

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

I
J
R
C
M



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., Google Scholar,

Open J-Gate, India [link of the same is duly available at Inlibnet 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 5000 Cities in 187 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.	AN ASSESSMENT OF THE LEVEL OF e-COMMERCE ADOPTION AND BENEFITS DERIVED BY SMALL AND MEDIUM ENTERPRISES (SMEs) IN ZIMBABWE <i>DR. B. NGWENYA & F. SINYOLO</i>	1
2.	RETURNS DOMINATE THE MARKETING OF RISK COVERAGE IN POSTAL LIFE INSURANCE SECTOR: A STUDY WITH REFERENCE TO CHHATTISGARH POSTAL CIRCLE <i>ASHA RAMTEKE, SS KHANUJA & OP CHANDRAKAR</i>	4
3.	A STUDY ON FACTOR INFLUENCING OF THE CONSUMER BUYING BEHAVIOR OF TWO WHEELER MOTOR CYCLES - WITH REFERENCE TO CHITTOOR DISTRICT, ANDHRA PRADESH <i>DELLI KUMAR. KOTI & DR. P. BALAJI PRASAD</i>	8
4.	FACTORS INFLUENCING INVESTMENT IN MUTUAL FUND: A STUDY REGARDING INVESTORS BEHAVIOUR <i>DR. HITESH VYAS & AUM DAVE</i>	13
5.	CSR REPORTING IN THE LIGHT OF THE EUROPEAN UNION DIRECTIVES <i>RYSZARD KAMIŃSKI</i>	16
6.	A STUDY ON THE INVESTORS AWARENESS TOWARDS HEALTH INSURANCE POLICY IN TAMILNADU <i>DR. P. RAMAN</i>	20
7.	WEATHER INDEX BASED CROP INSURANCE ASSESSMENT: TECHNOLOGICAL ADVANTAGES IN INDIA <i>G. KOTRESHWAR & V.GURUSIDDARAJU</i>	27
8.	CRM IN RETAILING <i>DR. NARINDER TANWAR</i>	32
9.	LIBRARY AUTOMATION: AN OVERVIEW <i>P. SEKAR & DR. K.C. ABDUL MAJEED</i>	36
10.	IMPACT OF STRESS ON MENTAL HEALTH OF SCHOOL TEACHERS IN RANCHI: A SOCIO - PSYCHOLOGICAL STUDY <i>BINDA KUMARI</i>	39
11.	SMART CITIES – CHALLENGES AND IMPLEMENTATION APPROACHES: COMPARISON PERSPECTIVE IN INDIA, UAE AND SINGAPORE <i>RAMAMURTHY VENKATESH, CHINTAN VADGAMA & MADHAVI DAMLE</i>	44
12.	IMPACT OF TRAINING PROGRAMMES OF CENTRAL BOARD FOR WORKERS EDUCATION ON THE LABOUR FORCE OF KERALA <i>SHEEBA JOSEPH</i>	53
13.	ONLINE BUYING BEHAVIOUR AMONG TEENAGERS - AN INDIAN PERSPECTIVE <i>ABHINAV GUPTA</i>	56
14.	WEST BENGAL - A TOURIST DESTINATION: COMPARATIVE ANALYSIS OF BENGAL TOURISM BUSINESS MODEL WITH KERALA & GUJARAT <i>SANJANA MONDAL</i>	58
15.	e-COMMERCE IN INDIA: A BOON OR BANE <i>DR. GURINDER KAUR</i>	63
16.	CHALLENGES OF E-SERVICE ADOPTION AND IMPLEMENTATION IN ALLAHABAD <i>DR. AARTI ARORA & AMIT KUMAR</i>	66
17.	EFFECTS OF TEACHING FACILITIES AND LEARNING RESOURCES ON THE PERFORMANCE OF SCIENCE IN PRIMARY SCHOOLS IN KENYA <i>GRACE AKINYI OYUGI</i>	73
18.	IMPACT OF LIBERALISATION ON WORKING OF APMC: A CASE STUDY OF DHARWAD DISTRICT <i>DR. VIJAYAKUMAR MANE</i>	75
19.	A STUDY ON THE CUSTOMER PERCEPTION TOWARDS PASSENGER CARS WITH SPECIAL REFERENCE TO MALAPPURAM DISTRICT IN KERALA <i>SHAHIBA.EC</i>	78
20.	COLLECTIVE BARGAINING: A GENERAL PERSPECTIVE <i>BRAJESH KUMAR PARASHAR</i>	81
	REQUEST FOR FEEDBACK & DISCLAIMER	85

CHIEF PATRON

PROF. K. K. AGGARWAL

Chairman, Malaviya National Institute of Technology, Jaipur
(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)
Chancellor, K. R. Mangalam University, Gurgaon
Chancellor, Lingaya's University, Faridabad
Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON

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

FORMER CO-ORDINATOR

DR. S. GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

ADVISORS

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. PARVEEN KUMAR

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

PROF. H. R. SHARMA

Director, 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), Guru Gobind Singh I. P. University, Delhi

PROF. R. K. CHOUDHARY

Director, Asia Pacific Institute of Information Technology, Panipat

DR. ASHWANI KUSH

Head, Computer Science, University College, Kurukshetra University, Kurukshetra

DR. BHARAT BHUSHAN

Head, Department of Computer Science & Applications, Guru Nanak Khalsa College, Yamunanagar

DR. VIJAYPAL SINGH DHAKA

Dean (Academics), Rajasthan Institute of Engineering & Technology, Jaipur

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHINDER CHAND

Associate Professor, Kurukshetra University, Kurukshetra

DR. MOHENDER KUMAR GUPTA

Associate Professor, P. J. L. N. Government College, Faridabad

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

DR. BHAVET

Faculty, Shree Ram Institute of Engineering & Technology, 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, Aligarh Muslim University, Aligarh, U.P.

ASHISH CHOPRA

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

FORMER 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

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to the recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; 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; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour 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; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript** **anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. infoijrcm@gmail.com or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

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/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript titled ' _____ ' for likely publication in one of your journals.

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

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to inclusion of their names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

NAME OF CORRESPONDING AUTHOR

Designation/Post* :

Institution/College/University with full address & Pin Code :

Residential address with Pin Code :

Mobile Number (s) with country ISD code :

Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No) :

Landline Number (s) with country ISD code :

E-mail Address :

Alternate E-mail Address :

Nationality :

* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation etc. **The qualification of author is not acceptable for the purpose.**

NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. **pdf. version is liable to be rejected without any consideration.**
 - b) The sender is required to mention the following in the **SUBJECT COLUMN of the mail:**
New Manuscript for Review in the area of (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)
 - c) There is no need to give any text in the body of the 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 expected to be below **1000 KB.**
 - e) Only the **Abstract 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 within twenty-four hours** and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
 - g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
2. **MANUSCRIPT TITLE:** The title of the paper should be typed in **bold letters, centered and fully capitalised.**
 3. **AUTHOR NAME (S) & AFFILIATIONS:** Author (s) **name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address** should be given underneath the title.
 4. **ACKNOWLEDGMENTS:** Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
 5. **ABSTRACT:** Abstract should be in **fully italic printing**, ranging between **150 to 300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA. Abbreviations must be mentioned in full.**
 6. **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 stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.
 7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aea-web.org/econlit/jelCodes.php. However, mentioning of JEL Code is not mandatory.
 8. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER. It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.**
 9. **HEADINGS:** All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
 10. **SUB-HEADINGS:** All the sub-headings must be bold-faced, aligned left and fully capitalised.
 11. **MAIN TEXT:**

THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:**INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESIS (ES)****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****LIMITATIONS****SCOPE FOR FURTHER RESEARCH****REFERENCES****APPENDIX/ANNEXURE****The manuscript should preferably be in 2000 to 5000 WORDS, But the limits can vary depending on the nature of the manuscript.**

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR, centered, separately numbered** & self-explained, and the **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.**
13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
15. **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 may follow Harvard Style of Referencing. **Also check to ensure that everything that you are including in the reference section is duly cited in the paper.** 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 italic printing. 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 parenthesis.
 - **Headers, footers, endnotes and footnotes should not be used in the document. However, you can mention short notes to elucidate some specific point,** which may be placed in number orders before the references.

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, 19–23

UNPUBLISHED DISSERTATIONS

- 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.

WEBSITES

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

CHALLENGES OF E-SERVICE ADOPTION AND IMPLEMENTATION IN ALLAHABAD**DR. AARTI ARORA****ASST. PROFESSOR****UNITED INSTITUTE OF MANAGEMENT****ALLAHABAD****AMIT KUMAR****ASST. PROFESSOR****UNITED INSTITUTE OF MANAGEMENT****ALLAHABAD****ABSTRACT**

Allahabad is the most populous city in Uttar Pradesh. The level of e-government services in Allahabad is still very low and the government needs to improve in the area of ICT provision including telecommunication and infrastructure. In a bid to create awareness and promote National e-governance plan, flagship scheme and e-services delivery, officials of district administration and health department are working round the clock. Officials believe that e-services should be designed in such a way that they provide end-to-end services by reducing the need for manual intervention or involvement. The city of Allahabad is among the largest cities of Uttar Pradesh and situated at the confluence of three rivers- Ganga, Yamuna and the invisible Saraswati. However, the issue is how long Allahabad and other developing cities will keep avoiding the adoption and implementation of e-Service despite the facts that the same e-Services have been adopted and implemented successfully to some extent in other metro cities in India. As USA is ready to take steps to develop Allahabad, we can see benefits associated with these e-Services.

KEYWORDS

e-services, e-government services.

INTRODUCTION

The recent trends in world globalization has been promoted by the advancement in information technology specially with what internet and telecommunication have brought, both developed and the few less developed nations like in this concept both national and state level, the thinking is that strategic use of internet and telecommunication be sufficient in providing better e-services to the public in all developing cities in India. In other words, faced with the persistent demand of e-services by the population not only at national and state level but also at local level government level in both developed and less developed nations of the world, could such e-services provision be extended to the public?

The concept of e-government emerged in the late 1990s despite that the history of e-government as a tool in government establishment could be traced back to the origin of computer itself and just like other e-platform concept such as e-commerce, the term e-government was born out of the internet world. (Ake Gronlund and T.A Horan)

A few decades ago, e-government as a term and as an identified activity was unknown before now and because of the rapid growth, there is a possible future direction for the research domain. (Heeks Richard and Savita Bailur) It is important to know that "e-government initially began as an intra-governmental communication tool" According to Schwester, R. (2009), shortly before government organizations developed their websites with useful information for their citizens. Online transactions started soon after the information of government websites were understood, following the private sector's focus on electronic government.

E-SERVICE

The term e-Service represents content centred and interactive internet based customer service, driven by the customer and integrated with related organisational customer support processes and technologies with the goal of strengthening the customer provider relationship" Moreover, [Sukasame, N. (2004)] argued that e-service as a term is not only about "electronic" and "service" but the true e-service operation may be where part if not all interaction between service provider and customer is done via internet. This was also substantiated by Surjadjaja, H., Ghosh, S., & Antony, F. (2003).

Though, the governments of developed nations have realised that the provision of essential public services cannot be shouldered alone and the obstacles in demand patterns coupled with the limitation in resources have brought about the need for Public Private Collaboration [Roztock, N and Weistroffer, H.R. (2008)]. Also, given the advent of global and competitive markets, many governments have come to accept that there is the need to create and sustain competitive advantage via cost reduction, product differentiation or augmentation, while providing these public services.

Many companies have seen their profits doubled through the use of online services in their operation and a typical example is Hewlett Packard (HP) which is transforming their after sales business into a profit generating e-service business unit (Ruyter Ko De, Martin Wetzels and Mirella Kleijnen (2001)). Despite the fact that e-governance is still a bit low in some countries in Asia region [Gajendra Sharma, Xi Bao and Wang Qian (2012)], there are still lessons to be learnt from the region's e-Service adoption success, for example the e-Perolehan system (a procurement system) in Malaysia [Kaliannan, M., & Awang, H. (2010)]. This was designed to assist government in service procurements among other objectives such as ensuring transparency (Ruyter Ko De, Martin Wetzels and Mirella Kleijnen (2001)) and accountability in all procurements by government. "E-Perolehan is the new procurement system allows the Government ministries to electronically select items to be procured from the desktop, initiate an electronic approval process and also create, submit and receive purchase orders, delivery orders and other related documents electronically" Although this quote was found in the article written by but the authors were quoting [Roland T. Rust and P.K Kannan (2003)]. The initiative was a success even with a major challenge which is how an appropriate and context tailored strategy could be established in order to guide the project.

Another e-Service success from the Asia region is the government investment in China on e-government by the Chinese central government which established over 90 portals with many regional and municipal websites and this is also supported by that the investment assisted China to take over as the largest online population from Japan and they are now only just behind the USA in global ranking [Roztock, N and Weistroffer, H.R. (2008)].

BACKGROUND

E-Government service implementation has begun in lower middle income countries like India but the lack of evidence and research has (Roztock, N and Weistroffer, H.R. (2008)) hindered a clear framework for the adoption as expected, in fact e-government activities are actually very low in the country [Mundy, D and Musa, B (2010)]. It is well known fact that from 1960 upward, the use of information systems in transforming and improving operations in both public and private organisations has been a success and moving from paper-based operations (manual) to computerised based one has been part of the transformation witnessed as cited by [Kolsaker, A, and Lee-Kelley, L. (2009)] face to face approach and the use of telephone in doing business transactions with citizens has been faced out to some extent through the use of online based services.

The city of Allahabad is among the largest cities of Uttar Pradesh and situated at the confluence of three rivers- Ganga, Yamuna and the invisible Saraswati. The meeting point is known as Triveni and is especially sacred to Hindus. The earlier settlements of the Aryans were established in this city, then known as Prayag"

Prayagasya Praveshshu Papam Nashwati Tatkshanam. All sins are cleaned with entry in Prayag (the ancient name of modern time Allahabad) PRAYAG is one of the historic and mythological cities of India with glorious past and present. It continues to enjoy the distinction of being a place of haunting and lasting memories. It is a city of mixed culture of Hindu, Muslims, Jains and Christians

However, the issue is how long Allahabad and other developing cities will keep avoiding the adoption and implementation of e-Service despite the facts that the same e-Services have been adopted and implemented successfully to some extent in other metro cities in India. As USA is ready to take steps to develop Allahabad, we can see benefits associated with these e-Services. Despite the rapid growth of E-readiness in most countries in the world, from the study conducted by the [World Atlas,], the Middle East and Africa currently serve a total of about 1m internet broadband subscribers, a small sum compared with the 53m in Asia and 42m in the Americas. Low levels of investment and limited sources of financing constitute the primary reasons for the slow development. With public and private funds for infrastructure development lacking, even broadly available technologies remain too costly for widespread adoption.

It is good to know that focusing on customers is the main eservice fundamental philosophy, that is, to be able to meet customers' needs in order to make both markets and revenue grow. Technology has a vital role to play in e-service as it is seen as enabler and businesses can exploit the opportunity provided through technological enhancement to gain market competitive advantage, this will open new forms of customer focused and e-services support services that are more convenient for many users [Roland T. Rust and P.K Kannan (2003)].

RESEARCH METHODOLOGY

Qualitative research as described by Castellan, Catherine M. (2010) "a researcher identifies with postpositivism" where researchers have an understanding of the research and interacts with respondents on what is being researched. This method will be used in this study where an online survey using questionnaires was sent to various respondents in e-Service adoption and implementation in Allahabad such as government officials, students, non-governmental agencies, private business owners through email and social media technologies.

There are other methods like case studies, quantitative methods but the authors decided to use qualitative survey questionnaires We considered the distance from Allahabad to Naini and Jhunsi and there are often difficulties meeting with widely dispersed respondents.

In this study, the questionnaires were designed to help in data collection and the questions are into two categories namely: demography which were used and validated by, [Susanto, T.D and R. Goodwin (2010)] and the second part of the questionnaires is about e-Service adoption and implementation whose questions have been used and validated by. Data were collected between 5th March to 29th March 2016 and a total of 120 responses were collected with details in finding section below.

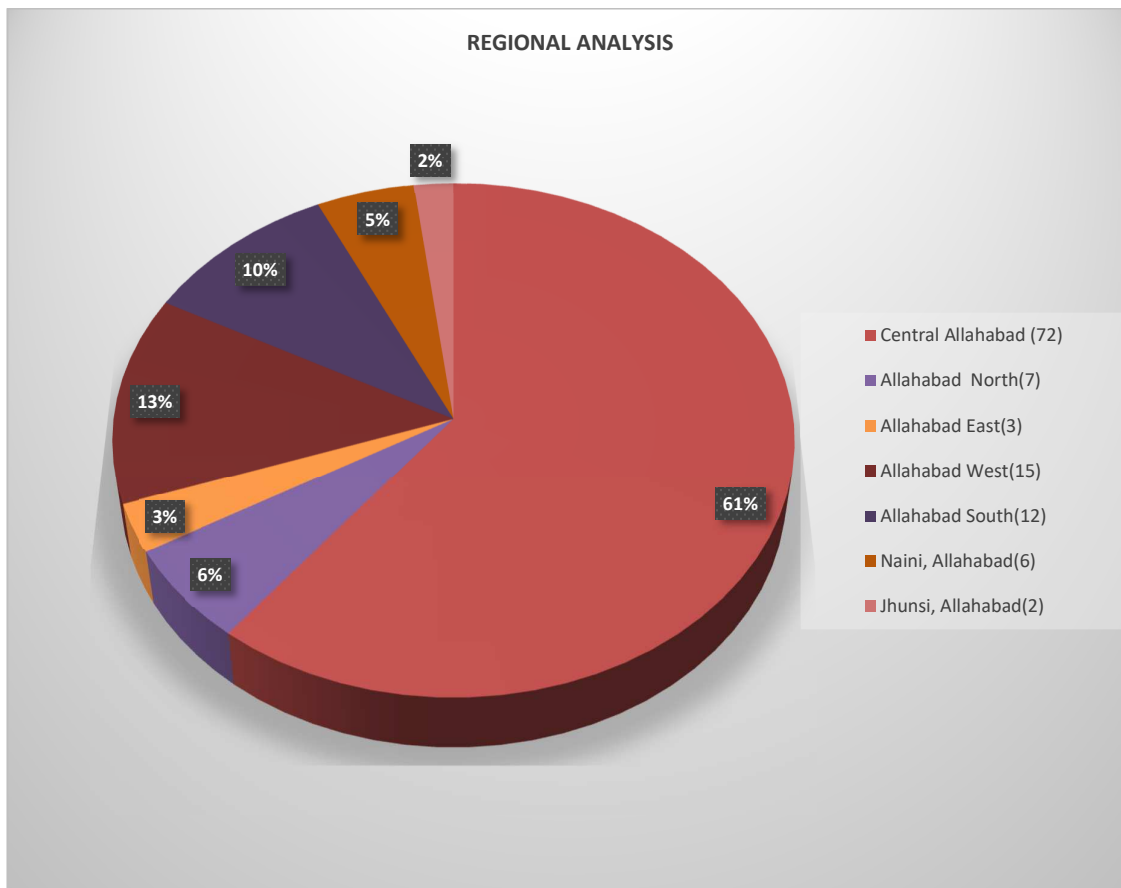
FINDINGS

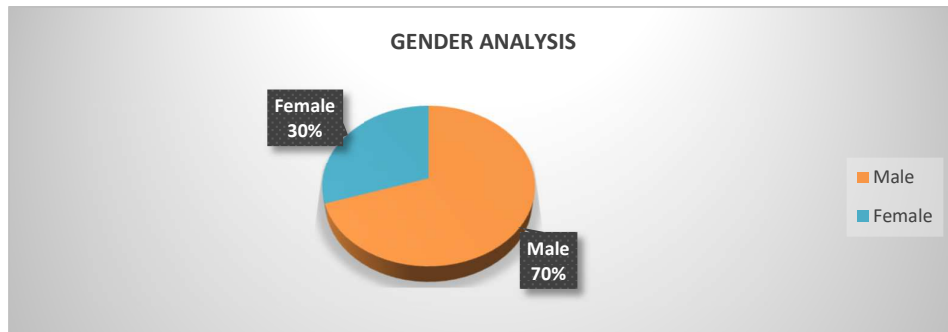
From the recent survey conducted between 5th March and 29th March 2016 for the purpose of this paper the results show that the 120 participants who participated in the questionnaires have now heard of e-services but the implementation is not forth-coming as expected. They acknowledged that there are many challenges in e-service adoption and implementation in Allahabad.

DATA ANALYSIS

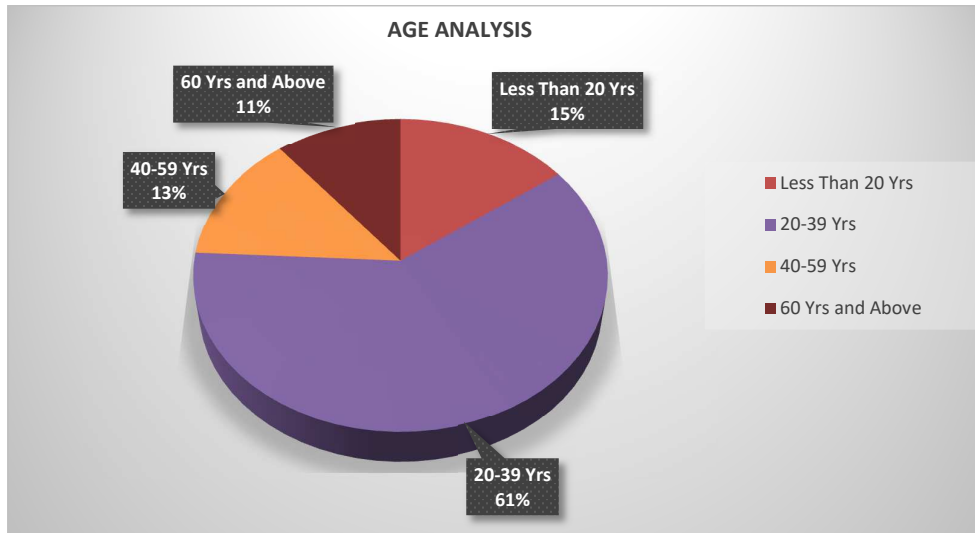
This section will highlight the main findings in the survey conducted between 5th March and 29th March 2016 and provide indications from the opinions of the participants towards the challenges facing e-services adoption and implementation in Allahabad. Questionnaires were used in the study.

At 29th March 2016 we have 120 respondents, among which 72 respondents (60%) are from Central Allahabad (main City), 7 respondents (6%) from North Allahabad region, 3 respondents (3%) from Eastern Allahabad region, 15 respondents (13%) from Western Allahabad, 12 respondents (10%) from Southern Allahabad, 6 respondents from Naini region and 2 respondents (2%) are from Jhunsi region.

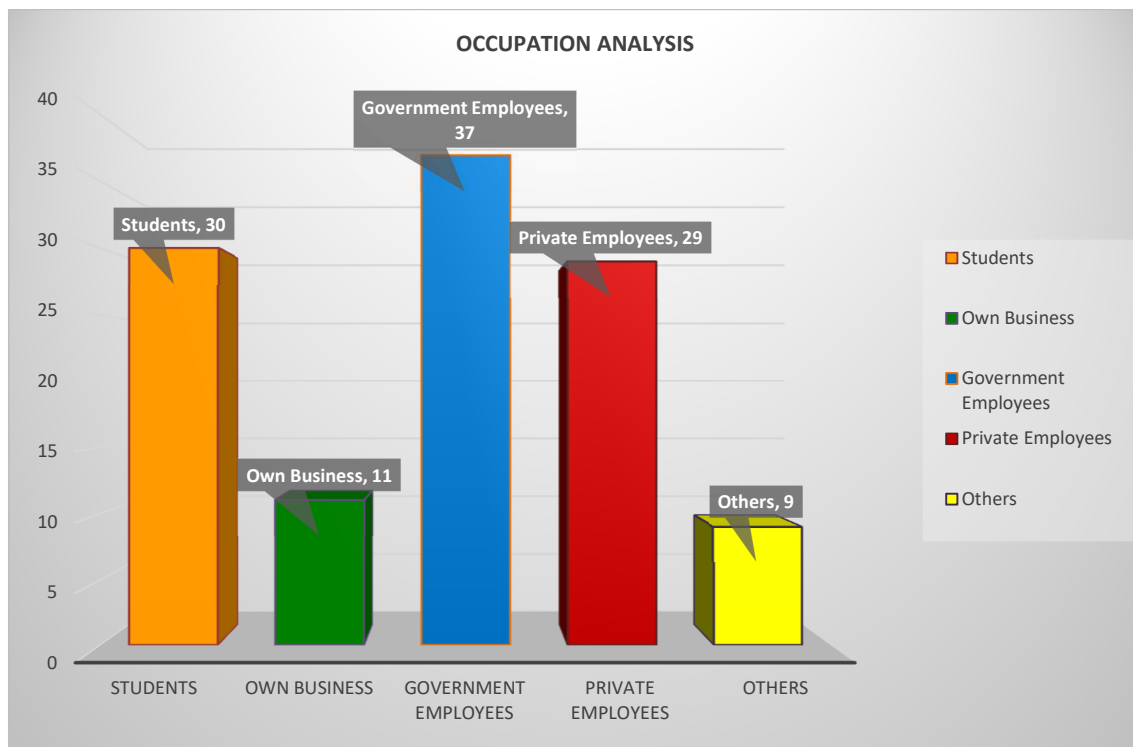


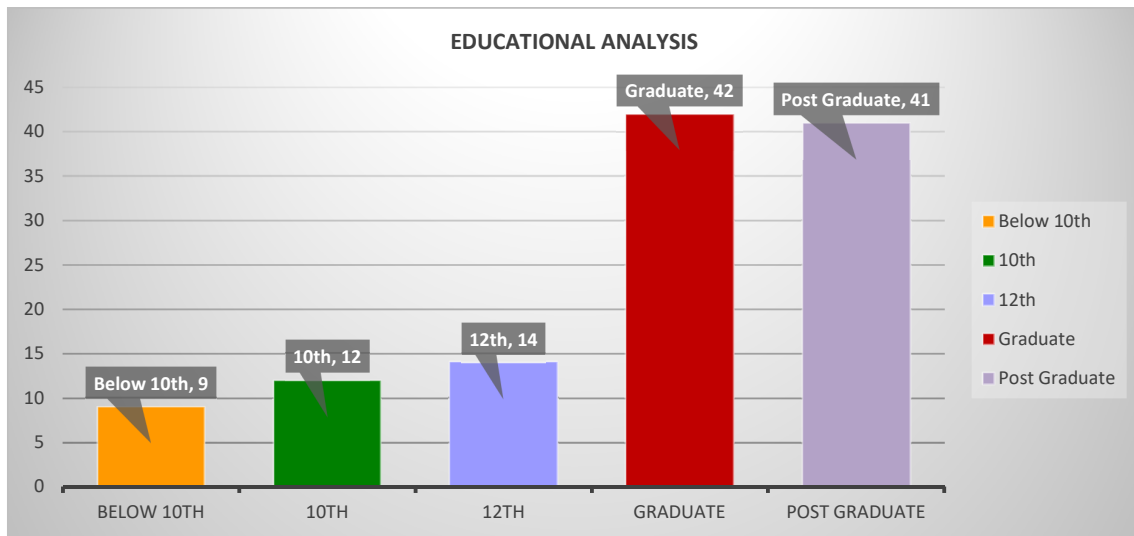


As we can see and deduce from the analysis shown above, more participants in the age range 20-39 participated in the survey with 61%. This may be due to the fact that they might have more idea and knowledge about e-government services than other age ranges. Out of the 120 respondents, 84 (70%) were males and 36(30%) females.



The qualification level of the respondents may affect the opinions among all the respondents because of different level of education. The education and current occupation as used and validated by. In this study, 8% have less than high school degree, 10% high school degree or equivalent, 12% some college but no degree, 35% bachelor degree and 34% post graduate degree which is the highest in the survey. Government employees are 31%, non-government employee is 8%, private employee 22%, business owner is 6%, student is 25%, and others 6%.

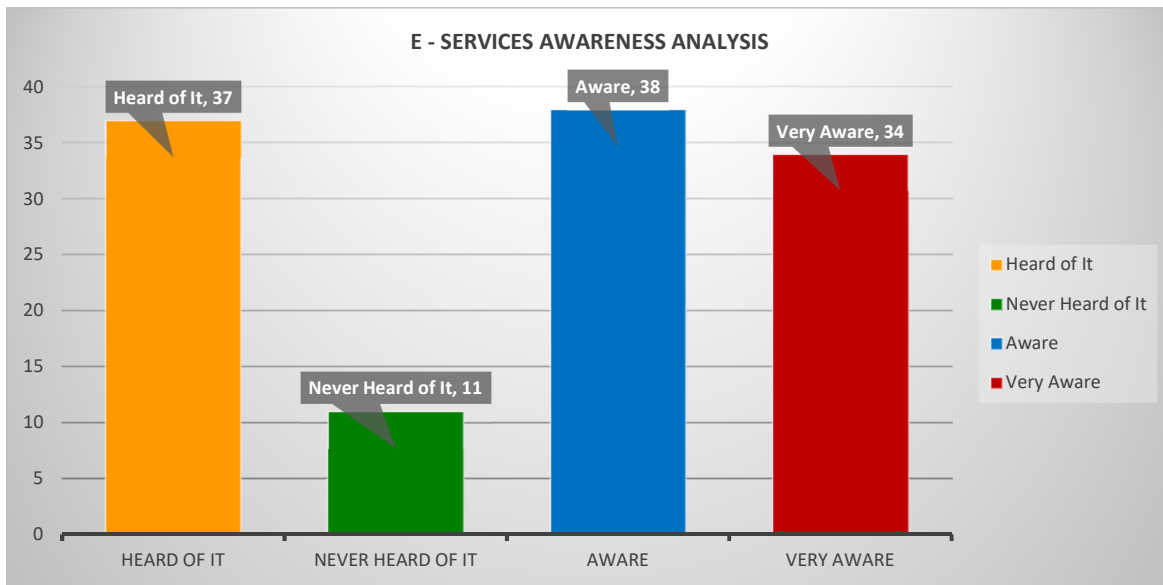


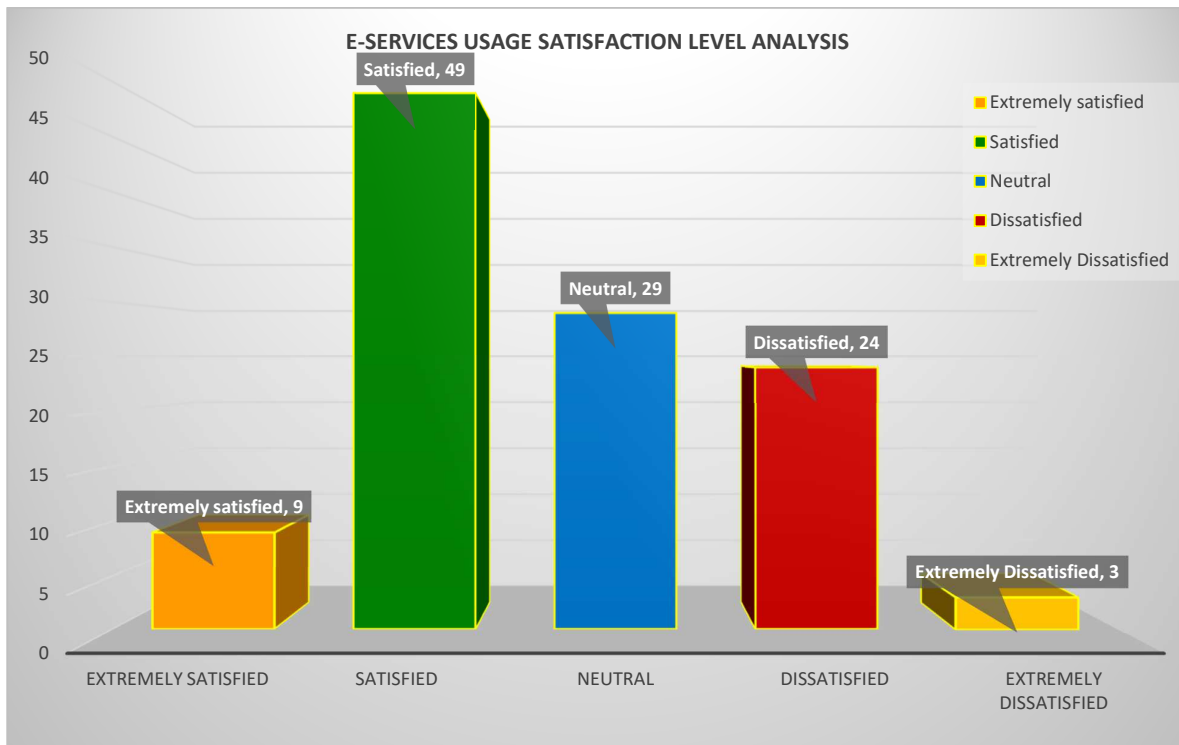


Students and government employees are the highest number of respondents says that these groups tend to also be the people most likely to use e-government services. Therefore, this result is not surprising. In the e-Government services, awareness question, only 13% are not aware of e-government services which are useful to know when the time comes to promote new services. Most people in the survey result that have used the e-services did so to apply for a passport (54%) and 28% have used several e-services.

ALLAHABAD AND E-SERVICE

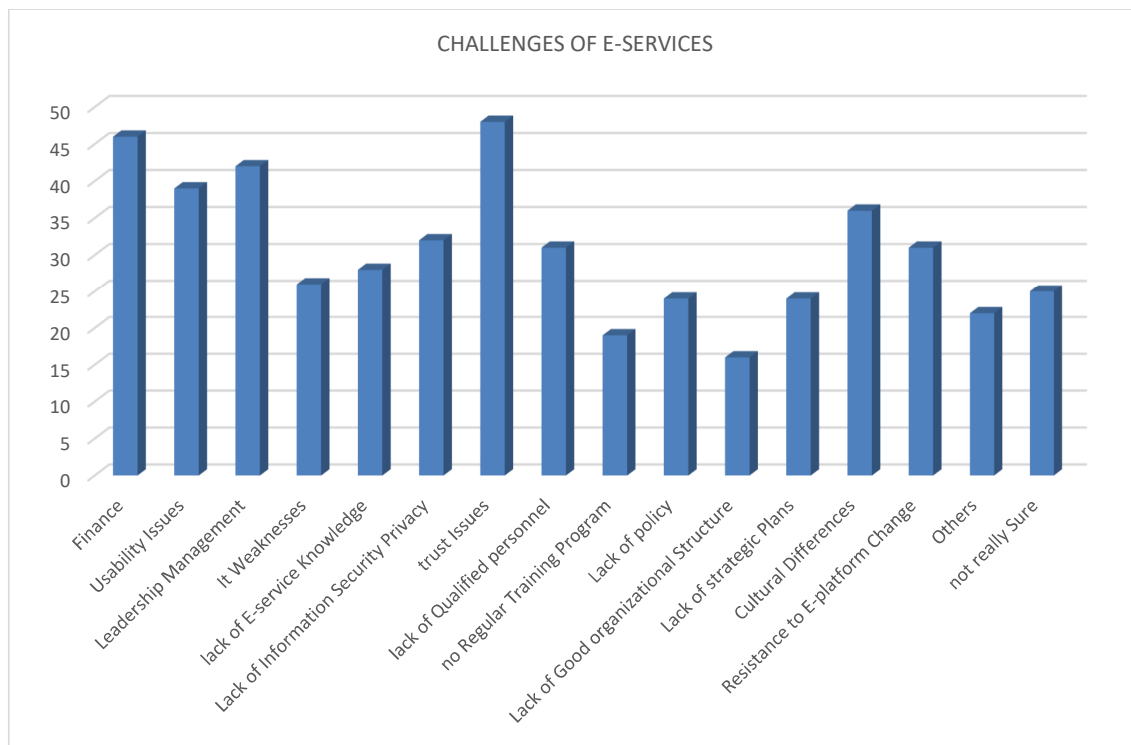
Allahabad is the most populous city in Uttar Pradesh. The level of e-government services in Allahabad is still very low and the government needs to improve in the area of ICT provision including telecommunication and infrastructure. In a bid to create awareness and promote National e-governance plan, flagship scheme and e- services delivery, officials of district administration and health department are working round the clock. Officials believe that e-services should be designed in such a way that they provide end-to-end services by reducing the need for manual intervention or involvement. Officials of various departments would be holding a workshop cum seminar at CMET, Allahabad on May 14 to discuss e-services, e-district projects, e-services delivery and its enabling as well as challenges being faced by districts for implementing e-service delivery. Although the coming of mobile communication into the city in 2001 looked promising as it has increased the economic strength of the city because of rapid growth in the sector. However, the majority of the population have limited or no access to the internet due to lack of availability of network infrastructures. Another critical issue is the frequent interruption of electricity in the city, which means that citizens cannot rely on an e-service being available and the government will have to increase their efforts to combat the problem if Allahabad wants to be identified as one of the best city in e-government services provision to the citizens in the world.





CHALLENGES OF E-SERVICE ADOPTION AND IMPLEMENTATION

There are various challenges facing the adoption and implementation of e-Service in Allahabad as obtained and analysed by the survey results, higher scorers are Trust issue, Finance, Usability Issues, Leadership and Management - Corruption, Cultural difference, Lack of information security and privacy and others as indicated in Fig.



According to the survey and as shown in Fig., we will be discussing the first four most important barriers affecting adoption and implementation of e-Service in Allahabad, they are:

Finance (38%): This is essential in e-Service implementation as the project might not see the light of the day if there is no money for the implementation. Finance issues could come from the high cost of ICT equipment, and of the setting up and maintenance of telecommunication infrastructure across a large variable terrain country. Financial security matters in e-government projects [Gilbert D. and Balestrini P. (2004)]. Looking at the Allahabad perspective involved in this study, this barrier ranked 3rd and no one is sure of exactly how much money the government has reserved for e-government projects in the yearly budget as there is no documentation. One issue with finance in projects in Allahabad is even if money is allocated, due process is not always followed in the disbursement of the fund due to high corruption Moreover, leaders don't account for what they do in government in Allahabad, and there are no checks and balances, the legislative arm

of government who could challenge the executive is seen merely as a rubber-stamping body and there is belief that they may be bribed to ignore abnormalities [Joel Barkan (2009)].

Usability Issues (33%): This is another serious challenge facing the adoption and implementation of e-Service in Allahabad because of high levels of illiteracy. Usability aims to make sure users are satisfied with the e-Service usage, this needs to be considered when designing a website as it should be accessible to all prospective users irrespective of their background. Cultural contexts for all intended users is also put into consideration when designing websites as this will go a long way to encourage the usage of these services and it is advisable that World Wide Web Consortium (W3C) guidelines should be followed during website design [Hillier, M. (2003)] Mobile services have now presented their own challenges that go beyond the basics of website design, and usability on a personal computer.

Leadership and Management – Corruption (35%): The support of leaders and management in implementation and adoption of e-government services is highly important in achieving the desirable success but in present Allahabad that might be difficult as many of the top management staff in various government offices, agencies and ministries are highly corrupt. Corruption is as prominent in the country as power is being abused for personal gain among officials paying bribes to contractors, influencing and the manipulation of elections happens. Setting up the anti-corruption agency to curb corruption is not really effective as they take orders from government rather than being independent body.

Trust Issues (40%): The security of the e-Service portals will be of the great benefit not only to the users but the government and private organisations who venture into provision of e-Service to the populace. As shown from the study, trust issues came second in the league of the challenges facing e-Service adoption and implementation in Allahabad with 40%, are of the opinion that the e-Government services must be built on trust among the stakeholders like government, citizens, NGOs and private organizations. People might not be willing to participate in using an e-Service portal if they feel the security of their data will be breached. Furthermore, privacy principles must be respected and accepted by the e-Services providers in order for the required benefits in implementing the projects to be achieved.

RESEARCH RECOMMENDATION

We are of the opinion that the government in Allahabad should be able to take a bold step in investing money in e-governance through the provision of e-Services to the public and citizens; There are some recommendations that could be beneficial in reducing if not totally eradicating the challenges facing e-Service adoption and implementation in Allahabad based on the survey results:

More money should be allocated to e-Government services development in the city's yearly budget as presented to the legislative arm of government by the executive arm. The State minister and top directors in charge of information and the telecommunication ministry should map out strategies of full implementation and allocation of money meant for e-Service development and they should ignore corruption and favouring dishonest contractors, if the city is to achieve desired and expected results.

Culture and usability issues need to be addressed when designing e-service websites and applications. Well-developed sites and apps will benefit the illiterate as well as the middle class literate members of the population, and could ensure the rapid expansion of e-services.

Trust is another major factor and for the e-Governance projects to be successful, trust must be built among the stakeholders like government agencies, ministries, citizens, business owners and banks. Citizens and users of e-Services will be using their information online so there must be adequate security to protect their data and privacy.

The awareness level of e-Services should be addressed as the users and citizens have more knowledge of the existence of e-Services and a comprehensive advert and campaign could be put in place. However, until there are reliable e-services to use, this could only further awareness and not usage. Interactive tools should be included in designed e-Service websites to enhance interactions between government and citizens of Allahabad.

A well-structured strategic plan should be built for e-Service projects and issues relating to culture should be addressed for e-Service adoption success.

CONTRIBUTION AND FURTHER WORK

In this paper, we have been able to contribute to the analysis of e-Service adoption and implementation in Allahabad, where we have been able to capture the thoughts of various respondents involve in the provision, implementation and adoption of e-Government services in Allahabad. We have also made necessary recommendations that will improve the e-Service adoption and implementation in the city. The research is significant as government need to invest money and commitment in the provision of e-Services to local citizens, and it is rather unfortunate that at the moment, there is no Local Government in Allahabad with a functioning website and this lack being a barrier to the use of e-Services by the citizens. There is still a lot to do in the area of e-Services in Allahabad, if the city is really serious in overcoming the challenges in the adoption and implementation.

CONCLUSION

We have been able to discuss various challenges facing e-Services adoption and implementation in Allahabad, and recommendations have been made towards the development, implementation and adoption of these government services in Allahabad. Though, e-Governance is still young in many lower middle income cities like Allahabad, successful e-Service implementation and adoption will provide increased revenue and the boost economy. More research is now needed to identify and implement cost-effective, usable e-Service systems for the city, and there is a need for government to make positive change in the way services are being delivered to citizen and others stakeholders. Issues like awareness and availability of services and trust all need further development in order to allow e-Government services to be delivered and used by citizens.

REFERENCES

1. Ake Gronlund and T.A Horan (2004) "Introducing E-government: History, Definitions and Issues, Communications of the Association for Information Systems, Volume 15, Page 713-729.
2. Almarabeh, Tamara and Abu Ali, Amer (2010) A general framework for e-Government: Definition Maturity Challenge, Opportunities and Success, European Journal of Scientific Research, Volume 39, Issue 1, page 29-42.
3. Castellan, Catherine M. (2010) Quantitative and Qualitative Research: A View for Clarity, International Journal of Education, Vol. 2, No. 2
4. Danish Dada (2006) "The failure of e-Government in Developing Countries: A Literature Review" The Electronic Journal on Information Systems in Developing Countries, Volume 26, Issue 1. Page 1-10
5. Gajendra Sharma, Xi Bao and Wang Qian (2012) Empirical Investigation on Adoption of e-Governance Services in Developing Countries and Ethical Issues, International Journal of Advanced Research in Computer Science and Software Engineering 2 (12), December - 2012, pp. 19-27.
6. Gilbert D. and Balestrini P. (2004) Barriers and benefits in the adoption of e-government, The International Journal of Public Sector Management, Volume 17, No. 4, page 286-301.
7. Heeks Richard and Savita Bailur (2007) "Analyzing e-government research: Perspectives, philosophies, theories, methods, and practice." Government information quarterly 24.2, pp 243-265.
8. Hillier, M. (2003) "The role of Cultural context in multilingual website usability" Electronic Journal of Commerce Research and Applications, Volume 2, Number 1, page 2-14.
9. Kaliannan, M., & Awang, H. (2010). Adoption and use of e-government services: a case study on e-procurement in Malaysia. WSEAS Transactions on Business and Economics, 7(1), 1-10.
10. Margaret Tan, Deng Xiaoi, Yang Qiushi and Cheng Chen (2013) AN Investigation of e-Government Services in China, The Electronic Journal of Information Systems in Developing Countries (EJISDC), Volume 57, Issue 5, page 1-20.

11. Roland T. Rust and P.K Kannan (2003) e-Service: A New Paradigm for Business in the Electronic Environment, Communications of the ACM June 2003, Volume 46, No. 6.
12. Roztock, N and Weistroffer, H.R. (2008) Information Technology in Emerging Economies, Information Technology for Development, 14, 1, 1-10.
13. Schwester, R. (2009). Examining the Barriers to e-Government Adoption. Electronic Journal of E-government, 7(1)
14. Susanto, T.D and R. Goodwin (2010) "Factors Influencing Citizen Adoption of SMS Based e-Government Services" Electronic Journal of e-Government, Volume 8, Issue 1, pages 55-71.
15. United Nations (2014) E-government Survey, E-government for the future we want, New York, USA.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Computer Application & 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 to an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

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

