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 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,

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

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

iii

<u>CHIEF PATRON</u>

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

<u>ADVISOR</u>

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 EHIOBUCHE

Professor of Global Business/Management, Larry L Luing School of Business, Berkeley College, USA

Dr. SIKANDER KUMAR

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

Dr. JOSÉ G. VARGAS-HERNÁNDEZ

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

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

Dr. SYED TABASSUM SULTANA

Principal, Matrusri Institute of Post Graduate Studies, Hyderabad

Dr. NEPOMUCENO TIU

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

Dr. SANJIV MITTAL

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

MUDENDA COLLINS

Head, Operations & Supply Chain, School of Business, The Copperbelt University, Zambia Dr. EGWAKHE A. JOHNSON

Professor & 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. & 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 TECLEGHIORGIS

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

<u>LEGAL ADVISORS</u>

JITENDER S. CHAHAL Advocate, Punjab & Haryana High Court, Chandigarh U.T. CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

<u>SUPERINTENDENT</u>

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 <u>M.S. Word format</u> after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. <u>infoijrcm@gmail.com</u> 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: _____

vi

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

NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. <u>**pdf.**</u> <u>**version**</u> is liable to be rejected without any consideration.
- b) The sender is required to mention the following in the SUBJECT COLUMN of the mail:

New Manuscript for Review in the area of (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

- c) There is no need to give any text in the body of the mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is expected to be below 1000 KB.
- e) Only the **Abstract will not be considered for review** and the author is required to submit the **complete manuscript** in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email within twenty-four hours and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
- g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
- 2. MANUSCRIPT TITLE: The title of the paper should be typed in **bold letters**, centered and fully capitalised.
- 3. AUTHOR NAME (S) & AFFILIATIONS: Author (s) name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address should be given underneath the title.
- 4. ACKNOWLEDGMENTS: Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
- 5. **ABSTRACT**: Abstract should be in **fully Italic printing**, ranging between **150** to **300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA**. *Abbreviations must be mentioned in full*.
- 6. **KEYWORDS**: Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.
- 7. **JEL CODE**: Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aeaweb.org/econlit/jelCodes.php. However, mentioning of JEL Code is not mandatory.
- 8. **MANUSCRIPT**: Manuscript must be in <u>BRITISH ENGLISH</u> prepared on a standard A4 size <u>PORTRAIT SETTING PAPER</u>. It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.
- 9. HEADINGS: All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
- 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.

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 http://ijrcm.org.in/

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

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

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

CONTRIBUTIONS TO BOOKS

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

JOURNAL AND OTHER ARTICLES

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

CONFERENCE PAPERS

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

UNPUBLISHED DISSERTATIONS

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

ONLINE RESOURCES

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

WEBSITES

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

A STUDY ON THE INFLUENCE OF ATTITUDINAL AND ENVIRONMENTAL FACTORS ON ENTREPRENEURIAL INTENTION

DR. JOHNEY JOHNSON ASST. PROFESSOR SCHOOL OF MANAGEMENT & BUSINESS STUDIES MAHATMA GANDHI UNIVERSITY KOTTAYAM

DR. SONIA KATHERIN MATHEW ASST. PROFESSOR MUSALIAR COLLEGE OF ENGINEERING & TECHNOLOGY PATHANAMTHITTA

ABSTRACT

The main purpose of this paper was to understand the influence of attitudes and the external environmental factors on students entrepreneurial intentions. To study the attitudinal factors, students general attitude i.e. their (attitude towards money, attitude towards change, and attitude towards competiveness) and the attitude toward entrepreneurship is taken in the study. To study the influence of external environmental factors the study employed variables like university environment, environment support and environment barriers of the students. A questionnaire form was developed with statements related to attitudes and external environment conditions. Convenience sampling method was used to collect the data. A total of 300 students were taken for the study. Factor analysis and regression analysis was used to test the hypotheses. The findings of the study proved that in case of general attitude - attitude towards money had significant influence on student's entrepreneurial intention. But attitude towards competitiveness and attitude towards change did not show significant influence on entrepreneurial intention. Attitude of students towards entrepreneurship also had significant influence on entrepreneurial intention. Pertaining to the external environment conditions, university environment, environment support and environment barriers showed an impact on entrepreneurial intention among students in Kerala.

KEYWORDS

entrepreneurial intention, attitudes, external environment.

1. INTRODUCTION TO THE STUDY

oday, the idea of entrepreneurship as an attractive alternative to wage employment among students in Kerala and all over India is escalating. There are a number of reasons for this tendency. Firstly, it is noticed that ventures started by well-educated entrepreneurs are growing quicker than the enterprises of their counterparts. Hence the importance of education for the successful performance of new ventures is well recognized by management practitioners and researchers. Second, due to the job stress, less job security and less opportunity, people are interested towards self-employment. Finally, the unemployment among graduates in Kerala has been growing during recent years.

Few universities in Kerala have responded to the changing framework conditions and new social demand on entrepreneurship education. Hence they offer a wide range of educational activities at graduation and post graduation level. Some of the affiliated private colleges are also offering entrepreneurial courses. Many good colleges in Kerala offer entrepreneurial training programs for engineering students and management students. Incubators are well functioning in some colleges as well. Kerala government is also taking number of initiatives like the start-up villages, TBI (incubator) in different parts of the state and making budgetary provisions in its annual budget for encouraging potential young entrepreneurs.

According to Krueger et al., (2000) entrepreneurial intention is one of the main predictor of future entrepreneurial behavior. Hence, investigating the factors determining entrepreneurial intention is an important issue in entrepreneurship research. In general, intention can be defined as "a state of mind directing a person's attention toward a specific object or a path in order to achieve something" (Vesalainen and Pihkala, 1999). Theory of planned behavior (Fishbein and Ajzen, 1975) is one of the common theoretical frameworks which explain pre start up processes. According to this theory behavioural intention is an immediate determinant of planned behaviour (Fishbein and Ajzen, 1975). According to Krueger et al., (2000) theory of planned behaviour can be applied when once behaviour is rare, hard to observe, or involves unpredictable time lags (Krueger et al., 2000). According to Autio et al., (1997), Krueger et al., (2000), entrepreneurship can also be viewed as a type of planned behaviour, for which intention models are appropriate. Some of the previous researches conducted by Begley et al., 1997; Davidsson, 1995; Franke and Luthje, 2004; Robinson et al., 1991; discussed the influence of personal and environment-based determinants on entrepreneurial intention (Luthje and Franke, 2003; Wang and Wong, 2004). Hence, the main objective of this paper was to understand the influence of attitude towards entrepreneurial intentions. To study the attitude towards change, and attitude towards competiveness) and the attitude toward entrepreneurship is taken in the study. To study the influence of external environmental factors the study employed variables like university environment, environment support and environment barriers of the study. To study the influence form was developed with statements related to attitudes and external environment support and environment barriers of the study. To study the influence of external environmental factors the study employed variables like university environment, environment suppo

2. ENTREPRENEURIAL INTENTION: LITERATURE REVIEW

In previous research regarding entrepreneurship and factors influencing the entrepreneurial intention personality characteristics of individuals were incorporated. A number of personality factors like need for achievement, risk taking propensity, internal locus of control, or innovativeness were considered for understanding entrepreneurial intention and success (Brockhaus and Horwitz, 1986). However, the personality approaches had drawbacks (Robinson et al., 1991). As an alternative to the personality theories, in 1990s the attitude approach become popular for predicting entrepreneurial intention (Douglas, 1999; Robinson et al., 1991). The present study continues along these lines.

Theory of planned behaviour, explains the impact of individual's attitudes on behaviour via intention. According to this theory, attitude has three fundamental antecedents of intention mainly personal attitude toward outcomes of the behaviour, perceived social norm, and perceived behavioural control. These three antecedents have proven to account variance in intentions (Fishbein and Ajzen, 1975). In general, attitudes can be defined as "a learned predisposition to respond in a consistently favourable or unfavourable manner with respect to a given object" (Fishbein and Ajzen, 1975). Attitudes are relatively less stable than personality traits and hence can be changed both across time and situations in benefit of the individual's interaction with the environment (Robinson et al., 1991). For this good reason, entrepreneurial attitudes are influenced by educators and practitioners. The previous studies conducted by Autio et al., (1997); Douglas, (1999); Krueger et al., (2000); Robinson et al., (1991) empirically confirmed the importance of attitudes, both in general and toward entrepreneurship, in explaining people's aspiration to create a new venture.

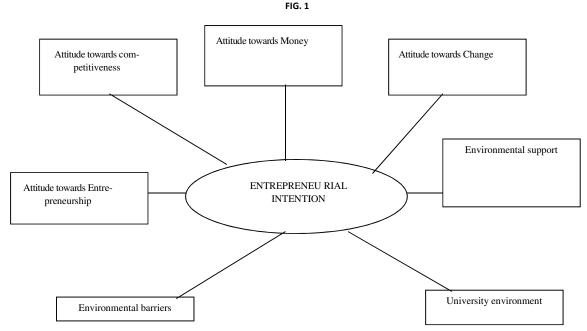
INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories http://ijrcm.org.in/

VOLUME NO. 7 (2017), ISSUE NO. 07 (JULY)

Douglas in (1999) conducted a study to find out the relationship between the intention to start one's own business and individual's attitudes toward income, independence, risk, and work effort. The results of his empirical study suggested that individuals with a more positive attitude toward independence and risk are more likely to become entrepreneurs. But people's attitudes to work efforts and attitude toward income (money) correlated negatively with the entrepreneurial intention. The results of Wang and Wong (2004) study contradicted to the findings of Douglas's study i.e. the study reported that risk-averse attitude do not influence entrepreneurial intention. Autio et al. (1997) examined the influence of attitudes toward achievement, autonomy, money, change, and competitiveness upon entrepreneurial intention and viewed it as the primary factors of entrepreneurial intention. Krueger et al. (2000) study found out attitude towards entrepreneurship and self-efficiency, are significant predictors of entrepreneurial intention. But they reported a non-significant impact of the remaining attitudinal variable, i.e. perceived social norm, on entrepreneurial intent. Study conducted by Franke and Luthje (2004) found a strong positive relationship between the attitude toward self-employment and the intention to become an entrepreneur. Luthje and Franke (2003) conducted another study among students of technical disciplines at the Massachusetts Institute of Technology and they examined the impact of personal dispositions and of perceived environmental conditions for founding a new venture on entrepreneurial intention. The results of their study revealed that the attitude toward entrepreneurship is the most important determinant of entrepreneurial intention. Some few studies in the entrepreneurship discipline focused on environmental conditions as determinants of people's aspiration to start a company. According to Aldrich and Zimmer (1986) individuals cannot be viewed as atomized decision-makers who operate as autonomous entities and according to Robinson et al., (1991) the attitudes do not exist "in isolation". Therefore, it is important to focus on the entrepreneurial process as an embedded process in a social, cultural and economic context which are considered as external environmental factors. Previous studies conducted by Autio et al., (1997); Begley et al., (1997) and Luthje and Franke, (2003) have also recognized the influence of external factors on an individual's interest to become an entrepreneur. Luthje and Franke (2003) study revealed that the student's entrepreneurial intention is also affected by perceived entrepreneurship-related barriers and support factors. Their study revealed that when students realized an unfriendly environment for new business start ups, e.g. credit conditions as being too restrictive, they were less likely to become entrepreneurs irrespective of their positive attitude towards self-employment. In another study conducted by Franke and Luthje (2004), they examined the influence of university environment on entrepreneurial intent. Results of their study revealed that the lower level of student's entrepreneurial intention is due to the negative approach of the university's to provide students with the knowledge required to start a business and to support the process of new venture creation actively. But studies conducted by Franke and Lethje (2004) and Autio et al. (1997) founded that the positive support provided by the university environment had a negative impact on entrepreneurial intention. The inconsistency in the findings of previous research indicates that there is still a necessity to improve our understanding of the preconditions of entrepreneurial intention and moreover such kind of studies is not conducted among students of Kerala. Hence a study is being developed in this direction.

3. CONCEPTUAL FRAME WORK AND HYPOTHESIS DEVELOPMENT FOR THE STUDY

This study has developed a conceptual frame work of entrepreneurial intention by incorporating both attitudes and external environmental factors based on prior research. The general attitude (attitude towards money, attitude towards change, and attitude towards competiveness), the attitude toward entrepreneurship, and the external environment conditions were the main factors used in the study to predict the entrepreneurial intention (Figure 1).



On the basis of the above figure-1, the following hypotheses were developed:

- H1: Positive attitude towards change in individuals can influence their intention to become entrepreneurs.
- H2: Positive attitude towards money in individuals can influence their intention to become entrepreneurs.
- H3: Positive attitude towards competitiveness in individuals can influence their intention to become entrepreneurs.
- H4: Positive attitude towards entrepreneurship in individuals can influence their intention to become entrepreneurs.
- H5: Individuals who perceive entrepreneurship-related support positively can have stronger intention to become entrepreneurs.
- H6: Individuals who perceive entrepreneurship-related barriers negatively can have weaker intention to become entrepreneur
- H7: Individuals who perceive university environment as entrepreneurship supportive can have stronger intention to become entrepreneurs.

4. RESULTS AND METHODOLOGY OF THE STUDY

Engineering and business students from ten colleges from state of Kerala were taken as samples. Convenience sampling method was used to collect the data. A total of 300 students were considered in the study. Factor analysis and regression analysis is used in the study. The sample consists of 78 business students between the age group of 18-21 years and 72 business students between the age group of 21-23 years, were as 64 engineering students were between the age group of 18-21 years and 86 engineering students were between the age group of 21-23 years. A total 142 students (from both engineering and business students) were between the age group of 18-21 and 158 students (from both engineering and business students) were between the age group of 21-23. Among business students 78 were males and 72 were females were as 82 students among engineering students were males and 68 students were females. A total of 160 students in the study were males and 140 students were females (Table-1).

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

http://ijrcm.org.in/

TABLE 1: DEMOGRAPHIC PROFILE Business Engineering Total						
Age 18 — 21	78	64	142			
21-23	72	86	158			
Total	150	150	300			
Male	78	82	160			
Female	72	68	140			
Total	150	150	300			
Source: survey data						

4.1 METHOD AND MEASUREMENT USED IN THE STUDY

The dependent variable of the study is entrepreneurial intention and independent variables of the study are general attitudes, attitude toward entrepreneurship, and perception of the external environment conditions. Few statements are taken from Autio et al. (1997) scale and it is modified according to the study. Five point Likert scale is used in the study were 1 = "strongly disagree" to 5 = "strongly agree". A total of 25 statements were incorporated in the questionnaire. All items used in the study are listed in Table -2.

4.2 RESULTS OF FACTOR ANALYSIS AND RELIABILITY

Principal component factor analysis was performed on independent variables (i.e. general attitudes (towards money, change, and competiveness), the attitude toward entrepreneurship and perception of the external environment condition) and on dependent variable (i.e. entrepreneurial intention) to define the underlying structure among the variables in the analysis (Table 3). Table 2 shows the finalized number of items included for each variable. For the purpose of the hypothesis testing only statements with factor loadings more than 0.60 were taken (Table 3). The reliability tests based on Cronbach's alpha measurements were conducted. The Cronbach Alpha for all measures is above 0.7. Thus, the results of the reliability of constructs can be considered to be satisfying (Table 3). In conclusion this study measured entrepreneurial intention with three items. General attitudes comprise three constructs, i.e. attitude toward competitiveness (two items), attitude toward money (two items), and attitude toward change (two items). The attitude toward entrepreneurship was also measured using two items. The perception of the college environment refers to the degree to which the college the students are studying is perceived as a supporting organization to start a new venture. The construct was measured by a set of four items. The perception of entrepreneurship-related support relates to the degree to which external conditions to start a business, particularly financing factors, are perceived positively. This construct includes two items and the perception of entrepreneurship-related barriers consists of three items.

TABLE 2: CONSTRUCTS USED IN ANALYSIS

Items	Construct
Are you interested in setting up your own business?	Entrepreneurial intention
Are you planning to set up a business during the next two years?	
I am prepared to do anything to be an entrepreneur	
In my college, people are encouraged to pursue their own ideas	College environment
The courses offered students with the knowledge required to start a new company	
The incubator in our college supports the start-up of new firms	
The creative atmosphere in our college inspires us to develop ideas for new businesses	
Banks do not readily give credit to start up companies	Environment support
It is hard to find capital providers in our place	
The sufficient subsidies are not available for new companies	Environment barriers
Qualified consultants as well as service support for new companies are not available in our place.	
I work harder in circumstances where my performance is compared with others	General attitude toward
It annoys me when others perform better than I do	competitiveness
Do you believe having high income is an indicator of success in your life	General attitude toward money
Is it important for you to make a lot of money	
Are you bored working in a stable environment	General attitude toward change
I need constant change to remain stimulated, even if this would mean higher uncertainty	
I'd rather be my own boss than have a secure job	Attitude toward entrepreneurship
I'd rather found a new company than be the manager of an existing one	

TABLE 3: FACTOR LOADINGS AND RELIABILITY OF SCALES

Constructs	No of items	Factor loading	Indicator reliability	Crobach Alpha	Factor reliability	Average variance explained
Entrepreneurial intent	3	0.764	0.593	0.746	0.860	0.673
		0.745	0.642			
		0.897	0.825			
University environment	4	0.897	0.665	0.811	0.873	0.633
		0.884	0.625			
		0.843	0.641			
		0.888	0.652			
Environmental support	2	0.834	0.629	0.703	0.805	0.674
		0.818	0.620			
Environmental barriers	3	0.873	0.463	0.774	0.802	0.577
		0.824	0.690	•		
		0.873	0.588			
General attitude toward Competitiveness	2	0.887	0.708	0.738	0.792	0.656
		0.780	0.504			
General attitude toward money	2	0.877	0.762	0.760	0.877	0.781
		0.878	0.779			
General attitude toward change	2	0.875	0.763	0.736	0.866	0.763
		0.852	0.754			
Attitude toward entrepreneurship	2	0.847	0.725	0.799	0.850	0.739
		0.852	0.713			

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 http://ijrcm.org.in/

4.3 RESULTS OF REGRESSION ANALYSIS AND DISCUSSION

Table -5, presents the regression estimation for entrepreneurial intention. From the table, it is understood that R² (=0.230) which implies that 23.0 percent of entrepreneurial intention can be explained by the seven independent variables. The proposed model was adequate as the F-statistic (= 62.630) was significant at the 5 percent level. This indicated that the overall model provides a statistically significant relationship between attitudes, perceived environment conditions and entrepreneurial intention. From Table-4 attitude towards money and attitude towards entrepreneurship were found to have a significant relationship with entrepreneurial intention. Therefore, hypothesis H2 and H4 is accepted. However, attitude toward change and attitude towards competitiveness was found to have no significant relationship with entrepreneurial intention. Hence, H1 and H3 were not statistically supported. But all the environmental factors i.e. university environment, environmental support and environmental barrier were found to have a significant relationship with entrepreneurial intention. Hence H5, H6 and H7 were accepted.

TABLE 4: REGRESSION RESULTS					
Model	coefficient	t-statistic			
(Constant)	3.666				
Attitude toward Competitiveness	0.079	0.959			
Attitude toward money	0.103	1.246*			
Attitude toward change	0.051	0.534			
Attitude toward entrepreneurship	0.113	1.981*			
University environment	0.152	2.327*			
Environmental support	0.119	2.227*			
Environmental barriers	0.226	4.051*			

TABLE 5					
R ²	Adjusted R ²	F	Sig F		
0.230	0.226	62.630	0.00		

Note:*significant at 5 per cent level/ Dependent Variable: entrepreneurial intention Source: SPSS generated result out of authors' data

5. CONCLUSION OF THE STUDY

The result of the study indicates that student's attitude towards money and attitude towards entrepreneurship have a significant relationship with their entrepreneurial intention. However, student's attitude toward change and attitude towards competitiveness was found to have no significant relationship with their entrepreneurial intention. But all the environmental factors i.e. students college environment, environmental support and environmental barrier were found to have a significant relationship with their entrepreneurial intention. Hence this study concludes by recommending universities and colleges in Kerala to start more entrepreneurial educational programs for students. Apart from theoretical subjects entrepreneurial education should give importance to practical sessions. It is also recommended to have interactive sessions with entrepreneurs, which will help the students to clear their quires regarding small start ups. Incubators in colleges can play an important role in developing student's interest in venture ownership. Students with innovative ideas should be encouraged at school level itself. Autonomy should be given to students for free thinking and for decision making. Schools in Kerala should promote role models and should organize business idea competitions with attractive awards. This can develop entrepreneurial intention and competiveness attitude in young people. Attitude towards money also showed a significant relationship with entrepreneurial intention; this finding shows that students are motivated by having good standard of living. Environmental support and environmental barriers also have a significant relationship with entrepreneurial intention, this finding shows the importance of environmental factors on entrepreneurial intention. This finding clearly mentions that if environmental support is less and environmental barriers are more than it will be very difficult for students to start an enterprise of their own.

Future career of students is a complex process. Most of the entrepreneurial intention studies addresses personal related perspectives but neglects various external circumstances that might influence students' career choice to start-up a business. Hence it is recommended that future research should place more emphasis on both human and environmental factors.

REFERENCES

- 1. Autio, E., Keeley, R.H. and Klofsten, M. (1997), "Entrepreneurial intent among students: testing an intent model in Asia, Scandinavia, and USA", Frontiers of Entrepreneurship Research, Babson College, Wellesley, MA.
- 2. Begley, T.M., Wee-Liang, T., Larasati, A.B., Rab, A. and Zamora, E. (1997), "The relationship between socio-cultural dimensions and interest in starting a business a multi-country study", *Frontiers of Entrepreneurship Research*, Babson College, Wellesley, MA.
- 3. Brockhaus, R.H. and Horwitz, P.S. (1986), "The psychology of the entrepreneur", in Sexton, D.L. and Smilor, R.E. (Eds), *The Art and Science of Entrepreneurship*, Ballinger, Cambridge, MA, pp. 25-48.
- 4. Douglas, E.J. (1999), "Entrepreneurship as a career choice: attitudes, entrepreneurial intentions, and utility maximization", Frontiers of Entrepreneurship Research, Babson College, Wellesley, MA.
- 5. Fishbein, M. and Ajzen, I. (1975), Belief, Attitude, Intention and Behavior: An Introduction to Theory and Research, Addison-Wesley, Reading, MA.
- 6. Franke, N. and Luthje, C. (2004), "Entrepreneurial intentions of business students: a benchmarking study", International Journal of Innovation and Technology Management, Vol. 1 No. 3, pp. 269-88.
- 7. Krueger, N.F., Reilly, M.D. and Carsrud, A. (2000), "Competing models of entrepreneurial intentions", *Journal of Business Venturing*, Vol. 15 Nos5-6, pp. 411-32.
- 8. Luthje, C. and Franke, N. (2003), "The 'making' of an entrepreneur. Testing a model of entrepreneurial intent among engineering students at MIT", *R&D Management*, Vol. 33 No. 2, pp. 135-147.
- 9. Robinson, P.B., Stimpson, D.V., Huefner, J.C. and Hunt, H.K. (1991), "An attitude approach in the prediction of entrepreneurship ", Entrepreneurship Theory and Practice, Vol. 15 No. 4, pp. 13-31
- 10. Vesalainen, J. and Pihkala, T. (1999), "Entrepreneurial identity, intentions and the effect of the push-factors", *Academy of Entrepreneurship Journal*, Vol. 5 No. 2, pp. 1-24.
- 11. Wang, C.K. and Wong, P.K. (2004), "Entrepreneurial interest of university students in Singapore", Technovation, Vol. 24 No. 2, pp. 163-172.

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 <u>infoijrcm@gmail.com</u> for further improvements in the interest of research.

If you have any queries, please feel free to contact us on our e-mail infoijrcm@gmail.com.

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

Looking forward to an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-Co-ordinator

DISCLAIMER

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

ABOUT THE JOURNAL

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

Our Other Fournals

AAL OF RESEAR

ATIONAL JOURNAL





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 http://ijrcm.org.in/

IV