INTERNATIONAL JOURNAL OF RESEARCH IN **COMMERCE, IT & MANAGEMENT**



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

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 3770 Cities in 175 countries/territories are visiting our journal on regular basis.

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.				
1.	IMPACT OF INFORMATION SYSTEMS SUCCESS DIMENSIONS ON SYSTEMS EFFECTIVENESS: A CASE OF SUNPLUS ACCOUNTING PACKAGE WITHIN THE ZIMBABWE UNION CONFERENCE OF THE SEVENTH-DAY ADVENTIST CHURCH DR. B. NGWENYA, R. CHISHIRI & F. NCUBE					
2.	CAPACITY BUILDING THROUGH INFORMATION TECHNOLOGY INITIATIVE IN ENVIRONMENTAL CONCERN OF UTTARAKHAND ENVIRONMENT PROTECTION AND POLLUTION CONTROL BOARD (UEPPCB) AMIT DUMKA & DR. AJAY GAIROLA					
3.	STRESS MANAGEMENT IN PRESENT SCENARIO: A CHALLENGING TASK ABHA SHARMA & DR. AJAY KUMAR TYAGI					
4.	CORPORATE SIZE AND CAPITAL STRUCTURE: AN EMPIRICAL ANALYSIS OF INDIAN PAPER INDUSTRY DR. A. VIJAYAKUMAR & A. KARUNAIATHAL					
5.	APPLICATION OF KNOWLEDGE MANAGEMENT PRACTICES IN SMALL ENTERPRISES T. S. RAVI					
6.	A STUDY ON CUSTOMER PREFERENCE AND ATTITUDE TOWARDS DATA CARD SERVICE PROVIDERS WITH REFERENCE TO COIMBATORE CITY B. JANANI & T. M. HEMALATHA	6				
7.	THE SIGNIFICANCE OF EMPLOYEES TRAINING IN THE HOTEL INDUSTRY: A CASE STUDY S. KALIST RAJA CROSS	7				
8.	A STUDY ON CUSTOMER SATISFACTION TOWARDS HEALTH DRINKS PRODUCTS (WITH SPECIAL REFERENCE TO COIMBATORE CITY) S. HARIKARAN	8				
9.	DATA MINING PRACTICES: A STUDY PAPER B.AYSHWARYA	9				
10.	ASSESSING THE ORTHOPEDICALLY HANDICAPPED CUSTOMERS' (OHC) ACCEPTANCE OF MOBILE BANKING ADOPTION THROUGH EXTENDED TECHNOLOGY ACCEPTANCE MODEL UTHARAJA. K & VINOD KUMAR. G	10				
11.	A FINANCIAL ANALYSIS OF INDIAN AND FOREIGN STEEL INDUSTRIES: A COMPARISON M. BENEDICT & DR. M. SINDHUJA					
12.	TRENDS OF FDI IN INDIA DR. M. K. PANDEY & ANUMEHA PRIYADARSHNI	12				
13.	CURRENT e-CRM PRACTICES IN INDIAN PRIVATE SECTOR BANKS AND THE NEED FOR STRATEGIC APPROACH WASEEM JOHN & SUHAIL JAVAID	13				
14.	SECURITY ISSUES IN e-COMMERCE DR. SARITA MUNDRA, DR. SADHANA ZANZARI & ER. SURABHI MUNDRA	14				
15.	STUDY ON INVESTOR'S PERCEPTIONS TOWARDS ONLINE TRADING WITH REFERENCE TO MAYILADUTHURAI TOWN DR. C. BALAJI	15				
16.	IMPACT OF DEBT CAPITAL ON OUTREACH AND EFFICIENCY OF MICROFINANCE INSTITUTIONS: A SURVEY OF SOME SELECTED MFIs IN TANZANIA HARUNI MAPESA	16				
17.	RURAL CONSUMER ATTITUDE TOWARDS ONLINE SHOPPING: AN EMPIRICAL STUDY OF RURAL INDIA MALLIKA A SHETTY	17				
18.	MICRO INSURANCE: A PRODUCT COMPARISON OF LIC & SBI LIFE INSURANCE LIMNA .M	18				
19.	AN INTERDISCIPLINARY APPROACH TO EMPLOYABILITY IN INDIA HARI G KRISHNA	19				
20.	AN OPINION-STUDY ABOUT 5-S PRACTICES TOWARDS IMPROVING QUALITY & SAFETY AND MAINTAINING SIMPLIFIED WORK ENVIRONMENT K.BHAVANI SELVI	20				
	REQUEST FOR FEEDBACK & DISCLAIMER	21				

CHIEF PATRON

PROF. K. K. AGGARWAL

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

FOUNDER PATRON

LATE SH. RAM BHAJAN AGGARWAL

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

CO-ORDINATOR

AMITA

Faculty, Government M. S., Mohali

ADVISORS

DR. PRIYA RANJAN TRIVEDI

Chancellor, The Global Open University, Nagaland

PROF. M. S. SENAM RAJU

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

PROF. M. N. SHARMA

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

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

CO-EDITOR

DR. BHAVET

Faculty, Shree Ram Institute of Business & Management, Urjani

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SANJIV MITTAL

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. ANIL K. SAINI

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

DR. SAMBHAVNA

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

DR. MOHENDER KUMAR GUPTA

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

DR. SHIVAKUMAR DEENE

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

ASSOCIATE EDITORS

PROF. NAWAB ALI KHAN

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

PROF. ABHAY BANSAL

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

PROF. A. SURYANARAYANA

Department of Business Management, Osmania University, Hyderabad

DR. SAMBHAV GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

PROF. V. SELVAM

SSL, VIT University, Vellore

DR. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

DR. S. TABASSUM SULTANA

Associate Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad

SURJEET SINGH

Asst. Professor, Department of Computer Science, G. M. N. (P.G.) College, Ambala Cantt.

TECHNICAL ADVISOR

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

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

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

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1.	COVERING LETTER FOR SUBMISSION:			0.4750	
				DATED:	
	THE EDITOR				
	IJRCM				
	Subject: SUBMISSION OF MANUSCRIP	IN THE AREA OF			
	Subject: Sobimosion of Managerin	THE PARENCE OF			
	(e.g. Finance/Marketing/HRM/General N	Management/Economics/Psycholo	gy/Law/Computer/IT/Engine	ering/Mathematics/other, please specify)	
	DEAR SIR/MADAM				
	Please find my submission of manuscript e	entitled '		possible publication in your journals.	
	•	nanuscript are original. Furthermo	re, it has neither been publish	ed elsewhere in any language fully or partly	, nor is i
	under review for publication elsewhere.				
	I affirm that all the author (s) have seen ar	nd agreed to the submitted version	of the manuscript and their in	iclusion of name (s) as co-author (s).	
	.,			.,	
		I/We agree to comply with the f	ormalities as given on the we	ebsite of the journal & you are free to pu	blish ou
	contribution in any of your journals.				
	NAME OF CORRESPONDING AUTHOR:				
	MAINE OF CORRESPONDING AUTHOR.				

Affiliation with full address, contact numbers & Pin Code:

Residential address with Pin Code:

Mobile Number (s):

Landline Number (s):

E-mail Address:

Alternate E-mail Address:

- The whole manuscript is required to be in ONE MS WORD FILE only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:
 - New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/ Engineering/Mathematics/other, please specify)
- There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- The total size of the file containing the manuscript is required to be below 500 KB.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.
- NUSCRIPT TITLE: The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.
- IOR NAME (S) & AFFILIATIONS: The author (s) full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email 3. address should be in italic & 11-point Calibri Font. It must be centered underneath the title.
- ABSTRACT: Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

- 5. **KEYWORDS**: Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
- 6. MANUSCRIPT: Manuscript must be in <u>BRITISH ENGLISH</u> prepared on a standard A4 size <u>PORTRAIT SETTING PAPER</u>. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
- 7. **HEADINGS**: All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
- 8. **SUB-HEADINGS**: All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
- 9. MAIN TEXT: The main text should follow the following sequence:

INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

SCOPE FOR FURTHER RESEARCH

ACKNOWLEDGMENTS

REFERENCES

APPENDIX/ANNEXURE

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed 5000 WORDS.

- 10. **FIGURES &TABLES**: These should be simple, crystal clear, centered, separately numbered & self explained, and **titles must be above the table/figure**. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.
- 11. **EQUATIONS**: These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
- 12. **REFERENCES**: The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
- Use (ed.) for one editor, and (ed.s) for multiple editors.
- When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
- Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
- The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
- For titles in a language other than English, provide an English translation in parentheses.
- The location of endnotes within the text should be indicated by superscript numbers.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

• Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

• Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

UNPUBLISHED DISSERTATIONS AND THESES

Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

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

WEBSITES

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

IMPACT OF INFORMATION SYSTEMS SUCCESS DIMENSIONS ON SYSTEMS EFFECTIVENESS: A CASE OF SUNPLUS ACCOUNTING PACKAGE WITHIN THE ZIMBABWE UNION CONFERENCE OF THE SEVENTH-DAY ADVENTIST CHURCH

DR. B. NGWENYA DEAN **FACULTY OF BUSINESS** SOLUSI UNIVERSITY **ZIMBABWE**

R. CHISHIRI INFORMATION SYSTEMS ADMINISTRATOR ZIMBABWE UNION CONFERENCE **ZIMBABWE**

F. NCUBE **INFORMATION & COMMUNICATION TECHNOLOGY MANAGER SOLUSI UNIVERSITY ZIMBABWE**

ABSTRACT

Information systems' stock has risen with technological advancement. They do not come cheaply and huge amounts of resources are committed toward successful implementation of a system reckoned to bring value to an organisation. It is worthy taking time out to establish the verity of the returns on this investment. This gives an insight into the areas that may need to be re-considered with regards to the implemented system, while also providing a quide for future implementations. The D&M information systems success model's dimensions adopted in this study provide a standard with which a systems' effectiveness can be assessed. The results of this study indicate that the SunPlus Accounting package is delivering satisfactorily across the 5 dimensions of information quality, system usefulness, system usage, overall satisfaction and service quality. However, the implementation process needs to be revised if users are to benefit from it. The users overall satisfaction is affected to a greater extent by information quality usage, usefulness and service quality perception than by the implementation process or usefulness. As such, for the organisation to realise more from the users, it should pay more attention to these key dimensions.



CAPACITY BUILDING THROUGH INFORMATION TECHNOLOGY INITIATIVE IN **ENVIRONMENTAL CONCERN OF UTTARAKHAND ENVIRONMENT PROTECTION** AND POLLUTION CONTROL BOARD (UEPPCB)

AMIT DUMKA DY. MANAGER (EXTENSION & TRAINING) **GOVERNMENT MEDICAL COLLEGE HALDWANI**

DR. AJAY GAIROLA ASSOCIATE PROFESSOR DEPARTMENT OF CIVIL ENGINEERING IIT ROORKEE

ABSTRACT

Uttarakhand, a newly formed state of Union of India has raised several issues of environmental concern due to rapid increase in population and caused industrial development. The environment includes water, Air, Land and inters relationship which exists among and between water, air and land and human beings, other living creatures, plants, micro-organism and properties. In amendment to the Indian constitution makes provisions for protecting and improving the environment. The state policy in which enjoins the state to make endeavour for protection and improvement of the environment, safe guarding for the forest and wild life of the country. Yet another amendment which stipulates that, it shall be the duty of every citizen of India to protect and improve the natural environment including forest, lakes, rivers and wild life and to have compassion for leaving creative. After the Stockholm conference on human environment in June 1972 it was considered appropriate it have uniform laws all over the country for broad environmental problem endangering the health and safety of people as well as flora and fauna. To ensure the sustained compliance of such laws is a great challenge. The present paper discusses the capacity building of Uttarakhand Environment Protection & Pollution Control Board (UEPPCB) by implementing Online Consent Management System to ensure transparent and efficient and monitoring of environmental laws and waste management rules enforcement.



STRESS MANAGEMENT IN PRESENT SCENARIO: A CHALLENGING TASK

ABHA SHARMA RESEARCH SCHOLAR TEERTHANKER MAHAVEER UNIVERSITY **MORADABAD**

DR. AJAY KUMAR TYAGI **FORMER PROFESSOR** ACCURATE INSTITUTE OF ADVANCED MANAGEMENT **GREATER NOIDA**

ABSTRACT

The national institute of occupational safety and health (NIOSH-USA) defines stress as "the harmful physical and emotional responses that occur when the requirements of the job does not match with the capabilities, resources of the workers". In industrialized countries, there have been quite dramatic changes in the conditions at work, during the last decade, caused by economic, social and technical development. As organizations contend with tougher business environments around the world, these demands trickle down to employees in the form of longer hours, tighter deadlines, and so on, making stress a universal issue. Stress was identified as the number one health risk factor in nearly all surveyed countries so that stress management is becoming a major issue in both corporate and social agenda. Employers are not understating this risk, as stress materially affects employee attitudes towards their work and the organization in general. As a consequence, the people today at work are exposed to high quantitative and qualitative demands as well as hard competition caused by global economy. Stress Management is a challenging task in Present scenario because different cultures have different values and motivators. This is why, as an employer, have to spend too much time on learning about new team members, their culture, and what will motivate them to perform effectively. A successful strategy for preventing stress within the workplace will ensure that the job fits the person, rather than trying to make people fit jobs that they are not well suited to. The focus of the paper is to study the work stress their causes and effects and also find out the coping strategies that employers are focusing for preventing work stress.



CORPORATE SIZE AND CAPITAL STRUCTURE: AN EMPIRICAL ANALYSIS OF **INDIAN PAPER INDUSTRY**

DR. A. VIJAYAKUMAR ASSOCIATE PROFESSOR **ERODE ARTS & SCIENCE COLLEGE ERODE**

A. KARUNAIATHAL RESEARCH SCHOLAR **ERODE ARTS & SCIENCE COLLEGE ERODE**

ABSTRACT

It is assumed that size plays a major role in raising debt and equity. Hence, it was hypothesized that there is a direct relationship between the capital structure of companies and its size. The size of a company was measured in terms of the size of total assets and fixed assets. It is found that the value of fixed assets increased steadily throughout the study period. It is also noticed that the year wise debt-equity ratio is consistent, whereas the value of both fixed assets and total assets have recorded a fluctuating trend over the years. The year wise overall debt-equity ratio is moderate i.e. it is not too high and not too low and the consistent increase in the size of both fixed assets and total assets also exhibits the effectiveness of the financial planning and soundness of the financial position of the selected large scale companies in Indian paper industry. The result of regression model of debt equity with fixed assets and total assets has proved a negative relationship between capital structure and size of the majority of the selected companies in Indian paper industry during the study period.



APPLICATION OF KNOWLEDGE MANAGEMENT PRACTICES IN SMALL ENTERPRISES

T. S. RAVI ASST. PROFESSOR & HEAD PG DEPARTMENT OF COMMERCE DRBCCC HINDU COLLEGE **PATTABIRAM**

ABSTRACT

The study is conducted on application of knowledge management practices in small enterprises and concludes that even small manufacturing enterprises, in order to enhance the level of productivity, makes the employees understand the concepts involved in Knowledge Management practices and encourage them to practise the implementation of such knowledge management applications within their organisations towards maintaining a productive and quality business environment for its long-run sustenance.



A STUDY ON CUSTOMER PREFERENCE AND ATTITUDE TOWARDS DATA CARD SERVICE PROVIDERS WITH REFERENCE TO COIMBATORE CITY

B. JANANI ASST. PROFESSOR **DEPARTMENT OF MANAGEMENT** RATHINAM COLLEGE OF ARTS & SCIENCE **COIMBATORE**

T. M. HEMALATHA **HEAD DEPARTMENT OF MANAGEMENT** RATHINAM COLLEGE OF ARTS & SCIENCE **COIMBATORE**

ABSTRACT

The important aspect in the marketing field is to analyze the customer needs and thoughts. It is essential to know the customer preference before marketing any product. Customer preferences are changing day to day as per their needs. So it is important to analysis the customer preference and attitude to market a product. The main function of marketing is to analyze the customer's mindset and then advertising about the product begins. The customer satisfaction is the fundamental thing in any business organization. The Research work "A study on customer preference and attitude towards data card service provider reference to Coimbatore city", analysis the customer preference and attitude towards data cards especially AIRTEL, BSNL, RELIANCE and MTS. The research design is a descriptive research design and primary data have been collected through questionnaire. The statistical tools used are Simple percentage analysis, Rank analysis, Weighted Mean, Chi – Square and ANOVA. The findings from the analysis were discussed in detail and suggestions have been given.



THE SIGNIFICANCE OF EMPLOYEES TRAINING IN THE HOTEL INDUSTRY: A CASE **STUDY**

S. KALIST RAJA CROSS ASST. PROFESSOR **DEPARTMENT OF TOURISM & HOSPITALITY MANAGEMENT BHARATH UNIVERSITY CHENNAI**

ABSTRACT

It is boom time for India's Tourism and Hospitality sector. Driven by a surge in business traveler arrivals and a soaring interest in the country, India has emerged as a leading tourist destination. The world's leading travel and tourism journal, "Conde Nast Traveler", ranked India amongst top 4 preferred holiday destinations in the world. Another important feature of the hospitality industry, which is of particular significance to India, is its contribution to national integration and preservation of natural as well as cultural environments and enrichment of the social and cultural lives of people. Over 382 million domestic tourists visiting different parts of the country every year return with a better understanding of the people living in different regions of the country. They have a better appreciation of the cultural diversity of India. Thus, hospitality industry has been recognized as an important instrument for sustainable human development including Poverty elimination, Environmental regeneration, job creation; and Advancement of women and other disadvantaged groups. Training is a continuous process and that people's skills need to be continually updated to avoid becoming obsolete just like technologies which become outdated if development is not ongoing. The effect of training at the top filters downward throughout the entire organization where well trained staff builds stronger teams of employees, in turn leading to better financial results. Gob believes that Hospitality operators are generally strong believers in management and employees training and are prepared to invest in effective training programmes. Training and development are essential in providing employees with the right skills for their present and future jobs. The world today is constantly evolving, with customers demanding more, which in turn adds pressure to companies and their employees. Therefore, in times of recessions, decreasing the budgets of training programs is a way for companies in all industries to manage and minimize their financial losses. The purpose of this paper is to identify the different techniques that the hotel industry could use to maintain the training and development of their employees. This paper will also look at the literature supporting the cost-effective practices of training and development and the methods used to evaluate training programs. In concluding the paper, a set of general recommendations is suggested for the hotel industry and the human resources department when developing cost effective training programs.



A STUDY ON CUSTOMER SATISFACTION TOWARDS HEALTH DRINKS PRODUCTS (WITH SPECIAL REFERENCE TO COIMBATORE CITY)

S. HARIKARAN ASST. PROFESSOR **DEPARTMENT OF COMMERCE** RATHINAM COLLEGE OF ARTS & SCIENCE **COIMBATORE**

ABSTRACT

Health is man's precious possession. It influences all his activities and shapes his destiny. An understanding of health is the basis of all health care. Health is wealth. This indicates the importance of health. Health, intact is a key to education, success, good citizenship and happy life. Without good health and individual cannot perform efficiently. A healthy individual is like a pillar of a society. The health of an individual by keeping himself free from disease helps in stopping the spread of disease in one's own community and neighborhood or society. The study of consumer preferences on health drinks gains importance to know the buyer behavior of health drink users. The consumer is price determining factor or decisive force in the market. So the producer should understand what exactly is expected from him by the consumers who are highly sensitive and reactive. The above proposition implies that there is an imperative necessity on the part of the manufacturers to supply tastier drinks at competitive prices but at the same time should see that the quantity or standard is not deteriorated.



DATA MINING PRACTICES: A STUDY PAPER

B.AYSHWARYA ASST. PROFESSOR DEPARTMENT OF COMPUTER SCIENCE KRISTU JAYANTI COLLEGE **BANGALORE**

ABSTRACT

In this paper, the thought of data mining was précised and its importance towards its methodologies was showed. The data mining based on Neural Network and Genetic Algorithm is researched in detail and the key technology and ways to achieve the data mining on Neural Network and Genetic Algorithm are also surveyed. This paper also conducts a formal review of the area of rule extraction from ANN and GA.



ASSESSING THE ORTHOPEDICALLY HANDICAPPED CUSTOMERS' (OHC) ACCEPTANCE OF MOBILE BANKING ADOPTION THROUGH EXTENDED TECHNOLOGY ACCEPTANCE MODEL

UTHARAJA. K

LECTURER

DEPARTMENT OF COMMERCE

GOVERNMENT ARTS COLLEGE

TIRUVANNAMALAI

VINOD KUMAR. G
ASST. PROFESSOR
GOVERNMENT ARTS COLLEGE
TIRUVANNAMALAI

ABSTRACT

The globalisation of Indian economy has allowed the emergence of innovative technologies and process. The information communication and technological developments have significant contribution to the rapid growth of Indian banking industry. The electronic channel of banking is diffusing into the younger generation customers. The banking industry has witnessed quick transition as the market moved to plastic money, then moved to computer based banking and now mobile banking. These banking technologies have offered solutions for serving the huge population. Accessing the branch banking facilities or the ATM centres by orthopedically handicapped customers (OHCs) is a greatest challenge. Banks still are not able find comprehensive solution to the problem. Therefore assessing the electronic channel options for serving the OHCs has become critical. But no attempt has been made by researchers so far to assess the OHCs acceptance of Mobile banking channel in India. This paper is an effort to measure the orthopedically challenged customers' acceptance of mobile banking. Extended TAM (technology acceptance model) was used for assessing the new technology acceptance. Study covered 100 OHCs from Tiruvannamalai district, Tamilnadu (INDIA) using purposive snowball sampling. Survey was done using structured questionnaire with five point likert scale. The study highlighted OHCs positive attitude and intention to use mobile banking channel. Factors like perceived Ease of use and Perceived usefulness established significant relationship with the intention to use. The outcome of this paper is a worthy addition to the existing literature and also offers enormous scope for future research.



A FINANCIAL ANALYSIS OF INDIAN AND FOREIGN STEEL INDUSTRIES: A COMPARISON

M. BENEDICT
RESEARCH SCHOLAR
GTN ARTS COLLGE
DINDIGUL

DR. M. SINDHUJA

ASST. PROFESSOR

SARASWATHI NARAYANAN COLLEGE

MADURAI

ABSTRACT

Financial statement analysis is often divided into two sub-parts i.e. "Profitability Analysis" and "Risk Analysis". This is a natural division since much of our thinking about any firm's performance is influenced by our study of the relationship between risk and return in finance. This paper represents an empirical study which examines the profitability from different perspectives of Steel industries in world with a data of 10 years from 2003 to 2013 and 04 major Steel companies have been considered as sample units. For this analytical study, the researcher has used Ratio Techniques for analysis and to test hypothesis Single Factor ANOVA (F-test) has been applied. The study reveals Arcelor Mittal remained an outperforming player over the last decade in the Steel industry with leading in the profitability from the different perspectives.



TRENDS OF FDI IN INDIA

DR. M. K. PANDEY
ASST. PROFESSOR
DEPARTMENT OF COMMERCE
MAHATMA GANDHI KASHI VIDYAPITH
SHAKTINAGAR

ANUMEHA PRIYADARSHNI RESEARCH SCHOLAR DEPARTMENT OF APPLIED ECONOMICS & COMMERCE PATNA UNIVERSITY PATNA

ABSTRACT

The paper presented deals with the trend of FDI India. FDI is important for a developing country like, India. FDI improves the foreign exchange position, helps in capital formation and so on. Cumulative amount of FDI (from April 2000 to July 2012) into India stood at US\$ 176.76 billion. Retailing is the interface between the producer and the individual consumer, buying for personal consumption. It is the last link that connects the consumer with the manufacturing and distribution chains. India has the highest retail density in the world with 15 million outlets. It is a known fact that retail is related aam bania but when multi brand is being discussed it is not only the aam bania in the picture. It totally becomes a new scenario.



CURRENT e-CRM PRACTICES IN INDIAN PRIVATE SECTOR BANKS AND THE NEED FOR STRATEGIC APPROACH

WASEEM JOHN
RESEARCH SCHOLAR
DEPARTMENT OF BUSINESS ADMINISTRATION
ALIGARH MUSLIM UNIVERSITY
ALIGARH

SUHAIL JAVAID
MARKETING OFFICER
FILL INDUSTRIES
ANANTNAG

ABSTRACT

With the increasing number of private sector banks creating many alternatives for customers to invest in, it has become imperative for banks to keep their customers satisfied. Most importantly it is important to retain the profitable customers because there is a general notion that retaining an existing customer is less costly than acquiring a new one. e-CRM is currently being debated as one of the new advancements in marketing which can address this problem. It is being seen as a tool to acquire and retain customers using the one of the efficient channels known as web. In this paper we will try to provide an insight into current e-CRM practices in leading private sector banks in India and the issues related with it based on secondary data obtained from different reliable sources and some suggestive measures have been discussed for successful implementation of the e-CRM programmes. This paper is informative and the data used is secondary data collected from different reliable resources.



SECURITY ISSUES IN e-COMMERCE

DR. SARITA MUNDRA

ASST. PROFESSOR

SHRI CLOTH MARKET GIRLS COMMERCE COLLEGE

INDORE

DR. SADHANA ZANZARI

ASST. PROFESSOR

SHRI CLOTH MARKET GIRLS COMMERCE COLLEGE
INDORE

ER. SURABHI MUNDRA
ALUMNI
SHRI G. S. INSTITUTE OF TECHNOLOGY AND SCIENCE
INDORE

ABSTRACT

E-commerce security is the protection of e-commerce assets from unauthorized access, use, alteration, or destruction. It is a part of the information security framework and is specifically applied to the components that affect e-commerce. Dimensions of e-commerce security are integrity, non-repudiation, authenticity, confidentiality, privacy, availability. Today's consumer is confronted by a maze of different online commerce opportunities, choices, and decisions, none of which were available or even fathomable 20 years ago. E-commerce is gaining momentum and acceptance; previously risky online activities such as banking are now considered safe and reliable, yet popular methods used to access sensitive information online present serious security risks. Most consumers accept terms and conditions too easily and without a second thought, compromising online anonymity and privacy. E-commerce isn't just increasing, it's evolving. The exponential rate of e-commerce growth has far surpassed mainstream security measures set in place to properly regulate online commerce and prevent consumer identity fraud. Every time a new e-commerce innovation is released, a new security risk is posed for consumers. To ensure the security, privacy and effectiveness of e-commerce, on one hand businesses should authenticate business transactions, control access to resources such as web pages for registered or selected users, encrypt communications and implement security technologies, while on other hand consumers need to be cautious and attentive to minute details. [4]



STUDY ON INVESTOR'S PERCEPTIONS TOWARDS ONLINE TRADING WITH REFERENCE TO MAYILADUTHURAI TOWN

DR. C. BALAJI

ASST. PROFESSOR

PG & RESEARCH DEPARTMENT OF COMMERCE

A.V.C .COLLEGE (AUTONOMOUS)

MANNAMPANDAL

ABSTRACT

Investment is the allocation of monetary resources to assets that are expected to yield some gain or positive return over a given period of time. These assets range from safe investments to risky Investments in this form are also called 'Financial investment'. From the point of view of people who invest their funds, they are the supplier of 'Capital' and in their view investment is a commitment of a person's funds to derive future income in the of interest, dividends, rent, premium, pension benefits or the appreciation of the value of their principal capital. To the financial investor it is not important whether money is invested for a productive use or for the purchase of secondhand instruments such as existing shares and stocks listed on the stock exchange. Most investments are considered to be transfers of financial assets from one person to another.



IMPACT OF DEBT CAPITAL ON OUTREACH AND EFFICIENCY OF MICROFINANCE INSTITUTIONS: A SURVEY OF SOME SELECTED MFIs IN TANZANIA

HARUNI MAPESA
SR. LECTURER
SCHOOL OF BUSINESS
MZUMBE UNIVERSITY
MOROGORO

ABSTRACT

Financial and development economics researchers, practitioners, and donors are debating on the rightful effect of debt capital on the performance of MFIs in terms of outreach. Some argue that microfinance involvement in commercially procured funds is likely to cause the sector raise interest rates or increase loan sizes to maintain a certain level of operational return or profitability to be able to pay interest expenses on borrowed capital. Changes in either dimension could result into exclusion of some type of potential poor borrowers. Still others argue that debt capital enhances efficiency through economies of large scale when massive debt funds are used to expand operation. Thus, MFIs can reach more poor clients at low costs. This paper is a survey of secondary data from selected MFIs in Tanzania. Empirical evidences from this paper show that debt capital reduces outreach to poor clients of MFIs in Tanzania context. The policy implication for the paper is that since MFIs are perceived as people's development tool and poverty alleviation strategy, donation or government grants should be sustained in a long term in order to enable MFIs reach the poor who cannot afford high interest rates charged by debt financed MFIs.



RURAL CONSUMER ATTITUDE TOWARDS ONLINE SHOPPING: AN EMPIRICAL STUDY OF RURAL INDIA

MALLIKA A SHETTY LECTURER DEPARTMENT OF COMMERCE & MANAGEMENT SMS COLLEGE BRAHMAVAR

ABSTRACT

This paper discuss the rural people behaviour towards online shopping, it also discuss why they prefer online shopping and why not. In recent years, rural markets have acquired significance, as the overall growth of the economy has resulted into substantial increase in the purchasing power of the rural communities. Rural Markets are defined as those segments of overall market of any economy, which are distinct from the other types of markets like stock market, commodity markets or Labor economics. Online shopping or e-shopping is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the Internet using a web browser. Alternative names are: e-web-store, e-shop, e-store, Internet shop, web-shop, web-store, online store, online storefront and virtual store. The purpose of this study is to analyze the impact of consumer perceptions in regards to online shopping. A sample of 100 (63 males and 37 females) respondents were taken into consideration from Brahmavar.



MICRO INSURANCE: A PRODUCT COMPARISON OF LIC & SBI LIFE INSURANCE

LIMNA .M JUNIOR RESEARCH FELLOW P. S. M. O. COLLEGE TIRURANGADI

ABSTRACT

Micro insurance is the new buzzword in Indian insurance industry. It leads to have a 'policy in every pocket'. In India there is existence of vicious circle of poverty. Poverty makes poorer, to the poor people. So, in this scenario micro insurance is the emerging instrument to breaking this vicious circle of poverty and insured them from the specific perils which make them more vulnerable and deprived. This paper seeks to provide information about the micro insurance, its origin, products. It provides a individual products comparison of two products namely, Jeevan Madhur of LIC and Grameen Bima of SBI Life. Micro Insurance products have been made to compare various benefits and features.



AN INTERDISCIPLINARY APPROACH TO EMPLOYABILITY IN INDIA

HARI G KRISHNA RESEARCH SCHOLAR AMET UNIVERSITY CHENNAI

ABSTRACT

The study is to analyse the interdisciplinary approach to employability in Indian scenario. Due to severe competition and more, skilled rather multi talented availability in the market, employability perceptions has under gone a sea change. In this context, the study has been undertaken based on the industrial outlook and demand regarding the job aspirants as well as the employees. The objective of the study is to understand the disciplinarian approach to employability in the current scenario by the responses of the working group among various industries in India. Obviously, with the growing demand for multifunctional and multitalented persons for the Indian industries, this study is highly significant and prominent. The study has been undertaken based on the primary data collected through survey by framing a questionnaire and data has been taken from persons working across various industries. Sample size is 200 and Simple random sampling is used for the survey. From the study it is inferred that the person's response to five point scales rating to Multidiscipline approach/knowledge has no significance to their educational discipline. The person's response to five point scales rating to Multidiscipline approach/knowledge has significance to their educational level. There is significance between the years of experience of the person/official position of the person with their response to five-point scale rating to Multidiscipline approach/knowledge. The industrial outlook on employability aspect is multidiscipline one and in congruence with the response of the persons on employability. The responses of the study are in accord with the industrial perspective on employability. Thus, the objective of the study proved to be true and vital in current scenario.



AN OPINION-STUDY ABOUT 5-S PRACTICES TOWARDS IMPROVING QUALITY & SAFETY AND MAINTAINING SIMPLIFIED WORK ENVIRONMENT

K.BHAVANI SELVI RESEARCH SCHOLAR UNIVERSITY OF MADRAS CHEPAUK

ABSTRACT

Alvin Toffler identifies three stages of economic evolution- the Agrarian age, Industrial age and the Information age. At present we are in the information age commonly referred to as the information economy. Information technology and knowledge workers drive this information economy. Further, in the global business environment many new manufacturing approaches have emerged in achieving manufacturing excellence. In order to achieve this, the manufacturers of the present contemporary times adopt value-added manufacturing, continuous improvement manufacturing and JIT-Just-In-Time approaches. The continuous improvement manufacturing approach emphasises on improving the quality of goods and services involving the employees of all levels and functions of the organisation. The continuous improvement approach of manufacturing adopts quality planning, quality control, quality improvement,(JURAN TRIOLOGY) PDSA cycle (Plan, Do, Study and Act), 5S PRACTICES and Kaizen. Among them, this article attempts to study the effectiveness of 5-S practices in improving quality & safety and maintaining simplified work environment in the organisation that practises 5-S.



REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, IT & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you tosupply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mailinfoijrcm@gmail.com for further improvements in the interest of research.

If youhave any queries please feel free to contact us on our E-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, nor 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 is 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.

Our Other Fournals





