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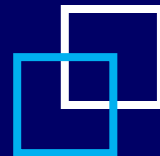
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Jul.-Dec.2018 & Jan.-Jun. 2019

# GUJARISSH

Ganpat University Journal of Applied Research In Social Sciences & Humanities

(A Bi-Annual, Refereed International Publication)



  
GANPAT  
UNIVERSITY  
॥ विद्यया समाजोत्कर्षः ॥

FACULTY OF  
SOCIAL SCIENCES  
& HUMANITIES

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## **At a Glance**

The current issue of the journal deals with different areas like Economics, Management, Social work, Business and Trade. It focuses on various topics like entrepreneurial intentions, customer satisfaction, retailer's satisfaction, GST awareness, personal financial planning, quality of work life, investment behaviour of women and earning management.

The first paper, "Explicating Commerce Graduate Students' Intentions for Entrepreneurship: An Application of Theory of Planned Behaviour" by Dr. Kiran Patel and Monika Patel examines the entrepreneurial intentions of commerce graduates in the context of North Gujarat region as per Theory of Planned Behaviour. While Dr. Vipul Patel's paper, "Rural Customer Satisfaction towards Online Shopping" focuses on the factors which influence customer's online shopping satisfaction during online shopping. Whereas Dr. Dipesh Dasani's research paper, "Retailers Satisfaction towards Distributors of FMCG Products (Gopal, Real & Balaji): Effect of Trust, Dependence, Commitment and Retailers Expectation" investigates the factors affecting the satisfaction level of Retailers towards distributors of FMCG products . While, Research on "GST- Awareness, Perception and Practical Difficulties of Retail Traders in North Gujarat" by Alpaben Prajapati and Dr. Dharmesh Gadhavi evaluates the awareness, perception, practical difficulties amongst retail traders after implementation of new tax system.

Researcher Mauli Patel and Dr. Kundan Patel's paper "A Study on Awareness of Personal Financial Planning among Households in Mehsana City", explores how financial awareness helps individual investors to understand and make successful use of financial resources to provide financial security to themselves and their family. While Bhumika Patel and Dr. Rachita Jayswal's research paper, "A Literature Review of Factors for Adoption Intention of Mobile Wallets", identifies the factors influencing mobile wallets adoption intention. Whereas "A Study on Quality of Work Life of Employees of Pharmaceutical Companies in Mehsana City" by Dr. Rajeshkumar Kiri investigates the impact of compensation, job security, working environment, safety and health on QWL of Employees. "A Study on Investment Behavior of Women Investors in India- A Conceptual Study" by Dr. Nikita Patel discusses the important role of working women as an investor by investing money wisely. While researcher Krupa Modi and Dr. Abhishek Parikh's research paper "Determinants of Earning Management: A Study of Selected Indian Listed Companies" proves that most of the companies in India are manipulating financial statements to arrive at desire level of profit.

Dr. Abhishek Parikh  
Chief Editor

## Explicating Commerce Graduate Students' Intentions for Entrepreneurship: An Application of Theory of Planned Behaviour

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### Abstract

*This study examines the entrepreneurial intentions of commerce graduates in the context of North Gujarat region as per Theory of Planned Behaviour (TPB). For this, exploratory research design is applied to investigate the major factors affecting students' entrepreneurial intention. Using simple random sampling, primary data for this study is collected from 135 final year undergraduate commerce students by structured questionnaire through survey. For testing hypotheses, multiple regression analysis is performed. The findings of this study indicated that attitude, subjective norms and perceived behavioural control have significant positive impact on students' entrepreneurial intentions. The results of this study provide useful insights to the policy makers, educational institute and govt. to formulate strategies for the promotion of entrepreneurial activities among the students. The limitations of this study provide the scope for the future research studies.*

**Key Words:** *Attitude, Entrepreneurship, North Gujarat, TPB, Entrepreneurial Intention*

Citation:

Patel, K & Patel, M. Explicating Commerce Graduate Students' Intentions for Entrepreneurship: An Application of Theory of Planned Behaviour, *Ganpat University Journal of Applied Research In Social Science & Humanities*, 7 (2) 8 (1), 1-13

## Rural Customer Satisfaction towards Online Shopping

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**Abstract**

*The increasing trend of the internet has strongly impact on the worldwide marketing environment. Nowadays, it has become one of the most popular way for doing business and customer to perform trade via the internet. Businesses have been coming up with different creative ways to promote their products or services through online mode. Thus it expresses how the modern market is going to replace the traditional markets. This study is carried out to find out the factors which may influence customer's online shopping satisfaction during online shopping. Generally, the success of any online shopping mainly depends on the customer satisfaction during their purchase.*

**Keywords:** *Customer Satisfaction, Online Shopping, Rural area*

Citation: Patel, V. & Ali H. (2019). Rural Customer Satisfaction towards Online Shopping, *Ganpat University Journal of Applied Research In Social Science & Humanities*, 7 & 8 (2&1), 14-25.

## **Retailers Satisfaction towards Distributors of FMCG Products (Gopal, Real & Balaji): Effect of Trust, Dependence, Commitment and Retailers Expectation**

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### **Abstract**

*The present study focuses on to examine the factors affecting the satisfaction level of Retailers towards distributors of FMCG products (Gopal, Real & Balaji). Researchers have collected data in the field survey and sample size was 149. Regression analysis was carried out to study the effect of trust, dependence and commitment and retailers expectation on the satisfaction level of retailers. In our findings dependence affect the satisfaction level of retailers.*

### **Key Words**

*Trust, Retailers, Dependence, Satisfaction*

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Citation: Dasani, D. & Aacharya P. Retailers Satisfaction towards Distributors of FMCG Products (Gopal, Real & Balaji): Effect of Trust, Dependence, Commitment and Retailers Expectation, *Ganpat University Journal of Applied Research In Social Science & Humanities*, 7 (2) & 8 (1), 26- 42

## **GST- Awareness, Perception and Practical Difficulties of Retail Traders in North Gujarat**

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### **Abstract**

*"One Nation One Tax" - The Goods and Service Tax has become the prominent topic discussed since its implementation in India on 1st July 2017. It is a comprehensive, multi -stage, destination based tax which is levied on every value addition .The new tax policy has brought significant changes to the existing tax system and business transactions. Even though the impact of GST on retail sector is positive from both taxation and operations point of view, the implementation risks remain due to the complexities of adopting the new system.*

*The study seeks to evaluate the awareness, perception, practical difficulties amongst retail traders after implementation of new tax system. For the purpose of the study the samples data of 100 retailers were collected from the retail traders of North Gujarat (Unjha, Visnagar and Mehsana) and the collected data were analyzed using statistical techniques such as ANOVA and Regression.*

### **Key Words**

*Goods And Service Tax (GST), Awareness, Perception and Practical Difficulties*

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Citation: Prajapati, A. & Gadhavi, D. (2019). GST- Awareness, Perception and Practical Difficulties of Retail Traders in North Gujarat, *Ganpat University Journal of Applied Research In Social Sciences & Humanities*, 7 (2)& 8 (1), 43-62.



## A Study on Awareness of Personal Financial Planning Among Households in Mehsana City

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**Abstract**

*Financial awareness helps individual investors to understand and make successful use of financial resources to provide financial security to themselves and their family. The purpose of the study was to know the awareness of personal financial planning among households in Mehsana city. This research work is based on the survey method. For the current research 50 samples have been taken from Mehsana city of North Gujarat by Convenience Sampling method to investigate resident's attitudes and awareness towards personal financial planning by questionnaire method. We asked residents about their level of knowledge, whether they prepared any components of a financial plan and, do they need any kind of assistant into selecting a financial planner. Simple Statistical tools are utilized for the examination of this study. Awareness level has been tested by a different group of age, gender, education level, different job type, work experience, and income. The result of this study is generalized to small residents of Mehsana city which shows that more people are interested in personal financial planning and unable to prepare their own personal financial plans.*

**Key Words :**

*Awareness, Financial planning, Money planning, Personal planning, Individual planning, Personal saving, Personal investment.*

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Citation: Patel, M. & Patel K. A Study on Awareness of Personal Financial Planning Among Households in Mehsana City, *Ganpat University Journal of Applied Research In Social Science & Humanities*, 7 (2), & 8.(1) 63- 74.

## A Literature Review of Factors for Adoption Intention of Mobile Wallets

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**Abstract**

*Not only in urban areas (as per RBI: population above 1 lakh and less than 10 lakh) but also in semi-urban areas (as per RBI: population above 10,000 and less than 1 lakh) of India, the ownership and the use of smartphones has increased dramatically and has become an essential part of daily life. Due to political developments/trends and technology advancement, mobile users can nowadays use their smartphones to make money transaction or payment by using applications installed on the phone. When smartphones can function as virtual wallets, it is called 'Digital Wallet' or also known as 'Mobile Wallet'. Mobile wallets are designed to replace the current physical wallet, with its coins, notes, photos, loyalty cards, plastic cards, etc.*

*This study tries to identify the factors influencing mobile wallets (m-wallets) adoption intention by systematically reviewing the literature concerning major attributes and models of technology acceptance specifically in semi-urban areas. This paper proposes a conceptual model which states important insights for researchers and practitioners in the context of acceptance of mobile wallets in semi-urban areas of India.*

**Key Words:** Mobile Wallets, Technology Acceptance

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Citation: Patel, B & Jayswal, R. A Literature Review of Factors for Adoption Intention of Mobile Wallets, *Ganpat University Journal of Applied Research In Social Science & Humanities*, 7 (2) & 8 (1), 75 -94.

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**A Study on Quality of Work Life of Employees of Pharmaceutical  
Companies in Mehsana City**

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**Abstract**

*Under the current study the researcher has investigated Quality of Work-life of employees of Selected Pharmaceutical Companies of Mehsana City. The regression analysis test has been applied to analyze the data collected from a survey sample of 162 employees of a pharmaceutical company. The researcher tried to check the impact of compensation, job security, working environment, safety and health on QWL of Employees.*

**Key Words:** *Quality of work life, Organizational Commitment, Job satisfaction.*

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Citation: Kiri R., M. & Dave P. A Study on Quality of Work Life of Employees of Pharmaceutical Companies in Mehsana City, *Ganpat University Journal of Applied Research In Social Science & Humanities*, 7 (2) & 8 (1), 95 -104.

**Introduction:**

An employee is just a live asset of any organization, henceforth; exceptional consideration ought to be taken. While working at work spot, a worker has a few desires and there are chances that their desires are not satisfied at that point of time

## **A Study on Investment Behavior of Women Investors in India- A Conceptual Study**

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### **Abstract**

*In today era women represent almost half of the workforce and they are the owner or manager of a different organization. One of the roles working women play in their life is an investor. At every stage of life, they are taking a range of investment decision which is essential for realizing their dreams for tomorrow. Earning money is not only enough for becoming financially independent, but it is also equally important to invest money wisely.*

*This research mainly focuses on to get insights about the investment behavior of women investors including their risk capacity, investment strategy, and investment attitude and investment priorities. The study also focuses on demographic & physiological factors affecting investment behavior while investing. Research will help financial adviser and financial service provider to deliver the best services to their clients or customer and to take a strategic level decision.*

**Key Words:** *Women investor, Investment behavior, Investment strategy*

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Citation: Patel, N. & Joshi P. (2019). A Study on Investment Behavior of Women Investors in India- A Conceptual Study, *Ganpat University Journal of Applied Research In Social Science & Humanities*, 7 (2) & 8 (1), 105 -114.

## Determinants of Earning Management: A Study of Selected Indian Listed Companies

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**Abstract**

*The definition of earnings changes periodically. In all economic declarations, earnings are assumed to be a significant one. Moreover, earnings are nothing but the representation of a company's involvement in value-added activities. Earnings are the signals which help to direct resource allocation in capital markets. We use results of 399 Indian listed companies' up-to-the period of 2018, for the analysis of the same we tested Regression Analysis in the entire study. The entire study designates that this, overvaluation had a positive and remarkable link with rising in succeeding earnings which lead company's management to allow valuation mistakes to enjoy the advantages of increasing earnings organization though not obligatory accrual's manipulations. When tread marketplace will over the values.*

**Key Words:** Regression analysis, t-test, Mcap

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Citation: Modi, Krupa & Parikh Abhishek. Determinants of Earning Management: A Study of Selected Indian Listed Companies, Ganpat University Journal of Applied Research In Social Science & Humanities, 7 (2) & 8 (1), 115 --127.

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