

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 (2012) & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 5656 Cities in 191 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.	HEALTH INSURANCE SCHEME (AAWAZ) FOR DOMESTIC MIGRANT LABOURERS IN KERALA OPPORTUNITIES AND CHALLENGES <i>UMA.K & Dr. E. K. SATHEESH</i>	1
2.	FINANCIAL LITERACY: A STEP FORWARD TOWARDS SUCCESS <i>V.VIJAYA & Dr. V.MANICKAVASAGAM</i>	4
3.	ECONOMIC DEVELOPMENT AND ENVIRONMENTAL CHALLENGES: A CASE OF PUNJAB <i>Dr. JASDEEP KAUR DHAMI, Dr. MANISH GUPTA & SANGRAM SINGH</i>	8
4.	EQUIPPING EVERY LEARNER FOR 21ST CENTURY <i>Dr. AMARDEEP KAUR</i>	13
5.	A STUDY ON THE PROMOTION AND REWARD POLICY WITH REFERENCE TO RELIANCE DYEING WORKS TIRUPUR <i>Dr. S. KALAIYARASI</i>	15
6.	A STATISTICAL STUDY ON CUSTOMERS LOYALTY OF MOBILE PHONE SERVICES <i>LENIN JOHN & Dr. D. RANJITHAM</i>	20
7.	A STUDY ON CONSUMER SATISFACTION TOWARDS ORGANIC FOOD PRODUCTS IN COIMBATORE CITY <i>S. AMUDHA & Dr. M. KANAGARATHINAM</i>	24
8.	FACTORS INFLUENCING CUSTOMER LOYALTY: A STUDY ON ORGANISED FOOD & GROCERY OUTLETS <i>Dr. D. PADMA & A. SHANTHI</i>	27
9.	DYNAMIC CONGESTION CONTROL IN NETWORK LAYER FOR ADVANCED CLOUD COMPUTING <i>G. RAMASUBBAREDDY, K. RANGASWAMY & Dr. C. RAJABHUSANAM</i>	33
10.	ENTREPRENEURSHIP SKILL DEVELOPMENT IN VARIOUS BUSINESS SECTORS IN TAMILNADU <i>Dr. G. YOGANANDAN & T. VIGNESH</i>	36
11.	GROWTH AND DEVELOPMENT OF TELECOM SECTOR IN INDIA: AN OVERVIEW <i>Dr. N. VIJAYAKUMAR</i>	40
12.	FUTURE CLOSING PRICE, TRADING VOLUME AND OPEN INTEREST: EVIDENCE FROM STOCK FUTURES & INDEX FUTURES OF NIFTY 50 ON NSE IN INDIA <i>KERKAR PUJA PARESH & Dr. P. SRI RAM</i>	45
13.	FUTURE TRACK OF STRATEGIC GROWTH OF M-COMMERCE MARKET IN GLOBAL SCENARIO <i>Dr. VAIBHAV SHARMA</i>	55
14.	AN ANALYSIS OF CSR SPENDING IN INDIAN COMPANIES <i>NEHA PUSHPAK</i>	58
15.	REMITTANCES AND HOUSEHOLD SAVINGS AND INVESTMENT <i>SULTANA B. A. MAZUMDER</i>	62
16.	THE FUTURE OF BUSINESS IS DIGITAL MARKETING: A DESCRIPTIVE STUDY <i>BAJRANG LAL & Dr. AJMER SINGH</i>	67
17.	AN ANALYSIS OF THE USE OF STRATEGIC MANAGEMENT ACCOUNTING BY ZIMBABWEAN MEDICAL LABORATORIES IN HARARE <i>CHEZA ALEXANDER, MATAMANDE WILSON & KAPESA TONDERAI</i>	74
18.	GROWTH AND PROGRESS OF HANDLOOM INDUSTRY IN INDIA - A STUDY <i>VINAY KUMAR BOLLOJU & A. SREENIVAS</i>	79
19.	GENDER INCLUSIVITY IN IT-BPM SECTOR <i>SUMI.KV</i>	81
20.	E-COMMERCE IN INDIAN CONTEXT: A SWOT ANALYSIS <i>SALIM KHAN</i>	85
	REQUEST FOR FEEDBACK & DISCLAIMER	88

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 EHIUBUCHE

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. D. S. CHAUBEY

Professor & Dean, Research & Studies, Uttarakhand University, Dehradun

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. BOYINA RUPINI

Director, School of ITS, Indira Gandhi National Open University, New Delhi

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

P. SARVAHARANA

Assistant Registrar, Indian Institute of Technology (IIT), Madras

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. LALIT KUMAR

Faculty, Haryana Institute of Public Administration, Gurugram

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 TECLEGIORGIS

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 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. 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>

A STUDY ON CONSUMER SATISFACTION TOWARDS ORGANIC FOOD PRODUCTS IN COIMBATORE CITY

S. AMUDHA
ASST. PROFESSOR
DEPARTMENT OF COMMERCE
KONGUNADU ARTS & SCIENCE COLLEGE
COIMBATORE

Dr. M. KANAGARATHINAM
HEAD
DEPARTMENT OF COMMERCE & RESEARCH
NEHRU ARTS & SCIENCE COLLEGE
COIMBATORE

ABSTRACT

Organic farming system in India is not new and is being followed from ancient time. The demand for organic foods is increasing day by day. Worldwide consumers are becoming health conscious and are concerned about nutrition and the quality of food consumed. Consumers are also increasingly concerned with the food safety and the consumers are getting health conscious and are paying more attention to quality of food consumed. The present study aims at analysing the factors affecting satisfaction of consumers on organic food products. Using a well-structured survey of 550 respondents covering the Coimbatore city, Tamil Nadu. Suitable statistical tools have followed for analysis on consumer satisfaction.

KEYWORDS

organic farming, consumer satisfaction, health conscious, quality of food.

INTRODUCTION

Organic farming system in India is not new and is being followed from ancient time. It is a method of farming system which primarily aimed at cultivating the land and raising crops in such a way, as to keep the soil alive and in good health by use of organic wastes (crop, animal and farm wastes, aquatic wastes) and other biological materials along with beneficial microbes (bio fertilizers) to release nutrients to crops for increased sustainable production in an eco-friendly pollution free environment. As these food products are fresh, hygienic and healthy. Over the past decades, organic farming has experienced a considerable rise in most of the industrialized countries. The demand for organic foods is increasing day by day. Organic farming system in India is not new and is being followed from ancient time. The demand for organic foods is increasing day by day. Worldwide consumers are becoming health conscious and are concerned about nutrition and the quality of food consumed. Consumers are also increasingly concerned with the food safety and the consumers are getting health conscious and are paying more attention to quality of food consumed.

REVIEW OF LITERATURE

1. Rupesh Mervin and R.Velmurugan (2013) in their study ascertained that consumers attitude towards organic foods depends on gender, monthly income, area of residence and state of health.
2. Rupesh Mervin and R.Velmurugan (2013) in their study ascertained that consumer's preference towards organic foods depends on gender, age, occupation, monthly income, family status and level of awareness towards organic foods.
3. Hasnelly, Eddy Yusuf, (2012) in their study captioned, that the result of the review obtained from the research objectives above are expected to make an approach which is applicable in solving the problems faced by companies, especially the organic products companies, and other similar companies in general, especially those dealing with the market based consumer's value and satisfaction, also the consumer's loyalty.
4. Eva Sternfeld (2009) in her study at present organically grown food "made in China" is still a small - though fast growing - sector. The article takes a look at the development and current status of organic agriculture and organic food industry in China and discusses the prospects and limitations of the sector.
5. Frederike Lülfs-Baden, Achim Spiller, Anke Zühlsdorf and Matthias Mellin, (2008) in their study have indicated the importance of direct marketing for high quality farm products has increased during the past few years. The results emphasize the role of store atmosphere, consumer service and product quality as the main factors which influence consumer satisfaction.
6. Ramu Govindasamy, Marc DeCongelio, John Italia, Barbour, Karen Anderson (2001) in their research work "Empirically Evaluating Consumer Characteristics and Satisfaction with organic products" have stated that the consumers are willing to pay a premium of 20% or more for organic produce than conventional produce. They prefer to buy from the super markets.

NEED/IMPORTANCE OF THE STUDY

1. This study will point out the consumer satisfaction towards organic products.
2. This study will try to answer, how the consumer are satisfying with the organic products in Coimbatore?

STATEMENT OF THE PROBLEM

Though the price is high, consumers are satisfied with the organic products because of the quality and increasing health concerns in the last few years, consumers start preferring organic products has attracted growing research attention. The consumer's satisfaction is one of the curial factors to predict the consumers purchase tendency. So, the researcher is trying to describe the consumer's satisfaction towards organic food products in Coimbatore city.

OBJECTIVES

1. To measure the Consumer Satisfaction towards the organic products.
2. To suggest suitable measures thereof.

RESEARCH METHODOLOGY

AREA OF THE STUDY

The area of the study is confined to Coimbatore city.

SOURCES OF DATA

The primary data have been gathered directly from the respondents using through a structured questionnaire/interview schedule. The secondary data have been gathered from journals, Magazines and websites.

SAMPLING DESIGN OF THE STUDY

Convenient Sampling technique was used to select the respondents.

TOOLS FOR ANALYSIS

Regression Analysis

RESULTS & DISCUSSION

In order to find out the variables that determine consumer satisfaction, all the variables included for correlation analysis have been regressed on consumer satisfaction index. The following regression equation has been framed to ascertain the impact of the variables on consumer satisfaction.

$$CS = a + b_1 AOR + b_2 G + b_3 AG + b_4 EQ + b_5 OCC + b_6 TOF + b_7 SIF + b_8 NEM + b_9 MI + b_{10} FI + b_{11} FE + b_{12} POU + b_{13} KT + b_{14} CME + b_{15} BA + b_{16} FA + b_{17} CB + e$$

where,

- CS = Consumer Satisfaction
- a = Intercept Term
- b₁...b₁₇ = Regression Coefficients
- AOR = Area of Residence
- G = Gender
- AG = Age
- EQ = Educational Qualification
- OCC = Occupation
- TOF = Type of Family
- SIF = Status in Family
- NEM = Number of Earning Members
- MI = Monthly Income
- FI = Family Income
- FE = Family Expenditure
- POU = Period of Usage
- KT = Kilometers Traveled
- CME = Car Maintenance Expenditure
- BA = Brand Awareness
- FA = Feature Awareness
- CB = Car Brand
- e = Error Term

Determinants of Consumer Satisfaction -Multiple Regression Analysis.

TABLE 1

Variables	Regression coefficient	Standard error	t
Gender	-2.873**	0.835	-3.440
Age	0.023	0.037	0.622
Marital Status	-0.336	0.898	-0.374
Educational Qualification	0.147	0.307	0.479
Occupation	0.679**	0.202	3.369
Monthly Income	0.000	0.000	-0.395
Family Income	0.000*	0.000	2.418
Family Expenditure	0.000	0.000	-1.828
Type of Family	0.332	0.760	0.437
Status in Family	0.148	0.886	0.167
Look after Food Labels	-0.505	0.817	-0.619
Period of Consumption	0.855	0.450	1.899
Organic Foods Consumed	0.062	0.263	0.237
Frequency of Consumption	-0.785*	0.382	-2.052
Level of Awareness	0.189**	0.026	7.357
Level of Perception	0.437**	0.033	13.393

* Significant at five per cent level ** Significant at one per cent level

- Constant : 33.131
- Std. Error of Estimate : 4.093
- R² : 0.513
- R² : 0.527**

GENDER

The regression coefficient indicates that gender negatively influences consumers satisfaction. Male consumers have high level of satisfaction.

OCCUPATION

The regression coefficient indicates that occupation positively influences consumer’s satisfaction. Agriculturists have high level of satisfaction.

FAMILY INCOME

The regression coefficient indicates that family income positively influences consumer’s satisfaction. Consumer’s whose family income ranges above Rs. 60000 have high level of satisfaction.

FREQUENCY OF CONSUMPTION

The regression coefficient indicates that frequency of consumption negatively influences consumer’s satisfaction. Consumer’s who consume organic foods several times in a week have high level of satisfaction.

LEVEL OF AWARENESS

The regression coefficient indicates that level of awareness positively influences consumer's satisfaction. Consumer's who have high level of awareness on organic foods have high level of satisfaction.

LEVEL OF PERCEPTION

The regression coefficient indicates that level of perception positively influences consumer's satisfaction. Consumer's who have high level of perception on organic foods have high level of satisfaction.

The value of R² is found to be significant at one per cent level. This shows that the regression equation framed is a good fit. Around 52.70 per cent of variation in level of satisfaction is due to the select variables.

RECOMMENDATIONS/ SUGGESTIONS

- If price organic food product will reduce consumer will more satisfied.
- The Government can give subsidy for the organic food production.
- Consumers will increase if they get the organic products at subsidized rates.

CONCLUSION

The organic food industry, that organic food is safer, more nutritious, and tastes better than conventional food. These beliefs have fueled increased demand for organic food despite higher prices. The consumers will get more satisfaction if the products will get in a concessional price with the same quality.

LIMITATIONS

1. The time was very limit to conduct the research on the selected topic.
2. With respect to actual population the sample size was small.

SCOPE FOR FURTHER RESEARCH

The food product consumption which forms the healthy side of life through Organic food products, that replaces the artificial maturing which causes innumerable diseases to the immune system of the children to the grown-up. Thus, considerable research support will be necessary in the future to develop production techniques that will allow for the successful production of organic crops on a wider scale than is possible today.

REFERENCES

1. Rupesh Mervin and R.Velmurugan (2013), "Consumer's Preference towards Organic Food Products", Journal of Management and Science, Vol.3, No.1, pp.19-23
2. Rupesh Mervin and R.Velmurugan (2013), "Consumer's Attitude towards organic food products", Discovery, Vol.3, No.7, pp.15-18
3. Hasnelly, Eddy Yusuf, Analysis of Market-Based Approach on the Consumer Value and Consumer Satisfaction and Its Implication on Consumer Loyalty of Organic Products in Indonesia, Procedia - Social and Behavioral Sciences, 2012, Vol 40, pp 86 – 93.
4. Eva Sternfeld, Organic Food, Made in China, Hintergrundinformationen 10/2009 – 11. August 2009.
5. Frederike Lülfes-Baden, Achim Spiller, Anke Zühlsdorf and Matthias Mellin, Consumer satisfaction in farmer-to-consumer direct marketing, International Food and Agribusiness Management Review, 2008, Volume 11, Issue 2, pp 49 – 72.
6. Ramu Govindasamy, Marc DeCongelio, John Italia, Barbour, Karen Anderson, Empirically Evaluating Consumer Characteristics and Satisfaction with organic products, New jersey Agricultural Experiment Station, p-02139-1-01,2001, pp 1 – 70.

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

Our Other Journals

