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.	AN ANALYSIS OF CONSUMER BUYING BEHAVIOUR TOWARDS PURCHASE OF MID-SEGMENT PASSENGER CARS WITH SPECIAL REFERENCE TO BHOPAL AND JABALPUR CITY MANISHA KINKAR & DR. N. K. SHUKLA	1
2.	DEPOSITORY SYSTEM IN INDIAN CAPITAL MARKET: AN OVERVIEW DR. DEVINDER SHARMA & BHUSHAN AZAD	11
3.	DISTRIBUTION PATTERN OF HOUSEHOLD ASSETS AMONG LANDLESS HOUSEHOLDS IN RURAL PUNJAB SARBJEET SINGH, BALWINDER SINGH & SARBJIT KAUR	15
4.	A COMPARATIVE STUDY ON ICICI PRUDENTIAL LIFE INSURANCE AND SBI LIFE INSURANCE COMPANIES IN CHICKBALLAPUR DISTRICT LOKESH G R & DR. N SANDHYA	21
5.	PRICING DYNAMICS OF GOLD IN INDIAN COMMODITY MARKET PRERNA, POOJA & DR. KAMAL AGARWAL	24
6.	SELF-HEALING USING BACKBONE ROSY PAWAR & DR. ASHOK KUMAR	29
7.	DAWN OF IND AS ARUNA BHASKAR & LAVANYA K N	32
8.	ANALYSING THE BALANCE OF PAYMENT POSITION OF INDIA SAYANTANI BANERJEE	36
9.	A STANDARD EVACUATION PROCESS OF MOBILE AGENTS USING PRE-PROCESSING TECHNIQUES L. KATHIRVELKUMARAN & R. MURALIDHARAN	40
10.	GLOBALIZATION OF MARKETS AND STRATEGIES ADOPTED BY DEVELOPING NATIONS DR. GURJEET KAUR & ABHIMANYU VERMA	44
11.	A FIRM'S PERSPECTIVE OF NON-FINANCIAL REPORTING PRAKHAR WADHWA	47
12.	A REVIEW ON NETWORK SECURITY AND CRYPTOGRAPHY KIRAN SAHU	51
13.	THE IMPACT OF EMPLOYER BRANDING ON EMPLOYEE BEHAVIOR AND MOTIVATION HANSIKA KHURANA	56
14.	A STUDY OF AVAILABLE BENEFITS TO PROVIDE EASE OF DOING BUSINESS MOHD SAZID	63
15.	COOPERATIVE AS AN ALTERNATIVE WAY TO FINANCIAL INCLUSION AND HUMAN DEVELOPMENT: A STUDY IN PURBA MEDINIPUR DISTRICT DR. SIDDHARTHA CHATTERJEE	67
16.	IMPACT OF INDIAN MACRO ECONOMIC DRIVERS OF EMPLOYMENT GROWTH AND PATTERN PRERNA, POOJA & DR. UPENDRA SINGH	73
17.	AN ACCURATE HEALTHCARE COST PREDICTION USING VOTE BASED CLASSIFICATION TECHNIQUE RADHESHYAM ACHOLIYA & AMIT VAJPAYEE	77
18.	ASSESSING ROLE OF DIGITALIZATION IN IT BUSINESS PROCESS MANAGEMENT RANJITH GOPALAN	83
19.	FINANCING OF INFRASTRUCTURE COMPANIES IN INDIA: A COMPARATIVE STUDY OF IIFCL AND IDFC MANJULA SHUKLA	89
20.	CRYPTOCURRENCY: DAWN OF A NEW ECONOMY SAPNA	93
	REQUEST FOR FEEDBACK & DISCLAIMER	97

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, 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, 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 & Tech., Westlands Campus, Nairobi-Kenya

Dr. M. S. SENAM RAJU

Professor, 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

Professor, Department of Computer Science, NIMS University, Jaipur

Dr. ANA ŠTAMBUK

Head of Department of 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

Professor of Accounting & Finance, Faculty of Management Sciences, University of Port Harcourt, 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

Professor, Guru Gobind Singh Indraprastha 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 & Dean, Faculty of Commerce, Aligarh Muslim University, Aligarh, U.P.

Dr. EGWAKHE A. JOHNSON

Professor & Director, Babcock Centre for Executive Development, Babcock University, Nigeria

Dr. ASHWANI KUSH

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

Dr. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engg. & Tech., Amity University, Noida

Dr. BHARAT BHUSHAN

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

MUDENDA COLLINS

Head, Operations & Supply Chain, School of Business, The Copperbelt University, Zambia

Dr. JAYASHREE SHANTARAM PATIL (DAKE)

Faculty in Economics, KPB Hinduja College of Commerce, Mumbai

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

Dr. ASHISH CHOPRA

Faculty, Department of Computer Applications, National Institute of Technology, Kurukshetra **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

DICKEN 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

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 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).

GUIDETINES LOK SORWISS	IUN UT MANUSCRIPI
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/C	omputer/IT/ Education/Psychology/Law/Math/other, please
<mark>specify</mark>)	
DEAR SIR/MADAM	
Please find my submission of manuscript titled 'your journals.	
I hereby affirm that the contents of this manuscript are original. Fur fully or partly, nor it is under review for publication elsewhere.	thermore, it has neither been published anywhere in any language
I affirm that all the co-authors of this manuscript have seen the sultheir names as co-authors.	omitted version of the manuscript and have agreed to inclusion of
Also, if my/our manuscript is accepted, I agree to comply with the discretion to publish our contribution in any of its journals.	formalities 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	:
Residential address with Pin Code	:
Mobile Number (s) with country ISD 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. The qualification of author is not acceptable for the purpose.

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

Landline Number (s) with country ISD code

F-mail Address

Nationality

Alternate E-mail Address

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

ASSESSING ROLE OF DIGITALIZATION IN IT BUSINESS PROCESS MANAGEMENT

RANJITH GOPALAN Ph. D. RESEARCH SCHOLAR, VELS UNIVERSITY, CHENNAI; & SOFTWARE TESTING PROFESSIONAL NORTH CAROLINA, USA

ABSTRACT

This white paper illuminates the major trends that are reshaping the way IT operates. This paper explains the role of digitalization to make IT business process management easier and make the product and services exceeds satisfaction to the customer. It also presents our take on the elements that will define the future IT operating model, and the key success factors critical to adopting this new-age operating model. We also illustrate our work in helping two Fortune 100 companies embrace this new approach. Digitalization is the IT-related process of organization which could either be a process of transferring any information into digital format or a process of replacing some clerical tasks into automated tasks. BPM is the management process of how the organization respond to the change; reorganization, high growth, or new system implementation. In that sense, BPM may not need the involvement of IT or Digitalization. However, it is commonly found that most BPM projects involve Digitalization as a tool and enabler, at least in the last ten years. Digitalization fits in the BPM as a tool for bridging the business process with the IT process. Using the tool, the BPM implementer will be able to see the interdependency among processes and generate a programming script, thus, introducing the automation. Furthermore, digitalization can be seen as an outcome of the BPM

KEYWORDS

digitalization, IT business.

INTRODUCTION

evolution of business through digital technology started in the mid-1960s with the advent of commercial mainframes and green screens. People were working breathlessly for business delivery with the impending paperless office and repeated the same throughout the 1970s as minicomputers. Later their hopes, dreams and productivity invented in 1980 on networked PCs and Unix servers, and continued through the 1990s (into current times) with the mainstreaming of the Worldwide Web ands-called "Internet of Things." And still, the average worker generates more than two pounds of paper per day ... so much for the paperless office!

Given all this, it might sound a bit naïve to proclaim that the era of digital business is now upon us. Yet as this issue of latest trend reveals, new technologies, tools and techniques are rapidly converging to push the vision of end-to-end digital business over the final barrier into an approachable reality. Big changes in the way we work, live, digitally maintain our health and manage our finances are right around the corner and are likely to become accepted norms sometime in the next decade. And this time, when we say "digital," we really mean it. Business leaders of the future will compete not on things we can touch but on something that's as intangible as it is powerful: code. When businesses successfully distill and apply meaning from the digital data that surrounds every person, process, organization.

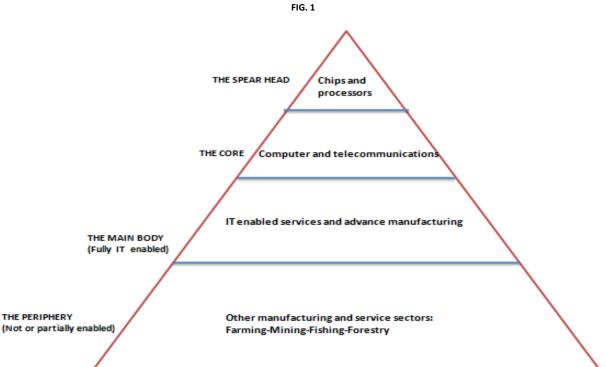
This paper explains how the new era of digitalization exceeds the customer delight and organization run for optimizing their products and services through new digitalized technologies.

DIGITAL CHANGES RULES OF BUSINESS

Digital tools and technologies are the major contributors in the industrial resolutions. These major resolutions are possible by the innumerable data around us. This data assists for IT strategy makes to come up with better business strategies and practices. Thee leaders, winners and outliers are trying to set new rules of business based on the data generated by us, using our apparatus like text messages, Web site, songs, articles we down load, number of clicks we made like face book likes. Internet would not have become so popular if business and households wouldn't have gotten access to micro computers and network technologies like digital subscriber lines (DSL) and cable modems'. Amplitude in the application and its content through internet was the powerful drive towards more computers and connections available in the enterprises, home and schools. Globalization and emergence of other digital devices like smart phones, camera, flat panel TVs improved the digital convergence. Digital convergence continuously improves the process and increases the different dimensions of business that produces new companies, new products and new possibilities of value added creation.

Digital technologies are spreading the entire economy now. All most all industries like Manufacturing (Computer manufacturing, Automobile, Aerospace, textiles, electrical manufacturing), Service Sector (Finance, health, retail, transport and travel), agriculture, fishing, mining are depended on digital apparatus, computers, softwares, advance telecommunication services. Remote sensing and geographic information systems are being used by forest and agricultural industries. Fishermen and farmers are using global positioning systems, radar and sonar.

The pyramid of digital economy is mentioned below:



Pyramid of the digital Economy

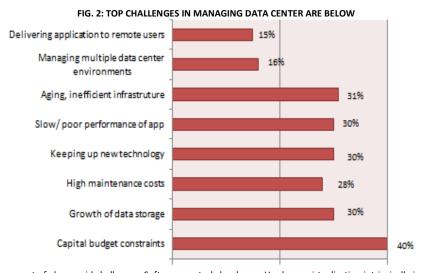
The largest part is still remains almost nonexistence for digitalization especially agriculture, fishing and foresting are being percolated by digital technologies.

VIRTUALIZATION OF REALITY THROUGH DIGITALIZATION

Latest technology in IT brings realty in to virtualization; customer can preview, enjoy and review everything before of you. Digitalization placed a major role in this transition. There are 2 types of virtualization is required in the IT business process management and its operation. As explained early, digitalization provides multi business opportunities. Unless IT business process supports and enhances digitalization and virtualizing hardware and software support will not be possible. IT Business process can handle following virtualization through digitalization.

HARDWARE SERVICE VIRTUALIZATION

Computer data is information /knowledge executed or stored by a computer. This information may be in the form of text documents, images, audio clips, software programs, or other types of data. Computer data may be processed by the computer's CPU and is stored in files and folders on the computer's hard disk. Data centers are the centralized repository; it could be either virtual or physical. It is used for the management, storage, annunciation of data. IT Digitalization helps for data center virtualization, basically called as hardware virtualization. IT leaders are facing following challenges:

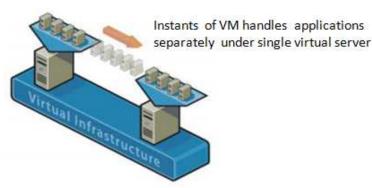


Hardware virtualization solves most of above said challenges. Software controls hardware. Hardware virtualization intrinsically is decoupling software from the hardware that enables more workloads to operate in a single machine. It allows hardware resources to work more efficiently. Virtualization also aids to grow the data storage requirements.

Hardware virtualization deploys a virtual machine manager (VMM), which creates a virtual layer between software and underline hardware. Once VMM in place software relies on the virtual processors rather than physical processors. Virtual computer hardware resources can be outfit in to isolated instants called virtual machines. Where operating systems and applications can be installed. Every VM logically isolated from another VM. It means virus attack in one VM will not

hamper another VM. For example, rather than buying 10 separate servers to host 10 physical applications, a single virtualized server can effectively host same 10 application in different VM instants on the same system. So that this hardware virtualization improves hardware utilization. This handles most of the above notified challenges.

FIG. 3



In short, while improving productivity, organization should manage Virtual environment and physical environment on the same way in order to reduce the complexity. Management of Virtual resources is important in the IT Business process. This is to ensure that customer can move along with service virtualization and extends its many benefits beyond the support for Datacenter.

This digitalization of service virtualization allows customer to respond quickly to the business by increasing flexibility of the environment and speed time to the application.

SOFTWARE SERVICE VIRTUALIZATION

We were discussing about the impact of digitalization in IT business process which brings Hardware virtualization to improve the business though optimizing the resources in better way. Now we are going to discuss about service virtualization. It just mimics the software services and eliminates it dependency. This improves the productivity in the process management and provides the product early to the customer with better quality

Your work, my work and every work are changing significantly, rapidly and dramatically by a beautiful shift underpinned by digitalization and service virtualization. Basically it is managing virtual workers. Digitalization is shifting all most all manual process in to automation. That improves IT Business process

Here I am stating the example of digitalization and subsequent service virtualization. Companies were owning, maintaining and operating their own systems. Business was valued based upon their assets and employers. For example, an airline owned airplanes, manage their software, and organize customer care services. Airline company who owns its manages everything like, Managing ticket reservation system, Manage Software programs, hardware systems, IT Datacenters Manage Human management, Manage vehicles Breakdown and preventive maintenance and much more. Here all services are organized by the airline itself. The assets and the people were all an integral part of the company. They were the business.

Digitalization in business process through latest IT infrastructure has changed a lot the mode of running the business in the efficient way. As part of Service virtualization, the above mentioned business process can be categorized in to different services. The next generation airlines every service will be outsourced and work under a shared banner and brand. Brand and cash flow are assets. Human resources are contractors; company has no liability on them. Company recruits thorough a third party vendor. All risks including managing skill and training programs will be virtualized. Means Valuation is no longer bounded with hard asset like aircraft and staff head account. Valuation is tied with Respectable customers and Cash flow. Customer care still will be under the responsibility of the airline. Company still be transporting passengers and freights, but using highly virtualized model of business that brings all service components together from verity of service providers. Here all services are virtualized and quality would be really optimized as part of delivery. Here entire Airline Company is virtualized through digitalization. I agree that coordination is required in the virtualized environment because delighting customer is still airlines responsibility, but all services are outsourced and there will be a code of conduct and rules of protocol about managing operation in quality way. If services are not delivering positive responses to the right request from the airline management, those providers will be punished with penalty and they should be in a position to produce the corrected standard operating procedure and disaster recovery plan to make the continuous improvement in the IT Business process.

This digitalization brings a new era of business management which enables optimized quality delivery with almost zero defects. We can only achieve transformation if we digitize every aspect of the business. We will rely heavily upon automation, distributed intelligence, and cognitive computing to perform tasks that were once labor based work. We are heading towards a world of "self-service"

Once every aspects of the business is virtualized through digitalization, business will be operated with just few hundred of staffs. The staff will be made up of lawyers for contracts, accountants for financial administration, and project managers for logistical control. This virtualized work will look, feel, act, and be one unified entity to the consumer, but under the covers, it will be a very differently constructed and structured business than we have seen for the past eight decades. It will be a composition of tightly coupled services.

Certain examples for Service virtualization of IT business process through digitalization as follows:

TABLE 1

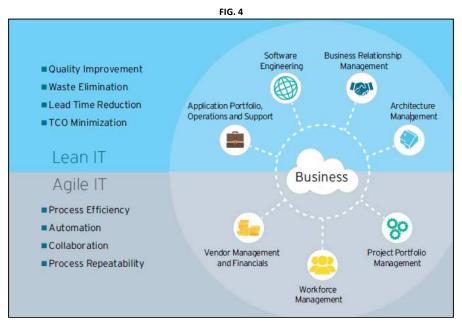
IADLE 1				
Organization	Digitalizing Business Process through Service virtualization			
Uber	Largest Taxi company in the world, owns no vehicles, no man power, No space required for maintaining resources. Only mangers vendors			
	for IT and operation			
Face book	World's most popular social media works without web contents and middleware components, Only manages handling vendors for Adver-			
	tisement maintenance			
Air bnb	The world's largest accommodation provider owns no real estate. Something interesting is happening			
Amazon	Largest Internet-based retailer in the world by total sales and market capitalization. Owns only cloud computing, Resources management,			
	Operation management are outsourced and running successfully as Service virtualized organization through digitalization.			
Alibaba	The most valuable retailer, has no inventory			

DELIVERING HIGH QUALITY IT PRODUCTS THROUGH DIGITALIZATION

The Nature of new aged digital technology, increases customer expectation and focus. Organizations are forced to deliver the quality products and services at the earliest with optimum business process. As part of journey, IT leaders to brainstorm the new ideas and business process to tie up the new age of digitalized technologies.

IT business process has to optimize with agile development, testing, Raid release cycles with continuous integration of business process and continuous delivery of Defect free products and services to the end users with optimum usage of digitalization. Agile is now the best business process methodology to bring up IT products and services at best in class companies, many of them operates 60 to 70 % of portfolio using form of iterative or agile development methodology Lean / Six sigma principles go tie with agile methodology helps organization eliminates waste, variability and produce quality works. That brings additional values and with fewer resources. In addition to above, IT leaders start thinking automating Possible IT Business process through the new digitalized technologies. Automation of sending request and getting appropriate responses from the services connected to the IT business process, Automation of repeated IT process like patch management, release execution eradicates the manual intervention. That brings up speed in agile and lean mythologies that we discussed above. In short, optimizing IT business process by Agile, Lean and process automation methodologies becomes reality and returns customer delight is only through the invoke of new digitalized technologies.

Please see the below presentation, that express lean, Agile and Automation driven different essential components in IT Business process.

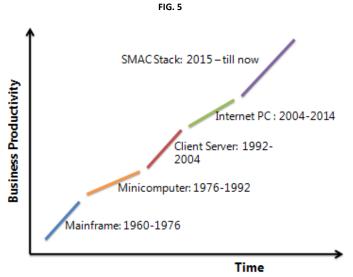


SMAC STACK ENABLES DIGITALIZATION IT BUSINESS PROCESS MANAGEMENT

New Era of competitive environment, IT process should not only support business enablement, it must also support or should have power next generation business models. Upcoming and existing digital technologies such as mobile channel for better communication, Social collaboration tools, Business analytics like master data analysis, wearable computing like flexible, optimized and easy to plug IT infrastructure transforming business process/models and streamlining the bride between Physical, online and virtual worlds.

Above said SMAC stack (Social, Mobile, Analytics and Cloud technologies) were working isolated, but due to advanced digital technologies and innovative IT process through Internet of things made IT Business process management in to new age of digitalized and efficient structure.

Please see the below diagram about IT transformation over the period that brought new business process and model



CLOUD COMPUTING IN IT BUSINESS PROCESS MANAGEMENT

Cloud-computing providers target a variety of end users from software developers to the general public. Introduction of cloud computing enables the optimum way of managing IT business process with less cost of infrastructure. It changes the fundamental way in which IT Business model delivers the Services Following are the salient features of digitalization of cloud computing over IT Business Process

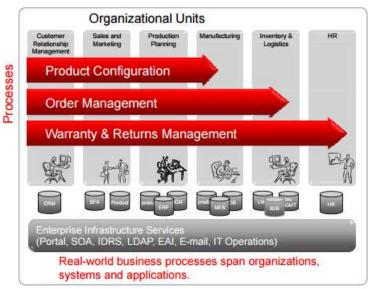
- Customers do not own network resources, such as hardware, software, systems, or services
- Network resources are provided through remote data centers on a subscription basis

- Network resources are delivered as services over the Web
- Brings following Services in IT business in optimum and effective way:
 - Software-as-a-Service (SaaS)
 - Platform-as-a-Service (PaaS)
 - Infrastructure-as-a-Service (laaS)
 - Business Operations Platform (BOP)
 - Public Cloud and Private Cloud

Hardware virtualization is the back bone for the cloud computing. Virtualization means that the services provided by a hardware device are abstracted from the physical hardware. Hardware services are built on top of the virtualization layer that helps service providers to operate efficiently the services and offer standardized platform to the customers. New digitalization technologies help to integrate Cloud computing and virtualization in optimum way. That helps for Business leaders to strategies the efficient way of managing IT business process.

Please see the below presentation that gives over view of digitalizing cloud technologies manages IT Business process today. Here it is given examples for leading enterprise information systems.

FIG. 6



CLOUD CHALLENGES TO BPM

We explained the benefits of integrating cloud computing with IT business process. We also required overcoming below challenges as well.

- Management of processes in the cloud needs to be available anytime and from anywhere.
- Process optimization choices need to be as rich in the cloud as they are in the enterprise.
- Integration and security require greater attention with distributed systems that cross the public domain.

ROLE OF ARTIFICIAL INTELLIGENCE IN DIGITAL TRANSFORMATION

The Scientific fiction: Artificial intelligence began around 1960s. Basically educating systems to act like human being and use self-intelligence for decision making and processing in critical area. Al is the umbrella for the related technologies. This includes natural language processing (Improving the logical interaction between human and computers) and machine learning (Software program is self-sufficient to learn, analyze and find out decision with right direction when new data comes for processing) This Machine learning is the major factor in the current digital transformation across industries. The future projection says the impact of artificial intelligence in Digitalization improves the IT business process and labor productivity up to 40% and enables human being to make more efficient use of their time. Through digitalization, Al can be used different business domains. Following are the examples:

- 1. Al in Financial and banking services for following
 - a. Auto payment based on changes in the payment ecosystem
 - b. Bank process large volume of data and required large volume of people for the repetitive task. This business process can be automated by adding the layer of machine learning for this complex and repetitive task.
- 2. Al with machine learning is useful utility for image analysis to identify distinct forms and shapes, means face and finger print recognization for the verification
- 3. Thorough and systematic learning to generate rules for big data handing and analysis.
- 4. Pattern recognition to analyze code for weakness such as criticality and code smells
- 5. Object identification and forecasting the combined video streams and mutli sensor for autonomous driving.

Al machine learning employs following two strategies

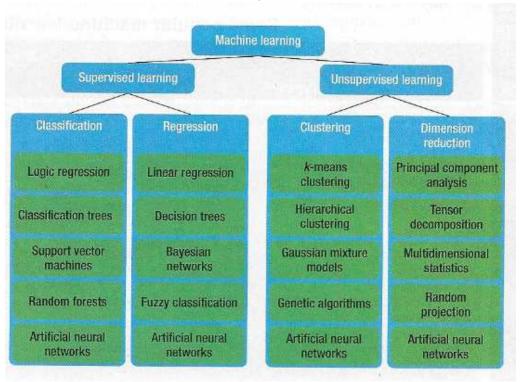
1. SUPERVISED LEARNING

Here, contains data and correct output of task with that data. It gives direction with a set of problems and their solutions and telling that person to provide or find out how to solve other problems. He or she will have to deal with in the future. It includes classification and regression algorithms.

2. UNSUPERVISED LEARNING

Here, contains data but no solutions. Computer or machine learning must find out the solutions on its own. This is telling/ providing a person a set of patterns and asking him or her to figure out the underlying design that provides patterns. It includes clustering and Dimension reduction algorithms

Please see the below diagram for the same.



CONCLUSION

Overall world is moving though digitalization which changes the rules for business through hardware/ software virtualization, SMAC stack enabled cloud computing and artificial intelligence. This helps organization to provide quality IT products to the esteem customer through accelerated services.

Cloud computing and artificial intelligence are the two major factors will change the perception of world business in the upcoming years. Cumulative worldwide spending on artificial intelligence (AI) will reach \$40.6 billion by 2024. Through digitalization AI is on the verge of becoming a critical part of every business infrastructure, be a vital role for organization strategy makers to understand how the new technology or machine learning process can or will rearchitect the traditional business models in to the digitalized way.

ACKNOWLEDGEMENT

I am thankful to Dr. A. Chandramohan, Professor, School of Management, SRM University, Chennai, for his guidance and supervision.

REFERENCES

- 1. Accelerating the digitization of business processes, Shahar Markovitch is an associate principal in McKinsey's Tel Aviv office, and Paul Willmott is a director in the London office.
 - Link: http://www.mckinsey.com/business-functions/digital-mckinsey/our-insights/accelerating-the-digitization-of-business-processes Cloud computing and virtualization. Kremer & ward consulting services.
- Link: http://www.jankremerconsulting.com/docs/Cloud%20Computing%20and%20Virtualization%20White%20Paper%20KWCS.pdf
- 3. Code Halos: How the Digital Lives of People, Things, and Organizations are Changing the Rules of Business., Malcolm Frank, Paul Roehrig and Ben Pring (2014). Code Halos: How the Digital Lives of People, Things, and Organizations are Changing the Rules of Business, Wiley, Pages 256, ISBN: 978-8126548606
- 4. Cognizant: Digital Business 2020. Link: http://connections.cognizant.com
- 5. Data mining Techniques for marketing, sales and customer relationship management. Gordon S. Linoff and Michael J. A. Berry. Link:https://books.google.co.in/books?hl=en&lr=&id=AyQfVTDJypUC&oi=fnd&pg=PR37&dq=data+generating+techniques&ots=KWNszuQTFE&sig=KB_K25 7vqVSmMc80os1vtYtWLIE#v=onepage&q&f=false
- 6. Delivering User Excitement in the Digital Era Through an Enterprise Service Hub. A while paper from Cognizant tech solutions.
- 7. IEEE: Computing Edge, Artificial Intelligence. April 2017.
- 8. IEEE: Computing Edge, Software development. May 2017.
- 9. People Not Just Machines —Will Power Digital Innovation. A while paper from Cognizant tech solutions.
- 10. The Digital Economy: Business Organization, Production Processes and Regional Developments Edward J. Malecki Bruno Moriset December 7, 2007. Link: https://play.google.com/books/reader?id=WFd8AgAAQBAJ&printsec=frontcover&output=reader&hl=en&pg=GBS.PT28.w.5.1.71.
- 11. The Digitization and Virtualization of Work, Michael J. Martin, MA, MBA, MEd, GDM, SCPM, PMP, Senior Executive, Internet of Things Lead at IBM Canada. Link: https://www.linkedin.com/pulse/digitization-virtualization-work-michael-j-
- Virtualization 2.0: Driving New IT Benefits with Operations management Karyyn Price, Industry analyst --Cloud computing.
 Links: http://www.itbusinessedge.com/slideshows/show.aspx?c=78378&slide=11 and http://www.itbusinessedge.com/itdownloads

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.





