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BOOK REVIEW

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Book Reviews

The Outward Mindset

Devaki Nadkarni

A Study on Paradigm Shift of Technology Drivers in Indian E-Banking Context

Technological innovation and competition among existing banking organizations and new market entrants has allowed for a much wider array of electronic banking products and services. These include traditional activities such as accessing financial information, obtaining loans and opening deposit accounts, as well as relatively new products and services such as electronic bill payment services, financial “portals,” account aggregation and business-to-business market places and exchanges. E-banking has been continuously growing as a new service during the last decade and is becoming a strategic necessity for banks. This paper describes a study about adaption of e-banking activities in a city of Bangalore. Using a sample of 184 students and staff from a Bangalore University this paper attempts to find out the different underlying dimensions of technology quality from e-banking customer perceptions. So, this study basically aims at finding the technology oriented service quality drivers of word of mouth, switching and repurchase intentions, the marketing variables which often are ignored in order to judge the effects on customer satisfaction and loyalty.

Dr. Sathyanarayana¹

Dr. Nirmala M²

Keywords : word of mouth, switching, repurchase intentions, e-banking

Impact of Store Location and Layout on Consumer Purchase Behavior in Organized Retail

Store location and layout are essential variables influencing shopper conduct and a basic determinant towards the making of overall store imagery. Well composed store layouts are critical on the grounds that they firmly impact in-store movement designs, shopping environment, shopping conduct, and operational productivity. At the point when an irregularity happens regarding store area and format, a few customers may forsake that store looking for another which offers quick, advantageous and better administrations. Store format is a basic variable driving customer elaboration and reaction in retailing. While impressive consideration has been centered on store location in connection to physical retailing, store design has been for all intents and purposes is undermined in the investigation of retailing. Related survey of literature echoes the fact that, store layout and the retail location have been found to essentially affect a retailer's strategy, buyer expectations and demeanor towards the retail organizations and ultimately enhancing retail atmospherics. The study aims at identifying the crucial aspects of store location and layout which have a significant causal impact on the consumer purchase behavior in the organized retail environment.

Mukti Prakash Behera¹

Vivek Mishra²

Keywords : Location, Layout, Atmospherics, Retail, Store

Using CSI to Measure Customer Satisfaction with Indian Railways

Indian Railways is one of the largest railways network to be operated by a single government in Asia. Though Indian Railways has been enjoying the position of monopoly for decades, it faces increasing competition from the low-cost airlines and other modes of public transportation. The present study has been undertaken to find the satisfaction level of customers regarding the various services of Indian Railways like ticketing, platform, and journey. Primary survey method was used wherein data was collected via a formal questionnaire administered on a sample of 500. CSI was computed to find out the satisfaction level of customers. The major findings of the study depict that out of the various services considered; customers seem to be the most satisfied with platform services though even here the satisfaction level is not very high. Overall the satisfaction level of customers for all the services related to railways is roughly 50% which suggests that Indian Railways as a whole is not meeting the expectations of its customers and consequently it can be inferred that changes are required in a number of areas.

Dr. Reeti Agarwal¹

Dr. Ankit Mehrotra²

Keywords : Transportation service, Indian Railways, Customer Satisfaction Index, Perception Gap.

A Study on Adoption of Mobile Wallet for Cashless Economy

Ever since Indian Prime Minister Mr.NarendraModi has demonetized Rs. 500 and Rs. 1000 notes on 8th November'2016, there was a lot of buzz in Indian market regarding alternate mode of payment. People and merchants who were initially reluctant or not using electronic payment modes such as Electronic-wallet or Mobile-wallet, credit card, debit card or net banking e.t.c had started using these heavily to combat the difficult problem of cash crunch during that phase. The government now is taking various initiatives towards making India digital which would help the society in multifarious manner. In this scenario for the sustainable future there is a need to focus in achieving a balanced mobile ecosystem environment. This study explores the factors leading to user's adoption of Mobile-wallet specifically and assesses the level of acceptance among people. To make it more meaningful, a quantitative data analysis is done through a well structured questionnaire with a sample of 170 respondents of different age groups and education level. It is a descriptive study where relevant Kruskal Wallis test is applied to critically analyse the data. The results show that there is significant difference between the different age groups, education level and pre and post demonetization users with the e-wallet usage viewpoints.. This research gives insight for brick and click, pure dot.coms' and brick & mortar companies and their stakeholders whose businesses are expanding and growing multifold with the increased users of mobile-wallet services. Also it would help in understanding & predicting the importance of sustaining the mobile ecosystem environment.

Ruchi V. Dixit¹

Dr. R.N Singh²

Satyam Chaturvedi³

Keywords : Demonetization, Mobile-Wallet, Pure dot.com, brick & click, brick and mortar and Mobile Ecosystem.

A Study of Effectiveness of Government Policies in India for the Inclusive Growth of Human Resource

From the past few decades, policies started to move in the route of expanding inclusive education with effective involvement of government. Governments of developing nations are generating policies for educational upliftment. Applying educational policies, the motive of the government is to maintain and develop the effective human resource within a society. Attention of the government includes primary education to higher education. It also involves professional training programmes related to every discipline. The aim of this paper is to find out the government policies in terms of expenditure and achievements for inclusive education to develop human resources in developing countries. A case of Indian experience has been taken into consideration. This approach generates a picture as to how India is enriching its educational system for human resource development and this research study will be useful for the policy makers to determine the appropriate level of overall spending of government and achievements in education system for human resource development. Analytical research methodology has been adopted.

Sanjay Kumar Srivastva¹

Rajesh Srivastva²

Keywords : Government Policies, Inclusive education, SSA, NCERT, National Educational Policy.

Financial Failure: The Case of Hindustan Motors Limited

The unhealthy financial state can be a massive and can cause long term distress which can result corporate failure. When a firm is under financial distress, the situation sharply reduces its market value and large customers may cancel their orders. The symptom of financial distress include erosion on net worth, negative operating results, factory layoff, dividend reductions and plummeting share prices. Thus it is vital for organizations to make correct diagnosis the symptoms of sickness which are required to be studied very carefully. This paper makes an attempt to provide an insight into the financial distress measurement of Hindustan Motors Ltd. over the period of ten years (2004-05 to 2013-14). The NCAER distress prediction model has been employed to investigate the financial health of said firm. Further statistical tools like trend analysis and χ^2 test were used to draw conclusion. Results show that there is significant relationship between both observed variables and trend variables that determine financial distressed of Hindustan Motors.

Partha Ghosh¹

Keywords : Financial Distress, NCAER Model, Trend Analysis, Hindustan Motors.

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