

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

I  
J  
R  
C  
M



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

*Indexed & Listed at:*

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

Open J-Gate, India [link of the same is duly available at Inlibnet of University Grants Commission (U.G.C)],

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 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

<http://ijrcm.org.in/>

# CONTENTS

| Sr. No. | TITLE & NAME OF THE AUTHOR (S)   | Page No.   |
|---------|--|------------|
| 1.      | COMPREHENDING AND IMPLEMENTING BEST PRACTICES OF QUALITY MANAGEMENT ACROSS INDUSTRIES<br><i>BALAJI GOPALAN &amp; DR. REVATHI IYER</i>  | 1          |
| 2.      | INVENTIVE USE OF INFORMATION AND COMMUNICATION TECHNOLOGY IN THE OPEN AND DISTANCE LEARNING SYSTEM: AN EMPIRICAL STUDY<br><i>B. RUPINI</i>   | 6          |
| 3.      | A STUDY ON PROBLEM FACED BY VEGETABLE PRODUCING FARMERS IN NILIGIRI - DISTRICT<br><i>DR. S. NAMASIVAYAM &amp; K. ARTHI</i>   | 12         |
| 4.      | STUDY ON CONSUMER BEHAVIOUR TOWARDS FROZEN FOOD IN JAMMU CITY OF J & K STATE<br><i>TAVLEEN KAUR, JYOTI KACHROO &amp; NAVEED HAMID</i>  | 16         |
| 5.      | OPINION DIFFERENCE OF TEACHERS ON EXISTING PERFORMANCE APPRAISAL PRACTICES IN PRIVATE ENGINEERING INSTITUTIONS<br><i>CHANDRA MOHAN SINGH, DR. ASHOK CHANDRA &amp; DR. SANJAY SHARMA</i>                        | 22         |
| 6.      | COOPERATIVE INDUSTRIAL ESTATES: THE GOLDEN PLATFORM FOR SMALL SCALE INDUSTRIES<br><i>DR. ARVIND CHAUDHARI</i>  | 35         |
| 7.      | ECONOMIC GROWTH, EDUCATION EXPENDITURE AND INCOME INEQUALITY IN INDIA<br><i>ANIRUDDHA KAYET &amp; DEBASISH MONDAL</i>  | 38         |
| 8.      | LEADER MEMBER EXCHANGE QUALITY INFLUENCING COMMITMENT AND TRUST AMONG EMPLOYEES<br><i>OWAIS AHMED &amp; DR. MUSHTAQ AHMED SIDDIQI</i>  | 44         |
| 9.      | EFFECTIVENESS OF TECHNOLOGY ENABLED LEARNING (TEL) IN LEARNING SCIENCE AT D.T.Ed. LEVEL<br><i>P. JAYANTHI NIRMALA &amp; DR. K. S. PREMILA</i>  | 47         |
| 10.     | ROLE OF FIXED ASSETS MANAGEMENT<br><i>RAMESH VANKADOTH</i>   | 50         |
| 11.     | A REVIEW OF LITERATURE ON THE INTER-LINKAGES OF STOCK MARKET DEVELOPMENT WITH ECONOMIC GROWTH<br><i>TANUJ NANDAN &amp; NIVEDITA SRIVASTAVA</i>   | 52         |
| 12.     | A STUDY ON EMPLOYEE ATTRITION AND RETENTION IN BPO SECTOR<br><i>DR. SHAMSHER SINGH &amp; RAVEENA RANA</i>  | 60         |
| 13.     | A STUDY ON THE INFLUENCE OF ATTITUDINAL AND ENVIRONMENTAL FACTORS ON ENTREPRENEURIAL INTENTION<br><i>DR. JOHNEY JOHNSON &amp; DR. SONIA KATHERIN MATHEW</i>  | 64         |
| 14.     | E-GOVERNANCE: A BOON OR BLISS TO SOCIETY: A RESEARCH<br><i>DR. SHALINI SRIVASTAV, DR. SUMIT AGARWAL &amp; DR. GARIMA BHARDWAJ</i>  | 68         |
| 15.     | BREXIT-AN END IN ITSELF OR THE BEGINNING OF A NEW ERA<br><i>DEEPA SHARMA</i>   | 71         |
| 16.     | ROLE OF BUYER CHARACTERISTICS IN ONLINE SHOPPING<br><i>DR. ADIL RASOOL</i>   | 79         |
| 17.     | FOREIGN INSTITUTIONAL INVESTORS (FIIs) FLOWS AND VOLATILITY IN STOCK MARKETS OF INDIA DURING SUB-PRIME CRISIS AND POST FPI ACT<br><i>RAJNISH KLER</i>  | 87         |
| 18.     | ASSESSMENT OF KNOWLEDGE LEVEL, NEED AND IMPACT OF ICTS AMONG FARMERS IN DIFFERENT ASPECTS OF AGRICULTURE AT TALERA BLOCK OF BUNDI DISTRICT IN RAJASTHAN<br><i>DR. SUSMIT JAIN &amp; NEERAJ KUMAR PRAJAPATI</i> | 92         |
| 19.     | ESSENTIAL FACTORS FOR TRAINING TRANSFER: A STUDY OF PHARMACEUTICAL REPRESENTATIVES IN LUCKNOW AREA<br><i>ANA RIZVI &amp; DR. SURENDRA KUMAR</i>  | 104        |
| 20.     | EXPLORING PSYCHOLOGICAL CAPITAL IN INDIAN CONTEXT AMONG MSME ENTREPRENEURS<br><i>MARIA TRESITA PAUL V. &amp; DR. N. UMA DEVI</i>   | 108        |
| 21.     | FRUIT PROCESSING INDUSTRY IN MURSHIDABAD DISTRICT OF WEST BENGAL - PRESENT STATUS AND FUTURE PROSPECTS<br><i>MADHAB KUMAR BISWAS &amp; DR. SUDIPTA SARKAR</i>  | 113        |
| 22.     | A COMPARATIVE STUDY ON REPORTING OF MERGERS AND ACQUISITIONS ACTIVITIES UNDER IGAAP AND IND AS<br><i>NARAYAN KAFLE</i>   | 117        |
| 23.     | CULTURAL INTELLIGENCE: AN INTEGRAL PART OF CROSS CULTURAL ORGANISATIONS<br><i>JASLEEN KAUR ANEJA, VAISHALI JOSHI &amp; PRIYANKA MARWA</i>  | 120        |
| 24.     | BILATERAL RELATION BETWEEN INDIA AND THAILAND<br><i>DR. SHEETAL ARUN KHANDRE</i>   | 122        |
| 25.     | AN EVALUATION OF THE STATUS OF HIGHER EDUCATION IN INDIA<br><i>DR. YOGESH H S &amp; DR. KIRAN S P</i>  | 127        |
| 26.     | STOCK PERFORMANCE OF AMERICA'S LARGEST BANKS AFTER MERGERS & ACQUISITIONS<br><i>SAL VILLEGAS</i>   | 131        |
| 27.     | CORPORATE SOCIAL RESPONSIBILITY (CSR) AND CUSTOMER'S PERSPECTIVE OF INDIAN BANKS<br><i>PUNEET KAUR</i>   | 139        |
| 28.     | WIRELESS ROUTING PROTOCOLS AND ITS SECURITY ISSUES IN AD HOC NETWORK<br><i>NEHA CHUGH</i>  | 147        |
| 29.     | POLICY SUPPORT TO AUGMENT THE AGRIBUSINESS POTENTIAL OF KARNATAKA<br><i>NAGARAJA K.</i>  | 150        |
| 30.     | WORK-LIFE BALANCE: ITS CORRELATION WITH JOB SATISFACTION, LIFE SATISFACTION AND STRESS LEVEL AMONGST EXECUTIVES OF PUBLIC SECTOR BANKS IN PUNJAB<br><i>JASPREET KAUR</i>                                       | 154        |
|         | <b>REQUEST FOR FEEDBACK &amp; DISCLAIMER</b>   | <b>160</b> |

**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. S. P. TIWARI**

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

**Dr. CHRISTIAN EHIOBUCHÉ**

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. M. N. SHARMA**

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

**Dr. TEGUH WIDODO**

Dean, Faculty of Applied Science, Telkom University, Bandung Technoplex, Jl. Telekomunikasi, Indonesia

**Dr. M. S. SENAM RAJU**

Professor, School of Management Studies, I.G.N.O.U., New Delhi

**Dr. CLIFFORD OBIYO OFURUM**

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

**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 &amp; Tech., Westlands Campus, Nairobi-Kenya

**Dr. SYED TABASSUM SULTANA**

Principal, Matrusri Institute of Post Graduate Studies, Hyderabad

**Dr. NEPOMUCENO TIU**

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

**Dr. SANJIV MITTAL**

Professor &amp; Dean, University School of Management Studies, GGS Indraprastha University, Delhi

**Dr. ANA ŠTAMBUK**

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

**Dr. RAJENDER GUPTA**

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

**Dr. SHIB SHANKAR ROY**

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

**Dr. ANIL K. SAINI**

Professor, Guru Gobind Singh Indraprastha University, Delhi

**Dr. SRINIVAS MADISHETTI**

Professor, School of Business, Mzumbe University, Tanzania

**Dr. NAWAB ALI KHAN**

Professor &amp; Dean, Faculty of Commerce, Aligarh Muslim University, Aligarh, U.P.

**MUDENDA COLLINS**

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

**Dr. EGWAKHE A. JOHNSON**

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

**Dr. A. SURYANARAYANA**

Professor, Department of Business Management, Osmania University, Hyderabad

**Dr. MURAT DARÇIN**

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

**Dr. ABHAY BANSAL**

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

**Dr. YOUNOS VAKIL ALROAIA**

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

**WILLIAM NKOMO**

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

**Dr. JAYASHREE SHANTARAM PATIL (DAKE)**

Faculty in Economics, KPB Hinduja College of Commerce, Mumbai

**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. MOHENDER KUMAR GUPTA**

Associate Professor, Government College, Hodal

**Dr. BORIS MILOVIC**

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

**Dr. MOHAMMAD TALHA**

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

**Dr. V. SELVAM**

Associate Professor, SSL, VIT University, Vellore

**Dr. IQBAL THONSE HAWALDAR**

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

**Dr. PARDEEP AHLAWAT**

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

**Dr. ALEXANDER MOSESOV**

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

**Dr. ASHOK KUMAR CHAUHAN**

Reader, Department of Economics, Kurukshetra University, Kurukshetra

**YU-BING WANG**

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

**SURJEET SINGH**

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

**Dr. MELAKE TEWOLDE TECLEGHIOGIS**

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

**Dr. RAJESH MODI**

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

**Dr. SAMBHAVNA**

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

**Dr. THAMPOE MANAGALESWARAN**

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

**Dr. SHIVAKUMAR DEENE**

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

**SURAJ GAUDEL**

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

**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**

## 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](mailto:infoijrcm@gmail.com) or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

## GUIDELINES FOR SUBMISSION OF MANUSCRIPT

### 1. **COVERING LETTER FOR SUBMISSION:**

DATED: \_\_\_\_\_

#### **THE EDITOR**

IJRCM

**Subject:** SUBMISSION OF MANUSCRIPT IN THE AREA OF \_\_\_\_\_.

**(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)**

#### **DEAR SIR/MADAM**

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

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

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

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

#### **NAME OF CORRESPONDING AUTHOR**

Designation/Post\* :

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

Residential address with Pin Code :

Mobile Number (s) with country ISD code :

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

Landline Number (s) with country ISD code :

E-mail Address :

Alternate E-mail Address :

Nationality :

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

**NOTES:**

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

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

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR, centered, separately numbered** & self-explained, and the **titles must be above the table/figure. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.**
13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
15. **REFERENCES:** The list of all references should be alphabetically arranged. **The author (s) should mention only the actually utilised references in the preparation of manuscript** and they may follow Harvard Style of Referencing. **Also check to ensure that everything that you are including in the reference section is duly cited in the paper.** The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
  - Use (ed.) for one editor, and (ed.s) for multiple editors.
  - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc., in chronologically ascending order.
  - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
  - The title of books and journals should be in italic printing. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
  - For titles in a language other than English, provide an English translation in parenthesis.
  - **Headers, footers, endnotes and footnotes should not be used in the document. However, you can mention short notes to elucidate some specific point,** which may be placed in number orders before the references.

**PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:**

**BOOKS**

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

**CONTRIBUTIONS TO BOOKS**

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

**JOURNAL AND OTHER ARTICLES**

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

**CONFERENCE PAPERS**

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

**UNPUBLISHED DISSERTATIONS**

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

**ONLINE RESOURCES**

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

**WEBSITES**

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



**STUDY ON CONSUMER BEHAVIOUR TOWARDS FROZEN FOOD IN JAMMU CITY OF J & K STATE****TAVLEEN KAUR****STUDENT****DIVISION OF AGRICULTURAL ECONOMIC & AGRI BUSINESS MANAGEMENT****SHER-E-KASHMIR UNIVERSITY OF AGRICULTURAL SCIENCES AND TECHNOLOGY OF JAMMU****JAMMU****JYOTI KACHROO****PROFESSOR & HEAD****DIVISION OF AGRICULTURAL ECONOMIC & AGRI BUSINESS MANAGEMENT****SHER-E-KASHMIR UNIVERSITY OF AGRICULTURAL SCIENCES AND TECHNOLOGY OF JAMMU****JAMMU****NAVEED HAMID****ASST. PROFESSOR****DIVISION OF AGRICULTURAL ECONOMIC AND AGRI BUSINESS MANAGEMENT****SHER-E-KASHMIR UNIVERSITY OF AGRICULTURAL SCIENCES AND TECHNOLOGY OF JAMMU****JAMMU****ABSTRACT**

*The present investigation was conducted in Jammu city in which customers were selected at different supermarkets in Jammu city through convenience sampling. The research was conducted with 150 respondents. A likert-scale based schedule was developed & data was collected accordingly. The information from various retail outlets and distributors was collected with the help of structured schedule and the data was analyzed by using descriptive statistics, regression analysis and cross tab analysis to analyze the behavior of consumer regarding frozen foods. The analysis reflects that respondents neither agree nor disagree (median=3.00) to the fact that they often buy frozen foods because of health, safety, price, impulsiveness. This indicates that consumer's attitude is neutral towards frozen foods. It was also found that consumers in Jammu city were neutral towards the pricing of frozen foods.*

**KEYWORDS**

consumer behavior, novelty, impulsiveness, health.

**INTRODUCTION**

Consumer behaviour is one of the stimulating and challenging areas in marketing studies being a human activity focused on the purchasing, consuming and using of the products and services. Understanding the behaviour of consumer is a great challenge. It involves the psychological processes that consumers go through in recognizing needs, finding ways to solve these needs, making purchase decisions, interpret information, make plans and implement those plans by engaging in comparison shopping or actually purchasing a product. The present study highlighted the determinants of consumer behavior regarding buying decision-making and develops a model to understand their relationship. Food retailing has undergone a drastic change in the last two decades due to substantial industry consolidation, globalization, retail format proliferation, alternative delivery options and threatened profit margins. The most dramatic change is the change in consumer demographics and demand preferences. So, an attempt has been made to analyse the consumers' shopping frequency for food products among different occupations. Further efforts have also been made to know the consumers' attitude towards food product labels and to analyze consumers' perception about food safety.

Food plays a central role in the life of consumers. It is the source of nutrition. It serves a social and cultural function and has considerable economic significance since a major proportion of the household budget is allocated to purchasing food. Yet food consumption behavior has not attracted much systematic attention by consumer behavior researchers. At least part of the difficulty in conducting consumer behavior research in this important area lies in the complexity and the diversity of the influences at work in food choice and consumption and in the fact that such research requires knowledge of the concepts of and insights from a wide range of science and social science disciplines, including food science, nutrition, medicine, psychology, physiology, psychophysics, sociology, economics, marketing, and anthropology.

All of us are consumers: all of us behave. This does not mean that all of our behaviour can be defined as consumer behaviour, of course. Specific consumer behaviour has been defined as follows: Consumer behaviour is the activities people undertake when obtaining, consuming and disposing of products and services. (Blackwell et al. 2001).

Consumer's buying behaviour is also influenced by needs for which the products are purchased (Applebaum, 1951). Housewives would prefer to buy nutritious meal for the family members since most of housewives really concern about the health of their kids. In a family, it requires balancing the family budget, quick cooking time and healthy food ingredients; therefore, their basic need for food is satisfied through affordable convenience and nutritious food (Coughenour, 1972). Thus, forming marketing strategy that fits consumer needs and preferences is vital for the new company to enter the market.

**OBJECTIVES OF THE STUDY**

1. To analyze the behavior of consumer regarding frozen food in Jammu city.
2. To analyze the impact of Quality, Price, Novelty, Impulsiveness and Orientation towards consumption of frozen foods on consumer behavior in Jammu city

**LITERATURE REVIEW**

Solomon (2004) in his study suggested that consumers tend to ask for advice about purchases from people who are knowledgeable about products and whose advice is considered valuable. These people are called opinion leaders. An opinion leader is a person who is frequently able to influence others' attitudes or behavior. Opinion leaders are valuable information sources because they are usually technically competent, they do not represent the interests of the company and they are often among the first to buy new products. He further studied that memory plays an important role in buying decision process.

Myers (2005) in his study observed that the biggest factor contributing to buying behavior in grocery stores was the price and convenience of frozen foods that were preferred over traditional forms of grocery purchase. Even though where prices were lower in those neighborhoods people would tend to buy frozen foods as to the ease of cooking and handling of the product.

Blackwell et al. (2006) in their study revealed that families or households are consumer units of critical importance in the study of consumer behavior for two reasons. Firstly, many products are purchased by a family or household unit. Secondly, other family members may heavily influence an individual buying decision. Hensen and Traill (1993) in their study stated that access to information is an elementary condition for the functioning of markets. Indeed, manufacturers and retailers are inevitably better informed about the quality of their products than individual consumers.

**MATERIALS AND METHODS**

The present study has adopted convenience sampling technique to conduct the survey among different consumers of Jammu city. A total of 150 sample respondents were selected. The research was conducted with the help of pre-tested structured schedule that incorporated information related to the behavior of the consumer regarding frozen food. The primary data has been collected from the consumers of Jammu city of various retail outlets of frozen food items and secondary data from various sources like: websites, journals and research papers etc. After collection of data from various sources the data has been analyzed using Descriptive statistics, Regression analysis and Cross tab analysis.

**REGRESSION ANALYSIS**

$$Y = \alpha + \beta x_i$$

$$\text{Or } Y = \alpha + \beta_1(X_1) + \beta_2(X_2) + \beta_3(X_3) + \beta_4(X_4)$$

Where Y = Consumer behavior,

X1 = Quality,

X2 = Novelty,

X3 = Price

X4 = Impulsiveness

Here X3 denotes statements like

- Price is not an important criterion for buying frozen food items now compared to earlier period.

**CROSS TAB ANALYSIS**

The formula for calculating cross tab is as under:

$$\chi^2 = \sum_{\text{cells}} \frac{(F_e - F_o)^2}{F_e}$$

**RESULTS AND DISCUSSIONS**

Table 1, includes the descriptive statistics of the various statements. It has been identified that for the statement T, U, V, Y, Z, AA, BB, CC, DD, the median was found to be (3) implying that consumers were neutral regarding these statements. It was further noted that DD statement implied that the customers disagreed it which is clear from its median (3.5). The table 1 makes it clear further that highest standard deviation was found for the statement U (1.054) and lowest in case of statement AA (0.870)

From figures 1, 2, 3, 4, 5, 6, 7, 8 and 9, it was observed that the responses of consumers of frozen food items were neutral meaning that they neither agreed nor disagreed to various statements like T, U, V, Y, Z, AA, BB, CC, DD. Their behavior was neutral to the various statements to the extent of 51.33 per cent (T), 32.67 per cent (U), 36.91 per cent (V), 38.67 per cent (Y), 43.33 per cent (Z), 50.00 per cent (AA), 37.33 per cent (BB), 42.00 per cent (CC) and 40.00 per cent (DD) which was highest among all the responses.

**TABLE 1: DESCRIPTIVE STATISTICS FOR ANALYZING CONSUMER BEHAVIOR**

| T    | U     | V     | Y     | Z    | AA   | BB   | CC   | DD   |
|------|-------|-------|-------|------|------|------|------|------|
| 150  | 150   | 149   | 150   | 150  | 150  | 150  | 150  | 150  |
| 0    | 0     | 1     | 0     | 0    | 0    | 0    | 0    | 0    |
| 3    | 3     | 3     | 3     | 3    | 3    | 3    | 3    | 3.5  |
| .925 | 1.054 | 1.010 | 1.046 | .937 | .870 | .896 | .949 | .916 |
| .855 | 1.111 | 1.019 | 1.095 | .878 | .757 | .803 | .901 | .839 |
| 1    | 1     | 1     | 1     | 1    | 1    | 1    | 1    | 1    |
| 5    | 5     | 5     | 5     | 5    | 5    | 5    | 5    | 5    |

**Note\***

\* T denotes "I often buy frozen food products"

U denotes "I often buy frozen food products for my health"

V denotes "Choosing frozen food products are good for health"

Y denotes "Sometimes I am a bit reckless about what I buy"

Z denotes "Price is not an important criteria for buying frozen food now compared to earlier period"

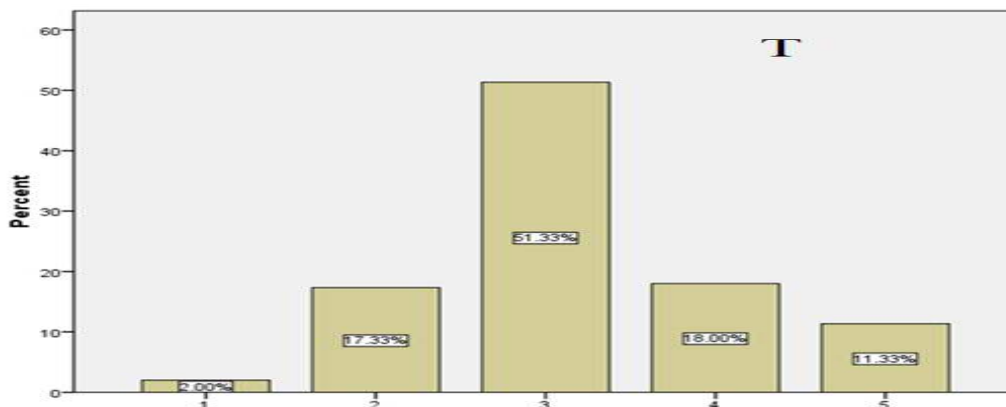
AA denotes "Frozen food contains more vitamins & minerals"

BB denotes "Frozen food products are nutritious"

CC denotes "Frozen food products are safer to eat"

DD denotes "Frozen food can reduce the food poisoning risk"

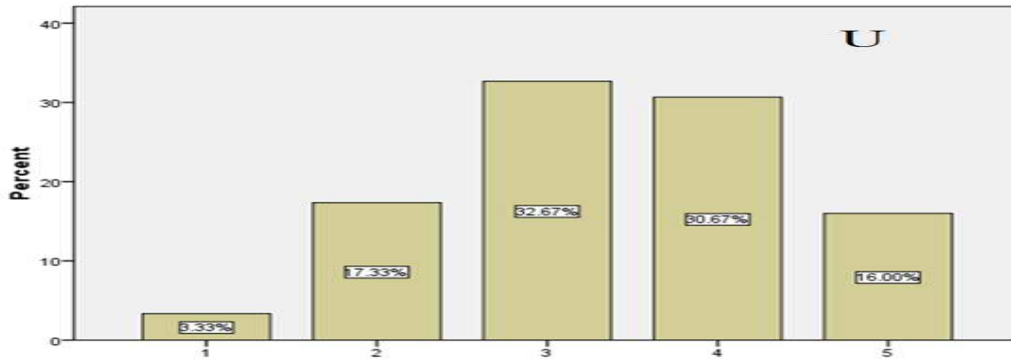
**FIG. 1: BEHAVIOR OF CONSUMERS ON THE BASIS OF IMPULSIVENESS**



Note\*

- \*1 = Strongly agree
- 2 = Agree
- 3 = Neutral
- 4 = Disagree
- 5 = Strongly disagree

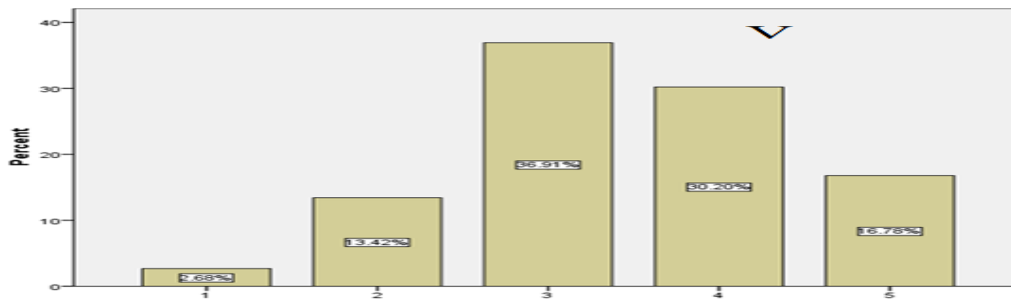
FIG. 2: BEHAVIOR OF CONSUMERS ON THE BASIS OF IMPULSIVENESS



Note\*

- \*1 = Strongly agree
- 2 = Agree
- 3 = Neutral
- 4 = Disagree
- 5 = Strongly disagree

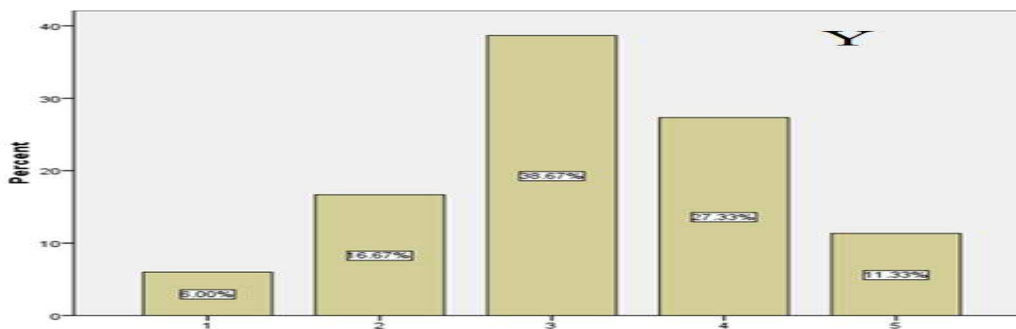
FIG. 3: BEHAVIOR OF CONSUMERS ON THE BASIS OF HEALTH



Note\*

- \*1 = Strongly agree
- 2 = Agree
- 3 = Neutral
- 4 = Disagree
- 5 = Strongly disagree

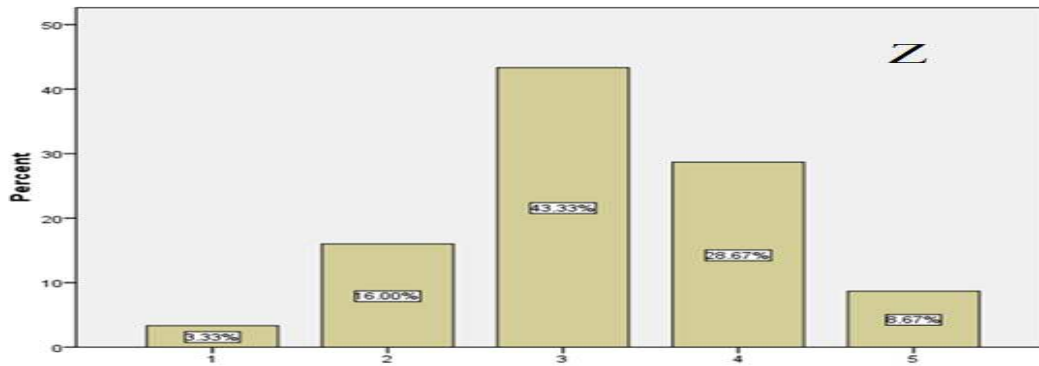
FIG. 4: BEHAVIOR OF CONSUMERS ON THE BASIS OF HEALTH



Note\*

- \*1 = Strongly agree
- 2 = Agree
- 3 = Neutral
- 4 = Disagree
- 5 = Strongly disagree

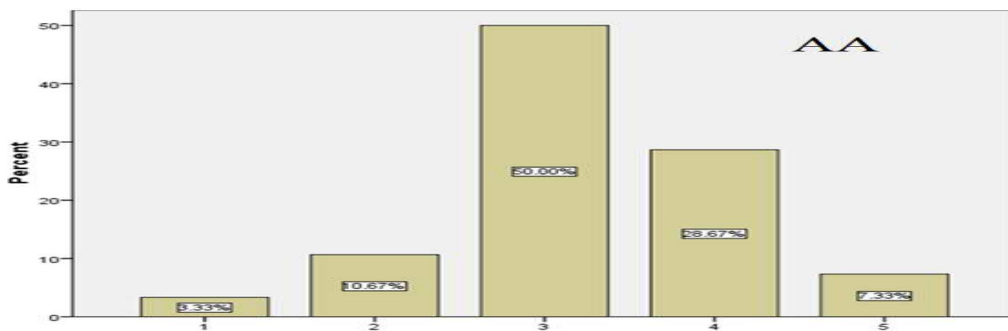
FIG. 5: BEHAVIOR OF CONSUMERS ON THE BASIS OF IMPULSIVENESS



Note\*

- \*1 = Strongly agree
- 2 = Agree
- 3 = Neutral
- 4 = Disagree
- 5 = Strongly disagree

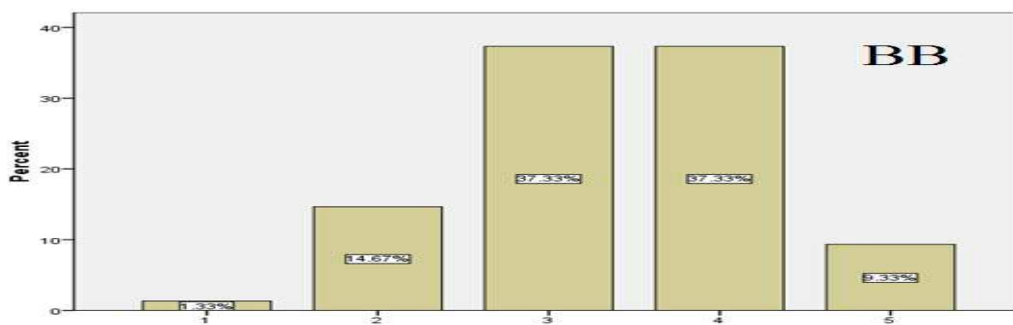
FIG. 6: BEHAVIOR OF CONSUMERS ON THE BASIS OF PRICE



Note\*

- \*1 = Strongly agree
- 2 = Agree
- 3 = Neutral
- 4 = Disagree
- 5 = Strongly disagree

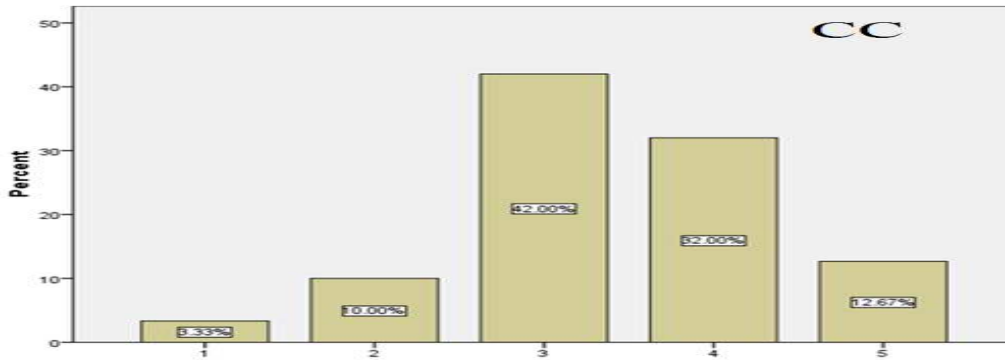
FIG. 7: BEHAVIOR OF CONSUMERS ON THE BASIS OF HEALTH



Note\*

- \*1 = Strongly agree
- 2 = Agree
- 3 = Neutral
- 4 = Disagree
- 5 = Strongly disagree

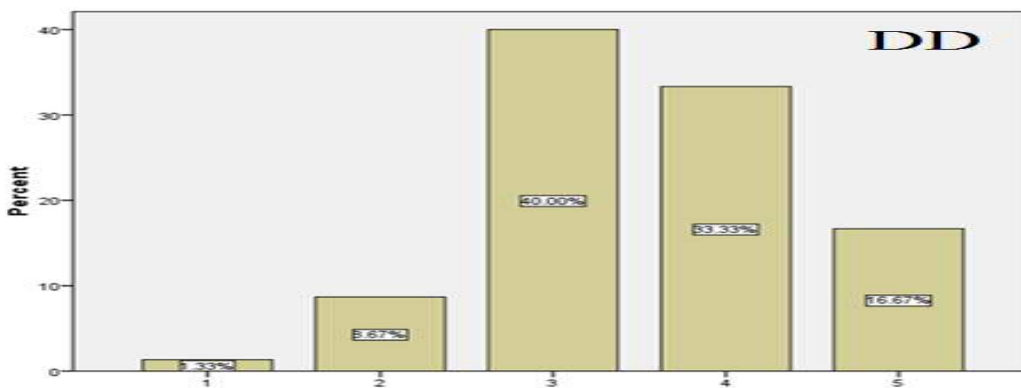
FIG. 8: BEHAVIOR OF CONSUMERS ON THE BASIS OF SAFETY



Note\*

- \*1 = Strongly agree
- 2 = Agree
- 3 = Neutral
- 4 = Disagree
- 5 = Strongly disagree

FIG. 9: BEHAVIOR OF CONSUMERS ON THE BASIS OF SAFETY



Note\*

- \*1 = Strongly agree
- 2 = Agree
- 3 = Neutral
- 4 = Disagree
- 5 = Strongly disagree

A regression analysis is done to explain the variation in one variable (dependent variable), based on variation in one or more other variables (independent variables). In case there is one independent variable to explain the variation in one dependent variable, it is known as simple regression. If there are multiple independent variables to explain the variation in single dependent variables, it is known as a multiple regression model.

The value of correlation coefficient from Table 2 came to be 0.561 indicating that the independent variables show a high level of correlation with the dependent variable. The measure of strength of association in the regression analysis is given by the coefficient of determination denoted by R<sup>2</sup>. This coefficient varies between 0 and 1 and represents the proportion of total variation in the dependent variable that is accounted for by the variation in the factors. From Table 2., the R<sup>2</sup> value is 0.314 which shows that 31.4 per cent of the variation in Consumer behavior can be explained by the four factors or independent variables in the given analysis.

To test the validity of the model, the study incorporated the ANOVA or F test as shown in Table 3. It can be depicted from the statistics that the corresponding F-value appears to be 16.283, which further appears to be statistically significant at 5 per cent level of significance.

From the Table 3, the equation can be written as:

$$\text{Consumer behavior} = 1.494 + 0.004 (\text{Quality}) + -.034 (\text{Novelty}) + 0.198 (\text{Impulsiveness}) + 0.388 (\text{Price})$$

The regression model from the equation has been used to interpret the given result. From the equation it can be inferred that if focus on quality is increased by 1 unit, consumer behavior is estimated to increase by 0.004 assuming all other variables to be constant. It is further being inferred that if novelty is increased by 1 unit, consumer behavior is estimated to decrease by 0.34 assuming all other variables constant. Coming to third factor if impulsiveness is increased by 1 unit, it is estimated that there will be 0.198 increase in consumer behavior assuming all other variables to be constant. Further if price is increased by 1 unit; Consumer behavior is estimated to increase by 0.388 assuming all other variables to be constant.

We also have the *t*-test value for the significance of individual independent variables in the estimated analysis. From the Table 4, we can see that as there have been corresponding *t* values for the relevant coefficients of the estimated equation. These *t* values are used to validate the significance of the associated coefficients for the analyzed results. It can be depicted from the table that the coefficient values of price and impulsiveness the independent variables that are factors of Consumer behavior appears to be statistically significant at 5 per cent level of significance as the estimated *t* values are greater than the tabular values, whereas quality and novelty appears to be statistically insignificant thus it can be concluded that quality and novelty have significant value whereas price and impulsiveness have insignificant value. Furthermore, the p values from the table also confirm for the significance of estimated *t* values.

TABLE 2: DESCRIPTIVE STATISTICS OF REGRESSION ANALYSIS OF CONSUMER BEHAVIOUR

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics |          |     |     |             |
|-------|-------------------|----------|-------------------|----------------------------|-------------------|----------|-----|-----|-------------|
|       |                   |          |                   |                            | R Square Change   | F Change | df1 | df2 | Sig. Change |
| 1     | .561 <sup>a</sup> | .314     | .295              | .47466                     | .314              | 16.283   | 4   | 142 | .000        |

TABLE 3: ANALYSIS OF VARIANCE FOR MODEL FITNESS

| Model      | Sum of Squares | df  | Mean Square | F      | Sig.              |
|------------|----------------|-----|-------------|--------|-------------------|
| 1          |                |     |             |        |                   |
| Regression | 14.674         | 4   | 3.669       | 16.283 | .000 <sup>a</sup> |
| Residual   | 31.993         | 142 | .225        |        |                   |
| Total      | 46.667         | 146 |             |        |                   |

TABLE 4: SUMMARY STATISTICS OF THE MODEL

| Model      | Unstandardized Coefficients |            | Standardized Coefficients | T     | Sig. |
|------------|-----------------------------|------------|---------------------------|-------|------|
|            | B                           | Std. Error | Beta                      |       |      |
| (Constant) | 1.494                       | .312       |                           | 4.794 | .000 |
| Quality    | .004                        | .050       | .005                      | .074  | .941 |
| Novelty    | -.034                       | .065       | -.037                     | -.520 | .604 |
| Price      | .388                        | .061       | .460                      | 6.379 | .000 |
| Impulse    | .198                        | .056       | .256                      | 3.553 | .001 |

### CONCLUSION AND RECOMMENDATIONS

The conclusion reflects that respondents neither agree nor disagree (median=3.00) to the fact that they often buy frozen foods because of health, safety, price, impulsiveness reasons. This indicates that consumer's attitude is neutral towards frozen foods. The analysis of second objective has shown that 31.4 per cent of variation in consumer behavior is explained by quality, price, novelty, impulsiveness. The results indicate that price and impulsiveness have significant impact on consumer behavior ( $\beta=0.388$ , p value=0.000;  $\beta=0.198$ , p value=0.001, respectively), whereas quality and novelty have insignificant impact on consumer behavior ( $\beta=0.004$ , p value=0.941;  $\beta=-0.34$ , p value=0.604, respectively).

### RECOMMENDATIONS

- To increase the inclination towards frozen food, it has been suggested that the consumers should be provided with information specifying benefits of frozen foods and should also take measures to increase the standards of frozen food.
- To increase the impact of price on the consumer buying behavior, there should be some discounts and schemes on frozen foods items so that the consumers intend to buy more and more frozen food products.

### REFERENCES

1. Applebaum, W. (1951). Studying Customer Behavior in Retail Stores. *Journal of Marketing*, 16(2): 172-178
2. Baumgartner, Hans, (1996.) "Exploratory consumer buying behavior: conceptualization and measurement": *International Journal of Research in Marketing* 13: 121-137.
3. Blackwell, R.D., Miniard, P.W. and Engel, J.F. (2001) *Consumer Behaviour*, 9<sup>th</sup> edition. Mason, OH: Southwestern
4. Eithaml, V. (1988). Consumer perception Price, Quality and Value. A means end model and synthesis of evidence. *Journal of Marketing* 52:32-22
5. Solomon (2010). *Consumer Behavior: A European perspective* 4<sup>th</sup> ed. Harlow: Pearson Education Limited
6. Solomon, M. 2004. *Consumer behaviour. Buying, having and being*. New Jersey: Pearson Prentice Hall

## 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 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](mailto: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](mailto:infoijrcm@gmail.com).

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

Looking forward to an appropriate consideration.

With sincere regards

Thanking you profoundly

**Academically yours**

Sd/-

**Co-ordinator**

## DISCLAIMER

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

## ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

### *Our Other Journals*

