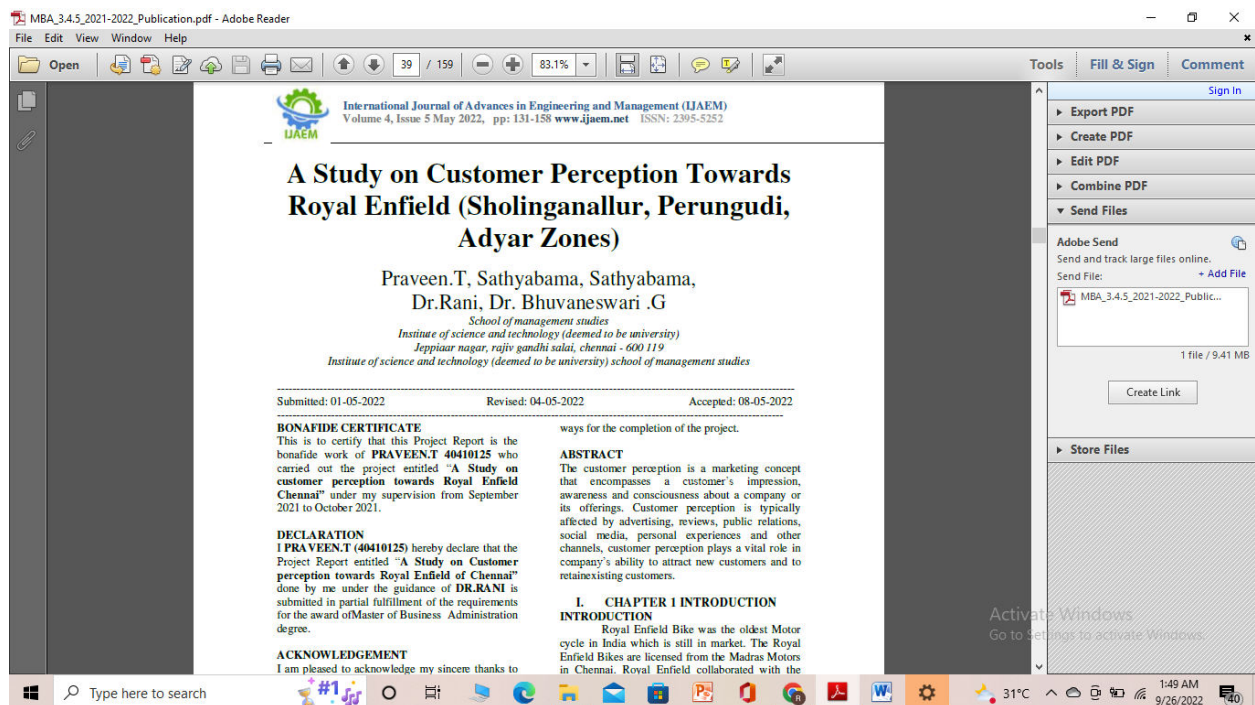
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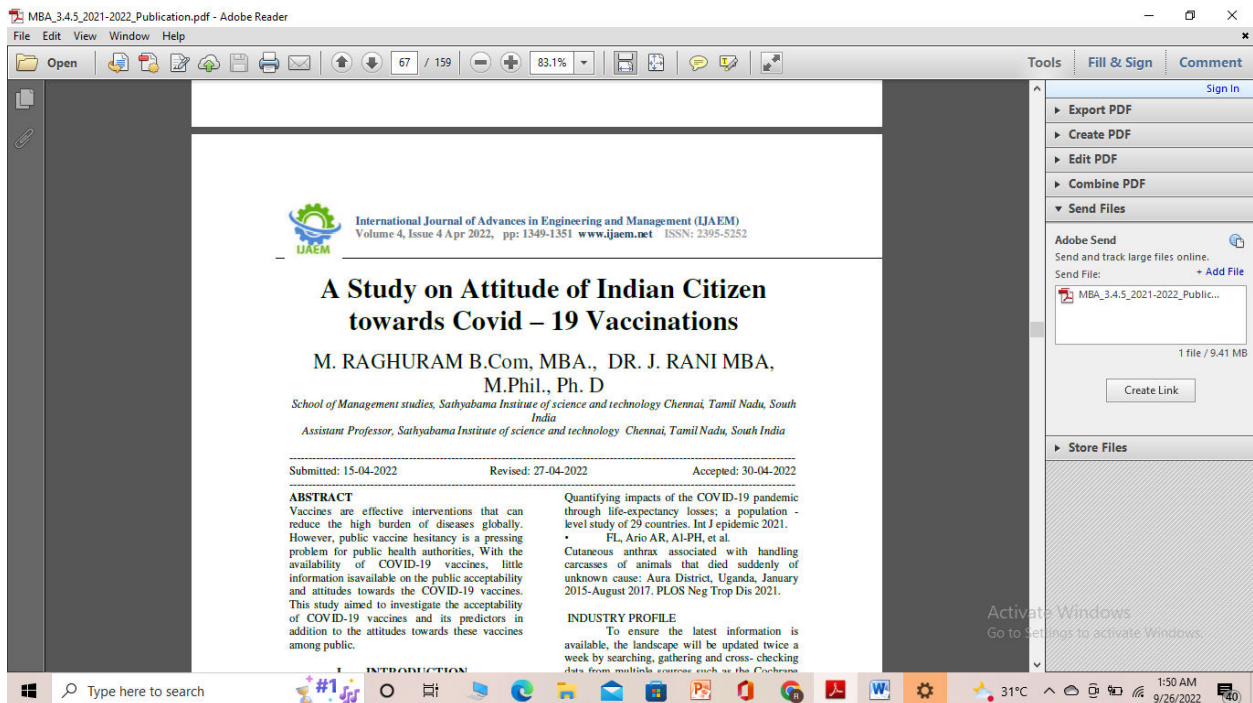
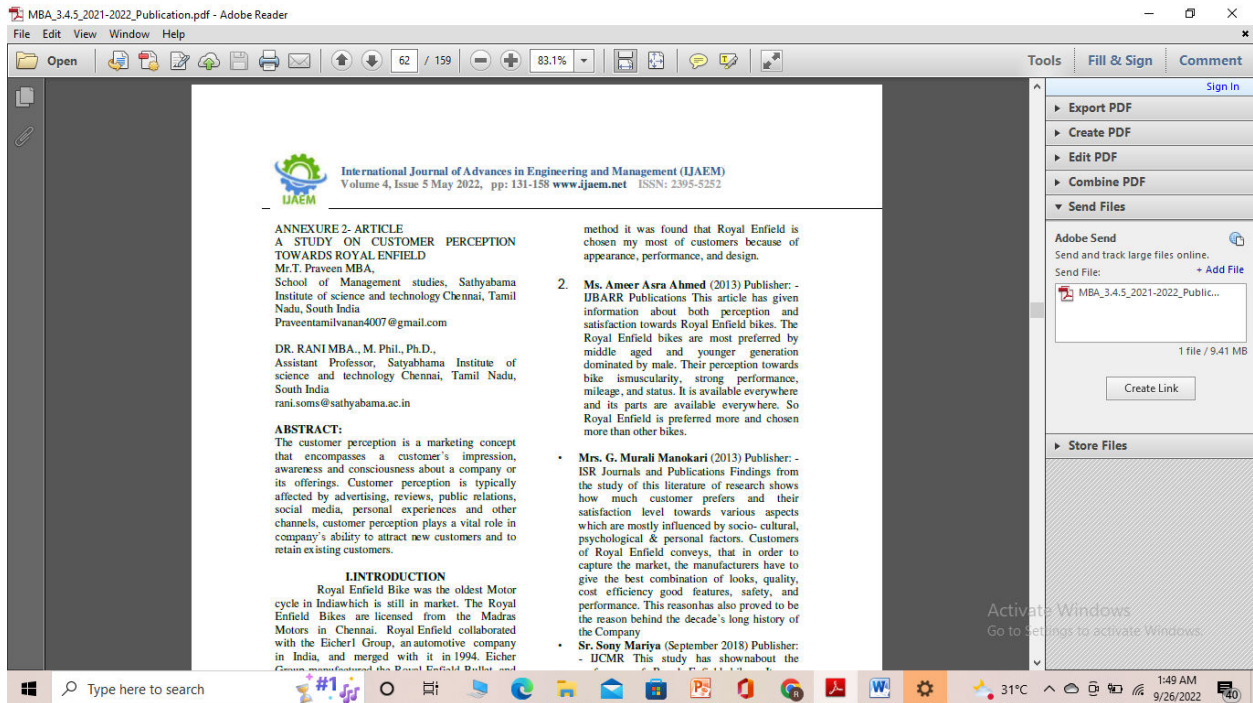
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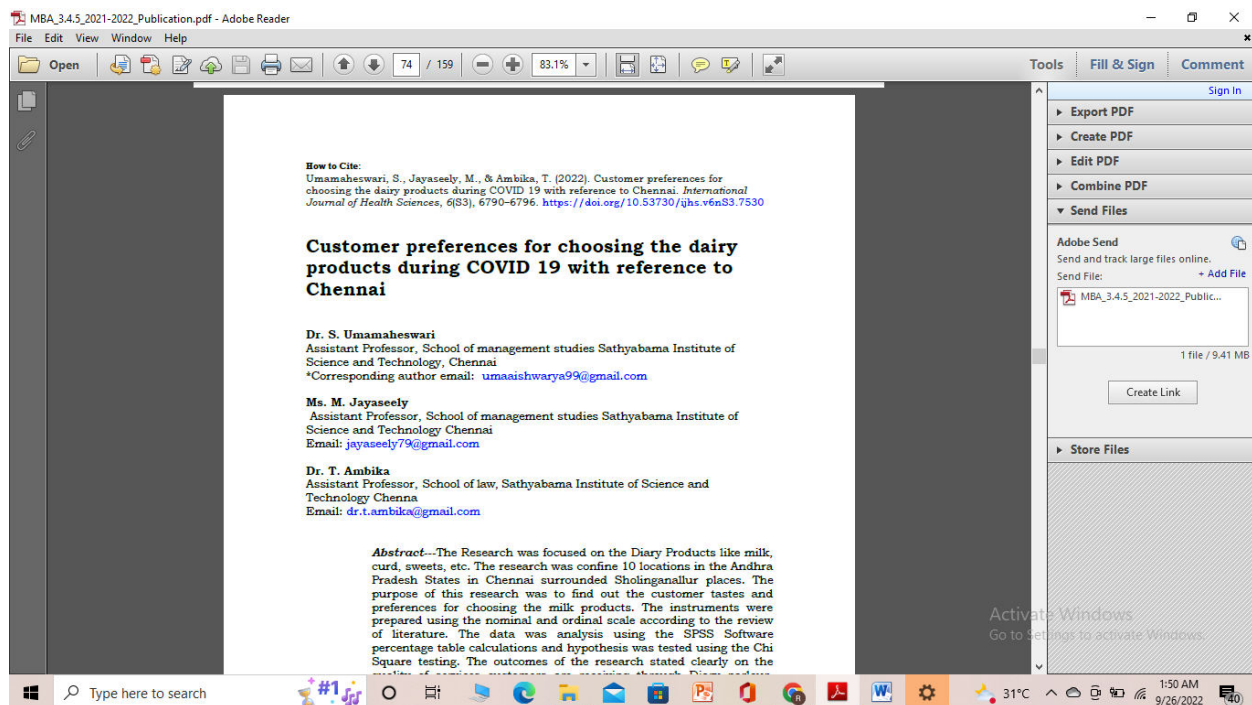
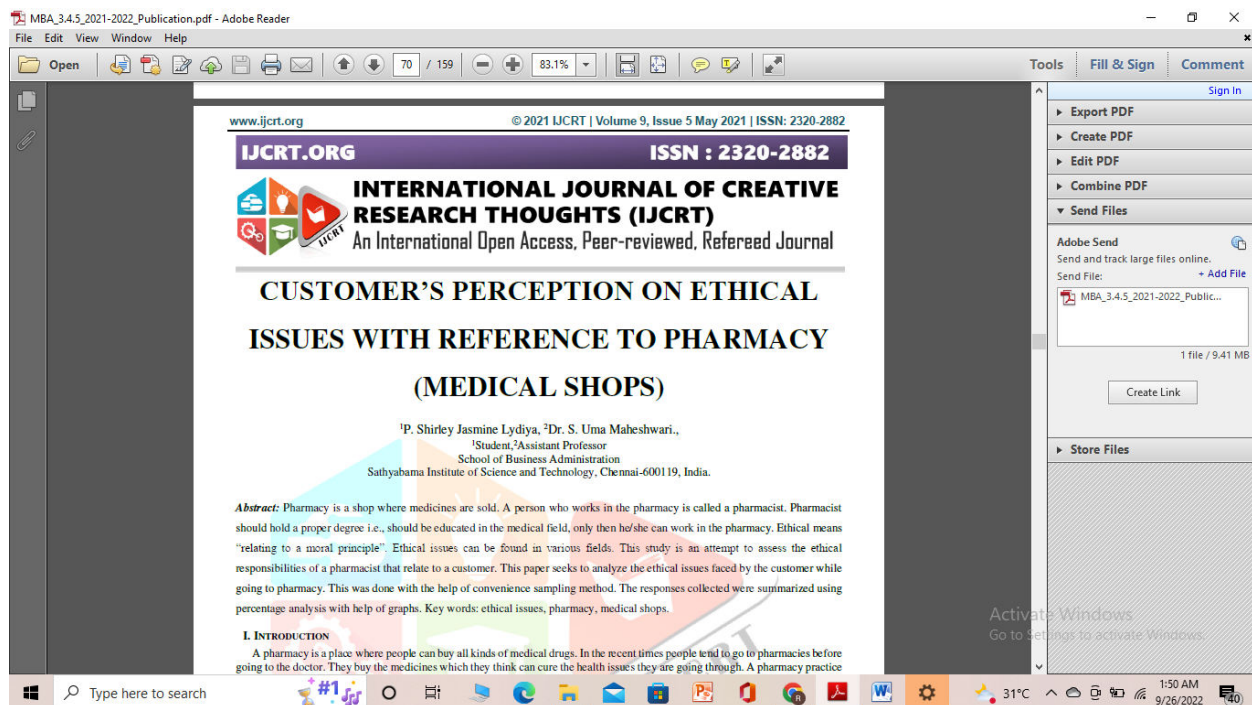
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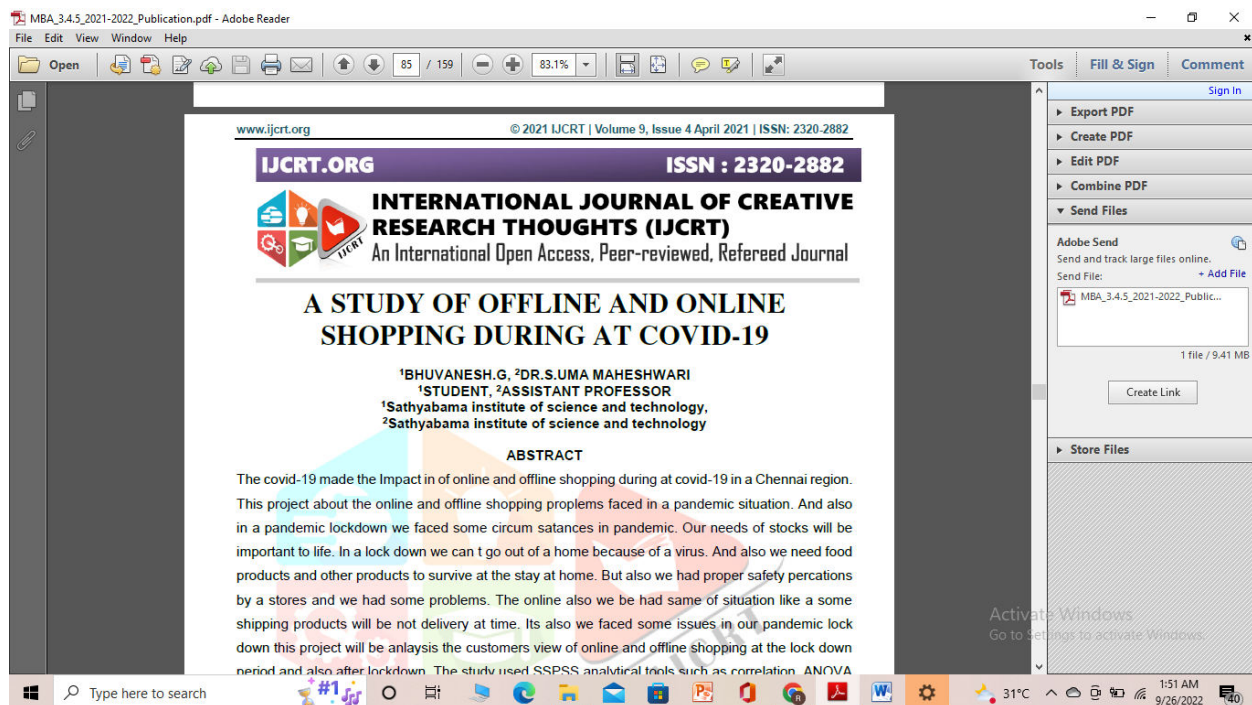
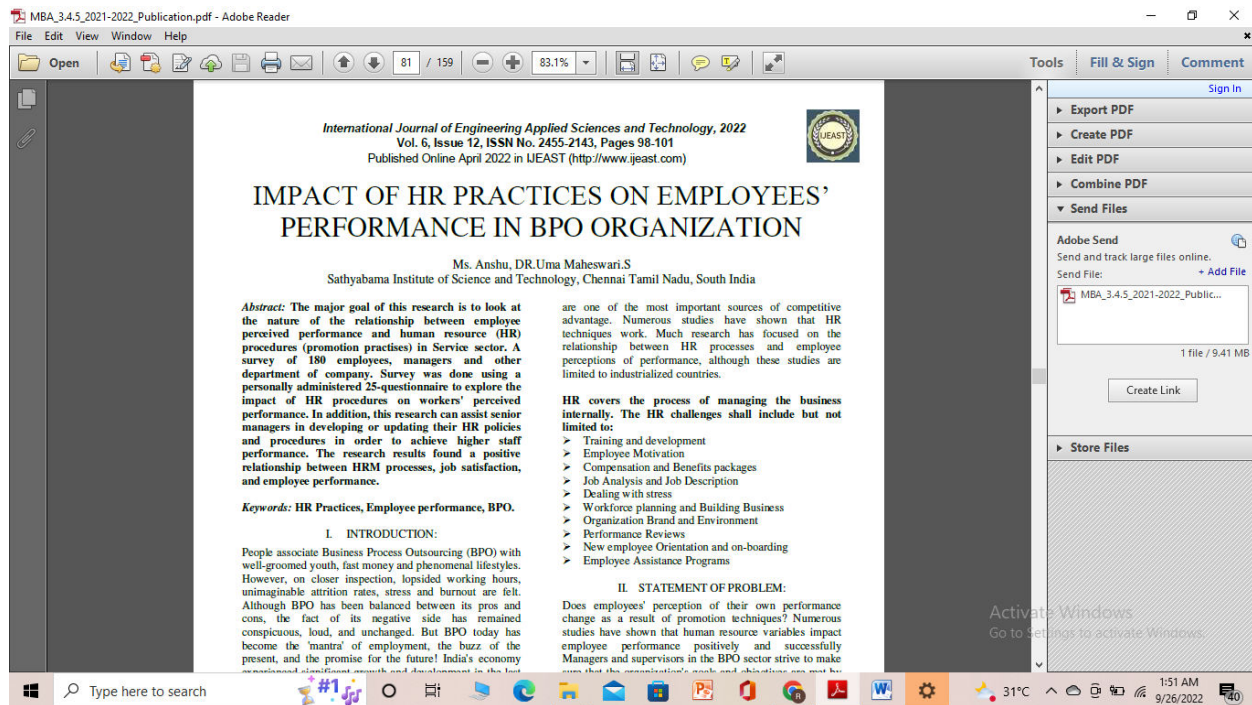












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INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)
An International Open Access, Peer-reviewed, Refereed Journal

A STUDY ON WORK-LIFE BALANCE DURING COVID-19 WITH SPECIAL REFERENCE TO EMPLOYEES OF IT, BANKING & EDUCATION SECTOR AT CHENNAI

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ABSTRACT

The Covid-19 made the impact in employees work and life in all service sector. In India, IT sector introduced working at home measure to manage their personal life and work. Also Banking sector was down due to the pandemic situation and all employees were at home with more stress due to the job insecurity. And Education sector also implemented online and offline methods, where employees were able to manage their work and family life. In the period of Covid-19, many employees were stressful due to the working conditions of the

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PERFORMANCE EVALUATION OF SELECTED PUBLIC AND PRIVATE BANKING SECTORS THROUGH CAMEL MODEL IN INDIA

J. Kumar* and R. Thamil Selvan**

Abstract: The Performance evaluation of the banking sector is important to ensure financial stability of an economy. In the light of the world-wide banking crisis in recent years, CAMEL approach is a useful tool to examine the safety and soundness of banks. The present study attempts to show the relative financial position and performance and evaluation of selected public and private banking sectors and result over a five year period from 2010 to 2015. This study aimed at top ten public and private sector banks based on performance evaluation of statistical information of net margin, total assets and market position. In recent years, the private sector banks give a very tough competition in terms of Capital Adequacy, Asset Quality, Management Efficiency, Earning Capacity and Asset Quality, Hence CAMEL model has been chosen for the study. The entire study is based on the secondary data, procured and extracted from financial statements of the selected banks. The collected data is analyzed using various financial ratios and statistical tools. The study found that on the basis of group averages sub-parameters of capital adequacy, Assets Quality and Liquidity Ratio of public sectors banks was at the top position compared with private sector banks. In terms of, Management Efficiency and Earning quality private sector bank was better than that the selected public sector banks.

Keywords: Capital Adequacy, Debt-Equity, Net Non performing Assets, Business per employee, Liquid Assets and Demand Deposits.

INTRODUCTION

In the 1980s, CAMEL rating system was first introduced by U.S. supervisory authorities as a system of rating for on-site examinations of banking institutions. Under this system, each banking institution subject to on-site assessment was evaluated on the basis of five (now six) critical dimensions relating to its operations and performance, which were referred to as the component factors. These are Capital, Asset Quality, Management, Earnings and Liquidity was used to reflect the financial performance, financial condition, operating soundness and regulatory compliance of the banking institution. A sixth component is relating to Sensitivity to market risk has been added to the CAMEL rating to make the rating system more risk-focused.

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INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

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A STUDY ON FINANCIAL STATEMENTS ANALYSIS OF ASHOK LEYDLAND

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Abstract: The project titled A study on Financial statement analysis conducted in Ashok Leyland is to analysis the financial position of the company. The project is pertained to the company data available for thought past five years. The conclusions are drawn from the analysis done with the ratios, comparative, common size study. The study thought elucidates the financial position of the company with respect to the past five years. It helps the company to place itself among various other competitive companies.

Index Terms – Profitability, Net Profit, Gross Profit, Ratio, Financial

I. INTRODUCTION

Financial statements are primarily prepared for decision-making. They play a dominant Role in setting the framework of managerial decision. The published financial statements Of business may be of considerable interest to present the same to their respective Potential shareholders, managers, moneylenders, banks, financial institutions, trade Organization and many others.

II. REVIEW OF LITERATURE

Raj S. Dhankar (1998) Has given a new look at criteria of Performance measurement For business is a enterprises in India-a study of public Sector undertakings. The author Gives a new model for measuring the Performance of a business enterprise in India, Wherein, though basis is to compare Its actual rate of return with its expected risk adjusted rate of return. Realizing importance and controversy of public sector in India, a Adjusted rate of return. Realizing importance and controversy of public sector in India, a Attempt was made To measure the performance of all public sector undertakings, which Were Started up to 1964 and were in operation until 1983. It is shocking to know That Half of them on an average want to the talk of making excess returns, have Not been Able to earn equal to their cost of capital.

Key Sengupta (1998) Studied the performance of the fertilizers Industry in India. Analysis of cost functions and cobb- douglas production Function have been made to Study the performance of the industry, the results Of which reveal that the industry is Subject to the law of increasing costs. The Findings get further support from the Examination of the production function, Which reveals that the average productivity of Exceeds its marginal Productivity. Analysis of shifting cost functions further highlight that The Firms belonging to this a industry expand capacities, even before fully Exploiting the Existing capacity conforming to oligopolistic behavioral Tendency of though firms Belonging to the fertilizers industry. Raghunathan and Prabina Das (1999) Have made a Study of the Corporate performance of post-Liberalization. In this study, the analyzed The Performance of a Indian Manufacturing sector in the last 8 years since Liberalization on the parameters of profitability, liquidity, leverage and level.

Brigham and Houston, 2000 However the picture changes when uncertainty (i.e. Uncertain growth) is introduced (Larger amounts of cash, securities, accounts Receivables, marketable securities, inventories, and fixed assets will be needed to Support increased sales Required levels will be based on expected sales levels and Expected order lead times. Additional holdings may be needed to enable though firm to Deal with departures from the expected values. Further, firms will also attempt to Increase their accounts payable balances as means of financing increased levels of Current operating assets. Firms which are in high growth stages will face though Challenge of maintaining the necessary level of the operating assets to support Subsequent growth, while at the same time attempting to maintain adequate Performance indicators.

A STUDY ON FINANCIAL PERFORMANCE ANALYSIS ON COAL INDIA LIMITED**MISS. HEMADARSHINI J.P**

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ABSTRACT

In this project we are looking at the Financial Performance Analysis in a core sector industry. Balance sheet review of the last five years along with the changes in the component wise analysis of Current Asset and Current Liabilities to identify the causes of changes, with trend analysis and comparative Balance sheet for a term of five years covering a case study of a company to establish "The story of revival of a sick company". In the words of Myers, "Financial Performance Analysis is largely a study of relationship among the various financial factors in a business as disclosed by a single set of statements and a study of the trends of these factors as shown in a series of statements." The purpose of financial analysis is to diagnose the information content in financial statements so as to judge the profitability and financial soundness of the firm. In this project we will perform the financial analysis of Coal India Limited we will go through the financial statements of the company to diagnose financial soundness.

Keywords: Annual report and Accounts, Versatile Ratios, Trend analysis, Comparative balance sheet

1. INTRODUCTION TO THE STUDY

FINANCIAL PERFORMANCE ANALYSIS is the process of identifying the financial strengths and weaknesses of the firm by properly establishing the relationship between the items of balance sheet profit and loss account.



Financial performance is a subjective measure of how well a firm can use assets from its primary mode of business and generate revenues. The term is also used as a general measure of a firm's overall financial health over a given period.

Financial performance analysis includes analysis and interpretation of financial statements in such a way that it undertakes full diagnosis of the profitability and financial soundness of the business. The financial analyst program provides vital methodologies of financial analysis.

OBJECTIVE OF FINANCIAL PERFORMANCE

To assess the earning capacity or profitability of the firm.

To assess the operational efficiency and managerial effectiveness.

To assess the short term as well as long term solvency position of the firm.

□ To identify the reasons for change in profitability and financial position of the firm.

A STUDY ON CHALLENGES FACED BY CUSTOMERS WITH E-BANKING SERVICES IN CHENNAI CITY

Volume 05 Issue: 03 | March - 2021

ISSN: 2582-3930

A STUDY ON CHALLENGES FACED BY CUSTOMERS WITH E-BANKING SERVICES IN CHENNAI CITY

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ABSTRACT

Banking plays a vital role in the economy. Without money people cannot afford their living. There are frequent transactions between accounts and banks every single day. Nowadays, to make it even easier for people to make their transactions, E-banking is introduced. This helps them to withdraw money and also to transfer it by just some taps on their mobile phones, tabs or laptops. Though it seems easy, it also has its other side which is more of problems like hacking, technical errors, wrong transactions etc. This study

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A Study on Risk and Return Analysis of Indian Banking Sector

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Sathyabama Institute of Science and Technology, Chennai 600119, Tamil Nadu, India

Abstract: This study has been undertaken to investigate the risk and return of banking sectors in India. To analyze the risk, standard deviation and Variance are used. The study also helps to find the volatility of the companies. So that the investor can make best investment decisions.

Index Terms – Risk, Return, Rate of Return, Mean, Beta.

I. INTRODUCTION

The risk of investing in the banking sector does not appear to be subsiding. Bank share prices remain exceptionally volatile and ongoing regulatory developments continue to weigh on the sector. One important measure of risk is the beta for a bank. This combines the volatility of bank shares and their correlation with the equity markets in general. It is a key risk measure because it helps to set banks cost of capital and therefore the appropriate level of returns they should be targeting. This may be surprising. Given the substantial recapitalization of the banks across the world and the implementation of a raft of regulatory reforms, we may have expected risk levels across the sector to begin to fall by now. However, offsetting impacts including the fallout from the Eurozone crisis (which impacts banks directly through holdings of Government bonds) and continued sector uncertainties have contributed to this continued elevated state. We must remember that the equity beta, by its calculation, is a lagging indicator of risk so it will take time for risk reductions to show in the empirical data, but the key questions remains of whether and by how much risk will reduce in the banking sector.

II. REVIEW OF LITERATURE

Porter (2000) explains the effect of combining banking and non-banking. Financial activities on banking sectors has risk and return. In general, activities such as securities activities, insurance agency, and insurance are all riskier and more profitable than banking activities. Those activities has the potential to provide diversification benefits to banking organizations. Even though Real Estate activities are benefit than banking sectors, Real estate development are quite riskier.

Zebras and Cabman (2000) presented a set of summary risk and return statistics. For asset classes those are used as benchmarks for establishing allocation levels and a subsequent article.

Raghavan R S (2000) thinks that risk are related to return. To get adequate returns minimum risks are considered. Returns can be higher or improved by taking more financial and operating risks. But the environmental risks typically do not increase investment returns.

David P, Yoshikawa T, Chari M D R and Rasheed A A (2006) found that foreign ownership is more positively associated with strategic investments for gain opportunities. Among both types of strategic investments studies, the relationship is robust.

Dr Muthu Gopalakrisnan M & Dr Ramanathan K V (2013) studied Indian stock market price fluctuations. The volatility is needed to assume the risk on investment. Researcher finds that the selected stock volatility. This analysis helps in identifying volatility relationship during pre and post recession period.



A STUDY OF FINANCIAL PERFORMANCE ON AUTOMOBILE INDUSTRY WITH SPECIAL HERO MOTOCROP LIMITED

NIVETHA. M

PG Student, Department of Management Studies, Sathyabama Institute of Science & Technology.

Dr. R. Thamilselvan

Associate Professor, Department of Management Studies,
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ABSTRACT:

This aim of this project is to analysis the liquidity and profitability position of the company using the financial tools. This study is based on financial statements such as Ratio Analysis, Comparative balance sheet. By using this tools combined it enables to determine in an effective manner. The study is made to evaluate the financial position, the operational results as well as financial progress of a business concern. It explains the ways in which ratio analysis can be of assistance in long-rang planning, budgeting and asset management to strengthen financial performance and help avoid financial difficulties.

INTRODUCTION:

Financial position, defined as the status of financial well-being regarding a company, is important to every single business. The status of the assets, liabilities, and owner's equity (and their interrelationship) of an organization, as reflected in its financial statement.

COMPANY PROFILE:

Hero MotoCorp Ltd. (Formerly Hero Honda Motors Ltd.) is the world's largest manufacturer of two – wheelers, based in India. In 2001, the Company achieved the coveted position of being the largest two-wheeler manufacturing Company in India and also, the 'World No.1' two-wheeler Company in terms of unit volume sales in a calendar year. Hero MotoCorp Ltd. continues to maintain this position till date.

VISION:

The story began with a simple vision – the vision of a mobile and an empowered India, powered by its bikes. Hero MotoCorp Ltd., company's new identity, reflects its commitment towards providing world class mobility solutions with renewed focus on expanding company's footprint in the global arena.

MISSION:

Hero MotoCorp's mission is to become a global enterprise fulfilling its customers' needs and aspirations for mobility, setting benchmarks in technology, styling and quality so that it converts its customers into its brand advocates. The Company will provide an engaging environment for its people to perform to their true potential. It will continue its focus on value creation and enduring relationships with its partners.



“A STUDY ON INVESTOR’S PERCEPTION ABOUT ONLINE TRADING IN INDIAN STOCK MARKET”

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¹ Student, School of Business Administration,

² Associate professor, School of Business Administration,

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ABSTRACT

Online trading is an internet based investment activity. This study aims to identify the Preferences of the respondents towards online in Indian stock market. The questionnaire was collected for the study as a primary data with a sample of 150 respondents. Descriptive research design is used in this study .The collected data has been tabulated and analyzed using the tools such as percentage analysis and Chisquare. The research concluded that investors invest in mutual funds and investors reason for online trading is user friendly and less time saving.

Keywords: online trading, chisquare, stock exchange.

INTRODUCTION:

Online trading is an internet based investment activity. Internet exchanging began in India on 1st April 2000 with 79 part looking for authorization for web based exchanging. Internet exchanging should be possible by the interaction of an individual and dealers purchasing and selling protections over an electronic organization ,with a business firm .Today there are many online trading companies working as a portals for the biggest stock houses like the National stock exchange and Bombay stock exchange. The online trading companies allow the investors to invest in a number of financial products and services like derivatives, mutual funds, Equities. The SEBI advisory groups on web based protections exchanging administrations has permitted the net to be utilized as an Order Routing System(ORS) through enrolled stock specialists of their customer for execution of exchange. Under the ORS, the client can enter the requirement (security, quantity, price, buy/sell) in broker’s site. The client receives conformation on execution of the order, the customer’s portfolio and ledger accounts get updated to reflect the transaction.



A STUDY ON INVESTOR AWARENESS ABOUT INVESTMENT IN MUTUAL FUND WITH REFERENCE TO UTI MUTUAL FUND IN SALEM

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ABSTRACT

Investment is done with the motive of earning a regular return, risk-free. In our country, a number of investment measures can be seen ranging from insurance policies to shares or debentures. The type of investment chosen depends upon the income level and the risk taking ability of the investor. Mutual Funds are an emerging mode of investment with great potential as its got diverging investing modes with regular return and minimized risk. But the awareness level it has with respect to the citizens of our country is really low. The vague knowledge on the same has forced many to stay away or even opt out from such mode of investment. This study has been adopted with the aim to study the awareness level mutual funds have among the investing population in India and to suggest better remedies to familiarize them among the population.

KEYWORDS: Mutual fund, investors' perception, investors' behavior, objectives, Investment, Risk, Return, Awareness, Familiarize

I. INTRODUCTION TO THE STUDY

A mutual fund is a collective investment vehicle that collects & pools money from a number of investors and invests the same in equities, bonds, government securities, money market instruments. The money collected in mutual fund scheme is invested by professional fund managers in stocks and bonds etc. in line with a scheme's investment objective. The income / gains generated from this collective investment scheme are distributed proportionately amongst the investors, after deducting applicable expenses and levies, by calculating a scheme's "Net Asset Value" or NAV. In return, mutual fund charges a small fee. In short, mutual fund is a collective pool of money contributed by several investors and managed by a professional Fund Manager. Mutual Funds in India are established in the form of a Trust under Indian Trust Act, 1882, in accordance with SEBI (Mutual Funds) Regulations, 1996. The fees and expenses charged by the mutual funds to manage a scheme are regulated and are subject to the limits specified by SEBI.

**A STUDY ON INVENTORY MANAGEMENT IN INDIAN POWER SECTOR WITH REFERENCE
NLC INDIA LIMITED**

SWARNA GUPTA

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ABSTRACT

Inventory constitutes the most significant part of firms in the power sector. Because of the huge inventories maintained, a considerable sum of an organization's fund is being committed to them. Thus it becomes absolutely imperative to manage inventories efficiently so as to avoid the costs of production rates, overstocking, stock outs and unnecessary cost. This study therefore sought to investigate on the influence of inventory management on the performance of the power sector in NLC India Limited. The study also sought to establish the influence of raw material management, inventory control, warehouse management and process auditing on the performance of NLC India Limited. The study recommends that NLC India Limited should enhance material flow in the organization as a way of enhancing efficiency in service delivery. The study also recommends that NLC India Limited management should improve inventory tracking by adopting various tools.

CHAPTER-1

INTRODUCTION

A business can run smoothly its operating activities only when appropriate amount of inventory is maintained. Inventory affects all operating activities like manufacturing, warehousing, sales etc. The amount of opening inventory and closing inventory should be sufficient enough so that the other business activities are not adversely affected. Thus, inventory plays an important role in operations management.

INDUSTRY PROFILE

The electricity industry in India has evolved significantly to provide a wide range of opportunities across the value chain, in both, the regulated as well as deregulated businesses. Our market is the world's fifth largest in terms of generation capacity and the third largest in terms of network. The growing demand, network extension and up gradation, reduction in energy intensity, unbundling of supply services and growth of cross-border trade present various opportunities for this industry. However, a number of challenges remain,

A STUDY ON FINANCIAL PERFORMANCE ANALYSIS OF RAMCO CEMENT LTD

THARINLS,

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ABSTRACT

The project titled "A study on financial performance" conducted in Ramco Cement Ltd is to analyze the financial position of the Company. The objective of this project is to find out the efficiency of the Company using financial ratios like profitability ratios, turnover ratio & solvency ratio of the Company, to find out the liquidity position of the Company, to study the performance of Company through comparative analysis and to provide suitable suggestions improving the financial performance of the Company.

The project is pertained to the Company's data available for the past five years. The conclusions are drawn from the analysis done with the ratios, comparative, common size study. The study elucidates the financial position of the Company with respect to the past five years. It helps the Company to place itself among various other competitive companies.

INTRODUCTION

Finance Statement are the basis for decision making by the management as well as other outsider who are interested in the affairs of the firm such as investors, government, creditors, customers, financial institutions, employees, potential investors, and the public. The analysis and interpretation of financial statement depend upon the nature and type of information available in these statements. These statements are used to convey to management and other interested outsiders the profitability position of a firm.

INDUSTRY PROFILE

Ramco Supergrade is produced either by grinding together Portland Cement clinker and pozzolona with addition of gypsum or calcium sulphate, or by intimately and uniformly blending Portland Cement and fine Pozzolona.

World over Ramco Supergrade is preferred due to its ability to produce a durable concrete where the life of a concrete structure is given more importance.

Ramco Supergrade produces less heat of hydration and offers greater resistance to the attack of aggressive waters than normal Portland Cement. Moreover, it reduces the leaching of calcium hydroxide

Review Article

ANTECEDENTS AND CONSEQUENCE OF ORGANIZATIONAL COMMITMENT AMONG
EMPLOYEES OF CERAMIC INDUSTRIES IN INDIA

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Received: 05.02.2020

Revised: 07.03.2020

Accepted: 09.04.2020

Abstract

In this current competitive business environment, characterized by change and turbulence, organization commitment play an important role in employee retention. This research paper examines the role of antecedents namely, career development, work environment, work life balance, over commitment towards organization and verifies the link between organization commitment and retention on industries manufacturing ceramic products in India which is least explored. Findings reveal that commitment towards organization influences retention and all the above factors are the influential antecedents enhancing commitment. This study offers suggestions to managers struggling to keep their valuable employees and provide suggestion for future research.

Keywords: Career Development, Work Environment, Work Life Balance, Organization Commitment, Competitive Environment.

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DOI: <http://dx.doi.org/10.31838/jcr.07.06.05>

INTRODUCTION

There are many researches which aimed to answer what determines retention of employee and they proved there exist a significant relationship between organization commitment (OC) and retention (Carmeli & Weisberg, 2006; Firth et al. (2004).

Further 26% turnover predicted by Hay group (2013) in India indicated the utmost importance of retention (Mohinish Sinha, 2013).

Creation of more opportunities only solve the problem of attrition (Biswas, 2013). It can be argued that employee's continuation chances will be significant if the level of organization commitment is high. Indian environment is constantly affected by disturbances which leads to reduced OC. The two ways suggested by Rousseau (1998) to build a strong OC are Organizational membership improvement and indicating proper valuation by industry.

The current human resource practices found that career development (CD) work environment (WE) and work life balance (WLB) are the most important variables in increasing OC because they satisfy above requirements. By including the factors having positive relationship with organization commitment in the formulation of retention strategy, dual benefits of increased performance and retention can be targeted. This article explores the effect of CD WE and WLB over OC and also predict the influence of OC on retention of employees of ceramic manufacturing industries in India, a sector which is not probed extensively. Further effect of mediation between retention and proposed factors by OC are also analyzed.

Research Motivation

Rising standard of living and population hike in the developing nations increase the need of sanitary ware products in turn increased the requirement of employees (Hay group, 2013). Need for increased work force initiated by the "Swach Bharth" scheme and also shortage a raised due to plight of considerable work force to foreign countries (Docquier & Rapoport (2009) along with heavy investment on this sector by foreign and Indian

investors (Biswas, 2013). Justifies the need to find factors in preventing attrition.

LITERATURE REVIEW

Career Development

Availability of skill development schemes makes employees to feel that organization is interested in their development and this increases their OC (Meyer and Smith; 2000). Numerous researches supported the availability of opportunities to rise in their profession are needful for improving OC of employees. (Tansky and Cohen; 2001; Van Dyk and Coetzee; 2012; Dockel 2003, Therefore the proposed hypothesis is H₁: CD is related to OC.

Work Environment

Large number of factories realizes establishing environments which will improve the employees talents. Several researchers confirmed employee - friendly work environment increases their commitment towards their organization. Significant relationship prevails between organization work climate and employees commitment towards organization (Hope Ngozi Nzewi et al (2017). Mechceish Jwaad et al (2019). Hence the proposed hypothesis is H₂: WE is related to OC.

Work life Balance

Flexibility in working practices improves the balance between paid work and their family life, in turn increases organizational commitment (Manfredi and Holliday; 2004) Provision of work-life benefits including flexible policies is positively related to employee's commitment (Dockel 2003; Thompson et al., 1999). Hence proposed hypothesis is H₃ - WLB is related to OC.

Organization Commitment and Retention

OC is very important due to its capacity to increase companies expectation and satisfactions of employees. (Haldar and Pareek; 2009, Umamaheswari and Jayasree Krishnan (2016.b)). Many researchers confirmed that organization commitment is positively related to retention (Umamaheswari. S Jayasree Krishnan (2016.b); Firth, et al., 2004) hence the hypothesis is

Young Employee's Retention in Ceramic Sanitary Ware Manufacturing Factories in India

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Abstract

Organizations are evaluating suitable strategies to retain their trustful employees, by giving importance to the factors, which improves satisfaction of employees towards their organization. Generally non-financial factors get priority due to their lesser financial implications. This article evaluates the effects of four retention factors: work environment, organization commitment, training and development and work life balance over the employees of different tenures and explores what factors exert more influence over young employees with minimum years of service (0-5). Employees of fast-growing, unattended ceramic sanitary ware factories were taken for analysis. Result concludes that retention factors influence varies over employees of different tenures while the factors work environment and training & development exerts more retention influence over young employees with minimum years of service (0-5). Suggestions for the industries are also proposed.

Keywords: Employee Retention, Young Employees, Work Environment, Organization Commitment, Training & Development, Work Life Balance

Introduction

For any organization to survive in today's ever increasing competition, where employee poaching is on the rise, it is very important to retain their best employees and keep them committed towards their organization. (Mehta, 2014). The impact of different levels of seniority of employees varies on retention factors (Govaerts, Kyndt, Dochy & Baert 2011). The aim is to retain young employees of minimum years of service (below 5 years). Indeed pay and compensation packages will play a vital role. But this paper deviates and focused its attention to non-monetary factors which were also exerted reasonable retention influence over employees (Boxall 2003; Yiu and Saner 2014). Non-financial factors: work environment, organization commitment, training and development and work life balance are taken for analysis to predict what factors exerts more retention influence over young employees working.

Literature Review

Working environment is a useful tool for retention of employees (Anis et al., 2011, Umamaheswari and Jayasree krishnan, 2016) and it is a major factor affecting employee's determination to continuation.

FACTORS HINDERING TOTAL PRODUCTIVE MAINTENANCE (TPM) PRACTICE AND IMPORTANCE OF SKILL APPLICATION.

Parthasarathi.N, Dr.N.Kumaraswamy, Dr.S.Umamaheswari

Keywords: TPM; factors; skill; OEE; availability; performance; quality; involvement; safety; process capability indices.

ABSTRACT

Total Productive Maintenance (TPM) is a structured equipment-centric continual improvement process that strives to optimize production efficacy by recognizing and abolishing the hindering factors attributing to the equipment and process, through active team-based involvement of skilled employees across all levels of operational hierarchy. To measure the effectiveness of skill thus serves as an important part of quality control as the skill factor alone or as a part of other factors can impact the final outcome. Hence the paper evaluates the effect of skill on factors affecting TPM by measuring the skill levels using a pre-and post-training analyses model using a TPM training module. This study is deciphered with the significance of Overall Equipment Effectiveness (OEE) in the injection molding process. Furthermore, the study was utilized to assess the availability, performance, quality, involvement, and safety factors as a prerogative of the numerical measures in process capability/ skill to obtain the desired manufacturing specifications. The study also elucidates the applications and interpretations of capability indices.

 PDF

HOW TO CITE

Dr.S.Umamaheswari, P. D. (2021). FACTORS HINDERING TOTAL PRODUCTIVE MAINTENANCE (TPM) PRACTICE AND IMPORTANCE OF SKILL APPLICATION. *Design Engineering*, 2287- 2307. Retrieved from <http://www.thedesignengineering.com/index.php/DE/article/view/2597>

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ISSUE

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SECTION

Articles



A STUDY ON WORK-LIFE BALANCE DURING COVID-19 WITH SPECIAL REFERENCE TO EMPLOYEES OF IT, BANKING & EDUCATION SECTOR AT CHENNAI

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ABSTRACT

The Covid-19 made the impact in employees work and life in all service sector. In India, IT sector introduced working at home measure to manage their personal life and work. Also Banking sector was down due to the pandemic situation and all employees were at home with more stress due to the job insecurity. And Education sector also implemented online and offline methods, where employees were able to manage their work and family life. In the period of Covid-19, many employees were stressful due to the working conditions of the organisation. The study is conducted in three sectors IT, Banking and Education at Chennai. This study is about examining the causes of stress factors that leads to Work-Life imbalance during Covid-19. Where stress factors of good work-life balance, too much work, long working hours, repetitive work, rest breaks and sufficient time are taken for study. And also Work Interference with Personal Life and Personal Life Interference with Work are also taken for study. It also indicated the stress management measures and work-life measures to have good Work-Life Balance. The study used SPSS analytical tools such as Correlation, ANOVA and Independent T.test. This tool is used and found that many employees have issues in working conditions of organisation. Finally, the result showed that in this pandemic situation most of the employees were able to manage the personal life and work.

Key words: Work-Life Balance, Stress, Employees, Covid-19



STUDY ON IMPACTS OF CORONA VIRUS PANDEMIC ON TOURISM

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ABSTRACT

During Covid-19, Tourism industry has been a drastic fall. Where tourist visiting to tourist places were reduced in India due to the Covid-19 restrictions. Tourism industry in covid has been low and in tourist places. Tourist were less in visiting the tourist places. In this pandemic period, there is an advantage in tourist places, where pollution is less and tourist places were clean. This pandemic made most of the tourists and tourism business has been impacted high. Where tourists are more depressed because of low visit to tourist place. The aim of the study is to find the tourists impact and issues related to stress. Also studies about the tourist precautions and other measures taken in the tourist places. The sample size of this study is 120 respondents. In this study, SPSS tools are used for studying the demographic variables and its impact towards the customers. The result of this study, where more tourist was felt stressful during pandemic period.

KEY WORDS: Tourism, COVID-19, Lockdown, Tourist.



A STUDY ON THE IMPACT OF RAIL AND ROAD TRANSPORTATION DURING PANDEMIC SITUATION

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Abstract: The COVID-19 pandemic crisis has greatly impacted public transport ridership and service provision across the world. As many countries start to navigate their return to normality, new public transport planning requirements are devised. These measures imply a major reduction in service capacity compared to the pre-COVID-19 era. At the time of writing, there is a severe lack of knowledge regarding the potential impact of the pandemic on public transport operations and models that can support the service planning given these new challenges. In this literature review, we systematically review and synthesis the literature on the impacts of COVID on public transport to identify the need to adjust planning measures, and, on the other hand, the existing methods for public transport planning at the strategic, tactical and operational level. We identify intervention measures that can support public transport service providers in planning their services in the post-shutdown phase and their respective modelling development requirements.

I. INTRODUCTION

The rapid spread of the COVID-19 virus, which became a worldwide pandemic in a matter of weeks, has been attributed to the hypermobility of our current lifestyle, globalization, and the connectivity and accessibility of Wuhan, the first epicenter. Since then, the COVID-19 pandemic rapidly evolved into a situation with profound effects on lifestyle and travel worldwide, ranging from a dramatic decrease in air travel to an unprecedented increase in teleworking. These impacts resulted from governmental measures (e.g., travel restrictions and shutdowns of whole sectors in the economy) as well as individual choices to refrain from traveling in order to reduce exposure to other people and the risk of contamination.

II. LITERATURE REVIEW

Paul Lewis ,28 Feb 2020, United states are close to the covid -19. With increase in cases and death counts, the stock market and global transport system was already affected in covid-19.

Hesham Rakha ,24 Jul 2020, A transport sector observed during the covid-19, this paper talks about the reduced traffic and air pollution.

Shri Iyer ,2 oct 2020, White paper looks at the impact on transport system during covid-19, in the area of NEWYORK. Which was the epicenter of corona virus

Prachee Mishra ,14 Apr 2020, Travel ban extends from march 23 till April 14 ,2020. In this paper we discuss about the railways finance system and railways revenues.

S. Velmurugan, Sep 2020, this report discusses about the level of lockdowns as well as restriction are had major impact on economy during the ongoing covid-19, in India.

A study on material handling and customer satisfaction

 **Authors:** Sruti C. R., Umamaheswari S.

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This paper is published in Volume-7, Issue-2, 2021

 Paper Details

 Abstract & PDF

Abstract

IJCRT.ORG

ISSN : 2320-2882



**INTERNATIONAL JOURNAL OF CREATIVE
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A STUDY ON IMPACT OF EXPORT DOCUMENTATION DURING PANDEMIC AT LOGISTICS COMPANY

TOSIYO FRANKLIN.F

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ABSTRACT

Export in simple words means selling goods abroad or Export refers to outflow of goods and services



A STUDY ON EFFECTIVENESS OF ONLINE BANKING DURING PANDEMIC

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ABSTRACT

The Banking and Non-banking finance companies (NBFCs) which are the backbone of India's economy are not exception to the above though the lockdown was necessary and inevitable so as to prevent the rapid spread of Novel Corona virus and to save lives of people of the country; it is going to affect the various sectors of our economy in a larger sense. People can protect themselves by this pandemic by the way of maintaining social distance. But the basic needs like food and medicine are vital for leading their life and in it the transfer of cash plays an inevitable role. Internet banking can make the transaction through an electronic basis without the exchange of any physical commodity with maintaining social distance. This study is an attempt to assess the contribution and impact created by online banking due to lockdown which has resulted in closure of all commercial, educational, public and private institutions and suspension of all means of transportation, etc. Our paper seeks to analyze the effectiveness of online banking sector in India during and post pandemic - Covid-19. This was done with the help of convenience sampling methods and their responses were summarized using graphs for the purpose of better understanding.

Key words: online banking, satisfaction, covid-19

INTRODUCTION

Advanced technology allows the banking institutions to enhance its operations with cutting of cost effectively and efficiently for the purpose of handle day to day banking affairs through online banking channel. Customers are been facilitated by the reduction of their visits to banks and do their transactions through internet or ATM machines rather than personally visiting the bank branches. The purpose of this study is to make an attempt to investigate the effective factors that facilitate using electronic banking services for their customers.

Banking industry is one among the major users of information as well as communication technologies in the business life. Since new millennium, millions have been spent for the purpose of developing online banking infrastructures. Therefore it has transformed the traditional banking practices and looking on online services as the next gen technology in many countries. Today by the usage of online banking, customers could conduct a wide range of banking services electronically, anytime and anywhere. Now through online banking, customers could conduct a variety range of banking services electronically, anytime as well as anywhere.

A STUDY ON CUSTOMER BEHAVIOUR x a study on customer behaviour x CUSTOMER_PERCEPTION_TOWARDS x CUSTOMER_PERCEPTION_TOWARDS x

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Vol-5 Issue-4 2019 LIARIIE-ISSN(O)-2395-4396

CUSTOMER PERCEPTION TOWARDS ORGANIC PRODUCTS - A STUDY WITH REFERENCE TO CHENNAI CITY

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ABSTRACT

Organic is a growing market throughout the world, as more and more people understand the importance of consuming organic products. Organic products are produced without the use of any artificial chemical. Fertilizers, and pesticides. Consumers prefer organic food due to safety, human health, and environmental concern and also due to attributes like nutrition value, taste, freshness, and appearance of organic food matters a lot for consumers. The study aims at understanding the consumer perception towards organic product. the objectives are to examine the organic consciousness, awareness level, attitude, and respondents valuable suggestions. 300 respondents have been selected simple random methods. Tools used for the study are Percentage analysis, Weighted Average and Chi-Square Test.

Keywords - Organic products, Organic consumerism, Environmental concern, Consumer's approach, Market Potential

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IMPACT OF EMOTIONAL INTELLIGENCE ON THE PERFORMANCE OF EMPLOYEES IN IT SECTORS, CHENNAI CITY- A STUDY

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Abstract: Emotional intelligence (EI) considerably and absolutely contributes towards employees' tasks and discourse performance. The purpose of this study is to measure the impact emotional intelligence on the demographic profile of employees in the IT sector in Chennai city. As a part of the intelligence interventions, there are five emotional intelligence factors and they are: Self-awareness, Self-regulation, Self-motivation, Social awareness, and Social skills. The research uses the Convenience sampling method. The data were collected from employees in the IT Sector from all age groups in Chennai city. The questionnaire circulated through Google form received 120 responses. Descriptive analysis, Regression, Correlation, ANOVA, and T-test were used to analyze the given data. The study reveals that there is a significant relationship between Emotional intelligence and the Performance of employees in the IT sector. The factors of Emotional Intelligence also show that they are positively correlated to each other.

Index Terms - Emotional intelligence; Self-Awareness; Self-Regulation; Self-Motivation; Social skills; Social Awareness

I. INTRODUCTION

Emotional intelligence (EI) otherwise conjointly called Emotional Quotient (EQ) and Emotional Intelligence Quotient (EIQ) is that the ability to know, use, and manage one's own emotions in positive ways. Emotional Intelligence has been found to be a very important predictor of assorted desirable structure outcomes, like job performance, job satisfaction, structure citizenship behaviour, and structure commitment.

Daniel Goleman outlined Emotional Intelligence at the side of the array of its factors Self-Awareness, Self-regulation, Self-motivation, Social awareness, and Social skills. Emotional intelligence refers to the power to understand, control, and value emotions. It plays a very important role in serving to the managers and workers to address the dynamic changes that occur within the business atmosphere. Emotional intelligence may be learnt or can be an inborn characteristic.

1.1 Self-Awareness:

Individuals with high levels of emotional intelligence are comfortable with their own thoughts and emotions and perceive however they impact on others. Understanding and accepting the manner you are feeling is usually the primary step to overcoming it.

1.2 Self-Regulation:

It is conjointly necessary to be ready to management and manage your impulses and emotions. Acting headlong or while not caution will result in mistakes being created and might usually harm relationships with shoppers or colleagues.

1.3 Self-Motivation:

Being driven by solely cash or material rewards isn't a useful characteristic, per Goleman. A passion for what you are doing is much higher for your emotional intelligence. This results in sustained motivation, clear higher cognitive process and a far better understating of the organization's aims.

1.4 Social Skills:

Social skills are quite simply being friendly. Goleman describes them as "friendliness with a purpose", which means everyone seems to be treated with politeness and with respect, nevertheless healthy relationships are then conjointly used for private and organizational profit.

1.5 Social Awareness:

Not solely should you perceive your own emotions, however understanding and reacting to the emotions of others is additionally necessary. Characteristic a particular mood or feeling from a colleague or consumer and reacting thereto will go an extended manner in developing your relationship.



A STUDY ON SERVICE QUALITY IN THE HOTEL INDUSTRY IN KANYAKUMARI

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ABSTRACT

This project attempts to review the service quality of hotel industry in kanyakumari. Service quality is that the degree and direction of discrepancy between consumers' perceptions and expectations but relatively important dimensions of service quality. A 25-question SERVQUAL scale measuring the service quality of hotel industry. Population for the study consisted of consumers in Hotels of kanyakumari. Altogether 120 customers were surveyed. The data was collected through well structured questionnaire. Data analysis done with to assist of SPSS. The study infers that service quality plays a vital role as a driver for higher consumer satisfaction level in hotel administration. On the entire the industry didn't match the expectations of customers. To attenuate this gap between customers' perceptions and expectations customers suggested introduction of Wi-Fi, entertainment facilities, swimming bath, trained reliable employee, better equipment, better food, prompt service and so forth.

KEYWORDS : hotel industry, service quality, servqual scale, customer.

INTRODUCTION

Hotel industry plays an important role in promote growth and development. In this modern world most of business sector classified as travel and tourism as meeting planner and other service providers including accommodation, transportation, attraction and entertainment. The increase in levels of income and standard of living but also including with an increase in leisure time has been especially beneficial to the tourism industry. The arrival of technological progress particularly through higher capacity cruise ships and air-crafts, computerized reservation systems, better road transport facilities have played key roles within the global growth of hotel industry.



A STUDY TO COMPARE THE RELATIONSHIP BETWEEN DEMOGRAPHIC FACTORS AND EFFECTIVENESS OF TRAINING ON EMPLOYEE PERFORMANCE WITH REFERENCE TO FOOD INDUSTRY, CHENNAI CITY

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ABSTRACT

The main aim of this study is to identify the compare the relationship between demographic factors and effectiveness of training on employee performance with reference to food industry, Chennai city

The effectiveness of training and development of the employee performance has been analyzed and studied with the help of Microsoft Excel and SPSS for the data analyzing process. The information is obtained from the various food industry and the training and development program provided by their organization. Microsoft excel is used to perform percentage analysis. The tests performed with the help of SPSS Software for the data analysis are Karl Pearson correlation, Independent T test, ANOVA, Regression and correlation. The null and alternative hypothesis is determined and compared with the statistical tests to obtain the results.

The finding obtained from the study are concluded with the socio-demographic factors such as age, years of service, category of employment of all the respondents and the organizational factors like the opinion of the employee on the training methods and its importance.



A Study on How Images Posted in Google My Business Listing Could Impact Search Performance of the Business

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INTRODUCTION

Google My Business (GMB) is a free tool created by Google to help business owners manage how they appear in Google search results and on Google Maps. With it you can claim your free local business listing on Google and add things like your contact information, business hours, photos, services, and much more.

Why Is Google My Business Important?

Because whether you like it or not, your business can and likely will get listed on Google. Anyone can enter your business name and register it with Google. Doing so will make a Google My Business profile for your business begin appearing more prominently in the Google Map results. It also helps trigger your business appearing in the Knowledge Panel as well.

An optimized Google business listing allows you to supply useful business information to searchers such as business hours, where you're located, driving directions and a lot more to increase your overall online presence.



A STUDY ON EFFECTIVENESS OF ORGANISATIONAL CULTURE AMONG EMPLOYEES IN AUTOMOBILE SECTOR, CHENNAI CITY

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ABSTRACT: Organizational Culture is one of the most important construct in management research. This study elaborates the impact of organizational culture on organizational performance. The purpose of this study is to determine the impact of organizational culture on organizational performance in order to know that how culture of an organization assist in enhancing the organizational performance. Convenience sampling method is adopted in which a questionnaire is used to collect the data. The questionnaire circulated through Google form received 125 responses. The findings indicate that all the dimension of the culture influence the different perspective of organizational performance.

Keywords: *Organization Culture, Organization Performance, Employee's Commitment, organizational goals.*

I. INTRODUCTION:

Organizational culture is the collective Behavior of people that are part of an organization it is also formed by the organizational values, visions, norms, work language, systems and symbols, it includes belief and habits it is also the pattern of such collective behaviors and assumptions that are taught to new organization members as a way of perceiving, and even thinking and feeling. Organizational culture affects the way people and Groups interact with each other, with clients, and with stakeholders.



A CRITICAL STUDY ON WORK-LIFE INTEGRATION OF EMPLOYEES IN IT INDUSTRY

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ABSTRACT

The purpose of this paper is to investigate how employees in the IT industry perceive themselves in relation to their work and family roles, how they experience these roles, and how they combine their work, how they merge their work, Family and individual self, and also to spot out and discuss the work-life integration among the employees in the industry and suggest them how to integrate the work and life.

The paper reviews the literature about how different components of life can be integrated for managing the boundaries of both work and life effectively.

A survey has been taken to study the work-life integration among the employees working in the IT Industry. That will help us to examine the components that integrate work and life. Also to understand the comfort zone of the employees for a better productivity and their opinion towards their company in terms of work-life integration.

In this paper CORRELATION, ONE-WAY ANOVA and CHI-SQUARE Test is used to test the work-life integration of employees based on the survey.

This paper is to study about all the factors that affect work-life integration and help the employees to work efficiently.

Key words: Work-life integration, working hours, comfort zone, technology, shifts preferred



A STUDY ON STRESS AND ITS EFFECTS ON EMPLOYEES PRODUCTIVITY IN LEATHER INDUSTRY AT RANIPET

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Abstract: Employee efficiency is a vital component of a company's performance in today's dynamic global setting. High levels of stress in the workplace can have a direct negative effect on employee productivity. Stress is a common component, and people from all walks of life are subjected to it. Employers are also investigating the stress management problems that lead to workers' poor job performance. The study's main purpose was to measure stress and its effect on employee productivity. The research was carried out in Ranipet's Leather Industry. The research design chosen was a descriptive survey. Affordability a sample size of 150 was selected using convenience sampling techniques. Questionnaires were used to gather information. The findings revealed that the respondents were subjected to a variety of stressors, and the investigation revealed that stress had an effect on productivity. The majority of respondents said they work under extreme stress and that they don't feel cared about by their employers. The fact that the majority of respondents considered quitting their jobs because they believed their employers didn't care about them reflected a high level of discontent, which inevitably lowered productivity.

Management should perform an overview of the organisational atmosphere and environment by evaluating why workers believe Leather Industries does not care for its employees and what they can do to improve this. It was also proposed that an Employee Assistance Program be implemented to allow for early detection and intervention of issues in order to maintain productivity levels.

Key words: *Stress, Stressors, Types, Effect of Stress, stress coping Mechanism.*

1.introduction

We always talk about stress and how we feel overwhelmed when we have too much to do and too much on our minds, or when other people make unfair demands on us, or when we are dealing with circumstances over which we have no influence. Stressors are the conditions that cause us to become anxious. Changes in people's behaviour can be seen as signs of stress. Acute stress reactions may manifest as emotions (anxiety, depression, irritability, fatigue), behaviour (withdrawal, aggression, tears, unmotivation), thought (concentration and problem solving difficulties), or physical symptoms (palpitations, nausea, headaches). Changes in neuroendocrine, cardiovascular, autonomic, and immunological functioning occur as a result of chronic stress, leading to mental and physical illness (anxiety, depression, heart disease) Situations that are unpredictable or uncontrollable, uncertain, unclear, or unfamiliar, or that include conflict, failure, or performance expectations, trigger stress.

1.1 Stress

Stress refers to the strain between our external environment and us, leading to emotional and physical pressure. In our fast-paced world, it is impossible to live without stress, whether you are a student or a working adult. There is both positive and negative stress, depending on each individual's unique perception of the tension between the two farces. Not all stress is bad. Positive stress, also known as Eustress, may, for example, aid an individual's ability to perform at their best.

As a consequence, it is clear that any sort of positive stress will enrich and enrich our lives. A deadline, for example, will inspire us to make the most of our time and improve our productivity. It's crucial to remember this when it comes to stress management. Negative stress, on the other hand, may cause mental and physical strain. The individual will experience symptoms such as tensions, headaches, irritability, and in extreme cases, heart palpitation. Hence, whilst some stress may be seen as a motivating force, it is important to manage stress levels so that it does not harm your health and relationships.



A STUDY OF COMPREHENSIVE ATTRITION RATE IN BPO SECTORS IN CHENNAI CITY

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ABSTRACT

The BPO Industry has developed well in and its growth can be significantly computed to huge availability of suitable manpower. Ironically, in the light of persistent high levels of attrition experiencing the manpower has been the most intimidating challenge of the industry. The reason behind the attribution is workforces, lack of growth and progression, lack of feedback and recognition and weakness of individual mental and physical ability. On account of high levels of attrition, the industry has been suffering financial and performance related setbacks. Over a period of time, many studies have been undertaken in the academic as well as in industry surroundings to identify the factors which also determine efficient ways of handling the problem of attrition. Although, it still remains an area of concern and prominence for various organizations over a large area. The objective of paper is the comprehensive attrition rate in BPO sectors in Chennai city. There are 120 candidates indulged in this research by questionnaires methods. This analysis of attrition rate is carried out with aid of SPSS, Microsoft excel and data analysis process. Microsoft excel is for finding out the percentage analysis .SPSS is for finding out data analysis.

The result of the study concentrates that the diverse factors responsible for attrition on the basis of review of literature.

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ISSN : 2320-2882



**INTERNATIONAL JOURNAL OF CREATIVE
RESEARCH THOUGHTS (IJCRT)**

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ABSTRACT

The BPO Industry has developed well in and its growth can be significantly computed to huge availability of suitable manpower. Ironically, in the light of persistent high levels of attrition experiencing the manpower has been the most intimidating challenge of the industry. The reason behind the attribution is workforces, lack of growth and progression, lack of feedback and recognition and weakness of individual mental and physical ability. On account of high levels of attrition, the industry has been suffering financial and performance related setbacks. Over a

Nurses Performance – Effect of Work Environment, Work Life Balance and Compensation in Health Care Units- An Empirical Evidence

PDF

Dr. S. Umamaheswari, Mrs. M. Jayaseely, Dr. A. Chandrasekar

Abstract

Nurses play an crucialfunction and are the pillar of powerin the healthcare network. Nurses act as teacher, caregiver and critical thinkers however it isn't always an smoothprocess. It is frequently taxing and tiring both mentally and physically. This paper investigates the results of Working Environment, Work Life balance and compensation with jobsatisfaction of nurses in much less attended medium sized hospitals in and round Chennai in India. Further it additionally examines the mediating results of processsatisfaction with relationshipamong proposed elements and performance. 420 data are collectedusing the questionnaire. From the evaluationit isdetermined that the processsatisfactionpartially mediates the connectionamong the factorsindexed and performance. Further, Implication to managers, futurestudies proposals is additionally incorporated.

How to Cite

Dr. S. Umamaheswari, Mrs. M. Jayaseely, Dr. A. Chandrasekar. (2021). Nurses Performance – Effect of Work Environment, Work Life Balance and Compensation in Health Care Units- An Empirical Evidence. *Annals of the Romanian Society for Cell Biology*, 2245–2253. Retrieved from <https://annalsofscb.ro/index.php/journal/article/view/1667>

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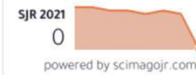
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COVID-19
How to safely
greet others

Avoid physical contact.

Safe greetings include
a wave, a nod
or a bow





Impact of Motivation Strategies on Employee Performance (Ranipet)

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ABSTRACT

Every organization has rewards and reward system to attract and retain their high performing employees. This study examined the influence of training and development, recognition and reward, working environment and leadership on employee satisfaction in Private Company in Ranipet districts Tamilnadu the study adopted descriptive research design by taking the primary data that is collected directly from main sources by survey method. Primary data are usually collected from the source—where the data originally originates from and are regarded as the best kind of data in research. The study targets 120 employees this study investigate the relationship between motivation and the level of employee performance. This study is conducted on the employee's from the top level to the bottom level of the company. The study has one primary objective and three secondary objectives: (Primary objective) To study the important factors which are needed to motivate employee, (Secondary objectives) To study the effect of promotion in job, To measure the employee satisfaction on the interpersonal relationship exist in the organization, To study relationship between rewards and performance. For employees to work efficiently certain strategy need to be implemented this is where Strategic human resource management (SHRM) plays an important role this concept helps to determine what kind of skill set is needed to complete the task in hand, this helps to determine the availability of the skill set its just like keeping a stock of materials for future use and recruiting the employee with the required skill set if necessary. Employee not only get motivated solely by money but also from the non monetary benefits as well, the term movement of work means completion of given task that is given to the employee while motivation is when the employee goes an extra mile to complete the work and do extra work that was given to them this extra efforts of employee is very much appreciated by the organization and those who do this are setting an example for other employee to work hard and achieve what they have done by raising the bar higher and higher the employee create a competitive environment in the work place, all this is possible only through motivation

Key words: Employee motivation, performance, satisfaction, SHRM, bench mark

INTRODUCTION

For an organization to run efficiently it must have people, process technology this three from a wheel and are dependent on one another if any one of the factors fail to fulfil its purpose the entire process will collapse. An organization has to establish a good relationship with people who are working for it for this to happen it must know the employee needs and wants it must be through with the pulls beat of the employee.

Employees are the people working in the organization, for the work in the organization to run smoothly employee play a very important role. Employee act as a life stream for the organization. For every relationship to be successful it is important they communicate the communication between the employee and the employer should clear only then the idea of the employer could be transitioned into the finished product or services.

For an organization to achieve its objective, it must have certain planned human resources in a uniform manner this is where the concept of strategic human resources is used it helps the company to reach its target. By influencing the behaviour of the employee through organization culture and norms organization accomplish what it wants.

For a machine to work efficiently it must be serviced and maintained from time to time for its long life ahead same goes for the employee working in the organization they must update them self for the changing environment and the new technology that is entering into the market for this to happen employer must conduct proper training program and keep on monitoring their growth and areas of improvement, the frequency of the training must be decided based on the employee work experience and how well he/she implements on their work



A STUDY ON CUSTOMER SATISFACTION TOWARDS TITAN WATCHES WITH SPECIAL REFERENCE TO COIMBATORE CITY

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ABSTRACT

The project entitled “A study on customer satisfaction towards titan watches with special reference to Coimbatore city is carried out with an objective to determine the consumer preference and satisfaction. The primary objective of the study is to find out the consumer preference and satisfaction towards titan watches with special reference to Coimbatore city. A customer is one who buys any goods and services by paying its price for consumption. No business activities move in the country without the presence of consumers. The usage of new tools and techniques brought about revolutionary changes in the production of goods. “Customer is king” in marketing. In sales, commerce and economics a customer is the recipient of a good, service, product or an idea- obtained from a seller, vendor, or supplier via a financial transaction or exchange for money or some other valuable consideration. In a recent times, a major brand repositioning exercise has been planned by Titan Industries Ltd, in order to provide more to its customers. The watch and clock industry has been a market with great longevity throughout the years, as these times pieces have always been needed and in demand by customers. Several Indian watch manufacturers have global ambition in today’s globalized, modernized, and economically stable and strong country. The present study consists of reviewing the customer satisfaction of Titan watches. After liberalization of Indian economy in 1992 many international players have entered the Indian watch market posing as competitive threat to the Indian companies. For the purpose of the study, a convenient sampling survey was conducted among 120 respondents in Coimbatore city with the help of e-questionnaire. The tools used for this study are simple percentage analysis, Likert scale analysis, and Rank analysis.

KEYWORDS-Quality and Service of Titan, Customer Satisfaction, Simple percentage analysis, Likert scale analysis, Rank analysis.

I. INTRODUCTION

ABOUT TITAN

Our Vision: To be a world-class, innovative and progressive organization and to build India’s most desirable brands.

Our Mission: To create wealth for all our stakeholders by building highly successful Businesses based on a customer-centric approach, and to contribute to the community

The house of Tata was started by Jamshedji Tata in 1868 as a textile trading company. Tata as a business group has created wealth for the

nation. Tata has pioneered every large business in India and the group is often called as the “First Citizen of Corporate India.” Some of the



Awareness and Effective Utilization of ESI Benefits in Tata International- Bachi Shoes Division

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Abstract:

Employee State Insurance (ESI) Scheme is a huge social security for the employees in the organization. ESI is completely different from insurance that is provided for general public. It supports full medical care and reasonable economic assistance to the beneficiaries for benefits like sickness, maternity, disablement and death due to employment injury. It is one of the most effective measures available to the employees in working environment. The purpose of the study is to analysis the awareness and effective Utilization of Employee State Insurance (ESI) policy in Tata International. The study also attempts to review the varied Employee State Insurance (ESI) benefits available to the workers within the organization. A study questionnaire was framed and given to the workers to seek out awareness and therefore the effects of utilization of Employee State Insurance (ESI) policy in Tata International using tools through SPSS software.

Key Words: Employee state insurance (ESI), Awareness, Utilization, Employees, medical benefit, sickness benefit, maternity benefit.

I. INTRODUCTION

For all employees earning Rs. 25,000 or less per month as wages, the employer contributes 3.25% and thus the worker contributes 0.75%, total share 4%. The fund is managed by the ESI Corporation (ESIC) consistent with rules and regulations within the ESI Act 1948, which oversees the supply of medical and cash benefits to the employees and their family. ESI scheme may be a sort of Social Security scheme for workers within the organized sector. Broadly, the advantages under this scheme are categorized under two categories, cash benefits (which include sickness, maternity, disablement (temporary and permanent), and funeral expenses) and, non-cash benefits through medical aid. The insured and his family are entitled to the Medical enjoy the very first day of his/her joining the insurable employment. A person who is simply covered under the scheme for the primary time is eligible for primary and secondary medical aid for self and family for 3 months.

II. OBJECTIVE OF THE STUDY

To study about the awareness and effective utilization of ESI benefits in tata International.

III. REVIEW OF LITERATURE

P.B. Kamath (1972), Secretary to the Government of Maharashtra, in a letter to the Member-Secretary, Committee on Perspective Planning, the Employees' State Insurance Corporation, New Delhi, pointed out that the Corporation should consider financial aid from the Central Government, at least as far as capital expenditure and administrative expenditure on the Employees 'State Insurance Scheme is concerned; so that the amount recovered from contribution of employers and employees can be spent purely on their needs for medical benefit and cash benefit.

Sinha, P.K. (1980) studied the historical causation of the concept of the social security from the origin and to trace the history of social security measures in India. He examined its

object, scope, administration, source of finance, benefits with stress on operational results. He also discussed the structure of Social Security Acts. I.e. Employees State Insurance Act, 1948, Employees Provident Fund Act 1952, Maternity Benefit Act 1961.

Sarma, A.M. (1981) has studied the social security scheme in detail and different social security legislations in India including a comprehensive selection of recent case laws bearing on this subject. His study state that Employees' State Insurance Scheme neither covered all risks nor was it applicable to all the working populations.

According to **Monga, M.L. (1984)**, he focused on the social security legislation and analyzed the Employees State Insurance Act, 1948 and Employees Provident Funds and Family Pension Fund Act 1952.

Punekar S.D., Deodhara S.B. and Saraswati Sankaran (1984) analyzed the social security measures in India. They stated that Employees' State Insurance and Employees Provident Fund Scheme were the most important Acts giving the maximum coverage of social security.

G. Ramanujam (1996), had voiced his concern about the shoddy working of the ESI hospitals. In a statement, he said "labour has been all along complaining about the poor quality of medical benefits under the Employees' State Insurance Scheme".

Sampath Kumar (2000) examined the performances of the Employees' State Insurance Corporation during the period 1980-81 to 1987-88. The scope of the scheme in terms of the number of employees and the number of insured persons covered under this scheme had largely remained stagnant and decreased during the period.

IV. RESEARCH METHODOLOGY

4.1 Research Design

Descriptive research has been used in this study, it involves survey and fact-finding enquiries if different kinds, the



FACTORS AFFECTING THE QUALITY OF WORK LIFE OF EMPLOYEES IN HOTEL INDUSTRIES: WITH SPECIAL REFERENCE TO TRIDENT

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Abstract:

Quality of work life is said to be a critical concept which is having a lot of importance in an employee's life. It is said to indicate that a proper balance will be there both in work and personal life which also ensures organizational productivity and employee's job satisfaction. This research study attempted to find out the factors that have an impact and significant influence on the quality of work life of employees in Trident, Chennai. To begin with, the factors were identified through literature review and the current context of Trident, Chennai. Seven factors were found and quantitative research was done. After developing a questionnaire, a survey was conducted among 120 employees. The outcome of the research is that six out of seven factors (workload, family life, transportation, compensation policy and benefits, working environment, working condition, and career growth) have a significant influence on the quality of work life. The study concluded that an appropriate organizational culture, compensation policy, career growth, and relative

A STUDY ON CONSUMER BUYING BEHAVIOR TOWARDS ONLINE SHOPPING DURING PANDEMIC

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Abstract - Consumer Behavior towards online shopping during this pandemic period of COVID- 19 is changing rapidly. Almost every aspect of our lifestyle has been altered due to this pandemic. There are many factors shooting up in these difficult times which are governing the buying decisions and preferences of the people. This research takes a descriptive analysis towards obtaining its findings and results. The results of this report are supported by reliable secondary data and primary data. The study focuses on purchasing essentials and giving priority to safe and secure delivery of products. This research will help Ecommerce firms to understand the changing demands and behavior of its customers during this difficult time and give the best of services leading to customer delight

Key Words: consumer behaviour, Ecommerce, online shopping, pandemic, covid-19

1. INTRODUCTION

Every country is following the lock-down procedures to prevent measures, as has India. Both the private and public sectors appear to be confused by this virus. The fact that the effects of new corona viruses have a major impact on the country, the economy and society is unavoidable. The growing threat of new corona viruses is a crisis in public health and is obstructing the entire macro economy. It has also cut off the company's supply chain. Manufacturers and producers are expected to be further hampered. China is the central production hub for many companies worldwide. Any disruption in China's output will therefore simply have consequences. It is challenging for the online company to market its goods online and also to deal with immense problems as it imports its items from China. China is mainly responsible for machinery, equipment, instruments and equipment relating to communication. Disturbances in these sectors simply affect other countries' businesses. Likewise, the Indian market relies on the Chinese product and will greatly impact the Country's economy. In addition, the lockdown has obstructed the country's import and export facilities. The automotive, metals and metal products, chemical and communications equipment, rubber, plastics and office machinery sectors have also been interrupted in addition to ecommerce business. Many online retailers are experiencing shortages of goods that can not satisfy the consumers' demand there. In the coming future, this may also increase the price of the products after all goes well. In fact, e-commerce firms are struggling to cope with the crisis.

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International Journal of Scientific Research in Engineering and Management (IJSREM)

Volume: 05 Issue: 04 | April - 2021

ISSN: 2582-3930

A STUDY ON TALENT MANAGEMENT STRATEGIES –HR PRACTICES

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ABSTRACT:

Talent management touches on all key HR areas, from hiring to employee on-boarding and from performance management to retention. The purpose is to increase performance. It also aims to motivate, engage and retain employees to make them perform better. Organisations are made up of creating value



A STUDY ON FACTORS AFFECTING INVESTORS BEHAVIOUR TOWARDS STOCK MARKET

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ABSTRACT

Individual investment behaviour is go into with decisions about purchases of small amounts of securities for their own account. It is pretended that information structure and the factors within the market consistently influence individuals investment decisions furthermore as market outcomes. This study was to determine the factors influencing investment decisions at the Stock Market. We have aimed to review about perception of investors about different factors that affecting stock market. It also focuses on preferences of investors about various sectors related to investment in stock market. For the study we have applied descriptive research plan, used sampling method to select respondents and collected data through structured questionnaire using survey technique. The collected data were then analysed with statistical techniques including Analysis of variance (ANOVA), Chi-square.

Key Words: Investment Decision, Individual Investors, Stock Market, Investor Behaviour, Factors Influencing Investment Decision.

INTRODUCTION

Economically, an investment is the purchase of goods that are not useful for today but it is helpful in the future to create wealth. In the Monetary sense investments include the purchase of bonds, stocks etc. Stock market takes part a vital role in the economy of a country.

Indian stock market is one among of the oldest stock markets in Asia. In 1875 Bombay Stock Exchange (BSE) was established by twenty two brokers. Most of the trading in the Indian stock



A STUDY ON EMPLOYEE PERCEPTION OF JOB SATISFACTION IN PRIVATE SECTOR BANKS

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Abstract: The study of employee perception job satisfaction among banking employees is important because there are various aspects of the job that are highly attractive and leads to satisfaction and aspects of the job that lead to dis satisfaction. Positive aspects include the opportunity to work in bank employees to accomplish common goals developing banking background and the ability to work with the co-workers. It is important to spot which factors contribute to job satisfaction also as people who may cause job dissatisfaction to assure that the manager ship is attractive to potent. The aim of the study on employee perception of job satisfaction to survey was conducted and data was analysis on the basic of responses by 133 respondents. The research is descriptive in nature. Statistical tools such as descriptive analysis, chi-square and ANOVA have been used to interpret data analysis.

Index Terms - Job Satisfaction, Bank Employees, Employee Perception, Dissatisfaction And Individual Emotional.

I. INTRODUCTION

Job satisfaction may be a subjective indicator that indicates how contented a private feel's while performing his/her duties. It is subjective in the sense that is cannot be defined by a single measurement alone. It is the amount of pleasure or contentment associates with job. If you wish your job intensely, you'll experience high job satisfaction. If you like your job intensely, you will Job satisfaction is a individual's emotional reaction to the job itself. It is his attitude experience job satisfaction towards his job. The term job satisfaction has been conceptualized in some ways. Job satisfaction focuses on all the emotions that a private has about his/her job. Likely to resign than employees with less satisfaction. Hoppack defined job satisfaction as 'any combination of psychological, physiological and environmental circumstances that make an individual say satisfied with the work. The definition is vague in thus far as. This definition is still being debated. It captures the most popular view that job satisfaction is an evaluation and represents both belief and feelings. Satisfaction refers to the level of fulfilment of one's needs, wants and desire. Satisfaction depends basically upon what a private wants from the planet, and what he gets." Employee satisfaction may be a measure of how happy workers are with their job and dealing environment. It is sure that there could also be many factors affecting the organizational effectiveness and one among them is that the employee satisfaction. The term job satisfaction has been conceptualized in some ways. Job satisfaction focuses on all the emotions that a private has about his/her job likely to resign than employees with less satisfaction. However the researcher has studied job satisfaction of employees in new private sector and choose public sector banks specifically within the banking sector of the most metropolitan city named Chennai. Banks are the backbone of our country and thus their contribution to the state should be to the fullest. The researcher has done an element analysis

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ISSN : 2320-2882

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A STUDY ON EMPLOYEE BEHAVIOUR TOWARDS HIGH PERFORMANCE WORK SYSTEM

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ABSTRACT

This examination endeavours to express that the representative's conduct changes towards High Execution Work System. The focal point of this article is to clarify the vital components of HPWS and to recognize why making associations with workers makes monetary sense for managers in the present information, shrewdness, and data-based economy. HPWS frameworks accentuate representative association and mirror a promise to making a hierarchical culture dependent on responsibility instead of control. At the same time, the way of life of elite associations underlines the quest for greatness and anticipate that employees should be capable, exceptionally skilled, and continually occupied with improving the association. The executive's specialists have broadly investigated HPWS and have recognized regular administration rehearses that make upper hand and improve authoritative execution. The following is an outline of seven human asset rehearses for delivering higher benefits through connecting with representatives as full proprietors and accomplices in an association's victory. In the previous decade a lot of examination has been led on the person also, hierarchical results of superior work frameworks, like work execution wilful turnover, optional conduct and firm execution for an outline and study. In any case, nearly couple of studies have researched the impact of HPWS on worker inventiveness. This is not withstanding the way that representative imagination contributes considerably to authoritative advancement and serious advantage.

Keywords: High Performance Work System, Employee Behaviour, Organization

INTRODUCTION

The motivation behind this paper is to inspect the basic component through which elite work framework (HPWS) impacts representative conduct. This paper intends to inspect unforeseen elements in the connection between saw hierarchical help and worker conduct. The examination shows that HPWS upgrades apparent hierarchical help, which thusly advances representative conduct. Besides, the outcomes likewise show that reverted the board decidedly directs the connection between saw hierarchical help also, representative conduct. the applied model of this examination High-execution work frameworks (HPWS) may solely affect representative conduct. The normal practices in HPWS incorporate staffing, preparing, formative execution evaluation, persuasive compensation, and adaptable occupation tasks. Earlier examination proposes that

Customer Engagement with Social Media Bank Pages with Reference to Facebook

Mani R, Oveis PM, Ilankadhir M, Thiyagarajan S, Janakiraman S

Abstract Indian banking sector is going through a massive transformation day by day with the advancement of Information and communication Technology and impact of digitization in the banking industry. After the core banking system, banks have moved further to reap the benefits of internet and mobile banking. In order to engage more customers anywhere and anytime without visiting the brick and mortar branches, the banks have now introduced the social media banking. Most of the people are already active in different social media platforms, so banks have grabbed that opportunity to reach people easily and provide services through social media. This paper has made an attempt to analyze the engagement of social media customers in different banks including public and private sector with reference to facebook bank page. The results show that most of the banks have presence on popular social media platforms. With respect to the engagement of customer to all facebook posts during the study period, public sector banks are posting more on their respective facebook page but the customers' likes as well as dislikes are more for SBI, ICICI and AXIS. In case of shares and comments, SBI and PNB have more and are increasing continuously as these two banks post more on their respective facebook pages. But with respect to customer engagement per facebook post during the study period, customers are engaged more with private sector banks. And it can be said that regarding overall customer engagement people are more engaged with private sector over public sector banks.

Keywords: Social media, customer engagement, facebook, digital banking, social media banking.

I. INTRODUCTION

Social media is that the collective of on-line communication channels dedicated to community-based input, interaction, content-sharing and collaboration in an efficient and quick way. Banks are providing variety of banking and financial products and services to the active social media customers through social media platforms like Facebook, WhatsApp, Twitter, Google+ etc. Modern day banking industry grabbed the opportunity of using the social media platform for offering their banking services to their present and potential customer base. Indian banking sector is nowadays coming up with more and more technological

innovation with the evolution of internet, mobile, computer

Revised Version Manuscript Received on 10, September 2019.

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and social media which helps to find suitable customer services and serve them in an efficient manner. The main objective of using social media platforms are to cater the needs of the customer, real time services through fund transfer etc., While these banks are not only promoting their banking services through this platform, but also to enable the customer to understand the recent development taking place in the bank as well as in the the banking industry, helping customers resolve queries and coming up with announcements on the progress of the bank, results and so on. There are different tabs giving information on the milestones, various offers by the bank, product suite, events, contests, customer care numbers, testimonials, education materials on their branches and so on. Taking a step further, some Indian banks have recently launched a new type of banking service in social media platforms through which customers can transfer funds through social media platforms. This is to say it is easy to transfer money from one account to another account using their contact details, mail id, Whatsapp, Facebook or twitter account. This means that banks are using the social networking sites not only for promoting their brand or to study their customer expectations but also to provide like real-time banking services. In India internet users have grown enormously i.e., 90% as compared to the global i.e., a mere 19%. As per the recent report, India has 462 million active users of which 153 million active social media users are there as compared to global 3.63 billion of internet users of which 2.43 billion social media users. There are about 130 million active mobile users exist in India. During 2015, Indians social media users have rose by 23 percent which is very close to 26 percent of the Globe.

Banks to some extent succeeded in providing useful information through their social media pages and banking services through social media banking to their present and potential customers. But, how the customers are engaged to the bank's social media pages is most important. Customer engagement in general is a business connection between a customer and a company through various channels of correspondence. This connection can be reaction, interaction, effect or overall customer experience which takes place both online and offline. After 2000, the online communication has evolved in a multi dimension i.e., through like, share and follow. This stimulates the users to interact virtually; hence the organization takes this opportunity to connect with them by way of "likes", "shares" and "comments" for the purpose of achieving their goal. It has become a common practice for



THE STUDY ON THE EFFECT OF BRAND EXTENSION OF DIFFERENT PATTERNS OF PEOPLE WITH REFERENCE TO LG ELECTRONICS

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ABSTRACT

This research paper summarizes the effect of brand extension of different patterns of people with reference to LG electronics. The main project describes about the new product category introduced from the parent brand and the different preferences of people towards the brand and its extended product category. The review of literature highlights the areas like the brand extensions, brand image, brand equity and the brand extension effect on the parent brand. The research summary is being done



A STUDY ON THE EFFECTIVENESS OF EXISTING PERFORMANCE APPRAISAL SYSTEM IN IT INDUSTRY

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ABSTRACT

This study aims at examine the effectiveness of existing performance appraisal system in IT. A performance appraisal is thought by different term performance review. It's a way by that the duty performance of association degree worker is measured in terms of quality, quantity, cost, behaviour and time. It's conducted periodically by self, peers, subordinate and superiors. A performance appraisal may be a part of measurement, comparing, finding, guiding, correcting and managing career development of the staff. We take in regard up to performance and supreme strategy. Performance appraisal is a systematic approach method or performance calculation that of making certain that superiors and their employees search often to debate past and credit performance related problems and to agree what future is suitable on behalf. Employees has or might to be appraised by their intermediate superiors by one-on-one basis. The employee is being appraised once they meet to measure output inspired to appear ahead to boost and utilize strengths, redress weakness and examine however potentials, aspirations and effectiveness ought to match up. Here, in this the study is to spot the factors that motivate to supply the most performance towards structure development, the notice level of performance appraisal technique among the employees and to research the necessity and expectation of performance appraisal system within the organization.

Key Words- Performance appraisal, Manpower development, Information Technology



A STUDY ON EFFECTIVENESS OF MOTIVATIONAL FACTORS AMONG EMPLOYEES IN MANUFACTURING INDUSTRY

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ABSTRACT

Employee motivation is very much important in every organization. There are several factors that can motivate employees at work. Good motivators at work place increases employees satisfaction level and encourage them to work hard for the productivity and profitability of the company. The purpose of the study is to analyse the effectiveness of motivational factors among employees in manufacturing industry. The data required for the study has been collected from the employees through questionnaires. Analysis and interpretation has been done by using the statistical tools such as chi-Square and Anova, percentage analysis is done and data's are presented through tables and charts.

Key Words- Motivation, Satisfaction, Productivity

INTRODUCTION

Motivations are energizing factors. Employees would be more committed to their work if they are motivated well. To perform at their best at work place most workers need motivation. Some employees are motivated by money, while others are motivated by recognition and incentives. Employees efficiency is directly influenced by motivation levels in the workplace. Salary, training, promotions, appreciations, working hours, and communication can all be described as important factors influencing employee motivation. However, there is no clear understanding of the factors that are most beneficial to the manufacturing industry. Long hours working in a factory, high work pressure, low appreciation, poor recognition, poor safety, on the other hand, can lead to demotivation at work.



A STUDY ON IMPACT OF JOB SATISFACTION AMONG EMPLOYEES IN IT INDUSTRY

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ABSTRACT

Job satisfaction is very important for the success of every organization. Satisfaction of employees is required in every field of work to increase their work of performance. Job satisfaction of the employees will not only help in smooth running of the organization but will also help in the growth of the organization in all reason. The aim of this research is to investigate the impact of job satisfaction among employees in IT industry. Descriptive research is carried out for this study. Convenience sampling method has been used. Data has been collected through questionnaire from 123 respondents. The analysis was done using percentages and statistical test.

Key words – Job satisfaction, Organization, Performance

INTRODUCTION

Employee job satisfaction has a significant impact on an organization's success. It's important to understand how to keep workers by keeping them happy and empowered to produce exceptional results. Employee job satisfaction motivates workers, which helps companies maintain standards and increase productivity. Employment satisfaction is an emotional reaction to one's work environment. As a result, it can only be assumed rather than seen.

How well the results meets or exceeds expectations is also a determining factor in job satisfaction. For example, if participants in an organization believe they are working better than those in the department but are earning less incentives, they are more likely to have negative attitudes about their job. on the other hand, they are more likely to have good attitudes toward the work if they feel they are being handled well and fairly compensated.



STUDY ON FACTOR AFFECTING CUSTOMER SATISFACTION TO WARDS HOME LOAN IN LOAN IN PRIVATE BANK

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ABSTRACT

Study on factor affecting customer satisfaction towards home loan in private bank there was so many things the rule and regulation on private bank there was some rule for taken a home loan depend on the area rural area and urban area and the basic of your income the given amount of loan . if someone taken a loan there was coming staff and check your land. after that he decide how much value of you land .accordingly land value the gives loan amount the loan amount finance that time the gives some surety paper and took the loan .after that the loan was clear people how can return the money to bank that time . the period of time like basic of the income that time you decide 2year 4ear etc to convert EMI and return the money . private bank prioritize the loan scheme towards customer satisfaction based on the material research.

Customer satisfaction achieves when bank staff reconcile with the loan private bank what I experience that most of the time wants benefits from customer

Key words : customer satisfaction, scheme research benefits



THE POWER OF SOCIAL MEDIA MARKETING ON THE SUCCESS OF ONLINE ENTREPRENEURS

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Abstract: Digital marketing is any form of marketing products or services utilizes internet and online based technologies. The power of the social media is to build the brand for the business, increase sales of the product, and drive website traffic for the audience to view them which involves publishing contents, engaging with followers and listening the followers. Nowadays, social media plays a major role for the budding entrepreneurs to grow in a short span and reach wide range of audience. This study contributes the importance of the social media engagement for the entrepreneurs on growth of the business through different social media platforms. The platforms include Facebook, Instagram, LinkedIn, YouTube, websites and so on which paved a new revolution for the business from small to large scale to establish over the world. This survey result ensures that the digital marketing provides the best outcome in the business growth of the online entrepreneurs to reach the customers and to engage with them in a short span of time.

Index Terms - Digital Marketing, Social Media Platforms, Online Entrepreneurs, Effectiveness, Customer's Engagement.

I. INTRODUCTION

Social Media Marketing provides the way of generating website traffic or attracting viewers and customers through social networking websites such as Facebook, Pinterest, LinkedIn, Twitter, websites and so on. Nowadays, social media plays a major role for the budding entrepreneurs to grow in a short span and reach wide range of audience. This study contributes the importance of the social media engagement for the entrepreneurs on growth of their business through different. This study shows the challenges and the opportunities that the online entrepreneurs faced and been through their journey in building their business. They focus on the study of various products/services available online and how to increase the customer engagement and generate leads. To increase the brand awareness through advertising to improve business and to manage the satisfaction level of online entrepreneurs. Thus, this project provides the ultimate need and shows the power of the social media marketing for the online entrepreneurs.

II. LITERATURE REVIEW

Several social media marketing methods have been proposed to improve the well-being of an individual. The following models describes the work performed by others. Suresh M. Amrita and Rahul Mohan [1] applications explained that the evidence that the promotion through social media is better than the traditional promotion approach, but also helps firms to understand the essential driver that are for adaptation of social media in their marketing promotion strategical ideas. Bashir, N., Papamichail, K.N. And Malik [2] examines the new product development processes with the use of social media. It is based on an in-depth study of multinational corporations around the world in the fast-moving consuming goods sector. Cox, Shirley A. [3] described the prediction growth of the advertising in social networks and the other cluttered online advertising environment which dictates the advertising industry that concerned about the online social network members viewing online advertising formats. Saboo, A. R., Kumar, V., And Ramani, G [4] proposed that the consumers identifying with brands manifest both in-role behaviors that are related to product consumption and extra-role behaviors such as word-of-mouth that benefit the whole group. Sano, K., And Sano, H. [5] examines the effects of price promotion, corporate social responsibility and social media marketing, on customer satisfaction in the fast-food industry. Whiting, A., & Williams, D. provided a better and more comprehensive understanding of why consumers use social media. Their study identified ten uses and gratifications which includes social interaction, information seeking, entertainment, relaxation, communicatory utility, pass time, convenience utility, expression of opinion, information sharing, and surveillance/knowledge about others.



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Volume 9 Issue 5 May 2021 , Date of Publication: 03-May-2021

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2105216

Registration ID : 205723

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EDITOR IN CHIEF



A STUDY ON SIGNIFICANCE OF GRIEVANCE HANDLING SYSTEM TOWARDS EMPLOYEE MOTIVATION IN MANUFACTURING INDUSTRY

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India.

ABSTRACT:

The primary objective of this Study on significance of grievance handling system towards employee motivation in manufacturing industry. The secondary objective of this to know satisfaction level in the existing grievance handling system in manufacturing industry .To know decision taken by the top management are satisfied in manufacturing industry . To know the effectiveness of grievance handling settlement in manufacturing industry The research type used in this study is descriptive . Primary data is used for analysis using questionnaire. Secondary data from internet. I have use two data tools using spss namely anova and chi square for analysis and also use percentage analysis . The study is for 3 months. Used raw data for analysis that collected from the response

Key word: Grievance, existing grievance handle, grievance settlement

INTRODUCTION

Complaints are related to problems of explanation or failure to meet one's expectations from the company. A grievance is a complaint by one or more workers regarding the organization. It may be related to wages, working conditions, leave, relocation, overtime, promotion, seniority, assignment and termination of service.

The knowledge worker has to deal with the growing competition survival care company, so staff shortages in that regard is an issue that management should take care of. Grievance is the feeling of resentment or dissatisfaction with something that is believed to be wrong or unreasonable, especially in the context of an employee's grievances in the workplace. Previous causes for grievances among employees are common in nature, but as competition grows and companies



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A STUDY ON EFFECTIVENESS OF FRINGE BENEFITS ON EMPLOYEE PERFORMANCE IN MANUFACTURING INDUSTRY

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ABSTRACT

The purpose of this study was to determine the effectiveness of fringe benefits on employee performance. A descriptive research design was adopted for this research. The population of the study was employees of manufacturing industry. The researcher used convenient sampling technique to draw a sample size of 160 respondents. The data is collected using structured



THE EMPLOYEE PERCEPTION ON QUALITY OF WORK LIFE TOWARDS JOB SATISFACTION IN BANKING INDUSTRY

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Abstract: The current study analyzed the representative discernment on nature of work life towards work fulfillment in banking industry. Nature of work life is the nature of connection between the representatives and all out workplace, worry for the effect of work on people just as on hierarchical viability and the possibility of investment in authoritative critical thinking and dynamic. Advantageous examining technique is utilized in this investigation for information assortment. Overview was led and information was examined based on reactions given by 120 respondents. The exploration is spellbinding in nature. Factual apparatuses, for example, chi square and ANOVAs have been utilized to decipher information.

Index Terms - Job Satisfaction, Quality of Work, Work Life Balance

I. INTRODUCTION

Nature of work life (QWL) towards work fulfilment alludes to the degree of satisfaction or misery with one's career. The term was really presented in the last part of the 1960's from that period till now the term is going increasingly more significance all over, at each work place. At first nature of work life was zeroing in on the impacts of work on the overall prosperity and the strength of the specialists. Be that as it may, presently its centre has been changed. The equilibrium is accomplished when a person's entitlement to a satisfaction life inside and outside paid work is acknowledged and regarded as shared advantage of the individual business and society. The individuals who make the most of their career as said to have a top notch of work life while the individuals who are dependant will have inferior quality of work life.

II. LITERATURE REVIEW

Dr. Roopalibtra, (2016)[1] highlights the basic purpose to develop jobs and working conditions that are excellent for employees as well as the awareness, perception and satisfaction of private and public bank employees towards different parameters of quality of work life. Lalitha Kumari, (2012)[2] the study emphasized that each of the WLB factors on its own is a salient predictor of job satisfaction w.r.t various factors of WLB. Arunima Shrivastava And Pooja Purang, (2009) [3] in this study they examined the job satisfaction level of a public sector and private sector bank employee in India. They also highlighted important satisfiers and dissatisfies present in the job and suggest both the banks to take performance initiatives in the areas where employees have reported reduced satisfaction. Dr. Barkha Gupta, (2016)[4] has identified a number of factors contributing to job satisfaction and quality of working life including healthy working environment, motivational climate, stimulating work environment productivity, work redesign, sense of accomplishment, and employee's democracy enthusiasm at work place. Deepti Sinha (2013)[5] in this study they examined the job satisfaction is largely a matter of an individual comparing to their job. But from the knowledge of being observed this finding provides strong evidence that people work for purposes other than pay.



A STUDY ON SIGNIFICANCE OF SAFETY MANAGEMENT IN AUTOMOBILE IN INDUSTRY

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ABSTRACT:

The primary objective of this Study on significance of Safety management in Automobile industry. The secondary objective of this to know satisfaction level in the existing Safety management in Automobile industry To know decision taken by the top management are satisfied in Automobile industry. To know the effectiveness of Safety management settlement in Automobile industry The research type used in this study is descriptive . Primary data is used for analysis using questionnaire. Secondary data from internet. I have use two data tools using use percentage analysis .The study is for 3 months. Used raw data for analysis that collected from the response

Key word: Safety management Workers safety And satisfaction

INTRODUCTION

Safety refers to the absence of accidents. Stated differently, safely refers to the protection of workers from the danger of accidents. Safety, in simple terms, means freedom from the occurrence or risk of injury or loss. Industrial safety or employee safety refers to the protection of workers from the danger of industrial accidents. An accident, then is an unplanned and uncontrolled event in which an action or reaction of an object, a substance, a person, or a radiation results in personal injury

Work plays a central role in people's lives, since most workers spend at least eight hours a day in the workplace, whether it is on a plantation, in an office, factory, etc. Therefore, work environments should be safe and healthy. Unfortunately some employers assume little responsibility for the protection of workers' health and safety. In fact, some employers do not even know that they have the moral and often legal responsibility to protect workers.



INTELLECTUAL CAPITAL REPORT: A CASE OF PONDICHERRY UNIVERSITY

T. Kumar • Published 1 February 2020 • Education • Journal of critical reviews

Higher Education Institutions (HEIs) play a very important role in the knowledge-based economy where Intellectual Capital (IC) as considered as important factors for creating value of economic wealth. In order to develop, maintain and manage the universities intangible resources and activities the disclosure of information on IC become necessary by the universities. The aim of this paper is measuring and managing intellectual capital report in Pondicherry University. This paper uses the... [Expand](#)

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A Study on Customer Perception Towards Online Shopping

Taruna¹

Abstract Internet has changed the traditional way of customers shopping and buying goods and services. In this rapidly changing age and time, going digital is the new trend. Every brick and mortar shop is now trying to create its online presence to stay ahead of the competition. Consumers use the internet not only for online shopping, but also to compare prices, product features and after sale service facilities. Online shopping also known as e-shopping is a form of electronic Commerce which allows Consumers to directly buy goods or services from a seller over the Internet using a web browser. Customers are purchasing the goods and services online because it saves time, and more selection, for goods is available as compare to offline shopping. And most important thing there is no need to go anywhere one can receive goods at his / her home. The main objective of this research study is to explore & investigate consumer perception towards online shopping. The present research paper has used Quantitative method to study the consumer preferences towards online shopping. The data was collected through Questionnaires. This research also aims to find out the key factors like age, gender, and various payment method that affects the consumer behavior towards online shopping.

Index Terms Age, cash on delivery, debit card, credit card, price

1. INTRODUCTION

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A Key to Unlock: Empowering Emotional Intelligence and Experiencing Transformation among School Students through Emotional Intelligence Intervention

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Abstract

India is the largest democracy in the world, and students are called future of the country. Schools are the place for the empowerment and development of good attitude-oriented personality students. The development of good attitude-oriented personality includes both cognitive skills and social cum emotional skills among school students that in turn would lead the country to be a developed country in the near future. In the present world of globalization, all the schools take good effort in imparting education that meet the requirements of present day globalised organizations. But at the same time, the schools are missing the key of upgrading the student's social and emotional skills which would be the tool to retain success both in their professional and personal life. Hence the present study investigation would be an evidence for proving that upgrading the student's social and emotional skills through Emotional intelligence intervention would lead to experience the empowerment and real transformation among school students of government schools. The present study would be an experimental study investigating the government school students' Emotional intelligence before and after Emotional intelligence intervention.

Key-words: Emotional Intelligence, Emotional Intelligence Intervention, Globalised Organizations.

1. Introduction

India is the largest democracy in the world, the seventh largest country and the second most populous. India is a developing country and students are called the future of India. Hence, the need of the hour arises for the students, schools and government to work in close co-operations for the advancement of the country. Since schools are considered as the students' second home where they spend lot of time and learn to know about themselves and the outside world starting from their

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A STUDY ON CONSUMER SATISFACTION TOWARDS KWALITY WALL'S (ICE-CREAM)

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ABSTRACT

Kwality wall's (Ice-Cream) the original Indian company was found in 1956. Hindustan Unilever Limited (HUL) is a consumer goods company based in Mumbai, Maharashtra. Ice cream is a frozen food usually made from dairy products, such as milk and cream, often combined with fruit or other ingredients and flavours. A study is conducted on Kwality Wall's ice cream towards consumer satisfaction. In this study, the preference and taste of consumer are analyzed through questionnaire. The research is descriptive in nature. Convenient sampling technique has been used. Data has been collected from 120 respondents. Statistical analysis tools such as One-way ANOVA, Independent Sample T test, Correlation have been used to interpret data. The result found that most of the consumers are satisfied with taste and preference of the Kwality Wall's ice cream.

Key Words: Kwality Wall's (Ice-Cream), consumer, taste and preference, Food.

STATEMENT OF THE PROBLEM

There is no person who dislikes Ice-Cream. But for every individual has their own preference towards the brand and quality. In this study, to show what basis the customer satisfaction and preference to buy the Kwality Wall's (ice-cream).



A STUDY ON ONLINE SHOPPING HABBIT OF WORKING PROFESSIONALS

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ABSTRACT- Online shopping is a form of electronic commerce which allows customers to directly purchase the product or service from the seller over the internet using web browser. Growing number of customers shop online to purchase products and services to gather information about the product to know the trends in the market and even for entertainment purpose. This helps in studying the purchase behaviour of the customers with different occupation background like student, professional workers, self-employees, salaried persons and their purchase decision based on their gender, age and other demographic factors. And the other factors which affect their purchase decision online. The factors were analysed by collecting the source of data from the respondents and analysing by using different strategic tools. Where online shopping saves the time also which helps in comparing the price and features of the product. And the occupation and frequency of the purchasing the product from online has a significant connection and the growth of the online selling is growing and it shows the future of online selling and online purchasing decision of customers.

KEY WORDS- Online shopping, Purchase behaviour, Demographic factors, factor analysing

INTRODUCTION

Online shopping is a form of electronic commerce which allows the customers to directly buy the product from the seller through internet using browser or through an application. Through online shopping customers can buy the product from different sellers and compare the price difference and the quality difference of the product. In this era people use to buy products from online sites using different range of computer devices like desktop computers, laptop, mobile phones etc.



A STUDY ON BUYING BEHAVIOUR OF YOUNG CONSUMERS IN SELECTING SMART PHONES IN CHENNAI

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ABSTRACT: Smart phone has become an integral part of human life. With the increasing use of technology for mediating communication, it is used for both personal and organizational use. In today's modern life it plays a predominant role since Smart phones these days are used by people at all levels across the world.

In recent years, the adoption of Smart phones has been exceptionally rapid in many parts of the world, and especially in India where Smart phones are nowadays almost as common as wrist watches. Smart phones have been turned into more of a necessity for people than a luxury.

This Study tries to understand the buying behavior of young consumers in selecting smart phones in Chennai by surveying 120 consumers in Chennai. This study also tries to identify the factors that influence their purchase decision on Smart phones and also their satisfaction level on all the factors that influenced their purchase decision. This study helps the marketer to analyze the young consumer's psychology and position itself better in the market.

Keywords- Smartphones – integral –human life – predominant role – luxury – purchase decision.



A STUDY ON CONSUMER PRECEPTION TOWARDS ONLINE PRODUCT ORDERING

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ABSTRACT- Consumer perception of online product ordering is that the method of shopping for product and services from merchants World Health Organization sell on the web. Since the emergence of the globe wide net, merchants have wanted to sell their product to people that surf the web. Shoppers will visit net stores from the comfort of their homes and search as they sit before of the pc currently daily, online searching has become widespread among individuals, they have become techno-savvy and feel terribly snug in mistreatment web. Therefore online searching has turned into a trend that's why it's necessary to create a study on Consumer perception of online product ordering usage and perception. The most aim of this analysis is to check the perception of the purchasers towards Consumer perception of online product ordering and conjointly discriminate this perception of gender bench vise. For this purpose, with facilities of convenient sampling technique a hundred and fifty respondents were selected and knowledge was collected through the structured form. On the premise of knowledge analysis, it's found that the majority of the purchasers were perceived that online searching is higher possibility than manual searching and most of the customers were glad about their online searching transactions. Customers are accessing their web at their home and office/ faculty. For the most part, customers are shopping for dress, physics things and accessories. The most mendacious barrier for online searching was customers have to give their MasterCard variety and that they can't see the product in person. Customers believe the statement that online searching is costlier than manual searching, its take longer to deliver the product and that they face issues whereas creating online purchases.

Key words- Consumer Perception, Product and Services, Online website, Shopping, Online Searching Transaction



A STUDY ON CONSUMER BEHAVIOUR ABOUT AAVIN DAIRY PRODUCTS

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DR. NITHYA, Assistant professor, School of Business Administration, Sathyabama Institute of Science and technology,
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ABSTRACT- India is the world's largest dairy producer. Indian dairy sectors have grown substantively over the years. Dairy products demand in India has increased dramatically in both rural and urban areas. However, as a larger population migrating from rural areas to cities thus creates greater demand for dairy products. Tamil Nadu state is one of the ten largest milk producing states in India. In the state, Major milk contributor is Aavin, a Tamil Nadu based milk producer union, procures milk, process it and sells milk and milk product to consumers. This paper analysis consumer Behavior about Aavin dairy products in Chennai. The aim of the study is revealed consumer perception over Aavin milk products based on their age, educational qualification and monthly income of the consumers family.

Key Words:- AAVIN; Consumer behavior; Dairy products

I. INTRODUCTION

Milk has been used by humans since the beginning of recorded time to provide both fresh and storable nutritious foods. In some countries almost half the milk produced is consumed as fresh pasteurized whole, low-fat, or skim milk. However, most milk is manufactured into more stable dairy products of worldwide commerce, such as butter, cheese, dried milks, ice cream, and condensed milk.

Indian dairy product overview

India is the world's largest dairy products by volume, accounting for more than 13% of world's total milk production and it also has the world's largest dairy herd. This is because India has 75 million dairy farms, about half of all dairy farms in the world.

India has an edge over many developed countries also because its cost of production is lowest in the world and hence it enjoys a comparative advantage in the product of milk. The only problem with India



A STUDY ON IMPACT ON EMPLOYEE COMMITMENT TOWARDS ORGANIZATION GROWTH IN TEXTILE INDUSTRY

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Manoj Samson, MBA student, school of management studied, Sathyabama University, Chennai

ABSTRACT: Employee Commitment is the bond employees experience with their organization. Broadly speaking, employees who are committed to their organization generally feel a connection with their organization, feel that they fit in and, feel they understand the goals of the organization. Employee commitment can be stated to which employees are bound emotionally or intellectually to the organization. The management wishes that the employees share a strong commitment to the organization's goals & objectives as this commitment enhances the employee engagement at work. In order to keep the employee commitment levels high the organization needs to keep the employee motivated at work. A motivated employee understands his/her responsibilities well and is always ready to walk an extra mile to achieve customer satisfaction and gains in organization's profit. The following processes have to be put into place if the management is looking for a strong employee commitment. Many industry focus on different areas of improving commitment of their employees so that they can improve performance. Organizations with committed employees tend to perform better than those that have less committed employees and yet various organizations are doing less to improve employee commitment.

Key words- Enhance employee commitment, employee motivation, superior – employee relationship.

INTRODUCTION

Employee commitment can take different forms. The context, direction and development of commitment, as well as the extent to which commitment influences behaviour can result in confusion and debate. Commitment is the bond employees experience with their organisation. employees who are committed to their organisation generally feel a connection with their organisation, feel that they fit in and, feel they understand the goals of the organisation. The added value of such employees is that they tend to be more determined their work, show relatively high productivity and are more proactive in offering their support. Employee commitment is important because high levels of commitment lead to several favourable organizational outcomes. It reflects the extent to which employee's identify with the organization and is



A study on influence of remote work on employee's performance

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PREETHI C, Student, School of Business Administration, Sathyabama Institute of Science and Technology, Chennai

ABSTRACT- This study is based on working from home and the aim is to assess the impact that working from home has on motivation and performance of employees working within organisation. Previous research around this topic has focused on how working from home is an extremely positive way of working and this has been possible due to newer technologies being readily available. The aim of this study was to look in depth at the experiences employees had whilst working from home and how each individual felt their motivation and performance levels were affected. A qualitative research approach was taken as part of this study which was carried out through the use of semi-structured interviews. This approach was taken in order to gather employees opinions and experiences to see whether any trends emerged in relation to their motivation and performance levels whilst working from home. The Working from home does higher motivation and performance levels of employees. Although there were mixed opinions presented as to whether employee performance levels were higher whilst working from home employees commented on how their performance levels would be affected negatively if working from home was removed. Overall it was clear to see the high levels of positivity surrounding working from home and how this impacts positively on employee motivation and performance levels, which can have positive effects on employee well-being, employee work life balance and also job satisfaction. In addition to this if employees are more motivated and performing to a higher standard then this is likely to also have a positive effect on the organization in terms of retaining staff and achieving more from their employees.

Key words- Work Attitude, Work from Home, Employee Performance.



A STUDY ON CONSUMER PRECEPTION TOWARDS ONLINE PRODUCT ORDERING

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Chennai

KARTHIK S, Student, School of business administration, Sathyabama institute of science and technology, Chennai

ABSTRACT- Consumer perception of online product ordering is that the method of shopping for product and services from merchants World Health Organization sell on the web. Since the emergence of the globe wide net, merchants have wanted to sell their product to people that surf the web. Shoppers will visit net stores from the comfort of their homes and search as they sit before of the pc currently daily, online searching has become widespread among individuals, they have become techno-savvy and feel terribly snug in mistreatment web. Therefore online searching has turned into a trend that's why it's necessary to create a study on Consumer perception of online product ordering usage and perception. The most aim of this analysis is to check the



A Study on the consequences of work stress on employee performance during covid-19 .

SHWETHA.S , MBA Student, School of Business Administration, Sathyabama Institute of Science and Technology, Chennai

Dr. NITHYA S., Assistant Professor, School of Business Administration, Sathyabama Institute of Science and Technology, Chennai

ABSTRACT: A study analysis to determine the effects of operational stress on employee performance during the covid-19 epidemic. The project report is about the level of staff pressure that is an integral part of any organization, which is considered a necessary asset of the company. The main concern of respondents is safety and security in the covid-19 virus and they take all precautionary measures while on duty a sample size of 120 is taken for the purpose of analyzing the project using a simple sample. In the complete sample the majority of respondents are among all respondent staff satisfied with the physical and mental condition of the respondents who are satisfied with the physical and psychological working conditions of the organization.

Key words: Work stress ,covid-19 , employee performance , work from home

I. INTRODUCTION :

Occupational Stress, also known as Occupational Stress, is the stress that a person experiences at work. The main causes are short-term goals that are not possible, unexpected assignments on responsibilities, and high expectations. Occupational stress can be defined as the physical and emotional responses that occur when job requirements differ in skills, resources, or employee needs. Work pressures can lead to poor health and even injury. With today's business, there is a lot of competition between companies. Staff performance becomes a big thing and the key to corporate success. This performance has been severely hampered by the extreme pressures exerted in the workplace and this has aroused the attention of many employers. Knowing the factors that lead to job stress and your impact on staff performance is essential for any organization to ensure its success and efficiency.



A STUDY ON EFFECTIVENESS OF MOTIVATIONAL INCENTIVES ON MOTIVATIONAL INCENTIVES ON EMPLOYEE PERFORMANCE AT K7 COMPUTING PVT LTD

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Chennai

TONY. J, MBA Student, School of business administration, Sathyabama Institute of Science and Technology, Chennai

ABSTRACT - The current study was conducted on the Effectiveness of Motivational Incentives on Employee Performance. The main purpose of this study was to determine the level of incentives and to evaluate the impact of these incentives on employee performance. Research has developed a variety of ways in which employees are motivated including incentives based on financial and non - financial recognition. Research suggests that financial incentives alone were not enough. Capacity building programs should be implemented for employees that will not only make their job challenging but also increase their commitment to their organizations. The information from this study can be used effectively by companies to review their staff policies and other researchers for future studies.

KEY WORDS – Employee performance, Incentives, Financial, Motivation, Efficiency, Satisfaction, Cyber Security.

I. INTRODUCTION

Employees play a vital role in the day-to-day running of any organization, especially when markets are highly competitive and have a flexible environment supported by most theorists. The destiny of an organization is usually determined by its employees so it sounds reasonable to understand how employees can be motivated. Depending on the motivation for the work, employee incentive programs have been found to be the most acceptable approach among organizations. The aim of this program is to reward productive performance, strengthen morale and inspire employees' work and how it can be improved is at the heart of industry and organizational concerns, so many union scientists are keenly interested in various programs and their work-related strategies and growth incentives are among those used in the workplace.



A study on factors influencing consumers on buying products through social media in Chennai

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Assistant Professor, Sathyabama Institute of Science and Technology, Chennai

ABSTRACT:

The purpose of study is to develop an understanding the factors which are influencing Consumers to buy products on Social Media in Chennai and to explore the demographic factors which influences the level of customer satisfaction of shoppers on Social Media.

With the explosion of social media platforms within the interactive digital media realm and firms magnified comprehension of the importance of getting loyal customers, the question of social media usage in developing client loyalty has become additional and additional distinguished. Since social media permits corporations to have interaction directly with the tip client at a comparatively low value and with the next level of potency, it's notably necessary for little on-line branded retailers with restricted selling and PR budgets.

Key Words: Social Media, Chennai, Customers

INTRODUCTION:

Social media promoting is also a more recent part of program promoting, however its very throughout a category of its own. It does not relate solely to searching; it relates to a broad category of spoken promoting that has taken the online by its horns. As luck would have it, the development is simply growing at currently.



A STUDY ON STRESS MANAGEMENT OF IT EMPLOYEES IN IT SECTOR

SATHYABAMA INSTITUTE OF SCIENCE AND TECHNOLOGY

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ABSTRACT: In India, one of the most developing sectors is Information Technology. The IT has become more competitive service sector in India. From the beginning of this decade, IT have been facing greater challenges in terms of technological revolution, service diversification and global servicing. So, everyone cannot adapt with the change challenges that they come across in IT sector which leads to stress. Stress is been all over a human life. The impact of stress in employees of IT sector is more in numbers. And it had been common in IT sector in this era because the change Technology, competitiveness, complexity in job. In IT sector performance of a employee is more important and they need to update their knowledge in often to sustain Job Security. Hence this, study was made to find out the causes of stress in employees of IT sector and suggesting organizations to improve the stress management of the employees.

INTRODUCTION

Due to globalization of Indian economy and encouraging government policies Information Technology (IT) industry in India has got a remarkable boost. In the IT industry a continuous pressure can be seen among IT professionals to provide effective services efficiently and have to be cost effective. IT professionals are prone to develop a lot of health-related problems due to constant physical and mental stress of their work. Globalization and privatization play a very



A STUDY ON CHOICE OF TRANSPORTATION MODE IN LOGISTICS INDUSTRY AT CHENNAI

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Abstract: Today the responsibilities of business executives have become critically important due to technological advancement, we have done some data collection for our project research. This study is based out of primary and secondary research; carried out that would help to gather fresh data which can be analyzed with the past data to seek the inferential analysis viz., Chi-square Test, ANOVA, Correlation. The results of these study shows positive results which is beneficial for the companies as the existing trends in logistics industry. we used a questionnaire as a tool for gathering data. The respondents were selected randomly from the Chennai customer list provided by the companies. The research questions are set to be asked to the Clients of Logistics companies. Secondary data is nothing but we collected some data from internet sources, magazines and newspapers which have been helpful in getting an insight of present scenario. The sample sizes of 120 respondents are interrogated and the results are analyzed using various respondents are satisfied and they are loyal to the companies

Keyword: primary research, secondary research, questionnaire for gathering data, internet sources, magazines, newspapers and inferential analysis.

I. INTRODUCTION

In this modern world of globalization everything is changing day-by-day, as innovation is the rule of nature. There is a tremendous change in consumer's buying behavior also. Now everywhere consumers are more conscious about their purchasing. Now they are more aware and more educated. Per person income is also increasing and it is the reason now people are spending more.

Logistic helps in productivity and growth in the "Industry 4.0" era, which is characterized by pure digital technology. Transportation is a system of goods movement in order to minimize cost maximize service to the customers that constitutes the concept of business logistics. Production or manufacturing process and material handling takes place within the plant and plant inventory. Warehousing services is provided between plants and marketing outlets involved separate transport.

The manufacturers limits themselves to the production of goods, leaving marketing and distribution to other industries. Warehousing and storage can be considered in terms of services for the production and shipping process and for product distribution. These developments will make some improvement in logistics performance.

Statement of the problem

This study speaks about the current status of customer choice towards the transportation services of Logistics companies. Challenges and requirements of planning for logistics companies are also discussed. Many of the logistics and supply chain companies are using latest transportation modes to maintain the effective process of transportation. The project speaks about the causes and effects of transportation system adopted in Logistics companies. Logistics companies are facing troubles in maintaining their systems effectively due to various reasons. Technology is a boon to them.

Objectives

Primary Objective

To study the effectiveness of customer choices regarding the transportation modes and services offered by logistics companies

Secondary objectives

- ✓ To study the satisfaction level on the efficiency of internal operations of the logistics company
- ✓ To know the satisfaction level towards services provided by the company
- ✓ To understand the changes that are expected from the company
- ✓ To find the overall satisfaction level towards the booking and delivery process of logistics companies



A STUDY ON SATISFACTION LEVELS OF CUSTOMER IN USING WAREHOUSING AND SHIPPING FACILITIES OF LOGISTICS COMPANY

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¹Student, ²Assistant Professor

School of Business Administration

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Abstract: Warehouses are intended to meet exact requirements in the stock taking care of mechanism. Then, there are some operations which are common amongst them. We're uniquely positioned to help shipping line and land side customers grow their business and achieve better supply chain efficiently, flexibility and dependability. The main reason for the study is to identify the customer satisfaction levels on using the shipping & warehouse facilities of Logistics Company. Convenient sampling method is used in this study for data collection. Primary data was collected with the help of a questionnaire. Secondary data was collected by external sources like books, newspapers and journals; new age sources like the internet. The study used tools such frequency analysis and percentage analysis. From the study the level of satisfaction of customers from using the warehouse facilities have been identified.

Index Terms - Inventory, Shipping, Data of Delivery, ERP

I. INTRODUCTION

Warehouses are intended to meet exact, requirements in the stock taking care of mechanism. Meanwhile there are some operations which are common amongst them. The Inventory handling method can be categorized as inventories, in or receiving. This involves the physical activity of unloading and incoming transports, checking deliveries against purchase orders and recording. Depending on the agreement of both the parties, future checks may include quality control. Some or all of the delivered inventories are either rejected or accepted at this stage. The Rejected inventories are sent back to the supplier. Pre receipt, ideas that the stockroom director ought to be engaged with determining and conceding to the bundling, things per container just as a particular marking needed, notwithstanding the methods for transport, in order to guarantee that the conveyed items are viable with the storage space. Set aside into the capacity region. Depending on the state of inventories in the above stage, accepted inventories are taken into storage. The capacity space of the distribution centre is regularly the biggest space, with the spaces isolated for distinction sorts of inventories that come all together determination and picking or pressing. Inventories are put away in the stockroom to be utilized later when required. The needs for inventories are made ready for transportation to the point of need. Inventories outward or dispatch are put together at the dispatch area and loaded onto the outbound vehicles, or picked up for use according to their size and place of need. The key aspect to be considered in the activities is the conflicting priority of maximizing the use of the space allocated to each, while minimizing to undertake the activity.



A STUDY ON CONSUMER'S PERCEPTION TOWARDS ORGANIC PRODUCTS IN CHENNAI

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ABSTRACT

In India, Organic field is in rising stage this growth inside the organic market is driven by health issue and safe consumption. These are the foremost drive whereas shopping for the organic merchandise. Thus, this analysis study has been undertaken in chennai town and to focus the consumer's perception towards organic product. the objectives are to appear at the health concern of the consumer's, the quality factors influencing customers , the supply of organic merchandise in town and respondents valuable suggestions. 130 respondents are chosen straightforward random ways that. Tools used for the study are proportion analysis, Correlation, ANOVA .

Keywords - Organic product, Consumer's Perception.

INTRODUCTION

The term organic merchandise is formed public as a results of the merchandise that is free from preservatives and chemical contents. In INDIA, Organic merchandise regulated and recognized by Food Safety and Standards Authority of state (FSSAI) has the mandate to manage manufacture, distribute, sell or import "organic foods" as per the provisions ordered to a lower place Section twenty a pair of the Food Safety Standards Act, 2006.



A study on effect of mobile marketing among youngsters in Chennai

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Student, Sathyabama Institute of science and technology, Chennai.

Assistant Professor, Sathyabama Institute of science and technology, Chennai.

ABSTRACT

The Project explains the influence of mobile marketing and its effect among the youngsters in Chennai. The youngster uses mobile phones have increases opportunities for marketing people to promote their product using mobile phones Mobile marketing attract the youngsters due to the improvement in technology and knowing all the trends in their day today life. This is thanks to the rationale that they get to understand about each product and services on their phones via sms, emails, various apps etc. The increasing trend of mobile marketing is accepted by the people. Nowadays youngsters want to know the current trend and new product launched by the companies. Mobile which is a very personal device is helping them a lot in knowing all about the developments and the popularity of mobile phones has resulted in mobile-based advertising and promotions that mainly target the youth. By the help of the study helps different perspectives of people towards mobile marketing is clearly understand.

Keywords: Mobile Marketing, Effective of mobile marketing, Youngster awareness of mobile marketing.

INTRODUCTION

Today Organizations constantly working in changing environment among new technology and high competition helped to reach more customers with regard and frequency and impact of advertising. In today's world mobile marketing paves new way to succeed in targeting audience. Mobile marketing is defined because the use of the mobile medium (e.g. mobile phones) as a means of marketing communications. Since teenagers and young adults are faster adopting it, mobile advertising seems have a bright future, but the extent of acceptance by consumer still remain unclear due to various hurdles, including feelings of intrusiveness and privacy concerns.



A STUDY ON CUSTOMER PERCEPTION TOWARDS INTERNET BANKING IN CHENNAI

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ABSTRACT

Nowadays, Banks came to know more than other portals about the problem and the risk which are faced in this busy competitive world. By offering e-commerce products, this Banking Sector has a major key advantage to overcome from this competitive world. Internet banking which comes under e-commerce created a way to strengthen their relationship with customers and can able to provide upcoming updates and services which are offered by the bank to the customer through internet easier. The paper deals with A Study on Customer Perception towards Internet Banking in Chennai. The study Achieved by using both Primary and Secondary data. Secondary data were collected by creating an online links and share to the respondents inside Chennai using convenience sampling. Around 150 Samples were collected and the analysis of Primary Data was calculated by using Statistical Package for the Social Sciences' (SPSS) 16.0 for windows. From the analysis more than 50% of Respondent is highly satisfied with usefulness and easy use of Internet Banking. Where the Respondent from the age group of above 50 (2.7%) was comparatively less. so, the Bank need to take a necessary steps to educate these age (above 50) group of customers. Also, Respondents agree (48%) that they have problem in security risk arises from hacking. so; Banks need to take an additional note on security risk factors.

KEY WORDS: E-Banking, Internet Banking, Analysis, Customer Satisfaction

1.1 INTRODUCTION

Nowadays, Banks came to know more than other portals about the problem and the risk which are faced in this busy competitive world. By offering e-commerce products, this Banking Sector has a major key advantage to overcome from this competitive world. Internet banking which comes under e-commerce created a way to strengthen their relationship with customers and can able to provide upcoming updates and services which are offered by the bank to the customer through internet easier. Internet Banking was increasingly used by this generation people because of its preserved Usefulness and preserved easy to use.

Internet Banking Achieve Banking Activities like amount transferring, Bill payment, Checking Bank Balance and about active state, online shopping by using Internet as the Delivery Channel. It is

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Case Study 06

Turning the Wheels of Fortune at GFCL*

In the head office at Guwahati of the Golden Fiber Corporation Limited (GFCL), a 40-year-old Central Public Sector Undertaking (PSU), under the Ministry of Textiles, there was an expectant silence among the employees as Vikal took over as the new Chairman and Managing Director (CMD) of the corporation. The fortunes of the corporation were steadily declining and the staff strength reduced from a peak of 3000 employees to the current 400, due to natural attrition of retirements and also because of the ban on recruitment. There were currently around 120 employees at the headquarters and 350 in the field. Against this backdrop, the employees were expecting a lot from the new CMD to redress their long pending grievances especially the pay revision.

During Vikal's conversation with the Union Textile Secretary upon assuming charge, the Secretary dropped several hints that the federal government expected all PSU's to turn in profits for their long-term survival and the government is mulling closing down loss-making PSU's. This led Vikal to doubt his decision to accept this new assignment at the end of an illustrious career as a civil servant from his parent surface transport department. Drawing inspiration from the Buddha who said that "There are only two mistakes in life; not going all the way and not starting the journey." Vikal sat down to work to understand the organization and its activities. Subramanian, the finance director handed him the report by Price Waterhouse Coopers (PwC), commissioned to look into the restructuring of the organization. A particular paragraph caught the attention of Vikal.

"There is hardly any hope for this organization; what with the quality of the fiber produced in India being inferior to that produced in neighboring Bangladesh, even

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A STUDY ON HEALTH ISSUES FACED BY WOMEN IN IT & IT ENABLED SERVICES

¹Ms. Shivani Bhattacharya and ²Mrs. Dr. TR. Kalai Lakshmi

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ABSTRACT:

India is on the path of becoming an economic superpower but its performance index in health component of human development, particularly that of women is not at all impressive. The typical female advantage in life expectancy is not seen in India. In the context of the new economics of liberalization and its challenges to work, human security and development it is necessary to understand whether women are in a position to take advantage of the economic take-off. Therefore, an attempt is made in this paper to analyses the health issues of women in India in relation to their work environment, productivity and welfare. It focuses on two broad areas of gender-based differences and inequalities, viz. the links between gender and economic productivity, and the development of human capital.

KEYWORDS:

Health component, women employees, Health issues of women.



A STUDY ON THE IMPACT OF SOCIAL MEDIA AMONG YOUTH POPULATION

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ABSTRACT

The study is about the impact of social media on youth. The objectives of study are to find the youth impact based on the demographic variables. In this study, research design used is descriptive research design and sample size is 132 respondents. For analyzing, SPSS tools like ANOVA and Chi-Square are used. The result of the study found that most of the respondents has a negative and positive impact towards the social media.

KEYWORDS: Social media, Youth, Impact, Social networking sites.

INTRODUCTION

SOCIALMEDIA is the latest type of media and have additionally acquired dumbfounding overall development. It has become a piece of everybody's life. Web-based media is a wide term and truly includes a few unique sorts of media, like recordings, web journals, and so forth it is where you can send data about others. Online media has been a significant piece of one's life from shopping to electronic sends, instruction and business devices. Online media assumes an essential part in



WORK LIFE BALANCE OF IT EMPLOYEES WORKING FROM HOME DUE TO PANDEMIC IN CHENNAI CITY

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ABSTRACT

The subject of Work Life Balance and Work Life Boundaries has received much attention in the last 15 years. Though concept of Work Life Balance is not so much popular in India yet as it is in the West. India remained unaffected earlier due to the social support system available so far in our country. But now in India, there is also change in family structures like the advent of nuclear family system and structure of work force. The literature identifies its effect on various quality life conditions i.e., Job Satisfaction, Work Stress, Career Growth, Turnover, Absenteeism, Appreciation and competitive environment in context with Work-life Balance and its practices/policies. Convenience sampling method is adopted in which a questionnaire is used to collect the data. The questionnaire circulated through Google form received 130 responses. Percentage analysis and chi-square were used to analyze the given data. The findings indicate that all the dimension of the work from home influence the different perspectives of work life balance and job satisfaction.

Keywords: *Work life balance; Work from home; Job satisfaction: Work stress*

I. INTRODUCTION:

Work-life balance is a crucial issue for every employee in government and private institutions today. This is because there will be a decrease in employee productivity and performance if an organization does not think about the work balance of employees properly and is not managed properly (Abioro, Oladejo, & Ashogbon, 2018). Work balance programs began in 1930 where company policies and regulations allow employees to work effectively and efficiently and provide flexible time to deal with the personal problems of these employees. The fact is, that at present the workforce places more emphasis on work-life balance rather than on income alone (Meenakshi, V, & Ravichandran, 2013); (R, S, & Murthy, 2015). This also must be a concern of the organization how important the work-life balance for its employees. Work-life balance is how to create a supportive work environment, enabling job balance and personal responsibility because this will strengthen employee loyalty and productivity (Meenakshi et al., 2013).



PUBLIC OPINION ON THE ADVANTAGES OF INVESTING IN GOLD

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ABSTRACT:

An investment is an asset or item acquired with the goal of generating income or appreciation. Appreciation refers to an increase in the value of an asset over time. When an individual purchases a good as an investment, the intent is not to consume the good but rather to use it in the future to create wealth. An investment always concerns the outlay of some asset today—time, money, or effort—in hopes of a greater payoff in the future than what was originally put in.

In this modern time, the money plays an important role in everybody's life. Every individual saved from current consumption for the benefits of future requirement. Investment is the commitment of funds which have been saved from current consumption with the hope that some benefits will be received in the future. Though there are many forms of investments people choose gold as one of the best investment. The various alternatives available for investment in gold through options like jewellery, coins, bullions, ETF, mutual funds, E-gold etc. The present study "PUBLIC OPINION ON THE ADVANTAGES OF INVESTING IN GOLD" tries to study about the public opinion on advantages of investment in gold and the factors that influence them to invest and the various forms of investment in gold. For the purpose of study the Primary data and Secondary data has been collected. Primary data consists of questionnaire and Secondary data through website, research papers and magazine.

A STUDY TO IDENTIFY THE MARKETING STRATEGY THAT WORKED IN FAVOR OF LIPTON ICE TEA BY PEPSICO COMPANY

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ABSTRACT

Having a favorite corporate image and powerful brand equity build a strategic position in the market for corporations. This position plays a vital role in sustainable advantage. Therefore, we focus on the impacts of marketing strategies such as channel performance, value-oriented price, promotion, and after-sales service on brand equity directly and by corporate image indirectly. The purpose of this study is to measure a study on the effectiveness of marketing strategies followed in Lipton ice tea by PepsiCo Company and identify the marketing strategy that worked in favor of Lipton Ice Tea. The data were collected from people consuming Lipton Ice Tea in all age groups. The questionnaire circulated through Google form received 120 responses. Descriptive Analysis, Correlation, ANOVA, and T-test were used to analyze the given data.

Keywords: Marketing Strategies; Lipton; Marketing Mix.

I. INTRODUCTION

Marketing in straightforward terms is often aforementioned to be "A human action directed at glad desires and needs through an exchange method." Marketing as a practical space of management is changing into very necessary as compared to alternative fields. All choices in trendy enterprise revolve around data connected with promoting deciding things, that area unit characterized by Distribution Strategy, Channel members, and merchandise choices. The merchandise choices, customers assess a product's price by staring at several factors together with those who surround the merchandise.

- Market: The set of all actual and potential consumers of a product or service.
- Marketing: A social and social control method whereby people and teams get what they have and need through making and exchanging products and prices with others.
- Marketing Management: The art and science of selecting target markets and building profitable relationships with them. Client Satisfaction: The extent to that a product's performance matches a buyer's expectations.
- Marketing Mix: The set of manageable military science promoting tools – product, price, place, and promotion – that the firm blends to provide the response it needs within the target market.

II. INDUSTRY PROFILE

Lipton ice tea could be a nutrient launched by Lipton unitedly with PepsiCo. Lipton is a longtime whole within the tea market whereas PepsiCo incorporates a distinguished presence within the drink trade. Focusing on Lipton ice tea specifically, Lipton has divided its customers consistently with way. In general, Lipton ice tea has 2 major targeted teams of customers. The primary cluster covers those folks that lead a busy life vogue and area unit looking for "something instant." This cluster principally includes students, employees, operating ladies, and alternative similar customers WHO live a busy and busy life and area unit in want of a second product to refresh them. The second cluster of individuals includes the health-conscious phase. Customers from this explicit phase might not essentially lead a busy life because of the 1st cluster, however, they're potential customers owing to the health advantages offered by the merchandise.

III. OBJECTIVE OF THE STUDY

The objective of the study is to identify the marketing strategy that has worked in favor of Lipton Ice Tea and what strategy has not been received well by the consumers.

IV. RESEARCH METHODOLOGY

4.1 Population size and sample size:

The population size of the consumers of Lipton iced tea in Chennai city is indefinite. The sample size is confined to 120 respondents. The research uses the Convenience sampling method.

4.2 Primary and secondary data:

The study is completely based on primary data. Primary data for the study is collected through the self-administered questionnaire which was circulated through Google forms. The study uses Secondary data for the Theoretical framework of the study and a Review of literature collected from journals, books, thesis, and magazines.

4.3 Questionnaire Development:

The structured questionnaire consisted of 2 sets; the first set consisted of the demographic profile of the consumers and the second set consisted of the Factors of Branding and Marketing mix. All the five factors of Emotional intelligence were identified through the review of the literature. The factors of Emotional

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A STUDY ON THE IMPACT OF COVID-19 PANDEMIC ON BRAND PREFERENCE IN PURCHASING DECISIONS TOWARDS SELECTED FMCG

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A Study on Working Capital Management

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Dr. Palani.A

Head of The Department, School Of Business Administration, Sathyabama Institute Of Science And Technology, Chennai, India

ABSTRACT:

Administration of Working Capital is one of the most vital functions of corporate management. Every organization whether public or private, profit oriented or not, regardless of its extent and nature of business, needs sufficient amount of working capital. The proficient working capital management is most critical factor in maintaining existence, liquidity, solvency and accomplishment of the any business organization. A company needs sufficient finance to carry out purchase of raw materials, payment of predictable operational expenses and funds to meet these expenses are together known as working capital.

KEY WORDS: Finance, Capital, Liquidity of Capital, Business, Organization, Working Capital Management

Date of Submission: 16-05-2021

Date of acceptance: 31-05-2021

I. INTRODUCTION:

Working capital management deals with the most dynamic fields in finance, which needs constant interaction between finance and other functional managers. The finance manager acting alone cannot improve the working capital situation. In recent times a few case studies regarding management of working capital in selected companies have been in order to make in-depth analysis of the several experts of working capital management. The finding of such studies not only throws new lights on the technical loopholes of management activities of the concerned companies, but also helps the scholars and researchers to develop new ideas



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A Study on Listing Day Performance of Initial Public Offering

D. Velumoni

[PDF](#)

Abstract

An Initial Public Offering (IPO) is one of the vital types of public offering where private companies raise funds from the public at first time and later on these shares are traded on stock exchanges for liquidation by the investors. Pricing of securities on the stock market is based on various factors such as performance of the company, age of the company, IPO grading, Net Asset Value, etc. During listing, the common experience on pricing are underpriced, overpriced or correctly priced. In this paper, the author has done a conceptual study and experimented, by reviewing the various papers on factors influencing IPO and prepared a Conceptual model and analyzed by taking IPOs from January 2018 to March 2018. It is revealed that the performance of the company has impact on the pricing of securities on stock market. It is found from the study that most of the companies' stocks are underpriced by the underwriter.

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A STYDY ON FIANCIAL PERFORMANCES ANLAYSIS ON ONGC LIMITED

DHINESH BABU, VELUMONI.D

MBA

SATHYABAMA

ABSTRACT

The project report entitled to a study on Financial performance of **OIL AND NATURAL GAS CORPORATION LIMITED**. The main objective of the study analyze the financial performances of the company. It is the process of identifying the liquidity, solvency, profitability and efficacy of firm. The various tools used for study are ratio analysis and comparative balance sheet and common sized balance sheet and efficiency trend analysis. Chart and tables are used for better understanding .

Through ratio analysis the company could understand the liquidity, solvency, profitability and efficacy position of the company. The secondary data collected from records reports and profile of the company. The secondary data collected from



A STUDY ON FUNDAMENTAL ANALYSIS IN AUTOMOBILE COMPANY

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Dr.Velumoni D, MBA., M.Phil., Ph.D

Faculty, Sathyabama Institute of Science and Technology, Chennai

ABSTRACT

The aim of the thesis is to perform the fundamental analysis of automobile industry with reference to the selected companies. Fundamental analysis is an approach to arrive at the 'correct price' of the security. Its objective is to identify the under priced and overpriced securities in the market place so that the investment decision-buying and selling of securities can be made. The automobile industry is one of the core industries in India and is optimistic of posting good sales in the coming years. So, the investment in the shares and securities of automobile companies seems to be profitable. As a part of the analysis, Automobile industry is turned out to be one of the essential business of the Economy. The study is done using secondary data collected from Employee who works in selected automobile industry for the period of last five years from year 2015 to 2019. The first part of the thesis is focused on introduction of necessary theoretical framework, the second part continues with an analysis of automobile industry and finally in last part valuation is performed and an investment recommendation is formulated.



A STUDY ON THE FINANCIAL PERFORMANCE WITH REFERENCE TO ITC LIMITED – STRATEGIC BUSINESS UNIT PACKAGING & PRINTING.

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Sathyabama Institute of Science and Technology, Chennai

Dr. Velumoni D, Assistant Professor, School of Business Administration, Sathyabama Institute of
Science and Technology, Chennai

ABSTRACT

The project titled 'A study on the financial performance With reference to ITC – Strategic Business Unit Packaging & Printing' deals with the movement of money in and out of a business, project, or financial product. Nowadays, the cash is a main motive for each and every business. The monetary benefit is considered as a primary one and the non monetary benefit is considered as a secondary one in each and every business firm. But, the requirement of cash may differ from one firm to another firm.

The tools used for the data analysis are traditional ratio analysis and Trend analysis. The study shows that over a period of five years from 2016 - 2020. Effective cash management has declined in the recent years. A firm should aim at maximizing the wealth of its shareholders. In its endeavor to do so, a firm should earn sufficient return from its operation. Earning a steady amount of profit requires successful sales activity. The firm has to invest enough funds in current asset for generating sales.

The objectives are to analyze the financial position and to determine efficiency in cash, inventories, debtors and creditors. Further, to understand the liquidity and profitability position of the firm. These objectives are achieved by using ratio analysis and then arriving at conclusions, which are important to understand the efficiency / inefficiency of Cash.

It was noticed in the study that the company had utilized its Cash efficiently and can also try to get more effective values by working on it. The cash required to meet out the current liabilities is maintained at a normal level that shows the company follows an average policy.



A STUDY ON THE STOCK MARKET CONDITIONS BEFORE AND AFTER THE OUTBREAK OF COVID-19 PANDEMIC

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ABSTRACT

Stock Market is a platform where shares of investors listed companies are traded. The primary market is where companies issue shares to the general public in an initial public offering (IPO) to upraise capital. A stock market helps stock brokers to trade company stocks and other securities. Often trading in the Indian stock market takes place on the Bombay Stock Exchange and the National Stock Exchange. The COVID-19 pandemic outbreak and the hard containment measures executed worldwide have badly afflicted the level of global economic condition. To provide an understanding of how the coronavirus health crisis has affected the stock markets, this study investigates the impact of the COVID-19 outbreak on the major stock market indices.

Key Words- Stock market, Investors, Stocks.

INTRODUCTION

The Stock market plays a vital role in the growth of the industry and economy of the country to a great extent. The stock market is the primary source for any company to upraise funds for business growth. To issue shares for the investors to invest in the stock market a company needs to get included to a stocks exchange and through the primary market of the stock exchange they can issue the shares and get the capitalize for business needs. That is the cause that a uprising stock market is the indication of a developing industrial zone and a growing economy of the country.

REVIEW OF LITERATURE

Debakshi Bora and Daisy Basistha (2020) studied that the daily analysis of closing prices of indices such a study has attempted to make a comparative analysis of the return of the stock market in before the COVID-19 and during the COVID-19 situation. The GARCH model is used to capture the volatility of the indices.



A Study on Financial Planning for Salaried Employees

R.Uma* and Y. Aysha Fathima**

Department of MBA, Sathyabama Institute of Science and Technology, Chennai, India

* Student **Asst. Prof.

Abstract

Financial products act as an investment avenue and supply the specified financial security to the investors supported the risk-return profile of the financial products. In the past, traditional financial products were offered in India by banks (deposit account, credit account), life insurance Corporation (LIC), and postal department (recurring deposit, National Saving Certificate, Kisan Vikas Patra). However, in recent years with the arrival of liberalization of monetary services industry, diverse financial products are introduced like mutual funds, shares, derivatives, life and non-life insurance schemes (Unit Linked Investment Plans (ULIPs), pension plans, children education plans, etc.). Investment preference differs from person to person, as every individual behaves differently while investing. Investment behavior of a private is guided by his own set of circumstances. With an expectation of generating high returns over a period of your time and certain levels of risk, individuals invest in several financial products. The present study is an effort to research the investment preferences of salaried individuals towards financial products supported various demographic factors.

Introduction

Financial planning may be a process that an individual goes through to seek out where they're now (financially), determine where they need to be within the future, and what they're getting to do to urge there. Financial Planning provides direction and aiming to take financial decisions. It allows understanding of how each financial decision a private make affects other areas of their finances. For example, buying a specific investment product might help to pay off mortgage faster or it'd delay the retirement significantly. Financial products which act as an investment avenue and provide the required financial security to the investors based on the risk-return profile of the financial products. Investment preference differs from person to person, as every individual behaves differently while investing. With an expectation of generating high returns over a



A STUDY ON BANK LOAN APPRAISAL MECHANISM OF TMB BANK DURING COVID PERIOD

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ABSTRACT:

For TMB Bank to minimize loan losses, it's essential they develop an effective Loan risk management. Loan management starts with the sales and does not stop until the full and final payment has been received. The central bank annual supervision report 2020 indicated high incidence of Loan risk reflected in the rising levels of nonperforming loans by the TMB Bank in the covid period. This results in loan losses when ultimately loan recovery flops and also creation of provision for doubt debts thus affecting overall profitability. Therefore, this study aims at assessing the effectiveness of Loan appraisal on loan performance in TMB Bank in Vellore. This study was intended to be of significance to various parties namely the banks management, customers, investors and even the government. This study suffered difficulties due to confidentiality of Loan information but the researcher obtained an introductory letter from the university and assured respondents of confidentiality. Descriptive research design was used. The population comprised of 86 respondents. That is, one Loan manager and one Loan officer from one branch of each of the 43 TMB Bank registered with central bank of Vellore as at this year. A census study was conducted since the target population was small. Data was collected using a self-administered questionnaire through drop and pick later method.

KEYWORDS:

Bank Loan, Employers, Bank loan format's



A Study on Financial Planning for Salaried Employees

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Abstract

Financial products act as an investment avenue and supply the specified financial security to the investors supported the risk-return profile of the financial products. In the past, traditional financial products were offered in India by banks (deposit account, credit account), life insurance Corporation (LIC), and postal department (recurring deposit, National Saving Certificate, Kisan Vikas Patra). However, in recent years with the arrival of liberalization of monetary services industry, diverse financial products are introduced like mutual funds, shares, derivatives, life and non-life insurance schemes (Unit Linked Investment Plans (ULIPs), pension plans, children education plans, etc.). Investment preference differs from person to person, as every individual behaves differently while investing. Investment behavior of a private is guided by his own set of circumstances. With an expectation of generating high returns over a period of your time and certain levels of risk, individuals invest in several financial products. The present study is an effort to research the investment preferences of salaried individuals towards financial products supported various demographic factors.

Introduction

Financial planning may be a process that an individual goes through to seek out where they're now (financially), determine where they need to be within the future, and what they're getting to do to urge there. Financial Planning provides direction and aiming to take financial decisions. It allows understanding of how each financial decision a private make affects other areas of their finances. For example, buying a specific investment product might help to pay off mortgage faster or it'd delay the retirement significantly. Financial products which act as an investment avenue and provide the required financial security to the investors based on the risk-return profile of the financial products. Investment preference differs from person to person, as every individual behaves differently while investing. With an expectation of generating high returns over a

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A Study on Financial Performance Analysis of Facebook

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ABSTRACT:

The above is a comparative analysis of the financial position and performance of the company. The comparison is based on official financial statements filed with the U.S. Securities and Exchange Commission (SEC) through the Electronic Data Gathering, Analysis, and Retrieval system (EDGAR) (about 10,000 largest publicly traded companies). The comparison is performed using the eleven key financial ratios (see table above). Company's financial ratios are compared with the median values of ratios of all companies and of companies within the same industry, and also with the quartiles of those ratios.

Social media originated as a way to interact with friends and family but was later adopted by businesses which wanted to take advantage of a popular new communication method to reach out to customers.



A Study on Preference and Perception of Health Insurance in LIC Policy

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ABSTRACT

Every human being has the tendency to save to protect him from risks or events of future. Insurance is one form of savings where in people try to themselves against risks or uncertainties of future. Health insurance is insurance against the risk of incurring medical expenses among individuals. By estimating the overall risk of health care and health system expenses, among a targeted group, an insurer can develop a routine finance structure, such as a monthly premium or payroll tax, to ensure that money is available to pay for the health care benefits specified in the insurance agreement. Insurance is related to the protection of the economic values of the assets. The main objective of the study is to study about the awareness towards health insurance policies of different companies and to study about the factors that influence health insurance premium among the policy holders. Hence social security, protection of the family, economic empowerment to the poor and disadvantaged are integral part of the right to life. Insurance companies tend to have widely diversified portfolios and to focus on high-quality investments; thus they were relatively well protected initially during the period of financial turbulence, when asset value declines were concentrated in lower-quality and higher risk assets.



A STUDY ON CHALLENGES FACED BY THE INVESTORS IN ONLINE SHARE TRADING

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ABSTRACT - The stock exchange is one among the gripping determinants of the economy and plays a crucial role within the country's financial state. In today's dynamic environment billion of people are connected to the Internet and Indian stock market has also witnessed these changes. The use of online trading increased dramatically within the mid- to late-90s with the introduction of affordable high-speed computers and internet connections. Online share trading generally requires an online trading platform offered by most online brokers for order execution. This study investigated the challenges faced by the investors in online share trading. Majority of the investors faced the problem of insufficient information and technical problems during online share trading. Primary data were collected from the respondents through the structured questionnaire with the sample of 178 investors. Data collected have been analysed and tested using SPSS. From this study we conclude that there are less challenges but that can be solved by a successful implementation of online share trading.

KEYWORDS: Online share trading, technical problems, risk-taking ability, trust, security.

1. INTRODUCTION

Online share commercialism could be a basic understanding of on-line commercialism processes. Since the invention of web, individuals are able to do much everything just about. because of the net, on-line commercialism has become one among the foremost well-liked ways in which to trade as so much as stock commercialism clothed to be as out there to freelance investors as attainable. on-line commercialism provides each beginners who've simply had one day commercialism course and advanced traders a chance to trade stocks, options, forex and futures everywhere the planet while not physical presence of a broker and with a lot of lower commissions, as a result of everything is completed on-line. on-line commercialism is that the act of putting buy/sell orders for money securities and/or currencies with the utilization of a brokerage's internet-based proprietary commercialism platforms. the utilization of on-line commercialism inflated dramatically within the mid- to late-90s with the introduction of cheap high-speed computers and web connections.



INVESTORS AWARENESS TOWARDS COMMODITY MARKET

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SATHVEENA A, School of management studies, Sathyabama Institute of Science and technology, Chennai, India

ABSTRACT

In Modern days, the field of investment is becoming more dynamic than olden days. International and National factors are growing rapidly that change the values of specific investments. The aim of the study is to examine the investors awareness towards commodity market and to identify various factors influencing commodity trading and to understand the most preferred commodities by the investors in commodity trading. The research found out four factors that is trading frequency habits, goal of an investors, literacy awareness level and emotional risk tolerance. The study adopted descriptive research design, by collecting data from 155 respondents by using questionnaire. Collected data were analyzed with the help of percentage analysis and statistical package for social science(SPSS)and the hypothesis were tested using anova, correlation and T-test. Further it is found from the study that majority of the respondents strongly prefer to invest in the commodity Gold, Crude Oil, Silver, Natural Gas, Aluminum and Least Preferred Commodities are Zinc, Copper, Lead. Investments in commodity trading are increasing nowadays in metro and urban area.

INTRODUCTION

The Indian commodity market requires huge investments and better trading activity both in the national as well as the regional commodity markets. The participation of non-professional people trading commodity markets makes the market a risky venture. Non-professional participants simply add to the instability factor of the market. There is a terrible need for professional experts who are able to provide advice on commodity trading and build commodity inclusive portfolios. Such professional awareness, expertise, and guidance in commodity trading can come from professional commodity traders called commodity trading advisors.

FINANCIAL RISK TOLERANCE OF INDIVIDUAL INVESTORS

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ABSTRACT

This study is about the Financial Risk Tolerance of Individual Investors. Hence, individual and institutional investors consider the possible rate of return and riskiness of the investment while making real and individual investment decisions. This study intends to determine the factor influencing the overall financial risk tolerance by making an investment decision of individual investor through the research of the people of Chennai. This study identifies the factors are Investment Decisions, Investment Knowledge, Risk Perception on Financial Risk Tolerance of individual investors. The research is descriptive in nature and data has been collected from 153 respondents of Individual Investors. Convenient sampling technique was employed in collecting samples. Percentage Analysis, Anova Analysis, Correlation Analysis, T Test Analysis, have been utilised to interpret data. From Analysis that it was surprising to find that the gender, investment knowledge and occupation did not play an important role in the risk tolerance level of the investor. However, the Income of the respondent made a difference in the Risk tolerance. The people in the higher income group had higher Risk tolerance. The perception of risk was the other factor that correlated with the risk tolerance. Hence, that the perception of risk is very conservative in Chennai city where the sample was taken.

KEYWORDS

Risk Perception, Investment Knowledge, Investment Decisions, Risk Tolerance

1. INTRODUCTION

An individual's financial risk tolerance is playing a crucial role in making financial decisions and in achieving financial goals. Each investor has his or her own tolerance of and attitude toward risk, in order that an investment considered "high risk" by one investor could also be considered "low risk" by another investor. Assigning investors to their appropriate risk tolerance category and thereby suggesting the foremost suitable investment portfolios to them is an important task of investment managers and advisors.

In this study Financial Risk Tolerance of individual investor's helps us to know better about what the investors facing the risk tolerance of individual & make to easy determine the investment decisions of portfolio management. there have been independent variables as demographic variables; marital status, annual income, experience in investment, gender, age, occupation. The dependant variables were chosen from the questionnaire to succeed into any conclusion they were risk tolerance level, risk perception, investment knowledge, investment decision.

The commonly used technique is experimental questionnaire which consists of questions on hypothetical scenarios and/or investment choices. During this method, investors are asked to complete a questionnaire for gathering information about risk attitude and perception of investors through a series of questions.

1.1. STATEMENT OF PROBLEM

In this study is about while making real and individual investment decisions, both individual and institutional investors consider the possible rate of return and riskiness of the investment. During this context, the financial risk tolerance of individual investors emerges as a very important factor influencing the selection of financial investments and therefore the use of savings in financial markets.



COMPARATIVE ANALYSIS ON PERFORMANCE OF MUTUAL FUNDS BETWEEN PRIVATE AND PUBLIC SECTORS

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ABSTRACT

A mutual fund may be a scheme during which several people invest their money for a standard financial cause. The collected money invests within the capital market and therefore the money, which they earned, is split supported the number of units, which they hold. The open-end fund industry started in India during a small way with the UTI Act creating what was effectively a little savings division within the RBI. Over a period of 25 years this grew fairly successfully and gave investors an honest return, and thus in 1989, because the next logical step, public sector banks and financial institutions were allowed to float mutual funds and their success emboldened the govt to permit the private sector to raid this area. The advantages of open-end fund are professional management, diversification, and economies of scale, simplicity, and liquidity. The disadvantages of open-end fund are high costs, over-diversification, possible tax consequences, and therefore the inability of management to ensure a superior return. In mutual fund, analysed with standard deviation, sharpe ratio, beta to analyse the growth return. Mutual funds are easy to buy and sell. You can either buy them directly from the fund company or through a 3rd party. Before investing in any funds, one should consider some factor like objective, risk, fund and scheme, etc. There are many, many types of mutual funds. You can classify funds-based Structure (open-ended & close-ended), Nature (equity, debt, balanced), Investment objective (growth, income, money market) etc.

KEY WORDS

Mutual fund redemption, risk return, sharpe ratio, growth



Prospects and Challenges of Payment Banks

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ABSTRACT

The change of financial services provider to the nation and develop a new technology for service utilization. Many technology and innovation change the banking sector in recent times and play vital role. The study focuses on prospects and challenges faced by payment banks. In September 2013, to study comprehensive financial services for small business and lower income people (households) Reserve Bank of India constitute a committee headed by Nachiket Mor. Committee suggested to introduce payment banks to cater to low income group and small business. The main objective of payment banks is to widen the spread of payment and financial services for all the rural areas and villages that we can't fit bank everywhere so they create online payment banks. The objective of the present study is to understand the prospects and challenges of payment banks. This study explains the views of customer acceptance on the influencing factors, attracting features, issues faced by customers and some of the suggestions regarding the improvement of services. The study uses Questionnaire to collect primary data from the customers. The study found that the prospects for payment banks are size of the market as India's unbanked population and the different challenges faced by payment banks. Statistical tools used are percentage analysis, chi square, ANOVA on SPSS.

Key words: usage of services, convenience to use, social influence, security, etc.

INTRODUCTION

The payment bank is same as other banks but functioning on trivial places without any credit risk. The main aspect is to spread the banking sector all over the rural areas, village etc. to change un-banking into banking. One of the main prospects is broaden the banking sector, innovation in technology, online transaction and access to pay all bills through online itself. The most challenges faced by customer is error messages, pop-ups, forget password, fear of making mistakes while entering credential data these are the main issues that people are facing now a days.

The study defines factors influencing customer acceptance on online / payment banking like usage of services, responsiveness of services, etc. payment banks is a new technological drive to adopt easily by everyone. In recent time, we were using digital technology all over the world so we can adopt any innovative technology easily and learn to get any information about that particular technology savvy. The main advantage in payment banking is safety of money, travel less, saving time, transfer money easily, pay the bill through online transaction and the main disadvantage is low internet access, forget password. The study found that the prospects for payment banks are size of the market as India's unbanked population to become banked all over the rural areas and the different challenges faced by payment banks. The primary objective is to analyze the prospects and challenges of payment banks. The secondary objective is to analyze the factors influencing the customer acceptance on payment banks, to analyze the issues faced by customer while using online payment banking and to study whether the payment banks are convenient to use.

Prospects of Payment Banks

The main opportunity is widen the banking sector, so many people using internet services in recent times so we access the mobile banking or internet banking or payment banking in our home itself or where ever we go. It will be helpful for all the citizen to transfer money within in a second or a minute. Now a days most of them adopting into their life into new technology and innovation, so they can accept the new model of banking sector. Payment bank is just like other bank, we can access it by mobile, internet, etc. by easily.

NEW DIMENSION OF WOMEN EMPOWERMENT: A CASE STUDY

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Abstract

In India after liberalization of Economy by LPG, problems on women workers starts aggravated in the unorganized sector from bad to worse which made them to lost their livelihood by availing various self employment activities. After the dominance of SHG concept it started reaching these "Unreached poor" which brought them self confidence, self reliance and self respect in the present scenario. This paper explore into the two extreme ends of affairs of women before and after joining SHG, and how it empowered them with special reference to Women of Palladam Village, Tirupur Dt, Tamil Nadu.

Key words: Women empowerment, Self Help Group(SHG), Micro finance, Child labour, Women abuse, etc



A STUDY ON PERCEPTION OF PRIMARY SCHOOL TEACHERS REGARDING ONLINE CLASSES

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²Assistant Professor of Sathyabama Institute of Science and Technology, Chennai.

ABSTRACT

The study aims at analysing the perception of teachers about online classes. The work tries to explain the opinions of teachers as regards the impact of online classes, and the behaviour received from students in online classes along with teachers' opinions on teaching practice followed and training received for an online class. The study explains that students are getting enough support from teachers but they are not believing that online classes will replace normal classroom teaching. It also explains the problems that teachers are faced in online classes. Technical issue and some errors are the major problem of the online classes.

I. INTRODUCTION

Online learning is a new teaching method to teach on online method. It has been a major impact on post-secondary education and now it is trending. To examine the experience of online learning for students and how it has been changed for teachers also. The difficulty of handling the outbreak from covid more and developed strict rules so that the spread of COVID-19 can be broken. Some rules that the World Health Organization WHO (2019) has recommended, such as social distancing and wearing mask have created difficult choices for each country. In all over the world, "social restrictions" were adopted in March 2020 due to the increasing number of people infected with COVID-19.

II. REVIEW OF LITERATURE

Anke de Boer (2016), The aim of study is to examine what attitudes teachers are holding towards inclusive education, which type of variables are related to their attitudes and if these affect the social participation with special needs in regular schools.

Adnan, A., & Zhu, C. (2015). The objective is to identify teachers' perceptions and problems of ICT in teacher education and its association with their teaching practices.

A STUDY ON OPERATIONAL AND MARKETING DIFFICULTIES FACED BY RETAILERS DURING COVID

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Abstract - This research paper deal with the operational and marketing difficulties faced by the retailers during covid. During covid apart from the business fall, the retailers have to change themselves in the way of doing their business. For a retailer, it is very difficult to retain the potential buyer. Because the buyers are scattered according to their convenience of purchasing. In order to keep possession of their sales volume, the retailer has to face a stiff competition in the retail business. Majority of functions have to be performed by owners themselves due to limitation of resources. To identify the retailer preference a set of questions were framed. The data were collected by using convenience sampling from 120 retailers using SPSS, some of the relevant tests were carried out ANOVA, percentage analysis and chi-square test. Based on the analysis made various finding were derived that will be useful, relevant and significant to determine the operational and marketing difficulties faced by retailers during covid.

Key Words: operational and marketing, Retailers, covid

1. INTRODUCTION

A retailer, or merchant, is an entity that sells goods such as clothing, groceries, or cars directly to consumers through various distribution channels with the goal of earning a profit. This merchant can operate during a physical building or online. Retailers typically buy goods from a manufacturer, wholesaler, or other distributor then resell them to the general public. Large retailers like Walmart and Target purchase goods in huge volumes from manufacturers or wholesalers, but small, family-operated pharmacies or your local grocery can purchase from the same outlets or from smaller vendors. The past six weeks are inconceivable for retailers around the world. Aside from how our personal lives have changed, businesses are dealing with furloughs, supply chain challenges, the shutdown of retail stores, and learning to navigate a retail world in a time of social distancing.

Simply put, the spread of COVID-19 has left both non- and essential retail businesses in dismay. For some, government executive orders make difficult decisions for them. Others do everything they will to stay their small businesses alive with curbside delivery, takeout options, and that specialize in online orders. The retail sector in India is witnessing unparalleled growth. Unmatched demographics, rising income levels, shifting lifestyles and changing aspirations of the burgeoning middleclass has unleashed a retail revolution within the country. Fresh retail geographies are emerging, innovative formats are being introduced and retailers are tapping new customer segments with prolific product offerings. As retailers shift their strategies thanks to the impact of COVID-19, they are quickly adapting to a new set of consumer behaviors and understanding just how vital e-commerce solutions. The challenge to the smaller retailers is much more intense given lower revenues, consumer base and less negotiating power when it comes to product production needs. The impacts of the covid-19 pandemic on the retail industry have varied widely. While demand for a few products like clothing and luxury brands has dropped dramatically, elsewhere retailers are ready to pivot to reliable revenue streams. Yet for several, the main challenge has been the strain placed on e-commerce functions and scaling their supply chains.

1.1 OBJECTIVE

1. To identify the operational difficulties faced by retailers.
2. To identify the Marketing difficulties faced by retailers.

2. LITERATURE REVIEW

Amratal Basu (2007) studied in his research about "Emerging Trends in India", The demanding ascertain Indian consumer is now sowing the seeds for an exciting retail transformation that he already started bringing in larger interest from international brands / formats. With the advent of these players, the race is on to please the Indian customer and its time for the Indian customer sit back and enjoys the hospitality of being treated like a King.

A Study on Consumer Awareness and Opinion of Price Towards Organic Food Products in Recent Trends

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Abstract - In recent times the consumption of organic food products has been increasing, consumers have been shifting from conventional food products to organic food products. In this research, the study on environmental factors like demographic, cultural, social and psychological factors which influence the consumers to switch to organic food products is going to be done. The analysis on consumer opinion towards the price factor of the organic food products is made. The awareness of consumers towards the organic standard certificates, check for scientific evidence and motivators who encourage the consumers to buy the organic food products has been made. The study uses questionnaire to collect primary data from the consumers. The questionnaires are collected directly from the consumers and it is analyzed. The analysis is made by statistical tool like percentage analysis, chi-square, correlation on SPSS software.

Key Words: Demographic factors, price, awareness of organic food products

1. INTRODUCTION

Organic food products are grown under system of agriculture without use of harmful fertilizers and pesticides with environmentally socially responsible approach. The term "organic" refers to the way agricultural products are grown and processed. There is an increase in demand for organic products as the consumers belief that organic food products are safe, more nutritious and environment friendly.

The market for organic food is currently exhibiting strong growth. The major driven factor is rising in levels of health awareness. The global organic food market projected to grow at CAGR of 9% over the forecast period 2019-2024. Due to constantly increasing demand for organic food and the limited supply in relation to demand organic foods, the area under organic farming has increased worldwide, ever since 2011. The worldwide production areas were reported to be 57.8 million hectares in the year 2016, which is an increase from 37.2 million hectares in 2011.

The consumer interest towards buying of organic food products is increasing day by day. The preference of palm sugar instead of white sugar, organic milk available near them, organic crystal salt in replacement of normal salt, intake of millets, ragi as breakfast, country chicken and eggs in place of broiler chicken and eggs, expectation of organic infused daily usable products etc is increasing day by day. They prefer as they consider organic food products are free from pesticides and harmful chemicals. The health consciousness of the consumers is greatly increased. Organic food products are better for environment where organic farming reduces pollution, herbicides, fungicides, antibiotics or chemical fertilisers. Natural fertilisers like manure, food waste, domestic waste etc are used for the cultivation of organic food products.

1.1 OBJECTIVE

1. To determine the consumer awareness towards buying of organic food products.
2. To evaluate the consumer opinion towards the price of the organic food products.

2. LITERATURE REVIEW

Shayista Akhtar and Gazala Nisar (2016) aims to study the awareness towards organic foods: a comparative study amongst adolescents with Srinagar district of Kashmir. The main scope this study made an attempt on awareness of organic food among the adolescents. The major findings of this study was adolescents having awareness about organic foods. However, adolescents' girls were more aware than adolescents' boys.

Impact Of Entrepreneurial Propensity On Demographic Factors Of Engineering Students In Chennai City

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Article History: Received: 11 January 2021; Revised: 12 February 2021; Accepted: 27 March 2021; Published online: 16 April 2021

ABSTRACT: The entrepreneurial propensity is a personal propensity to line up a brand new business, or to accelerate an enterprise's growth by asserting or developing a brand new in operation plan or live, that plays an awfully necessary role in beginning and running a business. As a part of the interventions, there are three factors and are Feasibility, Desirability, and Intention. The research uses the Qualitative sampling method. The data were collected from engineering students in Chennai City. The questionnaire circulated through Google form received 254 responses. Descriptive analysis and ANOVA were used to analyze the given data.

KEY WORDS: Entrepreneurial Propensity, Engineering Students, Entrepreneurship, Feasibility, Desirability, Intention.

INTRODUCTION:

Entrepreneurship is that creation or extraction is useful. With this definition, entrepreneurship is viewed as modification, typically entailing risk on the far side of what's unremarkably encountered in beginning a business, which can embody different values than merely economic ones. Propensity is an important notion in cognitive psychology, mainly reflects the degree of one's faith to a certain activity. The entrepreneurial tendency is a more specific inclination—the belief of an individual being self-employed. The entrepreneurial propensity is a personal propensity to line up a replacement business, or to accelerate associate in Nursing enterprise's growth by maintaining or developing a replacement operative plan or live, that plays a really necessary role in beginning and running a business.

OBJECTIVES OF THE STUDY:

- To study and identify the impact of the factors of entrepreneurial propensity such as feasibility, desirability and intention on demographic factors of engineering students of Chennai City.

REVIEW OF LITERATURE:

Baron (2004) or Shaver & Scott (1991), highlighted the importance of variability in the understanding of self-determination among other researchers. This case study provides further insight into the complex process of entrepreneurship. The study has removed the social norms where others have found them to be ineffective since the initial evaluation for the usefulness and effectiveness of the EIQ conducted, the study will focus on testing the model through a systematic review. Business methods have changed over the years (Savies and Lihán). (Gurmer, 1985, 1989; Robinson et al., 1991) show that the behavior and demographic variability of different entrepreneurs and non-entrepreneurs in the first instance of the two studies has helped the identification of important relationships between human behavior characteristics, as well as the completion of business behavior, but the ability to report is limited (Reynolds, 1997). On the legal side, many authors criticize the methods, much to the chagrin of their methods and the limits of their ideas for their low interpretation capacity. Ajaan (1991), called "old-fashioned" act types of mental planning changes that can show their impact on purpose. other good "ancient" methods will build up another possible possibility of the practice, i.e. different approaches are available (Lihán, 2004). Clearly, the status quo in addition affects business objectives. Clearly, location also affects business objectives.

Lihán (2004), in his opinion, argues that the type of business objective will make their firm decision based on three factors, his interest or interest in business; what people found out about other jobs and thirdly was what people found out. There may be reasons to consider that the social process may have an impact on self-interest and self-efficacy. Many authors argue that the values passed by "other important people" will lead to a better understanding of self-



IMPLEMENTATION AND EFFECT OF DIGITAL MARKETING IN A SMALL RETAIL BUSINESS

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ABSTRACT

Marketers are faced with new challenges and opportunities within this digital age. Digital marketing is the utilization of electronic media by the marketers to promote the products or services into the market. The main objective of digital marketing is attracting customers and allowing them to interact with the brand through digital media. This project focuses on the importance of digital marketing for both marketers and consumers. It examines the effect of digital marketing on the firms' sales. Additionally the differences between traditional marketing and digital marketing in this paper are presented. This study has described various forms of digital marketing, effectiveness of it and the impact it has on firm's sales. The examined sample consists of one hundred thirty individuals which have been randomly selected to prove the effectiveness of digital marketing. Collected data has been analysed with the help of various statistical tools and techniques.

Key words: Digital marketing, E-commerce, Online Shopping, Social media marketing

Quality of Work Life among the Employees of Dairy Industries

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Abstract: - The aim of the study is that the conception of quality of labor life and also the role it plays in enhancing the productivity and performance in organization. It conjointly aims at understanding a large vary of welfare activities to be undertaken so as to boost quality of labor life. The success of any organization is very addicted to however it attracts and motivates and retains its hands. Organization spends resources needed to adopt a method to boost workers the workers the staff quality work life to satisfy structure objectives and employee desires. A self-developed form, measured on a Likert Scale was accustomed collect knowledge from respondents. The Chi-square check of association was utilized in testing the hypothesis of the study. Qualitative analysis style was used victimization structured interviews in addition as administering analysis form to all or any class of staff. The findings highlighted issues as, worker rewards, timely recognition and Appreciation, work stress, psychological feature factors, and worker personal development.

Key Words: — labour life, welfare activities, employee desires, Qualitative analysis, work stress.

I. INTRODUCTION

QWL can be defined as "The quality of relationship between employee and the total working environment." Quality of work life refers to temp., humidity, or any environmental factors, work culture, amenities or facilities you have so that you can say the factors that directly affect your work. One possibility was to re-design jobs to possess the attributes desired by folks, and re-design organizations to possess the setting desired by the folks. This approach seeks to boost QWL. There's a demand to supply staff additional of a challenge, additional of a whole task, additional chance to use their ideas. Shift attention to QWL provides an additional humankind work setting. It makes an attempt to serve the higher-order desires of staff additionally as their additional basic desires. It seeks to use the higher skills of staff associated to provide a setting that encourages them to boost their skills. The thought is that human resource ought to be developed and not merely used. Further, the work should not have to a final negative conditions. It wasn't place staff below undue stress.

It wasn't harm or degrade their humanity. It wasn't be frustrating or unduly dangerous. Finally, it ought to contribute to, or a minimum of leave intact, workers' talents to perform in different life roles, like national, domestic partner and parent. That is, work ought to contribute to general social advancement.

II. STATEMENT OF THE PROBLEM

- Quality of labor Life in a corporation is crucial for the clock running and success of its workers.
- The standard of labor Life will have an effect on such things as workers timings, his other work output, his or she out there leaves, etc.
- Quality of labor Life helps the staff to feel secure and like they're being thought of and cared for by the organization within which they work.
- Currently a day's Bharat business homes are that specialized in rising quality of labor lifetime of their organization to realize heightened satisfaction, commitment and improved performance against this back ground the scientist realize, this can be the suitable time to review the world to spot the importance of things, associated with work atmosphere that satisfies higher order and necessary wants of the workers the workers the staff to style quality of labor life program or the determines the importance factors to realize complete

Manuscript received March 28, 2021; accepted March 30, 2021. Date of publication March 31, 2021.
This paper available online at www.ijprse.com
ISSN (Online): 2277-4702



A STUDY ON CONSUMER BUYING BEHAVIOR TOWARDS ONLINE SHOPPING DURING PANDEMIC

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Abstract - Consumer Behavior towards online shopping during this pandemic period of COVID - 19 is changing rapidly. Almost every aspect of our lifestyle has been altered due to this pandemic. There are many factors showing up in these difficult times which are governing the buying decisions and preferences of the people. This research takes a descriptive analysis towards obtaining its findings and results. The results of this report are supported by reliable secondary data and primary data. The study focuses on purchasing essentials and giving priority to safe and secure delivery of products. This research will help E-commerce firms to understand the changing demands and behavior of its customers during this difficult time and give the best of services leading to customer delight.

Key Words: consumer behaviour, Ecommerce, online shopping, pandemic, covid-19

1. INTRODUCTION

Every country is following the lock-down procedures to prevent measures, as has India. Both the private and public sectors appear to be confused by this virus. The fact that the effects of new corona viruses have a major impact on the country, the economy and society is unavoidable. The growing threat of new corona viruses is a crisis in public health and is abstracting the entire macro economy. It has also cut off the company's supply chain. Manufacturers and producers are expected to be further hampered. China is the central production hub for many companies worldwide. Any disruption in China's output will therefore simply have consequences. It is challenging for the online company to market its goods online and also to deal with immense problems as it imports its items from China. China is mainly responsible for machinery, equipment, instruments and equipment relating to communication. Disturbances in these sectors simply affect other countries' businesses. Likewise, the Indian market relies on the Chinese product and will greatly impact the Country's economy. In addition, the lockdown has obstructed the country's import and export facilities. The automotive, metals and metal products, chemical and communications equipment, rubber, plastics and office machinery sectors have also been interrupted in addition to e-commerce businesses. Many online retailers are experiencing shortages of goods that can not satisfy the consumers' demand there. In the coming future, this may also increase the price of the products after all goes well. In fact, e-commerce firms are struggling to cope with the crisis. Addressing the situation does not only address one country, but also other countries. The majority of their sellers are from China. Many web firms would also sense their supply crunch stresses.

2. REVIEW LITERATURE

(Accenture, 2020) In the study named "Consumer behavior towards online shopping in India", the researchers gave a comprehensive view about how in this technological era, online shopping has become an integral part of our daily lifestyle due to high level of internet penetration and other factors. (Singh, 2018) A study on "Consumer's buying behavior towards online shopping. A case study of Flipkart.com users in Udumalpet Town" gave a detailed description about the various attitudes or behavioral traits of users towards online shopping. (Lokeshwaran and Karthik, 2016)

(Forbes, 2020) In the study named "Customer Perception towards online buying of Electronic Products from Flipkart and Amazon" describes the scenario how majority customers were purchasing electronics items from Flipkart and other online shopping sites prior to this pandemic period. (Ahuja, 2018) Another study on "Consumer's Online Shopping behavior with reference to the Flipkart" gave a detailed description about the features of Flipkart which consumers like the most, and the products which consumers prefer to buy the most from Flipkart. (Pandey & Parnar, 2019) A study conducted by Forbes on "How will the pandemic change consumer behaviors" stated that "COVID - 19 will have an enduring impact on society long after the lockdown is over" (Forbes, 2020) Forbes conducted another study named "Consumer Behavior in the new normal" in which it talked about how things have changed after this pandemic came into existence, and how people are coping up with the new rules and regulations during this pandemic.

A STUDY ON INVESTOR'S PERCEPTION TOWARDS MUTUAL FUND THROUGH SIP

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Abstract: In India Mutual funds plays a vital role in mobilizing funds for capital and financial markets. Mutual Funds are one in all the most effective investment choice out there to the small investors. A Mutual funds is a type of investment platform where it manages to collect investment from a lot investors to buy securities like stock, money market instrument, bonds and other assets because the investment firm sector had developed, there's been a growing acceptance by most policy holders that the assured come era may be a factor of the past. Mutual Fund are operated by professional money managers, who is allocated the funds asset and to attempt to produce capital gains or income for the fund's investors. Now days all types of investors investing in Mutual Funds. The Primary objective of the study is to assess investor's perception towards Mutual Funds through SIP and to identify the reasons for investment in mutual funds through SIP. This study also aims to measure the returns for investment made in Mutual Fund and to evaluate the risk tolerance level of investors.

This study contains with a sample of 130 different kinds of investors and their diversification of investment plan. The data was collected from the investors through circulated questionnaire Google forms in Chennai city. By this study it founded that most of the investors has a positive knowledge about SIP in Mutual Fund. Based on the findings and analysis it concluded that most of the investors are satisfied with the returns and performance of Mutual fund through Systematic Investment Plan and it also found that tax-benefits, diversification and reduction in risk as more impact on the investor's perception for investing in mutual fund.

Index Terms— SIP (systematic investment Plan), Mutual funds, perception.

I. INTRODUCTION

The concept of Mutual fund emerged in India in 1963, when Government of India launched the unit trust of India (UTI). UTI has launched few schemes for investors one of scheme was UTI plan scheme. Until 1987 the growth rate was very slow and UTI was the only Mutual fund company enjoyed a monopoly in India mutual fund market. The entry of public sectors after few years of establishing UTI the growth was accelerated further in succeeding decade. After few years, in 1993 private sectors has started in Indian mutual fund industry and that was the year where government has brought a new regulation under which all mutual funds industry and Unit Trust of India has to be registered and governed. In 1993, SEBI (Securities and Exchange Board of India) regulations were substituted by a more complete and revised Mutual fund regulations in 1996. Now Mutual funds are one amongst the fastest growing sectors in Indian economy and have awesome potential for supportable future growth. From the last decade, Mutual funds and its various instrument like Systematic Investment Plan, equity fund, debt and hybrid funds instruments attract the most of the investors to invest and also given lots of economic growth to the industry. Mutual funds are just one short cut method for the investors to invest their savings to grow their wealth.

Systematic Investment Plan commonly known as SIP, it is a method of investing platform in Mutual funds. SIP allows investors to invest a small sum regularly in investor's preferred mutual fund schemes. By activating an SIP, a fixed amount is deducted from investors bank account every month in a chosen date, which get invested in the mutual fund of their own choices. Systematic investment plan helps the small investors who want to save smaller amount of money while benefiting from the long-term advantages of rupee cost averaging. The most of brokerages and mutual funds companies offers Systematic Investment Plan.

Systematic Investment Plan offers more schemes compare to Lump-sum investment. Many of the investors choose SIP for more returns with small amount of money. The main motive of SIP is easy way to accumulate assets and the advantage of Rupee cost averaging means buying more share when price falls down by allocating pre-determined periodic speculation into mutual funds.

Systematic Investment Plan is only scheme which available in mutual fund, to attract the small term investors. SIP generates more returns compare to other investment options such as postal savings and bank deposits and generally in SIP investors can make their payments on monthly basis this option will gives more benefits to the investors.

Systematic Investment Plan do not assure an income and do not protect against a loss in declining market. Since systematic investment plan (SIP) investing involves permanent participation in the market regardless of performance price level of securities, investor should consider his financial ability to continue your purchases through periods of low-price levels.

1.1 OBJECTIVE OF THE STUDY:

Primary objective:

- To study the investor's perception towards mutual fund through Systematic Investment Plan.

Secondary Objective:

- To identify the reasons for investment in mutual funds through SIP
- To measure the returns for the investment made in mutual fund
- To evaluate the risk tolerance level of the investors.

II. REVIEW OF LITERATURE

Senthil. K and Maruthamata. K. (2010) This study has made an attempt to understand financial behaviour of mutual funds investors towards mutual fund investment. The study was basically focused on the investor's awareness and preferences on various mutual fund's schemes and what are the factors which influence them to invest in mutual fund schemes and to know the level of

A STUDY ON CONSUMER'S TRUST OVER ONLINE FOOD DELIVERY SERVICES POST COVID-19 IN TIRUPATI

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ABSTRACT

This study focused on online food delivery services and the consumers trust and belief over it post Covid-19. As the restrictions has been slowly released post lockdown, with consumers main focus on their health, this study helped to identify the factors that may influence the perception of consumers, their trust levels post pandemic and safety measures most preferred and experienced. The data was collected by issuing a questionnaire which was filled by 117 consumers of Tirupati City. Both Qualitative and Quantitative approaches were used in the study.

Keywords: Online Food Delivery services, Consumer's Trust, Covid-19 Pandemic.

I. INTRODUCTION

The online food ordering system can be defined as a simple and convenient way for customers to purchase food online, without having to go to the restaurant. Online food delivery services help people ordering and receiving the food they desire at their doorsteps in minutes. It involves navigating through the website or app and selecting from a wide range of hotels and restaurants. Different methods of payment options are provided for the customers. The online food delivery services have reduced the waiting lines at hotels and restaurants and saved a lot of waiting time for individuals. The market is currently witnessing growth on the count of the increasing access to high-speed internet facilities and booming sales of smartphones.

Need for the study

With people in self-protective behavior during pandemic of Covid-19 there was a vast decline in the number of people ordering online through online food delivery services. People preferred cooking at home over the uncertainty of getting affected by ordering food online. Now as the restrictions are released post lockdown, people are slowly getting back to their habits and behavior pre-pandemic. It has been analyzed the experts that the situation of online food delivery services has been reaching to its usual point. The purpose of this study is to examine and analyze the perception of consumers over online food delivery services post-pandemic.

Scope of the study

1. The research measures the experiences of customers.
2. Analyze customers trust levels
3. Gain insights into Customer online food ordering habits before and after covid 19 pandemic
4. Customer over all opinion on online food delivery services post pandemic.

Objectives

1. To analyze the factors that influence the consumers perception towards online food delivery services post covid 19
2. To examine the consumer trust over online food delivery services post pandemic.
3. To identify the most preferred safety measures by consumers.
4. To analyze the most experienced safety measures by consumers while ordering food online post covid 19.

II. REVIEW OF LITERATURE

Based on many previous researches, the online food delivery services are mostly used by the consumers belonging to young age groups. Other age groups seem to find it difficult and not familiar with ordering food online. And even among the young age group, students and employees prefer to order food online the most. Most of them prefer ordering food from home instead of going out to eat. And the most preferred payment is cash on delivery.

FINANCIAL RISK TOLERANCE OF INDIVIDUAL INVESTORS

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ABSTRACT

This study is about the Financial Risk Tolerance of Individual Investors. Henceby, individual and institutional investors consider the possible rate of return and riskiness of the investment while making real and individual investment decisions. This study intends to determine the factor influencing the overall financial risk tolerance by making an investment decision of individual investor through the research of the people of Chennai. This study identifies the factors are Investment Decisions, Investment Knowledge, Risk Perception on Financial Risk Tolerance of individual investors. The research is descriptive in nature and data has been collected from 153 respondents of Individual Investors. Convenient sampling technique was employed in collecting samples. Percentage Analysis, Anova Analysis, Correlation Analysis, T Test Analysis, have been utilized to interpret data. From Analysis that it was surprising to find that the gender, investment knowledge and occupation did not play an important role in the risk tolerance level of the investor. However, the Income of the respondent made a difference in the Risk tolerance. The people in the higher income group had higher Risk tolerance. The perception of risk was the other factor that correlated with the risk tolerance. Hence, that the perception of risk is very conservative in Chennai city where the sample was taken.

KEYWORDS

Risk Perception, Investment Knowledge, Investment Decisions, Risk Tolerance

1.INTRODUCTION

An individual's financial risk tolerance is playing a crucial role in making financial decisions and in achieving financial goals. Each investor has his or her own tolerance of and attitude toward risk, in order that an investment considered "high risk" by one investor could also be considered "low risk" by another investor. Assigning investors to their appropriate risk tolerance category and thereby suggesting the foremost suitable investment portfolios to them is an important task of investment managers and advisors.

In this study Financial Risk Tolerance of individual investor's helps us to know better about what the investors facing the risk tolerance of individual & make to easy determine the investment decisions of portfolio management. there have been independent variables as demographic variables; marital status, annual income, experience in investment, gender, age, occupation. The dependent variables were chosen from the questionnaire to succeed into any conclusion they were risk tolerance level, risk perception, investment knowledge, investment decision.

The commonly used technique is experimental questionnaire which consists of questions on hypothetical scenarios and/or investment choices. during this method, investors are asked to complete a questionnaire for gathering information about risk attitude and perception of investors through a series of questions.

1.1.STATEMENT OF PROBLEM

In this study is about while making real and individual investment decisions, both individual and institutional investors consider the possible rate of return and riskiness of the investment. During this context, the financial risk tolerance of individual investors emerges as a very important factor influencing the selection of financial investments and therefore the use of savings in financial markets.

FINANCIAL RISK TOLERANCE OF INDIVIDUAL INVESTORS

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ABSTRACT

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A STUDY ON INVESTOR'S PERCEPTION TOWARDS MUTUAL FUND FOCUS ON VELLORE DISTRICT

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ABSTRACT

Mutual funds are the best investment for the average person because they allow them to invest in a diversified, professionally managed basket of securities at a low cost. According to their age, financial situation, risk tolerance, and return expectations, diversification of schemes offers a variety of options to suit their individual goals. Investing in mutual funds is a great way to diversify your portfolio. Investors' perceptions have an impact. The purpose of this study is to identify investors' perceptions of mutual funds and to investigate the factors that influence investors' perceptions of mutual funds. The survey was conducted in the Vellore district, and data was collected using the convenience sampling method. To analyse the data, statistical methods such as "Chi-square" and "ANOVA" were used. The ANOVA test revealed an association between age group and monthly income, while the chi-square test revealed an association between the issue faced by mutual fund investors and a good mutual fund investment option.

Keywords: investment, Mutual fund, schemes, problem faced, investor.

I. INTRODUCTION

Mutual Funds refer to funds which collect money from investors and put this money in stocks, bonds and other securities to gain financial profit. In exchange for their investments, people whose money is used by the Mutual Fund Manager to buy stocks, bonds, and other securities receive a percentage of the mutual fund's profit. Both parties benefit from the mutual fund in this manner. A mutual fund is a trust that pools the savings of a group of investors with similar financial goals. The money raised is then put to good use. Shares, debentures, and other securities are capital market instruments. Unit holders share the revenue and capital appreciation generated by these investments in proportion to the number of units they own. Thus, a mutual fund is the best investment for the average person because it allows them to invest in a diversified, professionally managed portfolio of securities at a low cost. Shares, debentures, and other securities are examples of capital market instruments. The income generated by these investments, as well as the capital gains realized, are distributed to the unit holders in proportion to the number of units they own. A mutual fund's operation is depicted in the flow chart below. A mutual fund is a type of professionally managed collective investment scheme that pools money from multiple investors and invests it in stocks, bonds, short-term money market instruments, and/or other securities. A fund manager can trade the pooled money on a regular basis for the mutual fund. At the moment, the global value of the total value of all mutual funds exceeds \$26 trillion. The mutual fund company makes money by investing other people's money, and the people who invest in the mutual fund make money without having to go to work. Into intensive Bond and stock valuation and research. Mutual fund managers are in charge of stock and bond market analysis, market research, and market speculation. Those who invest in mutual funds are typically exposed to a variety of risks. Too those who invest directly in bonds and stocks face a much higher risk. Because mutual funds are invested in a variety of bonds and stocks, they have a lower risk profile. As a result, if the market value of one bond or the value of a company's stock falls at any time, the mutual fund's loss can be offset by the market gain of another bond or stock.

OBJECTIVES OF THE STUDY

- The purpose of this research is to look at how investors think about mutual funds.
- To understand the factor influencing the investor while making decision.
- To examine the level of satisfaction of the investor.
- To identify the problem faced by mutual fund investor.

A OBSERVE ON INVESTOR'S NOTION IN THE DIRECTION OF INVESTMENT IN GOLD

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ABSTRACT

Investing makes one's dreams real and enjoy life without worrying about the future. Various investment portfolios are available for investors but investing in gold is considered a safe investment due to its high profitability and liquidity. The data was collected by sampling method. Primary data that is collected using a structured questionnaire from a sample of 110 respondents. An attempt is therefore made to identify the factors that influence the investors to invest in gold investment, identify the perception of investors on the risk in investing in gold and the level of investor satisfaction in various motivational factors. This study showed that investors are preferred to buy jewelry as they are not aware of other investment options in gold such as gold ETFs, gold mutual funds, gold accounts etc. The chi square test is used to analyze the data. It has been found that there is a significant relationship between the purpose of investing in gold and the perception of the respondents on the risk in purchasing gold.

1. INTRODUCTION

Gold is a precious metal, which has been valued by a person since ancient times. People use gold for coins, jewelry, and a lot of industrial works. Until recently, gold reserves had shaped the idea of world financial systems. Gold also plays an important role in providing the most effective potential protection against the ups and downs of each political and economic situation, mainly in countries in Asia, the Middle East, and also in India. In Asset Nance, an investment is a monetary asset that is bought with the idea that the asset will provide future income or be sold at a higher value. Investing makes one's dreams real and enjoy life without worrying about the future. It controls a person's spending pattern.

NEED FOR THE STUDY

Various investment portfolios are available for investors but investing in gold is considered a safe investment due to its high profitability and liquidity. In addition, gold is the hottest investment within the country. The main objective of this study is to analyze the perception of investors towards gold as an investment. This study is also meant to know and understand investors' perception on risk in gold investment and satisfaction level in various motivational factors.

SCOPE OF THE STUDY

- ❖ Investment research understands investor perception of gold as an investment.
- ❖ The research measures the experience of investors.
- ❖ To know the perception of investors on risk in gold investment.
- ❖ Identifying the satisfaction level of the investors and their preferred mode of gold investment.

OBJECTIVES OF THE STUDY

- ❖ To study the perception of investors towards gold as an investment.
- ❖ To study the factors influencing investors to invest in gold.
- ❖ To know the perception of investors on risk in gold investment.
- ❖ Identifying investor satisfaction level in gold investment.

LIMITATIONS OF THE STUDY

- ❖ The present study has been analyzed based on the information gathered from the study investors.
- ❖ End Open-ended queries are not used.
- ❖ 110 Due to time constraints only 110 numbers of respondents were considered.
- ❖ The respond result depends entirely on the information given by the respondents which may be based.



A STUDY OF PSYCHOLOGICAL IMPACT ON IT EMPLOYEES WORK AT HOME DURING PANDEMIC (COVID 19)

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ABSTRACT

During lockdown many companies got closed. More than 89 % of working employees and multi-national organisation started working at home ambience... Descriptive statistics was used to analyse the findings.to collect data method

I. INTRODUCTION:

The Idea of moving from physical location to a state of mind. Physical working experience has been gradually decreased due to work from home. Work from home refers as the concept of working concern where the employees do not have to communicate to a single place of work. The improvement in information and communication technologies has made easier to complete the tasks outside the workplace because of good internet connectivity as well as reasonable price, more user-friendly computers laptops and other similar gadgets.

II. REVIEW OF LITERATURE

Shareena, Mahammad shahid, 5, May-2020, Work from home during covid-19: employees' perception and experiences. Global Journal for research analysis, volume -9, Issue-PRINT ISSN No. 2277 ~ 8160, DOI: 10.36106.

Manoj Bhattarai, Published on 2020. INDEPENDENT PUBLICATION,

Prettyscha Curtis, published on 2020.



“A STUDY ON UG STUDENT’S OPINION TOWARDS ONLINE COURSES IN CHENNAI”

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ABSTRACT:

Online courses helps people who are in every work and life situation and developing further. Evaluation is focused on continuous course improvement. The Information has been collected through surveys, and together with secondary data, and were analyzed using SPSS.

I. INTRODUCTION:

Most of the people embrace online learning is for its expedience. For that they need an internet connection, online courses can be taken anywhere, at any time. E-courses are convenient because they make it possible for more people in the locations to take a course together and on their own schedules.

Online learning is learned by text, audio, video or any alternative credentials, online certificates currently command the highest value, and are nearly comparable to a traditional degree.

II. REVIEW OF LITERATURE:

Marcia D. Dixon, Journal of Teaching and Learning, Vol. 10, No. 2, June 2010, pp. 1 – 13. This paper set out to discover what activities and/or interaction Channels might be expected to lead to more highly engaged students, what it found was a bit different.

Namsook Jahng: An Investigation of Collaboration Processes in an Online Course, The journal International Review of Research in Open and Distributed Learning Volume 13, Issue 4, 2012, pg. no. 1-18. This study has communication patterns and behavior in problem-solving groups in graduate online courses.

III. RESEARCH METHODOLOGY:

This research study is based on DESCRIPTIVE research design to obtain the opinion of the respondents. The primary source of data required for the study is collected through primary and secondary sources of data. The data that collected by the researcher's data directly from the general public on the personal question in questionnaire by using surveys and interviews. The secondary data is collected for the survey. In order to analyze descriptive data analysis and statistical tools used such as percentage method, chi-square



“A STUDY ON TEACHING METHODS OF PRIVATE AND GOVERNMENT SCHOOL, STUDENTS TEST ANXIETY LEVEL ON PREPARING FOR BOARD EXAMS”

D. Anne Darathy Felicia¹, Dr. J.Rani²

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Abstract:

This paper analysed to examine the pros and cons of teaching methods in preparation for board exam for 10th grade in Chennai which includes both Private and Government school. We examine background of the student, type of school including race, educational attainment and socioeconomic status. After controlling for background characteristics, we find the teaching methods by the way how the students prepare for final exam. Students may perceive that Teacher involvement and Teacher communication are more easily facilitated and valued in private schools. We also find students anxiety level during preparation on exams.

I. Introduction:

Education is a process of training and instruction. It is a process that promotes intelligence, ongoing process enables an individual to be industrious and ensures progress. The concept of education is dynamic and its meaning also changes according to the need of time and situation.

II. Review of Literature:

Hoxby, C. M. (2002) This investigates whether schools that face stronger choice-based incentives have greater demand for certain teacher characteristics and (if so) which teacher characteristics.

Steven G, Eric Hanushek A, John F This paper disentangles the impact of schools and teachers teaching methods in influencing achievement with special attention given to the potential problems.



A Study on legal and Ethical issues in E-tailing

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Abstract - The developing countries like India are going through a huge shift from old cultural and social era to 21st century new edge where the developed countries have already started taking the benefits of Retailing for their routine businesses. The citizens of developed countries have also accepted this transformation. But India is still far from this transformation. The Article focuses on the various legal and ethical issues of e-retailing and how this has impacted the society and by creating hurdle in accepting e-retailing in a developing country like India. My research identifies the answers required to accept the changes of modern e-retailing. The research also provides a deep insight to the business to implement the solution in business edifices by understanding the demands of future market. It also helps to governments of developing countries to take concrete decisions for changing customer's future needs to service them in competitive world.

Keywords: Online Marketing, Online Retailing, Ethical Issue, Legal Issue, Future of Online Retailing, e-tailing.

I. LITERATURE REVIEW

1) (Law & Technology: Evolving challenges as a result of fraud in E-commerce Sector, (ASSCHOM Report))

The economic crisis has forced retailers, like other organizations, to closely examine every aspect of their business for inefficiencies. This investigation has exposed the holes that exist in their e-commerce operations. Retailers are waking up to the realities of e-commerce fraud and are realizing the inadequacies of their current fraud management processes. Fraud is fast becoming an area of concern for retailers as they gear up for further growth in online commerce.

2) (Rashad, Noor & Seyedi 2011) states that e tailing does not allow a physical interaction between consumers and retailers and so it raises a numerous risks and issues concerning privacy, security, technology etc. The privacy in e-commerce models are considered to be important for consumers and business regulators. Most of the feel insecure because of existing norms of privacy and security online. These untowards incident creates a negative impact on economy and hinders the people to engage online buying.

3) (Palanissamy 2013) describes electronic commerce is gaining acceptability throughout the globe because of its ease, flexibility and speed. E-commercial transactions cannot be addressed simply in terms of mechanical changes. Rather, they have engaged a fundamental change in relationships, expectations and subject matter, which challenge contract law and contract scholars to come to grips with the nature of their doctrines, practices, and

presumptions as they are applied to fundamentally new and different relationships.

Objective of the Study

1. To know the factors relating to legal & Ethical issues of E-tailing in India.
2. To study the effects of legal and ethical E-Tailing India.
3. To know the possible means of solution in case of legal & ethical issues arises in future.

II. RESEARCH METHODOLOGY

(a) **Coverage of the Study:** This research paper is confined to study of Legal & Ethical Issues of Online Shopping in India.

(b) **Source of Data:** The study is based on secondary data collected through various books, business magazines, journals, newspapers, internet web sites and research studies.

(c) **Data Analysis:** Analysis of data and information collected from published sources were made keeping the objectives of the study in mind.

III. INTRODUCTION

Online retailing business has grown at an incredibly pace in these few decades. With the increasing of people tend to change their traditional shopping habits because of the convenience of online shopping and services that provide from online retailers, but, there are also shown some ethical issues, legal issues and challenges to online retailers nowadays. The definition and the scope of online marketing, online retailing, online retailer; and the ethical

Effectiveness of Talent Acquisition Through E-Recruitment in Information Technology Industry at Chennai

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Abstract: In the quickly changing worldwide world economy, the solitary essential incentive for an endeavor is the experience, abilities, ingenuity and bits of knowledge of its labor assets they are the critical segments in each association. Serious associations of the present need to pull in and hold the best and extraordinary labor to stay serious. In the market. This paper distinguishes Internet enlistment techniques from important writing furthermore, depicts how their advantages of online enlistment can impact the enrollment dynamic of the association. Today, quite possibly the most vital wellspring of upper hand depend on human asset endeavors through pulling in and holding skilled people. The web has helped in pulling in potential Candidates to an association from the enrollment cycle, which is alluded to as E-Recruitment. The act of giving an empty position and going after a position through a site has expanded steadily. The primary target of the examination is to widen the research on the recruitment practice, with center around latest things utilized in E-Recruitment, to identify methods being utilized and benefits of E-Recruitment and to identify measure what's more, powerful approaches to utilize online media for Talent Acquisition

Keywords: Talent acquisition, E-Recruitment.

1. Introduction

Ability obtaining is the way toward finding and gaining talented human work for hierarchical necessities and to meet any work prerequisite. At the point when utilized with regards to the selecting and HR calling, ability securing normally alludes to the ability obtaining division or group inside the Human Resources office. The ability obtaining group inside an organization is liable for discovering, procuring, evaluating, and recruiting possibility to fill jobs that are needed to meet organization objectives and fill project necessities. Ability procurement experts are normally talented not just in sourcing strategies, up-and-comer evaluation, and consistence and recruiting norms, yet additionally in work marking rehearses and corporate employing activities. Ability procurement as a capacity has become firmly lined up with advertising and PR just as Human Resources. As worldwide associations need to enroll all around the world with dissimilar necessities and prerequisites, compelling enlisting requires a thoroughly

examined corporate informing around recruiting and ability advancement. Ability obtaining experts regularly create the novel organization message around the methodology the organization takes to employing and the continuous advancement of workers. The business brand consequently includes not just the obtaining of human resources, yet the way to deal with corporate worker advancement. The exceptional requirements of huge organizations particularly to enroll and employ just as draw in top ability drove to the improvement of a novel ability securing practice and vocation.

E-Recruitment is otherwise called electronic enrolment or online enlistment. Presently a day the world is put together up with respect to the innovation. E-Recruitment is a cycle of selecting contender for applying empty situations in the associations through utilization of web. It is a utilization of web innovation to improve ability of enlistment measure. Electronic enlistment, online enrolment, digital enlistment and web enrolment these are for the most part equivalents of e enlistment. It is assuming essential part in the process of 2 enlistments as it gives a reasonable number of candidates who full fill the standards set by the organizations.

2. Review of Literature

Teena Saharan (2021) States that Study of Talent procurement has advanced in various structures from pulling in close to home applications to getting associated with gifted up-and-comers through informal communication destinations. Enlistment through long range informal communication stages is placing a huge commitment in breaking down and employing the privilege and best ability for an opening, and organizations can't simply overlook the potential and impact of these media stages. These social stages associate organizations to likely recruits and increment perceivability by getting them associated with a tremendous crowd. The fate of enlistment lies in web-based media and organizations can't simply disregard their essence due to winning difficulties. It is essential to discover feasible answers for the difficulties associations confronting while at the same time utilizing web-based media stages in

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A STUDY ON OPERATIONAL AND MARKETING DIFFICULTIES FACED BY RETAILERS DURING COVID

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Abstract - This research paper deal with the operational and marketing difficulties faced by the retailers during covid. During covid apart from the business fall, the retailers have to change themselves in the way of doing their business. For a retailer, it is very difficult to retain the potential buyer. Because the buyers are scattered according to their convenience of purchasing. In order to keep possession of their sales volume, the retailer has to face a stiff competition in the retail business. Majority of functions have to be performed by owners themselves due to limitation of resource. To identify the retailer preference a set of questions were framed. The data were collected by using convenience sampling from 120 retailers. Using SPSS, some of the relevant tests were carried out ANOVA, percentage analysis and chi-square test. Based on the analysis made various finding were derived that will be useful, relevant and significant to determine the operational and marketing difficulties faced by retailers during covid.

Key Words: operational and marketing, Retailers, covid

1. INTRODUCTION

A retailer, or merchant, is an entity that sells goods such as clothing, groceries, or cars directly to consumers through various distribution channels with the goal of earning a profit. This merchant can operate during a physical building or online. Retailers typically buy goods from a manufacturer, wholesaler, or other distributor then resell them to the general public. Large retailers like Walmart and Target purchase goods in huge volumes from manufacturers or wholesalers, but small, family-operated pharmacies or your local grocery can purchase from the same outlets or from smaller vendors. The past six weeks are inconceivable for retailers round the world. Aside from how our personal lives have changed, businesses are dealing with furloughs, supply chain challenges, the shutdown of retail stores, and learning to navigate a retail world in a time of social distancing.

Simply put, the spread of COVID-19 has left both non- and essential retail businesses in dismay. For some, government executive orders make difficult decisions for them. Others do everything they will to stay their small businesses alive with curbside delivery, takeout options, and that specialize in online orders. The retail sector in India is witnessing unparalleled growth. Unmatched demographics, rising income levels, shifting lifestyles and changing aspirations of the burgeoning middleclass has unleashed a retail revolution within the country. Fresh retail geographies are emerging, innovative formats are being introduced and retailers are tapping new customer segments with prolific product offerings. As retailers shift their strategies thanks to the impact of COVID-19, they are quickly adapting to a new set of consumer behaviors and understanding just how vital ecommerce solutions. The challenge to the smaller retailers is much more intense given lower revenue, consumer base and less negotiating power when it comes to product production needs. The impacts of the covid-19 pandemic on the retail industry have varied widely. While demand for a few products like clothing and luxury brands has dropped dramatically, elsewhere retailers are ready to pivot to reliable revenue streams. Yet for several, the main challenge has been the strain placed on e-commerce functions and scaling their supply chains.

1.1 OBJECTIVE

1. To identify the operational difficulties faced by retailers.
2. To identify the Marketing difficulties faced by retailers.

2. LITERATURE REVIEW

Amatual Baseer (2007) studied in his research about "Emerging Trends in India", The demanding ascertain Indian consumer is now sowing the seeds for an exciting retail transformation that he already started bringing in larger interest from international brands / formats. With the advent of these players, the race is on to please the Indian customer and its time for the Indian customer sit back and enjoys the hospitality of being treated like a King.

Safety Measures Adopted for the Technicians Working in Laboratory during COVID-19 at Chennai

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Abstract: The ongoing coronavirus sickness 2019 (COVID-19) pandemic has given major challenges to health care employees together with laboratory professionals. Clinical laboratories play a crucial role during this difficult surrounding by providing info to clinicians concerning prognosis, sickness severity, and response to medical care except for the diagnosing of COVID-19. Clinical chemistry laboratories inhabit central role within the management of COVID-19 through assessing the organic chemistry and inflammatory profile. The workplace professionals at one finish area unit at exaggerated risk of catching the infection whereas on the opposite finish ought to take care of the varied challenges throughout the Coronavirus sickness 2019 (COVID-19) occurrence. This survey was undertaken to investigate the workplace professionals' views, in terms of the challenges, monetary implications, fears, motivation and satisfaction from structure processes and policies adopted, amid the COVID-19 crisis. This alarming figure prompted U.S. to form tips for bio safety procedures to guard health care employees together with laboratory personnel. Infection and quarantine of health care employees cause further burden to health care services thanks to shortage of men.

Keywords: COVID-19, laboratory

1. Introduction

It is to deal with the overall work flow safety issues of laboratory personnel throughout the COVID-19 pandemic. All laboratories ought to perform site-and activity-specific risk assessments to see the foremost acceptable safety measures to implement for specific circumstances. Risk assessments ought to embody the subsequent considerations: Analyse the quantity of individuals that the laboratory house will realistically and safely accommodate whereas maintaining social distancing. Assess the flow of personnel traffic, wherever doable, style unidirectional ways for workers to steer through the laboratory house. Assess procedures for cleansing and sanitizing normally instrumentation and areas-for example, counters, desks-to guarantee clean surfaces and instrumentation for all users. Review emergency communication and operational plans, together with a way to defend employees at higher risk for severe sickness from COVID-19. Every establishment ought to have a COVID-19 health and safety arrange to defend workers. This arrange ought to be shared with all staffs. Ideally, this arrange would: Describe steps to assist stop the unfold of COVID-19 if associate worker is sick. Provide info on whom workers ought to contact if they become sick. Provide workers with correct info concerning COVID-19, however it spreads, and also the risk of exposure. Reinforce coaching on correct handwashing practices and alternative routine infection management precautions to assist stop the unfold of the many diseases, together with COVID-19. make sure that workers have access to private protecting instrumentation (PPE), disinfectant and soap, clean running water, and drying materials for handwashing, or alcohol-based hand sanitizers that contain a minimum of hour plant product or seventieth isopropyl alcohol.

2. Review of Literature

James H Nichols, Carol A Rauch 2020 states that the biosafety practices for clinical laboratories provide protection from infectious materials such as body fluids which may contain virus. Standard precaution includes hand hygiene and use of personal protective equipment, such as laboratory coats or gowns, gloves and eye protection. Routine laboratory practice for decontamination for laboratory waste is also recommended.

Lotta-maria A.H. Oksanen et al. 2020 States that purpose was to analyse the work-related exposure to SARS-CoV-2 and trace the source of COVID-19 infections in laboratories healthcare workers use of personal protective equipment and their ability to maintain social distances and follow governmental restrictions.

O. Kuzmina and s. Hoyle 2020 states that the Laboratories provide environment evolving work. The analysis of health and safety management in laboratory. The aim is to examine the challenges, from the perspective of the health and safety practitioner, researcher and academic. It is critical that health and safety in a research lab environment is practicable to those working in the labs and those that support the researchers.

Abhishek Dubey, Aastha Bansal et al. 2020 states that the health care workers of laboratory handling covid patients samples are at risk and needed to take protective measures. These healthcare workers are under physical and mental stress. The lab technicians are at forefront of managing the pandemic are at risk of contracting the disease as it highly contagious in nature.

Volume 10 Issue 4, April 2021

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EFFECTIVENESS OF CRM IN PRIVATE SECTOR BANKS

 **2 Author(s):** S.SHEEBA, DR. Y. AYSHA FATHIMA

Vol - 12, Issue- 4 , Page(s) : 59 - 68 (2021) DOI : <https://doi.org/10.32804/IRJMSH>

Abstract

The whole of humanity has moved to the digital world and banking is no exception. The last 10 years has seen a quantum heap in virtual banking and the type of users has also been wide spread. This research work is a study to explore how the Banks can have an exhaustive CRM that could have a fine data mining that could predict the customers future needs and give solutions that would be useful for the customer. In this study that was done in the survey method and a questionnaire was sent out to the customers of private sector banks.

References



*Contents are provided by Authors of articles. Please contact us if you having any query.

A STUDY ON INVESTOR'S PERCEPTION TOWARDS MUTUAL FUND THROUGH SIP

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Abstract: In India Mutual funds plays a vital role in mobilizing funds for capital and financial markets. Mutual Funds are one in all the most effective investment choice out there to the small investors. A Mutual funds is a type of investment platform where it manages to collect investment from a lot of investors to buy securities like stock, money market instrument, bonds and other assets because the investment firm sector had developed, there's been a growing acceptance by most policy holders that the assured come era may be a factor of the past. Mutual Fund are operated by professional money managers, who is allocated the funds asset and to attempt to produce capital gains or income for the fund's investors. Now days all types of investors investing in Mutual Funds. The Primary objective of the study is to assess investor's perception towards Mutual Funds through SIP and to identify the reasons for investment in mutual funds through SIP. This study also aims to measure the returns for investment made in Mutual Fund and to evaluate the risk tolerance level of investors.

This study contains with a sample of 130 different kinds of investors and their diversification of investment plan. The data was collected from the investors through circulated questionnaire Google forms in Chennai city. By this study it founded that most of the investors has a positive knowledge about SIP in Mutual Fund. Based on the findings and analysis it concluded that most of the investors are satisfied with the returns and performance of Mutual fund through Systematic investment Plan and it also found that tax-benefits, diversification and reduction in risk as more impact on the investor's perception for investing in mutual fund.

Index Terms— SIP (systematic investment Plan), Mutual funds, perception.

I. INTRODUCTION

The concept of Mutual fund emerged in India in 1963, when Government of India launched the unit trust of India (UTI). UTI has launched few schemes for investors one of scheme was UTI plan scheme. Until 1987 the growth rate was very slow and UTI was the only Mutual fund company enjoyed a monopoly in India mutual fund market. The entry of public sectors after few years of establishing UTI the growth was accelerated further in succeeding decade. After few years, in 1993 private sectors has started in Indian mutual fund industry and that was the year where government has brought a new regulation under which all mutual funds industry and Unit Trust of India has to be registered and governed. In 1993, SEBI (Securities and Exchange Board of India) regulations were substituted by a more complete and revised Mutual fund regulations in 1996. Now Mutual funds are one amongst the fastest growing sectors in Indian economy and have awesome potential for supportable future growth. From the last decade, Mutual funds and its various instrument like Systematic Investment Plan, equity fund, debt and hybrid funds instruments attract the most of the investors to invest and also given lots of economic growth to the industry. Mutual funds are just one short cut method for the investors to invest their savings to grow their wealth.

Systematic Investment Plan commonly known as SIP; it is a method of investing platform in Mutual funds. SIP allows investors to invest a small sum regularly in investors preferred mutual fund schemes. By activating an SIP, a fixed amount is deducted from investors bank account every month in a chosen date, which get invested in the mutual fund of their own choices. Systematic investment plan helps the small investors who want to save smaller amount of money while benefiting from the long-term advantages of rupee cost averaging. The most of brokerages and mutual funds companies offers Systematic Investment Plan.

Systematic Investment Plan offers more schemes compare to Lump-sum investment. Many of the investors choose SIP for more returns with small amount of money. The main motive of SIP is easy way to accumulate assets and the advantage of Rupee cost averaging means buying more share when price pulls down by allocating pre-determined periodic speculation into mutual funds.

Systematic Investment Plan is only scheme which available in mutual fund, to attract the small term investors. SIP generates more returns compare to other investment options such as postal savings and bank deposits and generally in SIP investors can make their payments on monthly bases this option will gives more benefits to the investors.

Systematic Investment Plan do not assure an income and do not protect against a loss in declining market. Since systematic investment plan (SIP) investing involves permanent participation in the market regardless of performance price level of securities, investor should consider his financial ability to continue your purchases through periods of low-price levels.

I.1 OBJECTIVE OF THE STUDY:

Primary objective:

- To study the investor's perception towards mutual fund through Systematic Investment Plan.

Secondary Objective:

- To identify the reasons for investment in mutual funds through SIP
- To measure the returns for the investment made in mutual fund
- To evaluate the risk tolerance level of the investors.

II. REVIEW OF LITERATURE

Senthil. K and Maruthamatu. K (2010) This study has made an attempt to understand financial behaviour of mutual funds investors towards mutual fund investment. The study was basically focused on the investor's awareness and preferences on various mutual fund's schemes and what are the factors which influence them to invest in mutual fund schemes and to know the level of

Consumer Brand Preferences toward Sedan Cars in Chennai

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Abstract: - The Automobile industry has one of the most frequently pre-owned by superior and middle class society. In advance of 20 years only little industrialists and superior persons have automobile then after industry receive huge size of middle class society has been increased. At now a day's automobile sector they bring has a mandatory one to people. According to this research consumer taste and satisfaction level about the sedan cars in Chennai. And 153 of sample size of respondents has collected through by questionnaire to ready analyze the new data. The collected new information has be analyzed by percentage analysis method, ANOVA Method and chi-square method, Are these tools has been applied by using SPSS software.

Key Words: — Automobile industry, Consumer taste, Sedan cars, SPSS software, ANOVA Method, Chi-square method.

I. INTRODUCTION

The automobile mass produce industry has come through India at 1948. On that time there be three major production passenger cars, In India major automobiles industry is located in Mumbai, so far Hindustan motors situated at Kolkata and standard motors was producing all over India and it is located in Chennai. At the starting stage the Indian industry sees many problems several likewise many obstacles like blocking the road likewise many issues has been faced by automobile industry and tariff composition licensing with limited expansion with dues heavily opposition initially cars prices extremely highly due to the purchasers it increases rates with short period of time, previous to Independence India has imported vehicles during the period at 1950s appearance of Mahindra, Bajaj Auto, Tata motors these sectors has increased the top level production in India. At the period of 1953 the government of India has a private control sector that has a huge efforts with an automotive component with various configure manufacturing has the huge number of supply of car manufacturing at the year of 1970s they have minor changes in manufacturing industry. Car industry has grown in 1970 this growth has mainly operate by commercial vehicle, the government of India at 1983 India made a contract with Suzuki Motor corporation has Japan manufacture low cost of cars with India.

Maruthi has been planned the straighten the manufacturing with Maruthi and udyog has year December 1983 Indian car manufacture has placed a huge role in market sector so it has get feedback through by consumers. Liberalization has played a various role in India they had been opened the gates at the period of 1993 the Indian government followed liberalization estimate the expenditure duty on Automobile components.

II. OBJECTIVES OF THE STUDY

- To understands the various preferences of sedan car in Chennai District.
- To know the factors, why the consumer choose the specific brand.
- To view the customer need and fidelity about sedan car towards Chennai District.
- To review about customer fulfilment level using SEDAN cars in Chennai region.

III. REVIEW OF LITERATURE

- In sagar Ambuj Chandra (2004) in his article he talk about the technology growth has played a heavy role in car manufacturing industry in that period government has driven a major role of policies strategies has been decided by government In that Indian car manufacturing has made strong design and various highly in technology growth so India can easily tie up with huge exports with other countries.
- In Ravinchandran. K and Narayanrajan S (2004) in his paper he talk about the brand type of durables the study of consumer preferences has a strong opinion

Manuscript revised March 29, 2021; accepted March 30, 2021. Date of publication March 31, 2021.
This paper available online at www.ijprse.com
ISSN (Online): 2582-7898



A STUDY OF SUSTAINABLE LIVELIHOOD PRACTICES OF TRIBAL COMMUNITIES IN RANIPET

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ABSTRACT

The tribes of India constitute 8.2% of the total population. Our country has the largest number of tribes as compared to any other country. There are a variety of groups of tribes. According to the anthropological survey of India, there are 461 tribal communities, out of which 174 were identify as sub-groups. The main problem of the tribals are poverty, indebtedness, illiteracy, bondage, disease and un employment.

The purpose of the study is the vulnerabilities that facing by the tribal communities in ranipet districts. The study is also to know the day to day life activities of tribal communities. This research is to know the problems that facing by the tribal communities (Irular) in ranipet.

KEYWORDS: Poverty, Indebtedness, Illiteracy, Bondage, Unemployment

Customer Satisfaction on Various Facilities Provided By Hospital

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ABSTRACT

In the current era of modernization and busy life, every human is suffering from various health problems associated with it. The life is also become unsecured with full of uncertainty. So, this situation force researcher to study such new topic which is definitely related to HRM. In which there must development and implementations of certain quality plans, policies and strategies under any unavoidable circumstances about the customer (patient) satisfaction by providing the service to the people of society. The main objective is to evaluate the medical facilities provided by multi-speciality hospital on customer satisfaction in the Madurai city In this context of study the sample plan is framed with 120-150 required respondents with the convenience sampling method. And is applied to collect relevant data are from the customers in probability sampling design with the collection of primary data by taking a survey by questionnaire and secondary data by literature review About the perceived professionalism of the doctors patients generally were satisfied. Majority of the patients however, felt that fees charged by doctors are on the higher side. Also patients feel that the doctor stresses on various tests and X-rays for minor illness to. The local corporation as well as municipal authority in collaboration jointly with, Local universities, local educational institutions and large hospitals may establish a school of nursing to train suitably prequalified and attitudinally inclined local talents. This type of training facilities (medical equipment, operation and nursing) will be an endeavor in value addition of this rural area is human resources and the fulfillment of social obligations by the local medico in return for their peaceful and prosperous practices.

Keywords: medical facility, medical services & care, customer satisfaction



A COMPREHENSIVE STUDY ON SAFETY MEASURES RENDERED TO HOSPITAL NURSES DURING THIS PANDEMIC SITUATION

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ABSTRACT

COVID-19 has affected many people across the world. It affected the doctors, nurses and many health care workers and many of the health care workers died for this virus.

I. INTRODUCTION:

Day to day life the people are affected by the corona virus(covid-19) disease and many people were died for this virus. Health care workers like doctors, nurses, paramedics, pharmacists, technicians etc.. are at front line of Covid-19 taking many risk and helping each other.

II. REVIEW OF LITERATURE:

Abdullelah Al Thobaity (2020) Nurses on the frontline against the covid 19 pandemic: an integrated review on a lower resilience will affect the sustainability of the health services.

Connie (2020) Nurses confronting the corona virus: challenges met and lessons learned to date the demand for nursing care has rarely been as high, and the consequences of providing it never more severe.

III. RESEARCH METHODOLOGY:

This project is based on DESCRIPTIVE research design to obtain the opinion of the respondents. Primary data for this study will be collecting through questionnaire. Secondary data is collecting from external sources like Websites, journals etc. The data is collected by the researcher's data directly from the general public on the personal question in questionnaire by surveys and interviews. In an economic activity, statistics will play a very important role. In order to analyze descriptive data analysis and statistical tools used such as percentage method, chi-square and ANOVA.



A STUDY ON IMPACTS OF MERGERS AND ACQUISITIONS OF PUBLIC SECTOR BANKS TOWARDS STRONGER / ANCHOR BANKS, A SPECIAL REFERENCE WITH INDIAN BANKS EMPLOYEES IN KALLAKURICHI

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ABSTRACT:

Today, it's true that tons of dramatic events like mergers, acquisitions, takeovers, demerger etc. occupy the news daily. Mergers and Acquisitions is one among the main aspects of finance world. Mergers refer to the combination of 2 or more companies into one company. It also can cause major issues on Bank's performance. This paper analyses some critical issues relating to merging of public sector banks. Descriptive research design was employed for the study. The main instrument used was a questionnaire to explore the opinions of employees of Indian bank and a sample size of 120 was used. The technique was employed using statistical package for social sciences (SPSS). Frequency tables, pie charts and Chi-square test were used to discuss the responses to the questionnaire taking into consideration the objectives of the study. To predict the future of ongoing merger and acquisitions. In this research, we will study the likely impact of merger on the efficiency and profitability parameters of banks. We also analyse the prevailing issues relating on bank merging.

KEY WORDS: Mergers and Acquisitions, Takeovers, Public sector banks, impacts of merging, efficiency and profitability of post-merger.

INTRODUCTION:

The banking system is one among the prominent indicators of the health of an economy. A bank's ability and freedom to borrow from other banks and lend to corporates features a great impact on the expansion rate of the economy. Banking sector plays an important role within the economic process and development of a nation. Globalisation, deregulation of economies including technological development has changed the banking landscape dramatically. With the fast-changing environment, the banking sector is resorting to the method of consolidation, corporate restructuring and strengthening to stay efficient and



PERCEPTION ON ONLINE EDUCATION IN HIGHER EDUCATION INSTITUTION

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ABSTRACT

During the COVID-19 pandemic, social education has shifted from face to face to online in order to avoid large gatherings and crowds for blocking the transmission of the virus. Education scenario has drastically changed. It is must to continue classes which cannot be skipped due to Covid-19. Online classes have been a boon to the students. Students are able to pursue their degree as usual as they were doing it earlier. To study the students' perception on online education in Higher Education Institution based on their program and rating, this study has been conducted. As stated in the findings and study, majority of the students (48.8%) gave their ratings as good on online education. Online education has created a positive impact in students' life.

KEYWORDS: COVID-19, Online education, Pandemic, Students, Teachers, Technology.

INTRODUCTION

Due to the global COVID-19 pandemic, the world has experienced a drastic change in the lives of all, be it adults or children, old or young. Everyday activities have changed, and the only alternative left was the mode of online. This hence pushed and forced the whole world to go online. Though the pandemic has affected all, special focus has been placed on the lives and education of the future generation and leaders, the schoolers. Having unable to attend their schools and colleges physically, students now attend their classes through online modes using platforms/apps such as Zoom, Skype, Google meet etc., Lakhs of teachers and students now use these applications and help the students to be in touch with their teachers and professors virtually.

Since learning is more effective with in-person teaching, online teaching has distanced the learners, thus reducing the efficiency and the quality of the learning. For some, online education has been proven beneficial instead. So due to these varied opinions, this survey shows the perspective of students on online education. Everybody has struggled to adopt and adapt to the 'new normal'.

IMPACT OF REWARD SYSTEM ON EMPLOYEE PERFORMANCE IN INFORMATION TECHNOLOGY INDUSTRY

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ABSTRACT

The purpose of this study was to establish impact of rewards on employee performance. The first research question of the study examined the most important rewards that motivate employees; the second research question examined the relationship between rewards and employee performance, while the third research question examined the ways to improve the performance with reward system. A Reward system is viewed as a program created to give appreciation to superior workers and give impetus to low performers to expand their efficiency. Motivation in work is one of the very variables determining employee's performance. The primary data for this study is collected by means of a questionnaire with a sample size of 110. Also the secondary data is taken from the websites and journals. The analysis of the data is done using tools such as percentage Analysis method and Chi-Square test.

Keywords: Reward system, employee performance.

I. INTRODUCTION

The accomplishment and advantage got by workers for their work execution in an association are known as remuneration. Representatives join the association inside certain assumption for remuneration. Some might be expecting for better compensation and wages i.e., monetary prizes while other might be looking for offices like convenience, transportation, wellbeing, security and different advantages as remuneration. Hence, financial and non-monetary advantages gave by association to workers to their work execution paying little mind to their assumption is known as remuneration. Workers should be imparted about the prize arrangement in a development.

Coordinating with the reward system with the degree of execution for each work appointed in association is known as remuneration the executives. To make compelling reward the board, an association needs to set up a proper prize system. Alluring and straightforward prize system should have quality to rouse and engage the devoted and solid workers. Prize administration will likewise help with planning the drawn out monetary administration.

Taking everything into account, Reward the executives implies discovering and giving the prize to a representative as per their work execution and keeping up the record of this. This will inspire representatives to put forth their attempt in accomplishing hierarchical objective. Prize administration helps with making distinctive recognizable proof among the similar associations. Fitting, state-of-the-art, straightforward and serious prize administration will give high confidence to the workers. They feel pleased to be related with the association. Prize can be considered as an advantage, office and profession advancement. Reward administrations should coordinate with the work execution level, worker's necessity and generally hierarchical limit.

II. REVIEW OF LITERATURE

Sheilds and associates (2015), Awards ought to be founded on contrasting requirements of workers as certain representative's lean toward monetary compensations while others are more inspired by different motivations like house, vehicle, paid occasions. From the assertion above, clearly a productive award framework should join both money related and non-financial prizes and motivators to fulfill the necessities and assumptions for workers towards the executives and reward system.

Armstrong (2013), an award framework is viewed as a program created to give appreciation to superior workers and give motivating forces to low performers to build their profitability. Also, reward systems have been distinguished as perhaps the best factors to boost worker work execution.

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**A SYSTEMATIC STUDY ON SCHOOL
MANAGEMENT AND TEACHER STAFF
SELECTION PROCESS IN PRIVATE
SCHOOLS AT TINDIVANAM**Ms . SWETHA, DEPARTMENT OF MBA, SATHYABAMA INSTITUTE OF SCIENCE
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AND

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ABSTRACT: Effective recruitment , selection are critical to Institution success.They enable companies to possess performing employees who are satisfied with their jobs,thus contributing positively to the institution. Better recruitment and selection strategies result in improved institution outcomes. With regard to this context,the research paper entitled Recruitment and Selection has been prepared to place a light-weight on Recruitment and Selection process. the most objective is to spot general practices that institution use to recruit and choose employees and, to work out how the recruitment and selection practices would undergone privately schools. Successful recruitment and selection practices are key components at the entry point of human resources in any organization . The study also focus its attention to work out how the recruitment and selection practices affect the institution outcomes and supply some suggestions which will help .The research methodology applied is that the exploratory. the info was collected through well structured questionnaires. The source of knowledge was both primary and secondary. Sample size was 30. Data analysis has been through with the help of SPSS software. Data analysis has been through with statistical tools like tables, graphs, pie charts, bar diagrams

*Keywords:**Recruitment, Selection, Reference, Interview, qualification.*



A STUDY ON CONSUMER PERCEPTION TOWARDS ONLINE SHOPPING IN MADURAI

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ABSTRACT

Online shopping is also known as E-shopping; it is the process of buying and selling of goods and services through internet. It has become very popular in present days, due increasing the usage of internet and smart phone users, internet has become major platform for online shopping. Without internet we can't possible to imagine online shopping. The consumers will buy various products like clothing, shoe, electronic, food, items and services through online shopping according to their taste and preferences; it is a mode of zero channels of distribution means consumers will purchase the products directly from producers without any intermediaries or middlemen. It saves for lot of precious time, energy and also money. We have collected data from 125 customers. The outcome of the study consumers perception towards online shopping. The data was collected through a 5scale questionnaire. We have used tools like percentage analysis, correlation, anova test and t-test to analyze the data and find the requirements according to the objectives.

Key words: online shopping, customer buying behavior, perception.

Introduction, in the era of globalization along with the development of e-commerce, many business organizations started their sales and marketing efforts for their products and services via internet. In simple words Online shopping is defined as purchasing product from Internet retailers as opposed to a shop or store or the act of purchasing products or services over the Internet. It is a form of electronic commerce which allows consumers to directly buy goods and services from a seller over



A STUDY ON EMPLOYEE ENGAGEMENT

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ABSTRACT- Employee engagement refers to a condition where the employees are fully engrossed in their work and are emotionally attached to their organization. An "engaged employee" is one who is fully involved in, and enthusiastic about their work, and thus will act in a way that furthers his organization's interests. This study investigates how different variables like job characteristics, career development, work relationship, perceived supervisor support, organizational fit and engagement influence in engagement of an employee. The analytical tools used in this study are SPSS; the primary data is collected through a structured questionnaire. The secondary data is collected through journals and research papers. From the research we can understand given the proper work conditions and recognition for their work with their roles clearly defined, the employees are willing to be engaged in their work.

Key Words: Job Characteristics, Career Development, Work Relationship, Perceived Supervisor Support, Organizational fit and Engagement.

INTRODUCTION

Most organizations today realize that a 'satisfied' employee is not necessarily the 'best' employee in terms of loyalty and productivity. It is only an 'Engaged employee' who is intellectually and emotionally bound with the organization, feels passionate about its goals and is committed towards its values who can be termed thus. He goes the extra mile beyond the basic job responsibility and is associated with the actions that drive the business. The facts that it has a strong impact on the bottom-line add to its significance. Engagement is about motivating employees to do their best. The quality of output and competitive advantage of a company depend on the quality of its people.



A STUDY ON PURCHASE BEHAVIOUR OF LAPTOP AMONG WOMEN SEGMENT

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ABSTRACT- Laptop computers have become highly popular as portable versions of desktops with full functionality of desktop computing and portability. Before few years ago, wireless connectivity in laptop was considered to be a luxury in India but today, it became a necessity for a person. Apart from the rapidly falling prices of laptops, new technologies being packed into ultra-slick laptops and entry of non-traditional players into the laptop market given a further boost to the Indian laptop industry. The technology is changing so fast with the development of computer hardware. It has observed that last two decade the purchase of laptop by women has increased significantly. Now laptop purchase is feeling like purchases of fast moving consuming item. This signifies that the women are very much interested to handle technological instruments in their day to day activities. This brings us to this paper that tries to answer the purchase behavior of laptop among women segments by analyzing the factors that influence the buying behavior of laptop among women's. Understanding the women psychology is very much needed as women's purchase behavior and the social value of women has been raised to a equal footing with men and women's buying behavior differs a lot. So this paper helps the marketer to analyze the women buying behavior and the factors that influence the buying behavior of laptops.

Keywords- Laptop –highly popular – wireless connectivity – luxury – New technology –Women psychology.



A STUDY OF FINANCIAL PERFORMANCE ON AUTOMOBILE INDUSTRY WITH SPECIAL HERO MOTOCROP LIMITED

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ABSTRACT:

This aim of this project is to analysis the liquidity and profitability position of the company using the financial tools. This study is based on financial statements such as Ratio Analysis, Comparative balance sheet. By using this tools combined it enables to determine in an effective manner. The study is made to evaluate the financial position, the operational results as well as financial progress of a business concern. It explains the ways in which ratio analysis can be of assistance in long-rang planning, budgeting and asset management to strengthen financial performance and help avoid financial difficulties.

INTRODUCTION:

Financial position, defined as the status of financial well-being regarding a company, is important to every single business. The status of the assets, liabilities, and owner's equity (and their interrelationship) of an organization, as reflected in its financial statement.

COMPANY PROFILE:

Hero MotoCorp Ltd. (Formerly Hero Honda Motors Ltd.) is the world's largest manufacturer of two – wheelers, based in India. In 2001, the Company achieved the coveted position of being the largest two-wheeler manufacturing Company in India and also, the 'World No.1' two-wheeler Company in terms of unit volume sales in a calendar year. Hero MotoCorp Ltd. continues to maintain this position till date.

VISION:

The story began with a simple vision – the vision of a mobile and an empowered India, powered by its bikes. Hero MotoCorp Ltd., company's new identity, reflects its commitment towards providing world class mobility solutions with renewed focus on expanding company's footprint in the global arena.

MISSION:

Hero MotoCorp's mission is to become a global enterprise fulfilling its customers' needs and aspirations for mobility, setting benchmarks in technology, styling and quality so that it converts its customers into its brand advocates. The Company will provide an engaging environment for its people to perform to their true potential. It will continue its focus on value creation and enduring relationships with its partners.



THE EMPLOYEE PERCEPTION ON QUALITY OF WORK LIFE TOWARDS JOB SATISFACTION IN BANKING INDUSTRY

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Abstract: The current study analyzed the representative discernment on nature of work life towards work fulfillment in banking industry. Nature of work life is the nature of connection between the representatives and all out workplace, worry for the effect of work on people just as on hierarchical viability and the possibility of investment in authoritative critical thinking and dynamic. Advantageous examining technique is utilized in this investigation for information assortment. Overview was led and information was examined based on reactions given by 120 respondents. The exploration is spellbinding in nature. Factual apparatuses, for example, chi square and ANOVAs have been utilized to decipher information.

Index Terms - Job Satisfaction, Quality of Work, Work Life Balance

I. INTRODUCTION

Nature of work life (QWL) towards work fulfillment alludes to the degree of satisfaction or misery with one's career. The term was really presented in the last part of the 1960's from that period till now the term is going increasingly more significance all over, at each work place. At first nature of work life was zeroing in on the impacts of work on the overall prosperity and the strength of the specialists. Be that as it may, presently its centre has been changed. The equilibrium is accomplished when a person's entitlement to a satisfaction life inside and outside paid work is acknowledged and regarded as shared advantage of the individual business and society. The individuals who make the most of their career as said to have a top notch of work life while the individuals who are despondent will have inferior quality of work life.

II. LITERATURE REVIEW

Dr. Roopalibtra, (2016)[1] highlights the basic purpose to develop jobs and working conditions that are excellent for employees as well as the awareness, perception and satisfaction of private and public bank employees towards different parameters of quality of work life. Lalitha Kumari, (2012)[2] the study emphasized that each of the WLB factors on its own is a salient predictor of job satisfaction w.r.t various factors of WLB. Arunima Shrivastava And Pooja Parang, (2009) [3] in this study they examined the job satisfaction level of a public sector and private sector bank employee in India. They also highlighted important satisfiers and dissatisfiers present in the job and suggest both the banks to take performance initiatives in the areas where employees have reported reduced satisfaction. Dr. Barkha Gupta, (2016)[4] has identified a number of factors contributing to job satisfaction and quality of working life including healthy working environment, motivational climate, stimulating work environment productivity, work redesign, sense of accomplishment, and employee's democracy enthusiasm at work place. Deepti Sinha (2013)[5] in this study they examined the job satisfaction is largely a matter of an individual comparing to their job. But from the knowledge of being observed this finding provides strong evidence that people work for purposes other than pay.



A STUDY OF OFFLINE AND ONLINE SHOPPING DURING AT COVID-19

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ABSTRACT

The covid-19 made the Impact in of online and offline shopping during at covid-19 in a Chennai region. This project about the online and offline shopping problems faced in a pandemic situation. And also in a pandemic lockdown we faced some circumstances in pandemic. Our needs of stocks will be important to life. In a lock down we can't go out of a home because of a virus. And also we need food products and other products to survive at the stay at home. But also we had proper safety precautions by a stores and we had some problems. The online also we be had same of situation like a some shipping products will be not delivery at time. Its also we faced some issues in our pandemic lock down this project will be analysis the customers view of online and offline shopping at the lock down period and also after lockdown. The study used SSPSS analytical tools such as correlation, ANOVA and independent T-test. This tool is used and found that issues in a shopping way. Finally the result showed that in this pandemic situation most of the offline is preferred



A STUDY ON EFFECTIVENESS OF MOTIVATIONAL INCENTIVES ON MOTIVATIONAL INCENTIVES ON EMPLOYEE PERFORMANCE AT K7 COMPUTING PVT LTD

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ABSTRACT - The current study was conducted on the Effectiveness of Motivational Incentives on Employee Performance. The main purpose of this study was to determine the level of incentives and to evaluate the impact of these incentives on employee performance. Research has developed a variety of ways in which employees are motivated including incentives based on financial and non - financial recognition. Research suggests that financial incentives alone were not enough. Capacity building programs should be implemented for employees that will not only make their job challenging but also increase their commitment to their organizations. The information from this study can be used effectively by companies to review their staff policies and other researchers for future studies.

KEY WORDS – Employee performance, Incentives, Financial, Motivation, Efficiency, Satisfaction, Cyber Security.

I. INTRODUCTION

Employees play a vital role in the day-to-day running of any organization, especially when markets are highly competitive and have a flexible environment supported by most theorists. The destiny of an organization is usually determined by its employees so it sounds reasonable to understand how employees can be motivated. Depending on the motivation for the work, employee incentive programs have been found to be the most acceptable approach among organizations. The aim of this program is to reward productive performance, strengthen morale and inspire employees' work and how it can be improved is at the heart of industry and organizational concerns, so many union scientists are keenly interested in various programs and their work-related strategies and growth incentives are among those used in the workplace.



A STUDY ON SATISFACTION LEVELS OF CUSTOMER IN USING WAREHOUSING AND SHIPPING FACILITIES OF LOGISTICS COMPANY

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Abstract: Warehouses are intended to meet exact requirements in the stock taking care of mechanism. Then, there are some operations which are common amongst them. We're uniquely positioned to help shipping line and land side customers grow their business and achieve better supply chain efficiently, flexibility and dependability. The main reason for the study is to identify the customer satisfaction levels on using the shipping & warehouse facilities of Logistics Company. Convenient sampling method is used in this study for data collection. Primary data was collected with the help of a questionnaire. Secondary data was collected by external sources like books, newspapers and journals; new age sources like the internet. The study used tools such frequency analysis and percentage analysis. From the study the level of satisfaction of customers from using the warehouse facilities have been identified.

Index Terms - Inventory, Shipping, Data of Delivery, ERP

I. INTRODUCTION

Warehouses are intended to meet exact, requirements in the stock taking care of mechanism. Meanwhile there are some operations which are common amongst them. The Inventory handling method can be categorized as inventories, in or receiving. This involves the physical activity of unloading and incoming transports, checking deliveries against purchase orders and recording. Depending on the agreement of both the parties, future checks may include quality control. Some or all of the delivered inventories are either rejected or accepted at this stage. The Rejected inventories are sent back to the supplier. Pre receipt, ideas that the stockroom director ought to be engaged with determining and conceding to the bundling, things per container just as a particular marking needed, notwithstanding the methods for transport, in order to guarantee that the conveyed items are viable with the storage space. Set aside into the capacity region. Depending on the state of inventories in the above stage, accepted inventories are taken into storage. The capacity space of the distribution centre is regularly the biggest space, with the spaces isolated for distinction sorts of inventories that come all together determination and picking or pressing. Inventories are put away in the stockroom to be utilized later when required. The needs for inventories are made ready for transportation to the point of need. Inventories outward or dispatch are put together at the dispatch area and loaded onto the outbound vehicles, or picked up for use according to their size and place of need. The key aspect to be considered in the activities is the conflicting priority of maximizing the use of the space allocated to each, while minimizing to undertake the activity.



A STUDY ON SERVICE QUALITY OF RETAIL OUTLETS – RELIANCE FRESH AND MORE USING SERVQUAL MODEL AT CHENNAI

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ABSTRACT

Customer satisfaction has become a major source of concern in retail business. With organized retail becoming the most happening thing in the recent future. The entry of foreign retail players into the Indian market has made it tough for the Indian players. To keep pace with the demands of the new age customers the retail outlets have to devise new strategies and techniques in understanding their needs and fulfilling their requirements. It is proposed that quality of service is an important indicator of customer satisfaction. Measuring service quality involves objective feedback from existing customers. The study is based on the five overall dimensions of service quality and the extent to which the customers expect and perceive services provided by two retail outlets Reliance Fresh and More. This paper aims to understand the service quality gaps of these outlets with respect to the customer expectations and perceptions. The study gives useful and innovative insights to boost customer satisfaction towards Reliance Fresh and More.

Keywords: Customer Satisfaction, Organized Retail, Service Quality



“A STUDY ON INVESTOR’S PERCEPTION ABOUT ONLINE TRADING IN INDIAN STOCK MARKET”

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ABSTRACT

Online trading is an internet based investment activity. This study aims to identify the Preferences of the respondents towards online in Indian stock market. The questionnaire was collected for the study as a primary data with a sample of 150 respondents. Descriptive research design is used in this study. The collected data has been tabulated and analyzed using the tools such as percentage analysis and Chisquare. The research concluded that investors invest in mutual funds and investors reason for online trading is user friendly and less time saving.

Keywords: online trading, chisquare, stock exchange.

INTRODUCTION:

Online trading is an internet based investment activity. Internet exchanging began in India on 1st April 2000 with 79 part looking for authorization for web based exchanging. Internet exchanging should be possible by the interaction of an individual and dealers purchasing and selling protections over an electronic organization, with a business firm. Today there are many online trading companies working as a portals for the biggest stock houses like the National stock exchange and Bombay stock exchange. The online trading companies allow the investors to invest in a number of financial products and services like derivatives, mutual funds, Equities. The SEBI advisory groups on web based protections exchanging administrations has permitted the net to be utilized as an Order Routing System(ORS) through enrolled stock specialists of their customer for execution of exchange. Under the ORS, the client can enter the requirement (security, quantity, price, buy/sell) in broker's site. The client receives conformation on execution of the order, the customer's portfolio and ledger accounts get updated to reflect the transaction.



CUSTOMER'S PERCEPTION ON ETHICAL ISSUES WITH REFERENCE TO PHARMACY (MEDICAL SHOPS)

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Abstract: Pharmacy is a shop where medicines are sold. A person who works in the pharmacy is called a pharmacist. Pharmacist should hold a proper degree i.e., should be educated in the medical field, only then he/she can work in the pharmacy. Ethical means "relating to a moral principle". Ethical issues can be found in various fields. This study is an attempt to assess the ethical responsibilities of a pharmacist that relate to a customer. This paper seeks to analyze the ethical issues faced by the customer while going to pharmacy. This was done with the help of convenience sampling method. The responses collected were summarized using percentage analysis with help of graphs. Key words: ethical issues, pharmacy, medical shops.

I. INTRODUCTION

A pharmacy is a place where people can buy all kinds of medical drugs. In the recent times people tend to go to pharmacies before going to the doctor. They buy the medicines which they think can cure the health issues they are going through. A pharmacy practice involves knowing about the medicines and their side effects. Father of pharmacy is William Procter Jr. He was a practitioner, experimenter and a professor. 2 In India there is no difference between pharmacy and medical shops. If the medical shops have a pharmacy retail license they can sell medical drugs. Pharmacy ethics is to take good care of the customers, be compassionate, caring and should not disclose the personal information about the patient to anyone. A pharmacist should take care of the patient and should provide a proper medicine to the customers. A pharmacist first priority should be the customer's wellbeing. Pharmacy ethics must be followed by the pharmacist to have a good relation with the customers.

II. LITERATURE REVIEW

John D. Arras(2004) states that investigators funded by the national institutes of health are required to go through a training session about the clinical ethics and and research.

Michael Santaro (2007) states that despite the pharmaceutical industry's contributions there are few problems between industries and the public. The troubled relationship between the pharmaceutical industry and the public has caused a lot of problems.

Robert M. Veatch and Amy Haddad(2008) states the dramatic life of life and death decisions. It also states the real experiences of practicing pharmacists and the ethical issues faced by the pharmacists.

John I. Gallin and Laura Lee Johnson (2010) state the fundamental principles and practices of clinical research. It implies on the clinical research on a global scale.



A Study on Financial Planning for Salaried Employees

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Abstract

Financial products act as an investment avenue and supply the specified financial security to the investors supported the risk-return profile of the financial products. In the past, traditional financial products were offered in India by banks (deposit account, credit account), life insurance Corporation (LIC), and postal department (recurring deposit, National Saving Certificate, Kisan Vikas Patra). However, in recent years with the arrival of liberalization of monetary services industry, diverse financial products are introduced like mutual funds, shares, derivatives, life and non-life insurance schemes (Unit Linked Investment Plans (ULIPs), pension plans, children education plans, etc.). Investment preference differs from person to person, as every individual behaves differently while investing. Investment behavior of a private is guided by his own set of circumstances. With an expectation of generating high returns over a period of your time and certain levels of risk, individuals invest in several financial products. The present study is an effort to research the investment preferences of salaried individuals towards financial products supported various demographic factors.

Introduction

Financial planning may be a process that an individual goes through to seek out where they're now (financially), determine where they need to be within the future, and what they're getting to do to urge there. Financial Planning provides direction and aiming to take financial decisions. It allows understanding of how each financial decision a private make affects other areas of their finances. For example, buying a specific investment product might help to pay off mortgage faster or it'd delay the retirement significantly. Financial products which act as an investment avenue and provide the required financial security to the investors based on the risk-return profile of the financial products. Investment preference differs from person to person, as every individual behaves differently while investing. With an expectation of generating high returns over a



GENDER EQUALITY IN THE IT SECTOR

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ABSTRACT

This study aims at finding if there occurs any gender discrimination in the IT industries. The data of 115 employees have been collected and SPSS tools have been used to find the results. This study finds if the employees are subject to any discrimination at work whether it be through salary, promotion etc. the results ultimately reveal that there is not much gender discrimination at the workplace and the few instances it happens can be avoided with more strict laws and morals

KEYWORDS: Gender, equality, IT sector, salary, promotion, discrimination, laws

INTRODUCTION

Gender equality is a trending topic in today's world, especially in the work space. It means to given equal opportunity to both men and women regardless of the gender. The ways of achieveing gender equality is by practicing gender neutrality, gender parity and gender equity. While gender neutrality and gender equity are the important practices, gender parity can help in achieveing this goal as it can measure gender balance in the given situtaion but it's not the goal. Gender equality is more about voicing out the inequalitites in today's world an it is strongly tied to women's rights. Till the year 2017, The Global Movement for Gender Equality has not included other genders besides men and women



A STUDY ON THE EFFECTIVENESS OF EXISTING PERFORMANCE APPRAISAL SYSTEM IN IT INDUSTRY

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ABSTRACT

This study aims at examine the effectiveness of existing performance appraisal system in IT. A performance appraisal is thought by different term performance review. It's a way by that the duty performance of association degree worker is measured in terms of quality, quantity, cost, behaviour and time. It's conducted periodically by self, peers, subordinate and superiors. A performance appraisal may be a part of measurement, comparing, finding, guiding, correcting and managing career development of the staff. We take in regard up to performance and supreme strategy. Performance appraisal is a systematic approach method or performance calculation that of making certain that superiors and their employees search often to debate past and credit performance related problems and to agree what future is suitable on behalf. Employees has or might to be appraised by their intermediate superiors by one-on-one basis. The employee is being appraised once they meet to measure output inspired to appear ahead to boost and utilize strengths, redress weakness and examine however potentials, aspirations and effectiveness ought to match up. Here, in this the study is to spot the factors that motivate to supply the most performance towards structure development, the notice level of performance appraisal technique among the employees and to research the necessity and expectation of performance appraisal system within the organization.

Key Words- Performance appraisal, Manpower development, Information Technology



A STUDY ON CUSTOMER PERCEPTION TOWARDS INTERNET BANKING IN CHENNAI

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ABSTRACT

Nowadays, Banks came to know more than other portals about the problem and the risk which are faced in this busy competitive world. By offering e-commerce products, this Banking Sector has a major key advantage to overcome from this competitive world. Internet banking which comes under e-commerce created a way to strengthen their relationship with customers and can able to provide upcoming updates and services which are offered by the bank to the customer through internet easier. The paper deals with A Study on Customer Perception towards Internet Banking in Chennai. The study Achieved by using both Primary and Secondary data. Secondary data were collected by creating an online links and share to the respondents inside Chennai using convenience sampling. Around 150 Samples were collected and the analysis of Primary Data was calculated by using Statistical Package for the Social Sciences' (SPSS) 16.0 for windows. From the analysis more than 50% of Respondent is highly satisfied with usefulness and easy use of Internet Banking. Where the Respondent from the age group of above 50 (2.7%) was comparatively less. so, the Bank need to take a necessary steps to educate these age (above 50) group of customers. Also, Respondents agree (48%) that they have problem in security risk arises from hacking. so; Banks need to take an additional note on security risk factors.

KEY WORDS: E-Banking, Internet Banking, Analysis, Customer Satisfaction

1.1 INTRODUCTION

Nowadays, Banks came to know more than other portals about the problem and the risk which are faced in this busy competitive world. By offering e-commerce products, this Banking Sector has a major key advantage to overcome from this competitive world. Internet banking which comes under e-commerce created a way to strengthen their relationship with customers and can able to provide upcoming updates and services which are offered by the bank to the customer through internet easier. Internet Banking was increasingly used by this generation people because of its preserved Usefulness and preserved easy to use.

Internet Banking Achieve Banking Activities like amount transferring, Bill payment, Checking Bank Balance and about active state, online shopping by using Internet as the Delivery Channel. It is



EMPLOYEE ENGAGEMENT ACTIVITIES IN IT INDUSTRY

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ABSTRACT

An organization's productivity is measured not in terms of employee satisfaction but by employee engagement. Employees are said to be engaged when they show a positive attitude toward the organization and express a commitment to remain with the organization.

The research design adopted for this study is Descriptive Design. Sampling technique used in this research is random sampling. A questionnaire comprising of items and the data was analyzed using percentage analysis, and Chi-square analysis.

The result reveals that the engagement level of employees is at a moderate level.

Keywords : Employee Engagement, Data, Items.

INTRODUCTION

The individual's involvement and satisfaction with as well as encourage for work.

The manager has to ensure role- talent fit when placing an employee in a certain position. Once hiring decision is made the new employee should be given both general orientation which is related to the company mission, vision, values, policies and procedures and job-specific orientation such as his/her job duties, and responsibilities.

SCOPE OF THE STUDY

- This study will help the organization to keep the employees engaged by conducting other activities apart from their regular work.
- This will also give the organization few important inputs in order to improve their stands on current employee engagement activities.



A STUDY ON PURCHASE BEHAVIOUR OF LAPTOP AMONG WOMEN SEGMENT

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ABSTRACT- Laptop computers have become highly popular as portable versions of desktops with full functionality of desktop computing and portability. Before few years ago, wireless connectivity in laptop was considered to be a luxury in India but today, it became a necessity for a person. Apart from the rapidly falling prices of laptops, new technologies being packed into ultra-slick laptops and entry of non-traditional players into the laptop market given a further boost to the Indian laptop industry. The technology is changing so fast with the development of computer hardware. It has observed that last two decade the purchase of laptop by women has increased significantly. Now laptop purchase is feeling like purchases of fast moving consuming item.

This signifies that the women are very much interested to handle technological instruments in their day to day activities. This brings us to this paper that tries to answer the purchase behavior of laptop among women segments by analyzing the factors that influence the buying behavior of laptop among women's. Understanding the women psychology is very much needed as women's purchase behavior and the social value of women has been raised to a equal footing with men and women's buying behavior differs a lot. So this paper helps the marketer to analyze the women buying behavior and the factors that influence the buying behavior of laptops.

Keywords- Laptop –highly popular – wireless connectivity – luxury – New technology –Women psychology.



A study on Customer's Awareness On Changing Home Loan Interest Rate By RBI

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Abstract: House is the dream of most of the people, and for that they are taking home loan but, in between the loan period there is a change in home loan interest rate by RBI. Whenever interest rate decreases due to economic condition of the country bank did not give proper information to their customer. This study shows how far the customer are aware of interest rate and due to unawareness what are the problems they are facing. Convenience sampling technique is used and descriptive method is used and the population size is 140 home loan customers from different banks with various age groups, occupational classes, different banks in Chennai city. Percentage analysis, correlation test and ANOVA test was performed using SPSS and the result is useful to determine customer awareness on home loan interest rate.

Keywords: Awareness, problems, satisfaction, home loan, interest rate, bank.

I. INTRODUCTION

The housing is one of the basic needs of the people as it ranks next to food and clothing. Everyone of us need a place of our own, which we called as HOME. The Home signifies comfort, security and peace, but buying an immovable property in India is a lifetime challenge. rising price of properties, it has almost become impossible for an average earning person to buy a home through lump sum payment. Therefore, the concept of home loan has come into existence Home loan is a golden opportunity to bring their dreams into reality. RBI has introduced the policy of housing finance and the banks can play a supporting role in this connection by providing housing loan to many people who are eligible for it, but interest rates play an important role in our everyday lives. So being aware and making ourselves up to date is our responsibility as well as the bank's responsibility. This study shows how far the customer are aware of current interest rate.

I.1. Industry profile

A bank is a financial institution that accepts deposits and invests them in lending activities, either directly or indirectly through capital markets. A bank is a financial institution that takes deposits, makes loans, pays checks, and offers other financial services. A bank is a financial intermediary that protects, transfers, exchanges, and lends money. One of the most important functions of banks is to link those with money, such as investors and depositors, with those who need money, such as individuals or businesses seeking loans. A bank serves as a conduit between consumers with capital deficits and those who have capital surpluses.

SUPPLY CHAIN OPTIMIZATION IN A METAL MANUFACTURING INDUSTRY USING FAILURE MODE AND EFFECT ANALYSIS

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ABSTRACT

Machine errors are a significant source of manufacturing defects. Such errors could deviate plans and place innumerable pressures in the supply chain. Therefore an efficient method is needed to identify and alleviate potential defects in the supply chain. Failure mode and effect analysis is one of the technique used to anticipate, evaluate and resolve potential process and design errors. Successful supply chains use integrated measurement systems such as these to achieve their organizational objectives. Traditional use of Pareto chart, Cause and effect diagram and histogram involves ambiguity with the identification of root causes for the manufacturing errors. The 3M Pointer used in the root-cause analysis of FMEA reduces this ambiguity by using parameters like machine, manpower and material. Yet the chart process requires the definition of occurrence, severity, detection and risk priority number to complete FMEA. The proposed approach has been used in this company in order to detect the risk factors in production area and eliminate rejections through failure mode and effect analysis

Keywords: Supply chain, 3M Pointer, Failure mode and effect analysis, Severity, Occurrence, Detection, Risk priority number.

I. INTRODUCTION

With the globalization of the economy, competition for market share increases, attention to the quality of products has increased in several industrial and service sectors. The failure rate of many mass produced products has been reduced to a few parts per million. Thanks to the some of the effective tools like FMEA. It is one of the most important early preventive action in system, design, process or service which will prevent failures and errors from occurring and reaching the customer. Effect analysis is the term which denotes all consequences of the failures [1]. The aim for understanding a failure mode is to continually develop products and process consistency thereby increasing customer satisfaction [2]. FMEA was developed and used for the first time in 1949 by American Army and was used to analyze risk in Apollo space program [3]. Finally after sometime it was addressed as vital tool for quality improvement [4]. In the mid-seventies Ford motors reintroduced FMEA for analyzing the problems in their research and development team. Later many automobile companies in west stuck themselves to FMEA [5].

Apart from improvising the standards in the automobile industries, it has done wonders in wind turbines too [6]. Along with that FMEA procedure that was used in a sheet metal industry helped them to identify the potential problems and improvise their production. Similarly other analytical tools like six sigma can be used along with failure mode and effect analysis. Thus the enactment of six sigma with FMEA to improve product quality of electronic components has been discussed [7]. And not only does it do marvel in manufacturing, automobile and electrical fields, it also helps in medical field. An improvement in Medicare management finding out errors in prescription, transcribing, and administration has been made out. [8]. so likewise it transforms the field wherever it touches.

II. DEFINITION AND TYPES OF FMEA

Failure mode and effect analysis is an engineering technique used to define, identify and eliminate known and/or potential failures, problems, errors and so on the system, design, process, and/or service before they reach the customer.

TYPES OF FMEA

- Design FMEA
- Process FMEA



A STUDY ON THE FINANCIAL PERFORMANCE WITH REFERENCE TO ITC LIMITED – STRATEGIC BUSINESS UNIT PACKAGING & PRINTING.

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ABSTRACT

The project titled "A study on the financial performance With reference to ITC – Strategic Business Unit Packaging & Printing" deals with the movement of money in and out of a business, project, or financial product. Nowadays, the cash is a main motive for each and every business. The monetary benefit is considered as a primary one and the non monetary benefit is considered as a secondary one in each and every business firm. But, the requirement of cash may differ from one firm to another firm.

The tools used for the data analysis are traditional ratio analysis and Trend analysis. The study shows that over a period of five years from 2016 - 2020. Effective cash management has declined in the recent years. A firm should aim at maximizing the wealth of its shareholders. In its endeavor to do so, a firm should earn sufficient return from its operation. Earning a steady amount of profit requires successful sales activity. The firm has to invest enough funds in current asset for generating sales.

The objectives are to analyze the financial position and to determine efficiency in cash, inventories, debtors and creditors. Further, to understand the liquidity and profitability position of the firm. These objectives are achieved by using ratio analysis and then arriving at conclusions, which are important to understand the efficiency / inefficiency of Cash.

It was noticed in the study that the company had utilized its Cash efficiently and can also try to get more effective values by working on it. The cash required to meet out the current liabilities is maintained at a normal level that shows the company follows an average policy.



Baseline Survey of Waghodia (Vaghodiya) Block

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Abstract

Socioeconomic status in rural areas is gradually improving over a period of time. Many programmes and policies have been implemented to improve the socioeconomic status of population in rural areas. Socioeconomic status in rural areas is gradually improving over a period of time. But in economic sense, people of the rural areas could not develop equally. This study is conducted in four of the village in Waghodia block of Vadodara District, Gujarat. In this entire study, total 50 respondent from four villages have been taken with the help of survey methods and google forms with suitable questionnaire. This study analyses about the socio-economic condition of the villages of the Waghodia block. Even within a small village, different types of economic classes are found. From the data of 50 respondents from these four villages, I came to know that all this particular village that I study are well developed in terms of availability of drinking water, primary schools and electricity but they lack medical facility in case of emergency. But they get their medical facility from the nearby private hospital like Parul Sevashram, Sumandeep Vidyapeet and SSG hospital. The roads and connectivity of these villages are good in conditions but they faced difficulties at monsoon season. The dry shelter of keeping the livestock and availability of electricity is also major issues during monsoon.

Keywords: Socio economic status, Occupation, Income, educational level, population, Baseline, Scheme

Introduction

A baseline survey is a study that is done at the beginning of a project to get knowledge of the current status of an item of study before a project commences. A baseline study is done after a decision to implement a project has been made. The baseline effort consists of three components – a household survey, village study and organisational survey. The household baseline survey, a quantitative questionnaire on basic indicators of welfare, information sources, livelihood/agriculture/natural resource management strategies, needs and uses of climate and agricultural-related information and current risk management, mitigation and adaptation practice was implemented by CCAFS partners in 35 sites (245 villages) with nearly 5,000 households in 12 countries to date. Many research methods can be used in baseline studies, including those described above in the programme planning section such as surveys, interviews, or focus groups. Visual items, including photographs, maps and diagrams, are important pieces of data and are often underused in a baseline study. The purpose of a baseline study is to provide an information base against which to monitor and assess an activity's progress and effectiveness during implementation and after the activity is completed. India is predominantly a rural country



A STUDY ON IMPACT OF TEAMWORK ON PROJECT SUCCESS IN SOFTWARE INDUSTRIES

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ABSTRACT

The purpose of this study is to highlight importance of teamwork for the project success. The study hypothesized the positive relationship between the project teamwork and project success. The main objective of the study is to find how teamwork impacts on project success in software industries. Employees in software industry are the target population. The sample size of the study was 120. The research was based on convenient sampling technique. The data was collected using structured questionnaire developed by the researcher specifically for this study.

Key words – Teamwork, Project success, software industry,

1. INTRODUCTION

Project success is extremely vital for all the organization to survive within the competition. prime quality cooperation is taken into account a vital success consider software system development comes. cooperation is associate enabler for the sleek running of comes. It accelerates the action of targets and helps project professionals overcome obstacles. cooperation ensures that resources ar well-managed and fewer time is required to finish a project. sensible cooperation will contribute to economizing, additional productive project outcomes and ultimately higher profits. It additionally adds to the standard and individuality of comes. once individuals work along, you're making an improved surroundings for power. operating as a team encourages risk-taking. once you shoulder the responsibility yourself, you will be inclined to require fewer risks as a result of the private and skilled consequences of failure. In a team, you have got support from alternative members just in case things fall aside. cooperation brings along complementary strengths. you will be sensible at designing and another team member may be gifted in coordinative and inventive thinking.



THE STUDY ON THE EFFECT OF BRAND EXTENSION OF DIFFERENT PATTERNS OF PEOPLE WITH REFERENCE TO LG ELECTRONICS

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ABSTRACT

This research paper summarizes the effect of brand extension of different patterns of people with reference to LG electronics. The main project describes about the new product category introduced from the parent brand and the different preferences of people towards the brand and its extended product category. The review of literature highlights the areas like the brand extensions, brand image, brand equity and the brand extension effect on the parent brand. The research survey is being done to analyze the people preference towards consumer electronics and the product features and services as a consumer they expect from a brand to satisfy their needs. The brand LG is being analyzed from people's perspective and brand image of parent brand.

Key Words: *Brand image, Parent Brand, Consumer Preferences.*

INTRODUCTION

Brand extensions helps in extending its product category. The new category of products could be extended from the parent brand with its existing brand image and brand perceptions towards people. A well-established brand could introduce a new segment of products from its positive brand image that it gained from its previous products. The reputation of the original brand helps in positive brand stretching. Brand extension helps to extend its growth in the market and helps in reaching out different



A STUDY ON EFFECTIVENESS OF ONLINE BANKING DURING PANDEMIC

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ABSTRACT

The Banking and Non-banking finance companies (NBFCs) which are the backbone of India's economy are not exception to the above though the lockdown was necessary and inevitable so as to prevent the rapid spread of Novel Corona virus and to save lives of people of the country; it is going to affect the various sectors of our economy in a larger sense. People can protect themselves by this pandemic by the way of maintaining social distance. But the basic needs like food and medicine are vital for leading their life and in it the transfer of cash plays an inevitable role. Internet banking can make the transaction through an electronic basis without the exchange of any physical commodity with maintaining social distance. This study is an attempt to assess the contribution and impact created by online banking due to lockdown which has resulted in closure of all commercial, educational, public and private institutions and suspension of all means of transportation, etc. Our paper seeks to analyze the effectiveness of online banking sector in India during and post pandemic - Covid-19. This was done with the help of convenience sampling methods and their responses were summarized using graphs for the purpose of better understanding.

Key words: online banking, satisfaction, covid-19

INTRODUCTION

Advanced technology allows the banking institutions to enhance its operations with cutting of cost effectively and efficiently for the purpose of handle day to day banking affairs through online banking channel. Customers are been facilitated by the reduction of their visits to banks and do their transactions through internet or ATM machines rather than personally visiting the bank branches. The purpose of this study is to make an attempt to investigate the effective factors that facilitate using electronic banking services for their customers.

Banking industry is one among the major users of information as well as communication technologies in the business life. Since new millennium, millions have been spent for the purpose of developing online banking infrastructures. Therefore it has transformed the traditional banking practices and looking on online services as the next gen technology in many countries. Today by the usage of online banking, customers could conduct a wide range of banking services electronically, anytime and anywhere. Now through online banking, customers could conduct a variety range of banking services electronically, anytime as well as anywhere.



AWARENESS AND EFFECTIVE UTILIZATION OF ESI BENEFITS IN TATA INTERNATIONAL

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ABSTRACT

Employee State Insurance (ESI) Scheme is a huge social security for the employees in the organization. ESI is completely different from insurance that is provided for general public. It supports full medical care and reasonable economic assistance to the beneficiaries for benefits like sickness, maternity, disablement and death due to employment injury. It is one of the most effective measures available to the employees in working environment. The purpose of the study is to analysis the awareness and effective Utilization of Employee State Insurance (ESI) policy in Tata International. The study also attempts to review the varied Employee State Insurance (ESI) benefits available to the workers within the organization. A study questionnaire was framed and given to the workers to seek out awareness and therefore the effects of utilization of Employee State Insurance (ESI) policy in Tata International using tools through SPSS software.

KEY WORDS: Employee state insurance (ESI), Awareness, Utilization, Employees, medical benefit, sickness benefit, maternity benefit.

I. INTRODUCTION

For all workers earning Rs. 25,000 or less per month as wages, the employer contributes three.25% and so the employee contributes zero.75%, total share four-dimensional. The fund is managed by the ESI Corporation (ESIC) per rules and rules among the ESI Act 1948, that oversees the availability of medical and money advantages to the staff and their family. within the starting, the ESI theme was enforced at simply 2 industrial centers among the country in 1952, particularly Kanpur and Old Delhi. Keeping pace with the tactic of industry, the theme these days, stands enforced at over 830 centers in thirty-one States and Union Territories. The Act currently applies over seven.23 lakhs factories



A STUDY ON CHALLENGES FACED BY OFFICERS INVESTIGATION OF CYBERCRIME CASES IN CHENNAI

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Abstract: Cybercrime encompasses any criminal act dealing with computers and networks. It includes crime conducted through the Internet. The Internet is basically the network of networks used across for communication and sharing of data. Cybercrime also known as the computer crime is the use of an instrument for illegal ends, such as committing fraud, trafficking in child pornography and intellectual property, stealing identities, or violating privacy. With the advancement of the Internet technologies like the 2G and 3G, the global village is effectively sharing and communicating vital data(s) across the network. However, there are some who are intentionally trying to track and extract the vital and confidential information illegally for their personal use or for the financial achievement and many more. The generic aim of this study was to profile the nature, content, type, frequency, intensity and extensity of job satisfaction for various cadres of cyber-crime professionals belonging to a major city of south India as well as in relation to associated personal socio-demographic variables. A subsidiary aim was also to determine the reliability and validity of the instrument being used for measurement of job satisfaction in the targeted population of police personnel. First, staff report there has been an escalation and acceleration of the quantity of the work cyber-crime units are expected to undertake. Second, the resourcing of cyber-crime units has not developed commensurate with the increasing demands. These three major themes emerged in both of the case study sites; however, there were some differences between the two sites that will be explored later. Following a discussion of these three categories of findings, we consider various suggestions made by staff for how to improve this situation. The paper concludes by highlighting the significance of the findings for the capabilities of police cyber-crime units and calls for further empirical research into police responses to cyber-crime.

I. INTRODUCTION

Computer crime, or Cybercrime, refers to any crime that involves a computer and a network. Net crime is criminal exploitation of the Internet. Issues surrounding these types

of crimes have become high-profile, particularly those surrounding cracking, copyright infringement, child pornography, and child grooming. There are also problems of privacy when confidential information is lost or intercepted, lawfully or otherwise. Cyber-crime is an escalating priority for national and international police and security agencies. Similar upward trajectories of the threat and costs of cyber-crime can be found all across the globe. Research has continued to emphasise the complexities associated with preventing and responding to cyber-crime, including the complex dynamics of cyber-crime networks and the need for effective transnational security networks to respond to cyber-crime. However, despite the growing social and economic costs of cyber-crime, it seems evident that the main beneficiaries of increased public-sector funding to promote cyber security have been security and intelligence agencies rather than local police organisations. The key questions behind this research are: what are the key challenges facing specialist cyber-crime units and according to members of these units, what are the key changes needed to strengthen police responses to the escalating threat of cyber-crime? Three clear themes emerged from the data.

II. LITERATURE REVIEW

Ciancaglini et al. (2013) crawling into that unreachable area and explaining things in a more realistic light identified the deep web as any online content that cannot be indexed by search engines, including dynamic web pages, blocked sites, unlinked sites, private sites with login credentials, non-HTML/contextual-scripted content, and limited-access networks. Jaishankar (2018) illustrated that many researchers who attempted to address the causation of cyber-crimes with traditional theories (such as social learning theory, routine activities theory and drift and neutralization theory) were not fully successful in their explanation of cyber-attacks. For that reason, the space transition theory was propounded by the author himself. K. Choi, & C. S. Lee. (2018). Cyber criminology combines knowledge from criminology, psychology, sociology, computer science, and cyber security, to provide an in-depth understanding of cybercrime. Cybercrime and cyber security are interconnected across many places, platforms, and actors. Karamchand Gandhi (2012). Cybercrime is emerging as a serious threat. Worldwide governments, police departments and



A STUDY ON LIQUIDITY POSITION OF AMARA RAJA BATTERIES LTD

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Abstract: The project report entitled to a study on the Liquidity Position of Amara Raja Batteries Ltd. The term liquidity is the process of identifying the financial strengths of firm by properly establishing relationship between the items of the balance sheet. The chairman of the company is "Ramachandra N Galla". ARBL is a first company in India, which manufactures values regulated lead acid batteries. The main objective of the company is a manufacturing of good quality of "Sealed Maintenance Free" acid batteries. ARBL is engaged in manufacturing of industrial and automotive batteries. The main objective of the study is to analyze the liquidity position of the company. Charts and tables are used for better understanding. Through ratio analysis, the company could understand the liquidity position of the company. For this study descriptive research design is used. The nature of data collected for the study is secondary data. I arrived at the conclusion that the Liquidity position of Amara Raja Batteries Ltd is good.

Index Terms – Liquidity Position, Financial Strength, Liquidity Ratio.

I. INTRODUCTION

The project undertaken on "Liquidity position" in Amara Raja Batteries Ltd. It describes about how the company manages its liquidity position and the various steps that are required in the management of liquidity performance. Liquidity ratio has become a basic and broad aspect of judging the performance of a company. Liquidity is one of the most important desired goal of an organization. The importance of adequate liquidity in the sense of the ability of a company to meet current or short term obligations when they become due for payment can hardly be over-stressed. Liquidity in general refers to the financial strength of an organization.

II. REVIEW OF LITERATURE

According to **Dr. Tom Mulegi (2017)** Financial ratio analysis is important to the management, Owners, Customers, Suppliers, Competitors and regulatory agencies. Each having their views in applying financial statement Analysis in their evaluations and making judgements about the financial health of organization.

According to **Dr. Myskovia.R. (2017)** In a financial performance, especially financial ratio analysis has become important financial decision support information used by firm, management and other stakeholders to assess financial stability and growth potential.

According to **Dr. Saigeetha.S. (2017)** For financial analysis, ratio analysis is the widely-useful tool. quantitative are numerical relationship between 2 variables is the reference of the firm. ratio. Ratio analysis systematic use of ratio which is used to determine current financial condition of the firm.

According to **Dr. Vijay s patel (2012)** All the tools of financial analysis available with analyst the most important and the most widely useful tool is ratio analysis. simply stated ratio analysis is an analysis of financial statement done with the help of ratios. ratio also provides a bird's eye view of the financial condition of the company.



The Impacts of Stress towards Employee's Performance in Automobile Industry

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Abstract: Work pressure performs a key function in figuring out the extent of activity pride of personnel throughout the industries. Researches indicates that pressure is an final results of different factors like stress from seniors, gender and age differences, non-stop running with machines, running conditions, adverse environment, nature of labour and salary. In latest years, personnel in Majority of the industries enjoy notable pressure and do now no longer sense snug with their nature of activity. This paper outlines a large dating among the activity pressure and the activity overall performance of the personnel particularly running in vehicle enterprise as a consequence that is diagnosed with the aid of using accumulating responses from the personnel withinside the vehicle enterprise with the aid of using circulating a survey consisting of twenty-two questions and reviewed amongst five personnel. From the commentary it's miles being located that Stress Management ought to be promoted most of the personnel with the aid of using often undertaking Stress Management schooling application and ought to increase emotional balance to make sure the bodily and intellectual fitness of the self and that of the serving company. Since pressure may be negatively influences the overall performance of the personnel withinside the company, to keep away from this, it's miles referred to that in my view the personnel ought to have the intellectual balance.

Keywords: Stress, Employee performance, Mental stability, emotional balance

I. INTRODUCTION

The manufacturing and producing enterprise is taken into consideration together of the key signs for the development of a nation. Human assets are a widespread technique to a corporation overall performance and it is believed that the bulk essential property of the corporate are its humans. The personnel who're running in vehicle industries are incurred with greater mental pressure than the bodily pressure. The multitude of things features a tendency to be those related to mental and social problems which may be associated with each private and paintings lives. the aim of this have a glance at is to research the effect of pressure toward worker overall performance running withinside the vehicle industries. Job Stress or Occupational Stress is taken into consideration to be the day issue of in our day nowadays paintings withinside the firm. The activity pressure may be a place which has been considerably researched around the sector withinside the gift commercial era. Majority of the firms around the sector have began out giving significance to activity pressure proper from the operational stage of control till the top stage of control. Every researcher has treated the activity pressure to become conscious of the occupational dangers which may be triumphing withinside the paintings spot and therefore the approaches to mitigate them. one among the bulk essential elements of the personnel running in a company is that the pride stage of personnel toward the activity and additionally toward the corporate. And this activity pressure has winged out withinside the COVID -19 pandemic situation.

A. Statement Of The Problem

Most companies with the purpose of achieving greater overall performance quit up saddling personnel overload of work to meet the closing date and this may have psychological and bodily outcomes on the personnel which may additionally end result in somethings opposite to what these groups prefer to achieve. Although corporations are paying extra interest than in the previous to the penalties of the trauma their personnel go via when they region exceptional needs on them, there is nevertheless extra room for improvement. There has been the need for a non-stop trade in administration strategies, administration and the demand of personnel to operate have been increasing. Majority of them belong to the decrease strata of socio-economic organizations and are noticeably stressed. Stress may additionally be non-public or organizational such as risky and or uncomfortable work environments, lack of hire participation in organizational policies. Workplace stress is very costly. It contributes to low productivity, occupational illness, injury, absenteeism, negative worker morale and high fitness care fees



A STUDY ON INVESTOR AWARENESS ABOUT INVESTMENT IN MUTUAL FUND WITH REFERENCE TO UTI MUTUAL FUND IN SALEM

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ABSTRACT

Investment is done with the motive of earning a regular return, risk-free. In our country, a number of investment measures can be seen ranging from insurance policies to shares or debentures. The type of investment chosen depends upon the income level and the risk taking ability of the investor. Mutual Funds are an emerging mode of investment with great potential as its got diverging investing modes with regular return and minimized risk. But the awareness level it has with respect to the citizens of our country is really low. The vague knowledge on the same has forced many to stay away or even opt out from such mode of investment. This study has been adopted with the aim to study the awareness level mutual funds have among the investing population in India and to suggest better remedies to familiarize them among the population.

KEYWORDS: Mutual fund, investors' perception, investors' behavior, objectives, Investment, Risk, Return, Awareness, Familiarize

I. INTRODUCTION TO THE STUDY

A mutual fund is a collective investment vehicle that collects & pools money from a number of investors and invests the same in equities, bonds, government securities, money market instruments. The money collected in mutual fund scheme is invested by professional fund managers in stocks and bonds etc. in line with a scheme's investment objective. The income / gains generated from this collective investment scheme are distributed proportionately amongst the investors, after deducting applicable expenses and levies, by calculating a scheme's "Net Asset Value" or NAV. In return, mutual fund charges a small fee. In short, mutual fund is a collective pool of money contributed by several investors and managed by a professional Fund Manager. Mutual Funds in India are established in the form of a Trust under Indian Trust Act, 1882, in accordance with SEBI (Mutual Funds) Regulations, 1996. The fees and expenses charged by the mutual funds to manage a scheme are regulated and are subject to the limits specified by SEBI.



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

An International Open Access, Peer-reviewed, Refereed Journal

THE POWER OF SOCIAL MEDIA MARKETING ON THE SUCCESS OF ONLINE ENTREPRENEURS

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Abstract: Digital marketing is any form of marketing products or services utilizes internet and online based technologies. The power of the social media is to build the brand for the business, increase sales of the product, and drive website traffic for the audience to view them which involves publishing contents, engaging with followers and listening the followers. Nowadays, social media plays a major role for the budding entrepreneurs to grow in a short span and reach wide range of audience. This study contributes the importance of the social media engagement for the entrepreneurs on growth of the business through different social media platforms. The platforms include Facebook, Instagram, LinkedIn, YouTube, websites and so on which paved a new revolution for the business from small to large scale to establish over the world. This survey result ensures that the digital marketing provides the best outcome in the business growth of the online entrepreneurs to reach the customers and to engage with them in a short span of time.

Index Terms - Digital Marketing, Social Media Platforms, Online Entrepreneurs, Effectiveness, Customer's Engagement.

I. INTRODUCTION

Social Media Marketing provides the way of generating website traffic or attracting viewers and customers through social networking websites such as Facebook, Pinterest, LinkedIn, Twitter, websites and so on. Nowadays, social media plays a major role for the budding entrepreneurs to grow in a short span and reach wide range of audience. This study contributes the importance of the social media engagement for the entrepreneurs on growth of their business through different. This study shows the challenges and the opportunities that the online entrepreneurs faced and been through their journey in building their business. They focus on the study of various products/services available online and how to increase the customer engagement and generate leads. To increase the brand awareness through advertising to improve business and to manage the satisfaction level of online entrepreneurs. Thus, this project provides the ultimate need and shows the power of the social media marketing for the online entrepreneurs.

II. LITERATURE REVIEW

Several social media marketing methods have been proposed to improve the well-being of an individual. The following models describes the work performed by others. Suresh M. Amrita and Rahul Mohan [1] applications explained that the evidence that the promotion through social media is better than the traditional promotion approach, but also helps firms to understand the essential driver that are for adaptation of social media in their marketing promotion strategical ideas. Bashir, N., Papamichail, K.N. And Malik [2] examines the new product development processes with the use of social media. It is based on an in-depth study of multinational corporations around the world in the fast-moving consuming goods sector. Cox, Shirley A. [3] described the prediction growth of the advertising in social networks and the other cluttered online advertising environment which dictates the advertising industry that concerned about the online social network members viewing online advertising formats. Saboo, A. R., Kumar, V., And Ramani, G [4] proposed that the consumers identifying with brands manifest both in-role behaviors that are related to product consumption and extra-role behaviors such as word-of-mouth that benefit the whole group. Sano, K., And Sano, H. [5] examines the effects of price promotion, corporate social responsibility and social media marketing, on customer satisfaction in the fast-food industry. Whiting, A., & Williams, D. provided a better and more comprehensive understanding of why consumers use social media. Their study identified ten uses and gratifications which includes social interaction, information seeking, entertainment, relaxation, communicatory utility, pass time, convenience utility, expression of opinion, information sharing, and surveillance/knowledge about others.



THE EFFECTS OF ONLINE REVIEWS ON BRAND EQUITY FOR ELECTRONIC HOME APPLIANCES (SAMSUNG ELECTRONICS)

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ABSTRACT

The primary aim of this study was to investigate the effect of online reviews on brand equity for electronic home appliances (Samsung electronics). It also aimed to examine the association between brand awareness, brand association, brand loyalty and perceived quality related to consumer perception on positive online reviews. Findings revealed that brand awareness is significantly associated with consumer perception of online reviews, whereas brand association, brand loyalty and perceived quality are not significantly related to consumer perception of online reviews. Random based sampling technique was used to collect data from 120 respondents through google form questionnaire.

Keywords: consumer perception, online reviews/E-WOM, Brand awareness, brand loyalty, brand association, perceived quality, Brand equity

I. INTRODUCTION

Today's marketplace is heavily influenced by cyberspace, that has changed the approach customers produce alternatives regarding their purchases: They won't swear solely on marketer-generated data only. Instead, they seem up reviews on sites like Amazon or Flipkart, notice a great deal of product data or check consumer testimonials on e-commerce websites, examine various people's recommendations, etc. In various words, they address E-WOM.

E-WOM is also a robust market force, as a results of customers notice it academic degree unbiased and trustworthy provides the product data. In the past years, various analysis has investigated the role of E-WOM among the marketplace. Throughout this text, we've a bent to visualize of that knowledge and supply marketers a roadmap regarding the E-WOM works. Therefore they are higher equipped to manage this marketplace development, and eventually, boost product sales.

Research results indicate that patrons show a great deal of positive attitudes and behavioural intentions relating to positive on-line reviews, notably among the context of low data load (Zhang and Hanks, 2018). Positive on-line reviews significantly influence cyberspace name of the firm (Banerjee, Bhattacharyya and Satyendra Nath Satyendra N. Bose, 2017) and build trust for the company (DeAndrea et al., 2018). Positive E-WOM drives positive angle towards the merchandise (Tata, Prashar and Gupta, 2019) and – among the services context – is assumed for raising the quantity of orders (Zhang et al., 2019), enhancing sales and revenue (Xiao, Zhang and Fu, 2019; Nieto-Garcia et al., 2019; Craig, author and Versaci, 2015). On the alternative hand, negative on-line customers' reviews increase the perceived risk of inferior product or service quality (Bhandari and composer, 2018; Lee, Rodgers, and Kim, 2009), lower the quality and equity of the whole (El-Baz, Elseidi and El-Maniaway, 2018; Yu et al., 2018), consequently reducing the quantity of sales (Zhang et al., 2019; Clemons, 2019; Craig, author and Versaci, 2015).

In terms of branding, consumer-based Brand equity (CBBE) is that the core mercantilism variable to capture the consumer's perceptions of brands (Aaker, 1991; lecturer, 2016), as a result of it's academic degree intangible that generates value through four established branding components, that is, Brand awareness, Brand associations, perceived quality, and Brand loyalty.

The better-known CBBE model is that the Keller Model, devised by tutorial of mercantilism Kevin Lane Keller. The keller model is also a pyramid type and it shows the businesses to make a strong foundation.

The construct of brand-equity is not new. It has been place forth by entirely completely different researchers in their own approach. the foremost distinguished and well-known thoughts on complete equity ar of Aaker (1991) and lecturer (1993) world organization



A Study on Risk and Return Analysis of Indian Banking Sector

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Abstract: This study has been undertaken to investigate the risk and return of banking sectors in India. To analyze the risk, standard deviation and Variance are used. The study also helps to find the volatility of the companies. So that the investor can make best investment decisions.

Index Terms – Risk, Return, Rate of Return, Mean, Beta.

I. INTRODUCTION

The risk of investing in the banking sector does not appear to be subsiding. Bank share prices remain exceptionally volatile and ongoing regulatory developments continue to weigh on the sector. One important measure of risk is the beta for a bank. This combines the volatility of bank shares and their correlation with the equity markets in general. It is a key risk measure because it helps to set banks cost of capital and therefore the appropriate level of returns they should be targeting. This may be surprising. Given the substantial recapitalization of the banks across the world and the implementation of a raft of regulatory reforms, we may have expected risk levels across the sector to begin to fall by now. However, offsetting impacts including the fallout from the Eurozone crisis (which impacts banks directly through holdings of Government bonds) and continued sector uncertainties have contributed to this continued elevated state. We must remember that the equity beta, by its calculation, is a lagging indicator of risk so it will take time for risk reductions to show in the empirical data, but the key questions remains of whether and by how much risk will reduce in the banking sector.

II. REVIEW OF LITERATURE

Porter (2000) explains the effect of combining banking and non-banking. Financial activities on banking sectors has risk and return. In general, activities such as securities activities, insurance agency, and insurance are all riskier and more profitable than banking activities. Those activities has the potential to provide diversification benefits to banking organizations. Even though Real Estate activities are benefit than banking sectors, Real estate development are quite riskier.

Zebras and Cabman (2000) presented a set of summary risk and return statistics. For asset classes those are used as benchmarks for establishing allocation levels and a subsequent article.

Raghavan R S (2000) thinks that risk are related to return. To get adequate returns minimum risks are considered. Returns can be higher or improved by taking more financial and operating risks. But the environmental risks typically do not increase investment returns.

David P, Yoshikawa T, Chari M D R and Rasheed A A (2006) found that foreign ownership is more positively associated with strategic investments for gain opportunities. Among both types of strategic investments studies, the relationship is robust.

Dr Muthu Gopalakrishnan M & Dr Ramanathan K V (2013) studied Indian stock market price fluctuations. The volatility is needed to assume the risk on investment. Researcher finds that the selected stock volatility. This analysis helps in identifying volatility relationship during pre and post recession period.



A STUDY ON BUYING BEHAVIOUR OF YOUNG CONSUMERS IN SELECTING SMART PHONES IN CHENNAI

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ABSTRACT: Smart phone has become an integral part of human life. With the increasing use of technology for mediating communication, it is used for both personal and organizational use. In today's modern life it plays a predominant role since Smart phones these days are used by people at all levels across the world.

In recent years, the adoption of Smart phones has been exceptionally rapid in many parts of the world, and especially in India where Smart phones are nowadays almost as common as wrist watches. Smart phones have been turned into more of a necessity for people than a luxury.

This Study tries to understand the buying behavior of young consumers in selecting smart phones in Chennai by surveying 120 consumers in Chennai. This study also tries to identify the factors that influence their purchase decision on Smart phones and also their satisfaction level on all the factors that influenced their purchase decision. This study helps the marketer to analyze the young consumer's psychology and position itself better in the market.

Keywords- Smartphones – integral –human life – predominant role – luxury – purchase decision.



IMPACT OF INFLUENCER MARKETING ON CONSUMER BEHAVIOR WITH SPECIAL REFERENCE TO ONLINE COURSES.

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ABSTRACT

Over the years due to the growth of social media, people are more influenced by what they see in social media platforms. Those who post their reviews and opinions about a product or service are the influencers. The popularity of influencers is continuous and does not have a limited window of influence. The paper emphasizes on the impact of influencer marketing on consumer behavior with special reference to online course platforms. The study is based on an exploratory study with the purpose of understanding how the factors of influencer's credibility (trustworthiness, expertise and attractiveness) create an impact on the purchase intention of the consumers in terms of online courses. The Ohanian model of source credibility model is used for this study. The main instrument for this study is a structured questionnaire for the primary data collection which was distributed among students of various age groups in the Chennai city. The sampling technique used for the study is convenience sampling technique. The analytical techniques were employed using statistical package for social sciences (SPSS) version 26. In order to make certain conclusions regarding the hypothesis framed, certain statistical tool like correlation, Anova and Chi-square were employed. Through the use of different tools and testing, it is concluded that influencers play a great role in purchasing intention of the consumers with reference to online courses. The research findings confirm that the above stated factors play an important role in drawing attention, engaging and affecting a behavioral change in the minds of the customers in terms of online courses.

Keywords: Influencer marketing, social media influencers, influencer's credibility - trustworthiness, expertise, attractiveness and purchase intention.

I. INTRODUCTION

Online learning also known as e-learning or electronic learning is means of learning through the assistance of the computer and internet technology. The major components of online learning are internet and computer. Rapid growth and development in the technology and the advancement in the learning systems have provided a way for the online learning platforms. It facilitates the transfer of knowledge and skills through electronic networks to a large number of learners around the world at the same or different times. There are numerous online learning platforms in the market such as Udemy, Coursera, Lynda, Skillshare, Udacity that serve millions of people. The platforms are getting shaped by different user verticals as well. While Skillshare is mostly for creatives such as giving courses on animation, photography, lifestyle, Coursera is mostly academic with giving access to university courses. Top tier universities are also democratizing the learning by making courses accessible via online. Stanford University and Harvard University give access to online courses under categories of computer science, engineering, mathematics, business, art, and personal development. These all show one thing, there's a huge demand from people to learn online. The reason for this demand and rapid growth of the market with a wide variety of platform options for different groups of people may be the rapid change of the world. These online learning platforms are sometimes promoted by the influencers who have already aware of the platform and had an course purchase experience. These influencers through social media share their reviews and recommendations of the online courses platform to their followers. The consumers who want to do online courses intum search for the reviews and opinions of the people whom they follow, they are the influencers for the online courses. Therefore the research deals with the impact of influencer marketing on consumer behavior with special reference to online courses. The research studies the factors of influencer's credibility such as trustworthiness, expertise and attractiveness and its impact on the purchase intention of the consumers. The research analysis how the consumer behavior is affected by the opinions and recommendations of the social media influencers for the online courses.



A STUDY ON SATISFACTION LEVELS OF CUSTOMER IN USING WAREHOUSING AND SHIPPING FACILITIES OF LOGISTICS COMPANY

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Abstract: Warehouses are intended to meet exact requirements in the stock taking care of mechanism. Then, there are some operations which are common amongst them. We're uniquely positioned to help shipping line and land side customers grow their business and achieve better supply chain efficiently, flexibility and dependability. The main reason for the study is to identify the customer satisfaction levels on using the shipping & warehouse facilities of Logistics Company. Convenient sampling method is used in this study for data collection. Primary data was collected with the help of a questionnaire. Secondary data was collected by external sources like books, newspapers and journals; new age sources like the internet. The study used tools such frequency analysis and percentage analysis. From the study the level of satisfaction of customers from using the warehouse facilities have been identified.

Index Terms - Inventory, Shipping, Data of Delivery, ERP

I. INTRODUCTION

Warehouses are intended to meet exact, requirements in the stock taking care of mechanism. Meanwhile there are some operations which are common amongst them. The Inventory handling method can be categorized as inventories, in or receiving. This involves the physical activity of unloading and incoming transports, checking deliveries against purchase orders and recording. Depending on the agreement of both the parties, future checks may include quality control. Some or all of the delivered inventories are either rejected or accepted at this stage. The Rejected inventories are sent back to the supplier. Pre receipt, ideas that the stockroom director ought to be engaged with determining and conceding to the bundling, things per container just as a particular marking needed, notwithstanding the methods for transport, in order to guarantee that the conveyed items are viable with the storage space. Set aside into the capacity region. Depending on the state of inventories in the above stage, accepted inventories are taken into storage. The capacity space of the distribution centre is regularly the biggest space, with the spaces isolated for distinction sorts of inventories that come all together determination and picking or pressing. Inventories are put away in the stockroom to be utilized later when required. The needs for inventories are made ready for transportation to the point of need. Inventories outward or dispatch are put together at the dispatch area and loaded onto the outbound vehicles, or picked up for use according to their size and place of need. The key aspect to be considered in the activities is the conflicting priority of maximizing the use of the space allocated to each, while minimizing to undertake the activity.



A STUDY ON IMPACT OF JOB SATISFACTION AMONG EMPLOYEES IN IT INDUSTRY

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ABSTRACT

Job satisfaction is very important for the success of every organization. Satisfaction of employees is required in every field of work to increase their work of performance. Job satisfaction of the employees will not only help in smooth running of the organization but will also help in the growth of the organization in all reason. The aim of this research is to investigate the impact of job satisfaction among employees in IT industry. Descriptive research is carried out for this study. Convenience sampling method has been used. Data has been collected through questionnaire from 123 respondents. The analysis was done using percentages and statistical test.

Key words – Job satisfaction, Organization, Performance

INTRODUCTION

Employee job satisfaction has a significant impact on an organization's success. It's important to understand how to keep workers by keeping them happy and empowered to produce exceptional results. Employee job satisfaction motivates workers, which helps companies maintain standards and increase productivity. Employment satisfaction is an emotional reaction to one's work environment. As a result, it can only be assumed rather than seen.

How well the results meets or exceeds expectations is also a determining factor in job satisfaction. For example, if participants in an organization believe they are working better than those in the department but are earning less incentives, they are more likely to have negative attitudes about their job. on the other hand, they are more likely to have good attitudes toward the work if they feel they are being handled well and fairly compensated.



STUDY ON FACTOR AFFECTING CUSTOMER SATISFACTION TO WARDS HOME LOAN IN LOAN IN PRIVATE BANK

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ABSTRACT

Study on factor affecting customer satisfaction towards home loan in private bank there was so many things the rule and regulation on private bank there was some rule for taken a home loan depend on the area rural area and urban area and the basic of your income the given amount of loan . if someone taken a loan there was coming staff and check your land. after that he decide how much value of you land .accordingly land value the gives loan amount the loan amount finance that time the gives some surety paper and took the loan .after that the loan was clear people how can return the money to bank that time . the period of time like basic of the income that time you decide 2year 4ear etc to convert EMI and return the money . private bank prioritize the loan scheme towards customer satisfaction based on the material research.

Customer satisfaction achieves when bank staff reconcile with the loan private bank what I experience that most of the time wants benefits from customer

Key words : customer satisfaction, scheme research benefits



STUDY OF RISK MANAGEMENT IN LOGISTICS

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ABSTRACT

Nowadays, with the globalization of business operations, logistics systems are threatened by all kinds of uncertainties and disruptions. Almost every month, serious accidents in transportation and natural disasters all around the world are reported in the media. As a result, an effective and efficient risk management scheme is of a top most priority in the mind of all professionals in logistics management. This paper concisely explores risk management of logistics systems in several critical areas, namely disruption risk management, operational risk control, disaster and emergency management, and logistics service risk analysis. The papers featured in the special issue are also introduced and examined. This paper ends with a proposal of various future research directions for advancing risk management of logistics systems.

Due to the complex market and business environment, undesirable disruptions in logistics can affect enterprises and weaken its business strength. Risk Management has become the key in avoiding business losses. Logistics interruption can come from an unforeseen exogenous event such as an earthquake or from an endogenous event, like the Toyota Quality recalls in 2010 that interrupted enterprise logistic operations and degraded its performance (Trkman & McCormack, 2009). In this chapter, the risk management in logistics is studied from the process flow perspective. The topics discussed consist of logistics processes, risk management strategy, risk management process in logistic, and enterprise performance evaluation. Several risk management theories and framework from the literature are presented in the chapter. The aim is to provide valuable insights for enterprises through understanding the essential risk management concepts in logistics

The quality of service connecting risks is one of the most discussed topics of today in everyday work and social life. The main reason for the research was the necessity to look for new ways of improving quality that would meet international standards and reflect the increasing demands of customers in transport undertakings. The fundamental findings come from dynamic models



A STUDY SAVING BEHAVIOR AND CHOICE OF ASSETS OF HOUSEHOLDS

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ABSTRACT

Savings can be known as the cash or physical products set aside for future use. An Investment is an asset acquired or invested in to build wealth and save money from the hard-earned income or appreciation. The present study aims at investigating the percentage of salary saved by households, factors affecting the saving behaviour, and types of savings by households and determinants of the saving behavior of the rural households in the district of Trichy. The data of 136 sample households has been collected from rural households. This paper investigates the factors behind what determine household saving behaviour. An individual and a consumer is led by their culture, their social class, their membership groups, their family, their personality, their psychological factors, etc.. In my study size of 136 was drawn from the population using the descriptive sampling techniques. The results ultimately reveals that the age of the head of the household, gender, income and expenditure are significantly influencing the saving behavior in the entire study area.

KEYWORDS: Income, Consumption, Household Savings in rural area.



STUDY ON FISHERMEN'S PERCEPTION TOWARDS THE GOVERNMENT SCHEMES IN KANYAKUMARI DISTRICT

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ABSTRACT

Indian marine fisheries have expanded four-fold in the last 50 years in the form of open-access commons. Although studies predict that fish stocks are on the decline there is little evidence that these declines are being countered by changes in either fishing regulations or fishing practices. Fishermen rarely comply with regulations, instead operationalizing and directing the fishery on their own. In these circumstances understanding how fishermen perceive and use resources has significant management and policy implications. Our study examined fishermen's perceptions about the state of fish stocks and documents current fishing practice and management strategies in India. We surveyed 342 fishermen in two states, Tamil Nadu and Maharashtra. We found that 86% of fishermen perceived a decline in catch and 69% perceived a decline in bycatch. Fishermen adapt to these declines by increasing fishing area and time spent, changing their gear, and overlapping in fishing zones. The convoluted interactions between ineffective community and state regulations guiding their actions has prevented fishermen from developing successful models of sustainable fisheries management. We identified non-compliance with regulations and government incentives as an important livelihood opportunity. Non-compliance drives change in fishing practice by giving fishermen the flexibility to respond to perceived fish catch dynamics by modifying their practices. We recommend strengthening local fishing communities by enabling them to enforce fishing regulations locally and by scaling back of existing government incentives, to protect the sustainability of these fisheries.



RANKING OF SOCIAL MEDIA PLATFORMS BY B2B AND B2C FIRMS

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ABSTRACT:

Businesses have social media presence on at least one social media platform to promote their business. This study determines the ranking social media platforms preferred by Business-to-Business (B2B) and Business-to-Consumer (B2C) firms (N=171) for their business. The data for this study is collected from small and medium business owners. This research study indicates that the majority of the firms prefer LinkedIn in the first place.

Keywords: Social Media Platforms, B2B, B2C, Marketing, Social Media Marketing

1. INTRODUCTION:

As mobile and internet usage increased in India, the usage of social media platforms is also increased exceptionally. Nowadays, no matter which industry or what size the business is, every business uses social media platforms to achieve various

marketing goals of their business. There are wide varieties of social media platforms available to choose from, but there are many challenges in having a social media presence on all social media platforms. Businesses should carefully assess which social media is used the most by their target audience and should have a presence on that social networking site. Because spending time and effort to maintain social media presence where your audience is absent will not drive any positive impact towards the business goal. Thus, businesses should have social media presence where they can reach their target audience instead of being on all the social networking platforms.

2. LITERATURE REVIEW:

For small business firms, having social media presence on multiple platforms can be very challenging due to limited time and resources. But businesses can take advantage of these limited resources by choosing the right social media



A STUDY ON SIGNIFICANCE OF GRIEVANCE HANDLING SYSTEM TOWARDS EMPLOYEE MOTIVATION IN MANUFACTURING INDUSTRY

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ABSTRACT:

The primary objective of this Study on significance of grievance handling system towards employee motivation in manufacturing industry. The secondary objective of this to know satisfaction level in the existing grievance handling system in manufacturing industry .To know decision taken by the top management are satisfied in manufacturing industry . To know the effectiveness of grievance handling settlement in manufacturing industry The research type used in this study is descriptive . Primary data is used for analysis using questionnaire. Secondary data from internet. I have use two data tools using spss namely anova and chi square for analysis and also use percentage analysis . The study is for 3 months. Used raw data for analysis that collected from the response

Key word: Grievance, existing grievance handle, grievance settlement

INTRODUCTION

Complaints are related to problems of explanation or failure to meet one's expectations from the company. A grievance is a complaint by one or more workers regarding the organization. It may be related to wages, working conditions, leave, relocation, overtime, promotion, seniority, assignment and termination of service.

The knowledge worker has to deal with the growing competition survival care company, so staff shortages in that regard is an issue that management should take care of. Grievance is the feeling of resentment or dissatisfaction with something that is believed to be wrong or unreasonable, especially in the context of an employee's grievances in the workplace. Previous causes for grievances among employees are common in nature, but as competition grows and companies



COMPARATIVE ANALYSIS ON PERFORMANCE OF MUTUAL FUNDS BETWEEN PRIVATE AND PUBLIC SECTORS

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ABSTRACT

A mutual fund may be a scheme during which several people invest their money for a standard financial cause. The collected money invests within the capital market and therefore the money, which they earned, is split supported the number of units, which they hold. The open-end fund industry started in India during a small way with the UTI Act creating what was effectively a little savings division within the RBI. Over a period of 25 years this grew fairly successfully and gave investors an honest return, and thus in 1989, because the next logical step, public sector banks and financial institutions were allowed to float mutual funds and their success emboldened the govt to permit the private sector to raid this area. The advantages of open-end fund are professional management, diversification, and economies of scale, simplicity, and liquidity. The disadvantages of open-end fund are high costs, over-diversification, possible tax consequences, and therefore the inability of management to ensure a superior return. In mutual fund, analysed with standard deviation, sharpe ratio, beta to analyse the growth return. Mutual funds are easy to buy and sell. You can either buy them directly from the fund company or through a 3rd party. Before investing in any funds, one should consider some factor like objective, risk, Fund and scheme, etc. There are many, many types of mutual funds. You can classify funds-based Structure (open-ended & close-ended), Nature (equity, debt, balanced), Investment objective (growth, income, money market) etc.

KEY WORDS

Mutual fund redemption, risk return, sharpe ratio, growth



A Study on How Images Posted in Google My Business Listing Could Impact Search Performance of the Business

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INTRODUCTION

Google My Business (GMB) is a free tool created by Google to help business owners manage how they appear in Google search results and on Google Maps. With it you can claim your free local business listing on Google and add things like your contact information, business hours, photos, services, and much more.

Why Is Google My Business Important?

Because whether you like it or not, your business can and likely will get listed on Google. Anyone can enter your business name and register it with Google. Doing so will make a Google My Business profile for your business begin appearing more prominently in the Google Map results. It also helps trigger your business appearing in the Knowledge Panel as well.

An optimized Google business listing allows you to supply useful business information to searchers such as business hours, where you're located, driving directions and a lot more to increase your overall online presence.



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

An International Open Access, Peer-reviewed, Refereed Journal

Ref No : IJCRT/Vol 9 / Issue 5 / 281

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P.Deepika

Subject: Publication of paper at International Journal of Creative Research Thoughts.

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Registration ID : IJCRT_205625

Paper ID : IJCRT2105281

Title of Paper : CONSUMER PERCEPTION TOWARDS THE PEPSICO SOFT DRINKS WITH SPECIAL REFERENCE TO CHENNAI

Impact Factor : 7.97 (Calculate by Google Scholar) | License by Creative Common 3.0

Publication Date: 10-May-2021

DOI :

Published in : Volume 9 | Issue 5 | May 2021

Page No : c559-c564

Published URL : http://www.ijert.org/viewfull.php?&p_id=IJCRT2105281

Authors : P.Deepika, Dr. S. Uma Maheswari

Notification : UGC Approved Journal No: 49023 (18)

Thank you very much for publishing your article in IJCRT.

Editor In Chief

International Journal of Creative Research Thoughts - IJCRT
(ISSN: 2320-2882)



An International Scholarly, Open Access, Multi-disciplinary, Monthly, Indexing in all major database & Metadata, Citation Generator

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A STUDY ON THE CHALLENGES FACED BY COCONUT WOLESELLERS EFFORT IN RE- ESTABLISHING THEIR BUSINESS POST COVID-19

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ABSTRACT

Titled as* to study challenges faced by coconut wholesalers in re-establishing their business post covid -19*. The objectives of the dissertation, a quantitative research was held. The main characteristic of quantitative research is that it is mostly appropriate for small samples, while its outcomes are not measurable and quantifiable. Some analytical test has been done such as ANNOVA etc., using SPSS tool among 150 respondents through survey and circulated among the buyers and sellers around to let know others shop is here. (hotel, temples, retailer shop, etc...). Let transportation easy to reach (transport to temple, transport to hotels, transport to retailers, etc.) Try to sell in online coconut business.

Key words : coconut wholesalers, challenges, overcome during COVID-19: ☺



A STUDY ON INVESTOR'S PERCEPTION FOR INVESTING BAJAJ ALLIANZ LIFE INSURANCE COMPANY.LTD

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ABSTRACT - Human insurance that provides monetary protection to someone and his family at the time of unsure risks or harm. Insurance provides each safety and protection to people and conjointly encourages savings among people. The insurance trade as a monetary service is taken into account united of the foremost vital segments in associate economy for its growth and development, notably within the developing economy like India. The key to insurance growth is through associate integrated approach which has making awareness regarding insurance. The Information for the study has been collected from primary and secondary sources. Primary data is collected from the respondents through the structured form with the sample of 176 investors of BAJAJ. Data collected have been tested using SPSS. From the analysis of the study, it's known that Gender and awareness level are found to be related to policy holder's awareness. To conclude this study, Bajaj ought to unfold additional awareness regarding their policies & provide additional services to the investors.

KEYWORDS: Life insurance, Awareness, Services, Attitude, Attributes and Mis-selling.

I. INTRODUCTION

Insurance could be a cooperative device to unfold the loss caused by a particular risk over type of persons who are expressed thereto and who conform to guarantee themselves against that risk. It's also a social device that accumulates funds to meet the unsure losses arising through a precise risk to somebody insured against the risk. The strategy of insurance has been evolved to safeguard the interests of people from uncertainty by providing certainty of payment at a given contingency. The insurance principle involves be loads of and loads of used and useful in trendy affairs. Not only can it serve the ends of individuals, or of special groups of individuals, it tends to penetrate and to transform trendy social order, too. The origin of insurance is lost in antiquity. The earliest traces of insurances inside the traditional world unit found inside the kind of marine trade loans or carriers' contracts which: fenced a part of insurance.

The proof is on record that arrangements embodying the thought of insurance were created in Chaldea and country at quite early quantity. once marine insurance, insurance developed in gift kind. It had been originated in German inside the beginning of the sixteenth century. insurance got momentum in European country once the



A STUDY ON EFFECTIVENESS OF FRINGE BENEFITS ON EMPLOYEE PERFORMANCE IN MANUFACTURING INDUSTRY

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ABSTRACT

The purpose of this study was to determine the effectiveness of fringe benefits on employee performance. A descriptive research design was adopted for this research. The population of the study was employees of manufacturing industry. The researcher used convenient sampling technique to draw a sample size of 160 respondents. The data is collected using structured questionnaire developed by the researcher specifically for this study. A set of descriptive statistics including pie chart and frequency tables were used to present the results of the study. The research result showed that fringe benefits as an incentive significantly affects employees morale, productivity and enhancing employees performance towards organizational tasks. This study helped to know about the effectiveness of fringe benefits that leads to improving employee performance in an organization and relationship between fringe benefits and employee performance. And finally that the future researchers should conduct more study on the issue of effectiveness of fringe benefits on employee performance in order to facilitate of this intricate concept.

KEYWORDS: Employee performance, job satisfaction, compensation, employee motivation.



WORK LIFE BALANCE OF IT EMPLOYEES WORKING FROM HOME DUE TO PANDEMIC IN CHENNAI CITY

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ABSTRACT

The subject of Work Life Balance and Work Life Boundaries has received much attention in the last 15 years. Though concept of Work Life Balance is not so much popular in India yet as it is in the West. India remained unaffected earlier due to the social support system available so far in our country. But now in India, there is also change in family structures like the advent of nuclear family system and structure of work force. The literature identifies its effect on various quality life conditions i.e., Job Satisfaction, Work Stress, Career Growth, Turnover, Absenteeism, Appreciation and competitive environment in context with Work-life Balance and its practices/policies. Convenience sampling method is adopted in which a questionnaire is used to collect the data. The questionnaire circulated through Google form received 130 responses. Percentage analysis and chi-square were used to analyze the given data. The findings indicate that all the dimension of the work from home influence the different perspectives of work life balance and job satisfaction.

Keywords: Work life balance; Work from home; Job satisfaction; Work stress

I. INTRODUCTION:

Work-life balance is a crucial issue for every employee in government and private institutions today. This is because there will be a decrease in employee productivity and performance if an organization does not think about the work balance of employees properly and is not managed properly (Abioro, Oladejo, & Ashogbon, 2018). Work balance programs began in 1930 where company policies and regulations allow employees to work effectively and efficiently and provide flexible time to deal with the personal problems of these employees. The fact is, that at present the workforce places more emphasis on work-life balance rather than on income alone (Meenakshi, V, & Ravichandran, 2013); (R, S, & Murthy, 2015). This also must be a concern of the organization how important the work-life balance for its employees. Work-life balance is how to create a supportive work environment, enabling job balance and personal responsibility because this will strengthen employee loyalty and productivity (Meenakshi et al., 2013).



A STUDY ON MOTIVATION OF EMPLOYEES IN IT SECTOR

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Abstract: Motivation is the process of stimulating the employees to attain some designated goal of an organization. Motivation is the important factor which stirs up persons to give their best performance to achieve a certain goal. This study mainly focused on defining the motivation factors and concepts, identifying the most motivating factors. Furthermore, suggestions were given to increase the employee level of motivation. To gain an intense understanding of the research topic, different motivation methods and concepts were reviewed. The purpose of the study is to find how employees are motivated in the IT sector. A questionnaire was created based on a selected theoretical framework. Around 125 samples were collected and the analysis was done by using Statistical Package for Social Sciences (SPSS). In conclusion, the major motivating factors such as Pay and Benefits, Working conditions, Organization effectiveness and Leadership can help to keep employees in high level of motivation. From the analysis it is clearly mentioned there is an association between the promotional opportunities and praised and recognized for the work they do.

KEYWORDS: motivation, leadership, pays and benefits, employees in IT sector.

1.1 INTRODUCTION

The motivation of employees plays one among the foremost vital roles in an organization's assertively contributes to its growth and prosperities.

Motivation directly links to individual performance that gain to organization performance and as a catalyzer for all individual employees working for a corporation to reinforce their working performance or to finish task in far better way than they typically do. Organization runs due to people working for it, and every person contributes toward achieving the last word goal of a corporation.

It is not an exaggeration to mention motivation is that the core to being successful. A motivated person is probably going to willingly put more effort into doing a task and an honest result's within expectations. When goals are achieved, it drives a sense of being satisfied and delight for the workers and creates a positive working attitude within the workplace.

2.1 REVIEW OF LITERATURE

T. NAVANEETHA, K. BHASKAR (2018), states that motivation is achieved through both extrinsic and intrinsic motivators. Without such motivators employees do not concentrate on the performance when they are at the workplace. Therefore, management should concentrate on providing better motivators in order to enhance productivity of the organization as well as to increase the profitability of the company which ultimately leads to better economic development of the country directly or indirectly.

OFELIA ROBESCU (2016), states that the society since ancient times faced with a weak involvement of human resources in organizations. Therefore motivating employees became today an important objective for organizations that want to remain viable on the market today. Motivation of human resources in the organization will bring extra performance to the manager that hopes to reach the organization's goals. All the time attempted to explain what motivates people to work. The answer to this question is important because it is obviously good to understand what influences people's behavior. However, isn't the only reason for the great interest in the subject of motivation? Managers looking for ways to motivate employees because they claim that motivation can lead to some positive results for a company. "Researchers have worked hard to find out which ones are the best motivators. The most frequent factors that are considered come from two categories: financial and nonfinancial incentives. Finally, there are opinions that do not focus on money at all. Instead they put interest and effort to analyze other reasons. The findings show the importance of leadership style and language used by leaders in increasing the performance of subordinates. Designing a job is a crucial motivation of employees".



INVESTORS AWARENESS TOWARDS COMMODITY MARKET

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ABSTRACT

In Modern days, the field of investment is becoming more dynamic than olden days. International and National factors are growing rapidly that change the values of specific Investments. The aim of the study is to examine the investors awareness towards commodity market and to identify various factors influencing commodity trading and to understand the most preferred commodities by the investors in commodity trading. The research found out four factors that is trading frequency habits, goal of an investors, literacy awareness level and emotional risk tolerance. The study adopted descriptive research design, by collecting data from 155 respondents by using questionnaire. Collected data were analyzed with the help of percentage analysis and statistical package for social science (SPSS) and the hypothesis were tested using anova, correlation and T-test. Further it is found from the study that majority of the respondents strongly prefer to invest in the commodity Gold, Crude Oil, Silver, Natural Gas, Aluminum and Least Preferred Commodities are Zinc, Copper, Lead. Investments in commodity trading are increasing nowadays in metro and urban area.

INTRODUCTION

The Indian commodity market requires huge investments and better trading activity both in the national as well as the regional commodity markets. The participation of non-professional people trading commodity markets makes the market a risky venture. Non-professional participants simply add to the instability factor of the market. There is a terrible need for professional experts who are able to provide advice on commodity trading and build commodity inclusive portfolios. Such professional awareness, expertise, and guidance in commodity trading can come from professional commodity traders called commodity trading advisors.



A STUDY ON STRESS MANAGEMENT AMONG THE EMPLOYEES IN MANUFACTURING INDUSTRIES

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Abstract: This study on stress management among employees in manufacturing industries helps the employees in identifying the factors which causes work stress and the effect of stress on them in work place. The study also emphasizes on the ways the organization deals to handle the kind of stress employee's face and recommend remedial programs for the same work place. This study is done using descriptive research design method and data are collected by primary and secondary sources. The questionnaire method is used as the methodology to collect primary data for the study and the sample size of 120 employees has been taken in this study for data analysis. The results are analyzed and interpreted, interference through simple percentage analysis, ANOVA method and T-Test. The data analysis and interpretation are collected and done is being presented through graphs.

Index Terms - Stress management, Work stress, Manufacturing industries.

I. INTRODUCTION

Stress is one of the pervasive problems of an organization. Work stress is such an important aspect to face which is considered as a monster and it has captured many employees in its grips. That is why the topic is gaining importance day by day and more and more firms are taking it seriously work place. Work stress has to be rightly identified at the right time and measures should be taken to control the work stress among employees. Because of the above cited importance of work stress, it is worthwhile conducting a study on the work stress among the employees in manufacturing industries to develop the industries and achieve to the great success in future forecasting in the workplace.

II. REVIEW OF LITERATURE

- Yan, H. & Xie, S. (2016) stress define as a series of physiological, psychological and behavioral responses due to the continuing effects of one or more stressors on individuals in an organization
- Latif, et al. (2016) highlighted that muscle tension, increased heart rates associated with high blood pressure, are all due to the stress leading in the working organization to gastrointestinal, cardiovascular, respiratory, musculoskeletal, skin, immune, and psychological disorders.
- Dr. P.Kannan & Suma.U (2015) in order to manage stress the organization has to encourage employee development and embark on training interventions for employees. Training specifically related to policies and policy implementation is a key priority to succeed. Stress in banking industries is mostly due to excess of over work pressure and work life imbalance in the organization should support and encourage taking up the roles that help them to balance work and family.
- Karthik R. (2013) Employee's performance at work is influenced by stress that can be either positive or negative work stress. The employees performs better if they face low to moderate 54 amount of stress. Hence, it aims at reducing the level of stress rather



A STUDY ON SERVICE QUALITY IN THE HOTEL INDUSTRY IN KANYAKUMARI

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ABSTRACT

This project attempts to review the service quality of hotel industry in kanyakumari. Service quality is that the degree and direction of discrepancy between consumers' perceptions and expectations but relatively important dimensions of service quality. A 25-question SERVQUAL scale measuring the service quality of hotel industry. Population for the study consisted of consumers in Hotels of kanyakumari. Altogether 120 customers were surveyed. The data was collected through well structured questionnaire. Data analysis done with to assist of SPSS. The study infers that service quality plays a vital role as a driver for higher consumer satisfaction level in hotel administration. On the entire the industry didn't match the expectations of customers. To attenuate this gap between customers' perceptions and expectations customers suggested introduction of Wi-Fi, entertainment facilities, swimming bath, trained reliable employee, better equipment, better food, prompt service and so forth.

KEYWORDS : hotel industry, service quality, servqual scale, customer.

INTRODUCTION

Hotel industry plays an important role in promote growth and development. In this modern world most of business sector classified as travel and tourism as meeting planner and other service providers including accommodation, transportation, attraction and entertainment. The increase in levels of income and standard of living but also including with an increase in leisure time has been especially beneficial to the tourism industry. The arrival of technological progress particularly through higher capacity cruise ships and air-crafts, computerized reservation systems, better road transport facilities have played key roles within the global growth of hotel industry.



A STUDY ON CUSTOMER PERCEPTION ON ONLINE FOOD ON ONLINE FOOD ORDERINGS

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ABSTRACT

The World Wide Web has become a web that unites all the people all over the world together. In this context, numerous user-friendly mobile applications and websites have emerged. One such techno-driven user- friendly initiative is the Online Food Ordering System. An Online food ordering system enables a Consumer to order their food requirements from any preferred Restaurant located locally through some mobile applications using the internet. It provides the Consumers with a varied choice of different food varieties made available by the different types of Restaurants operating locally. The popularity of online food ordering and delivering services is steadily growing and the expectations of the users are also increasing. In this connection, the perception of the customers about Online Food Ordering and about the services of the Online Food Ordering companies gains significance. This has inspired the researcher to undertake the present study to investigate the Customers' views about the services they receive from the different Online Food Ordering portals. This study will help the service providers to understand the consumers' perception, needs and views on the basis of the results of the study. The recent development of the Internet has augmented the e-commerce industries in a country like India. E-commerce development has made Online food ordering services seamless for people who want to get food delivered at their doorstep. Although consumers continue to go out for the meals, consumers feel very convenient to order food online since it frees the customer from personally visiting the restaurants. In this study, our main focus was to analyze the perception of consumer towards Online food ordering services. In order to understand what factors have played a dominant role to attract consumer in the developing country like India towards them, we decided to study on the consumer perception on online food ordering. In this research paper, two objectives were set for study. The first one was to identify the factors which influence the consumer to order food online and the other one was to know the consumer preferences on online food ordering



A STUDY ON HEALTH ISSUES FACED BY WOMEN IN IT & IT ENABLED SERVICES

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ABSTRACT:

India is on the path of becoming an economic superpower but its performance index in health component of human development, particularly that of women is not at all impressive. The typical female advantage in life expectancy is not seen in India. In the context of the new economics of liberalization and its challenges to work, human security and development it is necessary to understand whether women are in a position to take advantage of the economic take-off. Therefore, an attempt is made in this paper to analyse the health issues of women in India in relation to their work environment, productivity and welfare. It focuses on two broad areas of gender-based differences and inequalities, viz. the links between gender and economic productivity, and the development of human capital.

KEYWORDS:

Health component, women employees, Health issues of women.



IMPACT OF EMPLOYEE ENGAGEMENT IN AUTOMOTIVE INDUSTRY CHENNAI

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ABSTRACT

Employee engagement is the involvement and commitment which the employees have towards their organization and values. The engaged employee is aware of business perspective. This study aims to find the impact of employee engagement in automotive industry. Employee engagement is one of the most important functions for organizations. This study specializes how the employee engagement is an asset. The sample size is 146 with the descriptive study. The sampling design used for the study by the employees is Convenient sampling. 25 questions were given to the employees in the automotive industry. Study shows that facilities which the organization provides the employees is the major factor which influences the employees to work in the organization. The result shows that employee engagement is effective in their organization.

I INTRODUCTION

Employee engagement is all about how the individual understands the role in the organization, how sincerely the individual works towards that role to achieve the organization's objective and goals. Employee engagement is engaging the employee toward the organization. Employee engagement is the relationship between the employee and the organization to achieve the organization's goals. It is also the emotion bonding the employees have toward the organization. Employee engagement is how the employee engages to the organization. How they are committed toward their work, how involved they are toward their work, how they are motivated to do their job. There are many factors which will influence the employees to engage with their work. More they like the job, more they

Importance of Brand Preference With Regards To Shirts

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Abstract: - Consumer preference are measured using survey techniques and questionnaires. Gaining huge levels of consumer satisfaction is highly important because satisfied customers are assuming to be trustworthy and to make repeated orders and to use a long range of services provided by a business. With the enlarged market study there is cut-through competition among the businessmen within the industry a number of major companies are Raymond Limited, Arrow, Belmonte, Van Heusen, Peter England. Hence there's a requirement for the study. The necessity or customer satisfaction and preference are necessary for all businesses even large or small. The satisfaction and preference of the consumer is a vital task. We all know consumer satisfaction and preference is importance to the continuity of our business. How can we determine our consumer are satisfied? The simplest thanks to be told whether your consumers are satisfied is to ask them to check the consumer satisfaction and preference with the usage of garments. To review the choice of the owner's clothes regarding after-sales services provided by the dealers and study the response of the corporate and dealers on accusation given by the disappointed consumer.

Key Words: — Consumer, Market study, Business, Consumer satisfaction.

I. INTRODUCTION

Brand preference is significant for businesses study to make repeated consumer out of the public because it creates alertness and helps businesses to become a powerful reputation. As a stable strategy, establishing brand preference helps to boost revenue, profit, and market share. It also plays a task in framework brand equity which determines a brand's popularity and strength within the market against competitors market research helps expose consumers purchasing motives and their wants and needs, helps business to drive the brand preference of their products.

Brand compass all aspects of a business's image, including packaging, advertising claims, customers touchpoints, and marketing connection. Businesses must authorize branding because whether consciously or not, consumers directly relate a brand to the merchandise itself. Higher consumer choice: Consumers are more assuring to choose a product from a brand they know and may often become trust-worthy to a selected brand if they loyal its products and feel its aspects match their needs.

E.g., value, quality, reliability. As with all product elements, branding requires effective research to make sure it aligns with the requirements and desires of its intended followers.

II. OBJECTIVES OF THE STUDY

- To review the importance of name preference with regards to Shirts.
- To identify how often they like shirts.
- To analyse customer satisfaction with branded shirts.
- To figure out overall customer satisfaction with products and services.

III. REVIEW OF LITERATURE

Selena Aureli, Fabio Forlani (11 April 2006), the importance of name construction in business networks: The case of tourist network contracts in Italy. This study desire to grasp if network brand management could be a key activity in tourism business networks and the way the network brand relates to the place brand and also the brands of self-absorbed network members.

Bornmark, Hanna, Kristianstad, Göransson, Åsa (2006), A study to announce the importance of name awareness in brand choice - A cultural perspective. Per theory, buyers choose a

Manuscript revised March 30, 2021; accepted March 31, 2021. Date of publication April 01, 2021.
This paper available online at www.ijprse.com
ISSN (Online): 2582-7898



A STUDY ON SIGNIFICANCE OF SAFETY MANAGEMENT IN AUTOMOBILE IN INDUSTRY

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ABSTRACT:

The primary objective of this Study on significance of Safety management in Automobile industry. The secondary objective of this to know satisfaction level in the existing Safety management in Automobile industry To know decision taken by the top management are satisfied in Automobile industry. To know the effectiveness of Safety management settlement in Automobile industry The research type used in this study is descriptive . Primary data is used for analysis using questionnaire. Secondary data from internet. I have use two data tools using use percentage analysis .The study is for 3 months. Used raw data for analysis that collected from the response

Key word: Safety management Workers safety And satisfaction

INTRODUCTION

Safety refers to the absence of accidents. Stated differently, safety refers to the protection of workers from the danger of accidents. Safety, in simple terms, means freedom from the occurrence or risk of injury or loss. Industrial safety or employee safety refers to the protection of workers from the danger of industrial accidents. An accident, then is an unplanned and uncontrolled event in which an action or reaction of an object, a substance, a person, or a radiation results in personal injury

Work plays a central role in people's lives, since most workers spend at least eight hours a day in the workplace, whether it is on a plantation, in an office, factory, etc. Therefore, work environments should be safe and healthy. Unfortunately some employers assume little responsibility for the protection of workers' health and safety. In fact, some employers do not even know that they have the moral and often legal responsibility to protect workers.

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International Journal of Psychosocial Rehabilitation
ISSN:1475-7192

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Volume 24 - Issue 8

A STUDY ON CONSTRUCTS OF EXPERIENCE RESULTING IN CUSTOMER LOYALTY TOWARDS RETAIL OUTLETS IN CHENNAI

Dr. P. Kumarasamy, Dr. A. Palani

Abstract

The concept of customer experience has turned into an important area of study within the marketing discipline. Customer experience could also help in having a better understanding of brands and the benefits that follow it. Customer experience could influence on brand loyalty and this is especially true in the case of a service-centred marketing setup. It is hoped that this article would provide a framework for analysing the customer experience resulting in customer loyalty related to a retail outlet. The objectives of this study are to identify the constructs influencing customer experience with reference to retail outlets in Chennai and to know the influence of customer experience on customer loyalty. The study has revealed that physical response is the most influencing construct followed by affective response, cognitive response and least influencing construct is social response.

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Factors Affecting Marketing Effectiveness Of Ice Creams In Chennai City: A Study Among The Selected Marketing Executives From The Indutry

Ms.Reena Gabriel et al.

[pdf](#)

Published 2020-04-13

Issue [Vol. 11 No. 01 \(2020\): Vol 11 No 1 \(2020\)](#)

Section Articles

Abstract

Ice Creams are new age food and prefer to have at all moments of happiness and celebration either at home or office. Today ice creams are identified as a nutritious supplement and fashion food. As a strategic business unit in dairy foods, ice creams play a key role in contributing the revenue. IT also requires the same amount of efforts in terms of marketing and service quality at sales points namely ice cream parlours. The number of brands has entered in to the market and each one follows a different strategy to reach out the customers. One such strategic practice is to attract consumers through brand personality or celebrity advertisements. The benefits associated with






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P. RAJKUMAR¹ and G. BHUVANESWARI²

Key Words: Empowerment, Turnover intention, Life insurance sector.

The organizations that have abused and disregarded the empathetic part of their business have endured substantial misfortunes fine samples are numerous in the corporate world, since it didn't take after the business morals and misused its kin to take after mal practices of business. For over 10 years the Organization motion are the center of HR specialists henceforth giving the solid genesis to re research

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Journal of Critical Reviews
ISSN- 2394-5125 Vol.7, Issue 4, 2020

Review Article

EXPLORING THE IMPACT OF MULTIPLE INTELLIGENCE ON INTEREST AMONG HIGH SCHOOL STUDENTS

M. Jayaseely¹

¹Assistant Professor, School of Management Studies, Sathyabama Institute of Science and Technology.

Received: 24.12.2019 Revised: 27.01.2020 Accepted: 03.02.2020

Abstract
Human Intelligence or cognitive competence can be better described as a set of an individual's multiple abilities, talents and mental skill related to a multiple number of domains of knowledge in a particular cultural setting. According to Gardner there are seven independent types of intelligence that grow and develop differently in different people, depending upon their hereditary characteristics or environmental experiences. Interest represents a tendency to select one activity or thing in preference to something else. The Multiple Intelligence questionnaire based on Niall's Multiple Intelligence test and the Interest assessment inventory based on John Holland's theory was used. The sample consisted of 200 students 50 Boys and Girls each from Government School and 50 Boys and Girls each from Private School. There existed significant impact of Multiple Intelligence and its components namely Linguistic, Bodily Kinesthetic, Logical, Intrapersonal and Interpersonal on Interest and its subcomponents namely Realistic, Investigative, Artistic and Enterprising.

Keywords: Multiple Intelligence, Interest, Students, School, Knowledge, Impact, Significant, Linguistic, Intrapersonal, Realistic, Investigative.

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DOI: <https://doi.org/10.31838/jcr.07.04.144>

INTRODUCTION
In our every day speech communication we regularly comment that a selected kid or individual is extremely intelligent or isn't intelligent. All such comments are supported our observation the performance or behaviour of the individual considerations compared to others cluster. What makes a personal behave or perform well or not well during this cluster Interest perspective, the will for data communicative skills and similar or attributes contribute towards his performance of behaviour. However, were one thing else that is additionally accountable to an outward degree in psychological science this can be termed intelligence.

• There exist no important association of Multiple Intelligence on Interest of highschool Students.

DESCRIPTION OF VARIABLES
Multiple Intelligences
Howard Gardner claims that everyone folks have multiple These multiple intelligences will be nurtured and or unmetted and weakened Howard Gardner at the start developed of seven his listing was tentative, the primary 2 are usually valued in faculties, subsequent 3 or typically related to the and also the final 2 or what Howard Gardner known as 'personal intelligence' (Gardner 1989: A1-A3).

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JOURNAL of CRITICAL REVIEWS
ISSN- 2394-5125 VOL 7, ISSUE 08, 2020

Influence of Traditional and Behavioural factors on equity investment decision and its impact on investment performance and satisfaction

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Email: 'veludharuma@gmail.com

Received: 11.03.2020 Revised: 12.04.2020 Accepted: 28.05.2020

ABSTRACT: Efficient Market Hypothesis propounds that, the stock market is populated by many well-informed investors, stocks are appropriately priced and reflects all available information. According to Traditional Finance Theory, investment decision is done by identifying, analysing and finding out the risk-return of the scrip. In the history of Indian stock market there exists anomalies over various time period. Behavioural Finance Theory ensures that investors use some mental short cuts for making their investment decision. Hence there exists a prerequisite to study the underlying factors which influence the equity investment decision. The present study focussed on framing a conceptual framework on factors influence equity investment decision of retail investors. Investment decision, investment performance and investment satisfaction factors are considered as dependent variables in framing the conceptual model. This conceptual framework is expected to exhibit the influence of

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PAIDEUMA JOURNAL ISSN NO : 0090-5674

STUDYING THE BRAND LOYALTY IN RETAIL STORES TOWARDS BUYING BEHAVIOUR

Dr. Dhivya Sathish,
Assistant Professor, School of Management Studies, Sathyabama Institute of Science and Technology, Chennai.

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. The purpose of the study is to find out the Brand loyalty of consumers and their relationship with Retail outlets in Chennai city. Buying behavior of consumers has been studied extensively among various retailers and others. However, only a few studies have addressed the retail industry. In this paper an attempt has been made to develop an understanding of the concept brand loyalty towards retail consumers. This paper is trying to throw the light of the various factors on purchase decision process towards retail outlets in Chennai city and the present study is collected through a sample of 500 respondents selected randomly, the conclusion for this study has been derived, after validating the data collected and then processing the same with certain key statistical tools.

Keywords: Buying behaviour, Customer loyalty, Brands, Retailers, Retail stores, Chennai.

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Article

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Abstract

This research attempts to empirically identify the impact that SME Characteristics create on the access to finance by SMEs and how the characteristics of the entrepreneur or CEO who owns the SME moderates the relationship between SME Characteristic and their access to finance. Three constructs namely age, gender and educational level are considered to measure the characteristics of the CEO. Data has been collected from 432 SMEs spread across Tamilnadu, India through survey questionnaire. A multiple linear regression analysis is

Authors: Aysha Fathima, Y. ¹ ; Muthumani, S. ² ;

Source: Journal of Computational and Theoretical Nanoscience, Volume 16, Number 8, August 2019, pp. 3554-3559(6)

Publisher: American Scientific Publishers

DOI: <https://doi.org/10.1166/jctn.2019.8323>

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Remarkable developments and innovation in the information and communication technology has led to significant paradigm shift in banking sector. Internet banking phenomenon has been widely accepted by the banks, as a convenient channel of service delivery owing to its multiple advantages. In spite of being beneficial to the users as well, the acceptance rate of this delivery channel is very slow among bank's clients. In order to increase consumer internet banking, banks must take steps to leverage internet banking adoption among customers. Banks have to promote internet banking by segmenting their targeted customers and positioning them with suitable strategies. This study aims at segmenting the customers based on their usage of services and to identify the perceptions of consumer segments regarding the various attributes of online banking. Hierarchical cluster analysis, *k*-means cluster analysis was used to segment the respondents based on their usage of the internet banking service. The respondents were formed into three clusters viz, extensive users, moderate users and constrained users. A profile of each segment of user is made based on their demographic, psychographics and perception towards attributes of internet banking. Subject to their profile, usage patterns and their perception towards different attributes of internet banking, various recommendations were made to the service providers to formulate strategies targeting the specific type of users. This study would be facilitate the bankers to draft user focused strategies for increased usage of internet banking services.

Keywords: Bank Customer Segmentation; Cluster Analysis; Internet Banking

Document Type: Research Article

Affiliations: 1: Department of Management Studies, Sathyabama Institute of Science and Technology, Chennai 600119, Tamil Nadu, India 2: Department of Management Studies, GKM College of Engineering, Chennai 600063, Tamil Nadu, India

Publication date: August 1, 2019

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Article

Determinants Of Continued Usage Intention Of Internet Banking Services

June 2019 · [Restaurant Business](#) 118(6):124-139

DOI: [10.26643/rb.v118i6.8003](https://doi.org/10.26643/rb.v118i6.8003)

Authors:



Y. AyshaFathima



S. Muthumani

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Abstract

The proliferation of internet technology and financial innovations has globally revolutionized the delivery of banking services. Internet Banking offers substantial benefits, such as reduced transaction cost, convenience and flexibility to the customers as well as to the banks. Despite the apparent advantages, the usage of internet banking services by the banking clients is yet low. Many studies have investigated the factors influencing the initial adoption of internet banking services. In contrary, this study intends to provide insights on the customer's intention for continued usage of internet banking services.

Impact of Employer Branding on Employees' Attitude

Vijay Rathee and Ritu

Abstract

With the increasing emphasis on branding, employees as well as customers have become brand conscious. This study seeks to check the influence of employer branding on employees' attitude. This is an empirical study. Data were collected from 140 employees of private banking organizations. Secondary data that has been taken from journals, articles, reports and web sites, is also used for the study. This study identifies important determinants of employer brand. It also highlights the perceived level of importance of various dimensions of branding on employees' attitude. The finding of the study might help management practitioners to make effective strategies and foster a healthy relationship between the employer and the employees.

Keywords: Employer brand, Employees' attitude, Employer branding strategy.

1. Introduction

Initially, branding was used to differentiate products but now a days it is used to differentiate people, as people associate themselves with different brands (like i- phone user or apple user). Brand may be any term, name, logo, sign, design or a combination of all these that differentiates a product from competitors (Kotler & Keller, 2007). The use of branding principles in human

There is a war for talent (Michaels et al., 2001) and organizations are facing the problem of attracting suitable talent and sustaining the talent. This challenge faced forced organizations to work for transforming their organization as an employer brand i.e., an attractive and desirable place for employees to work (Backhaus & Tikoo, 2004). Employer branding is the communication of employee value proposition that is, offering by the employer to employees in tangible and non-tangible forms. An effective employee value proposition can increase commitment up to 29 percent and decrease compensation premium up to 50 percent (Corporate Leadership Council, 2006).

Externally, employer branding helps to attract potential hires and internally it is used to retain employees, increasing productivity, motivating employees, and increasing loyalty of employees (Backhaus & Tikoo, 2004). Studies have shown that employees want to work for an organization that provides them good working conditions, development facilities, cooperative work environment and the ambience to use their skills (Nigel Wright Recruitment Survey, 2011). Now organizations are striving to establish themselves as employer brands. In India 24 percent organizations have well defined employer brand strategies and 26 percent are working on it (TJinsite survey, 2012).

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Employer Branding Success through Social Media

 Mrs. M. Bagirathi and Dr. R. Magesh

Abstract

A brand is a symbolic embodiment of all the information connected to a company, product or service. Wally Olins (2003). Employer brand is an organization's reputation as an employer. The term was first used in the early 1990s, and has since become widely adopted by the global management community. Minchington (2005) defines employer brand as "the image of the organization as a 'great place to work'". The process of employer branding is concerned with talent attraction, engagement and retention strategies deployed to enhance the company's employer brand. Aim for Brilliance describes it as the reputation of a company or organization as an employer—and the focus of employer branding is to enhance the overall image of the brand in order to attract prospective top talent and increase employee retention. In a recent 18-country survey conducted by Employer Branding International, Social Media came out on top as the main channel that companies use today to deliver and enhance employer brand messaging. Social Media remains the main communication channel being used to promote employer brand. To identify the main medium the company plans to use to communicate the employer brand, respondents overwhelmingly pointed to social media as the preferred channel, beating career websites, referral programs, and even online job boards.

 Volume 11 | 01-Special Issue

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EMPIRICAL ANALYSIS ON EFFECTIVENESS OF TRAINING PROGRAM GIVEN TO THE NEW EMPLOYEES HANDLING THE CAFES AT CAFE COFFEE DAY



Abstract

This article mainly focuses on the relationship between employee training and development program efficiency and employees' performance. The aim of the study employee training and development practices followed in Café Coffee Day at Hyderabad. It gives idea about various training and development programs carried in Café Coffee Day, type of training provided to Coffee Day employees. It also focuses on training needs of a new employee and involvement in such type of training program. The objective of the study is to analyze the implementation of training and development practices Café Coffee Day and its impact on perception of employees which leads to performance improvement. It is observed that Café Coffee Day is following a systematic process in training and development practices create high job satisfaction level within employees. However, investment in training and development is generally regarded as good management practice to maintain appropriate expertise now and in the future.

Authors

J Bhavani
VIT Business School, Vellore Institute of Technology, Chennai, India

Keywords

Training, Development, Involvement, Cafe Coffee Day, Employee Performance

Published By :
ICTACT

Published In :
ICTACT Journal on Management
Studies
(Volume: 5 , Issue: 3)

Date of Publication :
August 2019

DOI :
10.21917/ijms.2019.0142

A Study On Change In Mode Of Transport From Road To Rail And It's Impact On Logistics Provider On Road

 Dhivya Sathish

2019, Restaurant Business

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A rail capacity framework: making the case for rail freight evaluation in Indonesia

Paulus T Aditjandra

Rail is being promoted to play an increasing role in reducing the external cost of freight transportation globally. This is especially the case for nations with high economic growth, such as Indonesia, which require a reliable and efficient

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Journal for Social Sciences (MEIJSS)
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Vol 1, No 1 Sep (2019):
47-58

How Retailers Can Drive Profitable Growth Through Dynamic Pricing: Setting Strategy

¹ Dr. Dhivya Sathish, Assistant Professor, ² Dr. Bhuvaneswari G,

¹ School of Management Studies, Sathyabama Institute of Science and Technology, Chennai

² Dean, School of Management Studies, Sathyabama Institute of Science and Technology, Chennai

INTRODUCTION:

The secret is in customization of dynamic-pricing solutions must be tailored to a retailer's business context, objectives, and ways of working. When it comes to dynamic pricing, Amazon is still the retailer to beat. Other retailers continue to marvel at an attempt to emulate the e-commerce giant's ability to rapidly and frequently change prices on millions of items. Amazon continually burnishes its low-price reputation by undercutting competitors on top-selling, high-visibility products, while protecting margins by charging more for less price-sensitive items. Indeed, the success of Amazon and a handful of other leading online players have made clear that dynamic pricing is a critical capability for competing in e-commerce, Omni channel, and even brick-and-mortar retail to drive revenue and margin growth.

But as retailers have begun to invest in dynamic-pricing solutions whether off-the-shelf or custom-built by third-party providers they've often run into the "black box" problem: none of the end users actually understand the math or logic behind the algorithms. The tools somehow crunch data and spit out pricing recommendations, which are sometimes much higher or lower than current retail prices. The pricing staffs thus end up rejecting them entirely because they don't trust the

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A Qualitative Analysis on Environmental Protection and Its Feasibility with Special Reference to a Selected Locality

October 2019 · *Restaurant Business* 118(10):60-66
DOI: [10.26643/rb.v118i10.8892](https://doi.org/10.26643/rb.v118i10.8892)

Authors:



A. Govindarajan



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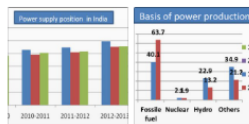
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Abstract and Figures

It is our prime importance to protect our environment in which we live. Our ancestors left with good environment and now pollution comes in with air, water, noise, soil and so on. The paper suggests a possible way to protect our society especially for the people of Chennai from air, water and radiation by protecting the environment. If same is followed in other cities it can save many, it is only a small means of a bigger initiative of saving our people.



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Effectiveness of training and capacity building methodologies with references to supporting staffs of Health care Industries in Tamil Nadu, India

January 2020 · *Restaurant Business* 118(4)
DOI: [10.26643/rb.v118i4.7646](https://doi.org/10.26643/rb.v118i4.7646)

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A. Govindarajan

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Abstract

Training is an experience of learning in that it seeks a relatively changes in an individual that will improve their activity to perform on the job. It involves the changing of skills, knowledge, attitudes and/or behaviour. It may mean changing what employees know, how they work, their attitudes toward their work, or their interaction with their co-workers or supervisor. Training and capacity building programmes helps to increase the knowledge and skills of employees for performing better in a particular job. The major output of training and capacity building programmes are learning and application into the current job and assigned work. The effective training and capacity building programmes offer the new habits, refined skills and useful knowledge during the training period that will help him/her to improve the performance. Learning experience of a training and capacity building programme that is properly planned and carried out by the organization to enable more skilled task based behaviour by the trainee. Training and capacity building programme provides ability to detect and correct error. Training provides skill and ability that may be called on the current and future to satisfy the needs of human resources of the organization.

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Service Quality of Mobile Banking Services in ICICI Bank Limited

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How to cite this paper: Ayswarya, R., Sarala, D., Muralidharan, P. and Ilankadhir, M. (2019) Service Quality of Mobile Banking Services in ICICI Bank Limited. *Journal of Service Science and Management*, 12, 649-664.
<https://doi.org/10.4236/jssm.2019.125043>

Received: July 10, 2019
Accepted: August 16, 2019
Published: August 19, 2019

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Abstract

Purpose: Mobile banking is the latest and most innovative service offered by Banks. The purpose of the study is to investigate the determinants of service quality of mobile banking services in ICICI. **Methodology:** This study was conducted by using empirical research and Cluster cum Simple random sampling method has been adopted for a sample size of 100 respondents using mobile banking services in ICICI bank Limited. **Findings:** 35 percent of the respondents are using the SMS mode of mobile banking services. The dimensions of service quality factors of mobile banking services maintained by ICICI Bank Ltd are Convenience, Responsiveness, Security, Accessibility, Assurance, Knowing the customer and efficiency mobile banking services. The factors that satisfy the customers' level towards mobile banking services offered by ICICI Bank Ltd. are banking activities, banking products and other services. The reasons for using mobile banking services are Convenient services, Time-saving and quick service. **Originality/Values:** This paper shows



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Journal of Service Science and Management > Vol.12 No.5, August 2019

Facebook—A Boon or Bane towards Social Media Marketing

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²School of Management Studies, Sathyabama Institute of Science and Technology, Chennai, India.

DOI: 10.4236/jssm.2019.125043 PDF HTML XML 885 Downloads 2,960 Views Citations

Abstract

Purpose: Facebook dominates the global market due to its creativity and adaptability. Facebook adapted itself to become one of the most creative and innovative organizations and gained massive success in emerging markets such as India. Social media marketing offers various new opportunities for companies to promote their brands, products, and services through Social networking sites. The main purpose of this paper is to develop an understanding and analysis the social media marketing on Facebook. **Methodology:** This study was conducted by using empirical research and data collected by using convenience method. 100 respondents were approached for this study. This study is made based on the opinion given by the respondents only. **Findings:** Social media is a platform of advertisement and most of the marketing advertising are posted on Facebook. 76 percent of the respondents came to know about social media marketing through friends. 61 percent of the respondents said that cost is the more effective marketing method in Social Media Marketing Method. 50 percent of the respondents sometimes were shopping online by promotional activities of social media sites. **Originality/Values:** This paper explores the difference between social media marketing and traditional media using

Asia: A Lucrative Destination for Investment Banking

R. Vedapradha¹, Ravi Hariharan¹, M. Ilankadhir², D. Raja Jebasingh¹

¹Department of Commerce, St. Joseph's College of Commerce (Autonomous), Bangalore, India

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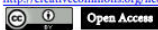
How to cite this paper: Vedapradha, R., Hariharan, R., Ilankadhir, M. and Jebasingh, D.R. (2019) Asia: A Lucrative Destination for Investment Banking. *Open Journal of Business and Management*, 7, 1543-1552.
<https://doi.org/10.4236/ojbm.2019.73106>

Received: July 4, 2019

Accepted: July 27, 2019

Published: July 30, 2019

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Abstract

Purpose: The study aims to identify the reasons for the increase in the number of captive operations in urban Bangalore, which earlier was confined only to middle office and back end office but now venturing into front end office.

Design/Methodology/Approach: The study includes 50 respondents, employees in the leading foreign-based investment banks operating in urban Bangalore, applying the snowball sampling method through a structured questionnaire. Business model, strategy, database, customized product, market research, operating cost, and employment are the variables. SPSS has been used to test the hypothesis through One-way ANOVA (Analysis of Variance).

Findings: Employment, operating cost, and analytical skills are the key human resource factors impacting the performance. Business models, strategies, and customer database, are the significant factors of asset management. Attractive business avenues, eminent personnel, customer database are the formative factors of quality management. Job roles, portfolio seeding, segment business are the most highly influencing performance factors in offering

Customer Engagement with Social Media Bank Pages with Reference to Facebook

Mani Ramasamy

2019, International Journal of Recent Technology and Engineering (IJRTE)

Abstract

Indian banking sector is going through a massive transformation day by day with the advancement of Information and communication Technology and impact of digitization in the banking industry. After the core banking system, banks have moved further to reap the benefits of internet and mobile banking. In order to engage more customers anywhere and anytime without visiting the brick and mortar branches, the banks have now introduced the social media banking. Most of the people are already active in different social media platforms, so banks have grabbed that opportunity to reach people easily and provide services through social media. This paper has made an attempt to analyze the engagement of social media customers in different banks including public and private sector with reference to facebook bank page. The results show that most of the banks have presence on popular social media platforms. With respect to the...

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Robotic Surgery: A Boon or a Bane to Medical Science

Hariharan Ravi, Vedapradha. R, P. Muralidharan, Ilankadhir. M

Abstract: Purpose: The study aims at assessing the robotic surgery awareness among the patients and challenges concerning the cost involved in the current scenario. Design/Methodology/Approach: Convenience sampling was adopted to derive the sample size of 60 respondents, who were the specialized surgeons performing robotic surgery in the vicinity of urban Bangalore working in leading hospitals. The research is confined to the primary source of data collection considering awareness, communication, time, cost, affordability, recovery time, formal training, gender and number of surgeons as variables. Factor Analysis, Cluster Analysis, and Chi-square tests were applied to justify the hypothesis. Findings: Sampling and adequacy test resulted (KMO = 0.609) statistically significant at 0.01 per cent. Level of awareness the technology among the patients proves to be the most influencing factor for the success of robotic surgery with extraction loading being 0.817. The attitude of the surgeons and patients constitutes 36.85 per cent variance that is explained by the variables. There is no important statistical relationship between genders, cost of surgery, age of the surgeon and recovery time frame for the successful medical surgery. Originality/Value: Robotic surgery employs Artificial Intelligence to sustain tremors in the surgeon's movements to facilitate accuracy in performing medical surgery. The future is extremely promising to witness the medical profession to ensure a sense of complex digital signatures associated with robotic and videoscopic procedures to provide actionable feedback to surgeons on the improvement and performance.

Keywords: Artificial Intelligence, Da Vinci Surgical System, Machine Learning & Robotic Surgery.

I. INTRODUCTION

Robotic surgery can be referred to as robot-assisted surgery enabling the doctors to operate various complex

time between the surgeon's movements, and the movement of the robotic arms can be quite disorienting to a greater level. The maximum effective range seems to be approximately 30 miles by wireless communication and 200 miles through a cable connection [1].

Robotic surgery employs Artificial Intelligence to sustain tremors in the surgeon's movements to facilitate accuracy in performing medical surgery. The work of research reflects at assessing the robotic surgery awareness among the patients and challenges concerning the cost involved in the current scenario. Convenience sampling was adopted to derive the sample size, who were the specialized surgeons performing robotic surgery in the vicinity of urban Bangalore working in leading hospitals. The research is confined to the primary source of data collection considering awareness, communication, time, cost, affordability, recovery time, formal training, gender and number of surgeons as variables.

II. THEORETICAL BACKGROUND

A. Conceptual framework

The process of surgery is performed using a small 3D camera and minute surgical instruments which get inserted into the body of the patient through tiny incisions. This method enables the surgeon with a benefit of the magnified 360-degree camera view of the operative area.

B. Literature Review

The post-surgery proves to be promising due to the merits of Less scarring, faster recovery time, tiny incisions, Zero transfusion rate, shorter catheter time 1-5 days v/s 14-20 days, Six-month post-operative to normal activities (1-2 weeks)

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Determinants of rural household financial literacy: Evidence from south india

[Cite](#)Share this: [Twitter](#) [Facebook](#) [LinkedIn](#)**Article type:** Research Article**Authors:** Jayanthi, M.* | Rau, S.S.**Affiliations:** Research Scholar, Sathyabama University, and Registrar, Sathyabama University, Chennai, India**Correspondence:** [*] Corresponding author: M. Jayanthi, Department of Management Studies, Sathyabama University, Rajiv Gandhi Road, Chennai-119, India. Tel.: +91 9443070037; E-mail: go2jythy@yahoo.co.in.**Keywords:** Financial literacy, demographic variables, rural household, Tamil Nadu**DOI:** 10.3233/SJI-180438**Journal:** Statistical Journal of the IAOS, vol. 35, no. 2, pp. 299-304, 2019**Published:** 13 June 2019[Get PDF](#)

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Abstract

The purpose of this paper is to investigate the study of rural household's financial literacy. Financial literacy is understood as the set of knowledge, attitudes, and behaviors, which has assumed a fundamental role in allowing and enabling people to make responsible decisions as they strive to attain financial wellbeing. In this research, the researcher throws a descriptive research design to explore the relationship between variables. Respondents were obtained from 126 households in rural areas of Tamil Nadu and data was collected using the stratified sampling method. The current study found that education, marital status, type of family and banks relationship were positively related to financial literacy. However, age, gender, occupation, and No. of dependents are not significantly correlated with financial literacy. There is a positive association between financial literacy and banks, banks must actively involve in re-designing educational programs, workshops, training methods on

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www.jetir.org (ISSN-2349-5162)

Role of banks and financial institutions towards social equity

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Abstract:

Finance and banking is the life blood of trade, commerce and industry. Now-days, banking sector acts as the backbone of modern business. Development of any country mainly depends upon the banking system. A bank is a financial institution which deals with deposits and advances and other related services. It receives money from those who want to save in the form of deposits and it lends money to those who need it. The banking is one of the most essential and important parts of the human life. In current faster lifestyle peoples may not do proper transitions without developing the proper bank network. The banking System in India is dominated by nationalized banks. The performance of the banking sector is more closely linked to the economy than perhaps that of any other sector. The growth of the Indian economy is estimated to have slowed down significantly.

Keywords: Finance, Equity, Banking, Economy, Society, Business.

INTRODUCTION:

Banks and other financial institutions provide security for individuals, businesses and governments, alike. To make money, banks use deposits and whole sale deposits, share equity and fees and interest from debt, loans and consumer lending, such as credit cards and bank fees. Banks were considered as a backbone to the



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Wellness Programs and Engagement of Information Technology Workforce

[M John Britto](#)
[R Magesh](#)

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Abstract

Physical, mental and spiritual well-being is the secret to success but employees in their quest for glory and money fail to maintain a balance between the three. Their workplace is the most affected when wellness of employees is at stake which would eventually decide the culture and fate of organisations in a dynamic global village. The current research analyses the effect of wellness programs at the workplace on employee engagement.

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Employee engagement has come to be accepted as the emotional commitment the employee towards the organization and its goals. Emotional commitment on the part of employees can be expected only when they are able to have a sense of being engaged rather than being disengaged at work This study attempts to study the influence of employee engagement on supply chain operations among manufacturing firms in Chennai, identify the factors which influence employee engagement and study the relationship between the variables of employee engagement and supply chain operations. It cannot be denied that today supply chain management has become an integral part of business which demines its success and customer satisfaction with the ability to boost customer service, reduce operating costs and improve the financial standing of a company at large.

Volume 11 | 09-Special Issue

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Employee engagement has come to be accepted as the emotional commitment the employee towards the organization and its goals. Emotional commitment on the part of employees can be expected only when they are able to have a sense of being engaged rather than being disengaged at work. This study attempts to study the influence of employee engagement on supply chain operations among manufacturing firms in Chennai, identify the factors which influence employee engagement and study the relationship between the variables of employee engagement and supply chain operations. It cannot be denied that today supply chain management has become an integral part of business which determines its success and customer satisfaction with the ability to boost customer service, reduce operating costs and improve the financial standing of a company at large.

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CRM – A force for Service Innovation in Indian banking Industry with reference to new generation Banks in Chennai.

March 2019 · [Restaurant Business](#) 118(3):153-157DOI: [10.26643/rb.v11i8i3.7638](#)

Authors:



M. John Paul



S. Muthumani

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Abstract

Our Indian financial industry is giving chances to advancements even with constant endeavors at improving budgetary administrations through the innovative improvement in present day field independent of nationalized and modernized banks in India. The greatest test of banks is that gauge the need of clients and edges the administration advancement effectively. The financial segment has been developing at a quick level in India and tested with client desires, mechanical change and changing the method of activities. The advanced Technology has been assuming a crucial job in the colossal improvement of banking administrations. In the new decade of Banks were encountered a continued development by broadening their client system and client relationship the executives for contending others in the worldwide condition. These mind blowing innovational developments are a motor for animating the improvements and keep up the client reinforcement because of accomplishment. This successful CRM practices is playing as a determined of changing client need s into item and administration advancement by quickening the financial business. The dissemination of data from the dependable client would give more proposal to acquire the advancements quality administration process. The paper is meant to discover the impact and significance of administration developments in banks by the predominance CRM rehearses and the wellsprings of data that brings colossal changes by a compelling administration advancements and greatness conveyance in the new age banks.

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Emotional intelligence and teacher effectiveness of arts and science college - An empirical study in Chennai

January 2016

Authors:



S. Joyce



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Abstract

Emotional intelligence is not the opposite of intelligence, it is not the triumph of heart over head - it is the unique intersection of both. This study aimed to find out relationship and difference between emotional intelligence and teacher effectiveness of degree college teachers in Chennai. Salovey and Mayer model of EI was used to test the three aspects of EI: appraisal and expression of emotion, regulation of emotion, utilization of emotion. The scale was administered on 120 degree college teachers. Two components are critically important in teacher preparation: teacher knowledge of the subject to be taught, and knowledge and skill in how to teach that subject. Teacher Effectiveness Scale by Umme Kulsum is used to test teacher effectiveness namely (1) preparation and planning for teaching, (2) classroom management, (3) knowledge of subject matter, (4) personality characteristics, and (5) interpersonal relations all comprising 60 statements. The study reveals that there is a significant difference between emotional intelligence in teacher effectiveness among the degree college teachers of Chennai. IJER

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Article

Impact Of Emotions On Quality Of Work Life Among Working Faculties

May 2019 - *Restaurant Business* 118(5):160-164

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Authors:



Joyce. S



Magesh Rajarathinam

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Abstract

Quality of work life denotes all the inputs which aim at the employee's satisfaction and enhancing effectiveness of emotions. The concept of this study is to develop jobs and working conditions that are excellent for employees as well as economic health of faculties. It refers to the level of jobsatisfaction, encouragement, commitment towards job, and involvement an individual experience with respect to their line at the work. Employees work culture and to analyse the findings and provide useful suggestions to the faculties. The type of research adopted in this study is Descriptive Research. Random sampling method is used to collect data, the sample size is 120. Questionnaire was used to collect the primary data. The findings revealed that the organization is providing good working conditions and the overall emotions towards job satisfaction was found to be good and overall quality of work life is good. The organization can improve infrastructure facilities so as to improve the performance of employees. This study highlighted only some of the small gaps in employee's satisfaction towards the quality of work life.

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Buyer's Insight towards Relationship Marketing Practices in Retail Supermarkets Chain Stores

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Abstract

Relationship management plays a key role in understanding the fragile relationship of the customers with the marketers and facilitates marketers to develop a strong bond with the customers. The study highlights buyer's attitude towards the various aspects of retail stores by understanding the importance they have given to each of the attributes. Organizations generally tend to analyze the successful implementation of Relationship Marketing programs from the organizational perspective and analyze the success of its implementation from the organizations point of view. This study on the factors influential in developing good relationship with the customers in supermarket chain stores in an initiative in the field of retail sector to understand customer perspective towards Relationship Marketing concepts in retail supermarket chain stores.

Key words: Relationship Marketing, Organized Retailing, Supermarket Chain stores.

Introduction to Indian retail Industry

Customer Experience Management (Cem) In Selected Private Banks in Chennai City

Jaya Krishna V, TR. Kalai Lakshmi

Abstract: *The Customer Experience Management (CEM) becomes essential component in any kind of business. The customers of private bank interact with the banks through various touch points such as branches, ATMs, E-corner, Internet banking, etc. The main objective of the study is to explore the customer experience management in selected private banks in Chennai city. The researcher gathered the primary data through structured interview schedule from the first three private banks (i.e. HDFC, ICICI, and Axis bank). The sample size of the research is 150. The findings of the study explored that "Mechanic Clues" is the most important factor that improves the Customer Experience Management in the selected private banks followed by Functional Clues and Humanic clues.*

Keywords: Functional clues, Mechanic clues, Humanic clues, Customer Experience Management, private banks.

I. INTRODUCTION

The customers are the Kings of any business. The satisfaction of customer needs and wants through appropriate products and services are the core element of any business process. The Banking industry is also not an exception to this paradigm. The hyper competition in the banking industry due to mushrooming of private banks in India demands not just customer satisfaction, rather than delighting the customers which means offering products and services more than customer expectations. The customer experience management is a very important concept which deals with satisfaction of customers at all touch points of the private banks. The banks provide its products & services through various touch points such as branches, ATMs, E-Corners, Internet banking, etc. It's also the known fact that the

customer centric approach. The role of customer has advance as an enabler to ensure the success of a product/brand.

Ruth et al. (2018) explored innovations in customer experience at the intersection of the digital, physical and social realms. The conceptual framework identifies eight "dualities," or specific challenges connected with integrating digital, physical and social realms that challenge organizations to create superior customer experiences in both business-to-business and business-to-consumer markets. This paper provided guidance for managers in designing and managing customer experiences that the authors believe will need to be addressed by the year 2050. This paper discusses important societal issues, such as individual and societal needs for privacy, security and transparency.

Suvarchala and Narasimha Rao (2018), in their paper attempted to trace out the elements of CEM and the various factors leading to the neglect of CEM in banking sector. The competition among the organizations in financial services sector is continuously increasing. Banking industry is a backbone of nation's economy and it is one of the largest industries in India in terms of revenue and employment. Customer experience is the product of an interaction between an organisation and a customer over the duration of their relationship. The key elements like strategy, culture, processes and systems etc. impact the CEM in banks.

Suvarchala and Narasimha Rao (2018) examined the perception of customers of State Bank of India and HDFC Bank while availing the services. CEM is the process that companies use to oversee and track all connections with a customer. Organizations are using CEM approach to expect customer needs and adopt the mind-set of the customer. The

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A Qualitative Analysis on Environmental Protection and Its Feasibility with Special Reference to a Selected Locality

October 2019 · *Restaurant Business* 118(10):60-66
DOI: 10.26643/rb.v118i10.8892

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Abstract and Figures

It is our prime importance to protect our environment in which we live. Our ancestors left with good environment and now pollution comes in with air, water, noise, soil and so on. The paper suggests a possible way to protect our society especially for the people of Chennai from air, water and radiation by protecting the environment. If same is followed in other cities it can save many, it is only a small means of a bigger initiative of saving our people.



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Changing dimension of agricultural trade in India during 1990–2010 and its impact on food grains-Post reforms analysis

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Online published on 6 February, 2020.

Abstract

There are many studies on impact of trade liberalization and WTO agreements. They show that the trade volume of India is increasing slowly. At present we are in the position to view seriously the impact of increased Indian foreign trade on three important and closely related areas that are food security, water and environment. Study on the impact of foreign trade on these areas becomes the need of the hour on the following grounds: Food security is severely threaten by stagnant food production; shrinking in food production area; slow down in yield of food crops; overall slowdown in the growth of agriculture; and, increase in absolute size of population and demand for food grains. Per capita water availability is decreasing sharply in the recent years; and, widespread water conflicts occur among water using sectors. Environment becomes another important area which is closely connected with the external trade. Because, every production discharges residual, and thus increased production with the view to export definitely brings pressure on the environment. Many studies are conducted on some aspects of external agricultural trade either in the early, intermittent or later stage of liberalization. But earlier studies has not included changes in the dimension and growth of external agricultural trade and its impact on some important and interlinked domains like cropping pattern, prices and food security in a comprehensive manner. This paper study the changes in the dimensions of Indian external agricultural trade, particularly during the post reform period and its impact on food grains.

Keywords

Agriculture, Trade, Export, Import, Food grain, Food security.

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ENHANCING EMPLOYEE ENGAGEMENT IN BANKING SERVICES TO SUSTAIN ORGANISATIONAL CITIZENSHIP BEHAVIOUR

Lavanya M.* and Balaji B.**

Abstract: Purpose: In this study, the effects of engagement, service climate and organisational commitment on organisational citizenship behaviour was investigated.

Design/Methodology/Approach: Sample of 628 Banks employees from private and foreign Banks at Chennai were surveyed to test the hypothesized model using structural equation modelling.

Findings: Overall engagement has a positive impact on service climate, organisational citizenship behaviour and organisational commitment. Service climate has a positive impact on organisational citizenship behaviour and organisational commitment.

Originality/value: The results suggest that employees could be engaged in organisational citizenship behaviour when they perceive an amicable and motivating service climate, sustained attention to physical, cognitive, emotional, behavioural and technological engagement drivers, and willingness to have a continued association with the organisation.

Keywords: Engagement, Service Climate, Organisational Commitment, Organisational Citizenship Behaviour, Structural Equation Modelling

1. INTRODUCTION

Every organisation has workforce that stems from differing generations. Disparities in competencies and abilities may exist, but it is necessary to identify and generate leaders for the future. Generation Y seems to be the most complex in terms of temperament, attitudes, outlook about life and ambitions. Improper engagement may foster disappointment, indifference and eventually attrition.

Employees of private sector banks (Sinha and Shukla, 2013) perceive that their jobs are not secure. In private sector banks, the environment is highly competitive and job security is based on performance and various other factors. Though it is true that this environment provides a challenging job profile, it also creates a less

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Impact of emotional intelligence intervention on emotional sensitivity among software professionals

January 2015 · *International Journal of Applied Engineering Research* 10(3):7615-7622

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Abstract and Figures

An individual would be able to balance his/her emotions only when he/she is aware of his/her own and other's emotional states and comes to know the threshold of his/her own blend of emotions. This ability of sensing one's own and other's emotions and proceeding accordingly is termed as Emotional sensitivity which is one among the psychological dimensions of Emotional intelligence. Hence, the current research focuses towards the investigation on the impact of Emotional intelligence intervention on Emotional sensitivity among software professionals. Experimental research design has been adopted for the present study to find the impact of Emotional intelligence intervention on Emotional sensitivity before and after Emotional intelligence intervention. For the present study software professionals have been selected as target samples and from them the primary data were collected using Emotional

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Influence of Emotional Intelligence Training and Personal Demographic Factors on Emotional Intelligence Gain Scores

April 2019 · *Restaurant Business* 118(4):102-109

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Abstract

Emotional intelligence ability is found to be a tool to evade stress and balance one's own emotions and manage other's emotions effectively in the workplace. The current research paper reveals the influence of Emotional Intelligence intervention and software professional's personal demographic factors on Emotional Intelligence gain scores between control and experimental group. 60 respondents were selected and grouped into control and experimental group. Pre-test and post-test on Emotional Intelligence was done for both the groups and experimental group alone was given the Emotional Intelligence training. Later, statistical tools were adopted to analyze and find the influence of various factors on dimensions of Emotional Intelligence between control and experimental groups.

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Consumer Protection in Cyber Space

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Abstract: The cyber or the virtual world is evolving tremendously since the past and is continuing, so is the faith of consumer in this complex atmosphere is becoming important question. The cyber world is now becoming a huge platform for trade and commerce (for selling and buying of goods and services). Ecommerce can be defined as this buying and selling of goods and services over the internet. There is a dramatic advancement in the networking facilities all over the world, now the consumers are offered several advantages of competitive prices, various choices, easier delivery services etc. there are various lucrative great opportunities that are offered on the online platform (example e-banking and online payments). Thanks to this growth of internet for the competition and convenience of the consumer that they are able to enter easily into any commercial transaction sitting inside home.

There are concerns such as online identity theft, phishing, data privacy, salami attacks etc. and many times small but reoccurring problems such as product not delivered or the product does not confirm to the actual description are the usual affair. In such situations the buyer is often left without any remedy because of various loopholes in our laws that are concerned with these issues.

In a vast country like ours it is generally not that easy for our legislators to make laws protecting the rights of the consumer in e-commerce or otherwise in the virtual world as it is apprehended that such a legislation may hinder the development of trade and commerce through the cyber platform due to hasty legislation.

This essay analyses the environment and tries to suggest how to accustom to the current situation and enforce fair practices, information disclosures, privacy and payment protection, consumer education and dispute resolution.

I. INTRODUCTION

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**A STUDY ON EMPLOYEE RESISTANCE TOWARDS ORGANISATIONAL CHANGE
WITH REFERENCE TO AUTOMOBILE SECTOR****BALA MEENA PRIYA^{a1} AND J. RANI^b**^{a1}Assistant Professor, School of Management Studies, Sathyabama University, Chennai, India**ABSTRACT**

Organizational change is inevitable for the automotive industry today and to ensure that the industry move in a positive direction, the resistance among employees towards organizational change need to be thoroughly understood and potential impediments to change be identified. Therefore, this study seeks to investigate employee resistance towards organizational change. The study was conducted among employees working in automobile sector in Chennai. The analysis was conducted using chi-square and ANOVA on the primary data. The result showed a relationship between employees resistance attitude on implementation of Organisational Change.

KEYWORDS: Automobile Industry, Organisational Change, Employee Resistance, Chi-square, ANOVA

Today's business world is highly competitive. The way to survive is to reshape to the needs of a rapidly changing world. Resistance to change is a dead-end street for organizations. Customers not only demand excellent service but demand extra benefits along with it. If organizations do not supply it, their competitors will. Organizations are reshaping themselves to change quickly in order to meet the needs of their customers. It is people who make up organizations and it is they who are the real source of change and vehicle for change. They are the ones who will either embrace or resist change. If organization's need change in order to take hold and succeed, then organizations and the people working in them must be ready for transformation. Readiness for change is not automatic and it cannot be assumed. An investment in developing change readiness – at both an individual and whole-of-organizational level – can achieve a double benefit (Smith, 2005).

Organization change takes place when a company makes an evolution from its current state to some desired expectations. Managing organizational change is the process of forecasting and implementing change in organization in such a way as to reduce employee resistance and cost to the organization while at the same time maximizing the effectiveness of the change effort. Change is the process of transforming attitudes, structures, policies, objectives or outputs happening in the units of an organization. Change happens in three levels of cognitive, affective, and

other hand ineffectiveness of the old techniques. These mentioned cases are respectively the inhibitor and inducer forces. There is a significant relationship between the leadership features and change in the organization, and some managers do not have the adequate skills for making changes.

REVIEW OF LITERATURE

Kazimoto (2013), Analysis of Conflict Management and Leadership for Organizational Change, International Journal of Research in Social Sciences, "Employee conflicts is described as the presence of discord that occurs when goals, interests or values of different individuals or groups are incompatible and frustrate each others' attempt to achieve objectives in an organization".

Ahmad, A (2010), Organizational Commitment versus Organizational Change (3rd ed.), "Changes are always with us but it is not always welcome. Resistance to change is natural and it arises because of habit once established, few of the unknown, conformity to customary expected ways of behavior, misunderstanding of implications of change and individual differences. Unless, it is well managed, he said, it could lead to conflict or even crises. Other causes of organizational conflict are competition for scarce resources, status in congruency, win-lose situations, the need for change, ambiguous rules and communication problems among others".

Article**Impact Of Incredible India On The Growht Of Tourism In India**April 2019 · *Restaurant Business* 118(4):59-63

DOI:10.26643/rb.v118i4.7640

Authors:**S.E Pravena****J. Rani**[Download citation](#)[Copy link](#)**Abstract**

Service sector is the upcoming and growing sector in India. Tourism increases the GDP of our country. Tourism in India is rich in cultural, historical, traditional and nature. So there is a need to promote tourism in India. In order to promote tourism to attract domestic and foreign tourist the Ministry of India and Government of India has initiated "Incredible India Campaign". The current study focus on the "Incredible India" and the Impact towards growth of tourism in India. The study emphasis that "Incredible India" has a positive effect towards growth of tourism in India.

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Brand Equity Of Herbal Skin Care Products In Tiruchirappalli District

May 2019 - *Restaurant Business* 118(5):97-110

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Abstract

This study is a case study on Brand Equity of Herbal Skin Care Products in Tiruchirappalli District. The objectives of the study are to find out the factors influencing brand equity on herbal skin care products and to identify whether there exist a relationship between brand equity on herbal skin care products and personal profile. Pilot study is conducted with a sample of 10 respondents. Later after making certain additions, deletions and modification that final questionnaire are designed and drafter. Cronbach Alpha Value is found out to test the reliability and validity and it ranges between 0.6000 to 0.7362 which shows that the questionnaire is

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**INTERNATIONAL JOURNAL OF CREATIVE
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IMPLEMENTATION AND EFFECT OF DIGITAL MARKETING IN A SMALL RETAIL BUSINESS

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SCIENCE AND TECHNOLOGY, CHENNAI – 600119

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ABSTRACT

Marketers are faced with new challenges and opportunities within this digital age. Digital marketing is the utilization of electronic media by the marketers to promote the products or services into the market. The main objective of digital marketing is attracting customers and allowing them to interact with the brand through digital media. This project focuses on the importance of digital marketing for both marketers and consumers. It examine the effect of digital marketing on the firms' sales. Additionally the differences between traditional marketing and digital marketing in this paper are presented. This study has described various forms of digital marketing, effectiveness of it and the impact it has on firm's sales. The examined sample consists of one hundred thirty individuals which

Financial behaviors of rural households in South India

January 2018 - *Journal of Advanced Research in Dynamical and Control Systems* 10(8):723-729

Authors:



M. Jayanthi



S. S. Rau

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Abstract

The purpose of this paper is investigate financial behaviors of rural household in Tamil Nadu. Financial literacy means understand the set of financial knowledge, financial attitudes and financial behaviors, has assumed a fundamental role in allowing and enabling people to make responsible decisions as they strive to attain financial wellbeing. A total of 126 rural households was involved in the study. Questionnaires were used in the survey to collect that data. Data on questions relating to socio-economic background, financial knowledge, and financial behavior were gathered. The financial behavior pattern was formulated using the 5-point Likert scale and financial knowledge with the multiple choice questions and answers. The analysis showed four dimensions that were interrelated on the assessment measurement of financial behaviour: i) Financial planning, ii) Saving goal, iii) Credit use and iv) Banking relationship. In this paper descriptive research design used to explore the relationship between financial behaviors and financial literacy. The findings demonstrated that the respondents age between 35 to 50 years old had good financial behaviour in term of saving. Men and married people are more financially literate. Furthermore, the study identified that the respondent with the good financial behavior was among those who were good at saving their income. The higher financial behavior leads to greater financial literacy and better financial well-being of an individual. ©

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Quality of Work Life among the Employees of Dairy Industries

Karthikeyan S

John Britto M

Keywords: labour life, welfare activities, employee desires, Qualitative analysis, work stress.

ABSTRACT

The aim of the study is that the conception of quality of labor life and also the role it plays in enhancing the productivity and performance in organization. It conjointly aims at understanding a large vary of welfare activities to be undertaken so as to boost quality of labor life. The success of any organization is very addicted to however it attracts and motivates and retains its hands. Organization square measure needed to adopt a method to boost workers the



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IMPACT OF EMPLOYEE ENGAGEMENT IN AUTOMOTIVE INDUSTRY CHENNAI

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ABSTRACT

Employee engagement is the involvement and commitment which the employees having towards their organization and values. The engaged employee is aware of business perspective. This study aims to find the impact of employee engagement in automotive industry. Employee engagement is one of the most important functions for organizations. This study specializes how the employee engagement is ancestor. The sample size is 146 with the descriptive study. The sampling design used for the study by the employees is Convenient sampling. 25 questions was given to the employees in the automotive industry. Study show that facilities which the organization provides the employees in the major factor which influencing the employees to work in the organization. The

Wellness Programs and Engagement of Information Technology Workforce

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ABSTRACT: Physical, mental and spiritual well-being is the secret to success but employees in their quest for glory and money fail to maintain a balance between the three. The workplace is the most affected when wellness of employees is at stake which would eventually decide the culture and fate of organisations in a dynamic global village. The current research analyses the effect of wellness programs at the workplace on employee engagement.

Keywords: Wellness Programs, Information Technology, Vigour, Dedication, Absorption, Engagement

Received: 1 April 2018, Revised 9 May 2018, Accepted 20 May 2018

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DOI: 10.6025/pms/2018/7/2/60-71



Does perception towards internet banking differs over different category of customers?

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Abstract - In lieu of customer's higher expectations of speedy, multiple and secured banking transactions bankers opted the internet system to cater their demands. Literature suggests that "usefulness", "advantages" and "security" are the most related factors for the acceptance of internet system. This study explores whether the above factors are correlated perception towards them differs over different category of age and occupation groups of customers in accepting internet system in private banks located in and around Chennai city. Also verifies whether there exists difference in perception between male and female. 550 customers of different age and occupation chosen for survey and questionnaire were distributed. 416 usable questionnaire were analyzed using statistical tools like ANOVA and Duncan. The findings reveal that the above factors are correlated and perception towards them differs over different category of age and occupation and also between male and female in accepting internet system. Findings also gives evidence that the factors "usefulness" and "advantages are largely influences customers of 26-40 years, business people and males, while "security" factor influences largely aged and retired persons along with female customers. Managerial implications and suggestion for future research incorporated

Keywords: usefulness, advantages, security, customers, internet system

I. INTRODUCTION

Now a days, internet banking is increasingly becoming popular due to its merits and convenience. Internet banking or online banking is the term used for new age banking system and uses the internet as the delivery channel by which to conduct banking activities. It is the latest and cheapest technology introduced in the

operation convenience, time factor, minimized transaction cost, security through digital signature, online bill payment, any time any where banking facility, access to previous data, facility for fund transfer payments for purchase of goods etc.

The most related determinants for adoption of on line banking are usefulness, easier use (advantages) and risk.

Buyer's Insight towards Relationship Marketing Practices in Retail Supermarkets Chain Stores

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Abstract

Relationship management plays a key role in understanding the fragile relationship of the customers with the marketers and facilitates marketers to develop a strong bond with the customers. The study highlights buyer's attitude towards the various aspects of retail stores by understanding the importance they have given to each of the attributes. Organizations generally tend to analyze the successful implementation of Relationship Marketing programs from the organizational perspective and analyze the success of its implementation from the organizations point of view. This study on the factors influential in developing good relationship with the customers in supermarket chain stores in an initiative in the field of retail sector to understand customer perspective towards Relationship Marketing concepts in retail supermarket chain stores.

Key words: Relationship Marketing, Organized Retailing, Supermarket Chain stores.

Introduction to Indian retail Industry

An analysis on the effectiveness of OD interventions using Appreciative Inquiry tool in Construction Companies

Dr. M. Maya¹, Dr. S. Nithya²

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Abstract: Appreciative Inquiry is the cooperative search for the best in people, organizations, and the world around them. Appreciative Inquiry adopts an alternative strategy. Rather than concentrating on the negatives in an organisation and trying to change them it looks at what works well and uses that as a foundation for future advancement. It is essentially life-affirming rather than deficit-based and this has the effect of increasing the amount of energy and enthusiasm in the organisation. The study focuses on measuring the effectiveness of OD Interventions using Appreciative inquiry variables such as OD purpose, Individual knowledge, Infrastructure, Facilitator knowledge, Training Methodology, Training need and goal identification. The researcher has used Correlation analysis on variables and the results revealed that there exist negative correlation between OD purpose and Need & goal, Infrastructure and Methodology, Facilitator knowledge and Methodology and other variables are positively correlated.

Keywords: Appreciative Inquiry, life-affirming, Organisational Development (OD), Construction companies, Correlation analysis.

I. INTRODUCTION:

Today, more and more organisations are trying to address this by using forms of collaborative inquiry as the way to involve as many people as possible in the change process. Appreciative Inquiry is a form of collaborative inquiry in which lots of people can become involved.

Appreciative Inquiry is based on the simple "HELIO TROPIC" assumption that every organic being, system and situation has something inherently present within, that works well and those strengths can be the starting point for creating generative change and sustainable development.

Appreciative Inquiry focuses on "inquiring" into the generative and life-giving forces in the system, the things we want to increase or amplify, by "appreciating" what is working well and is essentially generative or life-giving in impact.

Appreciative Inquiry seeks to raise questions that are affirmative, focused on topics valuable to the people involved, and directed at issues, hopes and aspirations central to the success of the organisation.

II. LITERATURE REVIEW

Jane Magruder & Jacqueline M. Stavros (2014), "AI is a theory of change in human systems that shifts the perspective of every organisation development (OD) method or model. AI practitioners are discovering that an

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Management Efficiency and Profitability Of Selected Indian Public And Private Sector Banks

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Abstract

Commercial banks play a vital role in the development of the industry and trade. They are not only the backbone of the country but also the engine of growth. The present study

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CALENDAR ANOMALY IN BSE/NSE INDICES ON MARKET EFFICIENCY

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Abstract

This paper primarily aims to investigate the stability of calendar anomaly for two stock

Employee performance- Impact of Work environment and Organization commitment- Empirical evidence from manufacturing industry in India

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Sathyabama, Institute of Science and Technology, Chennai, India

Abstract

Enhancing employee's performance is major task experienced by organizations .literature suggest that work environment and organization commitment are the most related factor enhancing performance. This study explores the impact of work environment and organization commitment. On the performance of employees working in ceramic sanitary ware factories in India. 550 employees from 5 factories located at different places chosen for survey and questionnaire were distributed to them.416 usable questionnaire were analyzed using statistical tool like correlation and regression. The findings reveal that work environment and employees organization commitment are positively related to performance of employees of ceramic sanitary ware factories in India. The research also reveals that organization commitment is stronger predictor and weaker predictor is work environment. Managerial implications and suggestions for future research are discussed.

and Ezejiofor, 2013). Employees performance is very important as it creates overall organizational performance (Berberoglu and Secim ,2015,Muchhal ,2014).Skills and attitudes are not same but combinations of both make a perfect employee.Appreciation at work in front of others can fuel confidence in employees and uplift their performance (Katie embry, 2017). Increased Commitment level acts as the driving force behind performance. (Dubies, 1997).Motivation plays an important role and motivated employees are more productive than non motivated employees (Chaudhary and Sharma ,2012, Afful-Broni, 2012). While analyzing the effects of the organization commitment, several studies support the idea that organization commitment motivates the employees to perform highest levels of performance (Berberoglu and Secim, (2015).Researchers Aisha,et .al (2013) conclude that incentives motivation and working condition have a significant effect on employee performance.

STUDYING THE BRAND LOYALTY IN RETAIL STORES TOWARDS BUYING BEHAVIOUR

Dr. Dhivya Sathish,

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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. The purpose of the study is to find out the Brand loyalty of consumers and their relationship with Retail outlets in Chennai city. Buying behavior of consumers has been studied extensively among various retailers and others. However, only a few studies have addressed the retail industry. In this paper an attempt has been made to develop an understanding of the concept brand loyalty towards retail consumers. This paper is trying to throw the light of the various factors on purchase decision process towards retail outlets in Chennai city and the present study is collected through a sample of 500 respondents selected randomly, the conclusion for this study has been derived, after validating the data collected and then processing the same with certain key statistical tools.

Keywords: Buying behaviour, Customer loyalty, Brands, Retailers, Retail stores, Chennai.

Introduction:

Retail consists of the sale of physical goods or merchandise from a fixed location, such as a department store, boutique or kiosk, or by mall, in small or individual lots for direct consumption by the purchaser. Retailing may include subordinated services, such as delivery. Purchasers may be individuals or businesses. In commerce, a "retailer" buys goods or products in large quantities from manufacturers or directly or through a wholesaler, and then sells smaller quantities to the end-user. Retail establishments are often called shops or stores. Retailers are at the end of the supply chain. Manufacturing marketers see the process of retailing as a necessary part of their overall distribution strategy. The term "retailer" is also applied where a service provider services the needs of a large number of individuals, such as a public utility, like electric power.

Studies of buying behavior towards brand loyalty usually deal with (i) identification of brands and

**AN INFLUENCE DEMOGRAPHIC PROFILE ON EFFECTIVENESS OF
TRAINING AND DEVELOPMENT AT GATEWAY HOTEL, CHENNAI**

Bhavani & Dhivya Sathish

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Abstract

The highly competitive environment in which businesses operate today requires a skillful workforce in every organization in order to remain a successful player in the competitive game of the industry. One of the main problems which occur in the workplace is the lack of training. A large number of employees can appear dissatisfied (Heinemann and Greenberger, 2002) due to being assigned responsibilities without having the right knowledge and skills in that area. Training is an essential process which should be cautiously designed and implemented within all firms. The overall aim of this dissertation is to assess the importance of training in work field. Throughout this research the training system will be examined and appropriate recommendations for a more effective training system will be given where appropriate. The overall aim of this study is to assess the importance of training in hospitality industry

Keywords: *Meaning of training, importance of training, training methods and training models*

Introduction

Training is widely understood as communication directed at a defined population for the purpose of developing skills, modifying behavior, and increasing competence. Generally, training focuses exclusively on what needs to be known. Both training and education induce learning, a process that modifies knowledge and behavior through teaching and experience. The research model described here pertains to both training and education. Therefore, in this document, "training" refers to both processes. In contrast to informal training, formal training interventions have stated goals, content, and strategies for instruction. Our intent is to offer a general approach to intervention effectiveness research that addresses formal training across settings and topics. The model integrates primary and secondary data collection with qualitative and quantitative analyses so that the benefits of each research technique can be applied to the evaluation of training effectiveness. In training research, it is often difficult to arrive at definitive answers. Typically, many variables minimize effects and make results difficult to interpret. Furthermore, the amount of variance attributed to any one variable is

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ISSN : 0972-9380

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Volume 14 • Number 16 • 2017

Assessment of Rural Household Financial Literacy in Tamilnadu

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ABSTRACT

Financial literacy skill is a vital element in the discipline to achieve a quality of life as rural household India. It is an effective way to managing the money. Each person has own spending, savings, investment and borrowings which will involve financial problems. Financial literacy is one of the ways for solving the financial problems. This paper investigates the relationship between financial literacy and socio-demographic variables. Data were randomly collected from 92 rural household respondent in Tamilnadu province. The research found that age, gender, and level of the study were positively related to financial literacy. Even though income were not significantly correlated with financial literacy. Moreover, financial illiteracy also affect money management skill, saving long term goal, investment skill and retirement plan for the future.

Keywords: Financial literacy, socio-demographic variables, Rural household, TamilNadu.

1. INTRODUCTION

Financial literacy is a challenge in rural household people and remote population in India also it plays a key role in an economic prospect. In India, many poor people do not have a bank account and only a few of them understood the concept of financial literacy. Poverty reduction and financial literacy have been economic development initiatives of the central government of India. Economic growth of India was high

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Volume 15 • Number 22 • 2017

Financial Inclusion in India

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ABSTRACT

Rural India has significant opportunity for banks to search their affluence and to bring poor through financial inclusion. The fast growing economy in the world only India has the middle class and poor segments which ignore banking service could not serve better banking facilities tomorrow. Banks in developing economies have these essential services like offering basic accounts, transferring government payments to individual accounts, and encouraging saving through matched and tax-advantaged savings accounts, etc., support the access of financial services to the public. Financially independent of the weaker section in the country would make the Nation financially sound. Therefore, financial inclusion is bringing weaker sections of society that are economically excluded into the formal financial system. The present study attempts to find out the financial inclusion of the rural population of Kerala state in India.

Keyword: Financial inclusion, Banking, Ruralhousehold, India.

1. INTRODUCTION

Financial inclusion is the process of ensuring access financial services, timely adequate credit to vulnerable groups such as low income or weaker section, many research found that financial inclusion and poverty was a directly correlated with developing nations. People who financially illiterate are mostly poor and

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Corporate Wellness Program – A Study with Special Reference to Accenture, Chennai

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Magesh

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Abstract

Corporate Wellness is among the most vital investments that a company can make. Businesses that start Corporate Wellness programs aren't only investing in the physical wellness, safety, and mental health of their employees. It is imperative that companies not only provide Corporate Wellness solutions for their staff members, but that they also maintain ongoing knowledge about safety and wellness techniques. Businesses need to keep up to date on health statistics and stay aware of ways to encourage specific wellness issues like use of tobacco cessation or weight loss. It's often helpful for a company to consult with physicians who participate in medical CME so that they're up to date with how they can assist their employees in maintaining wellness.

Key words: Corporate wellness, health, employees, physical wellness

A STUDY ON EMOTIONAL INTELLIGENCE OF WORKING WOMEN

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ABSTRACT

Emotional Intelligence describes the qualities of one's own emotions as well as emotions of others. It is also deals with the ability to reason it and solve problems based on the emotions which they experience. Luthans (2002) defines emotional intelligence as the ability to perceive and express emotion, assimilate emotion in thought, understand and reason with emotion, and regulate emotion in self and others. The study has been conducted among women employees working in IT sector by the sample of 150 women's. In this extensive review of literature the listed five domains such as self awareness, self regulation, internal motivation, empathy and social skills are the determinants having great effect on any individual working in IT Sector. From the study it is clear that there is a significant relationship between the five domains of Emotional Intelligence.

KEYWORDS: Emotional Intelligence, Self-Awareness, Self-Regulation, Internal Motivation, Empathy, Social Skills.

"People's emotions are rarely put into words, far more often they are expressed through other cues. the key to intuiting another's feelings is in the ability to read nonverbal channels , tone of voice , gesture , facial expression and the like" — Daniel Goleman, Emotional Intelligence: Why It Can Matter More Than IQ Goldman summarized the five EQ domains as:

1. Knowing your emotions.
2. Managing your emotions.
3. Motivating yourself.
4. Recognizing and understanding other people's emotions.
5. Managing relationships, i.e. managing the emotions of others.



Emotional intelligence can be broken down into five major components:

- **Self-awareness** – the ability to know one's emotions, strengths, weaknesses, driving values and goals and

- **Self-regulation** – involves controlling or redirecting one's disruptive emotions and impulses and adapting to changing circumstances.
- **Social skill** – managing relationships to move people in the desired direction
- **Empathy** – considering other people's feelings especially when making decision
- **Motivation** – being driven to achieve for the sake of achievement.

REVIEW OF LITERATURE

Grandey Alicia (2000) define emotional labor as individual differences and organizational factors that effect the work role demands that certain expressions be shown to customers.

Gayathri (2013) discusses the different concepts and beliefs pertaining to emotion and cognition.

Praveen M.Kulkarni, B. Janakiram and D.N.S. Kumar (2009), the study focuses on understanding the emotional intelligence of the managers and supervisors and its link to their performance level on the job.

Khalili, Ashkan (2012), Emotional intelligence has become a familiar issue between educators, counselors and business leaders due to a considerable role in the workplace.

Marina Fiori (2008), Studies conducted up to the present bear on a conception of emotional intelligence as pertaining to the domain of consciousness and

International Journal of Mechanical Engineering and Technology (IJMET)
Volume 8, Issue 10, October 2017, pp. 945–953, Article ID: IJMET_08_10_103
Available online at <http://iaeme.com/Home/issue/IJMET?Volume=8&Issue=10>
ISSN Print: 0976-6340 and ISSN Online: 0976-6359

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DEMOGRAPHICS RELEVANCE IN NEW PRODUCT DEVELOPMENT STRATEGY ADOPTION IN FABRICATION ENGINEERING INDUSTRIES: AN EMPIRICAL STUDY

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ABSTRACT

Fabrication engineering is a complex activity in the industry. The new product development in fabrication engineering industries depends on multiple factors and all the factors associated with that are highly dynamic in nature. In addition, the industry is traditional in nature and takes lot of time for transmission from one to other technology due to high level resistance from the employees and the clients. Simultaneously, new companies enter with the hi-tech technology making the traditional

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International Journal of Economic Research

ISSN : 0972-9380

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Volume 14 • Number 15 (Part 3) • 2017

Customer Satisfaction Dimensions and Impacting Variables in Modern Retail Industry: An Empirical Study

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ABSTRACT

Retail sector is growing to its leas and bounds in the recent past. The organized retail is at its peak of growth. The customer satisfaction is taking many dimensions and colours in the recent past. The first started with price bonanza followed by wide range of products with multiple brands and ended with value added services. The whole impact leads to hype in the customer expectations from the retailers. To day measuring customer satisfaction becomes customer delight point. The present paper is addressed some of the dimensions of the impact of organized retail and FDI on unorganized retail business and customer satisfaction in the Chennai city. The results reveal that, all the market attractions are temporary in nature. The prime satisfying variables which are permanent in nature are price, quality and value for money. These only helps the firms to sustain in long run in the retail sector.

Keywords: Market economy-Value added services-Price mechanisms-FDI.

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A STUDY ON FACTORS INFLUENCING ONLINE BUYING BEHAVIOUR WITH CHENNAI CONSUMERS

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ABSTRACT

On-line shopping is tremendously in boom in the field of E-Business and is definitely going to be the future shopping in the world. Many retail outlets started their on-line portals to sell their products/services on-line and few others are selling products through some common online shopping websites. The growth of online shopping made to conduct a study on online shopping in Chennai. The present research paper has used both Qualitative and Quantitative research methods to study the impact of Demographic factors of consumers on on-line shopping parameters like satisfaction with on-line shopping, purchase intention in future, frequency of on-line shopping, number of items purchased, overall time and cost spend on on-line shopping. The primary data from 125 respondents was collected through Questionnaires. The results of study revealed that on-line shopping in Chennai is significantly affected by various Demographic factors like age, gender, marital status, family size and income.

KEYWORDS: On-line shopping, e-business

Online shopping is growing rapidly. Many of them are not having sufficient time to go to retail outlets for purchasing products. The fact that world is fast dwindling into a universal community is that the main reason that Internet and other communication is not still that much reflective in Indian context. Comparing to other countries India is still ignorant and trying to deal with up with the technological developments.

Nowadays the main strategy in retail industry is Internet and these rules of the game in retailing are altered in a faster manner. The modern culture that has changed our culture slowly. The lifestyles in most of the metro cities are very fast moving and there is very less free time available for most of the working people. Since the count of the nuclear families have been increasing day by day and there is very less time available for them to reach the marketplace and spend time for purchasing the products. The main reasons of the people who are not able to go to retail outlets are that they have very less time, more traffic jams, late working hours which all

improved the service provided in online which made the consumers very easy to purchase in online. The payment mode is also transformed for the convenience of the consumers. They have introduced cash on Delivery (COD) and the timings are also more comfortable for the consumers nowadays previously there used to be fixed timing of delivery now the consumer can provide their choice. More number of players such as Big Bazaar, More are also reaching to rural areas and are growing in a faster manner. Due to rapid economic growth there is an increase in middle class living styles. While comparing to the population in India the count of using Internet are little low by percentage but just the count is rising every year rapidly. This gives more opportunities for the online sites to be with this segment. From the entire population in India the people who access Internet are mostly from the age group 18-45.

LITERATURE REVIEW

The consumers on online buying behavior

Department of Business Administration, Loyola College

**ONLINE SHOPPING: A STUDY ON RISK PERCEPTION WITH SPECIAL
REFERENCE TO TAMILNADU**

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Abstract

E-shopping has gained tremendous growth across the world within e-commerce sector. A paradigm shift in shopping trends has emerged with consumers trusting and adopting the online shopping market place. Many factors has contributed to this shift in perceived risk and trust among a small target of the Tamilnadu consumers. Retail advertisements have also included online shoppers as part of the target segments with emphasis on online deals, offers, reviews creating an environment of trust for consumers. The online shopping business model is built on attracting consumers however perceived risk and trust form key factors in consumer decision making process. Evaluating the perceived risk and trust in online shopping is the key focus of this study. Data collected through a survey is used to understand contributing factors for the perceived risk and trust in an online marketplace and analyzed using statistical techniques.

Keywords: *e-shopping, e-commerce, perceived risk and trust.*

Introduction

The growth of e-commerce is tremendously in boom over the few years. According to a survey in India the online shopping is expected to increase by 78% in 2016 due to expansion in merchandise in the market. The current main reason to shop through Internet is the convenience. (Oppenheim and Ward, 2006). Since most of the customers may not be having time to go the retail outlets in their work schedule.

The online shopping behavior is to purchase products or service through internet mode. Generally the online shopping has more advantages than shopping in retail outlets.

PERFORMANCE ANALYSIS OF SECTOR FUNDS WITH RESPECT TO KARVY STOCK BROKING LTD**M. MAYA¹**

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ABSTRACT

Mutual Fund industry, today, is a standout amongst the most favored venture alternatives everywhere throughout the world. It likewise assumes a significant part in financial advancement of a nation alongside the alleviated or expanded hazard. Common Fund is the most secure approach to get wage from the business sectors. This study, done in KARVY Stock Broking Ltd., focuses on analyzing evaluates the performance of selected mutual fund schemes, belonging to selected category of schemes, using standard deviation, return, beta, Sharpe, Treynor's ratio and Jensen measure. Reliance Mutual Fund, Sundaram Mutual Fund, Birla Sun Life Mutual Fund, Taurus Mutual Fund and SBI Mutual Fund are the Fund House considered for the study.

KEYWORDS: Karvy, Sector Funds, Standard deviation, Return, Beta, Sharpe, Treynor's ratio and Jensen measure

INTRODUCTION: (1993-2003 (ENTRY OF PRIVATE SECTOR FUNDS))

With the entry of private sector funds in 1993, a new era started in the Indian mutual fund industry, giving the Indian investors a wider choice of fund families. Also, 1993 was the year in which the first Mutual Fund Regulations came into being, under which all mutual funds, except UTI were to be registered and governed. The erstwhile Kothari Pioneer (now merged with Franklin Templeton) was the first private sector mutual fund registered in July 1993.

The 1993 SEBI (Mutual Fund) Regulations were substituted by a more comprehensive and revised Mutual Fund Regulations in 1996. The industry now functions under the SEBI (Mutual Fund) Regulations 1996.

The number of mutual fund houses went on increasing, with many foreign mutual funds setting up funds in India and also the industry has witnessed several mergers and acquisitions. As at the end of January 2003, there were 33 mutual funds with total assets of Rs. 1,21,805 crores. The Unit Trust of India with Rs. 44,541 crores of assets under management was way ahead of other mutual funds.

REVIEW OF LITERATURE

Dhume and Ramesh (2011) examined the performance of the sector funds. The sectors considered

strategies for board information display, in particular, normal steady technique, FEM and REM were utilized. The review found a solid positive relationship between fund performance and fund riskiness proxies by standard deviation of return, store size and costs proportion. There was negative relationship between fund performance and turnover ratio. It was found that fund manager effectively managed large-size funds.

Gill and Arshdeep (2012) in their study investigated the selectivity and market timing ability of mutual fund managers in India by using the Jensen, Treynor and Mazuy and Henriksson and Merton models for the period 2002-06. The study was based on a sample of 97 open-ended mutual fund schemes consisting of 56 growth schemes and 41 schemes of dividend option.

Poonam M Lohana (2013) on her paper studied the performance of selected schemes of mutual funds based on risk-return relationship models and measures: Treynor ratio, Sharpe ratio, Jensen's alpha. To assess the execution month to month returns are contrasted and market returns.

Meenakshi Garg (2014), in her paper examined the trends in terms of growth, size, volume, etc of Mutual Funds in India and evaluated the financial performance of these schemes. She suggested certain measures relating to functioning of mutual funds.

RESEARCH METHODOLOGY

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QUALITY OF WORK LIFE – A STUDY

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Abstract: The main objective or the purpose of this research is to investigate and identify the significance of work environment towards the performance and also to study the effectiveness of the QWL in the organization.**Methods/Analysis:**In order to meet the stated objectives a structured questionnaire was framed and data was collected using convenience sampling from 123 employees of the steel manufacturing organization in Chennai, and to study the significant association chi-square was used by the researcher.**Findings:**QWL of the employees of this steel company can be improved by conducting some more training classes for the employees who are falling in the category of more than 3 to 4 years of experience and >4 years of experience which would boost their self confidence and help them attain their level of satisfaction. Similarly the organization can give some more security to the employees falling in the category of 41 and above so that they feel quite secure in the hand of organization and they can give their paramount performance.**Novelty /Improvement:**This empirical article on **Quality of Work life – A Study's** structured questionnaire can be applied as an Employee opinion Survey taken in once in 6 months on knowing the quality of work life. By doing this survey organizations can get to know the quality of work life of the employees and take necessary steps to improve the QWL among all the Employees. It also

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Role of Technical Competencies in Work Place

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ABSTRACT

The research revealed that the employee's technical competencies used in the institutions. Thus the paper helps in finding out the competencies that fosters commitment of the employees in the workplace and the competencies that are needed to be improved in order to achieve high levels of engagement to be exhibited by the employees. In other hand the findings helps in framing the competency framework that can be utilised by the company for future welfare. In this research previous literature on the subject matter is thoroughly reviewed and the behaviours which have been exhibited by the employees in the company were synthesised to collate these competencies.

Key words: Employee, Competencies

COMPETENCY DEVELOPMENT THROUGH TRAINING AND DEVELOPMENT: AN EMPIRICAL STUDY**D. MOHANAKUMARI¹ AND R. MAGESH²**¹Research Scholar Department of Management Studies, Sathyabama University, Chennai, India²Professor, Department of Management Studies, Anna University, Chennai, India**ABSTRACT**

Competencies provide organizations with a way to define in behavioural terms what it is that people need to do to produce the results that the organization desires, in a way that is in keep with its culture. When properly defined, competencies, allows organizations to evaluate the extent to which behaviours employees are demonstrating and where they may be lacking. For competencies where employees are lacking, they can learn. This will allow organizations to know potentially what resources they may need to help the employee develop and learn those competencies. Competencies can distinguish and differentiate your organization from your competitors. While two organizations may be alike in financial results, the way in which the results were achieved could be different based on the competencies that fit their particular strategy and organizational culture. Lastly, competencies can provide a structured model that can be used to integrate management practices throughout the organization. Competencies that align their recruiting, performance management, training and development and reward practices to reinforce key behaviours that the organization values.

KEYWORDS: Competencies, Organization

Competency approach to job depends on competency mapping. Competency Mapping is a process to identify key competencies for an organization and/or a job and incorporating those competencies throughout the various processes (i.e. job evaluation, training, recruitment) of the organization. A competency is defined as a behaviour (i.e. communication, leadership) rather than a skill or ability. Development of individual learning plans for individual or groups of employees based on the measurable "gaps" between job competencies or competency proficiency levels required for their jobs and the competency portfolio possessed by the incumbent.

OBJECTIVES

To study the various competency skill possessed by the employees based on their job roles

To suggest the training and development programs to improve competency skills of employees.

REVIEW OF LITERATURE

Ajay Kaushik (2014) concluded that every firm should have well defined roles and list of competencies required to perform each role effectively. This information not only helps to identify individuals who have the matching skills for doing the work but also the skills that will enhance the successful performance of the work. Service Delivery Managers and HR professional have realized the importance of competency mapping and they believe that the future

Krishnaveni.J (2013) suggests that the organisation also can implement communication audit which is an excellent way of finding out how effective the internal and external communications are. The leadership skills of the employees the organisation are developed by encouraging them to participate in personality development programmes and simulation training conducted within and outside the organisation.

Vikram Singh Chouhan (2014) concluded the need for a forward-looking and proactive approach to competency modeling is driven by the increasing pace of change in the business environment. Competencies can be used for translating strategy into job-related and individual skills and behaviours that people easily can understand and therefore implement.

RESEARCH METHODOLOGY**Research Design**

- The researcher used descriptive research design for this study.

Sampling Methods

- Convenience sampling method was adopted for the study.

Research Instrument

- The research instrument used in the study is a Questionnaire.

Data Collection MethodA
G

MAPPING PROCEDURE AND EMPLOYEES JOB ROLES

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Abstract

A competency mapping is an important and useful tool to guide individual development. It defines the minimum overall capabilities required to perform a job. Competency mapping model helps in managing and developing the competency standard which reflect normal good practices of direction setting, monitoring and measuring competency, providing feedback and taking action accordingly. An individual would know the competencies required for a particular position and therefore would have an opportunity to decide if they have the potential to pursue that position and can achieve the desired result.

Key words: Competency mapping, Monitoring, Opportunity.

Introduction

Competence is the ability of an individual to do a job properly. A competency is a set of defined behaviors that provide a structured guide enabling the identification, evaluation and development of the behaviors in individual employees. The term "competence" first appeared in an article authored by R.W. White in 1959 as a concept for performance motivation. Competency is also used as a more general description of the requirements of human beings in organizations and communities. Core competencies differentiate an organization from its competition and create a company's competitive advantage in the marketplace. An organizational core competency is its strategic strength.

Competencies and competency models may be applicable to all employees in an organization or they may be position specific. Identifying employee competencies can contribute to improved organizational performance. They are most effective if they meet several critical standards, including linkage to, and leverage within an organization's human resource system.

Objectives

- To study the competency mapping procedure.
- To study the various competency skill possessed by the employees based on their job roles.



*D. Mohanakumari * et al. /International Journal of Pharmacy & Technology*

ISSN: 0975-766X

CODEN: IJPTFI

Research Article

Available Online through

www.ijptonline.com

COMPETENCY MAPPING FOR ITS INDUSTRY

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Received on 06-08-2016

Accepted on 27-08-2016

Abstract

This study analyses a competency model for describing, referencing, and sharing competency definitions; and identifies the core competencies of employees who are in the development track in IT sector at different levels of their career. This model provides a way to represent formally the key characteristics of a competencies essential at each level of the development track. It enables to set competency standards, measure competency levels of employee, identify competency gap; obtain competency information by providing a means for them to refer to common definitions with common meanings. Competency Framework provides description of core-competencies associated with each level of designation and how they are related to different types of competencies.

A lot is going on in recent times on the issue of competency mapping. A lot of resources spent and consultants invited to do competency mapping. Increased manpower costs, need for ensuring that competent people meet critical positions, and the need to be competitive and recognition of the strategic advantages of having good human resources have compelled firms to be more competency driven. Traditionally HR Directors and their top management have always paid attention to competencies and incorporated them mostly in their appraisal systems.

Keywords: Competency Mapping, Models, IT Industry.

Introduction

Impact Of Emotional Intelligence Intervention On Emotional Sensitivity Among Software Professionals

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Abstract

An individual would be able to balance his/her emotions only when he/she is aware of his/her own and other's emotional states and comes to know the threshold of his/her own blend of emotions. This ability of sensing one's own and other's emotions and proceeding accordingly is termed as Emotional sensitivity which is one among the psychological dimensions of Emotional intelligence. Hence, the current research focuses towards the investigation on the impact of Emotional intelligence intervention on Emotional sensitivity among software professionals. Experimental research design has been adopted for the present study to find the impact of Emotional intelligence intervention on Emotional sensitivity before and after Emotional intelligence intervention. For the present study software professionals have been selected as target samples and from them the primary data were collected using Emotional intelligence questionnaire before and after Emotional intelligence intervention program. Finally, based on the research results few suggestions were proposed in order to enhance the Emotional sensitivity ability and Emotional intelligence ability among the employers and employees that leads them to assured success ultimately.

Key words: Emotions, Emotional Sensitivity, Emotional Intelligence, Software Professionals, Emotional intelligence intervention.

1. INTRODUCTION

Emotional development starts in the early childhood period in an individual's life. Effective and healthy emotional development for an individual is vital to both their ability to learn, when young, and to their success and happiness as adults. In today's competitive world, countless people and corporate started to recognize that having a



The Influence of Customer's Attitude in the Usage of E-Banking - An Empirical Study

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Abstract

Service Industries have seen an incredible growth with the usage of Information Technology (IT) mostly referring to computers and peripheral equipments in the recent past. Banking industry considered the future evolution of the financial services industry, is inclined by the most recent developments in the Information Technology. Latest business thinking, joined with technology is rapidly changing the way personal financial are designed and delivered. Banking is Information challenging business and information technology (IT) plays a key role in it. The growing competitive situations in the financial services market have forced to broaden and activate other delivery channels. The latest delivery channel to be set off is the electronic banking. The use of technology in the delivery of banking services is becoming well-known as it is being engaged to cut down costs and eliminate uncertainties (Mathew Joseph, Cindy McClure, Beatriz Joseph, 1999).

The advent of Internet has changed the way banking is done. Attitude is defined as an individual's positive or negative feelings about performing a target behavior. It is associated to behavioral intention because people form intentions to perform behaviors toward which they have positive affect. Attitude depicts the perceptions of usefulness of electronic banking, risk and privacy, and personal preferences.

Key words: Customer Attitude, E- Banking, Services, Customer satisfaction

A STUDY ON EMPLOYEE RESISTANCE TOWARDS ORGANISATIONAL CHANGE WITH REFERENCE TO AUTOMOBILE SECTOR

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ABSTRACT

Organizational change is inevitable for the automotive industry today and to ensure that the industry move in a positive direction, the resistance among employees towards organizational change need to be thoroughly understood and potential impediments to change be identified. Therefore, this study seeks to investigate employee resistance towards organizational change. The study was conducted among employees working in automobile sector in Chennai. The analysis was conducted using chi-square and ANOVA on the primary data. The result showed a relationship between employees resistance attitude on implementation of Organisational Change.

KEYWORDS: Automobile Industry, Organisational Change, Employee Resistance, Chi-square, ANOVA

Today's business world is highly competitive. The way to survive is to reshape to the needs of a rapidly changing world. Resistance to change is a dead-end street for organizations. Customers not only demand excellent service but demand extra benefits along with it. If organizations do not supply it, their competitors will. Organizations are reshaping themselves to change quickly in order to meet the needs of their customers. It is people who make up organizations and it is they who are the real source of and vehicle for change. They are the ones who will either embrace or resist change. If organization's need change in order to take hold and succeed, then organizations and the people working in them must be ready for transformation. Readiness for change is not automatic and it cannot be assumed. An investment in developing change readiness – at both an individual and whole-of-organizational level – can achieve a double benefit (Smith, 2005).

Organization change takes place when a company makes an evolution from its current state to some desired expectations. Managing organizational change is the process of forecasting and implementing change in organization in such a way as to reduce employee resistance and cost to the organization while at the same time maximizing the effectiveness of the change effort. Change is the process of transforming attitudes, structures, policies, objectives or outputs harmonizing in the units of an organization. Change

other hand ineffectiveness of the old techniques. These mentioned cases are respectively the inhibitor and inducer forces. There is a significant relationship between the leadership features and change in the organization, and some managers do not have the adequate skills for making changes.

REVIEW OF LITERATURE

Kazimoto (2013), Analysis of Conflict Management and Leadership for Organizational Change, International Journal of Research in Social Sciences, "Employee conflicts is described as the presence of discord that occurs when goals, interests or values of different individuals or groups are incompatible and frustrate each others' attempt to achieve objectives in an organization".

Ahmad, A (2010), Organizational Commitment versus Organizational Change (3rd ed.), "Changes are always with us but it is not always welcome. Resistance to change is natural and it arises because of habit once established, few of the unknown, conformity to customary expected ways of behavior, misunderstanding of implications of change and individual differences. Unless, it is well managed, he said, it could lead to conflict or even crises. Other causes of organizational conflict are competition for scarce resources, status incongruity, win-lose situations, the need for change, ambiguous rules and communication problems among others."



International Journal of Economic Research

ISSN : 0972-9380

available at <http://www.serialsjournal.com>

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Volume 14 • Number 1 • 2017

Impact of Assets Quality and Profitability of Selected Indian Public Sector Banks

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Abstract: A bank is generally understood as an institution which provides fundamental banking services such as accepting deposits and providing loans. This paper attempts to analyze the assets quality and profitability of public sector banks in India. Public sector banks form major part of total banking system in India so there is a need to evaluate the assets quality and profitability of these banks. This paper is primarily based on secondary data. The present paper will make an attempt to probe and understand the factors influencing the assets quality and profitability of public sector banks. In order to derive the open handed results from the information collected through secondary data, various statistical tools like mean, standard deviation and F value analysis have been accomplished. The scope of the paper is confined to selected public sector banks data period from 2011-12 to 2015-16. The study concludes that there is significant relationship between Assets Quality and the Profitability of selected Public sector banks in India.

Keywords: Assets Quality, Profitability, Gross Non-Performing Assets, Total Income, Spread, Interest income and Total Assets.

INTRODUCTION

The all India Rural Credit Survey committee recommended the creation of one strong integrated state

RETENTION FACTOR PERFORMANCE APPRAISAL- EFFECTS OVER DIFFERENT AGE GROUPS OF EMPLOYEES IN CERAMIC SANITARY WARE FACTORIES IN INDIA

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ABSTRACT

Manufacturing organizations are very keen in retaining skilled employees and special attention is being given for their retention. Several factors influence retention and this paper deals with effects of retention factors performance appraisal- over different age groups of employees in ceramic sanitary ware factories in India, a sector which is unattended so far. Statistical tool used for analysis. The findings reveal that there exists significant difference between different age groups of employees with respect to their perception towards performance appraisal. Also employees of age group of below 25 years significantly differ from other age groups with respect to their perception towards performance appraisal. Employees of 36-45 years age groups are largely influenced by this factor while employees of below 25 years age group are receiving lesser influence. Implication to organization and suggestion for future research also incorporated.

KEYWORDS: Employee Retention, Performance Appraisal, Age Groups

Retention of skilled workers has been a serious problem worldwide in the face of ever increasing turn over. Roughly 46 million well trained and qualified employees will be over 57 years around 2020 (Carnevale 2005) resulting in skilled workers shortage. On the other hand surveys reveals that India is blessed with considerable work force nearly 25% of world requirement (Ragupathi 2012). As the skilled employees presume that they are more marketable and this opportunities induces them to mobilize aiming greener pastures results in world's highest turnover rate of 26% (HayGroup 2013). Previous literature gives evidence that performance appraisal is an important factor most relevant in increasing retention of employees. This research explores whether performance appraisal perception exerts difference in influence over different age groups of employees working in unattended ceramic sanitary ware factories in the turnover prone Indian environment. Also it explores the group which is highly influenced and the group which gets lesser influence

REVIEW OF LITERATURE

Employee Retention

Employee retention refers to keeping the capable

Performance Appraisal

Performance appraisal is a managerial process of evaluating the employee's performance with assigned work and employees satisfaction over performance appraisal plays a very important role. When employees presume that their performance is valued properly and without any bias, increases their attachment towards organization and also their continuation as a member of the company.

According to the research by Katavich (2013), if the employees are satisfied with their appraisal system then their satisfaction has positive benefits for both the organization and the individual in terms of affective commitment and intention to leave. Performance appraisal is correlated to organization commitment and turnover intention of employees. Kadiresan et al 2015 and perceived fairness of performance appraisal is negatively related to turnover (Rabel and kee 2015). The findings of the previous researchers support that performance appraisal is an important factor having relationship with employees retention.

OBJECTIVES

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ANALYSIS OF PROSPECT THEORY ON EQUITY INVESTMENT DECISION MAKING – A BEHAVIOURAL PERSPECTIVE

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ABSTRACT

Behavioural finance is a rapidly growing area that deals with the influence of psychology on the behaviour of financial practitioners. In India behavioural finance is an emerging field of study for the past two decades. Behavioural finance theory says investors are irrational in their behaviour while investing in equities which have high degree of uncertainty; and they make lot of cognitive and emotional errors. Prospect theory is an alternative to standard models, which provides a better account for observed behaviour. Prospect theory examines variables such as regret aversion, loss aversion, and mental accounting. In this context, the authors explore the behaviour of Indian investors. Primary data has been collected by questionnaire with one single sample consists of 303 respondents who invested in equity shares. To test the hypothesis, descriptive statistics, t-test, anova, linear regression are used and it is found that there is no significant difference between behavioural factors and socio demographic variables. From the linear regression analysis, it is found that there is significant influence of Behavioural factors on Investment decisions.

KEYWORDS: Behavioural Finance, Prospect Theory and Investment Decision

Shefrin (2000) has defined Behavioural finance as a rapidly growing area that deals with the influence of psychology on the behaviour of financial practitioners. Behavioural economics emerged by integrating social, cognitive and emotional factors in understanding economic decisions. – Wikipedia. In India behavioural finance is an emerging field of study for the past two decades. Traditional finance theory says investors are rational and they invest their money by calculating the risk and return carefully, but this statement becomes very old and the new behavioural finance theory says investors are irrational in their behaviour while investing which has high degree of uncertainty; and they make lot of cognitive and emotional errors.

Kahneman and Amos Tversky (1979), formulated prospect theory an alternative to standard models, which provides a better account for observed behaviour. Prospect theory describes how people evaluate losses and gains. There are two specific

including: regret aversion, loss aversion, and mental accounting (Waweruet.al., 2008, p.28). Loss aversion, Regret aversion, and Mental Accounting were used to measure their impact levels on the investment decision making as well as the investment performance of individual investors at the Ho Chi Minh Stock Exchange (Luonget.al., 2011). The study of Wamae, J. N. (2013) concluded herding effect, risk aversion, prospecting and anchoring influences the investment decision making in stock market.

"Crying over spilt milk" illustrates 'loss aversion' or the tendency to dislike loss more than gain. Loss aversion bias was developed by Daniel Kahneman and Amos Tversky (1979) that people feel a stronger impulse to avoid losses than to acquire gains. Loss aversion is the S-shaped utility representative value functions (asymmetric) that weigh all potential gains and losses in relation to some reference point (origin). The risk-seeking behaviour prevails below the reference point and risk-averse behaviour prevails above the

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THE CUSTOMER RELATIONSHIP MANAGEMENT - PAST AND FUTURE PERSPECTIVE OF INDIAN CUSTOMER'S IN MODERN BANKING SECTOR

John Paul M.¹ and Muthumani S.²

Abstract: Customers are the primary source of any kind of business in the world and they are the key factor to determine the size of the business and its success in the long run. Most of the success would come from their effort and focus towards making the forum and network of loyal customer that could come from based on customers trust and faith on the business. Loyalty in business is most requiring part in any kind of business for their market expansion, growth and its success which could be easily availed by effective CRM methods. Situation and environment is the basic factor to proving their truth and trust among the customers which is beyond their controlling limit. Customer's perception and attitude are playing a major role in maintaining the image and personality of a concern. In the last century the customers had a thought that the concept of CRM is a image building activity, but later they realized that the CRM concept is the value building activity through the extraordinary effort which has given by banks in current scenario. Always there is demand for CRM for accept and manage the changes in the business. This study will focused to find the comparative perception of customers on CRM by doing a research through structured questionnaire with 140 respondents out of the whole population in leading private banks like IDFC, Bandhan bank, Kotak mahendra bank and Yes bank, Chennai and analysis were made by proper statistical tool for appropriate conclusion.

Key words: Business, Banks, CRM, Perception and Loyalty.

INTRODUCTION

Business in smart way is playing a major role in decision making in all kind of industry in our country. The percentage of business firms in an industry will determine the success and growth of any nations in the world by its contribution on investment, Tax payment and providing job opportunities to the society. This will help the industry to grow and sustain in the long run with global margin by its turnover and financial deficit of the nation. The difficult of part of any business is to face the challenges which are occurring depends on the business climate and size of the business. Most of the business were identified that the perception of

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FACTORS UNDERLYING FORMATION OF CONSUMER TRUST AND ITS IMPACT ON INTENTION TO ADOPT ONLINE BANKING

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Abstract: Despite the enormous measures taken to create awareness among the customers regarding online banking, still majority are reluctant to adopt online banking. Profound researchers have affirmed lack of trust as a major impediment for adopting online banking. To overcome this barrier, it is vital to understand how to build customer trust on online banking. This paper substantiates that variables like bank's reputation, security and privacy policies of the bank, recommendation and testimonies, product information, website user interface design, and reliability formulates consumer trust which in turn influences acceptance of online banking. The findings of the study would be functional for e-banking vendors to devise strategies to increase outreach of online banking.

Key Words: Trust, Internet Banking, Bank's Reputation, Behavioral Intention To Adopt Online Banking

1. INTRODUCTION

Internet banking is an undeniably convenient as well as an economical way of performing bank transactions. In spite of that, many bank customers are reluctant to use this service. Primary reason for non adoption is due to security concerns and perceived risk involved in virtual transactions. But "trust" is the force which facilitates them to transact bank activities online. This study is to examine the role of trust on behavioral intention to use online banking and also identify determinants for formation of consumer trust on internet banking. The outcome of the study would be useful for online banking services providers to understand their customers and to encourage them for banking online. Undoubtedly banks want their customer to make use of this facility as it an economical way of doing banking transactions and they save considerably by using this technology.

A pervasive review of existing literature indicates that there is a positive relationship between trust and behavioral intention to use online banking and

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Effects of Pecuniary Benefits in Curbing Employee Turnover Intention Special Reference to Private Life Insurance Companies in Chennai

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Abstract

Background: Pay is an endless paradox in many business organizations, there is always a type of financial expectation gap exist among the human resources of all organizations. Despite remarkable attempts have been taken to arrest these issues, as a result of inflationary effect, life style changes, increase in cost of living etc., debilitates it further. **Methods:** Self administrated questionnaire was used to collect the response and samples were collected from employees of private life insurance companies. 1531 questionnaires were distributed among employees of private life insurance companies in Chennai region. There are 933 valid response were taken for the analysis. Ancova and multiple regressions were used to analyze the test results. **Findings:** The study results demonstrate that there is a significant relationship exists between employee motivation level and monetary benefits offered to them. Hence organizations can design their compensations including the monetary benefits offered to them keeping in mind it has impact in the intention to leave the organization. **Applications/ Improvements:** Can be used to motivate the employees and mitigate employee's turnover intention, to reduce the employment cost, etc.

Keywords: Attrition, Economic Benefits, Employee Turnover Intension, Extrinsic Motivation, Life Insurance

1. Introduction

Pay structure and other related financial benefits for motivating employees exist in every organisation. Life insurance industry is not an exception for that, due to privatization of insurance industry in the last decade insurance companies is mushrooming in our India very swiftly. But as the concept of life insurance has been wrongly perceived by most of the people in India, hence selling insurance become a high pressure job. Though various channels have been formed and policies are sold through it. Agency channel being considered very prominent source for getting insurance policies. Many insurance companies appointed employees for recruiting agents for commission basis. Recruitment and getting business volume through agents being the task of sales personnel, but due to fear of rejection and wrong impression on life

reluctant to come forward for selling life insurance and its allied products, this has added fuel to the fire in sales personnel's job.

In this scenario employee turnover rate is being very high compare to any other industry. The turnover rate is estimated to be 35-40 percentage in the industry by one of the leading employee research agency Ma Fai Rand stand. Pecuniary benefits being one of the prominent motivation tool to keep up employee morale and satisfaction for serving organization for a lengthy period. This paper attempts to address the effects of pecuniary benefits in curbing employee turnover intention.

The intentions of the organization on how its reward policies and processes should be developed to meet business requirement¹. The compensation-effort haggle is witnessed as the informal contract between employees

THE INFLUENCE OF DEMOGRAPHIC VARIABLES ON WORK LIFE BALANCE

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Abstract: *Balancing work life and family life has become a critical issue after globalisation. It is receiving increasing attention from policy makers, organisations, and employees worldwide. This study is conducted among women employees working in BPO Organizations at Chennai. Demographic variables like age, designation, experience, marital status, family structure and number of children significantly influence work-life balance. Therefore an effort is made to understand the difference in the level of work-life balance caused by the demographic characteristics of the respondents. The level of work-life balance was found to be high for respondents who are in lower age groups, in the junior levels and with less years of experience. Marital status and parental status were also found to influence work-life balance.*

Keywords: *Work Life Balance, Demographic variables, BPO* JEL Code: J00, I00, M50

I. INTRODUCTION

Work-life balance has evolved as a topic of concern in recent years due to significant increase in the proportion of women in work force, dual income families and workers with elder care responsibility (Bianchi and Raley, 2003; Bond, Thompson, Galinsky, and Prottas, 2002; Carnoy, 2001; Friedman and Greenhaus, 2000; Jacobs and Gerson, 2001; Merrill, 1997; Vannoy and Dubeck, 1998). These contemporary demographic developments have made work-life balance an important work place issue and have posed new challenges for employees to simultaneously manage work and family responsibilities.

II. DEFINITIONS OF WORK-LIFE BALANCE

Work-life balance has become a popular concept among employees, employers, policy makers and academicians. Despite its widespread academic and practical interest, the term work-life balance lacks a standard and consistent definition. Researchers in this field have come out with several definitions.

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MEDICAL HEALTH INSURANCE AND DEMOGRAPHICS IN TAMILNADU

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Abstract: *Background:* Health of society members is the foundation for performance, innovation and progress. Health care and medical insurance services are aplenty but whats lacking is the whether the two are correlated. **Purpose/Objectives:** The purpose of the study was to document the impact of socio-demographics on health insurance. **Design/Methodology/Approach:** Structured interview schedule was administered to patients suffering from communicable and non-communicable diseases for which hospitalisation was required. This analytical research was undertaken in three cities in Tamil nadu State. **Findings:** Socio-demographics have a significant impact on perception about medical health insurance parameters. **Research limitations:** Study is periodic in nature and findings cannot be extrapolated for future. Geographical area limitations exist with study in three cities only (Chennai, Coimbatore and Madurai). Hospitalisation expenses and health insurance schemes are subject to change and/or revisions. **Practical implications:** Major Hospitals are under the ambit of Government accreditation and this necessitates bureaucrats to be alert while engaging in policy making initiatives to foster greater match between hospitalisation expenses in reality and those covered by health insurance schemes. **Originality/value:** Study is value-addition to literature and health insurance service providers as it not only documents hospitalisation expenses in detail for communicable and non-communicable diseases from both patients' and hospitals' versions but also establishes asymmetry information.

Keywords: Hospitalisation, Diseases, Medical Insurance, Tamilnadu.

1. INTRODUCTION

1.1. Background

Health insurance in India is a growing segment of India's economy. In 2011, 3.9% of India's gross domestic product was spent in the health sector. According to the World Health Organisation (WHO), this is among the lowest of the BRICS (Brazil, Russia, India, China, South Africa) economies. Policies are available that offer both individual and family cover (WHO, 2013).

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A STUDY ON ROLE OF CRM AS A DEVICE IN FACING THE CHALLENGES OF EMERGING MANAGEMENT ISSUES IN BANKING INDUSTRY

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Abstract: Challenges and risks are the most impactful variable in human life as well as business prospects. Each and every business was massively affected by the impact of challenges in modern business world. Banking industry also is not exempted from this concept of risk and challenges in our day to day life and business transactions. They are so focused in overcoming these kinds of emerging management issues and its impacts by adopting different kinds of techniques and methods. Even they stepped out in the direction of making a success by facing all types of obstacles and keeping many methods to solve these issues; they could not compromise due to its imperfect solutions. After a long research and observations they derived into outline of CRM which is the most meaningful and valuable device that control all the impacts and support the business to face all kind of issues and disputes in recent business markets. Customers and banks were getting mutual satisfaction and benefits by accepting and following our effective CRM methods as a device to face the challenges of emerging management issues.

This work has been carried out to find the value of CRM in facing the Emerging management issues in our Indian banking Industry. This study has been conducted by the sample of 135 through questionnaire from various customers of new banks which has incorporated newly like IDFC and Bandhan Bank. The data and variables have been tested by statistical tools and interpretation has drawn based on its result of analysis. Suggestion and conclusion are made to show more tips on strengthening our banking system.

Keywords: CRM, Braks, Challenges, management, Business, Satisfaction and success.

I. INTRODUCTION

Business is the modern mantra which controls the entire world in terms of politics, agriculture, research, and administration and why not public through its harmful power for its own survival and profit maximization in the current world. Humanity and religious are getting second priority than modern business due to its dependency

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ABSTRACT: *Physical, mental and spiritual well-being is the secret to success but employees in their quest for glory and money fail to maintain a balance between the three. The workplace is the most affected when wellness of employees is at stake which would eventually decide the culture and fate of organisations in a dynamic global village. The current research analyses the effect of wellness programs at the workplace on employee engagement.*

Keywords: Wellness Programs, Information Technology, Vigour, Dedication, Absorption, Engagement

Received: 1 April 2018, Revised 9 May 2018, Accepted 20 May 2018

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DOI: 10.6025/pms/2018/7/2/60-71

1. Background

Employees spend at least one-third of the day at work except the weekend. This has an impact on their wellness status in addition to other forces stemming from personal life. Humans can perform at the optimum level only when their health permits them to accost various types of challenges. Companies try their maximum to engage the employees (Hewitt, 2017) in order to extract their best performance and also to keep them happy, motivated and committed.

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ROLE OF EMPLOYEE DEMOGRAPHICS AND WORK PREFERENCES IN THE NEW PRODUCT DEVELOPMENT IN FABRICATION ENGINEERING INDUSTRY

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ABSTRACT

Objective: *With this view the current work is undertake to assess the role of engineers in new product development in fabrication industry. The primary objective of the present paper is to explain the role of individual demographics and preferences in the new product development in the fabrication industry.*

Methods: *The present study followed descriptive methodology. For the purpose of analysis engineers from the fabrication is selected by using quota sampling and for data collection a structured questionnaire is used.*

Findings: *The results indicate that, personal and organizational factors of the firm has close relation with the various dimensions of new product development and the relationship is highly significant at 1% level of significance.*

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ROLE OF FIRM CHARACTERISTICS AND PRACTICES ON THE NEW PRODUCT DEVELOPMENT PRACTICES IN FABRICATION INDUSTRY: AN EMPIRICAL ANALYSIS

M. Praveen Sandeep* and N. Kannan**

***Abstract:** New product design and development becomes mandatory to the firms irrespective of the nature of products produced in the economy. The success and sustainability of the business depends on the product line and range held by the firm. This is applicable to engineering fabrication industry also in the recent past. The primary factors could be advent of new technology and the customers drive towards replacement models rather than repair and reuse models. New product development involves many dimensions of issues and factors due to involvement of money, risk associated with the investments and feasibility and commercial viability of the product. The aim of the present study is to find out the relationship between the Firm characteristics and the new product development practices in fabrication industry. For the purpose of study engineering firms in Chennai is selected and data is collected from the employees through simple random sampling method. The analysis reveals that the firm features has close relation with new product development practices and the relationship is highly significant at 1% level.*

***Keywords:** Technology- Investment capacity-risk bearing- creativity-Innovation*

INTRODUCTION

Engineering is a key driver of human development. India in particular has a very small engineering capacity which results in many states in India being unable to develop crucial infrastructure without outside aid. The attainment of many of the Millennium Development Goals requires the achievement of sufficient engineering capacity to develop infrastructure and sustainable technological development. Engineering companies in many established economies are facing significant challenges ahead with

ENHANCING EMPLOYEE ENGAGEMENT IN BANKING SERVICES TO SUSTAIN ORGANISATIONAL CITIZENSHIP BEHAVIOUR

Lavanya M.* and Balaji B.**

Abstract: Purpose: In this study, the effects of engagement, service climate and organisational commitment on organisational citizenship behaviour was investigated.

Design/Methodology/Approach: Sample of 628 Banks employees from private and foreign Banks at Chennai were surveyed to test the hypothesized model using structural equation modelling.

Findings: Overall engagement has a positive impact on service climate, organisational citizenship behaviour and organisational commitment. Service climate has a positive impact on organisational citizenship behaviour and organisational commitment.

Originality/value: The results suggest that employees could be engaged in organisational citizenship behaviour when they perceive an amicable and motivating service climate, sustained attention to physical, cognitive, emotional, behavioural and technological engagement drivers, and willingness to have a continued association with the organisation.

Keywords: Engagement, Service Climate, Organisational Commitment, Organisational Citizenship Behaviour, Structural Equation Modelling

1. INTRODUCTION

Every organisation has workforce that stems from differing generations. Disparities in competencies and abilities may exist, but it is necessary to identify and generate

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AQUACULTURE TRAINING: A LIVELIHOOD AVENUE FOR WOMEN SELF HELP GROUPS AT COASTAL TAMIL NADU

Meena Kumari R* and Muthumani S*

INTRODUCTION

India has 8,118 kilometres of marine coastline, 3,827 fishing villages, and 1,914 traditional fish landing centres. The Country has vast potential for fisheries in view of our long coastline of about 8,000 kms apart from the inland water resources. As per the estimates of Central Statistical Organization (CSO), the value of output from fisheries sector at current price was about Rs. 76,699 cores during 2011-12 which is about 4.15% of the value of agricultural and allied sector output at current price. Fish production has increased from 41.57 lakh tonnes (24.47 lakh tonnes for marine and 17.10 lakh tonnes for inland fisheries) in 1991-92 to 86.66 lakh tonnes (33.71 lakh tonnes for marine and 52.95 lakh tonnes for inland fisheries) in 2011-12. (Annual Report 2012-13).

Fisheries sector contributes significantly towards income and employment generation and thereby growth of the economy by providing livelihood to approximately 14.49 million people in the country. It has been recognized as a powerful income and employment generator as it stimulates growth of a number of subsidiary

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*D. Mohanakumari * et al. /International Journal of Pharmacy & Technology*

ISSN: 0975-766X

CODEN: IJPTFI

Research Article

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COMPETENCY MAPPING FOR ITS INDUSTRY

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Received on 06-08-2016

Accepted on 27-08-2016

Abstract

This study analyses a competency model for describing, referencing, and sharing competency definitions; and identifies the core competencies of employees who are in the development track in IT sector at different levels of their career. This model provides a way to represent formally the key characteristics of a competencies essential at each level of the development track. It enables to set competency standards, measure competency levels of employee, identify competency gap; obtain competency information by providing a means for them to refer to common definitions with common meanings. Competency Framework provides description of core-competencies associated with each level of designation and how they are related to different types of competencies.

A lot is going on in recent times on the issue of competency mapping. A lot of resources spent and consultants invited to do competency mapping. Increased manpower costs, need for ensuring that competent people meet critical positions, and

THE INFLUENCE OF DEMOGRAPHICAL VARIABLES ON THE INTENTION TO USE E- BANKING

Preethi Sheshadri¹ and A Chitra Devi²

Abstract: Banking industry, considered as the future evolution of the financial services industry, is influenced by the most recent advancement in the Information Technology. The use of technology in the delivery of banking services is becoming well-known as it is being engaged to cut down costs and eliminate uncertainties. The study aims to find out whether the demographic variables have an influence on the intention to use e-banking. It was found that Age and occupation significantly influences e-banking whereas educational qualification shows no variation in the intention to use e-banking. It was also found that marital status has significant influence but gender does not have an impact on the intention to use e-banking.

Key words: e-banking, intention to use, demographic variables.

I. INTRODUCTION

One of the most influential powers affecting the Indian economy present day is the advancement in information and technology. Information technology has paved way for doing everything in the most suitable way. Today, people cannot envision a world without IT. Information technology is defined as "the modern handling of information by electronic means, which involves its storage, access, transfer, processing and delivery" (Lee, 1995). Information technology is an arrangement of people, data and

PERFORMANCE EVALUATION OF SELECTED PUBLIC AND PRIVATE BANKING SECTORS THROUGH CAMEL MODEL IN INDIA

J. Kumar^{*} and R. Thamil Selvan^{**}

Abstract: The Performance evaluation of the banking sector is important to ensure financial stability of an economy. In the light of the world-wide banking crisis in recent years, CAMEL approach is a useful tool to examine the safety and soundness of banks. The present study attempts to show the relative financial position and performance and evaluation of selected public and private banking sectors and result over a five year period from 2010 to 2015. This study aimed at top ten public and private sector banks based on performance evaluation of statistical information of net margin, total assets and market position. In recent years, the private sector banks give a very tough competition in terms of Capital Adequacy, Asset Quality, Management Efficiency, Earning Capacity and Asset Quality, Hence CAMEL model has been chosen for the study. The entire study is based on the secondary data, procured and extracted from financial statements of the selected banks. The collected data is analyzed using various financial ratios and statistical tools. The study found that on the basis of group averages sub-parameters of capital adequacy, Assets Quality and Liquidity Ratio of public sectors banks was at the top position compared with private sector banks. In terms of, Management Efficiency and Earning quality private sector bank was better than that the selected public sector banks.

Keywords: Capital Adequacy, Debt-Equity, Net Non performing Assets, Business per employee, Liquid Assets and Demand Deposits.

INTRODUCTION

In the 1980s, CAMEL rating system was first introduced by U.S. supervisory

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Work force retention: Role of work environment, organization commitment, supervisor support and training & development in ceramic sanitary ware industries in India

Ummaheswari S, Jayasree Krishnan

Abstract

Purpose: Although retention of employees has become hot topic in this career turbulent era, practically no empirical research is carried out in the fast growing ceramic sector till now and this research fills the gap in the literature. The literatures surveys reported that organization commitment is an important determinant of retention and work environment, supervisor support and training and development are the most relevant antecedents increasing commitment towards organization. This paper examines the impact of the above factors over organization commitment and explores the effects of organization commitment on retention, and verifies the mediating effect of organization commitment on the relationship between proposed factors and retention.

Design/methodology/approach: A survey was completed by 416 employees working in five ceramic sanitary ware factories located at different places in India. Questionnaire consisting of items adopted from previous researches were used to collect data. The selection of respondents was based on the simple random sampling.

Findings: Findings reveals that organization commitment influences retention and all the above factors enhances it. Moreover organization commitment partially mediates the relationship between proposed factors and retention.

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Retention of Employees in Ceramic Sanitary Ware Factories in India: Role of Work Life Balance, Career Development and Supervisor Support

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Abstract –The study examines the role of work life balance, career development and supervisor support on organization commitment over employees of unattended, ceramic sanitary ware factories in India. It also verifies the influence of organization commitment on retention and its mediating role. Findings reveal that organization commitment influences retention and all the above factors enhance it. Moreover, organization commitment partially mediates the relationship between proposed factors and retention. It also found that organization's career development provision alone is not enough and need to be modified according to the employer's expectation. Managerial implications and suggestions for future research were discussed.

Keywords – Work life balance; Career development;

five years are predicted to rise to 23.4% and the number of global departures in 2018 is expected to be 192 million [8]. Further surveys predicted highest turnover rate of 26% in India [19], placing India in the eye of employee turnover storm [24]. The bulk number of H₁-B visa holders (1,54,726) in the USA, a visa aimed at skilled category in the year 2008 reveals the large number of skilled professionals migration aiming greener pastures [13]. This plight of skilled work-force affects the “make in India” scheme and slows down its success. It also creates turbulence in production and affects manufacturing industry's growth. Further, the demand for skilled work force can create the possibilities of employee's poaching and in the coming years the companies will

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Original Article

Cognitive Intelligence based Expert System for Predicting Stock Markets using Prospect Theory

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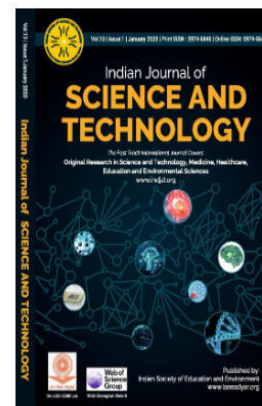
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ABSTRACT

Objectives: Design of Expert Systems to assist the investors in stock markets is gaining significant importance in the area of financial investments. The rapid explosion of globalization has armed the investors with the ability to invest their money in the stock markets across the globe. Thus the need for rationalized decision making by psychologically analyzing the behaviour of stockholders has become inevitable. **Method/Analysis:** This concept of behavioural economics integrated the emotional, intellectual and socio-economic factors in decoding the complex economic decisions. Under these circumstances, the traditional finance theory which



Year: 2016, Volume: 9, Issue: 10



Effectiveness of Viral Marketing In Educational Institutions

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Abstract

Educational Institutions want to become brand popularity, but branding is not only all about marketing, it is promotion, advertisement and increasing admission. The objective of any advertising campaign is to increase the brand awareness especially with the introduction of new brands. One of the emerging techniques of products and services promotion through the use of technology is Viral marketing that is becoming a popular direct marketing tool for companies and Institutes across the world. This form of marketing helps to recognize the brand in the future. The research was conducted to investigate the effectiveness of viral marketing focused on educational institutions. The sample of 140 respondents selected using a convenient sampling method. The

uses customers in a specific market to promote a product. Multiple social media formats are used in the process, which includes social networks sites such as YouTube, email communication, and many other forms of electronic media. This marketing technique on social networks and by word-of-mouth generates publicity to increase brand awareness, with the objective of using this technique being an increase in product sales through carefully designed viral processes.

Statement of the Problem

The lack of knowledge and awareness of viral marketing can be counterproductive as it can create unfavorable attitudes towards services. Therefore, this problem requires more attention; its impact needs to be clearly understood by

INCREASING BRAND REPUTATION THROUGH VIRAL MARKETING

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ABSTRACT

Viral marketing is the buzz word referring to marketing techniques that use pre-existing social networking services and other technologies to try to produce an increase in brand awareness or to achieve other marketing objectives. It can be delivered by word of mouth or can be enhanced by the network effects of the internet and mobile networks. This paper discusses the process and methods of viral marketing and focuses on the role of viral marketing in the success of brand building. This paper is conceptual in nature and the conclusion shows for successful viral marketing; consumers should perceive value in the transmission and consider it worthy of passing on to others without feeling. This aspect an important advantage for organizations to increase their sales and brand reputation or generate long time consumer's dialogue.

KEYWORDS: Consumers, Brand Reputation, Net Working, Viral Marketing. Word of Mouth

Received: Dec 11, 2015; **Accepted:** Dec 17, 2015; **Published:** Dec 19, 2015; **Paper Id.:** IJSMMRDFEB20161

INTRODUCTION

Viral marketing is any strategy that delights individuals and prompts them to enthusiastically pass on a marketing message to others, creating the potential for exponential growth in the message's exposure and