

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

IJRCM



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

as well as in Open J-Gate, India [link of the same is duly available at Inlibnet of University Grants Commission (U.G.C.)]

Registered & Listed at: Index Copernicus Publishers Panel, Poland

Circulated all over the world & Google has verified that scholars of more than 1388 Cities in 138 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.	A FRAMEWORK FOR GREEN PRODUCT ADOPTION BY INDIAN CONSUMERS VISHNU NATH, DR. RAJAT AGRAWAL, DR. ADITYA GAUTAM & DR. VINAY SHARMA	1
2.	PROBLEMS IN IMPLEMENTING E-COMMERCE IN OMAN M. IFTEKHAR AHMAD & DR. A. M. AGRAWAL	2
3.	FINANCIAL PERFORMANCE (FP) AND INFORMATION TECHNOLOGY CONTROL SYSTEM (ITCS) IN NIGERIN BANKS MANSUR LUBABAH KWANBO	3
4.	AN EXTENDED TECHNOLOGY ACCEPTANCE MODEL TO UNDERSTAND ONLINE SHOPPING MUHAMMAD RIZWAN, IMRAN ANWAR MIR & DR. KASHIF UR REHMAN	4
5.	AN ATTITUDE SURVEY ON FIVE TOP TOURIST TRAFFIC HOST COMMUNITIES TOWARDS TOURISM ACTIVITIES: A CASE STUDY OF ETHIOPIA DR. GETIE ANDUALEM IMIRU	5
6.	CHANGING SCENARIO OF EXPORT ORIENTED CERAMIC TABLEWARE INDUSTRY OF BANGLADESH AND MARKETING STRATEGY FORMULATION: AN APPLICATION OF GROWTH-SHARE MATRIX GOLAM MOHAMMAD FORKAN	6
7.	IMPACT OF THE THEORY AND PRACTICE OF GOVERNMENT CONTRACTING IN THE SOUTH AFRICAN PUBLIC HEALTH SYSTEM LULAMILE NTONZIMA & DR. MOHAMED SAYEED BAYAT	7
8.	COMPARISON OF COMPREHENSIVE INCOME AND NET INCOME IN EVALUATING OF FIRM PERFORMANCE ROYA DARABI, MALIHE ALIFARRI, MAHBOOBEH REZAYI & SHAHIN SAHRAEI	8
9.	INFLUENCE OF SERVICE QUALITY ON SATISFACTION OF CUSTOMERS OF TELECOM SECTORS IN CHENNAI L. SRIDHARAN & DR. N. THANGAVEL	9
10.	EFFECT OF COMPUTER ASSISTED INSTRUCTION (CAI) ON ELEMENTARY SCHOOL STUDENTS' PERFORMANCE IN BIOLOGY RAMANJEET KAUR, SUSHAMA SHARMA & ANIL K. TYOR	10
11.	RURAL TRANSFORMATION AND SHGS IN NAGAPATTINAM DISTRICT – A HOLISTIC APPROACH N. SATHIYABAMA & DR. N. SHANI	11
12.	RECENT TRENDS IN INDIAN AGRICULTURAL DIVERSIFICATION DR. DEEPAKSHI GUPTA	12
13.	INVESTMENT BANKING - A COMPREHENSIVE OVERVIEW DR. S. ANITHA	13
14.	PREVENTION OF INVENTORY SHRINKAGE IS BETTER THAN SHRINKING THE PROFIT – A GLOBAL ORGANISED RETAIL CONFRONTATION P. SATHISH CHANDRA & DR. G.SUNITHA	14
15.	A STUDY OF CUSTOMER RELATIONSHIP MANAGEMENT PRACTICES IN HOTELING SECTOR V. P. DESHMUKH, N. R. JADHAV & S. P. SHINDE	15
16.	ROLE OF GOVERNMENT OF INDIA IN ENHANCING KNOWLEDGE MANAGEMENT PRACTICES IN MSMEs DR. CHITRA SIVASUBRAMANIAN & S. D. UMA MAGESWARI	16
17.	CRM IN VARIOUS DIMENSIONS MOHD ABDUR RAHMAN, MOHD ABDUL HAMEED & DR. SHAZAN MOHD KHAN	17
18.	WI-FI DEPLOYMENTS IN CONJUNCTION WITH WI-MAX FOR NEXT GENERATION HETEROGENEOUS NETWORK AJAY M. PATEL & HIRAL R. PATEL	18
19.	A CASE STUDY ON PERFORMANCE APPRAISAL WITH REFERENCE TO INDIAN BANK, CHITTOOR DISTRICT (A.P) CHEEKOORI JYOTHSNA & CIDDA REDDY JYOSHNA	19
20.	STRATEGIC TRAINING FOR NON-LIFE INSURANCE COMPANIES' OF INDIA CHIRAG DHANJI PATEL	20
21.	BIOMETRICS SECURITY SYSTEM IS A TOOL FOR DAILY LIFE SECURITY MONALIKA SHARMA	21
22.	EFFECTIVENESS OF SOFTWARE METRICS IN FINDING THE FAULTY CLASSES POOJA	22
23.	A COMPARATIVE STUDY ON PERFORMANCE OF SELECTED SBI SECTOR FUNDS G. L. MEENA	23
24.	MICRO, SMALL AND MEDIUM (MSMEs) ENTERPRISES AND INDIAN ECONOMY: AN EMPIRICAL STUDY ON ROLE OF MSMEs SUSANTA KANRAR	24
25.	ENHANCING EFFECTIVENESS OF CRM THROUGH MOBILE CRM IN EDUCATION SECTOR LAKSHMI KALYANI & DR. ABHISHEK SINGH	25
26.	A STUDY ON PROFITABILITY ANALYSIS OF SHIPPING COMPANIES IN INDIA DR. P. CHELLASAMY & M. SRIDEVI	26
27.	SCIENTOMETRIC MAPPING OF GREEN COMPUTING: THE GLOBAL PERSPECTIVE M. PADMINI, T. R. SAJANI NAIR, R. SURYA & T. SUHIRTHARANI	27
28.	TESTING THE WEAK FORM EFFICIENCY OF COMMODITY MARKET IN INDIA YUVARAJ. D	28
29.	AGILE BUSINESS INTELLIGENCE FOR AGILE DECISION-MAKING SIREESHA PULIPATI	29
30.	INFORMATION TECHNOLOGY: ITS APPLICATION AND IMPACT ON ORGANIZATIONAL CULTURE OF STATE BANK OF INDIA AND ITS ASSOCIATES WITH SPECIAL REFERENCE TO MODERNIZATION OF CORE PROCESSING SYSTEM MOHITA	30
	REQUEST FOR FEEDBACK	31

CHIEF PATRON

PROF. K. K. AGGARWAL

Chancellor, Lingaya's University, Delhi
Founder Vice-Chancellor, GuruGobindSinghIndraprasthaUniversity, Delhi
Ex. Pro Vice-Chancellor, GuruJambheshwarUniversity, Hisar

PATRON

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. Gadholi, 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.), MaharajaAgrasenCollege, 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. Gadholi, Yamunanagar

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, YanbuIndustrialCollege, Kingdom of Saudi Arabia

PROF. PARVEEN KUMAR

Director, M.C.A., Meerut Institute of Engineering & Technology, Meerut, U. P.

PROF. H. R. SHARMA

Director, Chhatrapati 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), GuruGobindSinghI. P. University, Delhi

PROF. R. K. CHOUDHARY

Director, Asia Pacific Institute of Information Technology, Panipat

DR. ASHWANI KUSH

Head, Computer Science, UniversityCollege, KurukshetraUniversity, Kurukshetra

DR. BHARAT BHUSHAN

Head, Department of Computer Science & Applications, GuruNanakKhalsaCollege, 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, KurukshetraUniversity, Kurukshetra

DR. MOHENDER KUMAR GUPTA

Associate Professor, P.J.L.N.GovernmentCollege, Faridabad

DR. SAMBHAV GARG

Faculty, M. M. Institute of Management, MaharishiMarkandeshwarUniversity, 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, MaharishiMarkandeshwarUniversity, 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, AligarhMuslimUniversity, Aligarh, U.P.

DR. ASHOK KUMAR

Head, Department of Electronics, D. A. V. College (Lahore), AmbalaCity

ASHISH CHOPRA

Sr. Lecturer, Doon Valley Institute of Engineering & Technology, Karnal

SAKET BHARDWAJ

Lecturer, HaryanaEngineeringCollege, Jagadhri

TECHNICAL ADVISORS**AMITA**

Faculty, Government M. S., Mohali

MOHITA

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

SUPERINTENDENT**SURENDER KUMAR POONIA**

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: infoijrcm@gmail.com or info@ijrcm.org.in.

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR
IJRCM

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.

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 **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. 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

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**.

10. **FIGURES & TABLES:** These should be simple, crystal clear, 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.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **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

- 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 FRAMEWORK FOR GREEN PRODUCT ADOPTION BY INDIAN CONSUMERS

VISHNU NATH
RESEARCH SCHOLAR
DEPARTMENT OF MANAGEMENT STUDIES
UTTARAKHAND TECHNICAL UNIVERSITY
DEHRADUN

DR. RAJAT AGRAWAL
ASST. PROFESSOR
DEPARTMENT OF MANAGEMENT STUDIES
INDIAN INSTITUTE OF TECHNOLOGY
ROORKEE

DR. ADITYA GAUTAM
DIRECTOR
OMKARANANDA INSTITUTE OF MANAGEMENT & TECHNOLOGY
RISHIKESH

DR. VINAY SHARMA
ASST. PROFESSOR
DEPARTMENT OF MANAGEMENT STUDIES
INDIAN INSTITUTE OF TECHNOLOGY
ROORKEE

ABSTRACT

The purpose of this paper is to consolidate the research done on Green Consumer Behavior into one comprehensive theoretical framework which can be use to study the Green product adoption process of Indian Consumers. The research prepositions proposed in this paper are derived on the basis of review of literature from the field of Green Consumer Behavior and Green Marketing. The paper provides a framework for studying the Green Product adoption process by Indian consumers keeping in mind the particular factors that affect environmental behaviors of Indian consumer like cultural values, legal enforcement. There is a very little body of literature available on Green Marketing and Green Consumer Behavior in India context, this paper tries to consolidate the findings of various authors regarding Green Behaviors and presents them in form of a theoretical framework for studying Green Behaviors of Indian consumers.

PROBLEMS IN IMPLEMENTING E-COMMERCE IN OMAN

M. IFTEKHAR AHMAD
ASST. PROFESSOR
BIRLA INSTITUTE OF TECHNOLOGY
INTERNATIONAL CENTRE
MUSCAT, OMAN

DR. A. M. AGRAWAL
PROFESSOR, BIRLA INSTITUTE OF TECHNOLOGY, RANCHI &
GENERAL MANAGER
KNOWLEDGE INITIATIVES
OMZEST, MUSCAT, OMAN

ABSTRACT

This research paper has examined the significance of various problems in implementation of e-commerce solution in business organisations in Oman. Oman and Gulf Cooperation Council (GCC) member states have witnessed substantial progress in the field of infrastructure development in the last decade. Information technology sector has also seen substantial investment and progress. However, despite these positive developments and abundant resources, GCC countries in general and Oman in particular, have not been able to catch up with the pace of digital development in the rest of the world. The research paper attempts to identify the problems in implementing e-commerce in Oman. This research paper on the basis of analysis of data through hierarchical multiple regression modeling and multiple response analysis of the data has identified statistically significant problems in implementation of e-commerce in GCC nations and outlined key policy options that GCC nations can consider in formulation of policies to stimulate, support and maximize the effect e-commerce has on their economies.

FINANCIAL PERFORMANCE (FP) AND INFORMATION TECHNOLOGY CONTROL SYSTEM (ITCS) IN NIGERIN BANKS

MANSUR LUBABAH KWANBO
LECTURER
DEPARTMENT OF ACCOUNTING
KADUNA STATE UNIVERSITY
NIGERIA

ABSTRACT

The objective of this study is to determine the extent to which information technology control system (ITCS) relates to financial performance (FP) and establish whether the relationship is attributable to the existence of the information technology control officer (ITCO) and the separation of information technology security officer or group (ITSO/G) from the information technology (IT) division. In this wise, data were extracted from a hundred and five annual financial reports and accounts from 21 different banks for a period of five years (2006 – 2010) that made the sample of the study. In order to test hypothesis formulated for the study, the anova, and correlation were used as techniques for data analysis. The findings of the study revealed ITCS is not significantly related to FP. The culture of identifying separate capacities in the IT division and control division should be pursued with vigor by banks.

AN EXTENDED TECHNOLOGY ACCEPTANCE MODEL TO UNDERSTAND ONLINE SHOPPING

MUHAMMAD RIZWAN

MS SCHOLAR

DEPARTMENT OF MANAGEMENT SCIENCES

IQRA UNIVERSITY

ISLAMABAD, PAKISTAN

IMRAN ANWAR MIR

RESEARCH SCHOLAR

DEPARTMENT OF MANAGEMENT SCIENCES

IQRA UNIVERSITY

ISLAMABAD, PAKISTAN

DR. KASHIF UR REHMAN

ASSOCIATE PROFESSOR

DEPARTMENT OF MANAGEMENT SCIENCES

IQRA UNIVERSITY

ISLAMABAD, PAKISTAN

ABSTRACT

Although the technology takes years to evolve, however people take more time to accept it and adopt in their daily lives. Lack of customer acceptance remains a big challenge for the success of new technology. Despite the previous success of online shopping, the adoption rate is still a challenge especially in developing countries. Previously, many studies utilize the Technology Acceptance Model (TAM) to investigate the adoption and potential impediments for online shopping and it prove to be extremely valid approach. A wide spectrum of disciplines examine the electronic consumer behavior and being a recent issue in marketing still many areas are open for researchers to investigate the electronic consumer behavior in marketing. The present study develops an extended technology acceptance model for studying the effects of locus of control, innovativeness and perceived risk in adoption of online shopping and identifies opportunities and gaps for advancing the knowledge on online shopping. Available data and studies reviewed to justify the inclusion of these new variables in TAM. The study propose that locus of control can influence the perception of the customers for adopting online shopping, while innovativeness and perceived risk can act as a moderator between the relationship of attitude and intention for online shopping. Current study provides extensive literature review and results of the previous studies to support the argument presented in the study.

AN ATTITUDE SURVEY ON FIVE TOP TOURIST TRAFFIC HOST COMMUNITIES TOWARDS TOURISM ACTIVITIES: A CASE STUDY OF ETHIOPIA

DR. GETIE ANDUALEM IMIRU
ASST. PROFESSOR
ADDIS ABABA UNIVERSITY
ETHIOPIA

ABSTRACT

The main purpose of this study is to examine the level of high tourist traffic host community resident's /members attitudes towards tourism activities in their respective communities in Ethiopia. Residents of the respective host communities were asked to identify the most significant positive dimensions and negative dimensions, main concerns of residents in relation to tourism activities in their localities and areas of improvements in host -tourist relationships. A total of 750 structured questionnaires were distributed to five communities. In other words 150 questions were distributed to each of the five tourist destination communities. These communities included Axsum, Bahir Dar, Konso, Lalibela and Semien Mountain National Park. All Respondent groups used as a unit of analysis were able to read and write as well as 18 years and above. The most significant dimensions that heavily determine positive and negative dimensions as well as negative dimensions were identified using Step wise multiple regression methods. Moreover, major areas of concerns as well as areas that need improvement in relation to host community members tourists relationships were identified by this study. This enables to develop appropriate tourism strategy & policy in tourism to establish a healthy relationship between host communities and travelers as well as to enable the residents to gain economic and non-economic benefits from tourism.

CHANGING SCENARIO OF EXPORT ORIENTED CERAMIC TABLEWARE INDUSTRY OF BANGLADESH AND MARKETING STRATEGY FORMULATION: AN APPLICATION OF GROWTH-SHARE MATRIX

GOLAM MOHAMMAD FORKAN
ASSOCIATE PROFESSOR
FACULTY OF BUSINESS ADMINISTRATION
EASTERN UNIVERSITY
BANGLADESH

ABSTRACT

People are used to household appliances from the very beginning of human civilisation. Habitually human beings are paying attention on aesthetics and are contributing new and newer utensils everyday by its maturity. Tableware ceramic products are these kinds of household utensils. Many companies are producing ceramic tableware products but very few are going out of national boundary; i. e., Shinepukur Ceramics Ltd., Monno Ceramics Ltd., Artisan Ceramics Ltd., Farr and Others etc. This study attempted to find out changing face of ceramic tableware industry of Bangladesh and set marketing strategies by using growth-share matrix. Study was done depending on secondary data of company and industry sales from 2004-2005 to 2008-2009. The study found that in 2005-2006 SBUs are in the lower parts of cash cow and dog quadrants area, in 2006-2007 SBUs are in the upper parts of cash cow and dog quadrants area, in 2007-2008 SBUs are in the upper parts of star and question mark quadrants area, and in 2008-2009 SBUs are in the lower parts of cash cow and dog quadrants area. Then the study suggested some marketing strategies depending on the resulting changing scenario of the SBUs.

IMPACT OF THE THEORY AND PRACTICE OF GOVERNMENT CONTRACTING IN THE SOUTH AFRICAN PUBLIC HEALTH SYSTEM

**LULAMILE NTONZIMA
FACULTY MANAGER
FACULTY OF BUSINESS
CAPE PENINSULA UNIVERSITY OF TECHNOLOGY
CAPE TOWN**

**DR. MOHAMED SAYEED BAYAT
REGIONAL HEAD OF THE MANAGEMENT COLLEGE OF SOUTHERN AFRICA (MANCOSA)
WESTERN CAPE
& ADJUNCT PROFESSOR, FACULTY OF COMMERCE & MANAGEMENT
UNIVERSITY OF FORT HARE
REPUBLIC OF SOUTH AFRICA**

ABSTRACT

Government outsourcing and contract supply theory and practice are meant to provide competitive services at competitive prices to assist the government to deliver to the public. The proponents of outsourcing emphasise the positive effects of contract supplying through tendering as the most effective practice for good governance within the public health sector. The reality, however, is that money is returned to the national coffers as excess, amidst a shortage of medicines and medical equipment in poorly operated government hospitals. This poses questions on the effectiveness of the current theory and practice, and whether it has not been overrated beyond its capabilities. If it is overrated, does this not leave room for a re-look at the theory and practice, or could the blame be placed on management systems? This paper discusses both the theory and practice of government contracting and its impact on the public health system. The effect of this theory is felt by the customer who is a patient at the lower end of the spectrum. The paper seeks to critically investigate theories behind the practice, their effects on the customer, possible causal factors and the relevance of this theory and practice regarding realities on the ground. In conclusion, realistic and practical recommendations are suggested for consideration for a public health system strategy in South Africa.

COMPARISON OF COMPREHENSIVE INCOME AND NET INCOME IN EVALUATING OF FIRM PERFORMANCE

**ROYA DARABI
ASST. PROFESSOR
DEPARTMENT OF ACCOUNTING AND MANAGEMENT
SOUTH TEHRAN BRANCH
ISLAMIC AZAD UNIVERSITY
TEHRAN**

**MALIHE ALIFARRI
RESEARCH SCHOLAR OF ACCOUNTING
RESEARCH & SCIENCE BRANCH
ISLAMIC AZAD UNIVERSITY
TEHRAN**

**MAHBOOBEH REZAYI
MASTER'S DEGREE STUDENT OF ACCOUNTING
SOUTH TEHRAN BRANCH
ISLAMIC AZAD UNIVERSITY
TEHRAN**

**SHAHIN SAHRAEI
MASTER'S DEGREE STUDENT OF ACCOUNTING
CENTRAL TEHRAN BRANCH
ISLAMIC AZAD UNIVERSITY
TEHRAN**

ABSTRACT

Comprehensive statement is a tool to evaluate the performance of a company as a main financial statement like income statement. The objective of this research is applied and the type of character is excellent. This study compared the performance of comprehensive income with net profit of the accepted companies in Tehran Stock Exchange deals between 2005 until 2011, correlation method is applied for the purpose of this study. The first, using Pearson correlation analysis to examine the relationship between both variables and analysts continue to use simple linear regression models were estimated and hypothesis testing. Results of hypothesis test showed that company reports comprehensive income for performance evaluation of return on equity is superior to net profit but the estimation results of models in general about the superiority of comprehensive income to net income for the assessment of company performance based on stock market prices, does not show the superiority of comprehensive income. The results show that comprehensive income and the net book value of equity and book value in relation to performance assessment based on the price of the stock market has superior.

INFLUENCE OF SERVICE QUALITY ON SATISFACTION OF CUSTOMERS OF TELECOM SECTORS IN CHENNAI

L. SRIDHARAN
RESEARCH SCHOLAR
DRAVIDIAN UNIVERSITY
KUPPAM

DR. N. THANGAVEL
PRINCIPAL (PG STUDIES)
JEPPIAR ENGINEERING COLLEGE
CHENNAI

ABSTRACT

Telecommunication Reforms in India revolutionized the telecom industries sector in India, which is an important factor for the growth of the Indian telecom sector and in turn helped the Indian economy to perform well for the past few years. Technological advancements and innovations contributed largely towards the reformation of the telecom sector in India. The data and information have been collected from 400 customers of Government telecom sector and 400 customers of private telecom sector by adopting stratified random sampling technique. The forgoing analysis shows that more than one-third of customers of Government telecom sector belong to the age group of 31-40 years, whereas, most of the customers of private telecom sector belong to the age group of 21-30 years. The results also indicate that about 42.25 per cent of customers of Government telecom sector belong to the monthly household income group of Rs. 10001-20000 and about 46.00 per cent of customers of private telecom sector belong to the monthly household income group of Rs. 20001-30000. The customers of Government telecom sector are satisfied with drop rate, converge, bill details, technology, calling rate, promotional offer, mode of payment, reliability and responsiveness. The customers of private telecom sector are satisfied with quality, free calls, number selection, entertainment, special features, promotional offer, mode of payment, complaint redressal system, complaint resolution, customer relation, innovativeness, reliability and responsiveness. The communication, services and customer care are positively influencing the overall satisfaction of customers of Government telecom sector. The communication, services, customer care and facility are positively influencing the overall satisfaction of customers of private telecom sector. Hence, it is suggested that lowering the tariff plans of service provider will increase more competition. In order to improve the service of number portability (service migration) to allow more free market conditions for fixed line customers, without taxing new entrants or customers for moving away from a monopoly service providers. The Value Added Services (VAS) for the betterment of the users should be up graded and also increase the accessibility of services through better network infrastructure in both Government and private telecom sectors. Besides, the service providers should also concentrate more on the attributes such as talk-time facility, network and voice clarity apart from SMS, VAS and schemes.

EFFECT OF COMPUTER ASSISTED INSTRUCTION (CAI) ON ELEMENTARY SCHOOL STUDENTS' PERFORMANCE IN BIOLOGY

RAMANJEET KAUR
RESEARCH SCHOLAR
DEPARTMENT OF EDUCATION
KURUKSHETRA UNIVERSITY
KURUKSHETRA

SUSHAMA SHARMA
PROFESSOR
DEPARTMENT OF EDUCATION
KURUKSHETRA UNIVERSITY
KURUKSHETRA

ANIL K. TYOR
ASST. PROFESSOR
DEPARTMENT OF ZOOLOGY
KURUKSHETRA UNIVERSITY
KURUKSHETRA

ABSTRACT

The purpose of this study was to investigate the effect of Computer Assisted Instructional (CAI) on elementary school students' performance in Biology, and to explore whether CAI is differentially effective for boys and girls. The study included three chapters of Biology from the Science course prescribed by Central Board of Secondary Education (CBSE) for class VII. Eighty students of class VII studying in CBSE affiliated School of District Karnal of Haryana (India) participated in the present study. The CAI package developed by the researcher was validated before administration to the students of experimental group. The control group received instructions through traditional method. Standardized achievement test in Biology developed by the investigator was administered as pre-test before the instruction and post-test after the experimentation on both the groups. Paired sample t-test was used to find any significant difference in the Mean Achievement scores of both the two groups. The findings revealed that students using the CAI package performed better than those taught through traditional Instruction (TI). Both boys and girls performed equally in achievement in Biology with CAI.

RURAL TRANSFORMATION AND SHGS IN NAGAPATTINAM DISTRICT – A HOLISTIC APPROACH

N. SATHIYABAMA
RESEARCH SCHOLAR
SCHOOL OF MANAGEMENT
KARPAGAM UNIVERSITY
COIMBATORE

DR. N. SHANI
HEAD & RESEARCH SUPERVISOR
SCHOOL OF MANAGEMENT
KARPAGAM UNIVERSITY
COIMBATORE

ABSTRACT

Women empowerment is a holistic concept involves the basic realization and awareness of women powers, potentialities, capabilities and competencies, rights and opportunities of all round development in all spheres of life through realisation of self confidence, potential, identity and power to do, what they want to do in all spheres of their life. Women empowerment includes various dimensions like economic, social, cultural, political, educational, personal and familial. The SHGs are the instruments to achieve the objectives of rural transformation and development and specially women empowerment. The study is focused on various dimensions of women empowerment through self help groups in Nagapattinam district, Tamilnadu, India. Structured Questionnaires were used to elicit information regarding the performance of the members of the SHGs. Purposive Judgement and Snowball Random sampling methods were followed to select the 100 samples from the study area. SPSS is being used for analysis. Frequency analysis, Factor analysis and one way ANOVA have been used to analyze the data. This paper discusses the impact of SHGs on Women Empowerment and the challenges faced by the SHGs and suggestions to improve the well being of the SHG members.

RECENT TRENDS IN INDIAN AGRICULTURAL DIVERSIFICATION

DR. DEEPAKSHI GUPTA
ASSOCIATE PROFESSOR
BUSINESS MANAGEMENT DEPARTMENT
CHANDIGARH GROUP OF COLLEGES
GHARAUN

ABSTRACT

Approximately, one-third of the world's population were employed in agriculture in 2007. The word agriculture has been derived from the Latin language from *ager* (which means a field) and *cultura* (which means cultivation). Hence, agriculture is the production, processing, marketing and use of foods, fibers and by-products from plants, crops and animals. India is still characterized by a dominance of small and marginal farmer (almost 68 percent) and 75 percent of the farm holding are below 2 hectares. The first Green Revolution was launched to ensure food security. Today, our food supply is well secure. Meeting the growing needs is within reach. Therefore, the second Green Revolution should aim at promoting sustainable livelihood, enabling the poor to come out of poverty by generating gainful self-employment. There are many opportunities of crop diversification both in the irrigated and non-irrigated vast areas in the rural India. We need to launch the second Green Revolution through promotion of agriculture diversification, with a special focus on generation of gainful self-employment for the poor and weaker sections of the society. With the globalization of markets in the WTO era, diversification in agriculture is one means to increase the total production and productivity in terms of quality, quantity and monetary gains under diverse agro-climatic situations of the country. The main objective of this paper is to study the different forms of diversifications, to examine the trends and patterns in Indian agricultural diversifications and also analysis the opportunities and threats related to diversifications.

INVESTMENT BANKING - A COMPREHENSIVE OVERVIEW

DR. S. ANITHA
ASSOCIATE PROFESSOR
RVS-KVK INSTITUTE OF MANAGEMENT STUDIES
INAMKULATHUR

ABSTRACT

Over the decades, investment banking has always fulfilled the requirements of the finance community and thus become one of the most energetic and thrilling part of financial services. Investment banking, as a segment of financial services sector has assumed greater significance, with the intensified financial market and the fast-paced flows of global trade and capital. Globally investment banking deals with both fund-based business of their own in the capital market and non-fund based service portfolio. Investment banking channel the country's wealth into fruitful activities that generate employment opportunities and improve the growth rate of economy, bringing together the users of money and providers of capital, and serving people to save for retirement or a child's education. Despite of its importance and need, most of the consumers often confused with the term investment banking, hence this article is designed to cover the basic concepts such as evaluation, meaning, services, merits and demerits, of investment banking, best ways to seek the service, criteria to be considered for selection, list and rating, performance, challenges current and future scenario of investment banking so as to facilitate better understanding of the concept.

PREVENTION OF INVENTORY SHRINKAGE IS BETTER THAN SHRINKING THE PROFIT – A GLOBAL ORGANISED RETAIL CONFRONTATION

P. SATHISH CHANDRA
ASSOCIATE PROFESSOR
WARANGAL INSTITUTE OF MANAGEMENT
WARANGAL, A.P.

DR. G.SUNITHA
ASST. PROFESSOR
SCHOOL OF MANAGEMENT
NATIONAL INSTITUTE OF TECHNOLOGY
KAZIPET, A.P.

ABSTRACT

Shrinkage within the retail sector runs in to billions every year against an economic backdrop of reduced consumer spend and ever increasing pressure on margins through reduced sales and increasing costs. Inventory Shrinkage is the difference between your inventories on hand and what it should be according to sales records and purchase orders. This difference can be substantial - between 2% to 5% annually, according to retail industry studies. To combat shrinkage, companies often need to implement tighter security measures. Depending on the nature of the business, this may involve hiring plainclothes or uniformed security guards to patrol the premises and monitor the activities of employees and customers. They may need to install security cameras and other electronic devices. Combine customer service techniques with good store design to combat shoplifting. The business may also need to install strict internal control measures to monitor bookkeeping and inventory control. The presence of more security may exacerbate the feeling of mistrust between management and employees. And also well-designed store layout will not eliminate all shoplifting but will help reduce it.

A STUDY OF CUSTOMER RELATIONSHIP MANAGEMENT PRACTICES IN HOTELING SECTOR

V. P. DESHMUKH

ASST. PROFESSOR

**BUSINESS ADMINISTRATION DEPARTMENT
BHARATI VIDYAPEETH DEEMED UNIVERSITY
PUNE**

N. R. JADHAV

ASSOCIATE PROFESSOR

**BUSINESS ADMINISTRATION DEPARTMENT
BHARATI VIDYAPEETH DEEMED UNIVERSITY
PUNE**

S. P. SHINDE

ASST. PROFESSOR

**COMPUTER APPLICATIONS DEPARTMENT
BHARATI VIDYAPEETH DEEMED UNIVERSITY
PUNE**

ABSTRACT

In a present scenario in order to succeed under existing conditions, hotels will have to perceive the needs of its customers and devise better means of fulfilling them therefore hotels will have to formulate marketing strategies in a way to not only increasing new customers toward them but also retain them for lifetime. Customer Relationship Management has emerged as a popular business strategy in today's competitive environment. It is a discipline which enables the Hotel sector to identify and target their most profitable customers. It involves new and advance marketing strategies which not only retain the existing customers but also acquire new customers. It has been invented as a unique technique capable of remarkable changes in total output of companies. Services are then provided in a timely manner using the channels that are preferred by the customers. Effective Customer Relationship Management focuses on the development of business strategies and aligns an organization to serve customers.

ROLE OF GOVERNMENT OF INDIA IN ENHANCING KNOWLEDGE MANAGEMENT PRACTICES IN MSMEs

DR. CHITRA SIVASUBRAMANIAN
ASSOCIATE PROFESSOR
DEPARTMENT OF MANAGEMENT STUDIES
PONDICHERRY UNIVERSITY
PUDUCHERRY

S. D. UMA MAGESWARI
RESEARCH SCHOLAR, PONDICHERRY UNIVERSITY, PUDUCHERRY
ASSOCIATE PROFESSOR
RMK ENGINEERING COLLEGE
KAVARAIPETTAI

ABSTRACT

Micro, Small and Medium Enterprises (MSMEs) is the largest sector by its contribution to employment generation, exports and economic development. The dynamic globalised business environment poses many challenges to the sector. The traditional machine power no longer is considered to provide competitive edge and is replaced by human / intellectual power. Knowledge Management a new buzz word in the world of business and academia and its implementation is found to benefit the organization. Primary objective of this paper is analysing the contribution of Government of India to foster MSME sector from knowledge management perspective. An analytical research is done by collecting and analyzing secondary data through books, journal articles and websites. An elaborate study undertaken reveals that government of India through its ministries and offices is taking tremendous effort to aid the growth of MSME sector and also to tackle the impediments to it. There is very little research on Role of Government in enhancing MSMEs from Knowledge Management Perspective especially in India. This paper will throw light on this aspect.

CRM IN VARIOUS DIMENSIONS

**MOHD ABDUR RAHMAN
HEADMASTER
GOVERNMENT SCHOOL
KANCHANBAGH**

**DR. SHAZAN MOHAMMED KHAN
ASST. PROFESSOR
DECCAN SCHOOL OF MANAGEMENT
DEPARTMENT OF HOSPITAL MANAGEMENT
OWAISI HOSPITAL & RESEARCH CENTRE
HYDERABAD**

**MOHD ABDUL HAMEED
DEPARTMENT OF CSE
UNIVERSITY COLLEGE OF ENGINEERING
OSMANIA UNIVERSITY
HYDERABAD**

ABSTRACT

Customer Relationship Management is a multi-disciplinary concept. It is no longer a consulting buzzword but reality for many MNCs. As competition in business sector increases and excellent service is a critical success factor, therefore importance of CRM increases. This paper highlights the various dimensions of CRM and contributes to some successful factors in CRM application. It covers E-commerce, WAP mail services and short message services for mobile; E-business, E-business environment, electronic CRM, data mining, education and power supply industry. Firstly, we discuss some basics of CRM integration and its importance for corporate performance. It gives the information that how CRM is useful in the various fields of life. It also focuses on enhancing the e-business aspects of interactions to provide a consistent customer experience. Store of previous data and its mining is very important in the application of CRM. At last, it gives some guidance for future study on CRM, its scope and research area left behind.

WI-FI DEPLOYMENTS IN CONJUNCTION WITH WI-MAX FOR NEXT GENERATION HETEROGENEOUS NETWORK

AJAY M. PATEL

ASST. PROFESSOR

A. M. PATEL INSTITUTE OF COMPUTER STUDIES

GANPAT UNIVERSITY

KHERVA

HIRAL R. PATEL

ASST. PROFESSOR

DEPARTMENT OF COMPUTER SCIENCE

GANPAT UNIVERSITY

KHERVA

ABSTRACT

In the past few years the Wireless Local Area Network (WLAN) has been the most popular choice of communication amongst users. WLAN, which is based on the IEEE 802.11 standard, also known as Wireless Fidelity (WiFi), offers mobility and flexibility with a relatively low cost to users. In addition, wireless technology is providing easier internet access to areas that are too difficult and expensive to reach with traditional wired infrastructure. IEEE 802.16, also known as Worldwide Interoperability for Microwave Access (WiMAX), is another standard with similar general principles as WiFi with the main advantages being it covers a larger area and has a higher data rate. Although WiMAX greatly outperforms WiFi, user devices such as desktops, laptops and cell phones need to have WiMAX capability to be able to connect to WiMAX sources. Currently, not many user devices have WiMAX capability, the majority has WiFi capability. The best way to enjoy the advantage of the WiMAX system is to combine the WiMAX and WiFi systems together. This paper shows the logical model for usage of both together. Here, the scenario turns out to be the viable model for using WiMAX in a Wi-Fi world. Consider the usual configuration of a Wi-Fi access point: it provides service to Wi-Fi clients, and connects to the Internet by a wired Ethernet connection. The alternative, whether in a corporate or metropolitan network, would be to use a mesh Wi-Fi connection. This can be useful but requires access to different locations to complete the mesh and connect at a wired Internet hub. If a cellular data or WiMAX connection is available, it is possible to use this for the backhaul connection. As broadband mobile data rates increase and coverage expands, it becomes viable to incorporate a cellular NIC card into a Wi-Fi access point and build a highly-mobile Internet service. Just power-up the access point and it provides Wi-Fi coverage for local clients while connecting to the outside world or similar connection. This paper shows the advantages of using both wimax/wifi together by combining the usage of both. It explores the complementary nature of wifi/wimax as well as illustrates how users can leverage these technologies to use wireless broadband internet connectivity and compelling new services at affordable prices and in more locations.

A CASE STUDY ON PERFORMANCE APPRAISAL WITH REFERENCE TO INDIAN BANK, CHITTOOR DISTRICT (A.P)

CHEEKOORI JYOTHSNA
ASST. PROFESSOR
DEPARTMENT OF M.B.A.
SREENIVASA INSTITUTE OF ENGINEERING & TECHNOLOGY
CHITTOOR

CIDDA REDDY JYOSHNA
DEPARTMENT OF M.B.A.
SREENIVASA INSTITUTE OF ENGINEERING & TECHNOLOGY
CHITTOOR

ABSTRACT

Performance appraisal "is the process of obtaining, analyzing and recording information about the relative worth of an employee". The focus of performance appraisal is measuring and improving the actual performance of the employee and also the future performance. It is a systematic way of reviewing and assessing the performance of an employee during a given period of time and planning for his future. Designing and implementing appraisal in the organization is to improve the performance among the employees. In the eyes of Human Resources Management practitioners, there could be standard form for performance appraisal. 'Job Description', 'Performance Level', 'Performance Factors', 'Appraiser's Additional Comments', Appraisee's Feedback are usual elements incorporated into such a standard form. The performance appraisal is essential to understand and improve the employee's performance through human resource development. The performance appraisal activity is viewed to decide upon employee promotion/transfer, salary determination. It indicates the level of actual performance and the desired performance gap. This gap should be bridged through human resources development techniques like training, executive development etc. The Performance appraisal is a method of evaluating the behavior of employees in the work spot, normally including both the quantitative and qualitative aspects of the job performance. The study aims at determining the performance appraisal activities adopted at Indian Bank, Chittoor.

STRATEGIC TRAINING FOR NON-LIFE INSURANCE COMPANIES' OF INDIA**CHIRAG DHANJI PATEL****ASST. PROFESSOR****SHRI JAIRAMBHAI PATEL INSTITUTE OF BUSINESS MANAGEMENT & COMPUTER
APPLICATION****(FORMERLY KNOWN AS NATIONAL INSTITUTE OF COOPERATIVE MANAGEMENT)
GANDHINAGAR****ABSTRACT**

With the rapid growth of the industry the demand for trained workforce with specific skills in sales, operations and product design and management has increased. The future growth of the industry will to a large extent depend on the supply of trained manpower. Thus the paper tries to give a framework for the non-life insurance companies to guide the employees for a systematic training program. The paper tries to explain various strategic steps which can be taken by the non-life insurance companies to improve the standard of its employees through systematic implementation of these frameworks. With the implementation of the framework towards the training of employees the organization will be able to achieve a better satisfaction from its stake holders

BIOMETRICS SECURITY SYSTEM IS A TOOL FOR DAILY LIFE SECURITY

MONALIKA SHARMA
ASST. PROFESSOR (CSE)
SHIVA INSTITUTE OF ENGINEERING & TECHNOLOGY
BILASPUR

ABSTRACT

Biometric system is an important tool for security system. Biometrics is a rapidly evolving technology which is being widely used in forensics such as criminal identification and prison security and has the potential to be used in a large range of civilian application areas. Biometrics can be used to prevent unauthorized access to ATMs, cellular phones, smart cards, UID cards, desktop PCs, workstations (companies, industries, Educational institutes, shopping mall, railway stations, airports etc.) and computer networks. Biometric Recognition Systems helps to public and offer more secure and convenient process of identification compared to alternative methods of identification. The application of biometric system helps in daily life and strengthens the field of science and technology. The review article also explores applications in biometric system. Biometric security systems have been proved to be accurate and very effective in various applications.

EFFECTIVENESS OF SOFTWARE METRICS IN FINDING THE FAULTY CLASSES**POOJA****M. TECH. STUDENT, UNIVERSITY SCHOOL OF I.T., GGS INDRAPRASTHA UNIVERSITY, DELHI****ASST. PROFESSOR****DRONACHARYA COLLEGE OF ENGINEERING****KHENTAWAS****ABSTRACT**

Low quality design leads to error-prone software that is difficult to understand, maintain and evolve. Thus, in order to improve its quality, software should be continuously inspected by examining the source code to identify potential flaws. Software metrics is a great tool in quality management of a complex software. This paper examines the effectiveness of software metrics in finding error-prone classes. The study is divided in two parts: - First part is the 'Implementation Part' which examined two different JAVA projects and study software metrics effectiveness in finding the error prone classes and analyze design of which project is better than the other. Second part is 'Survey Part' in which data was collected from various software firms and practical usage of software metrics in finding the faulty classes was studied.

A COMPARATIVE STUDY ON PERFORMANCE OF SELECTED SBI SECTOR FUNDS

G. L. MEENA
ASST. PROFESSOR
DEPARTMENT OF MANAGEMENT STUDIES
SREENIVASA INSTITUTE OF TECHNOLOGY & MANAGEMENT STUDIES
CHITTOOR

ABSTRACT

The Indian mutual fund industry is one of the fastest growing industries in the Indian economy. In India has seen dramatic improvements in quantity as well as quality of products and services offering in recent years. Most of the studies are stating that in future most of the investors would prefer mutual funds as their investment destination rather than choosing stock markets to park their funds to obtain higher returns at low degree of risk. The current research study will focus on evaluating the performances of sector fund schemes, and find out the best sector fund in SBI Mutual Fund. SBI Mutual Fund is a public sector mutual fund in which most of the investors, even the small investors have started switching their investments into sector funds from various funds. This study is useful for the investors to take decision related to their investment in best equity sector fund by considering the past one year performance of each sector fund offered by SBI Mutual Fund.

MICRO, SMALL AND MEDIUM (MSMEs) ENTERPRISES AND INDIAN ECONOMY: AN EMPIRICAL STUDY ON ROLE OF MSMEs

**SUSANTA KANRAR
ASST. PROFESSOR
MBA DEPARTMENT
SEACOM ENGINEERING COLLEGE
HOWRAH, WEST BENGAL**

ABSTRACT

The micro, small and medium enterprises (MSMEs) make significant contribution towards economic growth, balanced regional development, employment generation and overall poverty reduction. This sector is the second largest sources of employment, next to agriculture. This sector is stronger pillar of Indian economy. MSMEs sector contribute 8% of GDP approximately, 45 percent manufactured output and 40 percent of export. It employs more than 60 million people. MSMEs sector has emerged as an important vehicle for attaining inclusive growth of the country.

ENHANCING EFFECTIVENESS OF CRM THROUGH MOBILE CRM IN EDUCATION SECTOR

LAKSHMI KALYANI

SR.LECTURER & PROJECT LEADER

CENTRE FOR DEVELOPMENT OF ADVANCED COMPUTING

CDAC

NOIDA

DR. ABHISHEK SINGH

ASST. PROFESSOR

BIRLA INSTITUTE OF TECHNOLOGY

MESRA

ABSTRACT

In recent years e-CRM has taken a step further from traditional CRM in implementing and effectively operating various CRM operations and services through electronic medium. Further, from using traditional CRM to e-or electronic CRM [1], the usage has now shifted to m-CRM due to its obvious benefits of any place, anytime, anywhere availability and accessibility of required information. While the use of m-CRM in market sector has been researched upon and even deployed, its usage in Education sector is quite novel. This study is being carried out to assess the benefits and possible adoption of mobile Customer Relationship Management (m-CRM) with respect to the various services and usability of technology in the targeted Education sector. This paper provides the details and findings of the study done through the conduction of a pilot survey. The study aims in establishing the usability of m-CRM in the Education sector for enhancing the effectiveness of overall CRM operations from Education perspective like on-the job training requirements etc .The study also proposes the use of m-Learning or mobile Learning as the m-CRM service for imparting educational CRM services.

A STUDY ON PROFITABILITY ANALYSIS OF SHIPPING COMPANIES IN INDIA

DR. P. CHELLASAMY
ASST. PROFESSOR
DEPARTMENT OF COMMERCE
BHARATHIAR UNIVERSITY
COIMBATORE

M. SRIDEVI
RESEARCH SCHOLAR
DEPARTMENT OF COMMERCE
BHARATHIAR UNIVERSITY
COIMBATORE

ABSTRACT

Shipping is a service industry that by general acknowledgement provides the lifeline of international trade. Shipping plays a very vital and significant role in today's global economy. The transportation through sea routes is considered the most economical and cheapest mode of transport which gave rise to ship building and movement of trade by using available waterways internally for local transportation of goods and subsequently through sea for intercontinental trades. The trade has been growing steadily with each passing day from the inception and recognition of interdependence on each other's products, be it agricultural or industrial. Countries which are rich in raw materials and have surplus tend to export these resources to other countries which are industrialized and able to use these materials to produce finished material by value addition and re-export to the needy countries. Like-wise the countries having agro - based economy, depend upon agricultural produce for export of their surplus commodities, however, the countries do face a situation of trade imbalance when their imports out-weigh exports by value. To study the profitability analysis of shipping companies data used are Secondary data and the analysis is Mean, Standard Deviation, Co-efficient of Variance, compound annual growth rate and multiple regression.

SCIENTOMETRIC MAPPING OF GREEN COMPUTING: THE GLOBAL PERSPECTIVE

M. PADMINI

LECTURER

DEPARTMENT OF MANAGEMENT STUDIES

V.S.B ENGINEERING COLLEGE

KARUR

T. R. SAJANI NAIR

LIBRARIAN

DEPARTMENT OF LIBRARY & INFORMATION SCIENCE

V.S. B. ENGINEERING COLLEGE

KARUR

R. SURYA

LECTURER

DEPARTMENT OF MANAGEMENT STUDIES

V. S. B. ENGINEERING COLLEGE

KARUR

T. SUHIRTHARANI

STUDENT

DEPARTMENT OF MANAGEMENT STUDIES

SRIMATHI INDIRA GANDHI COLLEGE

TRICHY

ABSTRACT

An analysis of 2455 publications published by scientists on Green Computing during 1999– 2011 and indexed by Web of Science online Database indicates that the publication output in the Global Research Publication. University of Heidelberg, CNRS, MIT, University of Coimbra University of Tokyo, University of Washington and Indian level Indian Institute of Technology and institutes are the major producers of research output. Most of the prolific authors are from the highly productive institutions. This work is to provide a profile of research in Green Computing Research Publications of all over the world. This includes tracking the number of papers, scatter of papers over journals, and its effect on publication output, authors' institutional affiliations and authorship patterns.

TESTING THE WEAK FORM EFFICIENCY OF COMMODITY MARKET IN INDIA**YUVARAJ. D****LECTURER****DEPARTMENT OF MANAGEMENT STUDIES
SRI BALAJI CHOCKALINGAM ENGINEERING COLLEGE
ARNI****ABSTRACT**

The present study investigated the Weak form efficiency of Commodity Market in India with the help of efficient market hypothesis theory. The main Objective of the study is to analyze efficiency, Randomness and Stationary of Sample Commodities. The daily data consisted of closing spot rates from MCX for the period of 40 months from 19th Sep 2008 to 31st Jan 2012. Top three rank Commodities Silver, Gold, Copper, Natural Gas and Crude Oil were chosen as samples. Runs Test, Auto Correlation, Augmented Dickey Fuller test were used. It can be finally concluded According to Efficient Market Hypothesis, Past Prices cannot be used to predict the future Price. The study concludes the Commodity Market is efficient in Weak Form.

AGILE BUSINESS INTELLIGENCE FOR AGILE DECISION-MAKING

SIREESHA PULIPATI
RESEARCH SCHOLAR
SCHOOL OF MANAGEMENT STUDIES
UNIVERSITY OF HYDERABAD
HYDERABAD

ABSTRACT

The ability to respond to changes quickly is critical for an organization in the face of ever changing environment. There is a greater need for speed of decision-making and action as the pace of change has reached new heights. Agility in decision making drives organizational agility. Business Intelligence (BI) is a set of tools and methods, which enables organizations to make fact-based decision-making in an effective way. But traditional BI falls short of meeting the agile needs of the business users and hence emerged the new concept called "Agile BI". Agile BI intends to cater to the ever changing information requirements of the users as well as enable the users to take faster decisions in a volatile environment. The paper explores the concept of agility both in general and with respect to information systems development as a precursor to discussing Agile BI. Arguments for its need are highlighted and issues are identified. A checklist of desirable features for Agile BI solutions is provided and future directions are presented.

INFORMATION TECHNOLOGY: ITS APPLICATION AND IMPACT ON ORGANIZATIONAL CULTURE OF STATE BANK OF INDIA AND ITS ASSOCIATES WITH SPECIAL REFERENCE TO MODERNIZATION OF CORE PROCESSING SYSTEM

MOHITA

RESEARCH SCHOLAR, JODHPUR NATIONAL UNIVERSITY, JODHPUR &

FACULTY

DEPARTMENT OF INFORMATION TECHNOLOGY

YAMUNA INSTITUTE OF ENGINEERING & TECHNOLOGY

GADHOLI

ABSTRACT

The implementation of the Tata Consultancy Services(TCS) BaNCS Core Banking at the State bank of India (SBI) and its affiliate banks shows the biggest centralized core system implementation ever under taken . The overall effort incorporated the conversion of nearly 140 million accounts held at 14,600 domestic branches of SBI and its affiliate banks. This research paper studies regarding Information Technology, its Application as well as its impact on Organizational Culture of State Bank of India and its five Associates with special reference to Modernization of Core Processing System, the critical success aspects, and the conversion methodology implemented.

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 co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

