INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) 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., Open J-Gage, India Ilink of the same is duly available at Inflibnet of University Grants Commission (U.G.C.).

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world. Circulated all over the world & Google has verified that scholars of more than 2255 Cities in 155 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

http://ijrcm.org.in/

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1 .	RELATIVE POVERTY AND INEQUALITY – A STUDY OF HIMACHAL PRADESH	1
	RAMNA	
2 .	SUSTAINING EMPLOYEE ENGAGEMENT IN THE FACE OF CRISIS – A TEST OF LEADERSHIP AND INTRODUCTION OF A NEW MODEL JAYDEEP H GOSWAMI	8
3.	AN EXPLORATORY STUDY ON CONSUMERS' ENVIRONMENTAL ATTITUDE ABOUT GREEN ELECTRONIC PRODUCTS IN ANKLESHWAR DR. AMIT R. PANDYA & PRATIK M. MAVANI	13
4.	JPEG IMAGE COMPRESSION ALGORITHM CHETAN DUDHAGARA & DR. KISHOR ATKOTIYA	20
5.	DO EMPLOYEES LACK IN REQUIRED SKILLS: AN ANALYSIS ON SIGNIFICANT SKILLS REPORTED FOR EMPLOYEES IN ORGANIZED RETAIL SECTOR &	26
	EXISTING GAP WITHIN DR. MANOJ VERGHESE & SUSHIL PUNWATKAR	
6 .	AN ANALYSIS OF INCOME STATEMENT OF A SERVICE SECTOR UNDERTAKING - A CASE STUDY OF INDUSTRIAL FINANCE CORPORATION OF INDIA	30
	LTD DR. SANTOSH GUPTA, SOMA NAG & AMIT NAG	
7.	SIZE, AGE AND GROWTH IN INDIAN SELECTED PHARMACEUTICAL COMPANIES	37
	N. CHANDRIKA & DR. G. V. CHALAM VENTURE CAPITAL FIRMS ASSESSMENT CRITERIA'S WHILE FINANCING FOR NEW ENTERPRISES IN KARNATAKA	44
8.	SRINIVAS K T & DR. N NAGARAJA	41
9 .	INVESTIGATING STOCK MARKET EFFICIENCY IN INDIA SAHANA PRASAD	45
10.	INNOVATING ICT FOR GENDER SENSITIVE DEVELOPMENT COMMUNICATION IN INDIA	49
	DR. SUPARNA DUTTA, CHANDER MOHAN & PARTHO ACHARYA	
11.	A STUDY ON IDENTIFYING KEY HUMAN RESOURCE MANAGEMENT PRACTICES AFFECTING ORGANIZATIONAL COMMITMENT OF ENGINEERS OF NCR	53
	SHEVATA SINGHAL, DR. SUNITA DWIVEDI & DR. MITU G. MATTA	
12.	IMPACT OF LEADERSHIP ON PERFORMANCE: IN CONTEXT OF SCHOOL LEADERSHIP ADIL SOHAIL & RAJA MAZHAR HAMEED	59
13.	SERVICE QUALITY PERCEPTIONS: AN EMPIRICAL ASSESSMENT OF BANKS IN JAMMU & KASHMIR STATE	65
14.	DR. MUSHTAQ AHMAD BHAT, SUHAILA SIKEEN KHAN & AAIJAZ AHMAD BHAT A STUDY ON INVESTORS' ATTITUDE TOWARDS STOCK MARKET INVESTMENT	70
	DR. R. AZHAGAIAH & K. BANUMATHY	
15.	A COMPREHENSIVE MODEL TO CHECK THE ADOPTION OF ONLINE SHOPPING IN PAKISTAN MUHAMMAD RIZWAN, MUHAMMAD IMRAN, MUHAMMAD SAJID IQBAL, MUHAMMAD SAJID BHATTI, AQSA CHANDA & FOZIA KHANUM	78
16 .	LASER COMMUNICATION SYSTEM	86
17.	KARTIKBHAI BALDEVBAHI PATEL PERCEPTION OF CUSTOMERS TOWARDS SMS MODE OF ADVERTISING: A STUDY AT WEST BENGAL	95
	DR. RITA BASU	
18.	CUSTOMER RELATIONSHIP MANAGEMENT IN BANKING: ISSUES AND CHALLENGES DR. SARITA BHATNAGAR	99
19.	METHOD FOR DESIGN PATTERN SELECTION BASED ON DESIGN PRINCIPLES S. S. SURESH, SAGAR. S. JAMBHORKAR & ASHA KIRAN	103
20.	INVESTMENT OPPORTUNITIES OF SERVICE SECTOR IN INDIA	108
	DR. SEEMA SINGH & SARIKA AHLUWALIA	
21.	THE IMPACT OF CONTRIBUTORY PENSION SCHEME ON EMPLOYEE STANDARD OF LIVING OF QUOTED FIRMS IN NIGERIA SAMUEL IYIOLA KEHINDE OLUWATOYIN & DR. EZUGWU CHRISTIAN IKECHUKWU	113
22 .	DETERMINANTS OF CUSTOMER COMPLAINING BEHAVIOR	119
23.	MUHAMMAD RIZWAN, AYESHA KHAN, IRAM SAEED, KAYNAT SHAH, NIDA AZHAR & WAQASIA ANAM A RELIABLE COMPUTERIZED ACCOUNTING INFORMATION SYSTEM; WHAT SECURITY CONTROLS ARE REQUIRED?	125
20.	AMANKWA, ERIC	
24.	TRUST IN LEADERS - VITAL FOR EMPLOYEE MOTIVATION AND COMMITMENT: A CASE STUDY IN SELECTED CIVIL SERVICE BUREAUS IN AMHARA REGION, ETHIOPIA	132
	ABEBE KEBIE HUNEGNAW	
25.	THE IMPACT OF ADOPTING COMPUTERIZED ACCOUNTING INFORMATION SYSTEMS FOR EFFECTIVE MANAGEMENT OF ACCOUNTING TRANSACTIONS IN PUBLIC INSTITUTIONS: CASE OF KENYA SCHOOL OF GOVERNMENT	138
	DUNCAN MOMANYI NYANGARA, THOMAS MOCHOGE MOTINDI & JAMES KAMAU MWANGI	
26 .	INCLUSIVE GROWTH THROUGH FINANCIAL INCLUSION: A STUDY OF INDIAN BANKING SECTOR SHRI LAXMIKANTA DAS & DR. SANJEEB KUMAR DEY	144
27.	A CONCEPTUAL MODEL FOR VENDOR SELECTION IN IT OUTSOURCING: AN APPROACH INSPIRED BY THE MONEYBALL THEORY	147
20	DIANA LÓPEZ-ROBLEDO, EDGAR FERRER, MARIA LUGO-SALLS, JOSÉ BEAUCHAMP-COUTO & LEILA VIRELLA-PAGAN HOME LOAN FRAUDS- BANKER'S NIGHT MARE	152
28.	RAJU D	152
29.	ADVERSE EFFECT OF LOAN SECURITIZATION ON THE STOCK PRICES OF BANKS: EMPIRICAL EVIDENCE FROM EUROPE AND AMERICA SHARMIN SHABNAM RAHMAN	158
30 .	ANTECEDENTS OF BRAND LOYALTY: AN EMPIRICAL STUDY FROM PAKISTAN	165
	MUHAMMAD RIZWAN, TAMOOR RIAZ , NAEEM AKHTER, GULSHER MURTAZA, M.HASNAIN, IMRAN RASHEED & LIAQUAT HUSSAIN	172
	REQUEST FOR FEEDBACK	172

CHIEF PATRON

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



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

CO-ORDINATOR

DR. SAMBHAV GARG Faculty, Shree Ram Institute of Business & Management, Urjani

<u>ADVISORS</u>

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

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI Faculty, YanbulndustrialCollege, 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, UniversityCollege, KurukshetraUniversity, Kurukshetra

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, KurukshetraUniversity, Kurukshetra **DR. MOHENDER KUMAR GUPTA** Associate Professor, P.J.L.N.GovernmentCollege, Faridabad **DR. SAMBHAV GARG** Faculty, Shree Ram Institute of Business & Management, Urjani **DR. SHIVAKUMAR DEENE** Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga **DR. BHAVET** Faculty, Shree Ram Institute of Business & Management, Urjani

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

TECHNICAL ADVISOR

AMITA Faculty, Government M. S., Mohali

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





SURENDER KUMAR POONIA

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 address: <u>infoijrcm@gmail.com</u>.

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. COVERING LETTER FOR SUBMISSION:

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.

VOLUME NO. 3 (2013), ISSUE NO. 03 (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 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.
- 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 7. 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.
- MAIN TEXT: The main text should follow the following sequence: 9.

INTRODUCTION **REVIEW OF LITERATURE NEED/IMPORTANCE OF THE STUDY** STATEMENT OF THE PROBLEM OBJECTIVES **HYPOTHESES RESEARCH METHODOLOGY RESULTS & DISCUSSION** CONCLUSIONS SCOPE FOR FURTHER RESEARCH 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, 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. 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:

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, KurukshetraUniversity, Kurukshetra.

ONLINE RESOURCES

Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

PERCEPTION OF CUSTOMERS TOWARDS SMS MODE OF ADVERTISING: A STUDY AT WEST BENGAL

DR. RITA BASU ASST. PROFESSOR INSTITUTE OF BUSINESS MANAGEMENT KOLKATA

ABSTRACT

Technological development in the last decade has given organizations new opportunities to market themselves. Mobile phones and smart phones make it possible for every type of business organization regardless of the size and popularity of business to send SMS mode of advertisement to consumers. The Literature survey indicates that the SMS advertisement helps to update information of the customers, the effectiveness of this in increasing the sales depends on the presence of general positive outlook towards SMS advertisement and behavioral disposition of potential customers, which are segregated by the sex, age, income, socio-cultural environment and an individual's psychological field. For the purpose of study, a tailored made, close ended questionnaire with Likert five point scales was prepared with the information received through literature survey and was used to collect the data on self perception of customer towards SMS Advertising. It was identified that the perception of customers or potential customers could be categorized into two domains - emotional or affective state of mind and rational state of mind. The finding signifies that the emotional state of mind of any person are affected by the SMS mode of advertisement and hence emphasize should be given on the factors that can create a positive impact and can influence significantly the affective state of mind.

KEYWORDS

emotional state of mind, rational state of mind and SMS mode of advertisement.

1.0 INTRODUCTION

echnological development in the last decade has given organizations new opportunities to market themselves. Since 2009, mobile marketing through cellular telephone became an effective way to advertise to consumers. (Brandweek; 11/30/2009). Mobile phones and smart phones make it possible for every type of business organization regardless of the size and popularity of business to send advertisement through SMS mode to consumers. Bulk SMS services have become one of the most modern and proven marketing tools for enhancing the brand name. Most of the companies maintain their own database of clients that receive SMS messages. On the basis of customer's profile and the context of the situation, companies can provide the target customers exactly the advertisement information they desire. Advertising through mobile phones helps promoters to identify the various perception of potential customers several benefits, like, precise targeting based on a person's preferences and behavior; time based targeting (i.e. duration of promotion); location based targeting (send promotional offer only to people in and around a major shopping mall that signed up for a promotion) (www.ipipi.com/corporate/smsadvertising). Hence, the effectiveness of SMS advertisement depends on the perception of the consumer or the potential consumer for the same, where the process of perception begins with an object in the real world; that individuals select, organize, and interpret the input from their senses to give meaning and order to the world around them.

2.0 LITERATURE SURVEY

Hundal et al, 2012, attempted to make a comprehensive study with the help of Factor analysis and Cluster analysis, about the perception of consumers towards SMS advertisements and effectiveness of the SMS advertisement programmes from the viewpoint of the organized retail sector. It was found that these advertisements are really effective in increasing the sales of the firm and people have positive outlook towards the same. In support of that it is worth to mention the comments of Offtada, Fatma (The Kuwait Times, 2011) that, SMS advertising has attracted many clients to her company, and is now the main source of advertising and better than the placing advertisements in the newspaper. The SMS advertising can target a specific client base (age, area, and nationality of potential clients). Whereas, Fitchard (2007) reports on the short message service (SMS) advertisement in the U.S. and Europe reveals that 75 percent of the Spaniards received text advertisements while Americans received only 17 percent because they reject the notion of marketing via SMS. However, it is believed that SMS will increase due to the search for new distribution medium in the U.S.

Damnjanovic et al (2010), investigated with a sample of 350 respondents about the relationship between young consumers' attitudes between the age of 16 to 30 toward mobile advertising usage and demographic characteristics. Findings indicated marketers' abilities to reach young population of Serbian mobile consumers through better communication strategy via SMS and MMS advertisement.

Feldman (2008) identified the vital role of short message service (SMS) in advertising. SMS is a mobile communication protocol that offers ultimate directresponse mechanism through uniting the traditional media with digital marketing. According researcher it is a low cost approach that offers solution to companies that are looking toward direct marketing than branding. It offers detailed tracking capabilities to print advertising and other static media advertising. It is also easy to implement and measure.

Tripathi et al (2008), attempted to critically analyse "person interactive" (goal-oriented) information and "person interactive" (experiential) messaging, targeting both utilitarian and hedonic benefits from the consumers' perspective. It analyses the effectiveness of mobile advertising in its current format (as prevalent in India). 'Effectiveness' for the purpose of this study has been concretized in terms of impact of mobile advertising on the purchase decision of the consumer. However, results of binary logistic regression indicate that mobile advertising in its current format does not have a significant impact on the purchase decision of a consumer, and that there might be other significant factors like a firm's marketing efforts (marketing mix), a consumers' socio-cultural environment (family, informal sources, non-commercial sources, social class, culture and sub-culture), and an individual's psychological field (motivation, perception, learning, personality, and attitudes) that affect his purchase decision. They identified that although mobiles are a powerful mode of marketing communication, the important issues at stake here are--what to say, how to say it, to whom, and how often. Hence the challenge lies in customizing the marketing communication to suit individual needs (Customerization), i.e., reaching the right target market with the right message at the right time.

2.1 SUMMARY OF LITERATURE SURVEY

The Literature survey indicates that the SMS advertisement helps to inform customers about their special offers, new arrivals and collections, and other special occasions. At the same time it is the better communication strategy, low cost approach, easy to implement and measure. Where its effectiveness in increasing the sales depends on the presence of general positive outlook towards SMS mode of advertisement and behavioral disposition (combination of motivation, perception, learning, personality, and attitudes) of potential customers, which are segregated by the sex, age, income, socio-cultural environment and an individual's psychological field

3.0 OBJECTIVE OF THE STUDY

On the basis of theoretical background, review of literature and the present need of the market the following objectives were considered:

- To identify various relevant perceptual factors for SMS mode of advertisement.
- To study genderwise Perception of customer towards SMS mode of advertisement.
- To study agewise Perception of customer towards SMS mode of advertisement.
- To study educationwise Perception of customer towards SMS mode of advertisement.

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories 95

• To study income wise Perception of customer towards SMS mode of advertisement

4.0 RESEARCH METHODOLOGY

4.1 NATURE OF THE STUDY

- The present study is exploratory in nature with following independent and dependent variables.
- i) Independent Variables: Gender, age, education, Income of the selected sample..
- ii) Dependent Variable: Perception of Customer towards SMS advertisement.

4.2 SAMPLING PLAN

i) Types of Sampling:

ii) Sampling Unit: All Categories of customers from the city of Kolkata and surroundings

iii) Sampling Method: The sample for the study was selected using Convenience Sampling method (Non Probability Sampling) from different categories (gender, age, education and income).

iv) Sample Size: 200

4.3 DATA COLLECTION

i) Secondary Data: For the development of questionnaire for the collection of primary data the literature survey was conducted and probable relevant factors were identified.

ii) Instruments for Primary Data Collection: For the purpose of study, a tailored made, close ended questionnaire with Likert five point scales (annexture I) was prepared with the information received through literature survey and was used to collect the data on self perception of customer towards SMS Advertising and to understand its constituent factors.

iii) Procedure for Data Collection: Face to face interview were conducted with the help of a structured close ended questionnaire to collect the data.

4.4 DATA ANALYSIS

i) To identify various relevant perceptual factors for SMS advertisement Factor Analysis was done and Item wise significant differences were identified.

ii) To identify the significant differences of the Perception of customer towards SMS Advertising genderwise, agewise, educationwise and incomewise Analysis of Variance were conducted.

5.0 RESULTS

5.1 TO IDENTIFY VARIOUS RELEVANT PERCEPTUAL FACTORS FOR SMS ADVERTISEMENT

TABLE I: IDENTIFICATION OF COMPONENTS BY FACTOR ANALYSIS (ROTATED COMPONENT MATRIX)

Items	Components	
	Emotional	Rational
Q1	-0.25	0.70
Q2	0.83	0.12
Q2	0.57	0.08
Q4	0.51	0.41
Q5	0.72	0.11
Q6	0.46	0.58
Q7	0.24	0.57
Q8	0.01	0.74
Q9	0.20	0.66
Q10	0.16	0.77
Q11	0.38	0.61
Q12	0.48	0.55
Q13	0.58	0.45
Q14	0.69	0.30
Q15	0.77	0.07
Q16	0.57	0.34

a. Rotation converged in 3 iterations. Rotation Method: Varimax with Kaiser Normalization.

TABLE II: COMPONENT TRANSFORMATION MATRIX

Components	Emotional	Rational
Emotional	0.73	0.70
Rational	-0.70	0.73

Extraction Method: Principal Component Analysis.

Table I and II indicate the result of factor analysis of the data collected through questionnaire. It is seen that items are loaded in two significant categories (Q2, Q3, Q4, Q5, Q13, Q14, Q15, Q16 and Q1, Q6, Q7, Q8, Q9, Q10, Q11, Q12). First category specifies the domain of pleasure of 'receiving', 'cooperating', and 'reading'; in general enjoyment; create 'urge' and 'impact' to the purchase product; and a feeling of 'proud'. The second category comprise with the domain of 'informative in terms of quick updating, inquisitiveness', 'time management in terms of consumption, on time', 'convenience' 'necessity'. This subjective correlation of the items with the factor analysis markedly specifies the two components of the potential customer perception viz, **Emotional or affective state of mind** and **Rational or cognitive state of mind** respectively.

To find out the effective factors for development of positive perception, itemwise percentage of positive, indifferent and negative responses were identified and significant differences between major two categories of responses were calculated and shown in Table III.

5.2 TO IDENTIFY SIGNIFICANT POSITIVE RESPONSES TO INDICATE THE MAJOR PERCEPTUAL FACTORS

TABLE III: SIGNIFICANT DIFFERENCES BETWEEN POSITIVE AND NEGATIVE RESPONSES

ltem No	Item Description	Frequency of Positive Response	Percentage of Positive Response	Frequency of Negative Response	Percentage of Negative Response	Percentage of Indifferent Response	Significant Differences(sd) between positive and Negative Response
Q1	Use the facility	106	53	40	80	7	1.77
Q2	Pleasure in receiving	98	49	35	70	16	2.09*
Q3	Pleasure to get	98	49	31.5	69	19.5	2.09*
Q4	Like to read	102	51	33	66	16	1.8
Q5	Enjoyment	106	53	29.5	59	18	3.01*
Q6	Informative	95	47.5	40.5	81	12	0.91
Q7	Time consuming	97	48.5	37.5	75	14	1.45
Q8	Physically convenient	95	47.5	39.5	79	13	0.95
Q9	On time	88	44	32	64	24	1.6
Q10	Quickest method of updation	96	48	35.5	71	16.5	1.62
Q11	Necessity	89	44.5	30	60	25.5	1.81
Q12	Increase curiosity	83	41.5	34.5	69	14	0.89
Q13	Creating urge	78	39	37.5	75	13.5	0.19
Q14	Help in purchase	86	43	26	52	31	4.1*
Q15	Creating impact	94	47	30.5	61	22.5	4.18*
Q16	Feeling proud	95	47.5	34.5	69	18	3.2*

*Significant at .05 level

From Table III it has seen that major responses were either positive or negative, which indicates that the respondents have a consistent and definite mindset (positive or negative) about their nature of selecting the perceptual factors of SMS advertising. It is seen that though the percentage of all the positive responses are higher than the negative responses but significant positive factors are Q2 i.e., Pleasure in receiving (sd=2.09), Q3 i.e., Pleasure to get (sd=2.09), Q5 i.e., Enjoyment (sd=3.01), Q14 i.e., Help in purchase (sd=4.1), Q15 i.e., Creating impact (sd=4.18), Q16 i.e., Feeling proud (sd=3.2). It has also identified that all the significant factors are under the components of Emotional or Affective state of mind. Hence it could be said that the individual perception on SMS advertisements are influenced by the emotional factors of mind.

5.3 TO STUDY GENDERWISE PERCEPTION OF CUSTOMER TOWARDS SMS ADVERTISING

TABLE IV: IDENTIFICATION OF THE GENDERWISE SIGNIFICANT DIFFERENCES OF THE PERCEPTION OF CUSTOMER TOWARDS SMS ADVERTISING

	Gender	Sum of Squares	df	Mean Square	F	Sig.
Emotional	Between Groups	.934	1	.934	1.464	.228
	Within Groups	125.679	197	.638		
	Total	126.613	198			
Rational	Between Groups	.012	1	.012	.019	.891
	Within Groups	121.120	197	.615		
	Total	121.132	198			

Level of significant at 0.05.

Table IV indicate that there is no gender wise significant differences in the customer perception neither for Emotional nor for Rational state of mind of the respondent. So gender difference cannot create any difference of perception for SMS advertisement.

5.4 TO STUDY AGEWISE PERCEPTION OF CUSTOMER TOWARDS SMS ADVERTISING

TABLE V: IDENTIFICATION OF THE AGEWISE SIGNIFICANT DIFFERENCES OF THE PERCEPTION OF CUSTOMER TOWARDS SMS ADVERTISING

	Age	Sum of Squares	df	Mean Square	F	Sig.
Emotional	Between Groups	13.400	4	3.350	5.740*	.000
	Within Groups	113.213	194	.584		
	Total	126.613	198			
Rational	Between Groups	4.430	4	1.108	1.841	.123
	Within Groups	116.701	194	.602		
	Total	121.132	198			

* significant at 0.00.

Table V shows that there exist an agewise significant difference about emotional nature of perception of customer. Hence it can be interpreted that emotional domain of individual perception varies significantly with the variation of age. Therefore age level influences emotional state of mind of the customer perception towards SMS advertisement where rationality of perception remains constant is independent of age. 5.5 TO STUDY EDUCATIONWISE PERCEPTION OF CUSTOMER TOWARDS SMS ADVERTISING

TABLE VI: IDENTIFICATION OF THE EDUCATIONWISE SIGNIFICANT DIFFERENCES OF THE PERCEPTION OF CUSTOMER TOWARDS SMS ADVERTISING

	Education	Sum of Squares	df	Mean Square	F	Sig.
Emotional	Between Groups	16.009	5	3.202	5.587*	.000
	Within Groups	110.604	193	.573		
	Total	126.613	198			
Rational	Between Groups	2.929	5	.586	.957	.446
	Within Groups	118.203	193	.612		
	Total	121.132	198			

* significant at 0.000.

From Table VI it could be said that there exist an educationwise significant difference about emotional nature of perception of customer. Hence it can be interpreted that emotional domain of individual perception varies significantly with the variation of education. Therefore the education levels of the customer

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT 97 A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories http://ijrcm.org.in/

VOLUME NO. 3 (2013), ISSUE NO. 03 (MARCH)

towards their perception about SMS advertisement significantly influence emotional state of mind where rationality of perception remains unaffected with the variation of education.

6.0 CONCLUDING REMARKS AND RECOMMENDATION

The study on perception of SMS Advertisement was conducted at the Kolkata with the help of a structured questionnaire. It was identified (Table I) that the perception of customers or potential customers could be categorized into two domains - emotional state of mind and rational state of mind. Item wise favourableness indicates (Table III) that significant factors for perception on SMS Advertisements were "Pleasure in receiving", "Pleasure to get", "Enjoyment", "Help in purchase", "Creating impact", "Feeling proud". All these factors are under the domain of *Emotional state of mind*. In identifying the existence of any differences in perception according to variation of age or gender or education it has seen that there exist significant differences of perception of SMS advertisement for the domain emotional state of mind age wise and education wise (Table IV, V and VI). This finding signifies that the emotional or affective state of mind of any person changes and easily adopted with the new environment and new learning. Hence for product promotion through SMS advertisement focus and emphasize should be given on the factors that can create a positive impact and can influence significantly the affective state of mind. It should also keep in mind that SMS should vary according to variation of age and variation of education.

REFERENCES

- 1) Damnjanovic, Vesna and Milicevic, Jovan; "The Study of The Serbian Young Consumer Attitude Toward Mobile Advertising". Pranjana: The Journal of Management Awareness; Jul-Dec2010, Vol. 13 Issue 2, p1-15.
- 2) Fattahova, Nawara; 'SMS advertising catches business owners' fancy'. Kuwait Times, 09/13/2011
- 3) Feldman, Steve; "The Role of Mobile SMS in Advertising. Seybold Repor"t: Analyzing Publishing Technologies; 11/20/2008, Vol. 8 Issue 22, p2-3
- 4) Fitchard, Kevin; "Advertising by SMS". Telephony; 9/24/2007, Vol. 248 Issue 15, p18-18,
- 5) Hundal, B S and Grover, Saurabh; "Consumer Responsiveness towards SMS Advertisements and its Effectiveness in the Present Scenario". Journal of Marketing & Communication; Jan2012, Vol. 7 Issue 3, p34-39.
- 6) NEXT. Brandweek; 11/30/2009, Vol. 50 Issue 42, p7-7.
- 7) Tripathi, Shalini N and Siddiqui, Masood H; "Effectiveness of Mobile Advertising: The Indian Scenario". Vikalpa: The Journal for Decision Makers; Oct-Dec2008, Vol. 33 Issue 4, p47-59,

WEBSITES

- 8) http://en.wikipedia.org/wiki/Perception#Perception-in-action dt December 2012
- 9) http://en.wikipedia.org/wiki/Perception_management, dt December 2012
- 10) http://www.ipipi.com/corporate/smsadvertising.htm, dt December 2012

ANNEXURE

ANNEXURE I: MY PERCEPTION ABOUT SMS ADVERTISEMENT

Here sixteen items on SMS advertisement are given. Please go through these and respond to the most suitable options, which match with your opinions or actions. There is no right, wrong, or ideal response. But your sincere and open response will help to obtain the correct outcome of this survey. **PERSONAL INFORMATION:-**

Condor: Malo Eomalo

Gender: Male Female						
Education:	High School	Graduation	Post Graduation	Other (Please Specif	y)	
Age (year):	16-25	26-35	36-45	46-55	56-65	above
Occupation:	Businessman	Employee	Professional	Student	Other	
Income (per annum) :	4000-14000	15000-25000	26000-35000	36000-5000 <mark>0</mark>	51000-80000	Above 80000
SPECIFIC INFORMATION:-						
1) I use the message fa	acility on my mobile.					
Strongly Agree	Agree	Not sure	Disagree	Strongly Disagree		
2) I like to receive any	number of advertisem	ents through SMS.				
Strongly Agree	Agree	Not sure	Disagree	Strongly Disagree		
I gladly give my mol	bile number to the sho	p representative.				
Strongly Agree	Agree	Not sure	Disagree	Strongly Disagree		
4) I use to read the co	mplete promotional SM	/IS even before deleti	ng it.			
Strongly Agree	Agree	Not sure	Disagree	Strongly Disagree		
5) I enjoy mobile adve	rtisement.					
Strongly Agree	Agree	Not sure	Disagree	Strongly Disagree		
6) Information like new	w offers, discounts etc	through SMS delight	me.			
Strongly Agree	Agree	Not sure	Disagree	Strongly Disagree		
7) Going through SMS	Advertisement is not t	time consuming.				
Strongly Agree	Agree	Not sure	Disagree	Strongly Disagree		
8) It is convenient to re	eceive information thr	ough an SMS than pe	rsonal visit to that pla	ce.		
Strongly Agree	Agree	Not sure	Disagree	Strongly Disagree		
9) I think that SMS adv	vertising provides time	ly information.				
Strongly Agree	Agree	Not sure	Disagree	Strongly Disagree		
10) SMS advertising is t	he quickest way to get	updated on latest tre	ends in the market.			
Strongly Agree	Agree	Not sure	Disagree	Strongly Disagree		
11) To go through SMS	advertisement has bec	ome necessity in toda	ay's busy life.			
Strongly Agree	Agree	Not sure	Disagree	Strongly Disagree		
12) SMS advertising rais	ses curiosity to try new	/ brands.				
Strongly Agree	Agree	Not sure	Disagree	Strongly Disagree		
13) The SMS advertising	g can create an urge to	try the product/bran	d.			
Strongly Agree	Agree	Not sure	Disagree	Strongly Disagree		
14) SMS advertisement	s help me to purchase	products.	0	0, 0		
Strongly Agree	Agree	Not sure	Disagree	Strongly Disagree		
15) SMS advertising car		mpact.	0	0, 0		
Strongly Agree	Agree	Not sure	Disagree	Strongly Disagree		
16) I feel proud when I		advertisements as a p	•	0, 0		
Strongly Agree	Agree	Not sure	Disagree	Strongly Disagree		
Thank You for Participation	-		0	0, 0, 0		

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

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-mail **infoijrcm@gmail.com** 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

AL OF RESE

ERCE & N





