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.

Registered & Listed at: Index Copernicus Publishers Panel, Poland & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 1667 Cities in 145 countries/territories are visiting our journal on regular basis.

CONTENTS

Sr.		Page No.
No.	TITLE & NAME OF THE AUTHOR (S)	r age No.
1.	EFFICIENCY AND PERFORMANCE OF e-LEARNING PROJECTS IN INDIA SANGITA RAWAL, DR. SEEMA SHARMA & DR. U. S. PANDEY	1
2.	AN ADAPTIVE DECISION SUPPORT SYSTEM FOR PRODUCTION PLANNING: A CASE OF CD REPLICATOR SIMA SEDIGHADELI & REZA KACHOUIE	2
3.	CONSTRUCT THE TOURISM INTENTION MODEL OF CHINA TRAVELERS IN TAIWAN	3
4.	WEN-GOANG, YANG, CHIN-HSIANG, TSAI, JUI-YING HUNG, SU-SHIANG, LEE & HUI-HUI, LEE FINANCIAL PLANNING CHALLENGES AFFECTING IMPLEMENTATION OF THE ECONOMIC STIMULUS PROGRAMME IN EMBU COUNTY, KENYA PAUL NJOROGE THIGA, JUSTO MASINDE SIMIYU, ADOLPHUS WAGALA, NEBAT GALO MUGENDA & LEWIS KINYUA KATHUNI	4
5.	IMPACT OF ELECTRONIC COMMERCE PRACTICES ON CUSTOMER E-LOYALTY: A CASE STUDY OF PAKISTAN TAUSIF M. & RIAZ AHMAD	5
6.	SOCIAL NETWORKING IN VIRTUAL COMMUNITY CENTRES: USES AND PERCEPTION AMONG SELECTED NIGERIAN STUDENTS DR. SULEIMAN SALAU & NATHANIEL OGUCHE EMMANUEL	6
7.	EXPOSURE TO CLIMATE CHANGE RISKS: CROP INSURANCE DR. VENKATESH. J., DR. SEKAR. S., AARTHY.C & BALASUBRAMANIAN. M	7
8.	SCENARIO OF ENTERPRISE RESOURCE PLANNING IMPLEMENTATION IN SMALL AND MEDIUM SCALE ENTERPRISES DR. G. PANDURANGAN, R. MAGENDIRAN, L.S. SRIDHAR & R. RAJKOKILA	8
9.	BRAIN TUMOR SEGMENTATION USING ALGORITHMIC AND NON ALGORITHMIC APPROACH K.SELVANAYAKI & DR. P. KALUGASALAM	9
10.	EMERGING TRENDS AND OPPORTUNITIES OF GREEN MARKETING AMONG THE CORPORATE WORLD DR. MOHAN KUMAR. R, INITHA RINA.R & PREETHA LEENA .R	10
11.	DIFFUSION OF INNOVATIONS IN THE COLOUR TELEVISION INDUSTRY: A CASE STUDY OF LG INDIA DR. R. SATISH KUMAR, MIHIR DAS & DR. SAMIK SOME	11
12.	TOOLS OF CUSTOMER RELATIONSHIP MANAGEMENT – A GENERAL IDEA T. JOGA CHARY & CH. KARUNAKER	12
13.	LOGISTIC REGRESSION MODEL FOR PREDICTION OF BANKRUPTCY ISMAIL B & ASHWINI KUMARI	13
14.	INCLUSIVE GROWTH: REALTY OR MYTH IN INDIA DR. KALE RACHNA RAMESH	14
15.	A PRACTICAL TOKENIZER FOR PART-OF SPEECH TAGGING OF ENGLISH TEXT BHAIRAB SARMA & BIPUL SHYAM PURKAYASTHA	15
16.	KEY ANTECEDENTS OF FEMALE CONSUMER BUYING BEHAVIOR WITH SPECIAL REFERENCE TO COSMETICS PRODUCT DR. RAJAN	16
17.	MANAGING HUMAN ENCOUNTERS AT CLASSROOMS - A STUDY WITH SPECIAL REFERENCE TO ENGINEERING PROGRAMME, CHENNAI DR. B. PERCY BOSE	17
18.	THE IMPACT OF E-BANKING ON PERFORMANCE – A STUDY OF INDIAN NATIONALISED BANKS MOHD. SALEEM & MINAKSHI GARG	18
19.	UTILIZING FRACTAL STRUCTURES FOR THE INFORMATION ENCRYPTING PROCESS UDAI BHAN TRIVEDI & R C BHARTI	19
20.	IMPACT OF LIBERALISATION ON PRACTICES OF PUBLIC SECTOR BANKS IN INDIA DR. R. K. MOTWANI & SAURABH JAIN	20
21.	THE EFFECTIVENESS OF PERFORMANCE APPRAISAL ON ITES INDUSTRY AND ITS OUTCOME DR. V. SHANTHI & V. AGALYA	21
22.	CUSTOMERS ARE THE KING OF THE MARKET: A PRICING APPROACH BASED ON THEIR OPINION - TARGET COSTING SUSANTA KANRAR & DR. ASHISH KUMAR SANA	22
23.	WHAT DRIVE BSE AND NSE? MOCHI PANKAJKUMAR KANTILAL & DILIP R. VAHONIYA	23
24.	A CASE APPROACH TOWARDS VERTICAL INTEGRATION: DEVELOPING BUYER-SELLER RELATIONSHIPS SWATI GOYAL, SONU DUA & GURPREET KAUR	24
25.	ANALYSIS OF SOURCES OF FRUIT WASTAGES IN COLD STORAGE UNITS IN TAMILNADU ARIVAZHAGAN.R & GEETHA.P	25
26 .	A NOVEL CONTRAST ENHANCEMENT METHOD BY ARBITRARILY SHAPED WAVELET TRANSFORM THROUGH HISTOGRAM EQUALIZATION SIBIMOL J	26
27.	SCOURGE OF THE INNOCENTS A. LINDA PRIMLYN	27
28.	BUILDING & TESTING MODEL IN MEASUREMENT OF INTERNAL SERVICE QUALITY IN TANCEM – A GAP ANALYSIS APPROACH DR. S. RAJARAM, V. P. SRIRAM & SHENBAGASURIYAN.R	28
29.	ORGANIZATIONAL CREATIVITY FOR COMPETITIVE EXCELLENCE REKHA K.A	29
30.	A STUDY OF STUDENT'S PERCEPTION FOR SELECTION OF ENGINEERING COLLEGE: A FACTOR ANALYSIS APPROACH SHWETA PANDIT & ASHIMA JOSHI	30
	REQUEST FOR FEEDBACK	31

CHIEF PATRON

PROF. K. K. AGGARWAL

Chancellor, Lingaya's University, Delhi Founder Vice-Chancellor, Guru Gobind Singh Indraprastha University, Delhi Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON

LATE SH. RAM BHAJAN AGGARWAL

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

CO-ORDINATOR

AMITA

Faculty, Government M. S., Mohali

ADVISORS

DR. PRIYA RANJAN TRIVEDI

Chancellor, The Global Open University, Nagaland

PROF. M. S. SENAM RAJU

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

PROF. M. N. SHARMA

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

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

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

CO-EDITOR

DR. BHAVET

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SANJIV MITTAL

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

PROF. ANIL K. SAINI

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

DR. SAMBHAVNA

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

DR. MOHENDER KUMAR GUPTA

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

DR. SHIVAKUMAR DEENE

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

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadhola, Yamunanagar

ASSOCIATE EDITORS

PROF. NAWAB ALI KHAN

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

PROF. ABHAY BANSAL

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

PROF. A. SURYANARAYANA

Department of Business Management, Osmania University, Hyderabad

DR. SAMBHAV GARG

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

PROF. V. SELVAM

SSL, VIT University, Vellore

DR. PARDEEP AHLAWAT

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

DR. S. TABASSUM SULTANA

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

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

TECHNICAL ADVISOR

Faculty, Government H. S., Mohali

DR. MOHITA

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadhola, Yamunanagar

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

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

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

3.

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects like Accounting Education; 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; Monetary Policy; Portfolio & Security Analysis; Public Policy Economics; Real Estate; Regional Economics; Tax Accounting; Advertising & Promotion Management; Business Education; Management Information Systems (MIS); Business Law, Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labor 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; Public Administration; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism, Hospitality & Leisure; Transportation/Physical Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Digital Logic; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Multimedia; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic and Web Design. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript **anytime** in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email address: infoijrcm@gmail.com.

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

		DATED:		
	IE EDITOR ECM			
Sul	bject: SUBMISSION OF MANUSCRIPT IN THE AREA OF			
(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)				
DE.	AR SIR/MADAM			
Ple	ease find my submission of manuscript entitled '	' for possible publication in your journals.		
	ereby affirm that the contents of this manuscript are original. Furthermore, ider review for publication elsewhere.	it has neither been published elsewhere in any language fully or partly, nor is		
l af	I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).			
Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.				
COI				
NA	AME OF CORRESPONDING AUTHOR:			
NA De:	AME OF CORRESPONDING AUTHOR:			
NA De:	AME OF CORRESPONDING AUTHOR:			
NA De: Aff	AME OF CORRESPONDING AUTHOR: esignation: filiation with full address, contact numbers & Pin Code:			
NA De: Aff Re: Mc	AME OF CORRESPONDING AUTHOR: esignation: filiation with full address, contact numbers & Pin Code: esidential address with Pin Code: obile Number (s): ndline Number (s):	7770		
NA De: Aff Res Mc Lar E-n	AME OF CORRESPONDING AUTHOR: esignation: filiation with full address, contact numbers & Pin Code: esidential address with Pin Code: esidential address with Pin Code: esidential Rumber (s): mail Address:	TYN.		
NA De: Aff Res Mc Lar E-n	AME OF CORRESPONDING AUTHOR: esignation: filiation with full address, contact numbers & Pin Code: esidential address with Pin Code: obile Number (s): ndline Number (s):	771		
NA De: Aff Res Mc Lar E-m	AME OF CORRESPONDING AUTHOR: esignation: filiation with full address, contact numbers & Pin Code: sidential address with Pin Code: obile Number (s): maline Number (s): mail Address: ternate E-mail Address:	77		
NA De: Aff Res Mc Lar E-m	AME OF CORRESPONDING AUTHOR: esignation: filiation with full address, contact numbers & Pin Code: sidential address with Pin Code: obile Number (s): maline Number (s): mail Address: ternate E-mail Address: DTES: The whole manuscript is required to be in ONE MS WORD FILE only (pdf.	version is liable to be rejected without any consideration), which will start from		
NA Des Aff Res Mo Lar E-n Alt NO a)	AME OF CORRESPONDING AUTHOR: esignation: filiation with full address, contact numbers & Pin Code: sidential address with Pin Code: obile Number (s): ndline Number (s): mail Address: ternate E-mail Address: OTES: The whole manuscript is required to be in ONE MS WORD FILE only (pdf. the covering letter, inside the manuscript.	The state of the s		
NA Des Aff Res Mo Lar E-n Alt	AME OF CORRESPONDING AUTHOR: esignation: filiation with full address, contact numbers & Pin Code: sidential address with Pin Code: obile Number (s): ndline Number (s): mail Address: ternate E-mail Address: OTES: The whole manuscript is required to be in ONE MS WORD FILE only (pdf. the covering letter, inside the manuscript. The sender is required to mention the following in the SUBJECT COLUMN	of the mail:		
NA Des Aff Res Mo Lar E-n Alt NO a)	AME OF CORRESPONDING AUTHOR: esignation: filiation with full address, contact numbers & Pin Code: sidential address with Pin Code: obile Number (s): ndline Number (s): mail Address: ternate E-mail Address: OTES: The whole manuscript is required to be in ONE MS WORD FILE only (pdf. the covering letter, inside the manuscript.			
NA Des Aff Res Mo Lar E-n Alt NO a)	AME OF CORRESPONDING AUTHOR: esignation: filiation with full address, contact numbers & Pin Code: esidential address with Pin Code: obile Number (s): mail Address: ternate E-mail Address: The whole manuscript is required to be in ONE MS WORD FILE only (pdf. the covering letter, inside the manuscript. The sender is required to mention the following in the SUBJECT COLUMN New Manuscript for Review in the area of (Finance/Marketing/HRM/Gen	of the mail: eral Management/Economics/Psychology/Law/Computer/IT/		
NAADee Afff Res Mc Larr E-n Alt NO a) b)	AME OF CORRESPONDING AUTHOR: esignation: filiation with full address, contact numbers & Pin Code: sidential address with Pin Code: obile Number (s): mail Address: ternate E-mail Address: DTES: The whole manuscript is required to be in ONE MS WORD FILE only (pdf. the covering letter, inside the manuscript. The sender is required to mention the following in the SUBJECT COLUMN New Manuscript for Review in the area of (Finance/Marketing/HRM/Gen Engineering/Mathematics/other, please specify) There is no need to give any text in the body of mail, except the cases whe The total size of the file containing the manuscript is required to be below	of the mail: eral Management/Economics/Psychology/Law/Computer/IT/ ere the author wishes to give any specific message w.r.t. to the manuscript. 500 KB.		
NA Dea Aff Res Mo Lar E-n Alt NO a) b)	AME OF CORRESPONDING AUTHOR: esignation: filiation with full address, contact numbers & Pin Code: sidential address with Pin Code: obile Number (s): mail Address: ternate E-mail Address: OTES: The whole manuscript is required to be in ONE MS WORD FILE only (pdf. the covering letter, inside the manuscript. The sender is required to mention the following in the SUBJECT COLUMN New Manuscript for Review in the area of (Finance/Marketing/HRM/Gen Engineering/Mathematics/other, please specify) There is no need to give any text in the body of mail, except the cases whe The total size of the file containing the manuscript is required to be below Abstract alone will not be considered for review, and the author is require	of the mail: eral Management/Economics/Psychology/Law/Computer/IT/ ere the author wishes to give any specific message w.r.t. to the manuscript. 500 KB.		

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

AUTHOR NAME (S) & AFFILIATIONS: The author (s) full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email

ABSTRACT: Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods,

MANUSCRIPT TITLE: The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

address should be in italic & 11-point Calibri Font. It must be centered underneath the title.

results & conclusion in a single para. Abbreviations must be mentioned in full.

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

INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

SCOPE FOR FURTHER RESEARCH

ACKNOWLEDGMENTS

REFERENCES

APPENDIX/ANNEXURE

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

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

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

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

CONTRIBUTIONS TO BOOKS

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

JOURNAL AND OTHER ARTICLES

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

CONFERENCE PAPERS

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

UNPUBLISHED DISSERTATIONS AND THESES

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

ONLINE RESOURCES

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

WEBSITES

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

EFFICIENCY AND PERFORMANCE OF e-LEARNING PROJECTS IN INDIA

SANGITA RAWAL RESEARCH SCHOLAR, SINGHANIA UNIVERSITY, JHUNJHUNU ASST. PROFESSOR (SR.SCALE) MAHARAJA AGRASEN INSTITUTE OF MANAGEMENT STUDIES **DELHI**

> DR. SEEMA SHARMA ASST. PROFESSOR INDIAN INSTITUTE OF TECHNOLOGY **DELHI**

DR. U. S. PANDEY ASSOCIATE PROFESSOR SCHOOL OF OPEN LEARNING UNIVERSITY OF DELHI **DELHI**

ABSTRACT

e-learning means providing education and learning with the help of electronic devices like computer and internet. It has changed the whole concept of the learning process that is why; its popularity is growing quite fast. In fact, e-learning is a very interactive and creative way of learning, it is very useful in developing countries like India where education is the most important area of concern for its development. Government has taken many initiatives in e-learning project in last few years to upgrade education system in the country. The International known projects like National Programme on Technology Enhanced Learning (NPTEL), National Mission on Education through ICT, National Knowledge Network, Sakshat Portal, e-Gyankosh, Pan Africa e-network project etc. has done credible work for the promotion and Development of e-learning. In this article researcher has tried to find out the efficiency and performance of these e-learning projects in India.



AN ADAPTIVE DECISION SUPPORT SYSTEM FOR PRODUCTION PLANNING: A CASE OF CD REPLICATOR

SIMA SEDIGHADELI RESEARCH ASST. RESEARCH CENTRE FOR COMPUTERS COMMUNICATION AND SOCIAL INNOVATION (RECCSI) LA TROBE BUSINESS SCHOOL LA TROBE UNIVERSITY MELBOURNE, AUSTRALIA

REZA KACHOUIE RESEARCH SCHOLAR RESEARCH CENTRE FOR COMPUTERS COMMUNICATION & SOCIAL INNOVATION (RECCSI) LA TROBE BUSINESS SCHOOL LA TROBE UNIVERSITY MELBOURNE, AUSTRALIA

ABSTRACT

Latest advances in information and computer technology and production planning methods as well as improvements in development of user-friendly interfaces have led to considerable growth in the development and application of Decision Support Systems (DSS) for production planning. This study provides an example of the development and implementation of an adaptive DSS for management of production planning for a manufacturing company -ShimaFilm. The system provides an optimized realtime production plan based on new and existing orders, priorities, availability of production lines and available raw material. The system includes Customer Prioritizing (CP), Human Resource Management (HRM), Inventory Replenishment (IR), and Preventive Maintenance (PM) subsystems.



CONSTRUCT THE TOURISM INTENTION MODEL OF CHINA TRAVELERS IN TAIWAN

WEN-GOANG, YANG ASSOCIATE PROFESSOR DEPARTMENT OF LEISURE SERVICE MANAGEMENT AND DEPARTMENT OF MARKETING & LOGISTICS MGT. CHAOYANG UNIVERSITY OF TECHNOLOGY TAIWAN

CHIN-HSIANG, TSAI RESEARCH SCHOLAR, PH. D. PROGRAM IN STRATEGIC DEVELOPMENT OF TAIWAN'S **INDUSTRY CHAOYANG UNIVERSITY OF TECHNOLOGY: &** ASST. PROFESSOR DEPARTMENT OF LEISURE AND RECREATION MANAGEMENT CHIHLEE INSTITUTE OF TECHNOLOGY TAIWAN

> **JUI-YING HUNG** ASST. PROFESSOR DEPARTMENT OF GOLDEN-AGER INDUSTRY MANAGEMENT CHAOYANG UNIVERSITY OF TECHNOLOGY TAIWAN

SU-SHIANG, LEE **PROFESSOR DEPARTMENT OF LEISURE SERVICE MANAGEMENT** CHAOYANG UNIVERSITY OF TECHNOLOGY TAIWAN

HUI-HUI, LEE MASTER DEPARTMENT OF LEISURE SERVICE MANAGEMENT CHAOYANG UNIVERSITY OF TECHNOLOGY **TAIWAN**

ABSTRACT

The study aims to explore the relationship among tourism image, experience marketing, customer value and behavioral intention with quantitative analysis and self-established questionnaire survey of China travelers. Targeting China travelers who stay in the Sun Moon Lake at Nantou County with 345 questionnaires distributed, reporting an up to 91.8% of return (317 valid questionnaires) in Taiwan. The research finding that the higher the tourism image, the higher intention in experience marketing relatively; Also, the better feeling the customer value, the higher the revisit intention when experience marketing reports a positive tendency; there is also a positive correlation between customer value and behavior intention.

FINANCIAL PLANNING CHALLENGES AFFECTING IMPLEMENTATION OF THE **ECONOMIC STIMULUS PROGRAMME IN EMBU COUNTY, KENYA**

PAUL NJOROGE THIGA CONSTTITUENCY FUND ACCOUNTS MANAGER CHUKA UNIVERSITY COLLEGE **KENYA**

> JUSTO MASINDE SIMIYU **LECTURER** CHUKA UNIVERSITY COLLEGE KENYA

> ADOLPHUS WAGALA **LECTURER** CHUKA UNIVERSITY COLLEGE **KENYA**

> NEBAT GALO MUGENDA **LECTURER** CHUKA UNIVERSITY COLLEGE KENYA

> LEWIS KINYUA KATHUNI **LECTURER** CHUKA UNIVERSITY COLLEGE KENYA

ABSTRACT

The Kenya's ESP though intended to be implemented in 2009/2010 financial year was still ongoing in October 2011. This study sought to make an insight into the Financial Planning challenges faced in the programme and their effect on the quality, completion and timeliness of implemented ESO projects. An expost facto research design was used in the study. The study covered the four constituencies in Embu County. The findings of this study will be important to all the stakeholders involved in the implementation of ESP projects including the CDF board, the departmental heads, the government and members of the public in several ways. The population of interest comprised of 1348 subjects from which a sample of 120 was selected using proportionate random sampling quide by Nassiuma (2000) formula. Questionnaires were pre-tested in Meru South District and found to be both reliable and valid followed by the actual data collection. Data collected was coded, edited, organized and cleaned. Analysis of data was by use of frequencies and percentages. Hypotheses were tested using chi-square test at 5% degree of significance. The study results indicated that financial planning challenges negatively affect the completion and timeliness in the implementation of ESP projects. The study recommends rolling out of a similar study in all the 47 counties.

IMPACT OF ELECTRONIC COMMERCE PRACTICES ON CUSTOMER E-LOYALTY: A **CASE STUDY OF PAKISTAN**

TAUSIF M. RESEARCH SCHOLAR **DEPARTMENT OF MANAGEMENT SCIENCES** COMSATS INSTITUTE OF INFORMATION TECHNOLOGY **WAH CANTT**

RIAZ AHMAD ASST. PROFESSOR **DEPARTMENT OF COMPUTER SCIENCES** COMSATS INSTITUTE OF INFORMATION TECHNOLOGY **WAH CANTT**

ABSTRACT

The purpose of this paper is to explore the impact of electronic commerce practices such as customization, care, and contact interactively on customer's E-loyalty. We collected data through structured questionnaires from customers of Amazon. We examined the relationship between independent variables i.e. care, customization, contact interactively and dependent variable customer's e-loyalty. This research study basically tries to find out the importance of electronic commerce tools and preferences of the customers of Amazon. Sample of 100 customers was taken to measure the extent of relationship among variables. We used t test, regression and correlation to test our hypothesis whether the relationship among variables is positive or either negative. The results of the study show that there is positive and significant relationship among independent variables i.e. Care, customization, contact interactively and dependent variable i.e. customer e-loyalty.



SOCIAL NETWORKING IN VIRTUAL COMMUNITY CENTRES: USES AND **PERCEPTION AMONG SELECTED NIGERIAN STUDENTS**

DR. SULEIMAN SALAU **LECTURER DEPARTMENT OF MASS COMMUNICATION** AHMADU BELLO UNIVERSITY ZARIA

NATHANIEL OGUCHE EMMANUEL STUDENT **DEPARTMENT OF MASS COMMUNICATION** AHMADU BELLO UNIVERSITY **ZARIA**

ABSTRACT

Social media culture has become one of the dominant cultures in 21st century. While there are divergent views about the significance of this technology, one thing is most definite – the youths, especially university students have incorporated the use of social media into their daily routine. This study evaluates the manner of interaction within the virtual community centres (social networking sites) and examines students' perception of this emerging technology. The study, conducted in Ahmadu Bello University, Zaria, a metropolitan university in Nigeria, surveyed 262 students out of which 120 (45.8%) and 110 (42%) were first and final year students respectively. The study, conducted within the theoretical ambience of mediamorphosis, found that most students use social media more to connect with their existing relationships than using it to create new relationships. In this regard, social networking could be described as an extension of face-to-face communication, a situation where old and new media live in mutual coexistence without abolishing the old ones. The study also revealed that mobile phone constitutes the most popular means through which the students access social media. Perceived negative effects of social networking as revealed by the study are time wastage, invasion of privacy, addiction and promotion of social vices.



EXPOSURE TO CLIMATE CHANGE RISKS: CROP INSURANCE

DR. VENKATESH. J ASSOCIATE PROFESSOR SCHOOL OF MANAGEMENT STUDIES ANNA UNIVERSITY OF TECHNOLOGY **COIMBATORE**

DR. SEKAR. S PRINCIPAL URUMU DHANALAKSHMI COLLEGE **KATTUR**

AARTHY.C RESEARCH SCHOLAR SCHOOL OF MANAGEMENT STUDIES ANNA UNIVERSITY OF TECHNOLOGY **COIMBATORE**

BALASUBRAMANIAN. M RESEARCH SCHOLAR SCHOOL OF MANAGEMENT STUDIES ANNA UNIVERSITY OF TECHNOLOGY COIMBATORE

ABSTRACT

This paper analyses the broadly used concepts of risk and exposure as they relate to climate and weather threats, reconceptualizes these terms in the context of climate change and explains this development using crop insurance as example. Government subsidization of insurance against risks related with contrary climatic situations and weather events, such as flood impairment and crop loss, may lead to discrete decisions that really raise the exposure of people, property and economic events to those risks. The methods that give rise to this phenomenon are important in accepting the exposure of social populations to climate change. In many areas, existing conditions that give rise to flooding or crop failure are likely to be intensified by climate change over coming eras. In the climate change field, susceptibility has been abstracted as a function of disclosure to risk and as a skill to adapt to the effects. In this context, crop insurance is possible adaptive measures. This treatment of exposure compares with similar ideas in insurance and risk management whereby actions that cause damage are known as threats, and physical conditions, such as climate change, that increase the outlook of a threat occurring, are known as physical threats.

SCENARIO OF ENTERPRISE RESOURCE PLANNING IMPLEMENTATION IN SMALL AND MEDIUM SCALE ENTERPRISES

DR. G. PANDURANGAN ASST. PROFESSOR **DEPARTMENT OF COMMERCE GOVERNMENT ARTS & SCIENCE COLLEGE** OOTY

R. MAGENDIRAN HEAD **DEPARTMENT OF MANAGEMENT STUDIES** EASA COLLEGE OF ENGINEERING & TECHNOLOGY NAVAKKARAI

L.S. SRIDHAR ASST. PROFESSOR **DEPARTMENT OF MANAGEMENT STUDIES** EASA COLLEGE OF ENGINEERING & TECHNOLOGY NAVAKKARAI

R. RAJKOKILA **LECTURER DEPARTMENT OF MANAGEMENT STUDIES** EASA COLLEGE OF ENGINEERING & TECHNOLOGY NAVAKKARAI

ABSTRACT

The study focuses on the application of ERP in the corporate organizations, particularly Small and Medium Enterprises. The research finds its interest on identifying the organizations which are already implemented ERP and its future course of plan. In this paper, we have been drawn the 100 companies for the sample, which are located the major parts of Tamil nadu. This paper emphasis that ERP implementation in Indian SMEs should extend its scope beyond the configuration to the process, enterprise, technology, vendor, end-user, performance, and quality. From this study, we found that the trend in ERP is attractive among SMEs; as the economy emerges from the recession and the organizations expect customized ERP applications in the affordability cost. Affordability is the first and foremost concern when it comes to ERP implementation in small and mid-size companies.

BRAIN TUMOR SEGMENTATION USING ALGORITHMIC AND NON ALGORITHMIC APPROACH

K.SELVANAYAKI **LECTURER** DEPARTMENT OF MASTER OF COMPUTER APPLICATIONS TAMILNADU COLLEGE OF ENGINEERING **COIMBATORE**

> DR. P. KALUGASALAM **PROFESSOR & HEAD DEPARTMENT OF SCIENCE & HUMANITIES** TAMILNADU COLLEGE OF ENGINEERING COIMBATORE

ABSTRACT

Tumor segmentation from Magnetic Resonance image (MRI) data is an important but time consuming manual task performed by medical experts. The aim of our research is to develop an effective algorithm for the segmentation of brain MR images and the ultimate goal to assist radiologists in the diagnosis of brain tumors. This paper describes two parallel approaches for brain tumor detection namely algorithmic and non algorithmic approaches. The performance of the paper is divided in to three phases, such as preprocessing & enhancement, segmentation and performance evaluation of two parallel approaches. In first phase, film artifacts and unwanted portions of MRI Brain image are removed, the noise and high frequency components of the MR images are removed using weighted median filter (WM). Second one is segmentation phase. It has two different approaches namely block based (BB) non algorithmic approach and algorithmic approach using meta heuristic algorithms such as Ant Colony Optimization (ACO) and Particle Swarm Optimization(PSO), Finally the performance of the above two algorithms and two approaches are evaluated. The results of our analysis are similar to the original radiologist findings. The original study is based on 50 real patients brain MRI in which an expert identified the brain tissue classes as well as the superior temporal gyros, amygdale, and hippocampus.



EMERGING TRENDS AND OPPORTUNITIES OF GREEN MARKETING AMONG THE CORPORATE WORLD

DR. MOHAN KUMAR. R
PROFESSOR & HEAD
DEPARTMENT OF MANAGEMENT STUDIES
SRI KRISHNA ENGINEERING COLLEGE
CHENNAI

INITHA RINA.R
RESEARCH SCHOLAR
BHARATHIAR UNIVERSITY
COIMBATORE

PREETHA LEENA .R RESEARCH SCHOLAR BHARATHIAR UNIVERSITY COIMBATORE

ABSTRACT

Environmental issues have gained importance in business as well as in public life throughout the world. The term green or eco has a growing concern at all levels. The destruction of forest, the appearance of holes in the ozone layer are widely published and creates a wave of concern about the destruction of our natural environment. Therefore many consumers are in favor of eco friendly products. This has created some impact on marketing. Green marketing involves developing and promoting products and services that satisfy customers want and need for Quality, Performance, Affordable Pricing and Convenience without having a detrimental input on the environment. This paper discusses the characteristics of green products, green marketing Mix, strategies, Certified eco friendly labels, benefits and problems of green marketing. It concludes that Green Marketing is the urgent need of the hour to save the environment and companies also gain competitive advantage through Green Marketing and by having certified eco friendly labels.



DIFFUSION OF INNOVATIONS IN THE COLOUR TELEVISION INDUSTRY: A CASE STUDY OF LG INDIA

DR. R. SATISH KUMAR
PROFESSOR
SCHOOL OF BUSINESS
ALLIANCE UNIVERSITY
BANGALORE

MIHIR DAS
PROFESSOR
SCHOOL OF BUSINESS
ALLIANCE UNIVERSITY
BANGALORE

DR. SAMIK SOME
PROFESSOR
SCHOOL OF BUSINESS
ALLIANCE UNIVERSITY
BANGALORE

ABSTRACT

Economic reforms in India have paved the way for entry of multinational corporations (MNCs) into the consumer durables market. LG Electronics India is the classic case of an MNC which captured the Indian market with wide range of consumer durables such as colour televisions, refrigerators, air conditioners, washing machines, microwave ovens, computers, vacuum cleaners, optical storage devices, and GSM mobile phones with its effective marketing strategies. LG's basic strategy was to quickly and effectively adapt its products and promotions to the Indian market environment. LG's success lies in offering technologically advanced products at an affordable price both in urban and rural India. This study analyses the impact of LG's effective marketing strategies on its position and growth in the Indian CRT colour television market using the Bass model for diffusion of innovations. The analysis has identified the sales potential for LG's CRT colour televisions, and has indicated the peak point and the subsequent decline in sales forecast for the same. It also suggested that LG should change its marketing strategies in order to improve its sales potential in the coming years.



TOOLS OF CUSTOMER RELATIONSHIP MANAGEMENT – A GENERAL IDEA

T. JOGA CHARY HEAD DEPARTMENT OF M.B.A. AURORA'S SCIENTIFIC & TECHNOLOGICAL RESEARCH ACADEMY BANDLAGUDA

CH. KARUNAKER

ASST. PROFESSOR

DEPARTMENT OF M.B.A.

NEW SCIENCE DEGREE & P.G. COLLEGE

HANAMKONDA

ABSTRACT

Customer satisfaction is an antecedent to customer loyalty. A company with a large number of loyal customers gains advantage over its competitors. However, achieving sustained customer satisfaction and retention are becoming more challenging as the expectations of customers are increasing day by day. Companies are therefore using innovative tools to satisfy customers, which helps in retaining their loyalty. This article focuses on innovative Customer Relationship Management (CRM) tools used by various companies, which lead towards improved customer satisfaction and loyalty. The CRM tools thus help in strengthening the firms' competitive advantage.



LOGISTIC REGRESSION MODEL FOR PREDICTION OF BANKRUPTCY

ISMAIL B
PROFESSOR
DEPARTMENT OF STATISTICS
MANGALORE UNIVERSITY
MANGALAGANGOTHRI

ASHWINI KUMARI LECTURER DEPARTMENT OF STATISTICS M. G. M. COLLEGE UDUPI

ABSTRACT

One of the most significant threats of a national economy is the bankruptcy of its banks. Estimation of bankruptcy provides invaluable information on which governments, investors and shareholders can base their financial decisions in order to prevent possible losses. In this paper model was developed using stepwise logistic regression with financial ratios to make bankruptcy predictions. Descriptive statistics, correlations and independent T-test are used for testing to see the characteristics of each variable on both failed and non-failed banks. Samples were developed by using financial ratios from 16 nationalised banks in India. The result from empirical study reveals that the financial ratios related to one year prior model are better than two year prior model for the purpose of prediction. The result of statistical test has pointed out that owners fund as percentage of total source, long term debt/equity and quick ratio are the significant in predicting bankruptcy. The Nagelkerke R² indicated 84.4% of the variation in the outcome variable. The predictability accuracy of the model with owners fund as percentage of total source is 87.5% which is under 95%confidence level.



INCLUSIVE GROWTH: REALTY OR MYTH IN INDIA

DR. KALE RACHNA RAMESH FACULTY & SECRETARY HUMAN SCOPE INSTITUTE PUNE

ABSTRACT

An empirical analysis of contemporary developed and developing economies shows more or less similar kind of pattern of economic evolution, which represents a natural shift from preindustrial to industrial and finally to post industrial societies. Thus, an underdeveloped economy is characterised by a predominant share of agriculture, with development the share of industry increases and that of agriculture declines and subsequently after reaching high level of development the services sector increases in importance becoming a major component of the economy. In a highly developed economy, services sector is the highest contributor to the Gross Domestic Product (GDP). This model of evolution has proved to be true in relation to all the developed nations. In a way, it means that growth of service sector leads to inclusive growth of the economy wherein the benefits of economic growth are distributed among all the sections of the economy equally and not restricted to only selected few. Analyzing the growth of Indian economy, on these lines policy makers claim that India has successfully climbed the ladder of development following the same pattern where, in 1990 according to the Central Statistical Organization (CSO) the sectoral shares in India's GDP for Agricultural, Secondary and Tertiary sectors in terms of percentage were 58, 15 and 28 respectively whereas in the year 2006 the sectoral distribution was 19%, 27% and 55% respectively. This data proves that India today is in the third stage of development which is associated with dominant "Service Sector". The author of this paper does not doubt the credibility of the claim on the part of the policymakers but in a country where 5000 cases of farmers suicide has been registered, nearly 10% of the population is doing earthwork on Rs 50/- per day with the tools invented in 18th century, 25% of the population is below poverty line and another 25% in clinging tangentially to the poverty line, can we actually call this development.



A PRACTICAL TOKENIZER FOR PART-OF SPEECH TAGGING OF ENGLISH TEXT

BHAIRAB SARMA
RESEARCH SCHOLAR
DEPARTMENT OF COMPUTER SCIENCE
ASSAM UNIVERSITY
SILCHAR

BIPUL SHYAM PURKAYASTHA
PROFESSOR
DEPARTMENT OF COMPUTER SCIENCE
ASSAM UNIVERSITY
SILCHAR

ABSTRACT

Tokenization is an important task in part of speech tagging. A token is a tiny part of a sentence with individual meaning. In part-of-speech tagging, all taggers must tokenize each input sentence into smaller parts before classified. The performance of a tagger is based on how accurately its tokenizer tokenizes it's given input sentence. Depending on grammatical and inflectional rules, different approaches are used for different languages in taggers. In this paper we present a practical approach of English text tokenization. Although English is comparatively less morphologically inflected language, there are some special issues that should be considering in POS tagging. We develop a process with some special consideration which tokenizes sentences in multiple succession, so that maximum accuracy could be expected. We excluded formatted texts, graphics, tables and images from our consideration. Here a user can upload a text file written in English and the model separates each component into an array and taking each part into special consideration given in the sequence of token that consist in the file. The output of this model can input to the analyser for lexical analysis and tagged with proper tags.



KEY ANTECEDENTS OF FEMALE CONSUMER BUYING BEHAVIOR WITH SPECIAL REFERENCE TO COSMETICS PRODUCT

DR. RAJAN ASSOCIATE PROFESSOR DELHI SCHOOL OF MANAGEMENT DELHI TECHNOLOGICAL UNIVERSITY DELHI

ABSTRACT

The basic purpose of this study is to gain a better understanding of the determinants of female consumer buying behavior with special reference to cosmetics products. A shopping mall administration survey was conducted to collect primary data. An exploratory factory analysis was run to identify key determinants of the female consumer buying behaviour. Various statistical tests like Chi-square, Regression and ANOVA were conducted to test the stated hypothesis. Results of the study indicate that utilitarian/functional benefits, perceived brand value and perceived credibility of communication play a significant role in shaping the female consumer buying behavior among both the age group under study. The study found a significant relationship between marital status and spending on cosmetics. The study suffers from three major limitations of small sample size, requirement of a cross cultural analysis and use of multivariate data analysis techniques like SEM for estimating relationships among variables simultaneously. The paper is an empirical document that can be used to frame creative marketing strategies and suggest various antecedents to marketers, policy- makers and all those who are looking to enhance customer value and satisfaction and making their offering more convenient, better and economic.



MANAGING HUMAN ENCOUNTERS AT CLASSROOMS - A STUDY WITH SPECIAL REFERENCE TO ENGINEERING PROGRAMME, CHENNAI

DR. B. PERCY BOSE ASSOCIATE PROFESSOR **DEPARTMENT OF MANAGEMENT STUDIES** ER.PERUMAL MANIMEKALAI COLLEGE OF ENGINEERING KONERIPALLI

ABSTRACT

One of the toughest challenges faced by engineering colleges today is how to drive success by effectively managing the moments where teachers interact with students. Faculty and Students are the very important stakeholders of engineering colleges. The students are considered as customers and the faculties are considered as employees of the organization. Therefore it is very important to manage the experiences of these two entities, as true value and profit comes from the teacher and student encounters in the classroom. This exploratory research paper is the summary of a survey conducted on 200 faculties and students of engineering colleges across Chennai. The research questions of the study are :(1)1 Is there any human error during the encounter between the faculties and students?(2)What would be the impact of human (faculty) errors on the satisfaction levels of the students? (3)What are the different human encounters which lead in affecting student's interest towards the classes (4) How does one analyse the impact of human encounters towards the overall performance of the college? Further the study focuses on reducing variability and improving performance during the encounters between faculties and students through exploring possible training methodologies to keep both engaged.



THE IMPACT OF E-BANKING ON PERFORMANCE – A STUDY OF INDIAN NATIONALISED BANKS

MOHD. SALEEM
ASSOCIATE PROFESSOR
DEPARTMENT OF ECONOMICS
KAMLA LOTIA S.D. COLLEGE
LUDHIANA

MINAKSHI GARG
ASST. PROFESSOR
DEPARTMENT OF ECONOMICS
KAMLA LOTIA S.D. COLLEGE
I UDHIANA

ABSTRACT

Banks all over the world make significant investments in information and communication technologies (ICT) aiming to increase their efficiency. It is of critical importance to investigate the impact of these investments on banks performance. The role of information and communication technology and its effect on the productivity both at micro and the macro level has been a subject of recent debate in economics. World over the contribution of information technology to the efficiency of a system, especially in the service sector, is being questioned. Still this relation is an unresolved paradox. This paper presents the results of an empirical investigation of the effect of ICT investments on performance of banks measured through comprehensive index of performance. The study is based on a research dataset of eleven nationalised banks which has been collected from head offices and websites of banks. Using the time series database of Reserve Bank of India, covering the period 1998 to 2010, an information technology index and a performance index is derived. Empirical prognostication of the relation has been done using the correlation, regression and other techniques. Study confirms that contribution of technology to bank's performance has a differential behaviour. It contributes positively only to those banks where some preconditions conducive to performance are existing, e.g., trained manpower, size and scale of business. It shows that bank's performance is related not just to its technological stance but to other areas of competencies.



UTILIZING FRACTAL STRUCTURES FOR THE INFORMATION ENCRYPTING PROCESS

UDAI BHAN TRIVEDI
ASSOCIATE PROFESSOR
INSTITUTE OF MANAGEMENT STUDIES
DEHRADUN

R C BHARTI
ASST. PROFESSOR
INSTITUTE OF MANAGEMENT STUDIES
DEHRADUN

ABSTRACT

Information security is the process which describes all measures taken to prevent unauthorized use of electronic data, whether this unauthorized use takes the form of destruction, disclosure, modification, or disruption. Information security and Cryptography are interconnected and share the common services of protecting the confidentiality, integrity and availability of the information. In the encryption process, information security uses Cryptography to shift the information into the cipher form which does not allow it to be used by unauthorized personnel. Cryptography is one of the most important fields in computer security. It is a method of transferring private information and data through open network communication, so only the receiver who has the secret key can read the encrypted messages which might be documents, phone conversations, images or other form of data. To implement privacy simply by encrypting the information intended to remain secret can be achieved by using methods of Cryptography. The information must be scrambled, so that other users will not be able to access the actual information. In this paper we propose new public-key primitives based on Mandelbrot and Julia Fractal sets. The Fractal based key exchange protocol is possible because of the intrinsic connection between the Mandelbrot and Julia Fractal sets. In the proposed protocol, Mandelbrot Fractal function takes the chosen private key as the input parameter and generates the corresponding public key. Julia Fractal function is then used to calculate the shared key based on the existing private key and the received public key.



IMPACT OF LIBERALISATION ON PRACTICES OF PUBLIC SECTOR BANKS IN INDIA

DR. R. K. MOTWANI ASSOCIATE PROFESSOR DEPARTMENT OF MANAGEMENT STUDIES GOVERNMENT ENGINEERING COLLEGE AJMER

SAURABH JAIN MANAGEMENT GRADUATE AJMER

ABSTRACT

Knowing the importance of strengthen financial system for mobilizing of financial savings, putting them to productive use and transforming various risks many developing economies adopted a series of financial sector liberalization measures in the late 1980s and early 1990s. The measures included interest rate liberalization, entry deregulations for foreign banks, reduction of reserve requirements and removal of credit allocation. Domestic banks were also given access to cheap loans across the globe and allocate those resources to different sector of domestic economy. This paper focuses on public sector bank in India's banking sector, which has been attracting increasing attention since 1991 when a financial reform programme was launched. It assesses whether the reform programme has been successful so far in bringing welcoming change in practices of public-sector banks and if so, what elements of the practices have changed significantly.



THE EFFECTIVENESS OF PERFORMANCE APPRAISAL ON ITES INDUSTRY AND ITS OUTCOME

DR. V. SHANTHI

ASSOCIATE PROFESSOR

DEPARTMENT OF MANAGEMENT STUDIES

G K M COLLEGE OF ENGINEERING & TECHNOLOGY

CHENNAI

V. AGALYA DEPARTMENT OF MANAGEMENT STUDIES G K M COLLEGE OF ENGINEERING & TECHNOLOGY CHENNAI

ABSTRACT

Using establishment data from the ITES (Information Technology Enabling Service) Industry appraisal, this paper estimates the determinants of performance appraisal systems. On the basis of performance appraisal by their higher authorities, superior, peer group, self evaluation and customers the individual performance has been evaluated. The results indicate that performance appraisal is associated with employees required more transparency among the evaluation part in the existing performance appraisal system. As a observation from these survey the providing guidance at a appropriate time to satisfied the employee with work moral. The results also show that complementary human resource management practices, such as formal training and incentive pay, are associated with an increased likelihood of performance appraisal, which would increase the productivity, goodwill and quality standards of the company.



CUSTOMERS ARE THE KING OF THE MARKET: A PRICING APPROACH BASED ON THEIR OPINION - TARGET COSTING

SUSANTA KANRAR SR. ASST. PROFESSOR DEPARTMENT OF M.B.A. SEACOM ENGINEERING COLLEGE HOWRAH, WEST BENGAL

DR. ASHISH KUMAR SANA READER **DEPARTMENT OF COMMERCE** UNIVERSITY OF CULCUTTA KOLKATA, WEST BENGAL

ABSTRACT

It is well recognized throughout the world that customers are the kings of the today's market. Their opinions are very vital at the time of designing of the products, features of the products and also at the time of fixing the price of the products. This is more applicable in the case of luxurious products. In target costing customers opinions are first taken to know how much price they are willing to provide for a product and based on this price, costs are determine and final decision are taken for the products. Customer's views play very vital role in decision-making process in target costing. At present the supply of products are more than the actual needs of the consumers in the business world and for this reason gradually manufacturer are going under the control of customers. Target costing is the way to win this situation.



WHAT DRIVE BSE AND NSE?

MOCHI PANKAJKUMAR KANTILAL **ASST. PROFESSOR VJKM INSTITUTE OF MANAGEMENT AND COMPUTER STUDIES VADU**

DILIP R. VAHONIYA ASST. PROFESSOR INTERNATIONAL AGRIBUSINESS MANAGEMENT INSTITUTE ANAND AGRICULTURAL UNIVERSITY ANAND

ABSTRACT

In the economic environment of the information age, the performance of the stock market is considered as an important indicator of the health of a nation's economy. Typically, the performance of any stock market is reflected through stock market prices. When the stock Market tumbles, investors and others become nervous about the Weakness of the economy. When the stock market is strong and steady, everyone senses economic prosperity. It can be difficult to predict the price of stocks, because those prices vary constantly based on a variety of factors. There are many sorts of factors contribute to changes in stock market. The purpose of this paper is to explore factors affecting Indian stock market BSE Sensex and NSE Nifty.



A CASE APPROACH TOWARDS VERTICAL INTEGRATION: DEVELOPING BUYER-**SELLER RELATIONSHIPS**

SWATI GOYAL ASST. PROFESSOR DEPARTMENT OF MANAGEMENT **CONTINENTAL GROUP OF INSTITUTES JALVERA**

SONU DUA ASST. PROFESSOR **DEPARTMENT OF MANAGEMENT** LOVELY SCHOOL OF MANAGEMENT LOVELY PROFESSIONAL UNIVERSITY **PHAGWARA**

GURPREET KAUR ASST. PROFESSOR **DEPARTMENT OF MANAGEMENT** LOVELY HONOUR SCHOOL OF BUSINESS LOVELY PROFESSIONAL UNIVERSITY **PHAGWARA**

ABSTRACT

Vertical integration is a key strategic management decision which requires research support. Existing literature is extensive but is preoccupied with measures of the extent of vertical integration rather than the fundamental effectiveness of the strategy. This paper identifies the key issues relating to vertical integration and the extent to which these are addressed by existing methodologies. The purpose of this paper is to provide examples of how vertical integration can be used to a firm's advantage. Most prior research has focused on vertical integration or strategic outsourcing in isolation to examine their effects on important performance outcomes. In contrast, we focus on the simultaneous pursuit of vertical integration and strategic outsourcing. Using a case study approach, this paper examines four separate business entities that currently use vertical integration as part of their business strateav.



ANALYSIS OF SOURCES OF FRUIT WASTAGES IN COLD STORAGE UNITS IN TAMILNADU

ARIVAZHAGAN.R
ASST. PROFESSOR
SCHOOL OF MANAGEMENT
SRM UNIVERSITY
KATTANKULATHUR

GEETHA.P

ASST. PROFESSOR

DEPARTMENT OF FOOD PROCESS ENGINEERING

SRM UNIVERSITY

KATTANKULATHUR

ABSTRACT

Inspite of being the second largest producer of fruits, nearly 72 % of fruits is wasted in India. With a high percentage of waste of fruits, the value loss could be imagined. By minimizing wastage of fruits, the return to producer, processors and retail vendors could be increased considerably. Cold storage plays major role to rescue these problems. Since fruits wastage in processing stage and retail outlets already been done by the same researcher, he came to know that cold storage also causing wastage at some extent. Hence analysis of sources for wastage of fruits in cold storage is undertaken to suggest ways out to minimize this loss and improve the return to the producer, processors and retail vendors. Data has been collected from 37 cold storage units in Tamilnadu through in-depth interview with top level management executives. It is found that around 34% of fruits are getting waste from entry to exit in cold storages. This study has found major sources of wastages and prioritizes them based on quantity and value loss. This research is confined to the cold storage units in Tamilnadu, which is one of leading producer of fruits in India.



A NOVEL CONTRAST ENHANCEMENT METHOD BY ARBITRARILY SHAPED WAVELET TRANSFORM THROUGH HISTOGRAM EQUALIZATION

SIBIMOL J ASST. PROFESSOR DEPARTMENT OF COMPUTER SCIENCE & ENGINEERING BASELIOS MATHEWS II COLLEGE OF ENGINEERING SASTHAMCOTTA

ABSTRACT

This paper proposes a scheme for arbitrarily shaped wavelet transform based on a generalization of histogram equalization (HE). The proposed method reduces the extreme level changes. This method applies pixel filling to each pixel in non enhanced area of the image by mean levels of surrounding pixels and extract the image using some morphological operations. It decomposes the image with wavelet transform and constructs differential operator using fractional difference equation, then obtains the enhanced image through computing with wavelet coefficients. Apply histogram equalization for the smoothening of an image. And it equalizes the wavelet coefficients. Through the variation of one or two parameters, the resulting process can produce a range of degrees of contrast enhancement.



SCOURGE OF THE INNOCENTS

A. LINDA PRIMLYN ASST. PROFESSOR SCOTT CHRISTIAN COLLEGE (AUTONOMOUS) NAGERCOIL

ABSTRACT

It is being recognised now that the children are having a separate legal status and are entitled to various special rights. In reality, the practical implementation and realization of these rights is a debatable issue. Innocents are exposed to all forms of exploitation and blatant violations of their rights. They fall a prey to various forms of abuses and exploitations by the adults. In the real world, their scourge results in child labour, psychological ill-treatment, sexual abuse, physical injury, psychological trauma and even death. The need of the hour is to educate the near and dear ones to stop female infanticide and to bring awareness against the illegal and unlawful action. The paper foregrounds to look back and to review as to how far one has succeeded in the protection of the rights of the children who are the nation's most important asset. A study has been undertaken to show why the children are under bondage and how to make them aware of their rights and to bring them out of their bondage. The main objective of this paper is to make the public aware of the rights of the children, and the denial or violation of such rights implied by child labour. The paper also discusses the area how the Government interferes and takes enough steps for favouring the fullest development of very child. Also it tries to give some practical solutions for the protection of child rights.



BUILDING & TESTING MODEL IN MEASUREMENT OF INTERNAL SERVICE QUALITY IN TANCEM – A GAP ANALYSIS APPROACH

DR. R.P.C.S. RAJARAM

ASST. PROFESSOR

DEPARTMENT OF BUSINESS ADMINISTRATION

KALASALINGAM UNIVERSITY

KRISHNANKOVIL

V. P. SRIRAM

ASST. PROFESSOR

DEPARTMENT OF BUSINESS ADMINISTRATION

KALASALINGAM UNIVERSITY

KRISHNANKOVII

SHENBAGASURIYAN.R LECTURER S.VEERASAMY CHETTIAR COLLEGE OF ENGINEERING & TECHNOLOGY PULIANGUDI

ABSTRACT

This research paper reviews internal customer (employees) satisfaction in TANCEM at Alangulam in Virudhunagar district and proposed to investigate the relationship between the perceived and expected service quality among employees. The findings reveals that there is a service gap between internal customer expectations and perceptions, in terms of the quality of the service provided by TANCEM, meaning that customer's expectations of service quality were not met. The explorative factor analysis showed that "responsiveness and tangibles" were the most influential dimensions (factors) in this study for predicting the internal customer satisfaction. These factors had the service gap scores, suggesting that internal customer's perception fell seriously short of their expectations. In conclusion, delivering quality service will be an essential condition for success of TANCEM. While the future importance of delivering quality service is easy to discern and to agree on, doing so presents some difficult and intriguing management issues.



ORGANIZATIONAL CREATIVITY FOR COMPETITIVE EXCELLENCE

REKHA K.A SR. LECTURER DEPARTMENT OF MANAGEMENT STUDIES & RESEARCH NAGARJUNA COLLEGE OF ENGINEERING & TECHNOLOGY BANGALORE

ABSTRACT

Can organizational creativity lead to competitive excellence? The purpose of this paper is to develop a model linking organizational creativity to competitive excellence. Drawing upon existing theoretical evidence the paper develops and presents a conceptual model of the relationship between creativity and competitive excellence. In this era of globalization and competition, creativity is considered to be a key factor for survival, success and excellence of organizations (Peter Cook, 1998). While creativity is generally of three types, viz. individual creativity, group/team creativity and organizational creativity, this study focuses on organizational creativity. The methodology adopted is based on case study. This paper presents a case study to support the Conceptual model and depending on the literature reviews, as well as findings from the case, it is to measure creativity of an organization and to find out the relationship between creativity and competitive excellence.



A STUDY OF STUDENT'S PERCEPTION FOR SELECTION OF ENGINEERING COLLEGE: A FACTOR ANALYSIS APPROACH

SHWETA PANDIT LECTURER PRESTIGE INSTITUTE OF MANAGEMENT DEWAS

ASHIMA JOSHI LECTURER PRESTIGE INSTITUTE OF MANAGEMENT DEWAS

ABSTRACT

This paper proposes and describes student's perception towards selection of engineering college. Implicit in this theory is the notion that engineering college selection may be viewed as a process which consists of a sequence of interrelated stages. It is posited that students move through these series of stages as they search for desirable colleges. This paper attempts at studying all those aspect which are taken into consideration by a higher secondary passed student while taking admission in an engineering college. Now a days number of engineering institutes in India are catering to a lot of marketing activity, which perplex the students and have substantial effect on the decision making process, which again leads to their expectations. Selecting engineering institutes is high involvement decision for any individual as it determines his career and therefore, the information search behavior is very important. A brief questioner which measures the influence of factors on college choice was administered amongst 100 students seeking admission for engineering colleges. The relationship of these factors to gender, college, aptitude, distance of home and some important factors were examined through factor analysis approach. This research has been undertaken to study and examine the perception of students about the engineering colleges. From the research it is concluded that the five important variables contributing in decision making of the students for selection of institute are Placement activities of the institute and package offered by the recruiters, the recruiters, Alumni opinion, availability of workshops and laboratories and suggestion given by coaching institutes.



REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, IT and 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 i.e. 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 an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

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





