

# Adhyayan

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# District Level Comparative Analysis of Vaccination and Other Health Services

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## **Abstract**

*Universal immunization of children against common vaccine preventable diseases is the most important aspect of childcare programs. It has long been a goal of the Universal Immunization Program. National Population Policy, 2000 has also stressed on development of Indian Immunization Program, as India is one of the largest in the world, in terms of quantities of vaccines used, numbers of beneficiaries, and the numbers of immunization sessions organized. This program is spread all across the country and seven vaccines are used to protect children and pregnant mothers against tuberculosis, diphtheria, pertussis, polio, measles tetanus and hepatitis-B. Some other supplements like vitamin A and iron tablets have also been added with this delivery mechanism to support overall nutritional level of children and their mothers. To assess the grassroot level condition, this study has tried to explore and compare the different parameters related to routine vaccination and supplement distribution in some selected districts. Role of ASHAs and ANMs is very important for this whole immunization program and to enhance the coverage in qualitative manner, certain evaluation parameters must be established like how many households are aware of sanitation, hygiene, preventive health and healthy lifestyle through ASHA and ANM work.*

**Key Words:** Vaccination, health services, child vaccination, vitamin supplementation,

# A Study on Online Buying Behaviour of Consumers at Bhopal

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## **Abstract**

*Internet and its growing usage by young generation in India have changed the way consumers shop and buy goods and services. The Indian retail market is witnessing a revolution i.e. young consumers are playing important role in online shopping and looking towards Internet as a unique platform for selling online. In India the visitors of e-tailing sites are accounted to be 40% of youth population, which comprises of youngsters between 15 to 34 years of age. These visitors are part of Indian Internet Population. Not only metros but tier II and III cities are also attracting online retailers. Brand awareness and gap in demand and supply are the main reasons for popularity of online retailers in small cities like Bhopal in India. The study focuses on factors that online buyers consider while shopping online. Some of the factors identified in this research are; scarcity of time with the buyer, availability of payment options like COD, variety of products availability, product pricing, discounts and offers etc. The data is collected using a questionnaire on the sample of 100 people in the age bracket of 15 to 60 years and percentage analysis is done for analyzing the collected data.*

**Key Words:** Online shopping behavior, online buying behavior, online buying attitude, e-tailing

# **An Empirical Study of Store Choice Model: An Endogenous Construct**

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## **Abstract**

*Inadequate is the empirical research on store choice model in view of retail store attributes with endogenous construct of store patronage intention of consumer. Conventional wisdom and social science research-based insights for underpinning the design of store environment established elements such as music, scent, crowding and physical attractiveness of the store. Earlier empirical findings lack on key anterior, which include consumers' time and effort as well as the psychological costs such as convenient, economical, risk mitigated shopping experience. The premise on which overall effects in our model rests, is that store attributes influence consumers' cognitive process and develop perceptual framework of store choice criteria — namely, convenience, reputation of outlet, branded merchandise (mediated through perceived quality). This research presents a formal test of the linear regression equation model in the context of store choice behaviour, involving one product category.*

*The present paper explores these attributes and their affect on consumer from different socio-economic classes, willingness to purchase and to patronize if these factors are modified. Questioning the earlier conclusions that all attributes aforementioned are equally important in consumer decision making, the current results indicate that consumers place differential significance on each attribute, and the level of significance placed on each attribute varies with different socio economic class. These findings are significantly important to the retail industry as they identify the critical attributes responsible for building consumer choice and patronage among different socio economy classes. This model also paves way for another premise of*

*empirical research, that shoppers might develop category-wise store choice or patronage behaviour model.*

**Key Words:** Consumer Behaviour, socio-economic classification, store choice model, retail industry

# Effective Customer Support System of Life Insurance Companies

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## **Abstract**

*Increased competition, new technologies and the shift in power from the provider to the customer have produced unrelenting pressure on life insurance business. The market forces point to one overwhelming strategic imperative: customer-focused strategy. Customers are willing to build long-term relationships based on trust and mutual respect with firms that provide a differentiated and personalized service offering. Over the past few years, life insurance industry responded to intensified competition and high customer attrition by entering each other's markets to capture greater "wallet share" and ostensibly lower their economies of scale. The service delivery process is influenced by quality of personnel, information technology, internal processes, human resource practices, and even an institution's own change orientation.*

*Now a day's customers are demanding seamless, multi-channel sales and service experiences. Simultaneously, other players are looking for opportunities to invade this space or to redefine it through disruptive innovation. The result is forcing life insurance companies to examine a more balanced, integrated approach to the customer experience and growth. This research, we analyze the need, preference and satisfaction of customers in life insurance business and provide perspective on how to improve the customer experience.*

**Key Words:** Customer support system, life insurance companies, Customers long-term relationships

# Estimation of Persistence and Predictability of Volatility in The Indian Banking Sector

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## **Abstract**

*The impulsiveness in investment's price is volatility and its meticulous estimation and forecasting is valuable to investors in the risk management of their portfolio. Earlier volatility of an asset was assumed to be constant. However, the pioneering studies of Mandelbrot, Engle and Bollerslev on the property of stock market returns did not support this assumption. The family of autoregressive conditional heteroskedasticity models were developed to capture time-varying characteristics of volatility. The present treatise attempts to study the presence of autoregressive conditional heteroskedasticity in four Indian banking sector indices viz. BSE Bankex, BSE PSU, CNX bank and CNX PSU. The daily banking sector indices for the period of January 2004 to December 2013 were taken from the online database maintained by the Bombay Stock Exchange and the National Stock Exchange. The data of four indices was studied for stationarity, serial correlation in the returns and serial correlation in the squares of returns with the help of Augmented Dickey–Fuller test, Box-Jenkins methodology and autoregressive conditional heteroscedasticity models respectively. The results of ACF, PACF and Ljung–Box Q test indicates that there is a tendency of the periods of high and low volatility to cluster in the Indian banking sector. All the four banking sector indices display the presence of ARCH effect indicating the presence of volatility clustering. Engle's ARCH test (i.e Lagrange multiplier test) and Breush-Godfrey-Pagan test and ARCH model confirmed the high persistence and predictability of volatility in the Indian banking sector.*

**Key Words:** Autoregressive conditional heteroskedasticity, Box-Jenkins methodology, stationarity and Volatility clustering

# **Confidence and Life Style: A Study of Consumer Attitude towards the Use of Sanitary Napkins**

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## **Abstract**

*The objective of present study was to investigate consumer attitude towards use of sanitary napkins and whether it helps to build confidence and associate with life style. Questionnaires were circulated among young college going girls and was found that every girl uses sanitary napkins of various companies for confident attitude.*

**Key Words:** Lifestyle, confidence, comfort, attitude, sanitary napkins

# Revisiting Stock Market Efficiency -A Theoretical Perspectives

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## **Abstract**

*The study of behaviour of stock prices and information dissemination plays an important role in the development of stock market and to ensure effective allocation of capital to the most productive sectors of economy. It is particularly, more sensitive in the context of Indian Economy being a developing one and there is immense need to boost the economic process by accumulating resources from private sectors. It is well documented in the financial literature that private sector flourishes in the presence of efficient capital market. In this study a rigorous attempt was put forth to find whether the trading activities in the stock markets are satiable to counter the informational impact on share price by different researches and also to further instigate the new folds needed for conducting research in extended manner. There are numerous studies available to address the level of efficiency pertaining to the stock market, though this study is intended to cover the most influential available literature.*

**Key Words:** Stock market efficiency, information dissemination, financial market instruments, Asian stock market studies

# Prediction of Return on Equity Using Capital Adequacy Ratio in Commercial Banks: An ANOVA Table Analysis

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## **Abstract**

*The purpose of this study is to predict the impact of Credit Risk Management on Profitability of Commercial Banks in India. Data is obtained from different news media, publication and sample banks to describe present scenario of banking sector in India. To analyze the profitability and credit risk management of banks after implementing the Basel II standard, we collected secondary data of ten years (2003 to 2013) from the annual report of banks. Few bar-diagrams have been drawn to compare the performance among six banks. While, to fulfill the research objective, ROE, and CAR is calculated to evaluate the Credit Risk of the Banks. Using these two ratios, researcher constructed the regression model statistics.*

**Key Words:** Credit risk, capital adequacy ratio, return on equity

# **A Study of Trend in Asset Allocation among Public and Private Sector Sponsored Mutual Funds in India and its Impact on Performance of Open-Ended Equity Funds**

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## **Abstract**

*Indian Mutual Funds industry has an existence over 5 decades in the Indian markets, with US-64 scheme of Unit Trust of India (UTI) during 1964-87 as an introduction to the Indian investor to the concept of mutual fund. This industry has ever since, seen tremendous changes till date; with the entry of public sector bank sponsored mutual funds during 1987-1993 and private sector joining then after. The MF industry had shown a remarkable growth with the existence of both public sector and private sector players, post-liberalization. Among all others, one of the mutual fund peculiarities is the fund manager's ability of asset allocation which reflects the fund manager's inclination for positive returns from the sectoral performance which shall directly affect the returns generated by the funds. This paper attempts to study the impact of asset allocation on the performance of the open-ended equity funds of AMC's under study.*

**Key Words:** Mutual Funds, Asset Allocation, financial management, performance.