

C O N T E N T S ISSN: 2158-1479 2012, VOLUME 01, NUMBER 03

Tax Burden on Mobile Phone and Internet Usage: Turkey Sample Hatice Yurtsever	1–12
The Effects of Self-Esteem and Locus of Control on Work Productivity Teuta Zogaj and Toni Didona	13–26
HRM in Public Administration: Effects of the Public Administration Reform in the Republic of Macedonia Jadranka Denkova and Margarita Matlieva	27–38
A Research on Lobbying and Methods and Techniques Used by Recep Tayyip Erdogan and Kemal Kılıçdaroğlu throughout 2011 Turkey General Elections Yeşim Güçdemir and Esra Demir	39–51
Rural Eco Museums: Sustainable Tourism Development P. Miryousefi	53–62
Financial Performance Analysis of Al Rajhi Bank, Kingdom of Saudi Arabia Vijayesh Kumar	63–69
Municipal Bonds in Serbia Ana Miladinovic	71–78
Competency Factors and Related Experience Indicators for ERP Functional Consultants in India  J. Jagatheesh Jayanand and Muthusami Senthil	79–87
Is Konya Ready for Branding? Nur Gorkemli	89–96
Warranty Certificates in the Field of European Union and Turkish Law Ahmet Alpaslan Göçer and Alper Uyumaz	97–106
A Study on Stress Coping Methods Applied by Department Managers of Hotels Murat Kizanlikli and Burhan Şener	107–113
Credit Risk Management in Commercial Banks in Kosovo Jehona Shkodra, Hysen Ismajli, Visar Beqiri and Drini Salko	115–124
Creating First-Class Services N. Fukushima	125–130
Analysis of Factors Affecting the Economic Growth in Albania Eleni Vangjeli and Pmarinela Teneqexhi	131–137

## ii Contents

Theory of Planned Behavior, Economic Value, Trust and Perceived Risk in E-commerce: An Integrated Model Afshan Azam and Fu Qiang	139–151
Designing Products for Bottom Billion: Approach and Consideration  Amir Yazid Ali	153–161
The Relationship Between the Share of Renewables, Electricity Prices and GDP in the Czech Republic Vladimír Hajko	163–170
Welfare Effects of Turkey Complying with European Union Wheat Common Market Organization Hasan Arısoy	171–178
Profit and Loss Account or Comprehensive Income Statement: Which is the Best? Ionel Jianu, Iulia Jianu and Ionela Gusatu	179–188
Organizational Cynicism and Organizational Trust: The Case of Süleyman Demirel University Şerife Durmaz, E. Türkan Arslan and Esra Sincer	189–199
Directly Insolvency Procedures in Turkish Law Aziz Serkan Arslan	201–205
An Empirical Analysis on Customer Retention in the Indian Banking Industry Sandeep Kumar	207–216
A Study of Agrarian-Distress in a Drought-Prone Region Vinayak B. Bhise and Shivaji S. Ambhore	217–226
Emerging Markets of Sub Saharan Region: A Validating Study of Entry Modes Chris Ehiobuche and Lawrence Froelich	227–237
Saving Mobilization and Its Impact on Economic Growth: A Case Study on Bangladesh Mohammad Mafizur Rahman and Mohammad Taslim Uddin	239–253
Innovation: Imperative for an Enhanced Process of Small and Medium – Scale Construction Enterprise Management, Economic Growth and Development in Emerging Economies  Napoleon Y. D. Kurantin	255–265
Synthesis and Accumulation Knowledge From Happy Workplace Management	
Sirinthorn Sinjindawong, Kwanmuang Kaeodumkoeng and Pattrawadee Makmee	267–275
· · · · · · · · · · · · · · · · · · ·	267–275
Sirinthorn Sinjindawong, Kwanmuang Kaeodumkoeng and Pattrawadee Makmee  Renaissance in Perspectives of Total Quality Manegement and Quality Control  Tools	

## iv Contents

he Ettects of Internet Banking Satistaction, Trust and Switching Cost on Behavioral	549–562
Intentions	
Faruk Anıl Konuk and Filiz Konuk	
Economic Integration in the GCC: A Long Run Perspective	563–574
Ikhlaas Gurrib	
Author Index	575–575

International Journal of Business and Management Studies (IJBMS) is not responsible for the content of the individual manuscripts.

All correspondence should be mailed to the Editors, International Journal Group, 55 Farm Drive, Cumberland, Rhode Island 02864-3565, USA.

The manuscripts contained in this volume were double blind refereed.