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**Use of E-Marketing in Indian Agriculture Sector to Manage Distribution Challenges**

Agriculture plays an important role in the Indian economy and is the main source of food production and employment which provides food to various hungry people but the persons who are providing food are not getting enough returns. As per statistics, in India, one farmer committed suicide every 32 minutes between 1997 and 2005. As a result of ignorance of government more than 1,00,000 farmers have taken their lives since 1997. The wastage of crops is the death of a farmer because he put all his efforts to provide food to eat but at the end he gets nothing out of it. It has been proved with the help of parametric test Karl Pearson's correlation that there is a positive relationship between the farmer's suicide and food wastage in India. The problems of failure of distribution and marketing of agriculture products are also discussed in this paper. Agricultural E-marketing is the proposed solution for the existing problem and model is widely described in the paper.

Ms. Taranjit Kaur¹, Assistant Professor, Doraha Institute Of Management & Technology Doraha, Punjab, mailattaran_9@yahoo.co.in

Keywords :- India, Agriculture, Problems, Technology, E-marketing, Food Wastage, Farmers Suicides

Investigating Potential for Savings Mobilization and Credit Expansion by Commercial Banks in Tanzania

The study employed a descriptive method to determine the frequency of the relationship between the dependent variable (i.e. savings mobilisation and credit expansion) and independent variables which are level of income, customers' knowledge on savings and credit facilities, and bank processes and procedures. It was observed that some of these commercial banks need to mobilize their savings and expand more credit. From the results it was found that the three factors namely level of income, customers' knowledge on savings and credit facilities as well as bank processes and procedures have a significant effect on the amount of savings and credit expansions, that is, they can potentially lead to any increase or decrease in the level of savings and credit for commercial banks. In this study two analytical approaches were used; the multiple regression analysis and the correlation analysis. The result shows that there is a strong relationship between savings mobilisation and credit expansion and the three factors mentioned above.

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Keywords : Savings and Credit, Expansion, Commercial Banks, Regression Model, Tanzania.

Role of the Parent in Developing Perception of Money among Children : An Exploratory Study

The behaviour of an individual, reasons from the cognitive process. There are research works which indicate that the same are result of learning that takes place from the early childhood days. Since birth, the child keenly observes the environment around and registers a method from each factor. The majority formation happens by the time the child is approximately six or seven years of age from the conception. Also, an individual is formed by the way of interaction with others, one's economic ability or lack of ability, one's private and public behavior, and one's career preferences. Some of these interactions get processed into beliefs and stay in the memory of the child, which the child later uses at different stages of his life cycle. Out of these set, there are few which form the perception of money in the children. Researchers have claimed that money understandings can generate a range of responses, such as a broad sense of strength, confidence or efficacy, self-interested behavior, abuse of interpersonal relationships, and sensitivity to potential restrictions of freedom or threats to autonomy. The informal knowledge and experience gained either at home and pre-school, and then continued at primary level has the greatest impact. The family method of earning and using wealth influence the children to earn and spend the same when the child grows up. The research attempts to understand the beliefs of the parents regarding their understanding of wealth, methods adopted by the parents to introduce money concept to their children and their beliefs about the influences which shape the perception of children about money.

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Keywords :- Childhood, Conception, efficacy, Interpersonal Relationship, Parents, Influencers

Perception of Internet Banking Users towards Internet Banking Adoption

The extension of commerce and banking to cyberspace is an inevitable development in the era of information technology. Over past decade many financial institution have gone retail banking over internet which resulted in to fostering the number of internet banking users. This study aims at identifying the factors that affect the adoption of internet banking from internet banking users' perspective. Four adoption dimensions, viz. Usefulness, Exposure, Trust and Ease-of-Use are identified based on principal component method of factor analysis. Further the difference in the perception of internet banking users of public sector and private sector bank is examined. The results indicated that both public sector and private sector banking users have similar perception towards all dimensions of internet banking adoption. The empirical findings not only prioritize different parameters of internet banking adoption but also provide guidelines to banks for focusing on important factors that affect perception of individual internet banking users.

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Keywords :- Internet Banking, Adoption, Internet Banking Users, Usefulness, Exposure, Trust, and Ease-of-Use.

Factors Influencing Purchase and Non-Purchase Behaviour in Online Shopping

This research paper mainly tries to identify the factors influencing purchase decision of online shoppers and factors which need to be improved by e-commerce websites. It also aims at studying the reasons given by consumers for refraining from online shopping. A quantitative research was carried out on a sample of 160 respondents and their responses were analysed using factor analysis. The results of the survey analysis revealed that purchase decision factors for online shoppers were convenience & benefits of online shopping, website features & services, and promotional activities done by websites. The factors which need to be improved by e-commerce websites were display of products & services by websites, after sales service and logistics. Consumers avoided online shopping due to risks associated with online shopping, no trust on e-commerce websites and costly products. Implications of this research can be used by e-commerce websites to understand online shopping behaviour of consumers.

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Keywords : Online Shopping, E-commerce, Quantitative Research, Behaviour, Purchase, Factors, Sample

Impact of Enterprise Resource Planning (ERP) Implementation Process on Users Performance

The purpose of this paper is to investigate the effect of the implementation process of ERP systems on the change in user performance caused by ERP systems. Data was collected from 12 manufacturing organizations and the sample of the study constituted of 202 individuals working in these manufacturing companies. The degree of project success was assessed in terms of 5 components : hardware, software, people, and data and procedure resources. The results revealed that the model shows that the explanatory power for user performance is 23.7 %, which is considered adequate for the studies of this nature in structural equation modeling. For testing the individual hypotheses, a bootstrap re-sampling procedure was conducted and coefficients were estimated and the results indicated that hardware and networking resources and software resources used during implementation of ERP systems were associated with the performance of the user. This study provides an empirical, valuable step towards an investigation into the effect of implementation process of ERP systems on the performance of the user. The study throws light on the aspect that if ERP is implemented properly, it will show a positive impact else it will show a negative impact on the performance of the user.

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Keywords :- User Performance, ERP Implementation, Innovation

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