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CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	CUSTOMER INTENTION ANALYSIS OF USE OF FINPAY SERVICES USING UNIFIED THEORY OF ACCEPTANCE AND USE OF TECHNOLOGY (UTAUT) MODEL (STUDY OF FINPAY SERVICE USER IN JAKARTA) <i>DINEKE KUSUMAWATI & Dr. TEGUH WIDODO</i>	1
2.	HUMAN RESOURCE MANAGEMENT PRACTICES AS PREDICTORS OF EMPLOYEES' JOB SATISFACTION IN TOURISM INDUSTRY: A STUDY OF SELECTED HOTELS IN THE LAKE TANA REGION OF ETHIOPIA <i>YIHEYIS AREGU & Dr. NAVJOT KAUR</i>	2
3.	POSITIVE AND NEGATIVE IMPACT OF GST ON INDIAN ECONOMY <i>RAJ KARAN & SHIKHA SHOKEEN</i>	3
4.	THE EFFECT OF SELECTED FINANCIAL RATIOS ON PROFITABILITY: AN EMPIRICAL ANALYSIS OF LISTED FIRMS OF CEMENT SECTOR IN BANGLADESH <i>MD. FORHAD, MOHAMMAD SABBIR HOSSAIN & MAHBUBA SULTANA</i>	4
5.	A STUDY ON 'THE ROLE OF DIC IN WOMEN ENTREPRENEURSHIP DEVELOPMENT' WITH SPECIAL REFERENCE TO PATHANAMTHITTA DISTRICT (KERALA) <i>BALA DEVI KUNJAMMA</i>	5
6.	EXTENDING BRANDS TO EMERGING MARKETS - IMPLICATIONS FOR BRAND MANAGEMENT STRATEGY: A CASE OF LUXURY FOUR WHEELER IN INDIA <i>Dr. LALITA MISHRA</i>	6
7.	AN ANALYTICAL PERSPECTIVE ON ASEAN INDIA TRADE AND ASEAN INDIA FREE TRADE AGREEMENT (AIFTA) <i>RENJU JOSEPH</i>	7
8.	TEXTILE FACTORIES AND THEIR PERFORMANCE IN USING AGOA OPPORTUNITY (THE CASE OF MAA GARMENT AND ALMEDA TEXTILE AND GARMENT FACTORIES) <i>HAILAY GEBRETSADIK SHIFARE</i>	8
9.	THE FACTORS THAT AFFECTING STRUCTURE CAPITAL IN MANUFACTURING COMPANIES: THE STUDY IN INDONESIA OF 2012-2014 <i>PURWITO KESDU ASMORO CIPTO, ACHMAD CHOERUDIN & YULI SURYANTI</i>	9
10.	IMPACT OF GST ON THE UNORGANIZED RETAILERS IN PALAI MUNICIPALITY, KERALA <i>MATHEW ABRAHAM</i>	10
	REQUEST FOR FEEDBACK & DISCLAIMER	11

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CUSTOMER INTENTION ANALYSIS OF USE OF FINPAY SERVICES USING UNIFIED THEORY OF ACCEPTANCE AND USE OF TECHNOLOGY (UTAUT) MODEL (STUDY OF FINPAY SERVICE USER IN JAKARTA)

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ABSTRACT

This research aims to determine the factors that influence the intention of using information technology-based payment services by involving the variables commonly used in the UTAUT model by using non-probability sampling method with convenience sampling type, 315 respondents were asked to provide an assessment with a scale of 10 for 18 sentence statements in quizenair format. All variables are latent so that a number of indicators are then converted into 18 quizenair statements. The kuienair was sent to 315 selected respondents using non-probability sampling method with convenience sampling type. Seven hypotheses were developed to examine the causal relationships between the variables and those that make up the structural equation model (SEM). The results of statistical tests indicate that all indicators are valid and reliable and empirical models developed meet the criteria of goodness of fit. Behavioral intention variable are significant to perceived usefulness and perceived ease of use. Perceived usefulness variable are significant to perceived ease of use and trust. The variables that not indirectly influenced are trust, social influence and Perceived Behavioral Intention (PBC) to behavioral intention. This research is expected to be useful for PT Finnet Indonesia in order to achieve the increasing intention of Finpay service.

HUMAN RESOURCE MANAGEMENT PRACTICES AS PREDICTORS OF EMPLOYEES' JOB SATISFACTION IN TOURISM INDUSTRY: A STUDY OF SELECTED HOTELS IN THE LAKE TANA REGION OF ETHIOPIA

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ABSTRACT

In the contemporary era of aggressive business environment, the human resource factor of any organization is considered as a source of sustainable competitive strength, and job satisfaction of employees is regarded as important work place behavior to improve service quality and organizational performance. This research is an exploratory study sought to determine the extent to which human resource management practices can predict employees' job satisfaction in the tourism industry with special focus on selected hotels in the Lake Tana Region of Ethiopia. Six human resource management practices; namely recruitment and selection, employee involvement, training and development, performance appraisal, work condition and compensation practice were used as independent variables to predict job satisfaction of hotel employees. Data was obtained by using structured questionnaire from a total of 294 respondents who were selected from eleven hotels operating in Bahir Dar, an important tourist destination town in the southern shore of Lake Tana. Purposive, stratified and simple random sampling methods were used to select study hotels, departments and respondent employees respectively. Data were analyzed by using Pearson correlation and multiple regression methods. The result of the Pearson correlation indicate that all perceived human resource management practices considered in this study have positive and statistically significant association with job satisfaction. The regression analysis also shows that employee involvement, work condition, performance appraisal and compensation practice have a positive and statistically significant effect on employees' job satisfaction.

POSITIVE AND NEGATIVE IMPACT OF GST ON INDIAN ECONOMY

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ABSTRACT

Goods and Services Tax prevalently known as GST a solitary assessment on the supply of products and ventures, ideal from the maker to the buyer. Credits of information charges paid at each stage will be accessible in the consequent phase of significant worth expansion, which makes GST basically an expense just on esteem expansion at each stage. This examination paper features the positive and negative effect of the GST in the Indian Tax System.

THE EFFECT OF SELECTED FINANCIAL RATIOS ON PROFITABILITY: AN EMPIRICAL ANALYSIS OF LISTED FIRMS OF CEMENT SECTOR IN BANGLADESH

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ABSTRACT

The plinth emergence of infrastructures sector in Bangladesh cardinally hinges upon the growth and development of the Cement industry. The Bangladesh cement industry is most cost competitive in the world due to availability of raw material and Fuel at very low prices by the government. This has encouraged the researchers to analyze the relationship between profitability and selected financial ratios of cement industry in Bangladesh. The research paper makes an endeavor to determine the profitability of listed cement companies in Bangladesh with five years accounting period from 2012 to 2016. The paper encompasses six variables, namely, Debt to Equity Ratio (DER), Inventory Turnover Ratio (ITR), Debtors' Turnover Ratio (DTR), Creditors' Velocity (CRSV), Total Assets Turnover Ratio (TATR) and Net profit Margin (NPM). Profitability as a dependent variable is exhibited by Net profit Margin (NPM) while the selected ratios DER, ITR, DTR, CRSV, TATR and CRSV are expressed as independent variables. Based on the findings of the study, it is cogently revealed that there is a significant relationship between the three selected ratios and Net Profit Margin (NPM) of cement companies in Bangladesh.

**A STUDY ON 'THE ROLE OF DIC IN WOMEN ENTREPRENEURSHIP
DEVELOPMENT' WITH SPECIAL REFERENCE TO PATHANAMTHITTA DISTRICT
(KERALA)**

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ABSTRACT

Women have been successful in breaking their confinement within the limits of their homes by entering into varied kinds of professionals and services women entrepreneurs have proved to be on par with their men counterparts in business acumen and are emerging as smart and dynamic entrepreneurs. Women owned businesses are highly increasing in the economies of almost all countries. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures. „Women Entrepreneur“ is a person who accepts challenging role to meet her personal needs and become economically independent. Even though the government organizes women by various associations, they are not ready to undertake the business. As compared to men, women are less motivated to start business units due to some unwanted fear, lack of motivation and kind of activities. Thus, the study aims at analysing their entrepreneurial development and role of DIC (district Industries Centre) in it with special reference to Pathanamthitta district. The future will see more women venturing into areas traditionally dominated by men.

EXTENDING BRANDS TO EMERGING MARKETS - IMPLICATIONS FOR BRAND MANAGEMENT STRATEGY: A CASE OF LUXURY FOUR WHEELER IN INDIA

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ABSTRACT

This research aims to examine the implication of brand management strategy for foreign companies in the form of brand extension strategy for Indian emerging market. The research is conducted with reference to foreign companies (Toyota, Honda, Suzuki and Fiat) in Indian emerging luxury four wheeler market. The research attempts to achieve following objectives: to examine the role of branding and brand management strategy; to examine the role of brand extension in brand management strategy; to identify and assess the success of different brand extension strategies; and to identify and assess the risks and success criteria of successful brand extension strategy. For achieving these objectives 50 Marketing /Branding Managers of foreign companies (Toyota, Honda, Suzuki and Fiat) in Indian emerging luxury four wheeler market were surveyed through questionnaire. The major findings of the research are given below. Product differentiation as branding approach has been comparatively more successful (than market segmentation) for Toyota, Honda, Suzuki and Fiat as luxury four wheeler multinational companies in Indian emerging market. Successful brand management is characterized by corporate culture and values for Toyota, Honda, Suzuki and Fiat as luxury four wheeler multinational companies in Indian emerging market. Certainly, brand orientation has played an important role in pursuing competitive advantage for Toyota, Honda, Suzuki and Fiat as luxury four wheeler multinational companies in Indian emerging market. Brand extension has been greatly successful as branding strategy for Toyota, Honda, Suzuki and Fiat as luxury four wheeler multinational companies in Indian emerging market. Launching new product as brand extension strategy has been successful on greater degree for Toyota, Honda, Suzuki and Fiat as luxury four wheeler multinational companies in Indian emerging market. Creating entry barrier and cost cut has been the foremost advantage of brand extension for Toyota, Honda, Suzuki and Fiat as luxury four wheeler multinational companies in Indian emerging market. Weakening customer belief and negative publicity has been the major risk of brand extension for Toyota, Honda, Suzuki and Fiat as luxury four wheeler multinational companies in Indian emerging market.

AN ANALYTICAL PERSPECTIVE ON ASEAN INDIA TRADE AND ASEAN INDIA FREE TRADE AGREEMENT (AIFTA)

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ABSTRACT

ASEAN demonstrates that countries with different cultures, traditions, languages, political systems and levels of economic development can act in concert to expand their collective potential. ASEAN's economic potential is undoubtedly impressive. If treated as a single entity, the ASEAN would rank as the third largest economy in Asia and seventh largest in the world (after the US, China, Japan, Germany, the UK and France) based on 2014 figures in current Dollar terms. Over the past decade, trade and investment relations between India and ASEAN have continued to improve. Total bilateral trade increased more than threefold from US\$21 billion in 2005-06 to US\$65 billion in 2015-16. However, this has been accompanied by a rising trade deficit with ASEAN from US\$ 0.5 billion in 2005-06 to US\$14.6 billion in 2015-16. Under ASEAN India Free Trade Agreement (AIFTA) entered into force on January 1, 2010, tariffs on over 4,000 product lines will be eliminated by 2016 and sensitive products have been given a longer timeframe for tariff liberalisation. This paper looks at many dimensions of India's growing economic ties with the ASEAN and takes an analytical perspective on ASEAN India trade and ASEAN India Free Trade Agreement (AIFTA).

TEXTILE FACTORIES AND THEIR PERFORMANCE IN USING AGOA OPPORTUNITY (THE CASE OF MAA GARMENT AND ALMEDA TEXTILE AND GARMENT FACTORIES)

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ABSTRACT

Despite the fact that Ethiopia has immense resources in the area of textile and garment factories the existing export performance and income generating capacity of the sector in the country and/or the study region is low. The country/region has failed to promote its export performance using the privileges given by US government. This being so, the purpose of the study was to assess the Textile Factories and Their Performance in Using AGOA Opportunity, the case of MAA Garment and Almeda Textile and Garment Factories. In this study, cross sectional and census method were used. The data collecting instruments employed in the study were: questionnaires and key informant interview guides. Primary data was collected using self-administered structured questionnaire from the total of 82 respondents (management groups). The Interview was conducted with selected (marketing, production, DGM, supply, finance, quality) departments in the factories, Chamber of Commerce. Secondary data was collected from the two factories and Custom & Revenue Authority. The data obtained from the above sources were organized, presented and analyzed by using both qualitative and quantitative methods of research analysis. The major statistical tools used for analysis were frequency count, percentage and mean. The result of the research indicates that the performance of the factory in exporting to US under AGOA program is low. Finally, the recommendations given based on the major findings were: the factories should focus efficient production management, improved market strategy, the FDRE Government should support and encourage small and medium firms to produce accessories, prepare national AGOA strategy to use it the opportunity by providing information, technical assistance, and market linkage with USA.

THE FACTORS THAT AFFECTING STRUCTURE CAPITAL IN MANUFACTURING COMPANIES: THE STUDY IN INDONESIA OF 2012-2014

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ABSTRACT

The purpose of this research to analyze and empirical evidence of factors affecting the company capital structure in manufacture of BEI. In this study population of several manufacturing companies who enrolled BEI in 2012-2014 years. Samples of the sampling method purposive by using the criteria samples from 109 companies. The method of analysis test composed of the classic, linear regression analysis of multiple, the t, and the R^2 . Test results show that this study classical normally distributed, there will be no multicollinearity, and heteroscedasticity autocorrelation regression on the model. The results showed that the testing of hypotheses profitability, liquidity, the size of the company, higher than that of the company assets and structure and it has some positive effects on the capital structure in manufacturing firm BEI.

IMPACT OF GST ON THE UNORGANIZED RETAILERS IN PALAI MUNICIPALITY, KERALA

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ABSTRACT

Goods and Service Tax system was implemented in India on 01 July 2017 after a 17 year long journey. The execution of the refined tax system is considered as the most significant tax reform since the economic liberalisation of 1991. GST is a unified tax structure and has replaced all the existing indirect taxes. The various Central and State levied taxes like central excise duty, customs duty, ad-valorem duty, additional duties of excise, sales tax, value added tax, central sales tax and many alike were abolished and in their place GST was introduced. The implementation of GST has far-reaching consequences on the economy at large. The initial results are not favourable for a developing nation like India. The present study is to find out the impact of GST on the unorganised retailers in Palai Municipality, Kerala. It was believed that the unorganised retailers faced severe setback upon the introduction of GST. Experts argue that the new system was entirely designed satisfying only the needs of corporate houses. In this context, it very relevant to study the impact on the unorganised retailers as the retail segment in total account for 10 percent of our country's GDP. The study focusses on the impact of GST on the turnover and profitability of unorganised retailers. And also the retailers' perception on various attributes of GST are also addressed. It was found that majority of the retailers in the unorganised sector feel that GST had a negative impact on their turnover and profitability. It was a herculean task for them to understand the rigid procedures for adapting to this new system of taxation. Retailers are of the opinion that a tremendous impact would happen on their business operations if GST continues in the existing form.

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Thanking you profoundly

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