INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT



Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A., Google Scholar

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 5555 Cities in 190 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

CONTENTS

| Sr. No. | TITLE & NAME OF THE AUTHOR (S) | Page No. |
|------------|---|-------------|
| 1. | PROFESSIONALISM IN PUBLIC PROCUREMENT IN NIGERIA: A NEW FRONTIER FOR QUANTITY SURVEYORS FAMILOYE, OLAJIDE | 1 |
| 2. | A STUDY ON CHALLENGES OF HANDLING NEWLY IMPLEMENTED HOSPITAL INFORMATION SYSTEM, JOB SATISFACTION AND WORK LIFE BALANCE AMONG ADMINISTRATIVE EMPLOYEES OF MULTISPECIALTY HOSPITAL SUCHARITHA SURESH, DR. RASHMI KODIKAL & DR. SUBHASREE KAR | 5 |
| 3. | ANALYZING FARMER'S SATISFACTION REGARDING ALTERNATIVE BANKING SERVICES IN DISTRICT U.S NAGAR OF UTTARAKHAND NIRDESH KUMAR SINGH, DR. M. L. SHARMA & DR. ANKUR SAXENA | 10 |
| 4. | EMPLOYEES AS HUMAN CAPITAL - A CRITICAL OVERVIEW DR. S. RAJAMOHAN & LUCAS M | 14 |
| 5. | RAIL ROAD CONSTRUCTION AS AN EMPOWERING AND COHESIVE INSTRUMENT IN FRAGMENTED FEDERALISM WITH SPECIAL REFERENCE TO ARUNACHAL PRADESH DR. PARESH ACHARYA & ANUPAM CHAKRABORTY | 17 |
| 6. | SERVICE QUALITY GAP BETWEEN PERCEPTIONS AND EXPECTATIONS OF MANAGEMENT STUDENTS DR. S. P. SINGH & SAVITA MALIK | 21 |
| 7. | IMPACT OF IFRS ON REVENUE RECOGNITION: A CASE OF INDIA ARSHI BARIN & A. A. ANSARI | 24 |
| 8. | A STUDY ON CONSUMER BEHAVIOUR TOWARDS ORGANIZED RETAILING WITH A SPECIAL REFERENCE TO BELAGAVI CITY SIDDAPPA O. HALASAGI & ASHWINI M. JAMUNI | 28 |
| 9. | CLASSIFIER BASED ANALYSIS FOR LUNG CANCER PATIENTS USING WEKA TOOL DR. S. SENTHIL, B. AYSHWARYA & DEEPA B.G | 32 |
| 10. | IMPORTANCE OF MUTUAL FUNDS IN INDIA G. RAMESH & C. JYOTHI | 35 |
| 11. | MAKE IN INDIA: AN EFFECTIVE TOOL FOR TRANSFORMATION BINEYDEEP SINGH | 40 |
| 12. | A REVIEW OF CORPORATE SOCIAL RESPONSIBILITY IN INDIA BHAVYA KANNAIAH | 45 |
| 13. | CUSTOMER DISSATISFACTION: AN EXPLORATION OF THE CONSTRUCT GURVEEN KAUR | 47 |
| 14. | A LITERATURE REVIEW ON EFFICIENCY OF INDIAN CAPITAL MARKET JAGAT PAL | 56 |
| 15. | INTELLECTUAL VALUE ADDED: A CASE STUDY OF HINDUSTAN PETROLEUM CORPORATION LIMITED DR. POOJA GUPTA | 60 |
| 16. | EMERGENCE AND GROWTH OF BIG DATA IN E-GOVERNANCE OF INDIA POONAM SALWAN & DR. VEERPAUL KAUR MAAN | 64 |
| 17. | A STUDY ON SHAREHOLDERS' WEALTH MAXIMIZATION OF MUTHOOT FINANCE LIMITED L.PRRABHA, JAYAPRIYA.R. & JOSLIN MONICA.L.A | 69 |
| 18. | IMPROVING LIFE EXPECTANCY IN NIGERIA: INFORMATION AND COMMUNICATIONS TECHNOLOGY PANACEA TO HIGH CARNAGES IN ROAD TRANSPORT SYSTEM OYEWO, DAMILOLA TEMITOPE, OYEDEJI, AYO ISAAC & FAYEMIWO, MICHAEL OLABISI | 72 |
| 19. | DIAGNOSING BANK'S FINANCIAL HEALTH THROUGH Z SCORE MODEL: A CASE STUDY OF ANDHRA PRAGATHI GRAMEENA BANK IN ANDHRA PRADESH (APGB) Y.GEETHA DEVI | 78 |
| 20. | GANDHI AND WOMEN EMPOWERMENT BHAWNA MITTAL | 81 |
| | REQUEST FOR FEEDBACK & DISCLAIMER | 84 |

CHIEF PATRON

Prof. (Dr.) 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

ADVISOR.

Prof. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

Dr. R. K. SHARMA

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

CO-EDITOR

Dr. BHAVET

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

EDITORIAL ADVISORY BOARD

Dr. CHRISTIAN EHIOBUCHE

Professor of Global Business/Management, Larry L Luing School of Business, Berkeley College, Woodland Park NJ 07424, USA

Dr. SIKANDER KUMAR

Chairman, Department of Economics, Himachal Pradesh University, Shimla, Himachal Pradesh

Dr. JOSÉ G. VARGAS-HERNÁNDEZ

Research Professor, University Center for Economic & Managerial Sciences, University of Guadalajara, Guadalajara, Mexico

Dr. RAJENDER GUPTA

Convener, Board of Studies in Economics, University of Jammu, Jammu

Dr. TEGUH WIDODO

Dean, Faculty of Applied Science, Telkom University, Bandung Technoplex, Jl. Telekomunikasi, Terusan Buah Batu, Kabupaten Bandung, Indonesia

Dr. S. P. TIWARI

Head, Department of Economics & Rural Development, Dr. Ram Manohar Lohia Avadh University, Faizabad

Dr. KAUP MOHAMED

Dean & Managing Director, London American City College/ICBEST, United Arab Emirates

SUNIL KUMAR KARWASRA

Principal, Aakash College of Education, ChanderKalan, Tohana, Fatehabad

Dr. MIKE AMUHAYA IRAVO

Principal, Jomo Kenyatta University of Agriculture and Technology (JKUAT), Westlands Campus, Nairobi-Kenya

Dr. M. S. SENAM RAJU

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

Dr. NEPOMUCENO TIU

Chief Librarian & Professor, Lyceum of the Philippines University, Laguna, Philippines

Dr. PARVEEN KUMAR

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

Dr. ANA ŠTAMBUK

Head of Department in Statistics, Faculty of Economics, University of Rijeka, Rijeka, Croatia

Dr. H. R. SHARMA

Director, Chhatarpati Shivaji Institute of Technology, Durg, C.G.

Dr. CLIFFORD OBIYO OFURUM

Director, Department of Accounting, University of Port Harcourt, Rivers State, Nigeria

Dr. SHIB SHANKAR ROY

Professor, Department of Marketing, University of Rajshahi, Rajshahi, Bangladesh

Dr. MANOHAR LAL

Director & Chairman, School of Information & Computer Sciences, I.G.N.O.U., New Delhi

Dr. SRINIVAS MADISHETTI

Professor, School of Business, Mzumbe University, Tanzania

Dr. ANIL K. SAINI

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

Dr. R. K. CHOUDHARY

Director, Asia Pacific Institute of Information Technology, Panipat

Dr. VIJAYPAL SINGH DHAKA

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

Dr. NAWAB ALI KHAN

Professor, Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

Dr. EGWAKHE A. JOHNSON

Professor, Babcock University, Ilishan-Remo, Ogun State, Nigeria

Dr. ASHWANI KUSH

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

Dr. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University,
Noida

Dr. BHARAT BHUSHAN

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

MUDENDA COLLINS

Head of the Department of Operations & Supply Chain, The Copperbelt University, Zambia

Dr. JAYASHREE SHANTARAM PATIL (DAKE)

Head of the Department, Badruka PG Centre, Hyderabad

Dr. MURAT DARÇIN

Associate Dean, Gendarmerie and Coast Guard Academy, Ankara, Turkey

Dr. YOUNOS VAKIL ALROAIA

Head of International Center, DOS in Management, Semnan Branch, Islamic Azad University, Semnan, Iran

SHASHI KHURANA

Associate Professor, S. M. S. Khalsa Lubana Girls College, Barara, Ambala

Dr. SEOW TA WEEA

Associate Professor, Universiti Tun Hussein Onn Malaysia, Parit Raja, Malaysia

Dr. OKAN VELI ŞAFAKLI

Associate Professor, European University of Lefke, Lefke, Cyprus

Dr. MOHINDER CHAND

Associate Professor, Kurukshetra University, Kurukshetra

Dr. BORIS MILOVIC

Associate Professor, Faculty of Sport, Union Nikola Tesla University, Belgrade, Serbia

Dr. IQBAL THONSE HAWALDAR

Associate Professor, College of Business Administration, Kingdom University, Bahrain

Dr. MOHENDER KUMAR GUPTA

Associate Professor, Government College, Hodal

Dr. ALEXANDER MOSESOV

Associate Professor, Kazakh-British Technical University (KBTU), Almaty, Kazakhstan

Dr. MOHAMMAD TALHA

Associate Professor, Department of Accounting & MIS, College of Industrial Management, King Fahd University of Petroleum & Minerals, Dhahran, Saudi Arabia

Dr. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

Dr. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

WILLIAM NKOMO

Asst. Head of the Department, Faculty of Computing, Botho University, Francistown, Botswana

YU-BING WANG

Faculty, department of Marketing, Feng Chia University, Taichung, Taiwan

Dr. SHIVAKUMAR DEENE

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

Dr. MELAKE TEWOLDE TECLEGHIORGIS

Faculty, College of Business & Economics, Department of Economics, Asmara, Eritrea

Dr. BHAVET

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

Dr. THAMPOE MANAGALESWARAN

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

ASHISH CHOPRA

Faculty, Doon Valley Institute of Engineering & Technology, Karnal

SURAJ GAUDEL

BBA Program Coordinator, LA GRANDEE International College, Simalchaur - 8, Pokhara, Nepal

Dr. SAMBHAVNA

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

FORMER TECHNICAL ADVISOR

AMITA

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

Residential address with Pin Code Mobile Number (s) with country ISD code

F-mail Address

Nationality

Alternate E-mail Address

Landline Number (s) with country ISD code

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

1.

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 <u>M.S. Word format</u> 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

| duidelines for submission of manuscrift | | | | | |
|---|--|--|--|--|--|
| 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/specify) | / Education/Psychology/Law/Math/other, <mark>please</mark> | | | | |
| DEAR SIR/MADAM | | | | | |
| Please find my submission of manuscript titled 'your journals. | | | | | |
| I hereby affirm that the contents of this manuscript are original. Furthermore, it fully or partly, nor it is under review for publication elsewhere. | has neither been published anywhere in any language | | | | |
| I affirm that all the co-authors of this manuscript have seen the submitted vers their names as co-authors. | sion of the manuscript and have agreed to inclusion of | | | | |
| Also, if my/our manuscript is accepted, I agree to comply with the formalities a discretion to publish our contribution in any of its journals. | as given on the website of the journal. The Journal has | | | | |
| NAME OF CORRESPONDING AUTHOR : | : | | | | |
| Designation/Post* : | : | | | | |
| Institution/College/University with full address & Pin Code : | | | | | |

* 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. <u>The qualification of author is not acceptable for the purpose</u>.

NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. <u>pdf.</u> <u>version</u> 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 <u>BRITISH ENGLISH</u> prepared on a standard A4 size <u>PORTRAIT SETTING PAPER</u>. 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.
- 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

A STUDY ON CONSUMER BEHAVIOUR TOWARDS ORGANIZED RETAILING WITH A SPECIAL REFERENCE TO BELAGAVI CITY

SIDDAPPA O. HALASAGI ASSOCIATE PROFESSOR DEPARTMENT OF COMMERCE RANI CHANNAMMA UNIVERSITY BELAGAVI

ASHWINI M. JAMUNI
ASST. PROFESSOR
DEPARTMENT OF COMMERCE
RANI CHANNAMMA UNIVERSITY
BELAGAVI

ABSTRACT

The retail sector has been at the helm of India's growth story. The sector has evolved dramatically from traditional village fairs, street hawkers to resplendent malls and plush outlets, growing from strength to strength. Today's consumer doesn't want to waste their time purchasing fruits and vegetables, in sabji bazaar, kirana stores etc. Rather they want to reduce the risk and time by purchasing all items under a single roof. In this paper, we aim to study the consumer behaviour towards organized retailing. A sample 100 respondents was selected by using Stratified Random Sampling method and the data was collected with the help of structured questionnaire. The study reveals that consumer is moving towards organised retailing, due to various services provided by retailer and also the level of customer satisfaction towards organised retail outlets in Belagavi city.

KEYWORDS

behaviour, organised retail, consumer satisfaction.

INTRODUCTION

etailing is not only an important of the economic structure but very much a part of our lives. Although trading of goods has been in existence since the time immemorial, it is only in the recent past that the buying and selling of goods have become more of a formal and a brand dominated activity. In fact, today retailing is evolving into a global, and lucrative business. Nevertheless, the traditional forms of independently owned small business co-exist along with the organised retailers like department stores, speciality stores, shopping complexes, malls, large scale multiple chains.

Retailing is broadly divided into two categories, unorganised and organised. According to the national accounts statistics of India "The unorganised sector includes units whose occupation is not regulated by any statute or legal provision, and/or those, which do not maintain regular accounts". Unorganised retailing is also known as traditional form of low cost retailing. These includes the neighbourhood local baniya, general stores, the local kirana shops, provision stores, local markets and hand cart, pavement vendors, fruit vendors, vegetable vendors, mom and Pop stores, weakly haats and bazaar, sabjimandi, general readymade garment shop, footwear shop, tailoring, shoe repairing, paanvala etc. On the other hand, organised retailing denotes to trading activities undertaken by licensed retailers, i.e those who are registered for sales tax, income tax etc. These retailers comprise the corporate-supported retail chains and hyper markets, departmental stores, discount stores, drug stores, factory outlets and large retail businesses.

REVIEW OF LITERATURE

Nagaratna Venkatesh (2013). in his paper has mentioned overall forecast from different researches have stated that retail growth will grow 15 to 20 percent over the next five years, based on strong fundamentals of macroeconomic conditions of India and its younger population rising disposable incomes and rapid urbanization. Key success factor for foreign retail investors are the younger population of India's who are under the age of 25, a huge potential market is waiting to explore and the internet accessibility is also a key factor where from rural to urban city everyone has the easy access to the internet. As many as 121 million Indians have internet access, and more than half of them access the web via their mobile phones.

Sanjay Manocha and Anoop Pandey (2012) has discussed modern retailing is not threat to independent mom and pop stores as most of the consumers said that they never stopped visiting Kirana store. Organized retailing is beneficial for India because it's not alarming to create conflict with unorganized stores but reshaping unorganized stores into nascent organized stores. The author has also discussed the growth of modern retailing in India which is not at a very fast pace.

According to Ms. Monika Talreja and Dr.Dhiraj Jain (2013) both modern and traditional retailers will co-exist in India for some time to come, as both of them have their own competitive advantages. The kirana stores have a low – cost structure, location advantage and customer formality whereas organized retail offers a mixture of product width and depth and a better shopping experience. Organized retailing is becoming a destination shop for buying fresh fruit vegetable.

M. Hameedunissa (2013) in his paper consumer psychology towards supermarkets has focused how people's thoughts, beliefs and perception influence consumer behaviour. The role of consumers psychology has been discussed in this paper that how it affects a consumer towards buying from any outlet. Indian retail market opening more doors (Deloitte report) organized retail, which constitutes 8 per cent of the total retail market, will grow much faster than traditional retail. It is expected to gain a higher share in the growing pie of the retail market in India. Various estimates put the share of organized retail as 20 per cent by 2020.

According to **R.K. Srivastava (2013)** retail in India and retail in South Africa has been compared in the study. The finding suggests that branding of the retail store is actively followed in South Africa but in India retailers perceives it as a part of business. Security system on purchase & prevention of theft is good in South Africa than Indian system and it has to be developed as a prime concern. The segmentation strategy for both the countries retailers are somewhat matching which are on the basis of income and age.

Anuja Shukla, Ankur Shukla (2013) the authors have focused on shifting preference of customer from traditional retail to emerging new retail formats. Value of customer to be treated as a king can be seen today because of the competition. The shopping experience of increasing due to increase in the share of organized retailing.

STATEMENT OF THE PROBLEM

Consumers are complex individuals, subject to a variety of physiological and social needs and priorities of different consumers segments diagrammatically. To design products and marketing strategies that fulfil consumer's needs, marketing must study consumer's consumption behaviour in-depth. The term consumer research referred to the process and tools used to study consumers behaviours. Consumer's research is a form of market research, a process that links the consumers and public to the marketer through information in order to identify marketing opportunities and problems, evaluate marketing actions and judge the

performance of a marketing strategies. The market research process attains the information require, designs the method for collecting information, manages the data collection process, analogous the results and communicate the findings to marketers.

OBJECTIVES OF THE STUDY

- 1. To study the influence of demographic factors on the consumer preferences towards the selection of retail outlets.
- 2. To find out the consumers preference as well as the factors influencing the buying behaviours towards organized retailing.
- 3. To study the consumer satisfaction level towards organized retailing

METHODOLOGY

This study is descriptive in nature. The data used in this study is primary data, obtained through a survey conducted to analyse the behaviour of respondents. The stratified random sampling method was used to collect the data. The survey was conducted on the randomly selected 100 respondents from Belagavi City. A structured questioner was designed to meet the objective of the studies.

A standard questionnaire is prepared for the collection of data from those respondents who visit the organised store. The questionnaire was designed in such a way that the aim of collecting essential information for the study would meet the set of objectives.

TOOLS FOR ANALYSIS

For data analysis, percentage analysis simple charting and tabulation tools are used to understand the behaviour of the respondents towards organized retailing.

TABLE 1: DEMOGRAPHIC PROFILE OF SAMPLE RESPONDENTS

| Demographic Factors | Frequency | |
|---------------------------------|---------------------|-----|
| Gender | Male | 45 |
| Gender | Female | 55 |
| Total | 100 | |
| | Less than 2 yr | 17 |
| | 20-30 yr | 42 |
| Age group | 30-40 yr | 27 |
| | 40-50 yr | 11 |
| | Above 50 yr | 3 |
| Total | | 100 |
| Marital Status | Single | 53 |
| iviantai Status | Married | 47 |
| Total | | 100 |
| | 12 th | 20 |
| Educational Qualification | Graduate | 35 |
| Educational Qualification | Post Graduate | 31 |
| | Professional | 14 |
| Total | 100 | |
| | Student | 30 |
| | Private Employee | 25 |
| Occupation | Government Employee | 12 |
| | Business | 17 |
| | Housewife | 16 |
| Total | | 100 |
| Family Structure | Nuclear | 35 |
| railing Structure | Joint | 64 |
| Total | 100 | |
| · | Less than Rs. 20000 | 22 |
| Monthly family Income Day Month | 20000-30000 | 34 |
| Monthly family Income Per Month | 30000-40000 | 23 |
| | Above 50000 | 21 |
| Total | 100 | |

For the purpose of analysis, the impact of demographical and socio-economic factors on the studying customer behaviour towards the organised retailing, the above attributes are considering like age, gender, marital status, education, occupation, monthly household income, family size. From the above table it is clear that 45 peccent of the respondents are male and 55 percent are female. It is found that dominating age group among the respondents was 20-30 that contributes 42 percent followed by 30-40 age groups. The study showed that the 53 percent of the respondents are single and 43 percent are married. Majority of the respondents 35 percent are graduates and 31 percent are post graduates respectively. This reveals that education level also plays a dominant role in the selecting the retail outlets. From the above data it is clear that 30 percent of the respondents are students and 25 percent are private employees. Maximum respondents were belonging to joint family i.e. 64 percent and 36 per cent to nuclear family. 34 percent of the respondents are having 20000-30000 monthly household income followed by the 30000-40000.

TABLE 2: FREQUENCY OF VISIT TO ORGANISED RETAILS

| Frequency of visit | Number of respondents | Percentage(%) | | |
|--------------------|-----------------------|---------------|--|--|
| Weekly | 9 | 9 | | |
| Monthly | 46 | 46 | | |
| Quarterly | 11 | 11 | | |
| On unplanned basis | 34 | 34 | | |
| Total | 100 | 100 | | |

As shown in the above table it is clear that only 9% of the respondent are visiting the retails on weekly bases whereas majority of the respondent that is 46% are visiting on monthly bases followed by 11% on quarterly bases. 34% visit the store on unplanned bases. This reveals that many who fall into the bracket of middle class family prefer to shop under single roof for their monthly purchase of grocery items.

TABLE 3: STORES BEFORE BUYING FROM ORGANISED RETAIL OUTLETS

| Shop | No of Respondent | Percentage |
|---------------------|------------------|------------|
| Neighbourhood Store | 20 | 20 |
| Wholesale Market | 27 | 27 |
| Convenient Store | 38 | 38 |
| Other Stores | 15 | 15 |

From the above table it is clear that maximum 38% of the respondents were purchasing from convenient stores followed by the 27% from the wholesale market before they have moved to organised retail outlets

TABLE 4: PERCENTAGE FREQUENCY DISTRIBUTION OF VARIOUS ATTRIBUTES FOR BUYING FROM ORGANIZED RETAIL OUTLETS IN BELAGAVI CITY

| Reasons | Strongly Disagree | % | Can't Say | % | Strongly Agree | % | Total |
|---|-------------------|------|-----------|------|----------------|------|-------|
| Product related items buying from organized retail outlets | | | | | | | |
| Wider product range | 0 | 0 | 2 | 2.0 | 98 | 98.0 | 100 |
| Choice of more brands | 3 | 3.0 | 3 | 3.0 | 94 | 94.0 | 100 |
| Choice of more pack size | 4 | 4.0 | 10 | 10.0 | 86 | 86.0 | 100 |
| Choice of more variants | 1 | 1.0 | 3 | 3.0 | 97 | 97.0 | 100 |
| Better product quality | 2 | 2.0 | 10 | 10.0 | 88 | 88.0 | 100 |
| Fresh / New stock | 4 | 4.0 | 12 | 12.0 | 84 | 84.0 | 100 |
| Price Related items buying from organized retail outlets | | | | | | | |
| Promotional schemes | 0 | 0 | 9 | 9.0 | 91 | 91.0 | 100 |
| Discount/lesser price | 3 | 3.0 | 9 | 9.0 | 88 | 88.0 | 100 |
| Outlet Related items buying from organized retail outlets | | | | | | | |
| Freedom of choosing products /brands | 4 | 4.0 | 6 | 6.0 | 92 | 92.0 | 100 |
| Better parking facility | 0 | 0 | 7 | 7.0 | 93 | 93.0 | 100 |
| Attractive display | 4 | 4.0 | 7 | 7.0 | 89 | 89.0 | 100 |
| Better ambience | 3 | 3.0 | 12 | 12.0 | 85 | 85.0 | 100 |
| One stop shopping | 0 | 0 | 3 | 3.0 | 97 | 97.0 | 100 |
| Better service | 2 | 2.0 | 12 | 12.0 | 86 | 86.0 | 100 |
| Variety of modes of payment | 3 | 3.0 | 13 | 13.0 | 84 | 84.0 | 100 |
| Location Related items buying from organized retail outlets | | | | | | | |
| Closer to my house | 20 | 20.0 | 25 | 25.0 | 55 | 55.0 | 100 |
| Proximity to my place of work | 20 | 20.0 | 25 | 25.0 | 65 | 65.0 | 100 |
| Easy to access | 5 | 5.0 | 25 | 25.0 | 70 | 70.0 | 100 |
| Others items buying from organized retail outlets | | | | | | | |
| Family shopping | 4 | 4.0 | 17 | 17.0 | 79 | 79.0 | 100 |
| Entertainment | 3 | 3.0 | 20 | 20.0 | 77 | 77.0 | 100 |
| Save time | 12 | 12.0 | 18 | 18.0 | 70 | 70.0 | 100 |
| Air-conditioned outlets | 0 | 0 | 11 | 11.0 | 89 | 89.0 | 100 |
| Home delivery | 7 | 7.0 | 23 | 23.0 | 70 | 70.0 | 100 |

It is reveal from above table that what made the respondents to move towards organised retailing the above data was collected and it was found that there are various attributes which influence the buying behaviour of customers. Mainly customer gets attracted towards organised retailing because of the different services provided by the retailer to the customer. According to data collected it was found that most of respondent's strongly agree to the services provided by the retailer to customer.

TABLE 5: SATISFACTION LEVEL TOWARDS SERVICE PROVIDED AT ORGANIZED RETAIL OUTLETS

| Parameter | Level of satisfaction (%) | | | | |
|-----------------------------|---------------------------|----|----|----|-----|
| | HS | S | N | DS | HDS |
| Quality of service | 50 | 35 | 10 | 5 | 0 |
| Self service | 28 | 42 | 20 | 8 | 2 |
| Product price range | 18 | 38 | 32 | 10 | 2 |
| Systematic display | 22 | 38 | 26 | 11 | 3 |
| Time saving | 25 | 45 | 20 | 6 | 4 |
| Fast checkout | 18 | 40 | 22 | 14 | 6 |
| Easy accessible layout | 20 | 45 | 30 | 3 | 2 |
| Parking facilities | 8 | 22 | 30 | 35 | 5 |
| Trolley facilities | 24 | 35 | 26 | 18 | 80 |
| Home delivery facilities | 15 | 35 | 40 | 8 | 2 |
| Store entrance and walkways | 20 | 40 | 35 | 2 | 3 |
| Variety of mode of payment | 10 | 30 | 20 | 25 | 15 |

To know the satisfaction level among the respondents the above information was gathered. Five scale rating technique was used highly satisfied-HS, Satisfied-S, Neutral-N, Dissatisfied-DS, Highly Dissatisfied-HSD. It was found that 50% of the respondents are highly satisfied with quality of the service provided by the organised retail outlets and only 5% were dissatisfied. Most of the respondents are satisfied because they get services like product price range, fast checkout, easy accessible layout etc.

CONCLUSION

It has been observed that due to the changing demographics, urbanization, and awareness due to electronic media especially internet the customers have multiple options to choose from modern retail outlets. The study highlights that majority of the customers are visiting organized formats for variety, easy availability, cleanliness with additional facility of entertainment for children and convenient parking facility and return gifts etc. Today it has been found that all age group customers prefer to visit organized retail stores because of various customer facilities provided to them. Families with less monthly income prefer shopping with nearby unorganized retail stores where as customers with higher qualification were found to be more attracted towards organized retail outlets.

REFERENCES

- 1. **Khan F and Sharma S (2015)**, *A study on consumer behaviour towards grocery retailing in Delhi region of national capital region of India*, International Journal of Business and Management Invention, Vol. 4(11), 37-45.
- 2. Pandey S. M. (2012), Organized retailing in India: Challenges and Opportunities, VSRD International Journal of Business and Management Research, Vol. 2(3), 65-80.
- 3. Shenoy S. S. (2013), The saga of Indian retail avalanche, International Journal of Development Research, Vol. 3(6), 26-29.
- 4. Shrivastava R. K (2013), A comparative study of retail scene of two emerging market India and South Africa: An exploratory study, International Centre for Business Research, Vol. 2, 35-46.
- 5. **Shukla A. S. (2013)**, *A study of changing consumer behaviour towards convenience stores by entrance of malls in India*, Zenith international journal of business economic and management research, Vol. 1, 2-6.
- 6. **Telreja M and Jain D (2013)**, Changing consumer perceptions towards organized retailing from unorganized retailing: An empirical analysis, International Journal of Marketing Financial Services and Management Research, Vol. 2(6), 73-85.
- 7. Unissa M. H (2013), Consumer psychology towards supermarkets, Indian Journal of Applied Research, 1-3.
- 8. **Venkatesh N (2013)**, *Indian retail industries market analysis: Issues, challenges and its opportunity for the 21st century*, International Journal of Applications or Innovation in Engineering and Management, 164-173.

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







