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ABSTRACT

Behavioural Dimension of Role Conflict – An Empirical Study on the Women Employees of IT Sector

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Dr. G. Ramasundaram: Professor -Department of Management Studies, St.Joseph’s College of Engineering, Chennai.Tamil Nadu,India.

Women, today, function within multiple roles simultaneously operating in both work and family domains as a mother, spouse, housekeeper, and as well as maintain a full time employment outside the home. The relationship between these dual roles has thus become a topic of interest among organizational researchers. The article deals with the select antecedents and there influence on the behavioral dimension of role conflict. Sample size of 598 was taken for the study and result has been obtained using statistical analysis. In most studies, researchers have found that carrying out these dual roles often leads to work family conflict for both men and women. The profound demographic trends have elevated the need to understand and manage the interface between work and family.

Role of Earning Components in Equity Valuation-Indian Energy Sector

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The basic objective of value relevance studies is to determine the ability of accounting variables to explain information that affects equity values. Although the extant literature on
value relevance studies clearly indicates association between equity values and basic accounting variables (earnings and book value), there is a gap with regards to valuation relevance of earning components (accruals and cash flows). This paper examines the value relevance of earning components in determining equity prices for Indian energy sector (CNX Energy Index) for a period of 10 years by using Ohlson (1995, 1999) models. The main findings of the study are twofold- 1) Only abnormal earnings and book value are sufficient in explaining market value of equity with earning components showing no evidence of value relevance in case of energy sector in India 2) earning components are not incrementally informative in predicting future period abnormal earnings thereby showing forecasting irrelevance.

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**Analyzing Walton's Quality of Work life framework: A Survey of Employees of HDFC Bank**

Dr. Madhusudhan Sharma: Asst. Professor, Department of EAFM, University of Rajasthan, Jaipur.
Himanshu Shekhawat: Research Scholar, University of Rajasthan, Jaipur

Financial Indices have always assisted in defining the success and failure of a company. But now QWL (Quality of work life) has emerged as a significant indicator of the success and sustainability of competitive organizations. This study contributes to the newly emerged concept of QWL. It uses Walton's theoretical framework for measuring QWL using its 8 dimensions. Structured Questionnaire was prepared and administered on 95 employees of some branches of HDFC Bank in Rajasthan. Factor Analysis was deployed to derive significant factors of QWL. The results show that there are two factors which hold importance in case of QWL. Implications of results are also offered.

*Key words: QWL (Quality of work life), Walton's framework.*
Analysis of Components of Capital for Capital Adequacy Ratio in Indian Banks

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The paper is an attempt to understand and evaluate the various components of capital adequacy ratio (CAR) as prescribed by Basel norms. Reserve Bank of India has issued new guidelines for Basel III effective from January 2013 in a phased manner and the present paper mainly confines itself to Basel II provisions. The capital required in banks has to be assessed in relation to prescribed risks that impact banks. Basle II requires assessment of capital based on credit risk, market risk and operational risk. RBI framework of CAR provides a wide array of capital components, both in Tier I and Tier II, to select for meeting benchmark CAR. The analysis of capital components of banks reveals that in Tier I capital, most of banks have availed usual components like equity, share premium, revenue reserve, capital reserve, and have also taken recourse to perpetual debt instruments. In Tier II, while use of revaluation reserves, upper Tier II (debt instruments) and lower Tier II (subordinate debt) is quite common, recourse to Preference Shares is virtually non existent. Gradually, in line with Basle framework, RBI will be more stringent with regard to capital options for capital adequacy.

A Study of Retail Banking in India: Strategizing for the Future

Dr. Neelam Tandon: Associate Professor, Finance, JIMS Kalkaji, New Delhi. Havish Madhvapaty, Research Scholar.

The growth in Indian retail banking has been nothing short of phenomenal. It has been apparent that retail banking is going to emerge as a major growth driver, and India continues to be an attractive retail destination. Even though the scope and impact of retail banking is increasing, some caution needs to be exercised. The results of the questionnaire survey and
subsequent SPSS analysis (Cronbach Alpha and Correlation analysis) shows that there are some gaps in the customer's awareness and satisfaction levels; and this will in turn become very important because retention of customers is a major challenge. What is also a matter of concern is the lingering lack of confidence in security measures. It is suggested that banks concentrate on two fronts— one is to ensure proactive communication of KYC norms and guidelines, and clarity of the plethora of services to customers; and to strengthen their backend operations and technology to keep pace with the growing market size and customer size. By doing these in tandem with customer relationship management focus customers will gain in confidence and customer retention will be successful.

*Keywords: E-Banking, Innovation, Financial Products, Technology*

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**An Empirical Study of Cross-Cultural Tourists' Satisfaction at Bodh-Gaya (India): The Land of Buddha's Enlightenment**

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Bodh-Gaya is an international Buddhist pilgrimage center as well as heritage tourism destination. Bodh-Gaya is located in an Indian state of Bihar. This is Buddhist pilgrimage destination as well as world heritage site. This study analyzed the tourists' perception of key destination attributes and tourists' overall satisfaction at Bodh-Gaya. The survey was conducted with the sample of 200 tourists at Bodh-Gaya. Tourists' perception on ten attributes of pilgrimage destination (transportation services, accommodation services, food and catering services, shopping facilities, information and guidance, public convenience, parking facility, safety and security, cleanliness and hygiene, behavior of the local people) were analyzed in terms of tourists' cultural regions. The findings reveal that tourists from different parts of the world visit Bodh-Gaya, Cleanliness and hygiene are least satisfactory attributes of the destination and overall satisfaction level of tourists differ across the cultural regions.

*Keywords: Bodh-Gaya, tourist perception, tourist satisfaction*