**==========================================================================Title: Managerial Personality Development Code: MGMT 471**

**Credit Hrs: 3 Year /Semester: IV/VII Hours: 48**

**Course Objectives**:

The objective of this course is explain students about personality development, to create confidence among students about leadership and changing organizational behavior and, to enhance personal effectiveness and development of students

**Unit: 1 Personality 10 Hours**

Concept of personality, Nature of Personality, Personality traits and characteristics, Determinants of Personality, Linking the individual personality and values to the work place, Personality-Job fit, Person-organization fit, Major Personality Attributes Influencing OB, Application of Personality traits and characteristics at workplace

Self-introduction, Highlight your positive and negative personality traits, Paint your future, Define your goals, Make choices, Identify your development needs

**Unit: 2 Leadership 08 Hours**

Concept of Leadership, Characteristics of Leadership, Functions of Leadership, Effective Leadership, Emerging Approaches to Leadership, Contemporary Issues in Leadership, Leadership Traits, Leadership traits and skills, Leadership Games for Developing Right Traits, Leadership Practices in Nepal

**Unit: 3 Thoughts and Feelings 10 Hours**

Thoughts and feelings, Meaning of changes, Forces of changes,

Resistance to change

* Types of Resistance to change
* Sources of Resistance to change
* Overcoming Resistance to change

Essence of energy enlightment and empowerment, Empowerment games

**Unit: 4 Mentor & Learning 10 Hours**

## Meaning of Mentor, Mentorship, Mentoring techniques, Benefits of Mentorship, Learn how to learn, Concept of Learning, Components of Learning, Process of Learning, significance of Learning, Theories/Models of Learning, Factors influencing Learning, Principles of Learning, Behaviour Modification, Attitude Formation, Increase your professionalism, Empowerment, Measure yourself, Develop as positive self-image, Team Work Games

**Unit: 5 10 Hours**

Brief introduction of the group discussion techniques, Group discussion on current social, cultural, economical and popular topics and practice sessions, Group Discussion on Current Issues

Brief introduction of the group discussion techniques, Group discussion on current social, cultural, Economical and popular topics and practice sessions

Group Discussion on Current Issues

**References**

1. Steve Smith, ***Be your Best,*** Quest
2. E.H. McGrath: ***Basic Managerial skills for all***, Fourth Edition, Prentice Hall of India Pvt. Ltd., New Delhi, 1998
3. ***Spirituality and Self-empowerment*** by Gloria Chadwick, Contemporary books
4. ***Personal effectiveness and development by All India Management Association***, Amexcel Publishers Pvt. Ltd.
5. ***Creating Confidence*** by Meribeth, Bunch and Kogan.
6. ***Organizational Behaviour*** by PrakashShrestha

**Title: International Business Environment** **Code: MGMT 472**

**Credit Hrs: 3 Year /Semester: IV/VII Hours 48**

**Course Objectives**:

The objective of this course is to impact basic knowledge about structure and Mechanism of International Business. It also aims to recognize students with International Business Environment, Marketing, Plans and Policies.

**Unit 1 Introduction 06 Hours**

Meaning and Importance of International Business and Globalization, Evolution of International Business, Factors Leading to Growth in International Business, Force Driving Globalization, What's wrong with Globalization, Why Companies Engage in International Business, Modes of Operations in International Business

**Unit 2 Theories of International Trade 06 Hours**

Mercantilism, Absolute Advantage, Comparative Advantage, Country Size, Factor of Proportion, Country Similarity, Product Life Cycle, Poster Diamond Theories

**Unit 3 International Business Environment 12 Hours**

**Economic Environment**: Focus of Economic System, Elements of the Economic Environment

**Political and Legal Environment**: Individualism vs Collectivism, Democratic vs Totalitarian, Political Risk, Management of Political Risk, Legal System Types, Intellectual Property, Legal Issue in International Business

**Socio-cultural Development and Ethical** : Elements of Culture, Cultural Diversity, Diverse Culture and Competitive Advantage, Management of Cultural Diversity, Ethics and Social Responsibility, Ethical Issues in International Business

**Multinational Companies** (MNCS): Concept and Features of MNCS and their Impact on Host Countries

**Unit 4 Foreign Trade and Balance of Payment 08 Hours**

Meaning of Foreign Trade, Exports and Imports of Nepal, Composition of Nepal's Foreign Trade, Concept of Balance of Payment, Equilibrium, Disequistibrium and Adjustment, Meaning of Foreign Exchange Rate, Factors influencing Exchange Rate

**Unit 5 International Institutions 10 Hours**

IMF, GATT, WTO, World Bank, Major Regional Trading Groups: EU, NAFTA, ASEAN, APEC, African Union, BIMSTEC

**Unit 6 International Market Strategy 06 Hours**

Market Identification and Demand Estimation Product Strategy, Pricing Strategy, Channel of Distribution, Sales Promotion, Foreign Trade Documentation.

**References**

1. Sharam. Vyuptakesh: ***International Business***- ***Concept, Environment, and Strategy***, (2nd Edition): Pearson Education, India.
2. Daniels, D. John: ***International Business- Environments and Operations,*** (12th Edition). Pearson on Education, India.

**====================================================================Title: Financial Institutions and Markets Code: FIN 475**

**Credit Hrs: 03 Year /Semester: IV/VII Hours: 48**

**Course Objectives:**

This course aims to provide the students with basic understandings financial institutions and markets. This course familiarizes the students with mutual funds, to evaluate the different financial markets, and to understand the concept and role of central Bank.

**Unit 1 Introduction: 05 Hours**

Meaning of Financial Market, Role of Financial Market, Classification of Financial Market, Financial Innovation- Asset Securitization, General Background of Financial Market

**Unit 2 Financial Institutions: 05 Hours**

Major Financial Institution in World and Nepal

**Unit 3 Mutual Fund: 10 Hours**

Introduction & Benefit, Open vs. Closed End Fund, Organizational Structure, Calculating Net Assets Value; Investment Objective Classes (Equity Fund, Bond Fund, Hybrid Fund, Money Market Fund, Index Fund), Mutual Fund Performance Evaluation, Mutual Fund in Nepal (NCM First MF, Citizen Investment Trust, Securities Investment Trust Act)

**Unit 4 Investment Banking: 12 Hours**

Concept of Primary Market, Function of Investment Bank, Initial Public Offer, Services Provided in Process of Underwriting (Giving Advice, Filing document, Underwriting, Best Effort, Private Placement, Equity Sales, Merger and Acquisition), Primary Market and Investment Bankers in Nepal

**Unit 5 Types of Financial Market: 16 Hours**

**Money Market:** Introduction about Money Market, Function of Money Market, Money Market Instruments (Treasury Auction, T- Bills, Commercial Papers, Bankers Acceptance, Certificate of Deposit, Repurchase Agreement, Central Bank Fund), Interrelationship of Short Term Interest Rates in Money Market, Significance of Money Market for Controlling Economic Activities

**Capital Market:**  Introduction of Capital Market, Function of Capital Market, Efficiency of Capital Market; Capital Market Participant

**Stock Market**: Introduction of Stock Market; Characteristic of Common Stock, Stock Trading Markets (Stock Exchange, Over the Counter, Private Transaction), Stock Exchanges (NYSE, Nepal Stock Exchange, BSE SENSEX), Types of Market Index (Price Weighted Index, Value Weighted Index, S & P Index, Equally Weighted Index, International Stock Market Index, Trading System of Nepal Stock Exchange, International Stock Market

**Bond Market**: Introduction to Bond, Types of Bond, Bond Market in Nepal, International Bond Market

#### Reference Books

1. Johnson, H. J. ***Financial Institutions and Markets: A Global Perspective*,** Sigapore McGraw Hill.
2. Kolb, Robert and Rodriguez Ricardo, J**.; *Financial Institution & Markets*,** Blackwell Publishers, Massachusetts.
3. Madura, Jeff: ***Financial Market and Institutions*,** West Publishing Corporation Sent Paul.
4. Mishkin, F.S. and Eakins, S.G.: ***Financial Markets and Institutions*,** Pearson Education Inc.
5. Shrestra, M. K. and Bhandari D. B. ***Financial Markets and Institutions***Asmita Books Publications and Distribution, Kathmandu.

**====================================================================Title: Investment Analysis Code: FIN 476**

**Credit Hrs: 03 Year /Semester: IV/VII Hours: 48**

**Course Objectives:**

This course aims to provide the students with basic understandings of investment and investment alternatives. This course enables the students to analyze the security market, to evaluate the risk and return of the financial assets and to determine the value of fixed income securities and common stocks.

**Unit 1 Introduction: 4 Hours**

Introduction to Investment, Investment Environment, Investment Process, Investment Alternatives

**Unit 2 Security Market & Analysis: 12 Hours**

Introduction to Security Market, Call & Continuous Market, Primary & Secondary Market, Information-motivated & Liquidity-motivated Traders, Clearing Procedures, Security & Stock Market Indices, Security Market Regulation in Nepal, Guidelines to Investor in Nepal.

**Unit 3 Portfolio Theory & Management: 12 Hours**

Measures of Risk & Return, Required Rate of Return, Relationship of Risk & Returns, Portfolio Selection & Problems, Efficient Set Theorem, The Market Model, Markowitz Model, CAPM, SML vs. CML, Portfolio Performance Evaluation, Risk Adjusted Measures of Performance Evaluation, Concept of Arbitrage Pricing Theory.

**Unit 4Fixed Income Securities Valuation: Hours 12**

Governmental Securities, Money Market Instruments; Corporate Bonds, Foreign Bonds, Euro Bonds, Bond Pricing, Bond Yields, Yield Curve, Interest Rate Uncertainty & Forward Rate, Active & Passive Bonds Management, Bond Market in Nepal.

**Unit 5 Common Stocks & Their Valuation: 8 Hours**

Alternative Forms of Dividends, Ex-ante & Ex-post Values, Beta, Valuation using Discounted Cash Flow Technique, Valuation using Dividend Growth Model, and Valuation based on Finite Holding Period, Valuation based on Earnings.

#### Reference Books

1. Sharpe, W. F., Alexander, G.J., and Jeffery, V. Bailey, ***Investments.*** Prentice-Hall of India Pvt. Ltd., New Delhi.
2. Reilly, F. K. and Brown, K. C., **Analysis of Investment& Management of Portfolios.** Cengage Learning India Pvt. Ltd.
3. Bhalla, V. K., ***Investment Management: Security Analysis and Portfolio Management.*** S. Chand & Company Pvt. Ltd., New Delhi.
4. Bodie, Z., Kane, A., Marcus, A. J. and Mohanty, P. ***Investments***, Tata McGraw –Hill, Education Pvt. Ltd., New Delhi.
5. Poudel, N. P., ***Nepalese Financial System and Investment Environment***, RatnaPustakBhandar, Kathmandu.

**==========================================================================Title: Taxation Code: ACC 475**

**Credit Hrs: 03 Year /Semester: IV/VII 48 Hours**

**Course Objectives:**

The objective of this course is to provide students basic knowledge of laws and accounts relating to Direct and Indirect Tax and to make the students enable to understand VAT.

**Unit 1 Introduction 08 Hours**

Meaning of Tax; Objective of Tax; Canon of Tax, Types of tax and their merits & Demerits, Provision of Income Tax Act 2058; Income Tax Rules; Finance Act; Definition of Terms Under Income Tax Act 2058

**Unit 2 Tax exemption, Tax rate and concession 08 Hours**

Source of Income; Tax Exemption, Tax rate, Concessions & Rebate; Withholding Tax; Tax deduction at source, Provision for depreciation, Provision of retirement fund, Calculational residential status

**Unit 3 Computation of Total Taxable Income & liabilities 18 Hours**

Meaning and computation of Total Taxable Income (Taxable Income From Employment, From Business, From investment), Determination of Tax Liability; Set Off & Carry Forward of Losses

**Unit 4 Income Tax Realization and Administration 06 Hours**

Filing of Return; Assessment of Tax; Collection of Tax; Tax Refund & Adjustment; Remission of Tax; Tax Authorities; PAN; Appeals, Rights and Duties of Tax Authorities and Tax payers

**Unit 5 Value Added Tax (VAT) and Tax Planning 08 Hours**

Concept of VAT, Origin and Evolution of VAT, Method of Computation of VAT, Method of Collection, Realization and Return of VAT, Methods of Keeping Records of VAT

**Reference Books:**

1. ***Fundamentals of Taxation & Auditing:*** D.L. Pandey, P.P.Sapkota, G7 publication
2. ***Taxation in Nepal***: S.K. Amatya, P.P. Sapkota & K.B. Thapa. G7 publication
3. ***Fundamentals of Taxation & Auditing***: S.K. Amatya, S.P. Paudel, S. Siwakoti & T.P. Upadhyaya, Samjhana Publication
4. ***Tax Law & Tax Planning:*** I. Bhattarai & G. P. Koirala, Asmita Publication
5. ***Corporate Taxation:*** K.D. Dhakal, B. Pandey & R. Bhattarai, M.K. Publishers & Distributors
6. ***Modern Taxation in Nepal***: P.R. Kandel, Buddha Publication
7. ***Taxation & Auditing,*** P.R. Kandel, & K. P. Aryal, Bhudipuran Prakasan

**==========================================================================Title: Accounting for Financial Institutions Code: ACC 476**

**Credit Hrs: 03 Year /Semester: IV/VII 48 Hours**

**Course Objectives:**

The objectiveof this course is to provide the students in depth knowledge on various aspects of Banking system and Insurance and make enable to understand the accounting aspects of Banking and Insurance service sectors.

**Unit 1 Introduction of Banking Business** **10 Hours**

Nature of Banking Business; Types of Banks; Functions of Central Bank; Legal Provision Relating to Commercial Bank Act; Share Capital & Capital Adjustment of Commercial Banks; Provisions Relating to General Reserve, Margin Deposits, Bad & Doubtful Debts, Depreciation & Depreciation Reserve; Loans by NRB; Provisions relating to Development Banks

**Unit 2 Accounting for Banks 08 Hours**

Accounting for Deposits; Accounting for Bills for Collection & Accounting for Bills for Collection & Bills Purchased; Accounting for Guarantees; Accounting for Credit Transactions; Accounting for Remittance; Accounting for Loans & Advances; Accounting for Cash Transactions

**Unit 3 Accounting for Control & Branch Reconciliation 08 Hours**

General Ledger; Daily Trial Balance; Accounting Codes & Securities in Computerized system; Concept & Need of Branch Reconciliation; Method of Reconciliation; Treatment in adjustment or Outstanding items

**Unit 4 Preparation of Final Account & Financial Analysis 08 Hours**

NRB Directives Regarding Preparation of Financial Statements; Disclosure Requirement; Asset Quality Ratios; Liquidity Ratios; Earning Ratios; Capital Adequacy Ratios; Dividend Payout Ratios; Cash Flows Analysis; B.E. Analysis

**Unit 5 Concept of Insurance Business 08 Hours**

Concept of Insurance Business; Scope of Insurance Business; Types of Insurance Business; Basic Terminology Insurance Business; Legal Provision relating to Insurance Company Act; Nepal Insurance Board

**Unit 6 Preparation of Financial Statements & Analysis 06 Hours**

Preparation of Revenue Account for Life, Marine & Miscellaneous Insurance Business; Preparation of P&L Account; Preparation of Balance Sheet; Disclosure Requirements; Consolidation of Financial Statements; Analysis of Ratios for Insurance Business

**Reference Books:**

1. ***Advance Accountancy***: Shukla, Grawal & Gupta, S. Chand & Co.,New Delhi
2. ***Banking & Insurance:*** S. Khadka, H. Singh, Asia Publication Pvt. Ltd.
3. Nepal Rastra Bank Act, 2058
4. Insurance Act

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**Title: Human Resource Development Code: HRM 475**

**Credit Hrs: 03 Year /Semester: IV/VII 48 Hours**

**Course Objectives:**

This course aims to develop the basic understanding of human resource development system and principles of designing an effective human resource development system.

**Unit 1 Introduction 6 Hours**

Meaning and Need of HRD, Elements of good HRD, Objectives of HRD, Scope of HRD, the HRD Process, Functions of HRD, Role of Managers in HRD; Skills and Competencies Required for HRD; Factors Affecting HRD, HRD System, Principles of Designing an Effective HRD System, Basic Concepts of HRD Audit

**Unit 2 Training and Development 12 Hours**

**Training**: Training Needs Analysis, Training Process; Training Methods: On-the-Job Training and Off-the-Job Training; Evaluating Training Efforts, Designing Training Program

**Development**: Concept and Proposes of Management Development, Management Development Techniques & Methods: On-the-Job and Off-the-Job

**Career Planning and Development:** Concept of Career Planning, Need for Career Planning, Objectives of Career Planning, Process of Career Planning, Steps in Career Development; Concept of Organizational Development, and Techniques of Organizational Development

**Unit 3 Performance Appraisal and Performance Counselling 10 Hours**

Meaning and Purposes of Performance Appraisal, Performance Appraisal Process; Performance Appraisal Methods; Essay, Checklist, Critical incident, Behaviorally Anchored Rating Scales (BARS), Individual Ranking, Paired Comparison, Management-by-Objective (MBO), 360° Appraisal; Feedback of Performance Appraisal, Performance Coaching, Performance Counselling, Performance and Reward

**Unit 4 Employee Welfare and Quality of Work Life 6 Hours**

Meaning and Need for Employee Welfare, Types of Welfare Programs: Inside and Outside the Work Place; Approaches to Employee Welfare, Employee Welfare and Quality of Work Life

**Unit 5 HRD Implementation 10 Hours**

Concept of HRD Implementation, Steps in HRD Planning, Assessing HRD Climate, Strengthening HRD Function, Assessing HRD Needs, Structuring the HRD Function, Orientation and Involvement of Line Managers, Monitoring Mechanism for HRD

**Unit 6 HRD in Nepal 4 Hours**

HRD Policies in Nepal, HRD Practices in Nepalese Organization, Problems Associated with HRD in Nepal.

**References:**

1. Rao, T.V., and Pereira, D.F. Readings in HRD*.* New Delhi: Oxford and IBH.
2. Rao, T.V., and Pereira, D.F. Recent Experiences in HRD*.* New Delhi: Oxford and IBH.
3. Agrawal, G. R., ***Human Resource Development in Nepal.*** Kathmandu: M.K. Publishers and Distributors.

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**Title: Industrial Relations & Labour Laws Code: HRM 476**

**Credit Hrs: 03 Year /Semester: IV/VII 48 Hours**

**Course Objectives:**

This course aims to familiarize students with the basic concepts of industrial relations and labour laws. It aims to develop skills and competencies required to settle industrial disputes by considering legal framework.

**Unit 1 Industrial Relations 12 Hours**

Concept of Industrial Relations; Importance of Sound Industrial Relations; Scope of Industrial Relations; Evolution of Industrial Relations; Objectives of Industrial Relations; Role of Managers in Promoting and Establishing Peaceful Industrial Relation; Models of IR: Unitarist, Pluralist, Dunlop’s and Marxist Perspectives of Industrial Relations; Industrial Relations Movements in Nepal; Emerging Issues in Industrial Relations

**Unit 2** **Trade Unionism 10 Hours**

Meaning and Importance of Trade Union; Objectives of Trade Union; Trade Union Activities; Structure of Trade Union; Major Provisions of Trade Union Act of Nepal; Trade Union Movement in Nepal; Introduction of International Labour Organization

**Unit 2 Industrial Disputes 10 Hours**

Meaning and Nature of Industrial Disputes; Causes of Industrial Disputes; Types of Conflict; Results of Industrial Disputes; Methods of Settling Industrial Disputes; Concept and Characteristics of Collective Bargaining, Importance of Collective Bargaining; Subject Matters of Collective Bargaining; Collective Bargaining Process; Legal Provision in Nepal for Settling Industrial Dispute

**Unit 3 Workers Participation in Management 10 Hours**

Meaning and Need of Participative Management; Forms and Level of Workers Participation; Benefits of Workers Participation in Management; Scheme of Workers' Participation in Public Sector Undertakings; Workers' Participation in the Private Sector; Role of Workers Participation in Labour Welfare; Legal Provision in Nepal Related to Workers Participation in Management.

**Unit 4 Employee Safety and Health 6 Hours**

Concept of Employee Safety and Health, Role of Employee Safety and Health Program in Industrial Relations; Causes of Industrial Accidents; Major Issues in Health and Safety; Important Provisions of Health and Safety in Nepalese Context; Occupational Health and Hazards: Meaning, Problems and Issues, and Solutions.

**References:**

1. Mamoria, C.B. and Sathish, Mamoria. ***Dynamics of Industrial Relations***. New Delhi: Himalaya Publishing House.
2. Monappa, Arun.et.al.2012. ***Industrial relations & Labour Laws***. New Delhi: Mc Graw-Hill Publishing Company Ltd.
3. Labour Act of Nepal
4. Trade Union Act of Nepal

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**Title: Service Marketing Code: MKT 475**

**Credit Hrs: 03 Year /Semester: IV/VII Hours 48**

**Course Objectives:**

This course aims to enlarge the understanding of special characteristics and customer value of services relevant for marketing. It enables learners to identify, design, promote, and price the service value by building the customer relationship.

**Unit – 1 Introduction to Service Marketing 10 Hours**

Concept of Service, Meaning and Importance of Service Marketing, Characteristics of Service, Reasons For Growth in Service Sectors, 8ps of Service Marketing

**Unit – 2 Consumer Behavior in Services 12 Hours**

Concept and Factors influencing Consumer Behavior, Consumer Purchase Decision Process, Service Quality Gap, Meaning and Types of Service Expectations, Factors Influencing Customer Expectations Issues Involved in Customer Service Expectation, Meaning of Service Perception, Concept and Outcomes Satisfaction .

**Unit – 3 Market Segmentation and Service Positioning 10 Hours**

Undifferentiated Marketing, Differentiated Marketing (Market Segmentation), Criteria for Market Segmentation, Stages of Market Segmentation, Service Positioning, Positioning Strategies

**Unit – 4 Promotion and Pricing of Service 10 Hours**

Concept of Service Marketing Communication, Reasons for Service Commission Problems, Strategies to Match Service, Pricing of Services, Approaches to Pricing Services, Pricing Strategies and Customer Definitions of Value

**Unit – 5 Building Customer Relationships 6 Hours**

Concept and Goals of Relationship Marketing Traditional Marketing Vs relationship Marketing, Approaches to Relationship Marketing, Customer Relation

**References**

1. Lovelock. C., Writz.,J. and Chaltjee, ***Service Marketing- People Technology Study***,(latest ed.), Pearson Education
2. Rao Rana K., ***Service Marketing,*** (latest ed.), Pearson Education .
3. Kotler.P.,(20--), ***Marketing Management***, (13th ed.),Pearson south Asian Perspective

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**Title: Sales Management Code: MKT 476**

**Credit Hrs: 03 Year /Semester: IV/VII Hours 48**

**Course Objectives:**

This Course aims to enhance the knowledge, techniques and skill to organize, manage, and promote the sales in local and global market. It enables to understand the nature and objectives of the sales department to formulate the plan, policy, and strategy to expand the sales.

**Unit – 1 Introduction 06 Hours**

Selling as Part of Marketing Concept, Meaning and Objectives of Sales Management, Sales Management Process, Role of Sales Manager as Leader of Sales Force.

**Unit- 2 Organization of the Sales Department 08 Hours**

Nature and Objectives of the Sales Organization, Types of Sales Organizational Structures, Sales Departments Relations with Other Departments, Factors Deterring Sales Organization Structure

**Unit – 3 Personal Selling and Salesmanship 08 Hours**

Theories of Selling Steps in Personal Selling Meaning Importance and Limitations of Salesmanship, Focus on Customer Satisfaction and Building Seller Customer Relationship, Handing Customer Objections, Negotiations

**Unit – 4 Buyer Behavior and Buying Process 08 Hours**

Meaning of Buyer Behavior, Buyer Decision Process, Types of Buying Decision Behavior, Organizational Buying Process, Recent Developments in Organizational Buying

**Unit – 5 Managing the Sales Force 06 Hours**

Designing the Structure and Size of Sales Force, Recruitment and Selection of Sales Force, Training Motivation, Compensation and Controlling Sales Force

**Unit – 6 Sales Territories and Quotas 06 Hours**

Meaning and Need of Territory, Establishing Territory Reasons for Using Sales Quotas, Types of Quotas, Quota Selling Procedures, Administrating the Quota System

**Unit – 7 Sales Promotion Hours 06**

Meaning and Objective of the Sales Promotion, Types of Sales Promotion Consumer Promotion, Trade Promotion, Business Promotion, Rapid Growth of Sales Promotion

**References**

1. Futrell , Charles, ***Fundamentals of Selling***, ( 6th ed.), Irwin International Homewood , Delhi
2. David Jobber and Geoff Lancaster, ***Selling and Seles Management*** (latest ed.), Pearson Education
3. Still.R.,Cundiff. E.,Govoni.N.,***Sales Management.*** (5th ed.) Pearson