

# International Journal of Management and Humanities

**ISSN: 2394-0913**

**Website: [www.ijmh.org](http://www.ijmh.org)**

**Volume-2 Issue-6, November 2016**

**Published by:**

**Blue Eyes Intelligence Engineering and Sciences Publication Pvt. Ltd.**



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| S. No | <b>Volume-2 Issue-6, November 2016, ISSN: 2394-0913 (Online)</b><br><b>Published By: Blue Eyes Intelligence Engineering &amp; Sciences Publication Pvt. Ltd.</b>  |   | Page No. |
|-------|---|---|----------|
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|       | <b>Paper Title:</b>   | <b>The Effect of Demographic Factors on Utilizations of Health Insurance Services</b> |          |
| 1.    | <p><b>Abstract:</b> The Objectives of this study is to determined and clarify the extent of the effect of demographic factors (Age, Gender, Income level, Educational level) (that affect the utilization of health insurance services) (Medical visit, Laboratory test,X-ray test,In-patient services, Emergency services, Drug utilizations) by the beneficiaries of the health insurance services. The mode of the study consist of independent variable is demographic factors factors ( Age, Gender, Income level, Educational level ), and the dependent variable is the utilization of health insurance services (Medical visit, Laboratory test,X-ray test, In-patient services, Emergency services, Drug utilizations ) . The population study consist of all patients who have health insurance and utilize the health insurance services in health organization (private and public health organizations ) in Amman – Jordan ) Simple random sampling technique was used to select respondents from the various Health organizations , (500) respondent was randomly selected from the study population, of which four hundred ten (462) was retrieved shaped (.92%) of total study population. The model analysis of ANOVA ( one-way analysis) was used to analyze data and test the mentioned hypothesis the (effect of demographic factors ( Age, Gender, Income level, Educational level ) on the utilization of health insurance services (Medical visit, Laboratory test, X-ray test, In-patient services, Emergency services, Drug utilizations. The model analysis of ANOVA ( one-way analysis) show the following results : A- There is no significant effect of the Age ,the significant level is (.002) on the utilizations of health insurance utilizations at the(significant level <math>\leq 5\%</math>).B- There is no significant effect of the Gender, the significant level is (.008) on the utilizations of health insurance utilizations at the(significant level <math>\leq 5\%</math>).C- There is significant effect of the Income level, the significant level is (.001) on the utilizations of health insurance utilizations at the(significant level <math>\leq 5\%</math>).D- There is significant effect of the Educational level , the significant level is (.003) on the utilizations of health insurance utilizations at the(significant level <math>\leq 5\%</math>).</p> <p><b>Keywords:</b> (Age, Gender, Income level, Educational level), Emergency services, Drug utilizations</p> <p><b>References:</b></p> <ol style="list-style-type: none"> <li>Bound, J., Jaeger, D. 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| 2. | <p><b>Authors:</b> A. Nithya, S. Gobinath</p>  |      |
|    | <p><b>Paper Title:</b> Advertising Strategies towards Britannia Products</p>   |      |
|    | <p><b>Abstract:</b> Advertising is a technique used to catch the people’s attention. Advertising is an important and mandatory for every company to make themselves recognized to the public. Selling goods with the help of advertisement is the best way. Some people believe that it is fundamental part of modern life and they couldn’t imagine their every-day survival without it. Advertising serve as a guide to the consumer in the mass market to find the right choice of their product what they actually required. If there are no advertisements, we would not be able to know the differences between each goods. They are our guides while we are doing shopping and they also point out to us the products, which are the best. Advertising makes our life more cheerful and healthier by way of providing us needy and necessary product. When the word cheerful and healthier we come across, suddenly the brand Britannia often comes to our mind. Among so many beverages industries, the Britannia has taken a pivotal role in the mind of consumers and global market. No Industry can sustain in the business world without advertisement. This is how the researcher is keen to know about the consumer response towards Britannia products and suggested strategies to incorporate the creativity in the product to attract the consumer to the maximum extent</p> <p><b>Keywords:</b> Britannia, Advertisements, Selling Strategy, Packaging, Sales promotion Techniques</p> <p><b>References:</b></p> <ol style="list-style-type: none"> <li>1. Aaker David, and Joachimsthaler Erich, “Brand Leadership”, Free Press, New York, 2000.</li> <li>2. Aaker, Kumar, and Day, “Marketing Research” John Wiley &amp; Sons Inc, 2004.</li> <li>3. G. Calver, “What Is Packaging Design”, Rotovision Publication, 2004.</li> <li>4. M. De Mooij, “Global Marketing and Advertising, Understanding Cultural Paradoxes”, Sage Publications, Thousand Oaks, CA, 1998.</li> <li>5. Hawkins Best and Coney, “Consumer Behavior, Building Marketing Strategy” McGraw Hill Irwin, Boston, 2004.</li> <li>6. J. Jankowski, “Shelf Space: Modern Package Design”, Chronicle Books, 1988.</li> <li>7. Kevin Lane Keller, “Strategic Brand Management”, Pearson Education Inc, 2003.</li> <li>8. Kotler, Wong, Saunders and Armstrong, “Principle of Marketing”, Prentice Hall, European, 2005.</li> <li>9. M. Peebles, and J. K. Ryan, “Management of International Advertising: A Marketing Approach”, Allyn and Bacon, Boston, 1984.</li> <li>10. R. Rijkens, “European Advertising Strategies” Cassell, London, 1992.</li> <li>11. Virendera poonia and S. Virender, “Advertising Management”, Gennext Publication, 2010.</li> </ol> <p><b>Journals</b></p> <ol style="list-style-type: none"> <li>1. Grein, and R. Ducoffe, “Strategic Response to Market Globalization among Advertising Agencies”, <i>International Journal of Advertising</i>, vol. 17, pp. 301-319, 1998.</li> <li>2. Nithya, “Interrogation of Packaging and Advertising”, <i>International Journal of Research and Computer Application and Management</i>, vol., pp. 125-129, 2011.</li> <li>3. Nithya A and S. Senthilkumar, “An Overview of effect of Advertisement on FMCG with Special Reference to Multinational Products in Selected Asian Countries”, <i>International Journal of Applied Environmental Science</i>, vol. 9, pp. 2551-2563, 2014.</li> <li>4. Nithya, S. Gobinath and P. Malyadri, “Creative FMCG Packaging and Advertising”, <i>VSRD International Journal of Accounts, Economics and Commerce Research</i>, vol. 1, pp. 15-23, 2015.</li> <li>5. Nithya, and S. Gobinath, “Emanating International Advertising Through Modern Technology”, <i>International Journal of Advanced Engineering Technology</i>, vol. 7, pp. 1063-1065, 2016</li> </ol> | 6-8  |
| 3. | <p><b>Authors:</b> Hamid Saremi, Shida Hanafi</p>  |      |
|    | <p><b>Paper Title:</b> Planning and Empowerment of Human Resource Management in organizations</p>  |      |
|    | <p><b>Abstract:</b> In this paper, an introduction to the concepts of human resource management has expressed the role of human resource management in the community and industry review. After that the director of human resources in the organization and management of human resource nurturing look on. Then we show that human resources management is even more important than financial management. Then one of the main tasks of the management plan and to review management synergies. At the end of a few mistakes and solutions for human resource managers say they apply.</p> <p><b>Keywords:</b> Human resource management, human resources within the organization empowerment, planning, synergistic</p> <p><b>References:</b></p> <ol style="list-style-type: none"> <li>1. Armstrong, A. (2003). <i>folr</i>, P, &amp; # 039; &amp; # 039; foundations for a learning organization: organization learning mechanisms &amp; # 039; &amp; # 039; the learning organization, volume 10. No3.</li> <li>2. Egan, T, M, Yang, B, Bartlett, K,(2004).&amp; # 039; &amp; # 039; the effects of organizational learning culture &amp; job satisfaction on motivation to transfer learning &amp; turnover intention &amp; # 039; &amp; # 039; , human resource development quarterly, volume15. No3.</li> <li>3. Gloet, Marianne, Mike, Berrell,(2003).&amp; # 039; &amp; # 039; the dual paradigm nature of knowledge management: implications for achieving quality outcomes in human resource management &amp; # 039; &amp; # 039; , Journal of knowledge management, volume7.No1.</li> <li>4. Griego, O, V, Gerog, G .D, Wright, pc, (2000). &amp; # 039; &amp; # 039; predictors of learning organizations: a human resource development practioner&amp; # 039; s perspective &amp; # 039; &amp; # 039; the learning organization, volume7.No1.</li> <li>5. Holland, Pj, Hecker, R, Steen, J, (2002).&amp; # 039; &amp; # 039; human resource strategies &amp; organizational structures for managing gold-collar workers &amp; # 039; &amp; # 039; , Journal of European industrial training, volume26. No2.</li> <li>6. Hong, j, C, Kuo, C, L, (1999). &amp; # 039; &amp; # 039; Knowledge management in the learning organization &amp; # 039; &amp; # 039; , the leadership &amp; organization development Journal, volume 20.No4.</li> <li>7. Horwitz, F, M, Heng, T, Quazi, H, A, (2003). &amp; # 039; &amp; # 039; finders, keepers? Attracting, motivating &amp; retaining knowledge workers &amp;</li> </ol>   | 9-22 |

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|           | <p><b>Authors:</b> <b>Hamid Saremi, Shaban Mohammadi, Behrad Moein Nezhad</b></p>   |              |
|           | <p><b>Paper Title:</b> <b>The Impact of Working Capital Management on Financial Performance in Various Industries Tehran Stock Exchange</b></p>   |              |
| <p>4.</p> | <p><b>Abstract:</b> This paper examines the impact of working capital management on the Tehran Stock Exchange's financial performance in the industry. to find out the relationship between working capital management and financial cumulative functional and regression correlation. among the companies listed on the Tehran Stock Exchange, members of industry, construction of car wash equipment in the specified time are selected. the research showed that the relationship between working capital management and financial performance of the companies in the machinery and equipment in the production of automobile parts and products is not significant. the positive relationship between working capital management and profitability there.</p> <p><b>Keywords:</b> Asset management, financial performance, Capital Management, profitability.</p> <p><b>References:</b></p> <ol style="list-style-type: none"> <li>1. P hilip Bromiley (2010) Deans professor of Strategic Management Merage School of Business, University of California, September .</li> <li>2. Susan J Hart(2010),School of Management and Languages, Strategic Management Accounting:, Heriot-Watt University, September.</li> <li>3. Robin Roslender(2010), School of Management and Languages, Strategic Management Accounting:, Heriot-Watt University, September</li> <li>4. Danuletiu, A. (2010). "working capital management and profitability: A case Ofalba County companies".Annales Universitatis Apulensis Series Oeconomica, Vol. 12, No. 2, pp. 364-374.</li> <li>5. Deloof, M. (2003). "Does working capital management affect profitability of Belgain firms?". Journal of Business Finance and Accounting, Vol. 30, pp. 573-588.</li> <li>6. Falope, OI, Ajilore, OT. (2009). "Working capital management and corporate profitability: evidence frompanel data analysis of selected quoted companies in Nigeria". Research Journal of Business Management, Vol. 3, pp. 73-84.</li> <li>7. Gill, A, Biger, N, Mathur, N. (2010). "The Relation Between Working Capital Management And Profitability: Evidence From The United States". Business and Economics Journal, Volume 2010: BEJ-10.</li> <li>8. Lazaridis, I, Tryfonidis, D. (2006). "Relationship between working capital management and profitability of companies listed in the Athens Stock Exchange". Journal of Financial Management and Analysis, Vol. 19,No. 1, pp. 26-35.</li> <li>9. Mathuva, D. (2009). "The influence of working capital management components on corporate profitability :a survey on Kenyan listed firms". Research Journal of Business Management, Vol. 3, pp. 1-11.</li> <li>10. Raheman, A, Nasr, M. (2007). "Working capital management and profitability – case of Pakistani firms" .International Review of Business Research Papers, Vol. 3, pp. 279-300.</li> <li>11. Shin, H, Soenen, L. (1998). "Efficiency of working capital management and profitability". Financial Practice and Education, Vol. 8, pp. 37-45.</li> </ol> | <p>23-27</p> |