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#11-3-918, New Malleshpally, Hyderabad - 500001, T.S., India.

CRITERION III: RESEARCH, INNOVATION AND EXTENSION

3.3.1 Number of research papers published per teacher in the Journals as notified on UGC CARE list during the last five years

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NUMBER OF RESEARCH PAPERS PUBLISHED PER TEACHER IN THE JOURNALS **AS NOTIFIED ON UGC CARE LIST DURING THE LAST FIVE YEARS**

CALENDER YEAR 2018

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CONCEPTUAL ANALYSIS OF UNIVERSAL BANKING SERVICES

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ABSTRACT

Banking institutions are dominant operators in modern financial systems and important business entities in an economy. They are divided into two separate types of institutions, namely commercial banks and investment banks in some countries, while in other countries such division is vague or even non-existent. The so-called universal banks engage in all forms of commercial and investment banking, not only including lending and deposit taking, but also underwriting securities and securities trading. In particular, some universal banks may own significant equity interests in companies with voting rights. This paper conceptually discusses the concept of banking services and the importance of universal banking in the financial system.

Keywords: Bank, Banking services, Universal Banking, investment, lending and deposit

INTRODUCTION

Ever since the financial sector reforms were introduced in early 90's the banking sector saw the emergence of new generation private sector banks. These banks gained at most popularity as they have technology edge and better business models when compared to public sector banks and the most important thing is they are able to attract more volumes simply because they meet their customers' requirements under one roof. Saunders, Anthony. A and Walter Ingo, 1994) "the conduct of range of financial services comprising deposit taking and lending, trading of financial instruments and foreign exchange (and their derivatives) underwriting of new debt and equity issues, brokerage investment management and insurance". It is a superstore of financial products, it is a multi functional super market which offers a wide range of financial services such as insurance real estate brokerage, stock and so on ..providing banking and financial service in one cover.

UNIVERSAL BANKING SERVICES



Source: google.com

REVIEW OF LITERATURE

1. **George Benston's (1994)** research is amongst one of the initial work done in the field of Universal Banking. The author had brought about a comparative analysis of European and United States Scenario. Germany has been mentioned as one of the best examples of Universal Banking in the world. Since there is a permission granted by European economic unification to all banks to operate in all European Community (EC) countries, it is likely that all counties in EC will ne served by Universal Banks. In contrast to this, United States is only served by specialized Banking . This is because of the primary laws laid by 1933 GlassSteagall Act that prohibit Universal Banking in United States. Both theory and evidence support the expectation that risks are more likely to be reduced than increased , if banks are permitted to engage in securities, insurance and other products and services. The author had concluded by saying th significant advanced over the present system of specialized banking in Uni



TWO-WHEELER BUYER BEHAVIOR

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When life gets harder challenge yourself to be stronger

----Anonymous

ABSTRACT

Two-wheeler is mostly considered as a stylish motorcycle which will grab attention on the road; though it is used as personal transportation. Two wheelers especially high-end motorcycles are considered as a youth icons and as people have passion to ride motor bikes for many reasons the arousal of these needs necessarily depends on the access consumers have. Their preferences, socio-economic profile, and reference group, condition the way a motor bike rider learns about a particular brand and with regard to certain paramount features these days are sound and appeal has become important attributes for the youth who ride their motorbike for attention-grabbing. Many factors influence their behavior socio-demographic indicators such as the economic activity of the region, representing the individual and their attitudes. This paper empirically studies about the feature that makes an important factor while buying motor bikes.

Keywords: motor bike, customer, market, attributes, passion

INTRODUCTION

Buying behaviour involved in Two-Wheeler purchase is mostly "complex buying behaviour". These buyers perceive significantly, the differences among different brands, the two-wheeler purchase is risky, purchased infrequently and highly self-expressive. Typically, buyer has much to learn about the availability of different brands and models before taking the buying decision. They will pass through a learning process, first developing beliefs about the two-wheelers, then attitudes, and then making a thoughtful purchase decision choice. The motor cycle rider's socio-economic profile influences how motivation and preference evolve. In fact, variables such as residential area, social class, age group and size of household constitute important determinants of the final choice. Driving motivations, however, differ significantly from individual to individual.

REVIEW OF LITERATURE

Samin Rezvani, Goodarz Javadian Dehkordi, Muhammad Sabbir Rahman(2013), this paper reviews the country of origin and different variables that influence consumer purchase intention, also highlight the relationship of variables and customer purchase intention. Study demonstrate that people care about which country products come from and where they are made and consider these factors when evaluating the quality of product. Stereotypes of country and the preferences of customers, influence the purpose intention. Political system, culture and the economy of the country can be a cause of sensitivity to people. There are many factors that have an impact on consumer purchase intention. Research and methodologies have shown that even when consumers can evaluate all the intrinsic product characteristics by expressing the product, the effect of extrinsic cues has more influence on consumer product evaluation. Country of origin is one of the extrinsic cues; in addition, there is no doubt that country of origin has considerable influence on the purchase intention process.

K.Vidyavathi (2012), the study throws light on various aspects that the manufactures should concentrate on to attract the prospective buyers. The demand for the small Automobile segment is increasing because of the growing number of nuclear families as well as parking problems. Hence the manufactures should find out the needs, wants, tastes and preferences of consumers in order to design the products. Also fuel economy and driving comfort are the most important parameters followed by availability of spares and their price.

Mehrabian and Russell's (1974) work on environmental psychology describe affective response to environments. These are pleasure, arousal is described and measured by expressions such as happy, pleased and satisf

identified three variables that



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INTERNET BANKING-THE NEXT LEVEL OF FINANCIAL TRANSACTIONS

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ABSTRACT

Developing advanced features that appeal to a relatively small numbers of customers, creates far less value than strengthening core capabilities and getting customers to use them. Banks must make efforts to familiarize customers with their sites and show them how easy and efficient the online channel is to use. M-Banking gives banks the opportunity to significantly expand their customer relationships provided they position themselves effectively. To leverage these opportunities, they must form structured alliances with service affiliates, and acquire competitive advantage in collecting, processing and deploying customer information. This paper explores the concept of internet banking and the adoption of internet money transactions by the stake holders-people, business houses and employees.

Keywords: Internet banking, value, banks, customer relationships, information, customer

INTRODUCTION

Internet banking, also known as Electronic Funds Transfer (EFT), is simply the use of electronic means to transfer funds directly from one account to another, rather than by cheque or cash. You can use electronic funds transfer to:

- Have the paycheck deposited directly into your bank or credit union checking account.
- Withdraw money from the concerned individual checking account from an ATM machine with a personal identification number (PIN), at your convenience, day or night.

What is electronic banking?**REVIEW OF LITERATURE**

1. **V Vimala (2016)** analyzed the Internet banking customers in the Coimbatore district to understand various aspects of Internet banking services, and the concerns on security measures by the consumers. The outcome of the research work on the Internet banking helped to identify the precautionary checklist open to for a number of issues in the internet banking era. Furthermore, a supreme and powerful security policy employed by the banks and legislation instituted by local or state Governments should be in use and obligatory in order to improve. In addition, the banks should provide enhanced, new and improved hi-tech security measures such as Internet scam protection, hacking detector and anti-virus protection. Banks should provide better discretion to both existing and prospective Internet banking customers.



DECISION MAKING PROCESS OF BUYER-A STUDY**Dr. P.K. Dutta**

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ABSTRACT

Consumer behavior refers to the mental and emotional process and the observable behavior of consumers during searching, purchasing and post consumption of a product or service. Consumer behavior involves study of how people buy, what they buy, when they buy and why they buy. It blends the elements from psychology, sociology, socio-psychology, anthropology and economics. It also tries to assess the influence on the consumer from groups such as family, friends, reference groups and society in general. In the present scenario the studies shows that social media has greater impact on decision making of buyer and the needs to be greater amount of budgets to be spent on creating impulsive buying through their promotional strategies. This paper discusses the concept of buyer behavior and how it impacts the decision making process of customers.

Keywords: consumer, market, emotional process, product, behavior, purchasing decision

INTRODUCTION

Buyer behavior has two aspects: the final purchase activity visible to any observer and the detailed or short decision process that may involve the interplay of a number of complex variables not visible to anyone.

The decision making process of buyer behavior**1. Need Recognition**

The first step in the consumer decision-making process is identifying the need. The need is the most important element which leads towards the actual buying of the product or service. Need is the trigger point of all the buying decisions.

2. Searching and gathering information

The potential consumer after identifying his needs moves on to the second stage i.e. searching & gathering information. When it comes to choosing between alternatives humans tend to be skeptical, therefore they need all the information before spending their money.

3. Evaluating the Alternatives

Consumers begin to search out for the best deals or options available once he has identified the Need and the source to satisfy that need. The Consumer at this stage evaluates different options based upon product price, product quality, product quantity, and value-added features of a product or other important factors.

4. Actual Purchase of the Product or the Service

In this stage, the customer decides what to buy, where to buy after going through all the above stages. After proper assessment of all the facts, the consumer makes a logical decision to buy a product based upon his needs and wants.

5. Post Purchase Evaluation

In the final stage of the consumer decision-making process the consumer evaluates or analysis the purchased product, the usefulness of the product, satisfaction delivered from the product, Value of the product with respect to the need fulfillment of the consumer.




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EMPLOYEE RETENTION STRATEGIES FOR ORGANIZATIONAL SUSTAINABILITY**Dr. Osman Bin Salam**

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ABSTRACT

HR function is responsible for issues resolution on a wide range of subjects, interacting with employees at all levels within an organization. Employee retention is joined at the hip, and represents major HR challenges as we move further into the 21st Century. How do we keep our talent, given unprecedented shortages and erosion of loyalty, and how do we keep them engaged, and even passionate about the work they do? Given the growing severity of these problems, The Human Resource Planning Society has devoted this entire issue to employee retention. This paper attempts to explore conceptually on Employee Retention Strategies for Organizational Sustainability.

Keywords: employee retention strategy, HR, organization, employee, challenges, sustainability

INTRODUCTION

The organization invest high amount of money for their HR Practices recruitment, selection & training programmes and what happens to firm if these talents or employees leave the organization in short while pursuing new opportunities. Plagued by unpredictable retention trends and cut throat global competition, organizations are now achieving the need to understand the supply-demand equation better in order to collect efficient approaches to attract and retain top competent employees. In the best of worlds, human resources would love their works, like their co-workers, work hard for their employers, get paid well for their work, have sufficient chances for advancement, and flexible schedules so they could attend to personal or family requirements when necessary and never leave Employee Relations contributes significantly to maintaining rapport between employees and the employer. Employee relationship management includes various activities undertaken by the superiors or the management to develop a healthy relation among the employees and extract the best out of each team member.

Employee Retention

Source: google.com

REVIEW OF LITERATURE

1. **Parrott (2000)** believes that today's employees pose a complete new set of challenges, especially when businesses are forced to confront one of the tightest labour markets in decades. Therefore, it is getting more difficult to retain employees, as the pool of talent is becoming more-and more tapped-out. People are the most valuable assets, losing them costs money to the organization. Surprisingly, many companies do not make any effort to reduce employee turnover or find out why employees leave and most of them do not rely on any resources to why employee leave. Companies increasingly finding it difficult to retain talents. Attracting the best talent is one part where as retaining them is another challenge
2. **Tiwari Pankaj, Batra Shaizal, Naidu Gargi, (2008)** in their research research work has already undertaken in the field of employee retention :



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AWARENESS LEVEL OF DIGITAL MARKETING – ROAD AHEAD

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ABSTRACT

This study aims at studying awareness level of digital marketing. It is a continuous process followed by six steps which are important that their level. Digital Marketing is done in order to reach a targeted audience to analyze their demands, to promote product and services and to create brand awareness using online mode. Digital marketing startup companies follow a standard process of approaching clients. There are certain steps which cannot be altered or skipped. These are followed in sequences and executed after evaluating the process again and again.

Keywords: digital marketing, clients, awareness, startups, customers target.

INTRODUCTION

Telecom is one of the fastest-growing industries in India. Today India stands as the second-largest telecommunications market in the world. The mobile phone industry in India would contribute US\$ 400 billion in terms of gross domestic product (GDP) of the country in 2014. This sector which is growing exponentially is expected to generate about 4.1 million additional jobs by 2020, as per Groupe Speciale Mobile Association (GSMA).

In digital marketing your team should be strong enough to deliver what your client expecting, as under digital marketing everyone work is interconnected and with a team only one campaign can get ready.

The market is likely to move towards adoption of LTE and 4G over the coming year. Enhanced bandwidth, flexibility, and agility provided by technology adoption will enable an advanced telecom ecosystem.

MMT (Mobile Marketing)

Mobile marketing is marketing on or with a mobile device, such as a smart phone. Mobile marketing can provide customers with time and location sensitive, personalized information that promotes goods, services and ideas.



OBJECTIVES OF THE STUDY

- To study the role of digital marketing in Return on web.
- To study the different criteria of digital marketing services.

RESEARCH METHODOLOGY

The **descriptive research design** is used for analyzing and studying the pro very simple & more specific than explanatory study.



COMPETENCY MAPPING AND ITS IMPACT ON EMPLOYEE PERFORMANCE

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ABSTRACT

Competency Mapping is a process through which one assesses and determines one's strengths as an individual worker and in some cases as a part of an organization "Competency Mapping" refers to a process through which the competencies of the necessary process are identified. It is done to determine the critical activities of the mandatory processes of the organization. If Competency Mapping is done, then the organization can identify its area of thrust and can take necessary actions for future implementation of the activities. In the Competency Mapping, the process is break down into sub components named as activities and the competency of all these activities are identified. This paper explores conceptually the thrust of competency mapping from the employee perspective.

Keywords: competency mapping, organization, employee, process, activity

INTRODUCTION

Competency mapping juxtaposes two sets of data. One set is based on organizational work flow and process. It starts with the clear articulation of work flow and process including all quality and quantity requirements, input and outputs, decision criteria, and most important, internal and external customer requirements. For each step in each process. Specific performance are identify with all associated metrics and expectations. The other set of data is based on individual and group performance. Although the definition above for "competency mapping" refers to individual employees, organizations also "map" competencies, but from a different perspective.

Organizations describe, or map, competencies using one or more of the following four strategies:

- Organization-Wide (often called "core competencies" or those required for organization success)
- Job Family or Business Unit Competency Sets
- Position-Specific Competency Sets

Competency Sets Defined Relative to the Level of Employee Contribution (i.e. Individual Contributor, Manager, or Organizational Leader) the organization. Therefore, the individual employees in such an organization will have an ongoing need to use and map their competencies

REVIEW OF LITERATURE

1. **V. K. Jain (2013)** concluded that the term of competencies included attributes, skills and knowledge parameters in detail and makes a gap analysis in the actual and desired skills and assesses the training needs of the employees.
2. **Balaji and Vimala (2012)** have portrayed that the competency gaps are found to be higher in job related skills, performance and Meta qualities of employees in the organization. These could be developed by giving training to the employees.
3. **P. Suguna and Tamilselvi (2013)** found that competency mapping should not be seen as rewards and it is not only done for confirmed employees of an organisation and it can also be done for contract workers or for those seeking

OBJECTIVES OF THE STUDY

- Creating a competency based culture in the organization.
- To suggest the suitable strategy to enhance the competency mapping in organization



JOB SATISFACTION AND ITS IMPACT ON PERSONAL SATISFACTION**Mrs. Nikhat Sultana**

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ABSTRACT

"Job satisfaction is the amount of pleasure or contentment associated with a job. If you like your job intensely, you will experience high job satisfaction. If dislike your job intensely, you will experience job dissatisfaction." Further, since a job is an important part of life, job satisfaction influences general life satisfaction. The result is that there is spillover effect which occurs in both directions between job and life satisfaction. This paper conceptually attempts to understand the importance of job and the impact of job on employee satisfaction.

Keywords: job, employee, organization, experience, life, job satisfaction,

INTRODUCTION

Job satisfaction is one of the important factors which have drawn attention of managers in the organization as well as academicians. Various studies have been conducted to find out the factors which determine job satisfaction and the way it influences productivity in the organization. Though there is no conclusive evidence that job satisfaction affects productivity directly because productivity depends on so many variables, it is still a prime concern for managers. Job satisfaction is the mental feeling of favorableness which an individual has about his job. DuBrins has defined job satisfaction in terms of pleasure and contentment when he says that:

Effect of job satisfaction:

Job satisfaction has a variety of effects. These effects may be seen in the context of an individuals physical and mental health, productivity, absenteeism, and turnover.

Physical and mental health:

The degree of job satisfaction affects an individuals physical and mental health. Since job satisfaction is a type of mental feeling, its favorableness or unfavourableness affects the individual psychologically which ultimately affects his physical health. For example Lawler has pointed out that drug abuse, alcoholism, and mental and physical health result from psychologically harmful jobs.

Productivity

There are two views about the relationship between job satisfaction and productivity:

- A happy worker is a productive worker.
- A happy worker is not necessarily a productive worker.

The first view establishes a direct cause-effect relationship between job satisfaction and productivity; when job satisfaction increases, productivity increases; when job satisfaction decreases, productivity decreases. The basic logic behind this is that a happy worker will put more efforts for job performance. However, this may not be true in all cases. For example, a worker having low expectations from his job may feel satisfied but he may not put his efforts more vigorously because of his low expectations from the job. Therefore, this view does not explain fully the complex relationship between job satisfaction and productivity.

Another view: that is a satisfied worker is not necessarily a productive worker explains the relationship between job satisfaction and productivity. Various research studies also support this view. This relationship may be explained in terms of the operation and organizational expectations from individuals for job performance.

1. Job performance leads to job satisfaction and not the other way round. The basic factor for this phenomenon is the rewards (a source of satisfaction) attached with performance. There are two types of rewards-intrinsic and extrinsic. The intrinsic reward stems from the job itself which may be in the form of growth potential, challenging job, etc. the satisfaction on such a type of reward may not be subject to control by management. The extrinsic reward is subject to control by management such as salary, bonus, etc. The extrinsic reward does not help to increase productivity though these factors increase job sa



TWO-WHEELER BUYER BEHAVIOR

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When life gets harder challenge yourself to be stronger

---Anonymous

ABSTRACT

Two-wheeler is mostly considered as a stylish motorcycle which will grab attention on the road; though it is used as personal transportation. Two wheelers especially high-end motorcycles are considered as a youth icons and as people have passion to ride motor bikes for many reasons the arousal of these needs necessarily depends on the access consumers have. Their preferences, socio-economic profile, and reference group, condition the way a motor bike rider learns about a particular brand and with regard to certain paramount features these days are sound and appeal has become important attributes for the youth who ride their motorbike for attention-grabbing. Many factors influence their behavior socio-demographic indicators such as the economic activity of the region, representing the individual and their attitudes. This paper empirically studies about the feature that makes an important factor while buying motor bikes.

Keywords: motor bike, customer, market, attributes, passion

INTRODUCTION

Buying behaviour involved in Two-Wheeler purchase is mostly "complex buying behaviour". These buyers perceive significantly, the differences among different brands, the two-wheeler purchase is risky, purchased infrequently and highly self-expressive. Typically, buyer has much to learn about the availability of different brands and models before taking the buying decision. They will pass through a learning process, first developing beliefs about the two-wheelers, then attitudes, and then making a thoughtful purchase decision choice. The motor cycle rider's socio-economic profile influences how motivation and preference evolve. In fact, variables such as residential area, social class, age group and size of household constitute important determinants of the final choice. Driving motivations, however, differ significantly from individual to individual.

REVIEW OF LITERATURE

Samin Rezvani, Goodarz Javadian Dehkordi, Muhammad Sabbir Rahman(2013), this paper reviews the country of origin and different variables that influence consumer purchase intention, also highlight the relationship of variables and customer purchase intention. Study demonstrate that people care about which country products come from and where they are made and consider these factors when evaluating the quality of product. Stereotypes of country and the preferences of customers, influence the purpose intention. Political system, culture and the economy of the country can be a cause of sensitivity to people. There are many factors that have an impact on consumer purchase intention. Research and methodologies have shown that even when consumers can evaluate all the intrinsic product characteristics by expressing the product, the effect of extrinsic cues has more influence on consumer product evaluation. Country of origin is one of the extrinsic cues; in addition, there is no doubt that country of origin has considerable influence on the purchase intention process.

K.Vidyavathi (2012), the study throws light on various aspects that the manufactures should concentrate on to attract the prospective buyers. The demand for the small Automobile segment is increasing because of the growing number of nuclear families as well as parking problems. Hence the manufactures should find out the needs, wants, tastes and preferences of consumers in order to design the products. Also fuel economy and driving comfort are the most important parameters followed by availability of spares and their price.

Mehrabian and Russell's (1974) work on environmental psychology describe affective response to environments. These are pleasure, arousal is described and measured by expressions such as happy, pleased and satisfied identified three variables that



WOMEN EMPOWERMENT THROUGH HANDICRAFTS OF TRIBES OF TELANGANA**Mrs. Shahnaaz Sultana**

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"No one ever became a success without taking chances... One must be able to recognize the moment and seize it without delay."

– Estée Lauder

ABSTRACT

The thought process initiates when handicrafts originate into mind people presume that handicrafts are women's work something they do well, an activity that apparently does not restrict with their domestic responsibilities, and one that requires a low level of investment and short gestation period. Handicrafts as a means of providing income to women. Empowerment is a big challenge for India. Empowerment of all persons especially the marginalized like minorities, tribal, women, people living below the poverty line is the urgent need of the day. There is structural and systematic discrimination due to the culture of domination, sidelining and isolation based on formal and informal practices. Market centered and profit-driven practices have led to exploitation and cheap labor. This paper conceptually understands the role of women in making handicrafts and empower themselves especially the tribes of Telangana state.

Keywords: tribes, women empowerment, Telangana, responsibility, handicrafts, income, Telangana state

INTRODUCTION

The nomadic tribe or the Banjara are understood to be the descendants of the travelers of Europe thousands of years ago who consequently stabled in the desert areas of Rajasthan. They are considered to be among the most colorful tribes in India owing to their colourful dresses and jewelry.

This itinerant group of Banjara practice the craft of Banjara tribal embroidery as well as mirror work. Originated from the Northern part of India, the popular tribe of Banjaras stimulated towards the Deccan Plateau in South India in 17th century during the reign of Aurangzeb, a Mughal Emperor. They are now widely spread over Deccan Plateau, and they live in small villages which are known locally as "tandas". Fine clothes and tribal jewellery usher beauty for the Banjara women who wear their cherished jewellery in all its finery. Banjara women wear colourful ghaghras, cholis, and odnis with bold mirrors and appliqué work.

Banjara Embroidery and Needle works are made extensively by the nomads of Telangana. The colourful and rural lifestyle of Banjaras are displayed in the form of high-spirited clothes.

The embroidery is truly unique in its style and the matchless quality is achieved with a combination of brightness and originality. The intricate embroidery done through this art form is marked by many geometrical combinations like diamonds, squares, and triangles. The colorful threads used in the embroidery are largely symbolic of the vibrant life style of Banjaras. For embellishing an article, they also employ beads, shells, and mirrors. The sunlight which is reflected through the colourful mirror accentuates the splendid beauty of this work. Mirrors are used widely in Banjara Embroidery marking a distinctive feature. A profusion of designs as well as figures are fashioned with the help of simple stitches such as herringbone, chain stitch, as well as short and long stitch.

The beautiful fabrics made by them is characterized by some of the vibrant colours, elaborate embroidery and exquisite mirror work. The different set of products made through Banjara embroidery includes bags, purses, belts, cushion and pillow covers, quilts and bed spread, apart from skirts, salwar suits, blouses etc., for women. The embroidery also makes use of silver, cowries, brass, animal bones and gold.

REVIEW OF LITERATURE

1. **Anonim, (1997)** stated that the presence of differences in leadership perceptions can be seen from some of the key aspects of leadership.



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STUDENT PERCEPTION OF THE SUBJECT "INNOVATION MANAGEMENT"**Syed Muzammil Uddin**

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ABSTRACT

Ever since the Austrian economist Joseph Schumpeter highlighted the indispensable significance of Innovation Management in the 1930s, economists and management consultants have put considerable energy in highlighting its importance in economic growth as well as continued survival and entrepreneurial development. Creative capabilities which are channeled with utilizing newly emerging management tools have proven to be perquisite for the continuous development of business organizations. It is in this context, universities and management colleges across the world have placed special significance in "Innovation Management" as subject. The aim of the subject is not just to equip but also to prepare the future managers with the current business trends; it is also an effort to cultivate a culture which is open to embrace all emerging changes with the grace and élan that is concomitant with the role of a business manager. This paper focuses on the perception of 50 students of Osmania University about the subject "Innovation Management" and its utility in their curriculum. The data analyzed here was gathered through a structured questionnaire with a select sample of 50 students who were pursuing the course. The results of the same were analyzed using ANOVA. The results were drawn accordingly.

Keywords: Innovation Management, continued survival, continuous development, entrepreneurial development.

INTRODUCTION

In the present modern corporate world, fast-paced and multi-pronged business entities which operate across the globe, nothing is more perceptible than change. Well-established brands undergo both minor and major modifications, obsolete products and services with a track of depleting demand lose their ground not just in the form of absence from the shelves and showrooms but also in the form of their replacement with products which are technically and functionally superior and have the intrinsic power to demand great market share and have a fairly consistent demand.

Innovation Management is an effective tool for an organization to be up-to-date, market-responsive, competitive and most importantly be in tune with current and future business trends.

PREREQUISITES OF BUSINESS INNOVATION

According to Harvard Business Review, there are five prerequisites of innovation:

1. Employees should be taught to think like innovators.
2. There should be a sharp shared definition of innovation.
3. Comprehensive innovation metrics should be in place.
4. Accountable and capable innovation leaders should be in command.
5. Management processes should be Innovation-friendly.

REVIEW OF LITERATURE

Intekhab Alam (2013) mentions the lack or paucity of studies concerning new service development (NSD). He highlighted its importance, especially for service innovating firms.

Srilata Patnaik and C Shambu Prasad (2013) listed the innovation facilitating factors as: leadership; scaling up process demanded innovation; working with industry; meeting demands of growing organization; flexibility of resources; unbiased approach and learning from community.

Dileep Baragde and Neeta Baporikar (2013) concluded that Indian software and inventiveness is monetized in work for clients and not income source to assess the innovativeness taking place.



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QUALITY OF WORK LIFE-A CONCEPTUAL STUDY

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ABSTRACT

Quality of work life is being used these days by organizations as a strategic tool to attract and retain the talent. QWL policies are increasingly becoming part of the business strategies and focus is on the potential of these policies to influence employees' quality of working life and more importantly to help them maintain work-life balance with equal attention on performance and commitment at work. One of the most important determinants of Quality of Work Life (QWL) is the career growth opportunities as supported by various researches done in past. Studies also predict that employee performance is also correlated with QWL. This study discusses the study of quality of work life and its impact on employee.

Keywords: employee, quality of work life, organization, commitment, performance

INTRODUCTION

QWL leads to an atmosphere that encourages them to improve their skill. It also leads to have good interpersonal relations and highly motivated employees who strive for their development. QWL will ensure enthusiasm work environment with opportunities for everyone to give his best. Such job will provide job satisfaction and pride to the company. A good quality of work life not only attracts new talent but also retain the existing talent. Quality of Work Life involves job security, good working conditions, adequate and fair compensation and equal employment opportunity all together. Quality of Work Life aims to meet the twin goals of enhanced effectiveness of organization and improved quality of life at workplace for employees.

REVIEW OF LITERATURE

1. **Shafali Srivastava and Rooma Kanpur (2014)** concluded that the identification of the measures of quality of life is indeed a difficult task, though there is a sort of common agreement on its concept of employee wellbeing. Evidently there are objective (physical and structural design) factors that provide work place setting and intervening policy factors that affect work processes of employees. As regards the outcome factors the immediate effects on psychology of employees (positive attitudes, commitment, and satisfaction) and ultimate effects on performance of organization are being considered by researchers. Finally it is very true to say that high degree of QWL leads to job satisfaction which ultimately results in effective and efficient performance.
2. **T.K Mily Velayudhan and M.D Yamani (2017)** observed that QWL of the employees of 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.
3. **T S Nanjundeswaraswamy (2013)** revealed that male employees are more satisfied than female employees. Chi Square test show that there are no significance relationship between demographic characteristics of employees and QWL. Research also reveals that Adequacy of Resources are more correlated and Training & Development are less correlated with QWL in teaching staffs and in case of non teaching staffs Compensation & Rewards are more correlated and Work Environment are less correlated with QWL. The correlation analysis also reveals that all the dimensions of QWL are positively correlated with QWL of faculties, which indicates that enhancement in the dimensions of QWL can lead to increase the overall QWL of faculties.

OBJECTIVES OF THE STUDY

1. To get a deep insight into the concept of Quality of Work life and its significance
2. To understand the impact of work life quality on employee growth

RESEARCH METHODOLOGY

Type of Study: descriptive

Source of Data: secondary data



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ISLAMIC BANKING SYSTEM IN INDIA

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ABSTRACT

Islamic banking is a financial banking activity which is based on the Islamic rules. Islamic banking is an interest free banking compared to conventional banking and it is being run as per rules of shariah. Islamic banking deals with 3 types of account i.e. saving account, investment account, zakat account. The study is an attempt to elaborate different terminology of financial transaction used in Islamic banking. The objective of the study is to know whether Islamic laws give awareness about Islamic banking and to analyze Islamic banking contribution in economic development of an individual. The study concludes that the awareness is seen in people who are educated, well verse with Quranic laws and irrespective to their level of income.

Keywords: Islamic banking, Shariah, Economic development and Income.

1. INTRODUCTION

Islamic banking is a financial banking activity which is truly based on the Islamic rules known as Shari'ah. As per Islamic law there will be no interest amount (Riba) charge on lenders as well as investors. It has same conditions as conventional banking except that it is according to the rule of Shari'ah which is known as Fiqh al Muamalat (Islamic rules on transactions). Islamic bank can be used by everyone and their principles are accepted worldwide. Islamic banking rules are based on Quran and Sahih Ahadees (Authentic Hadith.)

In the 1960's, Muslim find different ways to make commercial banking as interest free banks, but the economist didn't accept their work.

For the first time in 1963, in Mit Ghamr, Egypt, Islamic banking was launched. In Mit Ghamr people were religious and were against interest as such they didn't use banks for their savings. The concept of Islamic banking takes into 3 types of accounts i.e. saving account, investment account, zakat account. From 1963 to 1966 deposit were increased in Mit Ghamr and the concept of Islamic banking proved to be successful.

2. REVIEW AND LITERATURE:

- 2.1 Iqbal Khan:** The author in the study "Issues and Relevance of Islamic finance in Britain" tried to learn the concept of Islamic finance which has mainstream relevance for British Muslims, British Business and British Exporters. The study concludes that relevant Government Institutions such as ECGD, FSA and DTI should give attention to the corporate and social responsibility movement.
- 2.2 Dr. Shahid Hasan Siddiqui:** The author through this article "Islamic banking true modes of financing" focused on the first full-fledged Islamic Bank was established in Dubai in 1975. In 1995, GCC countries accounted for 15 percent of the paid up capital, 27 percent of the assets, 34 percent of the deposits and 28.8 percent of the net profit of the Islamic banks world-wide. The Islamic banks in GCC countries are therefore, in an ideal position to take a lead to shift the bulk of financing operations to PLS system of Islamic banking.
- 2.3 Mohamad Akram Laldin:** The author in the study "Objectives of Islamic banking: a theoretical discussion" rearrange modern banking practices to be in line with Islamic Shari'ah (legal) principles and requirements as currently accepted by majority opinion among Islamic scholars. The study concludes that Islamic banking industry has grown considerably and has a global reach (as at 2012) compared to its very limited reach some 50 years back, when it had just been introduced.
- 2.4 Fayaz Ahmad Lone:** The author through this article "Islamic Banks and Financial Institutions: A Study of their Objectives and Achievements" to understand the system of Islamic finance with different types of riba. The study concludes to an explanation of the objectives of Islamic finance which categorized into Islamic objectives, social objectives, ethical objectives and economic objectives.
- 2.5 Mervyn K. Lewis:** The author in this study "A theoretical perspective on Islamic banking and financial intermediation" focused on the financial intermediaries, Islamic banks which collect deposit funds from investors, i.e. mudaraba investment accounts and other deposit accounts. They conduct a survey on financial intermediation of conventional banks since profit-and-loss on trade and commodities via sales-based and leasing contracts feature author examines the optimality of the interest-based instruments used



COMPETENCY MAPPING AND ITS IMPACT ON EMPLOYEE PERFORMANCE

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ABSTRACT

Competency Mapping is a process through which one assesses and determines one's strengths as an individual worker and in some cases as a part of an organization "Competency Mapping" refers to a process through which the competencies of the necessary process are identified. It is done to determine the critical activities of the mandatory processes of the organization. If Competency Mapping is done, then the organization can identify its area of thrust and can take necessary actions for future implementation of the activities. In the Competency Mapping, the process is break down into sub components named as activities and the competency of all these activities are identified. This paper explores conceptually the thrust of competency mapping from the employee perspective.

Keywords: competency mapping, organization, employee, process, activity

INTRODUCTION

Competency mapping juxtaposes two sets of data. One set is based on organizational work flow and process. It starts with the clear articulation of work flow and process including all quality and quantity requirements, input and outputs, decision criteria, and most important, internal and external customer requirements. For each step in each process. Specific performance are identify with all associated metrics and expectations. The other set of data is based on individual and group performance. Although the definition above for "competency mapping" refers to individual employees, organizations also "map" competencies, but from a different perspective.

Organizations describe, or map, competencies using one or more of the following four strategies:

- Organization-Wide (often called "core competencies" or those required for organization success)
- Job Family or Business Unit Competency Sets
- Position-Specific Competency Sets

Competency Sets Defined Relative to the Level of Employee Contribution (i.e. Individual Contributor, Manager, or Organizational Leader) the organization. Therefore, the individual employees in such an organization will have an ongoing need to use and map their competencies

REVIEW OF LITERATURE

1. **V. K. Jain (2013)** concluded that the term of competencies included attributes, skills and knowledge parameters in detail and makes a gap analysis in the actual and desired skills and assesses the training needs of the employees.
2. **Balaji and Vimala (2012)** have portrayed that the competency gaps are found to be higher in job related skills, performance and Meta qualities of employees in the organization. These could be developed by giving training to the employees.
3. **P. Suguna and Tamilselvi (2013)** found that competency mapping should not be seen as rewards and it is not only done for confirmed employees of an organisation and it can also be done for contract workers or for those seeking

OBJECTIVES OF THE STUDY

- Creating a competency based culture in the organization.
- To suggest the suitable strategy to enhance the competency mapping in organization



DECISION MAKING PROCESS OF BUYER-A STUDY**Dr. P.K. Dutta**

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ABSTRACT

Consumer behavior refers to the mental and emotional process and the observable behavior of consumers during searching, purchasing and post consumption of a product or service. Consumer behavior involves study of how people buy, what they buy, when they buy and why they buy. It blends the elements from psychology, sociology, socio-psychology, anthropology and economics. It also tries to assess the influence on the consumer from groups such as family, friends, reference groups and society in general. In the present scenario the studies shows that social media has greater impact on decision making of buyer and the needs to be greater amount of budgets to be spent on creating impulsive buying through their promotional strategies. This paper discusses the concept of buyer behavior and how it impacts the decision making process of customers.

Keywords: consumer, market, emotional process, product, behavior, purchasing decision

INTRODUCTION

Buyer behavior has two aspects: the final purchase activity visible to any observer and the detailed or short decision process that may involve the interplay of a number of complex variables not visible to anyone.

The decision making process of buyer behavior**1. Need Recognition**

The first step in the consumer decision-making process is identifying the need. The need is the most important element which leads towards the actual buying of the product or service. Need is the trigger point of all the buying decisions.

2. Searching and gathering information

The potential consumer after identifying his needs moves on to the second stage i.e. searching & gathering information. When it comes to choosing between alternatives humans tend to be skeptical, therefore they need all the information before spending their money.

3. Evaluating the Alternatives

Consumers begin to search out for the best deals or options available once he has identified the Need and the source to satisfy that need. The Consumer at this stage evaluates different options based upon product price, product quality, product quantity, and value-added features of a product or other important factors.

4. Actual Purchase of the Product or the Service

In this stage, the customer decides what to buy, where to buy after going through all the above stages. After proper assessment of all the facts, the consumer makes a logical decision to buy a product based upon his needs and wants.

5. Post Purchase Evaluation

In the final stage of the consumer decision-making process the consumer evaluates or analysis the purchased product, the usefulness of the product, satisfaction delivered from the product, Value of the product with respect to the need fulfillment of the consumer.




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PERFORMANCE APPRAISAL AT AVIATION SECTOR

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ABSTRACT

The rapid change in the environment is posing a greater challenge on the part of employee as well as organizations to sustain in the business or employment as a matter of fact employees need to up skill or re-skill constantly in order to fit into the environment of organization and similarly organization must be committed to be in the face of competition. Employee performance is the act of evaluating the employee talents, skills, knowledge related to work aspect on a periodic manner such that it becomes win-win situations for both the organizations and the employees. The overall goal is customer satisfaction and thereby achieves goals and earns profits. This paper conceptually understands the impact of performance appraisal on job satisfaction.

Keywords: performance appraisal, job satisfaction, organization, committed, environment, employees

INTRODUCTION

Job satisfaction is the extent to which the employee perceives performance ratings, which reflect those behaviors that contribute to the organization. Even though performance appraisal system is the most frequently measured appraisal reaction, there are relatively few meta-analysis studies which link determinants of appraisal system to job satisfaction.

Performance Appraisal

The key to performance management lies in your system's ability to measure the practical performance of each individual employee. By analyzing the practical performance of each individual employee, you can get a good picture of how they are able to perform on an individual basis. Effective employee appraisal review system should allow managers and employees to work together in order to set achievable, clearly designated goals. Setting goals that are to be achieved within a agreed time enables the manager to quantify the performance of said employee over a period time while giving the employee a direction to work towards to attain goals.

Aviation Sector:

Air transport is an important factor of transport infrastructure of a country, and has a significant contribution in the development process by creating employment opportunities, improving the productivity and more efficient transportation of goods and services. It also enhances business growth, tourism and trade across the economy. International trade of India has seen a boom because of the reliability and speed across long distances by air transport. Sectors such as pharmaceuticals, office and electronic equipment, which are relying on air transport for international trade have a great value. Thus, aviation industry is the backbone of many services which have shown high growth. Air transport enhances the connectivity because of its reliability and speed and countries having a strong aviation sector have the ability to attract Foreign Direct Investment. Aviation sector has a huge impact on the development of the Tourism

REVIEW OF LITERATURE**Job satisfaction**

1. Kabir, (2011) Job satisfaction is an attitude which is a consequence of outline and consistent of many precise likes and dislikes experiences with the job
2. Khan, et al., (2012) mentioned in their study that job satisfaction for an individual considers as a degree of satisfaction and it depends on the job. Job satisfaction is a vital pointer of how an individuals' feel regarding of the job and defines how much they are satisfied with their job
3. Lambert, et al., (2001) observed in their study that the level of satisfaction organizational output



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A STUDY ON EXPLORING CUSTOMER AWARENESS OF SALES PROMOTION

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ABSTRACT

The role of marketers extends beyond merely meeting customer needs; it entails comprehending the intricate nuances of consumer behavior. Understanding the purchasing patterns of target markets is pivotal for any marketing department. Marketers must adopt a customer-centric approach, strategizing to develop offers that resonate with target audiences and crafting solutions that not only satisfy customers but also yield profits and benefits for stakeholders.

The primary aim of this study is to analyze the buying behavior of Reliance Retail customers in Hyderabad and assess their awareness of the brand. Marketing research serves as a means to gather insights that aid in identifying opportunities or challenges, guiding managerial decisions effectively.

Retailers advocate for increased promotional activities and advertisements as potential avenues for boosting sales.

Keywords: Customer, Brand, Marketing, Decision

INTRODUCTION

The primary role of marketers is to fulfill the needs and desires of target customers, yet comprehending customer behavior is a complex endeavor. Essential to the marketing department is the understanding of the purchasing patterns of the target market for its company products. Marketers are tasked with adopting a customer-centric approach, guiding the company in crafting offers that resonate with target customers and providing solutions that yield satisfaction for customers, profits, and benefits for stakeholders.

Marketers must delve into customer tastes, preferences, desires, and shopping behaviors as these insights are pivotal for developing new products, pricing strategies, product modifications, messaging, and other elements of the marketing mix. In comprehending the concept of buying, several key questions arise:

Why does the market make purchases? (Objective)

Who makes purchases in the market? (Organization)

What are the market's purchases? (Objects)

When do purchases occur in the market? (Occasions)

Where do purchases happen in the market? (Outlets)

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Additionally, two more questions are pertinent:

How do the characteristics of buyers influence their purchasing behavior?

How do buyers make purchasing decisions?

Addressing these questions aids in predicting consumer buying behavior.

WAYS OF BUYING BEHAVIOR

According to marketing principles, buying behavior can be categorized into two distinct types:

Consumer Behavior: This pertains to individuals who purchase products for direct consumption, rather than for further resale. Examples include household consumers.

Business Behavior: This encompasses entities that acquire products for shopkeepers, dealers, and retailers.



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CUSTOMER ORIENTED CSR FOR SUSTAINABLE BUSINESSES**Miss. Saba Fatima**

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Corporate Social Responsibility is a hard-edged business decision. Not because it is a nice thing to do or because people are forcing us to do it because it is good for our business.

– Niall Fitzgerald, Former CEO, Unilever

ABSTRACT

The challenge for business is not so much to define CSR, as it is to understand how CSR is socially constructed in a specific context and how to take this into account when business strategies are developed. A concept where organizations incorporate social and environmental concerns in their business operations and communicate their stakeholders on a voluntary basis. Dahlsrud (2008) This paper empirically studies about how CSR can be successful for a sustainable business and how it impacts customer and society. A validated scale has been adopted for evaluating customers' opinions on CSR and business sustainability.

Keywords: CSR, business, customer, ethics, environment, society

INTRODUCTION

CSR has gained importance in the corporate culture. A sense of fulfillment among the business houses have been noticed in the past with the concept of giving back to the society for receiving benefits from the stakeholders. It is also noted that most of the corporates are allocating budgets for their CSR programmes as a part of their strategic decisions. They are supporting the country towards the development. Initiatives have been taken towards sustainable growth. corporate social responsibility has dual meaning. Firstly, it is a general theory that focuses on responsibilities to make money and interact with the society ethically. Secondly, it is a specific conception of those responsibilities that makes profits and works for the welfare of the community at the same time.

REVIEW OF LITERATURE

1. **Comfort, Hiller and Jones (2006)** states that there are five key drivers influencing the increasing focus on CSR which are, greater stakeholder awareness of corporate ethical, social and environmental behaviour, direct stakeholder pressures, investor pressures, peer pressures as well as an increased sense of social responsibility. Furthermore, companies are recognizing the importance of CSR for the company's image and reputation.
2. **Comfort et al. (2006)** continues to argue that CSR has several benefits for the company such as: improved financial performance and profitability; reduced operating costs; long-term sustainability for the company and its employees; increased staff commitment and involvement; enhanced capacity to innovate, good relations to government and communities; better risk and crisis management; improved reputation and brand value; and the development of closer links with customers and greater awareness of customer needs.
3. **Berger, Cunningham and Drumwright (2007)** claims that the use of CSR is not always positive for a company, they believe that there is a great difference between industries. In some industries customers tend to value CSR activities, in other industries the customer demand for CSR-active companies are significantly lower.
4. **McGuire, Sundgren and Schneeweis, 1988; Sarbutts, 2003; Branc** questions about CSR still remains, for example there is no evident a financial performance, why companies engage in CSR and how they :



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INTERNET BANKING-THE NEXT LEVEL OF FINANCIAL TRANSACTIONS

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ABSTRACT

Developing advanced features that appeal to a relatively small numbers of customers, creates far less value than strengthening core capabilities and getting customers to use them. Banks must make efforts to familiarize customers with their sites and show them how easy and efficient the online channel is to use. M-Banking gives banks the opportunity to significantly expand their customer relationships provided they position themselves effectively. To leverage these opportunities, they must form structured alliances with service affiliates, and acquire competitive advantage in collecting, processing and deploying customer information. This paper explores the concept of internet banking and the adoption of internet money transactions by the stake holders-people, business houses and employees.

Keywords: Internet banking, value, banks, customer relationships, information, customer

INTRODUCTION

Internet banking, also known as Electronic Funds Transfer (EFT), is simply the use of electronic means to transfer funds directly from one account to another, rather than by cheque or cash. You can use electronic funds transfer to:

- Have the paycheck deposited directly into your bank or credit union checking account.
- Withdraw money from the concerned individual checking account from an ATM machine with a personal identification number (PIN), at your convenience, day or night.

What is electronic banking?**REVIEW OF LITERATURE**

1. V Vimala (2016) analyzed the Internet banking customers in the Coimbatore district to understand various aspects of Internet banking services, and the concerns on security measures by the consumers. The outcome of the research work on the Internet banking helped to identify the precautionary checklist open to for a number of issues in the internet banking era. Furthermore, a supreme and powerful security policy employed by the banks and legislation instituted by local or state Governments should be in use and obligatory in order to improve. In addition, the banks should provide enhanced, new and improved hi-tech security measures such as Internet scam protection, hacking detector and anti-virus protection. Banks should provide better discretion to both existing and prospective Internet banking customers.



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COMPETENCY MAPPING AND ITS IMPACT ON EMPLOYEE PERFORMANCE

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ABSTRACT

Competency Mapping is a process through which one assesses and determines one's strengths as an individual worker and in some cases as a part of an organization "Competency Mapping" refers to a process through which the competencies of the necessary process are identified. It is done to determine the critical activities of the mandatory processes of the organization. If Competency Mapping is done, then the organization can identify its area of thrust and can take necessary actions for future implementation of the activities. In the Competency Mapping, the process is break down into sub components named as activities and the competency of all these activities are identified. This paper explores conceptually the thrust of competency mapping from the employee perspective.

Keywords: competency mapping, organization, employee, process, activity

INTRODUCTION

Competency mapping juxtaposes two sets of data. One set is based on organizational work flow and process. It starts with the clear articulation of work flow and process including all quality and quantity requirements, input and outputs, decision criteria, and most important, internal and external customer requirements. For each step in each process. Specific performance are identify with all associated metrics and expectations. The other set of data is based on individual and group performance. Although the definition above for "competency mapping" refers to individual employees, organizations also "map" competencies, but from a different perspective.

Organizations describe, or map, competencies using one or more of the following four strategies:

- Organization-Wide (often called "core competencies" or those required for organization success)
- Job Family or Business Unit Competency Sets
- Position-Specific Competency Sets

Competency Sets Defined Relative to the Level of Employee Contribution (i.e. Individual Contributor, Manager, or Organizational Leader) the organization. Therefore, the individual employees in such an organization will have an ongoing need to use and map their competencies

REVIEW OF LITERATURE

1. **V. K. Jain (2013)** concluded that the term of competencies included attributes, skills and knowledge parameters in detail and makes a gap analysis in the actual and desired skills and assesses the training needs of the employees.
2. **Balaji and Vimala (2012)** have portrayed that the competency gaps are found to be higher in job related skills, performance and Meta qualities of employees in the organization. These could be developed by giving training to the employees.
3. **P. Suguna and Tamilselvi (2013)** found that competency mapping should not be seen as rewards and it is not only done for confirmed employees of an organisation and it can also be done for contract workers or for those seeking

OBJECTIVES OF THE STUDY

- Creating a competency based culture in the organization.
- To suggest the suitable strategy to enhance the competency mapping in organization



JOB SATISFACTION AND ITS IMPACT ON PERSONAL SATISFACTION**Mrs. Nikhat Sultana**

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ABSTRACT

"Job satisfaction is the amount of pleasure or contentment associated with a job. If you like your job intensely, you will experience high job satisfaction. If dislike your job intensely, you will experience job dissatisfaction." Further, since a job is an important part of life, job satisfaction influences general life satisfaction. The result is that there is spillover effect which occurs in both directions between job and life satisfaction. This paper conceptually attempts to understand the importance of job and the impact of job on employee satisfaction.

Keywords: job, employee, organization, experience, life, job satisfaction,

INTRODUCTION

Job satisfaction is one of the important factors which have drawn attention of managers in the organization as well as academicians. Various studies have been conducted to find out the factors which determine job satisfaction and the way it influences productivity in the organization. Though there is no conclusive evidence that job satisfaction affects productivity directly because productivity depends on so many variables, it is still a prime concern for managers. Job satisfaction is the mental feeling of favorableness which an individual has about his job. DuBrins has defined job satisfaction in terms of pleasure and contentment when he says that:

Effect of job satisfaction:

Job satisfaction has a variety of effects. These effects may be seen in the context of an individuals physical and mental health, productivity, absenteeism, and turnover.

Physical and mental health:

The degree of job satisfaction affects an individuals physical and mental health. Since job satisfaction is a type of mental feeling, its favorableness or unfavourableness affects the individual psychologically which ultimately affects his physical health. For example Lawler has pointed out that drug abuse, alcoholism, and mental and physical health result from psychologically harmful jobs.

Productivity

There are two views about the relationship between job satisfaction and productivity:

- A happy worker is a productive worker.
- A happy worker is not necessarily a productive worker.

The first view establishes a direct cause-effect relationship between job satisfaction and productivity; when job satisfaction increases, productivity increases; when job satisfaction decreases, productivity decreases. The basic logic behind this is that a happy worker will put more efforts for job performance. However, this may not be true in all cases. For example, a worker having low expectations from his job may feel satisfied but he may not put his efforts more vigorously because of his low expectations from the job. Therefore, this view does not explain fully the complex relationship between job satisfaction and productivity.

Another view: that is a satisfied worker is not necessarily a productive worker explains the relationship between job satisfaction and productivity. Various research studies also support this view. This relationship may be explained in terms of the operation and organizational expectations from individuals for job performance.

1. Job performance leads to job satisfaction and not the other way round. The basic factor for this phenomenon is the rewards (a source of satisfaction) attached with performance. There are two types of rewards-intrinsic and extrinsic. The intrinsic reward stems from the job itself which may be in the form of growth potential, challenging job, etc. the satisfaction on such a type of reward may be more permanent. The extrinsic reward is subject to control by management such as salary, bonus, etc. This type of reward does not help to increase productivity though these factors increase job sa



TALENT MANAGEMENT AND ORGANIZATIONAL SUSTAINABILITY

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ABSTRACT

Talent management is an integral system of an organization and a hr function the main purpose of managing talent is to evaluate the potential of an employee for gaining productivity and attaining sustainability. In most of the cases organizations do not elevate employee talent as they are assigned some tasks to render to attain organizational goals but they do not work towards employee potential for better results and on the other hand an ambitious and talented employee would always prefer to stay with the organization and create an innovative organizational culture for organizational sustainability. This paper attempts to explore talent management for sustainable organizational and individual growth.

Keywords: employee, talent management, organization, productivity, goals, tasks

INTRODUCTION

Talent management tops the list as a strategy for radically improving workforce productivity to drive higher value for the organization. Today, most organizations are struggling to understand the characteristics, enabling technologies and definition of talent management. While they know how to administratively recruit, retain and replace, they struggle with the strategic elements of managing talent. The process of managing the supply and demand of talent to achieve business goals, represents one of the greatest opportunities for organizations to not only overcome these critical issues, but most importantly, survive and thrive for years to come.

REVIEW OF LITERATURE

1. **Stockley (2007)** states that the talent management is a very conscious, deliberate approach adopted by the organization to attract develop and retain people who possess right competencies, attitude and aptitudes to meet the strategic objectives of the organization. It focuses on people who got the right potential for achieving high performance levels.
2. **Griffeth and Hom, (2001)** talented employees leave the organization if they are not satisfied with the total rewards, leadership and organizational policies etc., These problems occur when proper talent management practices are not in place
3. **Huselid et al., (2005)** Employee skills and capabilities that adds varying degrees of value to the organization, hence the "everybody counts mantra" is an overly simplified view of organizational talent. Ultimately, this is where talent management differs from other human resource approaches. Talent management is concerned with identifying the core designation arrangements which have the prospective to differentially effects on the organizational competitive advantage and consecutively, fill these with "A performers"
4. **Barlett and Goshal, (2002)**, Employees are excellent source of value addition to organization by means of providing competitive advantage in today's knowledge based economy
5. **Collings and Mellahi, (2009)** Talent management practice involves identifying right people who can help the organization in achieving its strategic goals and highlighting what competencies are required for the success of organization.
6. **Abdul Quddus Mohammed (2015)** concluded that all modern organizations have realized the importance of attracting, developing and retaining their talent to survive in the competitive market. Companies have talent war to grab the attention of talented workforce. It is talent management that enables the organization in improving employee engagement, commitment, retention, value addition that is leading to improved organizational performance. Talent Management is the rare capacity of or and optimize talent resources needed to for the successful achievement of



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A STUDY ON AWARENESS LEVEL ON HOUSING LOANS

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ABSTRACT

The Indian housing finance industry has grown by leaps and bound in few years. Total home loans disbursement by banks has raised which witnesses phenomenal growth from last 5 years. There are greater numbers of borrowers of home loans. Banks, as we know, is financial institutions that accept deposits from citizens and pay interest in return. What most students do not think about is the entrepreneurial nature of the banks. Banks are not only service institutions, but also profit oriented. Even if they are non profit oriented they do have to make money in their operations in order to pay expenses. Banks do this in a variety of ways such as:- Banks charge interest on loan: Banks do not keep all the money, which they get from various sources on hand. Banks use money to make money. They do this usually by giving loans and earning interest. Usually these loans are industrial loans, personal loans such as housing loan. This paper explores conceptually the concept of housing loans and awareness level of housing loans at Hyderabad jurisdiction only

Keywords: housing loans, borrowers, banks, services, money, awareness

INTRODUCTION

Over the last few decades the role of loan sector has undergone a paradigm shift. It is widely recognized as an important aspect of the source of loan for the people and considered it as a short and long-term investment. Banking services largely depends upon customer demands and their perceived performance. In urban and metropolitan sectors customers are more knowledge and demand more facilities than offered. They are looking for services that are cheaper, faster and qualitatively better”

REVIEW OF LITERATURE

1. **BERSTAIN DAVID (2012)** examined in his study taken from 2001 to 2011 that in this period there is a increase use of home loan loans as compared to private mortgage insurance (PMI). He have divided his study into four sections, section 1 describe why people are going for home loans than PMI. The main reason for this that now home loan markets provide piggy bank loans for those people who don't have 20% of down payment section. Section 2 tells the factors responsible for the growth of home loans and risks on shifting towards home equity market without any PMI coverage. PMI can protect lenders from most losses up to 80% of LTV and the absence of PMI will result in considerable losses in an environment. Section 3 tells the measures in changes in types of loans. For this he has taken the data from the 2001 to 2011. AHS a joint project by HUD and census, the results of this analysis presented in table one reveal a sharp increase in the prevalence of owner occupied properties with multiples mortgages among properties with newly originated first mortgages. Section 4 describes the financial status of single lien and multiple lien households and for this he have taken the survey of consumer finance and show that financial position is weaker in multiple loans than the single loan.
2. **LACOUR MICHEAL (2010)** analysis in his study the factors affected the increase in the level of annual percentages rates (APR) spend reporting during 2005 over 2004. The three main factors are 1. Changes in lender business practices 2. Changes in the risk profile of borrowers and 3. Changes in the yield curve environment. The result show that after controlling for the mix of loan types, credit risk factors and the yield curve, there was no statistically significant increase in reportable value for loans originated directly by lenders during 2005 though indirect whole sale organizations did significantly increase. Finally given, the model of the factors affecting results of 2004 to 2005. We predict that 2006 results will continue to show an increase in the percentage of loans that are higher priced when final numbers released in Sep 2009.
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Keywords: job, employee, organization, experience, life, job satisfaction,

INTRODUCTION

Job satisfaction is one of the important factors which have drawn attention of managers in the organization as well as academicians. Various studies have been conducted to find out the factors which determine job satisfaction and the way it influences productivity in the organization. Though there is no conclusive evidence that job satisfaction affects productivity directly because productivity depends on so many variables, it is still a prime concern for managers. Job satisfaction is the mental feeling of favorableness which an individual has about his job. DuBrins has defined job satisfaction in terms of pleasure and contentment when he says that:

Effect of job satisfaction:

Job satisfaction has a variety of effects. These effects may be seen in the context of an individual's physical and mental health, productivity, absenteeism, and turnover.

Physical and mental health:

The degree of job satisfaction affects an individual's physical and mental health. Since job satisfaction is a type of mental feeling, its favorableness or unfavorableness affects the individual psychologically which ultimately affects his physical health. For example Lawler has pointed out that drug abuse, alcoholism, and mental and physical health result from psychologically harmful jobs.

Productivity

There are two views about the relationship between job satisfaction and productivity:

- A happy worker is a productive worker.
- A happy worker is not necessarily a productive worker.

The first view establishes a direct cause-effect relationship between job satisfaction and productivity; when job satisfaction increases, productivity increases; when job satisfaction decreases, productivity decreases. The basic logic behind this is that a happy worker will put more efforts for job performance. However, this may not be true in all cases. For example, a worker having low expectations from his job may feel satisfied but he may not put his efforts more vigorously because of his low expectations from the job. Therefore, this view does not explain fully the complex relationship between job satisfaction and productivity.

Another view: that is a satisfied worker is not necessarily a productive worker explains the relationship between job satisfaction and productivity. Various research studies also support this view. This relationship may be explained in terms of the operation and organizational expectations from individuals for job performance.

1. Job performance leads to job satisfaction and not the other way round. The basic factor for this phenomenon is the rewards (a source of satisfaction) attached with performance. There are two types of rewards-intrinsic and extrinsic. The intrinsic reward stems from the job itself which may be a challenging job, etc. the satisfaction on such a type of reward may be in the form of growth potential. The extrinsic reward is subject to control by management such as salary, bonus, etc. The extrinsic reward does not help to increase productivity though these factors increase job sa



PERFORMANCE APPRAISAL AT AVIATION SECTOR

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ABSTRACT

The rapid change in the environment is posing a greater challenge on the part of employee as well as organizations to sustain in the business or employment as a matter of fact employees need to up skill or re-skill constantly in order to fit into the environment of organization and similarly organization must be committed to be in the face of competition. Employee performance is the act of evaluating the employee talents, skills, knowledge related to work aspect on a periodic manner such that it becomes win-win situations for both the organizations and the employees. The overall goal is customer satisfaction and thereby achieves goals and earns profits. This paper conceptually understands the impact of performance appraisal on job satisfaction.

Keywords: performance appraisal, job satisfaction, organization, committed, environment, employees

INTRODUCTION

Job satisfaction is the extent to which the employee perceives performance ratings, which reflect those behaviors that contribute to the organization. Even though performance appraisal system is the most frequently measured appraisal reaction, there are relatively few meta-analysis studies which link determinants of appraisal system to job satisfaction.

Performance Appraisal

The key to performance management lies in your system's ability to measure the practical performance of each individual employee. By analyzing the practical performance of each individual employee, you can get a good picture of how they are able to perform on an individual basis. Effective employee appraisal review system should allow managers and employees to work together in order to set achievable, clearly designated goals. Setting goals that are to be achieved within a agreed time enables the manager to quantify the performance of said employee over a period time while giving the employee a direction to work towards to attain goals.

Aviation Sector:

Air transport is an important factor of transport infrastructure of a country, and has a significant contribution in the development process by creating employment opportunities, improving the productivity and more efficient transportation of goods and services. It also enhances business growth, tourism and trade across the economy. International trade of India has seen a boom because of the reliability and speed across long distances by air transport. Sectors such as pharmaceuticals, office and electronic equipment, which are relying on air transport for international trade have a great value. Thus, aviation industry is the backbone of many services which have shown high growth. Air transport enhances the connectivity because of its reliability and speed and countries having a strong aviation sector have the ability to attract Foreign Direct Investment. Aviation sector has a huge impact on the development of the Tourism

REVIEW OF LITERATURE**Job satisfaction**

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CUSTOMER ORIENTED CSR FOR SUSTAINABLE BUSINESSES

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Corporate Social Responsibility is a hard-edged business decision. Not because it is a nice thing to do or because people are forcing us to do it because it is good for our business.

– Niall Fitzgerald, Former CEO, Unilever

ABSTRACT

The challenge for business is not so much to define CSR, as it is to understand how CSR is socially constructed in a specific context and how to take this into account when business strategies are developed. A concept where organizations incorporate social and environmental concerns in their business operations and communicate their stakeholders on a voluntary basis. Dahlsrud (2008) This paper empirically studies about how CSR can be successful for a sustainable business and how it impacts customer and society. A validated scale has been adopted for evaluating customers' opinions on CSR and business sustainability.

Keywords: CSR, business, customer, ethics, environment, society

INTRODUCTION

CSR has gained importance in the corporate culture. A sense of fulfillment among the business houses have been noticed in the past with the concept of giving back to the society for receiving benefits from the stakeholders. It is also noted that most of the corporates are allocating budgets for their CSR programmes as a part of their strategic decisions. They are supporting the country towards the development. Initiatives have been taken towards sustainable growth. corporate social responsibility has dual meaning. Firstly, it is a general theory that focuses on responsibilities to make money and interact with the society ethically. Secondly, it is a specific conception of those responsibilities that makes profits and works for the welfare of the community at the same time.

REVIEW OF LITERATURE

1. **Comfort, Hiller and Jones (2006)** states that there are five key drivers influencing the increasing focus on CSR which are, greater stakeholder awareness of corporate ethical, social and environmental behaviour, direct stakeholder pressures, investor pressures, peer pressures as well as an increased sense of social responsibility. Furthermore, companies are recognizing the importance of CSR for the company's image and reputation.
2. **Comfort et al. (2006)** continues to argue that CSR has several benefits for the company such as: improved financial performance and profitability; reduced operating costs; long-term sustainability for the company and its employees; increased staff commitment and involvement; enhanced capacity to innovate, good relations to government and communities; better risk and crisis management; improved reputation and brand value; and the development of closer links with customers and greater awareness of customer needs.
3. **Berger, Cunningham and Drumwright (2007)** claims that the use of CSR is not always positive for a company, they believe that there is a great difference between industries. In some industries customers tend to value CSR activities, in other industries the customer demand for CSR-active companies are significantly lower.
4. **McGuire, Sundgren and Schneeweis, 1988; Sarbutts, 2003; Branc** questions about CSR still remains, for example there is no evident a financial performance, why companies engage in CSR and how they :



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INTERNET BANKING-THE NEXT LEVEL OF FINANCIAL TRANSACTIONS

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ABSTRACT

Developing advanced features that appeal to a relatively small numbers of customers, creates far less value than strengthening core capabilities and getting customers to use them. Banks must make efforts to familiarize customers with their sites and show them how easy and efficient the online channel is to use. M-Banking gives banks the opportunity to significantly expand their customer relationships provided they position themselves effectively. To leverage these opportunities, they must form structured alliances with service affiliates, and acquire competitive advantage in collecting, processing and deploying customer information. This paper explores the concept of internet banking and the adoption of internet money transactions by the stake holders-people, business houses and employees.

Keywords: Internet banking, value, banks, customer relationships, information, customer

INTRODUCTION

Internet banking, also known as Electronic Funds Transfer (EFT), is simply the use of electronic means to transfer funds directly from one account to another, rather than by cheque or cash. You can use electronic funds transfer to:

- Have the paycheck deposited directly into your bank or credit union checking account.
- Withdraw money from the concerned individual checking account from an ATM machine with a personal identification number (PIN), at your convenience, day or night.

What is electronic banking?**REVIEW OF LITERATURE**

1. **V Vimala (2016)** analyzed the Internet banking customers in the Coimbatore district to understand various aspects of Internet banking services, and the concerns on security measures by the consumers. The outcome of the research work on the Internet banking helped to identify the precautionary checklist open to for a number of issues in the internet banking era. Furthermore, a supreme and powerful security policy employed by the banks and legislation instituted by local or state Governments should be in use and obligatory in order to improve. In addition, the banks should provide enhanced, new and improved hi-tech security measures such as Internet scam protection, hacking detector and anti-virus protection. Banks should provide better discretion to both existing and prospective Internet banking customers.



TALENT MANAGEMENT AND ORGANIZATIONAL SUSTAINABILITY

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ABSTRACT

Talent management is an integral system of an organization and a hr function the main purpose of managing talent is to evaluate the potential of an employee for gaining productivity and attaining sustainability. In most of the cases organizations do not elevate employee talent as they are assigned some tasks to render to attain organizational goals but they do not work towards employee potential for better results and on the other hand an ambitious and talented employee would always prefer to stay with the organization and create an innovative organizational culture for organizational sustainability. This paper attempts to explore talent management for sustainable organizational and individual growth.

Keywords: employee, talent management, organization, productivity, goals, tasks

INTRODUCTION

Talent management tops the list as a strategy for radically improving workforce productivity to drive higher value for the organization. Today, most organizations are struggling to understand the characteristics, enabling technologies and definition of talent management. While they know how to administratively recruit, retain and replace, they struggle with the strategic elements of managing talent. The process of managing the supply and demand of talent to achieve business goals, represents one of the greatest opportunities for organizations to not only overcome these critical issues, but most importantly, survive and thrive for years to come.

REVIEW OF LITERATURE

1. **Stockley (2007)** states that the talent management is a very conscious, deliberate approach adopted by the organization to attract develop and retain people who possess right competencies, attitude and aptitudes to meet the strategic objectives of the organization. It focuses on people who got the right potential for achieving high performance levels.
2. **Griffeth and Hom, (2001)** talented employees leave the organization if they are not satisfied with the total rewards, leadership and organizational policies etc., These problems occur when proper talent management practices are not in place
3. **Huselid et al., (2005)** Employee skills and capabilities that adds varying degrees of value to the organization, hence the "everybody counts mantra" is an overly simplified view of organizational talent. Ultimately, this is where talent management differs from other human resource approaches. Talent management is concerned with identifying the core designation arrangements which have the prospective to differentially effects on the organizational competitive advantage and consecutively, fill these with "A performers"
4. **Barlett and Goshal, (2002)**, Employees are excellent source of value addition to organization by means of providing competitive advantage in today's knowledge based economy
5. **Collings and Mellahi, (2009)** Talent management practice involves identifying right people who can help the organization in achieving its strategic goals and highlighting what competencies are required for the success of organization.
6. **Abdul Quddus Mohammed (2015)** concluded that all modern organizations have realized the importance of attracting, developing and retaining their talent to survive in the competitive market. Companies have talent war to grab the attention of talented workforce. It is talent management that enables the organization in improving employee engagement, commitment, retention, value addition that is leading to improved organizational performance. Talent Management is the rare capacity of or and optimize talent resources needed to for the successful achievement of



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STUDENT PERCEPTION OF THE SUBJECT "INNOVATION MANAGEMENT"

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ABSTRACT

Ever since the Austrian economist Joseph Schumpeter highlighted the indispensable significance of Innovation Management in the 1930s, economists and management consultants have put considerable energy in highlighting its importance in economic growth as well as continued survival and entrepreneurial development. Creative capabilities which are channeled with utilizing newly emerging management tools have proven to be perquisite for the continuous development of business organizations. It is in this context, universities and management colleges across the world have placed special significance in "Innovation Management" as subject. The aim of the subject is not just to equip but also to prepare the future managers with the current business trends; it is also an effort to cultivate a culture which is open to embrace all emerging changes with the grace and élan that is concomitant with the role of a business manager. This paper focuses on the perception of 50 students of Osmania University about the subject "Innovation Management" and its utility in their curriculum. The data analyzed here was gathered through a structured questionnaire with a select sample of 50 students who were pursuing the course. The results of the same were analyzed using ANOVA. The results were drawn accordingly.

Keywords: Innovation Management, continued survival, continuous development, entrepreneurial development.

INTRODUCTION

In the present modern corporate world, fast-paced and multi-pronged business entities which operate across the globe, nothing is more perceptible than change. Well-established brands undergo both minor and major modifications, obsolete products and services with a track of depleting demand lose their ground not just in the form of absence from the shelves and showrooms but also in the form of their replacement with products which are technically and functionally superior and have the intrinsic power to demand great market share and have a fairly consistent demand.

Innovation Management is an effective tool for an organization to be up-to-date, market-responsive, competitive and most importantly be in tune with current and future business trends.

PREREQUISITES OF BUSINESS INNOVATION

According to Harvard Business Review, there are five prerequisites of innovation:

1. Employees should be taught to think like innovators.
2. There should be a sharp shared definition of innovation.
3. Comprehensive innovation metrics should be in place.
4. Accountable and capable innovation leaders should be in command.
5. Management processes should be Innovation-friendly.

REVIEW OF LITERATURE

Intekhab Alam (2013) mentions the lack or paucity of studies concerning new service development (NSD). He highlighted its importance, especially for service innovating firms.

Srilata Patnaik and C Shambu Prasad (2013) listed the innovation facilitating factors as: leadership; scaling up process demanded innovation; working with industry; meeting demands of growing organization; flexibility of resources; unbiased approach and learning from community.

Dileep Baragde and Neeta Baporikar (2013) concluded that Indian software and inventiveness is monetized in work for clients and not income source to assess the innovativeness taking place.



EMPLOYEE RETENTION STRATEGIES FOR ORGANIZATIONAL SUSTAINABILITY**Dr. Osman Bin Salam**

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ABSTRACT

HR function is responsible for issues resolution on a wide range of subjects, interacting with employees at all levels within an organization. Employee retention is joined at the hip, and represents major HR challenges as we move further into the 21st Century. How do we keep our talent, given unprecedented shortages and erosion of loyalty, and how do we keep them engaged, and even passionate about the work they do? Given the growing severity of these problems, The Human Resource Planning Society has devoted this entire issue to employee retention. This paper attempts to explore conceptually on Employee Retention Strategies for Organizational Sustainability.

Keywords: employee retention strategy, HR, organization, employee, challenges, sustainability

INTRODUCTION

The organization invest high amount of money for their HR Practices recruitment, selection & training programmes and what happens to firm if these talents or employees leave the organization in short while pursuing new opportunities. Plagued by unpredictable retention trends and cut throat global competition, organizations are now achieving the need to understand the supply-demand equation better in order to collect efficient approaches to attract and retain top competent employees. In the best of worlds, human resources would love their works, like their co-workers, work hard for their employers, get paid well for their work, have sufficient chances for advancement, and flexible schedules so they could attend to personal or family requirements when necessary and never leave. Employee Relations contributes significantly to maintaining rapport between employees and the employer. Employee relationship management includes various activities undertaken by the superiors or the management to develop a healthy relation among the employees and extract the best out of each team member.

Employee Retention

Source: google.com

REVIEW OF LITERATURE

1. **Parrott (2000)** believes that today's employees pose a complete new set of challenges, especially when businesses are forced to confront one of the tightest labour markets in decades. Therefore, it is getting more difficult to retain employees, as the pool of talent is becoming more-and more tapped-out. People are the most valuable assets, losing them costs money to the organization. Surprisingly, many companies do not make any effort to reduce employee turnover or find out why employees leave and most of them do not rely on any resources to why employee leave. Companies increasingly finding it difficult to retain talents. Attracting the best talent is one part where as retaining them is another challenge
2. **Tiwari Pankaj, Batra Shaizal, Naidu Gargi, (2008)** in their research research work has already undertaken in the field of employee retention :



A STUDY ON AWARENESS LEVEL ON HOUSING LOANS

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ABSTRACT

The Indian housing finance industry has grown by leaps and bound in few years. Total home loans disbursement by banks has raised which witnesses' phenomenal growth from last 5 years. There are greater numbers of borrowers of home loans. Banks, as we know, is financial institutions that accept deposits from citizens and pay interest in return. What most students do not think about is the entrepreneurial nature of the banks. Banks are not only service institutions, but also profit oriented. Even if they are non profit oriented they do have to make money in their operations in order to pay expenses. Banks do this in a variety of ways such as:- Banks charge interest on loan: Banks do not keep all the money, which they get from various sources on hand. Banks use money to make money. They do this usually by giving loans and earning interest. Usually these loans are industrial loans, personal loans such as housing loan. This paper explores conceptually the concept of housing loans and awareness level of housing loans at Hyderabad jurisdiction only

Keywords: housing loans, borrowers, banks, services, money, awareness

INTRODUCTION

Over the last few decades the role of loan sector has undergone a paradigm shift. It is widely recognized as an important aspect of the source of loan for the people and considered it as a short and long-term investment. Banking services largely depends upon customer demands and their perceived performance. In urban and metropolitan sectors customers are more knowledge and demand more facilities than offered. They are looking for services that are cheaper, faster and qualitatively better"

REVIEW OF LITERATURE

1. **BERSTAIN DAVID (2012)** examined in his study taken from 2001 to 2011 that in this period there is a increase use of home loan loans as compared to private mortgage insurance (PMI). He have divided his study into four sections, section 1 describe why people are going for home loans than PMI. The main reason for this that now home loan markets provide piggy bank loans for those people who don't have 20% of down payment section. Section 2 tells the factors responsible for the growth of home loans and risks on shifting towards home equity market without any PMI coverage. PMI can protect lenders from most losses up to 80% of LTV and the absence of PMI will result in considerable losses in an environment. Section 3 tells the measures in changes in types of loans. For this he has taken the data from the 2001 to 2011. AHS a joint project by HUD and census, the results of this analysis presented in table one reveal a sharp increase in the prevalence of owner occupied properties with multiples mortgages among properties with newly originated first mortgages. Section 4 describes the financial status of single lien and multiple lien households and for this he have taken the survey of consumer finance and show that financial position is weaker in multiple loans than the single loan.
2. **LACOUR MICHEAL (2010)** analysis in his study the factors affected the increase in the level of annual percentages rates (APR) spend reporting during 2005 over 2004. The three main factors are 1. Changes in lender business practices 2. Changes in the risk profile of borrowers and 3. Changes in the yield curve environment. The result show that after controlling for the mix of loan types, credit risk factors and the yield curve, there was no statistically significant increase in reportable value for loans originated directly by lenders during 2005 though indirect whole sale organizations did significantly increase. Finally given, the model of the factors affecting results of 2004 to 2005. We predict that 2006 results will continue to show an increase in the percentage of loans that are higher priced when final numbers released in Sep 2009.
3. **LACOUR MICHEAL (2009)** examined the home purchase mor households objectives of his study to analysis the factors that determi product is different income groups have some specified need to met par



A STUDY ON EXPLORING CUSTOMER AWARENESS OF SALES PROMOTION

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ABSTRACT

The role of marketers extends beyond merely meeting customer needs; it entails comprehending the intricate nuances of consumer behavior. Understanding the purchasing patterns of target markets is pivotal for any marketing department. Marketers must adopt a customer-centric approach, strategizing to develop offers that resonate with target audiences and crafting solutions that not only satisfy customers but also yield profits and benefits for stakeholders.

The primary aim of this study is to analyze the buying behavior of Reliance Retail customers in Hyderabad and assess their awareness of the brand. Marketing research serves as a means to gather insights that aid in identifying opportunities or challenges, guiding managerial decisions effectively.

Retailers advocate for increased promotional activities and advertisements as potential avenues for boosting sales.

Keywords: Customer, Brand, Marketing, Decision

INTRODUCTION

The primary role of marketers is to fulfill the needs and desires of target customers, yet comprehending customer behavior is a complex endeavor. Essential to the marketing department is the understanding of the purchasing patterns of the target market for its company products. Marketers are tasked with adopting a customer-centric approach, guiding the company in crafting offers that resonate with target customers and providing solutions that yield satisfaction for customers, profits, and benefits for stakeholders.

Marketers must delve into customer tastes, preferences, desires, and shopping behaviors as these insights are pivotal for developing new products, pricing strategies, product modifications, messaging, and other elements of the marketing mix. In comprehending the concept of buying, several key questions arise:

Why does the market make purchases? (Objective)

Who makes purchases in the market? (Organization)

What are the market's purchases? (Objects)

When do purchases occur in the market? (Occasions)

Where do purchases happen in the market? (Outlets)

How are purchases made in the market? (Operations)

Additionally, two more questions are pertinent:

How do the characteristics of buyers influence their purchasing behavior?

How do buyers make purchasing decisions?

Addressing these questions aids in predicting consumer buying behavior.

WAYS OF BUYING BEHAVIOR

According to marketing principles, buying behavior can be categorized into two distinct types:

Consumer Behavior: This pertains to individuals who purchase products for direct consumption, rather than for further resale. Examples include household consumers.

Business Behavior: This encompasses entities that acquire products for shopkeepers, dealers, and retailers.



AWARENESS LEVEL OF DIGITAL MARKETING – ROAD AHEAD

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ABSTRACT

This study aims at studying awareness level of digital marketing. It is a continuous process followed by six steps which are important that their level. Digital Marketing is done in order to reach a targeted audience to analyze their demands, to promote product and services and to create brand awareness using online mode. Digital marketing startup companies follow a standard process of approaching clients. There are certain steps which cannot be altered or skipped. These are followed in sequences and executed after evaluating the process again and again.

Keywords: digital marketing, clients, awareness, startups, customers target.

INTRODUCTION

Telecom is one of the fastest-growing industries in India. Today India stands as the second-largest telecommunications market in the world. The mobile phone industry in India would contribute US\$ 400 billion in terms of gross domestic product (GDP) of the country in 2014. This sector which is growing exponentially is expected to generate about 4.1 million additional jobs by 2020, as per Groupe Speciale Mobile Association (GSMA).

In digital marketing your team should be strong enough to deliver what your client expecting, as under digital marketing everyone work is interconnected and with a team only one campaign can get ready.

The market is likely to move towards adoption of LTE and 4G over the coming year. Enhanced bandwidth, flexibility, and agility provided by technology adoption will enable an advanced telecom ecosystem.

MMT (Mobile Marketing)

Mobile marketing is marketing on or with a mobile device, such as a smart phone. Mobile marketing can provide customers with time and location sensitive, personalized information that promotes goods, services and ideas.



OBJECTIVES OF THE STUDY

- To study the role of digital marketing in Return on web.
- To study the different criteria of digital marketing services.

RESEARCH METHODOLOGY

The **descriptive research design** is used for analyzing and studying the pro very simple & more specific than explanatory study.



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Over the last few decades the role of loan sector has undergone a paradigm shift. It is widely recognized as an important aspect of the source of loan for the people and considered it as a short and long-term investment. Banking services largely depends upon customer demands and their perceived performance. In urban and metropolitan sectors customers are more knowledge and demand more facilities than offered. They are looking for services that are cheaper, faster and qualitatively better”

REVIEW OF LITERATURE

1. **BERSTAIN DAVID (2012)** examined in his study taken from 2001 to 2011 that in this period there is a increase use of home loan loans as compared to private mortgage insurance (PMI). He have divided his study into four sections, section 1 describe why people are going for home loans than PMI. The main reason for this that now home loan markets provide piggy bank loans for those people who don't have 20% of down payment section. Section 2 tells the factors responsible for the growth of home loans and risks on shifting towards home equity market without any PMI coverage. PMI can protect lenders from most losses up to 80% of LTV and the absence of PMI will result in considerable losses in an environment. Section 3 tells the measures in changes in types of loans. For this he has taken the data from the 2001 to 2011. AHS a joint project by HUD and census, the results of this analysis presented in table one reveal a sharp increase in the prevalence of owner occupied properties with multiples mortgages among properties with newly originated first mortgages. Section 4 describes the financial status of single lien and multiple lien households and for this he have taken the survey of consumer finance and show that financial position is weaker in multiple loans than the single loan.
2. **LACOUR MICHEAL (2010)** analysis in his study the factors affected the increase in the level of annual percentages rates (APR) spend reporting during 2005 over 2004. The three main factors are 1. Changes in lender business practices 2. Changes in the risk profile of borrowers and 3. Changes in the yield curve environment. The result show that after controlling for the mix of loan types, credit risk factors and the yield curve, there was no statistically significant increase in reportable value for loans originated directly by lenders during 2005 though indirect whole sale organizations did significantly increase. Finally given, the model of the factors affecting results of 2004 to 2005. We predict that 2006 results will continue to show an increase in the percentage of loans that are higher priced when final numbers released in Sep 2009.
3. **LACOUR MICHEAL (2009)** examined the home purchase mor households objectives of his study to analysis the factors that determi product is different income groups have some specified need to met par



WOMEN EMPOWERMENT THROUGH HANDICRAFTS OF TRIBES OF TELANGANA**Mrs. Shahnaaz Sultana**

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Miss. Ruhi Naaz

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Mr. Mohammed Saleem Pasha

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"No one ever became a success without taking chances... One must be able to recognize the moment and seize it without delay."

– Estée Lauder

ABSTRACT

The thought process initiates when handicrafts originate into mind people presume that handicrafts are women's work something they do well, an activity that apparently does not restrict with their domestic responsibilities, and one that requires a low level of investment and short gestation period. Handicrafts as a means of providing income to women. Empowerment is a big challenge for India. Empowerment of all persons especially the marginalized like minorities, tribal, women, people living below the poverty line is the urgent need of the day. There is structural and systematic discrimination due to the culture of domination, sidelining and isolation based on formal and informal practices. Market centered and profit-driven practices have led to exploitation and cheap labor. This paper conceptually understands the role of women in making handicrafts and empower themselves especially the tribes of Telangana state.

Keywords: tribes, women empowerment, Telangana, responsibility, handicrafts, income, Telangana state

INTRODUCTION

The nomadic tribe or the Banjara are understood to be the descendants of the travelers of Europe thousands of years ago who consequently stabled in the desert areas of Rajasthan. They are considered to be among the most colorful tribes in India owing to their colourful dresses and jewelry.

This itinerant group of Banjara practice the craft of Banjara tribal embroidery as well as mirror work. Originated from the Northern part of India, the popular tribe of Banjaras stimulated towards the Deccan Plateau in South India in 17th century during the reign of Aurangzeb, a Mughal Emperor. They are now widely spread over Deccan Plateau, and they live in small villages which are known locally as "tandas". Fine clothes and tribal jewellery usher beauty for the Banjara women who wear their cherished jewellery in all its finery. Banjara women wear colourful ghaghras, cholis, and odnis with bold mirrors and appliqué work.

Banjara Embroidery and Needle works are made extensively by the nomads of Telangana. The colourful and rural lifestyle of Banjaras are displayed in the form of high-spirited clothes.

The embroidery is truly unique in its style and the matchless quality is achieved with a combination of brightness and originality. The intricate embroidery done through this art form is marked by many geometrical combinations like diamonds, squares, and triangles. The colorful threads used in the embroidery are largely symbolic of the vibrant life style of Banjaras. For embellishing an article, they also employ beads, shells, and mirrors. The sunlight which is reflected through the colourful mirror accentuates the splendid beauty of this work. Mirrors are used widely in Banjara Embroidery marking a distinctive feature. A profusion of designs as well as figures are fashioned with the help of simple stitches such as herringbone, chain stitch, as well as short and long stitch.

The beautiful fabrics made by them is characterized by some of the vibrant colours, elaborate embroidery and exquisite mirror work. The different set of products made through Banjara embroidery includes bags, purses, belts, cushion and pillow covers, quilts and bed spread, apart from skirts, salwar suits, blouses etc., for women. The embroidery also makes use of silver, cowries, brass, animal bones and gold.

REVIEW OF LITERATURE

1. **Anonim, (1997)** stated that the presence of differences in leadership perceptions can be seen from some of the key aspects of leadership.



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DECISION MAKING PROCESS OF BUYER-A STUDY**Dr. P.K. Dutta**

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Mr. Md Rahman Shareef

Associate Professor, Anwarul Uloom College of Business Management

Ms. Aamayna

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ABSTRACT

Consumer behavior refers to the mental and emotional process and the observable behavior of consumers during searching, purchasing and post consumption of a product or service. Consumer behavior involves study of how people buy, what they buy, when they buy and why they buy. It blends the elements from psychology, sociology, socio-psychology, anthropology and economics. It also tries to assess the influence on the consumer from groups such as family, friends, reference groups and society in general. In the present scenario the studies shows that social media has greater impact on decision making of buyer and the needs to be greater amount of budgets to be spent on creating impulsive buying through their promotional strategies. This paper discusses the concept of buyer behavior and how it impacts the decision making process of customers.

Keywords: consumer, market, emotional process, product, behavior, purchasing decision

INTRODUCTION

Buyer behavior has two aspects: the final purchase activity visible to any observer and the detailed or short decision process that may involve the interplay of a number of complex variables not visible to anyone.

The decision making process of buyer behavior**1. Need Recognition**

The first step in the consumer decision-making process is identifying the need. The need is the most important element which leads towards the actual buying of the product or service. Need is the trigger point of all the buying decisions.

2. Searching and gathering information

The potential consumer after identifying his needs moves on to the second stage i.e. searching & gathering information. When it comes to choosing between alternatives humans tend to be skeptical, therefore they need all the information before spending their money.

3. Evaluating the Alternatives

Consumers begin to search out for the best deals or options available once he has identified the Need and the source to satisfy that need. The Consumer at this stage evaluates different options based upon product price, product quality, product quantity, and value-added features of a product or other important factors.

4. Actual Purchase of the Product or the Service

In this stage, the customer decides what to buy, where to buy after going through all the above stages. After proper assessment of all the facts, the consumer makes a logical decision to buy a product based upon his needs and wants.

5. Post Purchase Evaluation

In the final stage of the consumer decision-making process the consumer evaluates or analysis the purchased product, the usefulness of the product, satisfaction delivered from the product, Value of the product with respect to the need fulfillment of the consumer.




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EMPLOYEE RETENTION STRATEGIES FOR ORGANIZATIONAL SUSTAINABILITY**Dr. Osman Bin Salam**

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Dr. Meraj Banu

Professor, Anwarul Uloom College of Business Management

Mrs. Fathima Unnisa

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ABSTRACT

HR function is responsible for issues resolution on a wide range of subjects, interacting with employees at all levels within an organization. Employee retention is joined at the hip, and represents major HR challenges as we move further into the 21st Century. How do we keep our talent, given unprecedented shortages and erosion of loyalty, and how do we keep them engaged, and even passionate about the work they do? Given the growing severity of these problems, The Human Resource Planning Society has devoted this entire issue to employee retention. This paper attempts to explore conceptually on Employee Retention Strategies for Organizational Sustainability.

Keywords: employee retention strategy, HR, organization, employee, challenges, sustainability

INTRODUCTION

The organization invest high amount of money for their HR Practices recruitment, selection & training programmes and what happens to firm if these talents or employees leave the organization in short while pursuing new opportunities. Plagued by unpredictable retention trends and cut throat global competition, organizations are now achieving the need to understand the supply-demand equation better in order to collect efficient approaches to attract and retain top competent employees. In the best of worlds, human resources would love their works, like their co-workers, work hard for their employers, get paid well for their work, have sufficient chances for advancement, and flexible schedules so they could attend to personal or family requirements when necessary and never leave. Employee Relations contributes significantly to maintaining rapport between employees and the employer. Employee relationship management includes various activities undertaken by the superiors or the management to develop a healthy relation among the employees and extract the best out of each team member.

Employee Retention

Source: google.com

REVIEW OF LITERATURE

1. **Parrott (2000)** believes that today's employees pose a complete new set of challenges, especially when businesses are forced to confront one of the tightest labour markets in decades. Therefore, it is getting more difficult to retain employees, as the pool of talent is becoming more-and more tapped-out. People are the most valuable assets, losing them costs money to the organization. Surprisingly, many companies do not make any effort to reduce employee turnover or find out why employees leave and most of them do not rely on any resources to why employee leave. Companies increasingly finding it difficult to retain talents. Attracting the best talent is one part where as retaining them is another challenge
2. **Tiwari Pankaj, Batra Shaizal, Naidu Gargi, (2008)** in their research research work has already undertaken in the field of employee retention :



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Impact of Non-Performing Asset on Profitability and Efficiency of Banking Sector in India

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Article type Research paper

Abstract The banking system plays a key role in the mobilisation and deployment of financial resources into the economy. The sound fundamentals of banking are required to be met for its growth. The standard assets are turning into non-performing assets at an alarming rate, with a steep rise in sub-standard, doubtful and loss assets categories. The high rising levels of non-performing assets have brought to light the need to manage and keep them well under control. The major challenge lies in the assessment of credit risk for disbursement of loans and advances to corporates and individuals. The study makes a modest attempt to analyse the adverse effect of non-performing assets on the performance and profitability of the banking sector. Exploratory and empirical research design method is followed. It seeks to analyse the compounded growth of asset classification as well as the impact of



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BRAND AWARENESS- A CONCEPTUAL ANALYSIS

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ABSTRACT

Brand awareness means the extent to which a brand associated with a particular product is documented by potential and existing customers either positively or negatively. Creation of brand awareness is the primary goal of advertising at the beginning of any product's life cycle in target markets. In fact, brand awareness has influence on buying behavior of a buyer. All of these calculations are, at best, approximations. The study makes an attempt to understand the concept of brand awareness and how it impacts the product sales.

Keywords: brand awareness, customers, product, market, behaviour

INTRODUCTION

The concept of branding also developed through the practices of craftsmen who wanted to place a mark or identifier on their work without detracting from the beauty of the piece. These craftsmen used their initials, a symbol, or another unique mark to identify their work and they usually put these marks in a low visibility place on the product. **Brand awareness** is a marketing concept that measures consumers' knowledge of a brand's existence. At the aggregate (brand) level, it refers to the proportion of consumers who know of the brand.



Brand Awareness: Brand Awareness can be measured by customer ability to recall brand related features or advertising, either aided or unaided.

Brand Resilience: This is the Brand's ability to resist new competitors in the category by defending market share against market entrants.

Brand Premium: Brand Premium is the extent to which customers will pay a premium for your product when compared to similar competing products. This can be negative if the product needs to be offered at a discount to competitors to induce purchase.

Brand Leverage: One dimension of Brand Equity is the trust customers put in the Brand by their willingness to try new products or line extensions under the brand name. Extensive usage of Brand Leverage could result in Brand Dilution, especially if the new products or line extensions fall below customer expectations.

Market Leverage: Market leverage of a brand is its ability to gain market access via distribution channels.

Brand Equity can be considered as a weighted average of each of these metrics. Weights for each Brand Equity can be derived from expert judgment or by quantitative methods, for example by regressing long-term market-share time-series (approximated by moving average estimates) against time-series of each of these metrics collected from a sufficiently large and random sample of respondents.



IMPACT OF 360 DEGREE APPRAISALS ON EMPLOYEE SATISFACTION

Dr. Shaik Shafeequr Rahman¹, Dr. Y Vinodhini² and Mr. Mohammad Imtiyaz Khan³

^{1,2}Professor, ³Assistant Professor
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ABSTRACT

Performance appraisal is a systematic appraisal of the employee's personality traits and performance on the job and is designed to determine his contribution and relative worth to the firm. Performance appraisal can be an effective instrument for helping people grow and develop in organizational setting. Through a well organized appraisal system. An employee can create learning spaces for himself in an organization. This paper conceptually attempts to explore the concept of performance appraisal and its impact on employee satisfaction.

Keywords: performance appraisal, employee, organization, development, employee satisfaction

INTRODUCTION

"Performance appraisal is a formal structured system of measuring and evaluating an employee's job, related behaviors and out comes to discover how and why the employee is presently performing on the job and how the employee can perform effectively in the future so that the employee, organization and society all benefit. Appraising the performance of individuals, groups and organizations is a common practice of all societies. While in some instances these appraisal processes are structured and formally sanctioned, in other instances they are an informal and integral part of daily activities.

360 Degree Appraisal



360-degree feedback,

multi-source assessment, also known as 360 degree appraisal is a process in which someone's performance is assessed and feedback is given by a number of people who may include their manager, subordinates, colleagues and customers. This is the most common approach and is more properly described as 180-degree feedback (Armstrong, 2009:615-643). As a term, 360 degree is derived from pilots' visual checks before take off (Shea, 1999; cited by Rohan-Jones, 2004, pp.2-3). Therefore it is rooted in the military terms. The 360 degree term is found by a US Navy pilot whose name is Professor Mark Edwards. The idea comes from peer review in US military institutions (Rohan-Jones, 2004). Apart from its name, multi-rater feedback procedure originates from 'employee attitude survey, performance appraisal and personal development plans and assessment centres' (Chivers and Darling, 1999, pp.16). The combination of these three components has shaped 360 degree feedback as an instrument. The extent of 360 degree feedback use is summarised by Chivers and Darling (1999) between 1996 and 1998; according to their data multi rater feedback procedure was implemented in 1996 by 38% of 119 organisations, in 1997 by 11% of 388 companies and in 1998 by 47% of 216 firms.

REVIEW OF LITERATURE

1. Hsu, B.F. et al.(2007) discusses about organizational goals are met by teamwork and each team member must have five factors to benefit the team and organization. These five factors are Conscientiousness, Agreeableness, Openness to Experience, Extroversion, Emotional Stability.



IMPACT OF 360 DEGREE APPRAISALS ON EMPLOYEE SATISFACTION

Dr. Shalk Shafeequr Rahman¹, Dr. Y Vinodhini² and Mr. Mohammad Imtiyaz Khan³

^{1,2}Professor, ³Assistant Professor
Anwarul Uloom College of Business Management

ABSTRACT

Performance appraisal is a systematic appraisal of the employee's personality traits and performance on the job and is designed to determine his contribution and relative worth to the firm. Performance appraisal can be an effective instrument for helping people grow and develop in organizational setting. Through a well organized appraisal system. An employee can create learning spaces for himself in an organization. This paper conceptually attempts to explore the concept of performance appraisal and its impact on employee satisfaction.

Keywords: performance appraisal, employee, organization, development, employee satisfaction

INTRODUCTION

"Performance appraisal is a formal structured system of measuring and evaluating an employee's job, related behaviors and out comes to discover how and why the employee is presently performing on the job and how the employee can perform effectively in the future so that the employee, organization and society all benefit. Appraising the performance of individuals, groups and organizations is a common practice of all societies. While in some instances these appraisal processes are structured and formally sanctioned, in other instances they are an informal and integral part of daily activities.

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BRAND PREFERENCE- A STUDY

Dr. Atliya Mahboob¹, Dr. Nikhat Sultana² and Dr. Syed Abdul Aleem³

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ABSTRACT

Brand preference reflects a desire to use a particular company's product(s) or service(s) even when there are equally-priced and equally-available alternatives. In fact, more often than not, brand preference indicates a desire to seek out a specific product or service even when it requires paying more or expending more effort to obtain it! Brand preference is important to companies because it provides an indicator of their customers' loyalty, the success of their marketing tactics, and the strength of their respective brands. This article attempts to understand the concept of brand preference from the customer point of view.

Keywords: brand, company, customer, produce/ service, brand preference, loyalty

INTRODUCTION

The way in which the consumers in a free market choose to divide their total expenditure in purchasing goods and services. Using a limited number of assumptions, an individual's preferences can be built up into a utility. choices made by consumers new to a market are driven by two competing forces: consumers' desire to collect information about alternatives and their aversion to trying risky ones. These forces give rise to three stages of purchasing: an information collection stage that focuses initially on low-risk, big brand names; a stage in which in order for compilation persist but is comprehensive to lesser-known brands; and a stage of information consolidation leading to preference for the brands that make available the maximum helpfulness.

REVIEW OF LITERATURE

Intensity Measures of Consumer Preference:-

- Hauser, John R
- Shugan, Steven M

To design successful new products and services, managers need to measure consumer preferences relative to product attributes. Many existing methods use ordinal measures. Intensity measures have the potential to provide more information per question, thus allowing more accurate models or fewer consumer questions (lower survey cost, less consumer wear out). To exploit this potential, researchers must be able to identify how consumers react to these questions and must be able to estimate intensity-based preference functions, as follows:-

- Alternative measurement theories are reviewed.
- Axioms for developing testable implications of each theory are provided.
- Statistical tests to test these implications and distinguish which theory describes how consumers are using the intensity measures are developed.
- Functional forms appropriate for the preference functions implied by each theory are derived.
- Procedures to estimate the parameters of these preference functions are provided. Based on these results, a practical procedure, implemented by an interactive computer package, to measure preference functions in a market research environment is developed.

2.) Re-evaluation of Preference Distribution Analysis:-

- Taylor, James R

Products are seen as ranging from light suds to heavy suds, weak chocolate flavor to strong chocolate flavor, etc. The premise is that differences in buyers' preference patterns reflect these underlying dimensions. This article's purpose is not to question the concept of this dimensional approach but rather to question the data collection procedure used to develop the preference distribution. The argument is that the paired comparison procedure, as currently used, can lead to misinterpretation of the underlying developing a realistic preference distribution is to place each subject on the



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BUSINESS TRANSFORMATION – INNOVATIVE WAYS OF DOING BUSINESS

Mr. Mohd.Ibrahimmuddin, Mrs. Shahnaaz Sultana and Mrs. Shabana Fatima

Associate Professor

Anwarul Uloom College of Business Management

Once you start workings on something do not be afraid of failure and don't abandon it-people who work sincerely are the happiest

---Chanakya

ABSTRACT

Business transformation as a journey focuses on organizational design, talent management, HR functional transformation and overall change. Transformation in business is a catalyst for social change, Integrated and interoperable business. There is now renewed interest in the practicalities of catalyzing change. Democratization of business is a revolution in cultural transformation business management; digitalization is another major breakthrough in business/trade which has made a competitive platform and a boundary less market and has impacted globally in general and India in particular. To foster that understanding and respect seems to have proven to be a stumbling block. In addition to the increased regulatory requirements and challenges related to business operations other hurdles are also increasing in the path of transformation. This paper attempts to discuss the changes that have made their significant mark on cultural transformation in commerce which initiates from British rules economy to till date the changes that have brought about in commerce with inclusive of digitization of commercial transaction, financial system and so on and its impact on Indian economy.

Keywords: Management, digitalization, change, society, transformation, business, culture

INTRODUCTION

An era of positivism begins to pervade the Indian economy, there is no clear positivism yet in the global context and it seems which may actually present an opportunity for visionary business process management firms to lead the charge towards process optimization using digitalization and big data are creating the foundation for new business ideas. Firms are making significant investments to enhance customer experience and engagement through the development of new products and capabilities in commercial activities. Digitalization is a revolution in commerce and that has drastically transformed into the cultural roots of doing a business or commerce. With all of the transformation in the industry today, it's crucial that the needs and wants of the consumer are top of mind for industry decision-makers.

Democratizing of Business: At the pioneering stage, information pertaining to business was usually available and accessible on a need basis but, digital commerce has often increases availability and accessibility of information to various stakeholders such as customers, suppliers, competitors, and employees. As a result, Businesses need to often provide more clarity about decision and access rights and information security, as these tend to get blurred in digital businesses as a paramount for cultural transformation in commerce.

OBJECTIVES OF THE STUDY

1. To study the historical perspective of business
2. To compare present and past scenario of commercial activities/business across globe
3. To study the impact of cultural transformation of business with global perspective

RESEARCH METHODOLOGY

Type of Study: Descriptive

Sources of data: Secondary data

LIMITATIONS OF THE STUDY

Only secondary data has been sourced for the study

Time is one of the limiting factors



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CAUSES OF WORK STRESS AT PRIVATE AND PUBLIC ORGANIZATIONS

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ABSTRACT

To identify causes of stress at work as well as individual, organisational and personal interventions used by employees to manage stress in public, private and non-governmental organizations (NGOs).

Stress can either help or hinder one's effectiveness depending upon the stress level. When the level increases, personal effectiveness increases but, when the stress crosses the optimum level, the persons' effectiveness declines. Too much tension in the string also yields very poor result and may break the string. A group can also be a potential source of stress. These group stressors can be categorized into three areas. They are lack of group cohesiveness, lack of social support and intra individual, interpersonal and inter-group conflicts. Among individual factors contributing to stress are personality, life and career changes and life trauma. Job stress is becoming a day to day problem for many of our life. It's all because of the fast world evolution. Everyday we have to cope with the fast life

IMPORTANCE AND EFFECTS OF WORK STRESS

Now that we've covered the impact stress can have on employees, let's look at how it impacts a business as a whole. The work impact that the symptoms of stress can result in include:

- More missed days
- Lower overall productivity
- Higher staff turnover
- Workers' compensation

Medical insurance & other stress-related expenses

This makes it clear that relationship between stress and job performance is not a positive one. And if stress becomes a huge issue and a business starts to experience the issues mentioned above, it can even make it hard to acquire new talent. Where former employees can anonymously review their former employer, word can quickly spread about an unhealthy work environment, and it can become a challenge to attract top talent. Ultimately, the result of all of this is lost revenue for a business.

Causes of Stress in the Workplace

If you feel like stress is affecting job performance, it's a good idea to start digging into what is causing work-related stress.

- Poor company culture
- Long hours & excessive workload
- Worrying about job security
- Poor management, including both under and over-managing
- Lack of communication/transparency about business changes
- Workplace harassment

If you recognize any of these as issues within your organization, now's the time to start identifying ways to reduce stress at work for employees.

Advantages of Stress Management in the Workplace

So far, the discussion has been about the effects of stress at work, but we'd like to turn the focus to the benefits of a low-stress work environment.

Strong company culture: Employees have a major role in a company's culture. Healthier employees operating under manageable levels of stress will be happier and more positive, helping to create a workplace culture that's conducive to creativity and productivity.




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DEMONETIZATION & ITS IMPACT ON INDIAN ECONOMY

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ABSTRACT

Demonetization is considered as a buzz word for the entire India. On November 8, 2016 Prime Minister Narendra Modi overnight has announced demonetization for an attack on important external threats such as money laundering, corruption, terrorism, and hoarding by anti national and anti social elements that used cash for crime purpose etc. Demonetization is basically the act of stripping a currency unit of its status as legal tender. It is nothing but a process where old currency notes of 500 and 1000 are replaced with new currency notes of 500 and 2000. because of the sudden introduction of governments demonetization drive, it has led to cash crunch, forcing people to prefer online payments and other forms of digital payments. This paper conceptually explores how demonetization affected Indian public, the challenges faced by the government, and how people sustained the demonetization.

Keywords: Demonetization, public, economy, corruption, cash

1. INTRODUCTION

Demonetization is the act of stripping a currency unit of its status as legal tender. It is nothing but a process where old currency is replaced by new currency. The government on November 8, 2016 banned the use of old currency notes of 500/- and 1000/-. Because of the sudden overnight announcement given by our PM Narendra Modi which has led to cash crunch, forcing people to prefer plastic money and other form of digital payments. But for the society who are more used to physical notes, the transition to digital payment system was very tough. The JM financial report states that, Life has become more difficult as the old currency notes of 500/- and 1000/- were about 86.4% of total currency in circulation by value as on March 31, 2016. According to Reserve Bank Of India data, Demonetization effected Indian public in different ways such as It had impacted severely on our budget, on household essentials, on travelling, on eating outside food, and on export growth which ultimately led to stress and confusion among Indian public.

The main reason why government has demonetized their nation's currency is: resisting corruption and encouraging cashless economy in India. The intense disruption caused by the removal of 500/- and 1000/- old currency notes has caused a massive debate on black money over the last one year. What everyone has overlooked is that in the current Indian economy there are two types of black money. One is the hidden income of honest people and the other is, The income earned by criminals. An ultimate aim of demonetization of old currency notes was to eliminate black money from Indian economy but no country has succeeded in eliminating black money completely. In order to eradicate black money from country we need to punish tax defaulters, and improve tax compliance.

2. IMPORTANCE OF DEMONETIZATION IN INDIA:

On November 8, 2016, PM Narendra Modi in his 40 minutes speech has announced the demonetization of existing currency notes of rupees 500/- and 1000/-. He also said that the existing old currency notes will be "WORTHLESS PIECE OF PAPER". He also cleared in his speech that demonetization is to stop corruption and flow of black money in Indian economy.

Niti Aayog vice chairman Arvind Panagaria said that "Demonetization of high value bank notes will have a positive impact on economy and proved to be effective step towards curbing the black money driven corruption". With the efforts of PM Narendra Modi, the demonetization was made successful by drastic improvement in plastic money such as debit cards and credit cards. Demonetization is considered as a measure to fight against black money. The main aim of PM Narendra Modi was to make India get adapted to digital banking and invite small traders to adopt cashless economy. As per Reserve Bank of India, The economy could be transformed into a digital age. Demonetization basically helps in eradication the "Black money" or in other words "dirty money" from the economy. Apart from this, there are few other reasons for demonetization:

- Demonetization helps in tackling where the black money is more used in the economy.
- Demonetization helps to eliminate/remove fake currency notes and stop utilize in terrorism in India.
- To lower the cash circulation and promote digital payments and E-wallets



AN INVESTIGATION INTO ENHANCING EMPLOYEE PERFORMANCE THROUGH
GRIEVANCE MANAGEMENT WITHIN A PRIVATE ENTERPRISE

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ABSTRACT

Grievances are a common occurrence in all workplaces, and effectively addressing them is crucial for fostering a harmonious and productive work environment. The management of grievances revolves around the efficient resolution of issues. Employee grievances may stem from various sources such as contractual terms, workplace regulations, company policies, health and safety standards, past practices, sudden cultural changes, individual mistreatment, wages, bonuses, and more. The study encompasses employees within a Private Limited company and specifically targets a group of employees with similar characteristics. It holds substantial relevance both in the current context and for future considerations. The company serves as a model for effective grievance handling, prioritizing informal procedures that facilitate timely issue resolution. Employees express satisfaction with this approach, leading to enhanced job satisfaction and a sense of belonging. Managerial attitudes play a crucial role in mitigating industrial problems, emphasizing the importance of effective grievance management practices.

Keywords: Grievances, workplaces, environment, issues

INTRODUCTION

Grievances are a common occurrence in all workplaces, and effectively addressing them is crucial for fostering a harmonious and productive work environment. The management of grievances revolves around the efficient resolution of issues. This aspect is particularly vital in today's world, where many companies emphasize the significance of their human resources as Human Capital rather than mere employees. Therefore, it becomes imperative to verify the validity of such statements, which can be achieved by evaluating the speed at which employee concerns are addressed and resolved.

Employee grievances may stem from various sources such as contractual terms, workplace regulations, company policies, health and safety standards, past practices, sudden cultural changes, individual mistreatment, wages, bonuses, and more. In this context, the management's attitude towards comprehending employee issues and resolving them amicably significantly contributes to maintaining a culture of high performance. Managers need to be educated about the grievance resolution process and their role in fostering positive relations with the workforce and labor unions.

Effective handling of grievances is integral to fostering positive employee relations and ensuring fairness, success, and productivity within the workplace. Building and maintaining positive labor relations require mutual effort and understanding from both management and employees. Therefore, nurturing relationships and fostering cooperation between all stakeholders is paramount for successful labor relations.

REVIEW OF LITERATURE

"Do We Need To Train Our Managers in Handling Grievances?" by Zulkiflee Daud Mohd Faizal Mohd Isa Wan Shakizah Wan Mohd Nor Zairani Zainol, discusses styles in handling grievances among heads of department at a telecommunication company and the influence of training and experiences in selecting the appropriate grievance handling styles. Finding from this study will help organizations to construct their training framework when especially training in grievance management and leadership. This study has revealed that training result was the significant predictors for the integrating grievance handling style. Training session can enhance heads' of department abilities to convey information regarding company's rules and regulations, terms and conditions of employment and result from precedent cases if the situation and symptom of the present grievance was similar with previous cases. "Grievance expression between co-workers: reliability and validity of a measurement scale" Sleny denise king's study reports the development of the Grievance Expression Scale (GES), a self-report measurement instrument of how organizational members express objections or complaints that they have about one another's behavior. The GES instrument represents an attempt to better categorize and quantify the behavior of organizational members. Most importantly, the GES stimulates new questions for the study of conflict communication behavior in organizations and a means for answering these questions.

The article titled "save yourself from grief Day, Clive" in Motor Tran Complete, explains how to avoid greater issues in the organizations. If at




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HUMAN RESOURCE POLICY –IMPLICATIONS OF ORGANIZATIONAL GROWTH

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ABSTRACT

"People" are the most important and valuable resource every organization has in the form of its employees. Dynamic people can make dynamic organizations. Effective employees can contribute to the effectiveness of the organization. Competent and motivated people can make things happen and enable an organization to achieve its goals. Organizations have now started realizing that the systematic attention to human resources is the only way to increase organizational efficiency in terms of productivity, quality, profits and better customer orientation. HR can help deliver organizational excellence by focusing on learning, quality, teamwork, and through various employee friendly strategies. This article conceptually discusses in general the human resource policies adopted in organizations and their implications on organizational growth.

Keywords: Human Resource Policy, people, organization, employees, effectiveness, goals

INTRODUCTION

The HR Policies in an organization helps every individual to raise his/her potential in all facets by helping him to be satisfied and secured about his present and future. Impact of human resource practices on organizational performance has been a widely researched area for years. Results of studies, from developed countries to developing countries, have been time and again showing that HR practices have significant impact on organizational performance. The role of HR is critical as they need to continuously monitor and assess the policies to evaluate how effective they are in providing employees with their much-needed work-life balance and work satisfaction, while at the same time ensuring that in an attempt to accomplish this, the organization is not taking a toll on itself. The culture and economy do not remain the same over time. A set of policies that might have been helpful in the precedent can no longer continue equally useful in existing time. That is what makes the role of an HR practices vital.

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HUMAN RESOURCE POLICY –IMPLICATIONS OF ORGANIZATIONAL GROWTH

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ABSTRACT

"People" are the most important and valuable resource every organization has in the form of its employees. Dynamic people can make dynamic organizations. Effective employees can contribute to the effectiveness of the organization. Competent and motivated people can make things happen and enable an organization to achieve its goals. Organizations have now started realizing that the systematic attention to human resources is the only way to increase organizational efficiency in terms of productivity, quality, profits and better customer orientation. HR can help deliver organizational excellence by focusing on learning, quality, teamwork, and through various employee friendly strategies. This article conceptually discusses in general the human resource policies adopted in organizations and their implications on organizational growth.

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A STUDY ON THE RELATIONSHIP BETWEEN HRD CLIMATE AND JOB SATISFACTION IN PUBLIC AND PRIVATE SECTOR ORGANIZATIONS

Dr. Aljaz Khan, Mrs. Asma Sultana and Mr. Mohd Farooq Ali
Assistant Professor, Anwarul Uloom College of Business Management

ABSTRACT

Every economy and organization's most valuable resource is its human capital. When a country or organization has sufficient human resources, it can accomplish its objectives and maximize its resources for the benefit of both the economy and the organization. The HRD atmosphere helps employees build their capacities for improved organizational performance and makes it easier for them to learn the necessary competencies to carry out their expected tasks, both now and in the future. Thus, the study of HRD climate is very essential for all organizations. The data collected through self administered survey (structured) questionnaire from the sample respondents. The secondary data sources include journal, books, periodicals, government publications, reports and electronic sources. The data analysis process assessed the profile of respondents; the employee's perception about HRD climate and its elements with respect to departments and regions; the association between HRD climate and job satisfaction. Lastly, we can conclude that inculcating HRD climate within the select public and private organizations enhance the job satisfaction of employees. Any executive must recall that the all round development of the employees is a speedy growth for his/her organization and it is favorable HRD climate that makes an organization to grow smoothly and drastically.

INTRODUCTION

These days, in order to compete in the global economy and to be both lucrative and sustainable, all organizations—big or little, governmental or nongovernmental—must be customer-oriented and customer-sensitive. Human resource development has received more attention over the past 20 years, so knowing the fundamentals of HRD and the HRD climate will help with the effective and efficient use of human resources to achieve organizational success.

As researches elicited, developed nations do have better HRD and congenial HRD climate than underdeveloped ones. Accordingly, Tendon(1995) noted that backwardness is nothing but a result of undeveloped human resource and underdevelopment is the failure to use the human resources; because a nation cannot get the best out of its resources if its human resources is not competent enough.

HRD climate can be defined as the perception of employees about the developmental environment or climate of their organization. It facilitates HRD and helps employees to develop their capabilities for better organizational performance. The OCTAPACE culture is the HRD culture, and the component of HRD climate that deals with the extent to which openness(O), confrontation(C), trust(T), autonomy(A), pro-activity(P), authenticity(A), collaboration(C) and experimentation(E) are valued and promoted in an organization.

PURPOSE OF THE STUDY

- To understand Organizational Dynamics
- To examine employees' perception about HRD climate in relation to job satisfaction in the private and public sector organizations of Telangana
- To assess the association between HRD climate and job satisfaction in the private and public sector organizations of Telangana

SIGNIFICANCE OF THE STUDY

- It would help in obtaining an insight to facilitate the undergoing restructuring process in the Civil Service in the selected regional states.
- It would provide some input for concerned government bodies or policy makers to assess their organizations HR policies and strategies and make relevant timely decisions
- It would create awareness and improve the understanding, views, opinions and the contribution of managers about the worth of HRD and HRD climate implementation and about the relationship between HRD climate and job satisfaction for the selected offices(Departments) as well as for ot
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CAUSES OF WORK STRESS AT PRIVATE AND PUBLIC ORGANIZATIONS

Mr. Syed Muzammiluddin¹, **Mr. Mohd Wasif Ahmed²**, Miss. Saba Fatima³ and Mr. M A Hyder Khan⁴

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ABSTRACT

To identify causes of stress at work as well as individual, organisational and personal interventions used by employees to manage stress in public, private and non-governmental organizations (NGOs).

Stress can either help or hinder one's effectiveness depending upon the stress level. When the level increases, personal effectiveness increases but, when the stress crosses the optimum level, the persons' effectiveness declines. Too much tension in the string also yields very poor result and may break the string. A group can also be a potential source of stress. These group stressors can be categorized into three areas. They are lack of group cohesiveness, lack of social support and intra individual, interpersonal and inter-group conflicts. Among individual factors contributing to stress are personality, life and career changes and life trauma. Job stress is becoming a day to day problem for many of our life. It's all because of the fast world evolution. Everyday we have to cope with the fast life

IMPORTANCE AND EFFECTS OF WORK STRESS

Now that we've covered the impact stress can have on employees, let's look at how it impacts a business as a whole. The work impact that the symptoms of stress can result in include:

- More missed days
- Lower overall productivity
- Higher staff turnover
- Workers' compensation

Medical insurance & other stress-related expenses

This makes it clear that relationship between stress and job performance is not a positive one. And if stress becomes a huge issue and a business starts to experience the issues mentioned above, it can even make it hard to acquire new talent. Where former employees can anonymously review their former employer, word can quickly spread about an unhealthy work environment, and it can become a challenge to attract top talent. Ultimately, the result of all of this is lost revenue for a business.

Causes of Stress in the Workplace

If you feel like stress is affecting job performance, it's a good idea to start digging into what is causing work-related stress.

- Poor company culture
- Long hours & excessive workload
- Worrying about job security
- Poor management, including both under and over-managing
- Lack of communication/transparency about business changes
- Workplace harassment

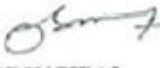
If you recognize any of these as issues within your organization, now's the time to start identifying ways to reduce stress at work for employees.

Advantages of Stress Management in the Workplace

So far, the discussion has been about the effects of stress at work, but we'd like to turn the focus to the benefits of a low-stress work environment.

Strong company culture: Employees have a major role in a company's culture. Healthier employees operating under manageable levels of stress will be happier and more positive, helping to create a workplace culture that's conducive to creativity and productivity.




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PERFORMANCE MANAGEMENT IN BUSINESS ORGANISATIONS

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ABSTRACT

Performance Management (PM), in all its guises, occurs across all organizations whether formally through an official organizational process or informally through daily dialogue. Given its inherent importance to the field of HRD, we conducted a scoping review of the PM literature over a period of more than 11 years, uncovering 230 articles from 41 different journals. Our review suggests that the PM literature explores the more process driven aspect of PM, namely performance appraisal (PA) as opposed to investigating PM in a truly holistic way. Throughout we suggest a series of research gaps which, if filled, will help both Human Resource Development (HRD) scholars and practitioners better understand how employee performance can be effectively managed in the future.

Keywords: Performance Management, Scoping Literature Review, Performance Appraisal

In view of that, many progressive organizations have started giving importance to the people factor.

Before we understand what is Performance management we must clearly understand three important terms which are very essential:

- **Performance:** Achievement of the goals against the target set
- **Competency:** Knowledge, skills & attitude required to perform the role effectively
- **Potential:** Capacity of individual to handle the responsibilities based on his ability and current competency level.

Performance Management includes the performance appraisal process which in turn helps identifying the training needs and provides a direction for career and succession planning. Faced with a host of new workplace trends — more virtual teams, frequently changing Bosses, stiff competition and the growing problem of talent retention — companies are tweaking appraisal processes to keep pace. Today organizations are looking for performance management systems that combine the kind of legal protection and pay-for-performance linkage supported by the traditional process with current best practices focused on developing employee performance, improving employee retention, and increasing organizational effectiveness.

According to Armstrong and Baron, Performance Management is both a strategic and an integrated approach to delivering successful results in organizations by improving the performance and developing the capabilities of teams and individuals. The term performance management gained its popularity in early 1980's when total quality management programs received utmost importance for achievement of superior standards and quality performance. Tools such as job design, leadership development, training and reward system received an equal impetus along with the traditional performance appraisal process in the new comprehensive and a much wider framework. Performance management is an ongoing communication process which is carried between the supervisors and the employees throughout the year.

Evaluation of employees periodically is very important to find out their efficiency. From the organizational point of view, performance appraisal is very important to improve the quality of work force. Some employees who lag behind in certain keys of performance appraisal should be assisted to analyze and improve their performance level.

The field of performance management can comprise two separate types of management. One aspect of performance management is review of performance of a company as a whole, and also evaluate the effectiveness of the managers and heads of companies in reaching goals. In another sense, performance management may be a system of evaluating employees to help them reach reasonable goals and thus ensure that the company performs better.

Performance management of individual employees includes planning work, reviews, offering opportunities to learn more in one's field, and rewarding e




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Performance Management (PM), in all its guises, occurs across all organizations whether formally through an official organizational process or informally through daily dialogue. Given its inherent importance to the field of HRD, we conducted a scoping review of the PM literature over a period of more than 11 years, uncovering 230 articles from 41 different journals. Our review suggests that the PM literature explores the more process driven aspect of PM, namely performance appraisal (PA) as opposed to investigating PM in a truly holistic way. Throughout we suggest a series of research gaps which, if filled, will help both Human Resource Development (HRD) scholars and practitioners better understand how employee performance can be effectively managed in the future.

Keywords: Performance Management, Scoping Literature Review, Performance Appraisal

In view of that, many progressive organizations have started giving importance to the people factor.

Before we understand what is Performance management we must clearly understand three important terms which are very essential:

- **Performance:** Achievement of the goals against the target set
- **Competency:** Knowledge, skills & attitude required to perform the role effectively
- **Potential:** Capacity of individual to handle the responsibilities based on his ability and current competency level.

Performance Management includes the performance appraisal process which in turn helps identifying the training needs and provides a direction for career and succession planning. Faced with a host of new workplace trends — more virtual teams, frequently changing Bosses, stiff competition and the growing problem of talent retention — companies are tweaking appraisal processes to keep pace. Today organizations are looking for performance management systems that combine the kind of legal protection and pay-for-performance linkage supported by the traditional process with current best practices focused on developing employee performance, improving employee retention, and increasing organizational effectiveness.

According to Armstrong and Baron, Performance Management is both a strategic and an integrated approach to delivering successful results in organizations by improving the performance and developing the capabilities of teams and individuals. The term performance management gained its popularity in early 1980's when total quality management programs received utmost importance for achievement of superior standards and quality performance. Tools such as job design, leadership development, training and reward system received an equal impetus along with the traditional performance appraisal process in the new comprehensive and a much wider framework. Performance management is an ongoing communication process which is carried between the supervisors and the employees throughout the year.

Evaluation of employees periodically is very important to find out their efficiency. From the organizational point of view, performance appraisal is very important to improve the quality of work force. Some employees who lag behind in certain keys of performance appraisal should be assisted to analyze and improve their performance level.

The field of performance management can comprise two separate types of management. One aspect of performance management is review of performance of a company as a whole, and also evaluate the effectiveness of the managers and heads of companies in reaching goals. In another sense, performance management may be a system of evaluating employees to help them reach reasonable goals and thus ensure that the company performs better.

Performance management of individual employees includes planning work, reviews, offering opportunities to learn more in one's field, and rewarding e




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PERFORMANCE MANAGEMENT IN BUSINESS ORGANISATIONS

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Assistant Professor

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THE ROLE OF ARTIFICIAL INTELLIGENCE IN FINANCIAL DECISION MAKING

Mr. Muhammed Nawaz, Mr. Mohammed Sartajuddin and Mr. Mohammed Sayeed

Assistant Professor
Anwarul Uloom College of Business Management

ABSTRACT

Artificial intelligence (AI) is transforming how companies and investors evaluate risk, analyze data, and make trading decisions. It is a revolution in financial decision-making. This study examines the critical role that artificial intelligence (AI) plays in the financial industry and explains how it is revolutionizing several facets of decision-making. Artificial intelligence (AI) systems can process enormous amounts of data at previously unheard-of speeds by utilizing machine learning algorithms. This allows for more precise forecasts and proactive risk management. AI-driven models also provide insights into market behavior and trends, enabling financial professionals to make wise decisions in ever-changing conditions. This study looks at the use of AI in a variety of financial domains, including algorithmic trading, credit scoring, fraud detection, and portfolio optimization. It also goes through the difficulties and moral issues surrounding the use of AI in financial decision-making.

REVIEW OF LITERATURE:

Intelligent devices in Finance are used in a number of areas and activities, including fraud detection, algorithmic trading and high-frequency trading, portfolio management, credit decisions based on credit scoring or credit approval models, bankruptcy prediction, risk management, behavioral analyses through sentiment.

RESEARCH METHODOLOGY

Research methodology is the specification of the method of acquiring the information needed to the structure or to solve the problem at hand.

Type of study: descriptive

Introduction:

In recent years, artificial intelligence (AI) has emerged as a game-changer in the financial industry, transforming traditional approaches to decision-making processes. From algorithmic trading to risk assessment and fraud detection, AI technologies are revolutionizing how financial institutions operate and investors strategize. This article delves into the profound impact of AI on financial decision-making and explores its various applications and implications.

OBJECTIVES OF THE STUDY

The objective of this study is to provide a systematic review of the literature on artificial intelligence (AI) in customer-facing financial services, providing an overview of explored contexts and research foci, identifying gaps in the literature and setting a comprehensive agenda for future research.

Applications of AI in Financial Decision Making:

- **Algorithmic Trading:** AI-powered algorithms analyze market data in real-time, identifying patterns and executing trades at lightning speed. This enables traders to capitalize on opportunities and mitigate risks more effectively than ever before.
- **Risk Assessment:** AI models utilize advanced analytics to assess credit risk, market volatility, and portfolio diversification. By processing vast amounts of data, AI algorithms can provide more accurate risk assessments, enabling financial institutions to make informed decisions.
- **Fraud Detection:** AI-powered fraud detection systems employ machine learning to identify suspicious patterns and anomalies in financial transactions. This helps prevent fraudulent activities and safeguards the integrity of financial systems.
- **Customer Service:** AI-driven chatbots and virtual assistants enhance customer service by providing personalized recommendations, answering queries, and streamlining processes such as account management and loan applications.

Advantages of Artificial Intelligence (AI) in financial decision-making:

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EXPERIENTIAL MARKETING

Mrs. Fathima Unnisa, Mrs. Zareen Fathima and Mrs. Nazia Tabassum

Assistant Professor

Anwarul Uloom College of Business Management

ABSTRACT

In the age of hypercompetition, marketers should anticipate the needs and demands of the customers and provide a little beyond their expectation to delight customers. Marketers tend to surprise their customers thereby creating delight. The emotion of surprise adds an element of newness to the same consumption experience thus generating positive word-of-mouth. However it should be borne in mind that surprise has to be used with caution – it loses its significance if used frequently. Customers should be surprised at certain intervals only. Surprise does not require significant investment. Marketers must make sure that one time heavy investment to surprise customers will have only a short-term positive impact and will eventually fade from the memories of the customers.

Keywords: experiential marketing, surprise, customer delight

INTRODUCTION

Experiences are considered to be key concepts in marketing today. Still there is confusion in business terminology and clear definitions of experience and experience marketing are absent in marketing literature. Experience is the key element in understanding consumer behavior and marketing management, and according to Pine and Gilmore (1998) it is even a foundation for the whole economy. Experience is the main component of experience marketing and according to LaSalle and Britton (2003) and Schmitt (1999) it is marketing of the future.

During the past years, experience marketing has become a topical issue also in the branding world. In 1999 Schmitt said “we are in the middle of a revolution [...]. A revolution that will replace traditional feature-and-benefit marketing with experiential marketing” (Schmitt 1999a). Since then, many articles have been published, but still a scant understanding of what constitutes experience and even less knowledge of what experience marketing comprises is prevailing. In other words, an unambiguous definition of experience marketing is not to be found in marketing literature.

Experience marketing is a relatively new concept in marketing and therefore clearly little empirical research has been conducted. Academics, experts, and practitioners see experience marketing in different ways and offer varying approaches, but we need a solid foundation for the whole concept and an understanding of the essence of experience marketing. For example, confusion arises when defining experience marketing, experiential marketing, and customer experience management that are sometimes used as synonyms. Also Tynan and McKechnie (2009) in the review article “Experience marketing: a review and reassessment” refer to lack of clarity in marketing literature with regard to “what exactly constitutes an experience and the conflation of terms associated with experience marketing”. Although they confirmed that there is conceptual confusion in terminology, the authors did not propose their definitions. Schmitt, the initiator of experiential marketing, wrote in 1999 a seminal article and a book “Experiential marketing”. But ten years later in his article (2009) written together with Brakus and Zarantonello, the keyword is experience marketing.

In 2005 Boswijk, Thijssen and Peelen expanded the idea of meaningful experiences in their book “A new perspective on the experience economy”. The same idea was also explored by a Swede Hans Gelter (2007). In 2006 and 2007 Holbrook tried to prove (in ten critical book reviews) the lack of conceptual foundations and reasons of commercial interest of other authors as well as partial understanding encountered in this area.

The first objective of this paper is to examine the terms experience, experience marketing and experiential marketing in detail to understand the phenomenon. Consistency in language and definitions would facilitate communication and future research in this area a great deal. By providing main definitions, this paper separates experience marketing from experiential marketing. Research in this area is impossible unless we have a good understanding of the definitions, and the theory and the conceptual models behind the subject.

Marketers need to understand the whole conceptual framework and process. Otherwise they cannot create proper customer experiences that are enjoyable and satisfying.



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SERVICE MARKETING

Miss. Bushra Husna, Miss. Ruhl Naaz and Mr. Mohammed Saleem Pasha

Assistant Professor

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ABSTRACT

Services marketing is marketing based on relationship and value. It may be used to market a service or a product. Marketing a service-based business is different from marketing a product-based business. Services marketing is a specialized branch of marketing. Services marketing emerged as a separate field of study in the early 1980s, following the recognition that the unique characteristics of services required different strategies compared with the marketing of physical goods. The purpose of this paper is to study the concept, scope and challenges and issues in service marketing. Keywords: Service marketing, scope, challenges, process, product

INTRODUCTION

Everyday we interact with various economic activities like – getting courier delivered at the requested address, making phone call to friend, relative, or client, having coffee at coffee shop, or taking metro to commute office. Such activities are called services because they involve deed or act and offered by one party to another for sale.

Services differ from goods in many ways. The way a product is produced, distributed, marketed, and consumed is not the way a service is. Hence, a different marketing approach is necessary for the marketing of services.

Today, in this post we are going to explain – What services are? What are the characteristics of services? How services are marketed?

DEFINITION OF SERVICES

According to **American Marketing Association** services are defined as “activities, benefits or satisfactions which are offered for sale or provided in connection with the sale of goods.”

According to **Phillip Kotler and Bloom** services is defined as “any activity or benefit that one party can offer to another that is essentially intangible and does not result in the ownership of anything. Its production may or may not be tied to a physical product.”

Characteristics of Services

1. **Intangibility** – Services cannot be touched or held, they are intangible in nature. *For example* – you can touch your Smartphone. But, you cannot hold or touch the services of your telecom service provider.
2. **Inseparability** – In case of services the production, distribution, and consumption takes place simultaneously. These three functions cannot be separated.
3. **Variability** – It is impossible to provide similar service every time. You'll experience some change every time you buy a particular service from a particular service provider. *For example* – Yesterday you had a coffee at CCD. Today, you are again at CCD to have a coffee, but you have got a different place to sit today; the person served you coffee is different today; other people having coffee are also different today. Hence, your experience of having coffee today is different as compared to yesterday.
4. **Perishability** – You can store goods, but it is not so in the case of services. Services get perished immediately.
5. **Participation of customer** – Customer is co-producer in production of services. For delivery customer involvement is as important as is of the service provider. *For example* – if you went to a parlour for haircut, how it cannot be possible without your presence and involvement.
6. **No ownership** – In the sale of services, transfer of ownership does not take place. It means to say that consumer never owns the services.

Marketing Mix for Services: Objectives to study marketing mix are to explain the marketing mix as traditional as well as modern. Traditional includes 4P's (Product, Price, Place, Promotion) while modern service marketing mix includes 7P's including (People, process and physical evidence). Marketing mix is a set of crucial elements which makes the Programme of marketing effective. It is a tool used by marketers to meet the needs of the customer. Earlier, customer was not treated as the part of marketing.



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Services differ from goods in many ways. The way a product is produced, distributed, marketed, and consumed is not the way a service is. Hence, a different marketing approach is necessary for the marketing of services.

Today, in this post we are going to explain – What services are? What are the characteristics of services? How services are marketed?

DEFINITION OF SERVICES

According to **American Marketing Association** services are defined as “activities, benefits or satisfactions which are offered for sale or provided in connection with the sale of goods.”

According to **Phillip Kotler and Bloom** services is defined as “any activity or benefit that one party can offer to another that is essentially intangible and does not result in the ownership of anything. Its production may or may not be tied to a physical product.”

Characteristics of Services

1. **Intangibility** – Services cannot be touched or held, they are intangible in nature. *For example* – you can touch your Smartphone. But, you cannot hold or touch the services of your telecom service provider.
2. **Inseparability** – In case of services the production, distribution, and consumption takes place simultaneously. These three functions cannot be separated.
3. **Variability** – It is impossible to provide similar service every time. You'll experience some change every time you buy a particular service from a particular service provider. *For example* – Yesterday you had a coffee at CCD. Today, you are again at CCD to have a coffee, but you have got a different place to sit today; the person served you coffee is different today; other people having coffee are also different today. Hence, your experience of having coffee today is different as compared to yesterday.
4. **Perishability** – You can store goods, but it is not so in the case of services. Services get perished immediately.
5. **Participation of customer** – Customer is co-producer in production of services. For delivery customer involvement is as important as is of the service provider. *For example* – if you went to a parlour for haircut, how it cannot be possible without your presence and involvement.
6. **No ownership** – In the sale of services, transfer of ownership does not take place. It means to say that consumer never owns the services.

Marketing Mix for Services: Objectives to study marketing mix are to explain the marketing mix as traditional as well as modern. Traditional includes 4P's (Product, Price, Place, Promotion) while modern service marketing mix includes 7P's including (People, process and physical evidence). Marketing mix is a set of crucial elements which makes the Programme of marketing effective. It is a tool used by marketers to satisfy the needs of the customer. Earlier, customer was not treated as the part of marketing.



THE IMPACT OF CRYPTOCURRENCY ON CONTEMPORARY BUSINESS PRACTICE

Miss. Shahnaz Begum, Miss. Ruksana Begum and Mr. Mohammed Ahmedullah Quadri

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Anwarul Uloom College of Business Management

ABSTRACT

The advent of cryptocurrencies has had a significant impact on modern corporate operations, upending established conventions and transforming conventional financial institutions. This essay investigates the complex effects of cryptocurrency on businesses across the globe. It explores how blockchain technology, which forms the basis of most cryptocurrencies, has the potential to revolutionise the financial industry and what it means for improving transaction security, efficiency, and transparency. It also looks at the use of cryptocurrencies as substitute payment methods, going over the benefits and difficulties that companies have when incorporating virtual currencies into their daily operations. As companies manage the risks involved in accepting and investing in cryptocurrencies, careful consideration should also be given to the unstable nature of cryptocurrency marketplaces and the unpredictability of regulations. This study provides insights into the strategic concerns and optimal practices through an examination of case studies and empirical evidence.

INTRODUCTION

The advent of cryptocurrencies has caused a paradigm change in business practices in the modern era, upending established financial systems and changing the nature of trade. Cryptographic techniques are used by cryptocurrencies, including Ethereum, Ripple, and Bitcoin, to safeguard transactions and manage the generation of new units. These decentralised digital assets have gained popularity. Cryptocurrencies, made possible by blockchain technology, a decentralised ledger system, present enterprises in a variety of sectors with both previously unheard-of potential and difficulties.

In order to fully understand the revolutionary potential, adoption trends, and consequences of cryptocurrencies for strategic decision-making, this study will investigate the dramatic effects of cryptocurrencies on modern business practices. This study aims to shed light on how cryptocurrencies have developed and been incorporated into traditional finance in order to help businesses better understand the intricacies of this new. Additionally, blockchain enables peer-to-peer transactions that are trustless, removing the delays that come with using traditional banking systems and facilitating smooth cross-border payments.

A growing number of companies are already taking digital currencies in exchange for goods and services, signalling the growing acceptance of cryptocurrencies as alternative payment methods. Prominent corporations such as Microsoft, Overstock.com, and PayPal have adopted cryptocurrencies as a mode of payment, indicating a transition towards a financial ecosystem that is more comprehensive and easily accessible. But obstacles including price volatility, unclear regulations, and scalability problems provide serious barriers to broad acceptance and use.

Furthermore, businesses face both opportunities and hazards due to the unstable nature of bitcoin markets. Price changes provide financial risks and uncertainties in addition to the possibility of large returns on investment.

Businesses need to carefully consider the advantages and disadvantages of using blockchain technology and cryptocurrencies in light of these developments. Businesses may take advantage of decentralised finance while minimising risks and guaranteeing regulatory compliance by integrating cryptocurrencies strategically. The purpose of this paper is to give a thorough overview of how cryptocurrencies are affecting modern business processes and to provide useful advice for companies navigating this dynamic and changing market.

OBJECTIVES

- Examine how blockchain technology and cryptocurrency might revolutionise modern business operations.
- Examine the ways in which businesses are using cryptocurrency and the effects this has on operations and financial activities.
- Examine the advantages and difficulties that companies have when incorporating cryptocurrency into their investment portfolios and payment systems.
- Examine the cryptocurrency regulatory environment and how it affects company needs.



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CONSUMER BEHAVIOUR

Miss. Husba Sameen, Miss. Ruksar Fatima and Dr. Mohammed Ahmed Mohluddin

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ABSTRACT

Although much of the research on consumer behaviour has focused on the visual input modality other inputs are fundamentally important in guiding our perception of products and services. Thus consumer responses are also directed by the complementary and interacting influence of touch hearing smell and taste. Such information can sometimes be of more importance in driving consumer purchasing decisions than the purely visual characteristics of a product. Given that we, as consumers, are routinely exposed to multiple sensory inputs, and that most retail settings are multisensory by nature, exploring how the senses interact is key to understanding consumer-product interaction.

INTRODUCTION

Consumer behaviour encompasses mental and physical activities that consumers engage in when searching for, evaluating, purchasing, and using products and services. In the marketplace, consumers exchange their scarce resources (including money, time, and effort) for items of value. A consumer researcher studying how consumers buy long-term care insurance might investigate (1) the characteristics of consumers who buy this type of insurance (e.g., income, age, lifestyle), (2) where they buy it (e.g., from an agent vs. from an 800 number listed in an advertisement), (3) when they buy it (e.g., after a critical event such as a parent's illness or after seeing an ad), (4) how they buy it (e.g., comparing many policies vs. selecting the same one that a friend has), (5) why they buy it (e.g., fear of depleting life savings vs. desire for excellent care in old age), and (6) what happens after they buy it (e.g., satisfaction with the decision and the company).

Economic Behaviour

Consumer behaviour is one of the most extensively researched areas in microeconomics. Initially, the field was dominated by approaches based on neoclassical economics. The most fundamental of these early approaches was expected utility theory, which argued that consumers have complete information about each product, evaluate that information in a deliberate and exhaustive manner, and ultimately choose the product that has the greatest utility (subject to constraints of money, availability, etc.). Critics argued, however, that it is unrealistic to assume that consumers choose the brand with the maximum utility because, as noted previously, individuals have limited information processing and make errors in judgment. Consumers are also unlikely to have all of the information about all brands, and the information they do have is subject to perceptual and motivation biases. For instance, one well-documented effect is that consumers place higher value on products that appear to be in short supply (a phenomenon that Brehm in 1966 explained as psychological reactance to the loss of freedom). Similarly, consumers' reference point for deciding whether the price for a product is fair is not only the absolute price, as neoclassical economics posits, but also the change in price and frame of reference (i.e., prospect theory).

Consequently, the field of consumer behaviour now largely draws on psychological insights. That is, although some recent consumer decision-making models do leave room for extended rationality (e.g., expectancy value theory), other models recognize that consumers do not maximize expected utility and might simply compare brands on a single attribute (e.g., the lexicographic model). The neoclassical economic approach to consumer behaviour also assumes that consumer preferences are stable and makes no mention of where consumers derive their preferences in the first place. Hence, consumer socialization and social influence are major areas of study by economic psychologists. Psychological approaches to understanding consumer behaviour also investigate the roles of emotions, motivations, lifestyles, and the self-concept that have largely been absent from the neoclassical view of the consumer.

CONSUMER PSYCHOLOGY

The Introduction of Psychology to Studying Consumer Behaviour

Interest by psychologists in consumer behaviour and the factors that influence such behaviour extends one hundred years. In 1900, H. Gale published work on the position of an advertisement on the printed page in 'The University of Minnesota Studies on Psychology.' Walter Dill Scott (who persuasion was with Wundt), introduced the concepts of needs and motive Advertising. Scott's 1908 book, *The Psychology of Advertising in Theory and*



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IMPACT OF 360 DEGREE APPRAISALS ON EMPLOYEE SATISFACTION

Dr. Shaik Shafeequr Rahman¹, Dr. Y Vinodhini² and Mr. Mohammad Imtiyaz Khan³

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ABSTRACT

Performance appraisal is a systematic appraisal of the employee's personality traits and performance on the job and is designed to determine his contribution and relative worth to the firm. Performance appraisal can be an effective instrument for helping people grow and develop in organizational setting. Through a well organized appraisal system. An employee can create learning spaces for himself in an organization. This paper conceptually attempts to explore the concept of performance appraisal and its impact on employee satisfaction.

Keywords: performance appraisal, employee, organization, development, employee satisfaction

INTRODUCTION

"Performance appraisal is a formal structured system of measuring and evaluating an employee's job, related behaviors and out comes to discover how and why the employee is presently performing on the job and how the employee can perform effectively in the future so that the employee, organization and society all benefit. Appraising the performance of individuals, groups and organizations is a common practice of all societies. While in some instances these appraisal processes are structured and formally sanctioned, in other instances they are an informal and integral part of daily activities.

360 Degree Appraisal



360-degree feedback,

multi-source assessment, also known as 360 degree appraisal is a process in which someone's performance is assessed and feedback is given by a number of people who may include their manager, subordinates, colleagues and customers. This is the most common approach and is more properly described as 180-degree feedback (Armstrong, 2009:615-643). As a term, 360 degree is derived from pilots' visual checks before take off (Shea, 1999; cited by Rohan-Jones, 2004, pp.2-3). Therefore it is rooted in the military terms. The 360 degree term is found by a US Navy pilot whose name is Professor Mark Edwards. The idea comes from peer review in US military institutions (Rohan-Jones, 2004). Apart from its name, multi-rater feedback procedure originates from 'employee attitude survey, performance appraisal and personal development plans and assessment centres' (Chivers and Darling, 1999, pp.16). The combination of these three components has shaped 360 degree feedback as an instrument. The extent of 360 degree feedback use is summarised by Chivers and Darling (1999) between 1996 and 1998; according to their data multi rater feedback procedure was implemented in 1996 by 38% of 119 organisations, in 1997 by 11% of 388 companies and in 1998 by 47% of 216 firms.

REVIEW OF LITERATURE

1. Hsu, B.F. et al.(2007) discusses about organizational goals are met by teamwork and each team member must have five factors to benefit the team and organization. These five factors are Conscientiousness, Agreeableness, Openness to Experience, Extroversion, Emotional Stability.





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NUMBER OF RESEARCH PAPERS PUBLISHED PER TEACHER IN THE JOURNALS AS NOTIFIED ON UGC CARE LIST DURING THE LAST FIVE YEARS

CALENDER YEAR 2020

S.No	Title of paper	Name of the author/s	Name of the journal	ISSN No
1	Crash Of Crude Oil And Its Impact On Petrol Price Of Asian Countries	Mr. Syed Abdul Aleem	International Journal of Management	0976-6502 / 0976-6510

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International Journal of Management (IJM)

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ISSN Print: 0976-6502 and ISSN Online: 0976-6510

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CRASH OF CRUDE OIL AND ITS IMPACT ON PETROL PRICE OF ASIAN COUNTRIES

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ABSTRACT

Crude oil popularly known as black gold is one among the vital energy resources throughout the world and with the rapid economic development the crude oil demand among the Asian countries has been rising rapidly, where in this perspective Asian countries form to a large chunk of crude oil consumers. The recent instability among the crude oil prices have been moving intensely since the surge of pandemic caused by Covid 19, so in response to the pandemic a study has been carried to scrutinize the behavior of retail petrol prices of select Asian countries in association to crude oil prices followed with an factual analysis linked to secondary source of data. The central argument of the present paper is to find the relationship of rapid changing crude oil prices with the retail selling price of petrol product among the select Asian countries. The study is conducted by taking the retail petrol prices of five major Asian countries viz. India, Pakistan, Bangladesh, Nepal and Sri Lanka. The present research has collected time series data from the available secondary sources named statista and global petrol prices website for crude oil and petrol prices for a period of 4 months i.e. from 17th Feb 2020 to 25th May 2020. To investigate the impact correlation and regression has been utilized. The study came up with an interesting outcome of strongly negative and insignificant impact of crash of crude oil on the retail petrol prices in Sri Lanka, Bangladesh followed with a slight positive and significant impact of crash of crude oil on the retail petrol prices in India, Pakistan from the period 17th Feb 2020 to 25th May 2020 since the outbreak of Covid 19




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CALENDER YEAR 2021

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1	A Study On The Influencing Factors Of Online Classes During Covid-19 On Parents And School Going Children In Hyderabad.	Mr. Syed Abdul Aleem	International Journal of Management	0976-6502 / 0976-6510

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A STUDY ON THE INFLUENCING FACTORS OF ONLINE CLASSES DURING COVID-19 ON PARENTS AND SCHOOL GOING CHILDREN IN HYDERABAD

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ABSTRACT

This paper is an attempt to examine the influencing factors and behavior of parents and children in relation with online classes after Outbreak of Covid -19 Pandemic in Hyderabad city collected through Google forms among a sample size of 100 parents. The paper used exploratory Factor Analysis to examine the factor structure. The online classes influencing factors affecting children and parents after Outbreak of Covid -19 Pandemic has been answered by parents by identifying 25 items on Likerts scale, which has been captured by conducting exploratory factor analysis. Principal Component Analysis using SPSS version 16 has been utilized to verify the challenges faced by children and parents in parent's perspective. The present study helps in understanding the problems faced by children and parents during online classes after the outbreak of

