INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT



A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Index Copernicus Publishers Panel, Poland, Open J-Gage, India [link of the same is duly available at Inflibnet of University Grants Commission (U.G.C.)]

as well as in Cabell's Directories of Publishing Opportunities, U.S.A.

Circulated all over the world & Google has verified that scholars of more than Hundred & Thirty Two countries/territories are visiting our journal on regular basis. Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

www.ijrcm.org.in

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.		
1.	SOCIO-ECONOMIC INFLUENCE OF SHARI'AH ON CONSUMERS' MOTIVES AND PERCEPTION IN ZAMFARA STATE, NIGERIA			
2 .	EFFECTIVENESS OF COMPUTER ASSISTED INSTRUCTION IN RELATION TO THE LEARNING OUTCOMES OF THE ENGINEERING MANAGEMENT STUDENTS OF UNIVERSITY X MA. TEODORA E. GUTIERREZ	4		
3.	IDENTIFYING TECHNOLOGICAL PARAMETERS EFFECTIVE ON COMPETITIVENESS OF SMALL AND MEDIUM-SIZED RESIN COMPANIES ACCORDING TO UNIDO MODEL: CASE STUDY OF IRAN KEATON POLYESTER MANUFACTURING COMPANY EHSAN GHASEMI, SEYED REZA HEJAZI, ABOLGHASEM ARABIOUN & REZA ALIBAKHSHI	6		
4.	IMPACT OF ISLAMIC BUSINESS ETHICS ON FAMILY CONSUMPTION DECISION MAKING IN ZAMFARA STATE, NIGERIA	12		
5.	DR. HALIRU BALA ETHICAL ISSUES AND CONSUMER PERCEPTION ABOUT BRANDED AND UNBRANDED MILK PRODUCTS: THE EMERGING SCENARIO			
6 .	DR. ASHOK AIMA & NARESH SHARMA SOFTWARE PROJECT MANAGEMENT - BEST PRACTICES DR. K. A. PARTHASARATHY	19		
7 .	RECALLING ANCIENT WISDOM FOR A SUSTAINABLE DEVELOPMENT DR. PADMA SHANKAR	23		
8.	RADIO FREQUENCY IDENTIFICATION (RFID)	27		
9.	TANAJI D. DABADE, DR. SHIVAJI U. GAWADE & ALEKHA CHANDRA PANDA SERVICE QUALITY MODELS IN HEALTHCARE - A REVIEW (1990-2010) K. VIDHYA, DR. C. SAMUDHRA RAJKUMAR & DR. K. TAMILIYOTHI	34		
10 .	A I R E P: A NOVEL SCALED MULTIDIMENSIONAL QUANTITATIVE RULES GENERATION APPROACH	45		
11.	SAPNA JAIN, DR. M. AFSHAR ALAM & DR. RANJT BISWAS AN ANALYSIS OF ONLINE IDENTITY MANAGEMENT TECHNIQUES APARAJITA PANDEY & DR. JATINDERKUMAR R. SAINI	53		
12 .	PAPARAJITA PANDEY & DR. JATINDERKOMIAR R. SAINI PAPR REDUCTION OF OFDM BASED ON ADAPTIVE ACTIVE CONSTELLATION EXTENSION NEELAM DEWANGAN & MANGAL SINGH	56		
13.	ANALYZING THE OUTPERFORMING SECTOR IN THE VOLATILE MARKET	60		
14.	DR. SANDEEP MALU, DR. UTTAM RAO JAGTAP & RAHUL DEO AN ANALYTICAL STUDY OF JOB STRESS AMONG SOFTWARE PROFESSIONALS IN INDIA DR. SUBENDRA KUMAR	65		
15.	DR. SURENDRA KUMAR PROCESS FRAMEWORK FOR BUSINESS VALUE ENHANCEMENT BY IMPROVING OPERATIONAL EFFICIENCY RAMAKRISHNAN. N			
16 .	AN OVERVIEW OF SUPPLY CHAIN MANAGEMENT PRACTICES IN INDIAN AUTOMOBILE SECTOR R. VENKATESHWAR RAO	75		
17.	AN EMPIRICAL STUDY OF BRAND PREFERENCE OF MOBILE PHONES AMONG COLLEGE AND UNIVERSITY STUDENTS DR. DINESH KUMAR	81		
18.	ICT IN BANKING SECTOR: DISASTER AND RECOVERY OF INFORMATION GAGAN DEEP, SANJEEV KUMAR & ROHIT KUMAR	86		
19.	CREDIT CARDS AND ITS IMPACT ON BUYING BEHAVIOUR: A STUDY WITH REFERENCE TO RURAL MARKET P. MANIVANNAN	89		
20 .	EMERGING APPLICATIONS AND SECURITY FOR VoIP: A STUDY	93		
21 .	HEMA JANDSALAR & DR. B. S. JANGRA SUCCESSION PLANNING IN INDIAN BANKING SYSTEM: A STUDY CONDUCTED AMONG BANK OFFICERS OF COIMBATORE DR. RUPA GUNASEELAN & S.DHANA BAGIYAM	96		
22.	A CONCEPTUAL STRUCTURE FOR KNOWLEDGE MANAGEMENT MODEL IN HIERARCHICAL DISTRIBUTED ENVIRONMENT: CASE STUDY OF KNOWLEDGE SHARING AMONG DIFFERENT GOVERNMENT ORGANIZATION WORKING FOR PLANNING AND FACILITATING WATER RESOURCES IN UTTARAKHAND STATE JATIN PANDEY & DARSHANA PATHAK JOSHI	99		
23.	A DNA-BASED ALGORITHM FOR MINIMUM SPANNING TREE PROBLEM USING TEMPERATURE GRADIENT TECHNIQUE B.S.E.ZORAIDA	102		
24.	MARKET BASKET ANALYSIS: A DATA MINING TOOL FOR MAXIMIZING SALES & CUSTOMER SUPPORT KALPANA BABASO SALUNKHE, MURLIDHAR S. DHANAWADE & SACHIN PATIL	107		
25.	FAULT DETECTION IN NETWORKS BASED ON DYNAMIC INTERVAL BASED ACTIVE PROBING BANUMATHI R	110		
26 .	ISSUES AND CHALLENGES IN ELECTRONIC WASTE DR. KUNTAL PATEL & NIRBHAY MEHTA	113		
27 .	STUDY ON CSR OF WIPRO, TATA & RIL SHWETA PATEL & ZARNA PATEL	116		
28 .	EMPOWERING RURAL WOMEN – ROLE OF MICROFINANCE DR. NANU LUNAVATH	119		
29 .	ROLE OF E-LEARNING IN EDUCATION: A STUDY OF UNIVERSITY OF JAMMU ANJU THAPA	126		
30.	ADVERTISING: DO THEY HELP CONSUMERS IN MAKING SOUND PURCHASE DECISIONS? PINKI	130		
	REQUEST FOR FEEDBACK	132		

<u>CHIEF PATRON</u>

PROF. K. K. AGGARWAL Chancellor, Lingaya's University, Delhi Founder Vice-Chancellor, Guru Gobind Singh Indraprastha University, Delhi Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

<u>PATRON</u>

SH. RAM BHAJAN AGGARWAL Ex. State Minister for Home & Tourism, Government of Haryana Vice-President, Dadri Education Society, Charkhi Dadri President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

MOHITA Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadhola, Yamunanagar

ADVISORS

DR. PRIYA RANJAN TRIVEDI Chancellor, The Global Open University, Nagaland PROF. M. S. SENAM RAJU Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi PROF. S. L. MAHANDRU Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR

 MOHITA

 Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadhola, Yamunanagar

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia PROF. PARVEEN KUMAR Director, M.C.A., Meerut Institute of Engineering & Technology, Meerut, U. P. PROF. H. R. SHARMA Director, Chhatarpati Shivaji Institute of Technology, Durg, C.G. PROF. MANOHAR LAL Director & Chairman, School of Information & Computer Sciences, I.G.N.O.U., New Delhi PROF. ANIL K. SAINI Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi PROF. R. K. CHOUDHARY Director, Asia Pacific Institute of Information Technology, Panipat DR. ASHWANI KUSH Head, Computer Science, University College, Kurukshetra University, Kurukshetra

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories

www.ijrcm.org.in

iii

DR. BHARAT BHUSHAN Head, Department of Computer Science & Applications, Guru Nanak Khalsa College, Yamunanagar **DR. VIJAYPAL SINGH DHAKA** Dean (Academics), Rajasthan Institute of Engineering & Technology, Jaipur **DR. SAMBHAVNA** Faculty, I.I.T.M., Delhi **DR. MOHINDER CHAND** Associate Professor, Kurukshetra University, Kurukshetra **DR. MOHENDER KUMAR GUPTA** Associate Professor, P. J. L. N. Government College, Faridabad **DR. SAMBHAV GARG** Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana **DR. SHIVAKUMAR DEENE** Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga **DR. BHAVET** Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana

ASSOCIATE EDITORS

PROF. ABHAY BANSAL Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida PROF. NAWAB ALI KHAN Department of Commerce, Aligarh Muslim University, Aligarh, U.P. DR. ASHOK KUMAR Head, Department of Electronics, D. A. V. College (Lahore), Ambala City ASHISH CHOPRA Sr. Lecturer, Doon Valley Institute of Engineering & Technology, Karnal SAKET BHARDWAJ Lecturer, Haryana Engineering College, Jagadhri

TECHNICAL ADVISORS

AMITA Faculty, Government M. S., Mohali MOHITA Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadhola, Yamunanagar

FINANCIAL ADVISORS

DICKIN GOYAL Advocate & Tax Adviser, Panchkula NEENA Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL Advocate, Punjab & Haryana High Court, Chandigarh U.T. CHANDER BHUSHAN SHARMA Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

<u>SUPERINTENDENT</u>

SURENDER KUMAR POONIA

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories WWW.ijrcm.org.in

iv

DATED:

v

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects like Accounting Education; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Monetary Policy; Portfolio & Security Analysis; Public Policy Economics; Real Estate; Regional Economics; Tax Accounting; Advertising & Promotion Management; Business Education; Management Information Systems (MIS); Business Law, Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labor Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; Public Administration; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism, Hospitality & Leisure; Transportation/Physical Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Digital Logic; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Multimedia; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic and Web Design. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript **anytime** in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email addresses: <u>infoijrcm@gmail.com</u> or <u>info@ijrcm.org.in</u>.

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. COVERING LETTER FOR SUBMISSION:

THE EDITOR	
JRCM	

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF

(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript entitled '______' for possible publication in your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

NAME OF CORRESPONDING AUTHOR:

Designation:

Affiliation with full address, contact numbers & Pin Code: Residential address with Pin Code: Mobile Number (s): Landline Number (s): E-mail Address: Alternate E-mail Address:

NOTES:

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the SUBJECT COLUMN of the mail: New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/ Engineering/Mathematics/other. please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is required to be below 500 KB.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.
- 2. MANUSCRIPT TITLE: The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.
- 3. AUTHOR NAME (S) & AFFILIATIONS: The author (s) full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address should be in italic & 11-point Calibri Font. It must be centered underneath the title.
- 4. **ABSTRACT**: Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories

www.ijrcm.org.in

VOLUME NO. 2 (2012), ISSUE NO. 3 (MARCH)

- 5. **KEYWORDS**: Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
- 6. **MANUSCRIPT**: Manuscript must be in <u>BRITISH ENGLISH</u> prepared on a standard A4 size <u>PORTRAIT SETTING PAPER</u>. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
- 7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
- 8. SUB-HEADINGS: All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
- 9. MAIN TEXT: The main text should follow the following sequence:

INTRODUCTION REVIEW OF LITERATURE NEED/IMPORTANCE OF THE STUDY STATEMENT OF THE PROBLEM OBJECTIVES HYPOTHESES RESEARCH METHODOLOGY RESULTS & DISCUSSION FINDINGS
NEED/IMPORTANCE OF THE STUDY STATEMENT OF THE PROBLEM OBJECTIVES HYPOTHESES RESEARCH METHODOLOGY RESULTS & DISCUSSION
STATEMENT OF THE PROBLEM OBJECTIVES HYPOTHESES RESEARCH METHODOLOGY RESULTS & DISCUSSION
OBJECTIVES HYPOTHESES RESEARCH METHODOLOGY RESULTS & DISCUSSION
HYPOTHESES RESEARCH METHODOLOGY RESULTS & DISCUSSION
RESEARCH METHODOLOGY RESULTS & DISCUSSION
RESULTS & DISCUSSION
FINDINGS
RECOMMENDATIONS/SUGGESTIONS
CONCLUSIONS
SCOPE FOR FURTHER RESEARCH
ACKNOWLEDGMENTS
REFERENCES
APPENDIX/ANNEXURE
It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed 5000 WORDS .
 FIGURES & TABLES: These should be simple, centered, separately numbered & self explained, and titles must be above the table/figure. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.
EQUATIONS: These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
REFERENCES: The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow Harvard Style of Referencing. The author (s) are supposed to follow the references as per the following:
All works cited in the text (including sources for tables and figures) should be listed alphabetically.
Use (ed.) for one editor, and (ed.s) for multiple editors.
When listing two or more works by one author, use (20xx), such as after Kohl (1997), use (2001), etc, in chronologically ascending order.
Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
For titles in a language other than English, provide an English translation in parentheses.
The location of endnotes within the text should be indicated by superscript numbers.
PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

10.

11. 12.

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

 Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

 Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

 Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

UNPUBLISHED DISSERTATIONS AND THESES

Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.
- WEBSITE
 - Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories

www.ijrcm.org.in

ETHICAL ISSUES AND CONSUMER PERCEPTION ABOUT BRANDED AND UNBRANDED MILK PRODUCTS: THE EMERGING SCENARIO

DR. ASHOK AIMA RECTOR KATHUA CAMPUS UNIVERSITY OF JAMMU JAMMU

NARESH SHARMA ASST. PROFESSOR THE MANAGEMENT SCHOOL KATHUA CAMPUS UNIVERSITY OF JAMMU JAMMU

ABSTRACT

The fast changing trends in lifestyles, food and eating habits of consumers has resulted in an exponential growth of branded milk products in India. This sector is still predominantly dominated by the traditional low cost loose or unbranded milk in the most rural and semi-urban agglomerations in our country. With rising incomes and health consciousness, demand for branded and quality milk has witnessed phenomenal a sharp rise which in turn has started posing a major challenge to the unbranded milk market. In the changing scenario, the importance of hygiene and ethical considerations in the marketing of milk has acquired paramount importance. This poses a challenge to the sellers of unbranded milk for broadening customer base and retention of their loyalty thus unleashing a fierce competition. The study therefore examines the perception of customers about ethical practices followed in the marketing of branded and unbranded milk. This study is based upon research data collected form capital city of Jammu in J&K State. The findings from the study reveal that host of factors impact customer's sensitivity to ethical practices followed by marketers besides quality and price emerging as significant factors followed by commitment and trust for making purchase decision.

KEYWORDS

Branded Milk, Customer Perception, Ethical Practices, Price and Quality.

PROLOGUE

The marketing of milk and milk products has been undergoing a paradigm shift in India and the emergence of integrated food supply chains is one of the fast growing and most visible market phenomena. About 80 per cent of marketed milk still passes through the traditional channels of handling raw milk and traditionally produced milk products (Kumar and Staal, 2010). These traditional and informal milk marketing chains are the major source of fresh milk for consumers. But the emergence of branded milk marketing chains is posing stiff competition for the survival of traditional milk marketers. The traditional milk marketing still controls the major share of the milk supply in Jammu. The changing lifestyle, eating habits and perception about unbranded milk has helped the marketers of branded milk and milk products to strengthen their presence in the market. In Jammu division, local players namely JK Dairy Processing Cooperative Ltd., (JKMPCL) Satwari and Vaid Milk Products, Gangyal have their strong presence in the market with brands namely Snow Cap and Surya respectively. Although Punjab State Cooperative Milk Products are posing a challenge for the survival of traditional chains. Consumers over time have evolved in their perception about the marketing practices followed by the marketers and are reactive to various ethical and social factors in the marketplace. Thus marketing manager must have a thorough understanding of any ethical differences between marketers and consumers as well as the determinants of these differences. This research is designed to study the perception of customers about ethical practices followed by the marketers in the marketing of branded and unbranded milk.

LITERATURE REVIEW

There is a certain paucity of empirical research on customer perception and ethical values that affects the marketing of milk and milk products. A few studies are available which contribute certain insights, to the present article. Anjani Kumar (2010) in "Milk Marketing Chains in Bihar: Implications for Dairy Farmers and Traders" carried out a study which identifies the issues associated with the alternative milk market chains and their implications on dairy farmers and traders in Bihar where modern milk market chains especially the milk co-operatives have grown significantly. The study has shown that in spite of growing presence of modern milk supply chains, the traditional milk supply chain is still dominant and seems to offer good opportunities for the small and resource-poor milk producers and traders to enhance their income. The traditional milk sector should be addressed in a constructive manner and the policies should be evolved which would allow informal players improve their performance including quality control and their integration with the emerging modern milk supply chains. Prasad, M.V.Rama (2006) in "Dairy Products: Consumer Preferences" reveals that quality is the major factor that influences the choice of the brand and 91.33% of the consumers knew that more than one variety of milk is available in the market. He further found that adulteration and easy availability are other major factors that influence the consumer's inclination for the product. Miller, G.D. (2000) in "Benefits of Dairy Product Consumption on Blood Pressure in Humans" has found that there is consensus among experts that low fat dairy products, namely milk, cheese and yogurt, may reduce the risk of high blood pressure decreasing heart diseases by approximately 15 percent and stroke by approximately 27 percent and recommends three to four servings of low fat dairy products daily for optimal blood pressure regulation. D. Babu and Verma N.K., (2010) in "Value Chains of Milk and Milk Products in Organised Sector of Tamil Nadu —A Comparative Analysis" has examined the value chains of milk and milk products in the co-operative and private dairy plants in the Salem district of Tamil Nadu based on the data collected from one co-operative plant, one private plant, five milk transportation routes, ten co-operative societies, ten private milk collection centre and six chilling centres. The overall average procurement cost per litre of milk has been found higher for the co-operative dairy plant than the private plant due to increased cost on milk transportation, chilling and reception. The co-operative plant has been revealed more efficient in the manufacture of toned milk, standardized milk, full cream milk and ghee whereas the private plant has an edge over co-operative dairy plant in the manufacture of butter and SMP (skimmed milk powder). The marketing cost of toned milk, standardized milk, full cream milk and SMP has been found lower for private dairy plant and of butter and ghee for the co-operative dairy plant. The marketing margins and marketing efficiency have been found higher in toned milk, standardized milk and butter for the private plant and in full cream milk, ghee and SMP for the co-operative plant.

OBJECTIVE AND RESEARCH METHODOLOGY

Most of the literature so far on the subject has focused primarily on the production of milk and its supply chain side. Thus keeping in mind the above studies, the objective of the present paper is to find out the perceptions of consumers about branded and unbranded milk products regarding ethical practices followed by the marketers.

The data for the present study were collected from both primary and secondary sources. The primary data was collected using questionnaire. To know the perception of consumers about the ethical practices followed by the marketers, primary data was collected from five hundred and fifteen (515) respondents from Jammu City. Random sampling technique was used to select the consumers.

The data collection schedule was developed after reviewing lot of literature (Thomas White 1993, Rezzaque and Howe 2002, M.V.Rama 2006, Sarma 2007, Virdi and Kaur 2007, Sudeep Chatterjee 2007, Bhattacharya and Mazumdar 2009, Sharma and Sharma 2011) and gathering experts' opinion. The schedule has ten items of general information and six dimensions containing fifty four statements relating to product price, quality, quantity, packaging, general honesty, awareness about consumer rights, adulteration, deceptive labeling and legal provisions. Except general information statements, all the statements were based on five points Likert Scale.

Variables	Frequency	Percentage
Age		
Between 20-30	103	20
31-40	165	32
41-50	156	30.3
51- Above	91	17.7
Gender		
Male	388	75.3
Female	127	24.7
Qualification		
10 th	76	14.8
12 th	144	28
Graduation	200	38.8
PG & Above	95	18.4
Marital Status		
Married	439	85.2
Unmarried	76	14.8
Occupation		
Business	174	33.8
Service	162	31.5
HW	59	11.5
Others	120	23.3
Religion		
Hindu	328	63.7
Sikh	48	9.3
Muslims	139	27
Others	-	-
Family Type		
Nuclear	384	74.6
Joint	131	25.4
Family Expenditure (in Rs.)		
Between 5000-10000	122	23.7
10000-15000	107	20.8
15000-20000	144	28
20000-Above	142	27.6
Family Income (in Rs.)		
Between10000-20000	115	22.3
20000-30000	86	16.7
30000-40000	101	19.5
40000-Above	213	41.5
Purchase Decisions		
Individual	239	46.4
Elderly	91	17.7
Family Head	185	35.9

TABLE-1: DEMOGRAPHIC ANALYSIS OF ETHICAL & MARKETING PRACTICES

RESPONDENTS' PROFILE

The survey was conducted on five hundred and fifteen (115) consumers selecting through random sampling from Jammu city. The proportionate age of respondents was between 20-30 (20%) followed by 31-40 (32%), 41-50 (30%) and above 51 (18%). The proportion of male respondents figured higher (75.3%) than their female counterparts (24.7%). The majority of respondents (64%) were Hindus followed by Muslims (27%) and Sikhs (10%) and three fourth of them have nuclear families. About 39% of the respondents were graduates and 34% were in business sector. The proportionate age of respondents was between 20-30 (20%) followed by 31-40 (32%), 41-50 (30%) and above 51 (18%). Majority of the respondents (75%) were married and 68% had Hindu as their religion. About one third of the total respondents incurred expenditure between 15000- 20000 thousands and (42%) of them earned above Rs 40,000 per month. Finally, about 46% of the total respondents opined that the purchasing decisions were taken by individuals.

TABLE -2: SPLIT HALF RELIABILITY AND CRONBACH'S ALPHA OF ETHICAL & MARKETING PRACTICES

	Before Factor Analysis	After Factor Analysis
Group I	3.27	3.22
Group II	3.19	3.17
Cronbach's Alpha	.7100	.7109

RELIABILITY

To check the reliability Cronbach's Alpha and Split half values were calculated. The data found reliable as the mean values of both the groups (Group I = 3.19 and Group II = 3.17) were almost similar. Cronbach's Alpha value also found reliable as its value was 0.71. (Table-2)

FACTOR ANALYSIS

The factor analysis technique was used for data reduction and data purification. The factor analysis was carried out by using Statistical Package for Social Sciences (SPSS, 17.0 Version). This was done with Principal Component Analysis along with varimax rotation for summerisation of total data into minimum factors. The statements having factor loading less than 0.5 and Eigen value less than 1 were ignored for subsequent analysis. Accordingly seven factors were emerged (Table-3)

TABLE-3: FACTOR ANALYSIS OF ETHICAL & MARKETING PRACTICES								
Factors	Mean	Std. Deviation	Factor Loading	Comn.	E.V.	% of V. Ex.		
F1	2.85	0.46			10.06	22.17		
Manipulation of availability for exploitation.	3.23	1.09	0.726	0.65				
Information reg. risk associated with product.	2.37	0.90	0.734	0.82				
Issue bills for every purchase.	2.67	1.06	0.796	0.92				
Meet obligations mentioned in the bills	2.86	0.99	0.769	0.83				
Offer quality products.	3.19	0.98	0.798	0.80				
Offer products in exaggerate packaging	2.89	0.83	0.813	0.82				
Marketers give consideration to your complaints.	2.64	1.23	0.872	0.84				
Maintain hygienic conditions at their place	3.19	0.93	0.764	0.85				
Campaign by the govt. for consumer awareness	3.21	0.96	0.594	0.72				
Legal system is strong enough to create fear.	2.65	1.06	0.808	0.79				
Marketers are always honest in serving consumers	1.66	0.48	0.623	0.73				
Offer deceptive/misleading packaging	3.29	1.14	0.794	0.82				
Offer the same quantity as claimed on the package	3.22	1.07	0.694	0.75				
F2	3.11	1.07			8.60	17.03		
Provide accurate information about the products	1.95	0.60	0.644	0.77				
Practice professional code of ethics	2.03	0.64	0.585	0.74				
Always conform to the prescribed standards	2.00	0.56	0.654	0.78				
Deceptive communication to persuade consumers	3.97	0.44	0.803	0.81				
Misleading advertising should be avoided	4.01	0.43	0.911	0.87				
Misleading sales tactics should be avoided	4.02	0.44	0.908	0.89				
Sales promotions using deception must be avoided	4.05	0.47	0.899	0.85				
Marketers treat all the customers equally.	1.95	0.63	0.618	0.75				
Ethical practices develop confidence in consumer	4.06	0.48	0.832	0.77				
F3	4.08	1.33			3.59	15.10		
Loyalty to quality brands than others	4.64	0.48	0.809	0.79				
Adherence to all applicable laws and regulations.	1.37	0.54	0.830	0.79				
Selling of adulterated products due to ignorance	4.64	0.48	0.811	0.80				
Ethically produced food is healthier to eat	4.55	0.55	0.867	0.86				
Willing to pay more for ethically produced brands	4.57	0.65	0.898	0.88				
Need for stringent laws to check illegal marketing	4.76	0.43	0.669	0.67				
F4	2.04	0.32			2.15	6.81		
Knowledge about Consumer Protection Act.	1.81	1.08	0.696	0.76				
Confront with marketers for unethical practices	2.41	0.94	0.851	0.77				
Complaint with consumer court	1.91	0.76	0.513	0.78				
F5	3.65	0.21			1.85	6.53		
Sell products which are well before the expiry date	3.77	0.60	0.634	0.71		0.00		
Use of deceptive labeling.	3.78	0.86	0.809	0.83				
Underweight the products.	3.40	0.91	0.756	0.86				
F6	2.9	1.27	0.700	0.00	1.65	4.97		
Provide access to all the varieties of brands	3.80	1.60	0.861	0.80	1.05	4.57		
Always give priorities to customer needs	2.00	0.61	0.753	0.80				
F7	4.02	0.01	0.755	0.70	1.25	3.67		
Conceal limitations of the products	4.02	0.52	0.599	0.75	1.25	5.07		
Respect your social and cultural values	3.94	0.52		0.75				
Respect your social and cultural values	1 3 94	U.64	0.704	L 0.78	1			

RESEARCH FINDINGS

The analysis of consumer's perception about the ethical practices followed by the marketers in the marketing of branded and unbranded milk and milk products was carried out by considering various dimensions and is covered under seven factors. Factors are explained as under:

Factor 1: This factor covers thirteen items namely "Manipulating the availability of Products", "Billing for Purchase", "Quality of Products", "Packaging of Products", "Complaints Considerations", "Hygienic conditions at Workplace", "Campaign by Public Organisations", "Fear from Legal System", "Honesty by Marketers while serving Customers", "Deceptive Packaging" and "Product Quantity". About sixty percent of the respondents believe that marketers manipulate the availability of the product for exploitation (M =3.23) and they does not issue bills for purchase (2.67). About 90% of the total respondents believe that marketer's are not honest in serving their customers (1.66).

VOLUME NO. 2 (2012), ISSUE NO. 3 (MARCH)

Factor 2: This factor consists of nine factors containing "Information about the Product", "Professional Code of Ethics", "Conform to the prescribed Standards", "Deceptive Communication", "Misleading Sales Tactics", "Marketers consider all the Customers equally" and "Ethical Practices develop confidence in Customers". More than ninety percent of the respondents opine that marketers conceal the information needed to be share with the consumers (1.95) and more than three fourth of the respondents believe that marketers doesn't follow professional code of ethics (2.03). About ninety percent of consumers believe that marketers use deceptive communication to persuade consumers (3.97) but more than ninety percent of respondents believe that ethical practices develop confidence in the consumers.

Factor 3: This factor includes six factors viz. "Loyalty to Quality Brands", "Adherence to applicable Laws", "Selling of Adulterated products due to Customers Ignorance", "Ethically produced food is healthier to Eat", "Willing to pay more for ethically produced Brands" and "Need for stringent laws to check Unethical Practices". About 90 percent of the respondents believe that they are loyal to quality brands (4.64) but they believe that due to consumers ignorance marketers succeed in selling adulterated produces (4.64) although three fourth of the consumers believe that ethical produced food is healthier to eat (4.55) and they are willing to pay more for ethical produced milk and milk products (4.57). Almost all the respondents believe that there is a need for more stringent laws to check unethical marketing practices (4.76) as more than three fourth of the respondents believe marketers disobey prevailing laws in the marketing of milk and milk products (1.37).

Factor 4: This factor encompasses "Knowledge about Consumer Protection Act", "Confrontation with Marketers" and "Complaining with Consumer Court". More than three fourth of the respondents feels they doesn't have thorough knowledge about Consumer Protection Act (1.81) and 70 percent of the respondents believe that they avoid to confront with the marketers (2.41) whereas 90 percent of the respondents never registered any complaint with Consumer Court (1.91).

Factor 5: This factor includes "Expiry of the Products", "Deceptive Labeling" and "Underweighting the Products". Here, more than three fourth of the respondents believe that marketers use deceptive labeling (3.87) but 80 percent believe that marketers sell their products well before expiry date (3.77).

Factor 6: This factor covers "Access to all Varieties" and "Priorities to Customer's Needs". About 80 percent of respondents opine that marketers provide access to all varieties of products (3.80) whereas three fourth of respondents replied that always they doesn't give priorities to their needs (2.00).

Factor 7: This factor covers "Concealing Limitations" and "Respect for Social and Cultural Values". About three fourth of the respondents believe that marketers conceal limitations of the products (4.11) but 46% of respondents believe that marketers respect their social and cultural values (3.94).

CONCLUSION AND IMPLICATIONS

This paper has sought to take a fresh look as to how consumers perceive about the practices being in the marketing of branded and unbranded milk and its related by-products. It has been found that there is a strong association between the income and consumption levels of branded milk. With increasing income levels demand for branded and unbranded milk and milk products has also undergone significant change. The study reveals that most of the marketers' indulges in adulteration and conceal limitations of the product. Marketers are succeeding in selling spurious products as most of the buyers were not aware about their legitimate rights as provided under the Consumer Protections Act. Thus there is an urgent need to have a regular and effective vigilance over the marketers' unethical practices and provide for punitive action against those who indulge into it. An appropriate public and legal mechanism need to be instituted creating awareness among the consumers about their rights and how to lodge a complaint and seek compensation in case they suffer on account of unethical practices. State government must evolve a comprehensive public awareness campaign for informing general public about the redressal mechanism and institutions available at district or state level which address to the scourge of unethical practices. Customer goodwill, loyalty and the resultant captive market share coupled ethical practices can be strengthened by developing a code of conduct for sellers which they adhere to religiously. It would help to avoid legal and punitive actions and can create credible public image and enhanced goodwill in the market. This would be in lines with American Marketing Association. Marketers eventually have to be honest and truthful in their transactions as it would institute sense of fair play and restore confidence among the consumers.

REFERENCES

- 1. Bhatia, S.K. (2010), "Business Ethics and Corporate Governance.", Deep & Deep Publications, New Delhi.
- 2. D. Babua and N.K. Verma (2010), "Value Chains of Milk and Milk Products in Organised Sector of Tamil Nadu —A Comparative Analysis" Agricultural Economics Research Review Vol. 23, pp 479-486.
- 3. Ferrell, O. C. and Larry G. Gresham, (1985), 'A Contingency Framework for Understanding Ethical Decision Making in Marketing', Journal of Marketing 49 (Summer), 87–96.
- 4. Hunt, Shelby D. and Scott Vitell, (1986), 'A General Theory of Marketing Ethics', Journal of Macromarketing 8 (Spring), 5–16
- 5. Murthy, C. S.V. (2007), "Business Ethics", Himalaya Publishing House, Delhi. pp. 244-275.
- 6. Parker Martin (1998), "Ethics and Organizations", Sage Publications, New Delhi. pp. 221-337.
- 7. Petrick, A. Joseph and Duinn, F. John (2000), "Management Ethics", Response Books, New Delhi. pp. 129-165.
- 8. Sharma & Sharma (2011), "Legal Provisions and ethical Values in Retail Sector: Study of Convenience Goods", ARASH- A Journal of ISMDR, Vol.1, pp. 1-9.
- 9. S.S.Virdi (2007), "Consumer Behaviour regarding Branded Milk vis-à-vis Unbranded Milk', Indian Management Studies Journal 11(2007), 105-125.
- 10. Wani and Wani (2010) "Marketing of Milk in Various Agro-climatic Zones of Jammu and Kashmir", Agricultural Economics Research Review Vol. 23 January-June 2010 pp 83-90.



REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Computer Application and Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mails i.e. **infoijrcm@gmail.com** or **info@ijrcm.org.in** for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active cooperation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Fournals

INTIONAL JOURNAL OF RESEARCH COMMERCE & MANAGEMENT





