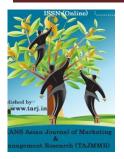




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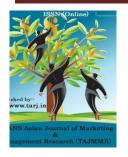
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BEHAVIOURAL MARKETING: INVESTMENT DECISIONS IN UTTARAKHAND STATE (GARHWAL REGION)

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ABSTRACT

People's earning, investing and saving is a very wise decision and a very important part of human life, it doesn't matter that the particular person's earning is how much, less or more. How much one is rich or poor? The investment decision of any consumer is the based on many considerations for their financial assets. If we see theoretically, it is like making a balance between current and future consumption and taking the wise decision for investment where they can have safe and secured value of today's asset in the future in best possible manner. Now consumers can opt to invest in stock of company in variety of form available and derivatives or may not, but the basic objective behind investment remains the same which can be told in simple form Positive returns resulting into wealth creation. However it is not easy always to invest and have positive returns unless one monitors the performance of the investment instrument and has clear objects in mind. There is no role of emotions feelings and other behavioral factors. But this assumptions no longer work as the number of researchers have found the evidence that the emotional and behavioral factors also plays an important role in decision making and investors not always rational as the feeling of loss, winner's pride etc also effect the decision making. Hence, Behavioral Marketing is a new approach to financial markets that has emerged the 1980s in response to the difficulties faced by the traditional models which are blamed for the lack of realism in the assumptions on human behavior.

KEYWORDS: Investment, Market, Earning, Consumer, Product

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PROVIDING LOYALTY DISCOUNTS TO CUSTOMERS IN RETAIL STORES

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ABSTRACT

This paper describes the study of different types of algorithms being commonly used for face recognition. We will use the algorithm that yields better accuracy to detect potential customers purchasing in a retail store and accordingly providing discounts based on their loyalty. . In recent times discounts to customers are provided in terms of sale or as a general discounts but there is no scope of discounts based on loyalty or trust that customers show on their purchase irrespective of any age group. Thus the set of all faces in the feature space is treated as a highdimensional vector space. The faces of different subjects as being in different classes for all subjects in the training set, we establish a framework for performing a cluster separation analysis in the feature space. Also, having labeled all instances in the training set and having defined all the classes, we compute the within and between-class scatter matrices. The most commonly and used mechanism for face detection is Eigen faces algorithm but however we will go through a couple of other algorithms in order to determine better accuracy in face recognition which will our prime goal. Then we will use Fisher's LDA mechanism in order to classify the buyer's as high, mid and low potential groups and accordingly take decision based on that. Hence it can overcome the problem of varying illumination. It is used to extract the magnitude of edge information and it works well even during the variations in poses and the illumination conditions. HOG works well under such challenging situations as it represents directionality of edge information thereby making it significant for the study of pattern and structure of the interested object.

KEYWORDS: Illumination, Dimensional, Algorithm

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A CRITICAL STUDY ON HUMAN RESOURCE MANAGEMENT WITH SPECIAL REFERENCE TO CHINA

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ABSTRACT

This paper looks critically at how China's human resources (HR) may in future be managed, taking its wider Asia Pacific regional dimension. It argues that whilst the IR / HRM systems of the countries in the region are hardly homogeneous, there may be both commonality and diversity. In order to unravel the features of each of these, it posits the four logical cases of 'hard convergence', 'soft convergence', 'soft divergence' and 'hard divergence'. These possible outcomes are explored in further detail. It argues that the most probable outcomes for the Chinese HR system are likely to be the middle options. 'Soft convergence' may occur as a result of broader factors such as responses to broad economic trends such as globalization; however, 'soft divergence' may still be a constraining factor, in effect creating a form of HR 'with Chinese characteristics', given that the devil is always 'in the details'. Most foreign-funded, as well as Town and Village and privately owned enterprises had much more autonomy in their people management compared with their state owned equivalents. Today, even SOEs are evolving in this direction, but it will take some time, given their institutional and organizational inertia, before they are as 'flexible' as the others mentioned above. The economies of the region have on the other hand been economically and industrially dominated by another nation, namely Japan. The 'little Dragon' economies in turn also stand apart from many others in terms of the level of economic development they have achieved. Whether the Asian so-called 'miracle' will be able to be sustained into the twenty-first century is of course moot.

KEYWORDS: 'Soft Divergence', Equivalents,

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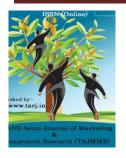
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A STUDY ON INDIAN FASHION LUXURY RETAIL MARKET

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ABSTRACT

The international luxury retail market is growing at a rapid pace in India. There is a massive amount of international brands, vying to introduce, develop and provide the luxury retail goods to the consumers in India. For this, they are attempting to develop effective and efficient distribution channels as well as marketing strategies to attract customers are not familiar with the luxury goods. The objectives of the study are firstly to evaluate the current performance of the luxury market in India. Secondly it aims to identify the opportunities available as well as the future scope of the luxury market. And lastly, the impact of GST and other government policies on the luxury retail market. The paper provides an understanding that there are enormous and untapped opportunities in the market and they are available only for the ones that are able to visualize the future trends and are able to re invent themselves in order to tackle the challenges. The study also brings out significant implications for both researchers and marketers. The rise of a confident consumer class, which is starting to experience premium and luxury brands, has become a symbol of an increasingly dynamic and vibrant luxury market that transcends India's 'old money'. The luxury market in India is a market from Maharajas to Masses. They find the opulence of shops in five-star hotels and English speaking salespersons intimidating. Although the Indian Government's recent FDI policy for single brand retail is a step forward to develop the luxury sector, additionally fine modifications considering welfare of every stakeholder on fingers, is desired to facilitate the fluent entry of foreign luxury tags in India.

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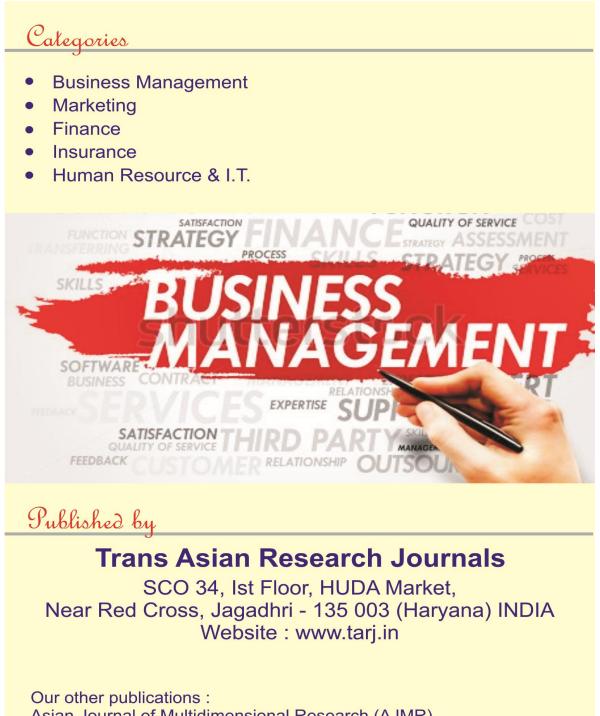
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