# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT



A Monthly Double-Blind Peer Reviewed Refereed 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 as well as in Open J-Gage, India [link of the same is duly available at Inflibnet of University Grants Commission (U.G.C.)]

Registered & Listed at: Index Copernicus Publishers Panel, Poland

Circulated all over the world & Google has verified that scholars of more than 1500 Cities in 141 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

# **CONTENTS**

ROF           2.         BAN ATM           3.         THE DR.           4.         CAP DR.           5.         IMP EMM           6.         THE ADC MAR           7.         ICT, NDC           8.         MO BEU           9.         FAC DR.           10.         ASI SAL DR.           11.         A SI SAL DR.           13.         NET DR.           14.         ASI DR.           15.         GLC DR.           16.         AN ROU GAU           17.         COM AMM	INALYSIS OF IPOS UNDERPRICING: EVIDENCE FROM BOMBAY STOCK EXCHANGE OHIT BANSAL & DR. ASHU KHANNA ANKRUPTCY PREDICTION OF FIRMS USING THE DATA MINING METHOD TYPE ASLANK KTULL & MANSOUR GARKAZ HE EFFECT OF BASEL III REQUIREMENTS ON IMPROVING RISK-MANAGEMENT CAPABILITIES IN JORDANIAN BANKS R. MOHAMMED FAWZI ABU EL HALIA ANTAL STRUCTURE DETERMINANTS: CRITICAL REVIEW FOR SELECTED INDIAN COMPANIES R. AVANISH KUMAR SHUKLA WPACT OF INFLATION ON BANK LENDING RATE IN BANGLADESH MON KALYAN CHOWDHURY HE PERCEPTION OF BANK EMPLOYEES TOWARDS COST OF ADOPTION, RISK OF INNOVATION, AND STAFF TRAINING'S INFLUENCE ON THE IDOPTION OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) IN THE RWANDAN COMMERCIAL BANKS ACHORD MORONGE ABILD & LYWET OKIKO TY, ELECTION AND DEVELOPMENT IN AFRICA IDUONOFIT, LARRY-LOVE EFFIONG & ONWUKWE, VIVIAN CHIZOMA ADOERATING ROLE OF EMOTIONAL INTELLIGENCE TOWARDS STRESS AND EMPLOYEE PERFORMANCE IN THE INDIAN BANKING SECTOR IEULAH VII CHRISTIANA.M & DR. V. MAHALAKSHMI ACTORS INFLUENCING CUSTOMER LOVALTY IN MOBILE PHONE SERVICE - A STUDY WITH REFERENCE TO COIMBATORE CITY R. V.T.R. VIJAYAKUMAR & B.SUBHA ISTUDY ON OCCUPATIONAL STRESS AMONG GRADE I POLICE CONSTABLES ALSHUMMGA SUDARAM & DR. M. JAYA KUMARAN STUDY ON THE IMPACT OF SPIRITUALITY ON ORGANISATIONAL PERFORMANCE WITH SPECIAL REFERENCE TO ORGANIISATIONS IN ALEM CITY R. M. G.SARAVANA RAJ & R. FLORENCE BHARATHI I. COMPARATIVE STUDY OF SELF- EFFICACY AND SUBJECTIVE WELL- BEING AMONG EMPLOYED WOMEN AND UNEMPLOYED WOMEN R. K. JAYASHANKAR REDDY IETWORK SECURITY THREATS AND SOLUTIONS IN A VIRTUAL MARKETPLACE R. PANKAJ KUMAR GUPTA & DR. MAJ KUMAR TIWARI I. STUDY OF SUPPLIERS CERTIFICATION AT DIFFERENT LAYERS AND ITS IMPACT ON QUALITY IN AUTO COMPONENT INDUSTRY R. PANKAJ KUMAR GUPTA & DR. MAJ KUMAR TIWARI I. STUDY OF SUPPLIERS CERTIFICATION AT DIFFERENT LAYERS AND ITS IMPACT ON QUALITY IN AUTO COMPONENT INDUSTRY R. PANKAJ KUMAR GUPTA KUMAR TIWARI I. SUDAYO F SUPPLIERS CERTIFICATION AT DIFFERENT LAYERS AND ITS IMPACT ON QUALITY IN A	1 8 12 18 23 27 32 35 39 44 49 49 54 58 61 58 61 69
2.         BAN ATM           3.         THE DR.           4.         CAP DR.           5.         IMP EMM           6.         THE ADC MAR           7.         ICT, NDC           8.         MO BEU           9.         FAC DR.           10.         ASI SAL DR.           11.         A SI SAL DR.           13.         NET DR.           14.         A SI DR.           15.         GLC DR.           16.         AN ROU GAU           17.         COM AMM	ANKRUPTCY PREDICTION OF FIRMS USING THE DATA MINING METHOD TITYE ASJANI KTULI & MANSOUR GARKAZ HE EFFECT OF BASEL III REQUIREMENTS ON IMPROVING RISK-MANAGEMENT CAPABILITIES IN JORDANIAN BANKS IR. MOHAMMED FAWZI ABU EL HAIJA APITAL STRUCTURE DETERMINANTS: CRITICAL REVIEW FOR SELECTED INDIAN COMPANIES R. AVANISH KUMAR SHUKLA WPACT OF INFLATION ON BANK LENDING RATE IN BANGLADESH MON KALYAN CHOWDHURY HE PERCEPTION OF BANK EMPLOYEES TOWARDS COST OF ADOPTION, RISK OF INNOVATION, AND STAFF TRAINING'S INFLUENCE ON THE LOPOTION OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) IN THE RWANDAN COMMERCIAL BANKS MACHOGU MORONGE ABIUD & LYNET OKIKO T, ELECTION AND DEVELOPMENT IN AFRICA MODERATING ROLE OF EMOTIONAL INTELLIGENCE TOWARDS STRESS AND EMPLOYEE PERFORMANCE IN THE INDIAN BANKING SECTOR EULAH VIII CHRISTIANA.M & DR. V. MAHALAKSHMI ACTORS INFLUENCING CUSTOMER LOYALTY IN MOBILE PHONE SERVICE - A STUDY WITH REFERENCE TO COIMBATORE CITY IR. V. T. R. VIJAYAKUMAR & B.SUBHA A.SHUNMUGA SUNDARAM & DR. M. JAYA KUMARAN STUDY ON OCCUPATIONAL STRESS AMONG GRADE I POLICE CONSTABLES A.SHUNMUGA SUNDARAM & DR. M. JAYA KUMARAN STUDY ON THE IMPACT OF SPIRITUALITY ON ORGANISATIONAL PERFORMANCE WITH SPECIAL REFERENCE TO ORGANIISATIONS IN ALEM CITY IR. M. G.SARAVANA RAJ & R. FLORENCE BHARATHI COMPARATIVE STUDY OF SELF- EFFICACY AND SUBJECTIVE WELL- BEING AMONG EMPLOYED WOMEN AND UNEMPLOYED WOMEN IFTWORK SECURITY THREATS AND SOLUTIONS IN A VIRTUAL MARKETPLACE IR. JAYASHANKAR REDDY IETWORK SECURITY THREATS AND SOLUTIONS IN A VIRTUAL MARKETPLACE IR. JAYASHANKAR REDDY IETWORK SECURITY THREATS AND SOLUTIONS IN A VIRTUAL MARKETPLACE IR. JAYASHANKAR REDDY IETWORK SECURITY THREATS AND SOLUTIONS IN A VIRTUAL MARKETPLACE IR. PANKAL KUMAR GUPTA E DATAY KUMAR TIWARI ISTUDY OF SUPPLIERS CERTIFICATION AT DIFFERENT LAYERS AND ITS IMPACT ON QUALITY IN AUTO COMPONENT INDUSTRY IR. JOALL SYAMALA RAO	12 18 23 27 32 35 39 44 49 54 58 58 61
ATIN           3.         THE DR.           4.         CAP DR.           5.         IMP EMM           6.         THE ADC MAN           7.         ICT, NDC           8.         MO BEU           9.         FAC DR.           10.         ASI MS           11.         ASI DR.           12.         A CO DR.           13.         NET DR.           14.         A SI DR.           15.         GLC DR.           16.         AN ROU GAU           17.         COM AMM	TIYE ASLANI KTULI & MANSOUR GARKAZ HE EFFECT OF BASEL III REQUIREMENTS ON IMPROVING RISK-MANAGEMENT CAPABILITIES IN JORDANIAN BANKS R. MOHAMMED FAW2I ABU EL HAIJA APTTAL STRUCTURE DETERMINANTS: CRITICAL REVIEW FOR SELECTED INDIAN COMPANIES R. AVANISH KUMAR SHUKLA WPACT OF INFLATION ON BANK LENDING RATE IN BANGLADESH MOON KALYAN CHOWDHURY HE PERCEPTION OF BANK EMPLOYEES TOWARDS COST OF ADOPTION, RISK OF INNOVATION, AND STAFF TRAINING'S INFLUENCE ON THE LOPTION OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) IN THE RWANDAN COMMERCIAL BANKS MACHOGU MORONGE ABIUD & LYNET OKIKO T, ELECTION AND DEVELOPMENT IN AFRICA IDUONOFIT, LARRY-LOVE EFFIONG & ONWUKWE, VIVIAN CHIZOMA ADDERATING ROLE OF EMOTIONAL INTELLIGENCE TOWARDS STRESS AND EMPLOYEE PERFORMANCE IN THE INDIAN BANKING SECTOR EULIAH VUI CHRISTIANAN & D.R. V. MAHALAKSHMI ACTORS INFLUENCING CUSTOMER LOVALTY IN MOBILE PHONE SERVICE - A STUDY WITH REFERENCE TO COIMBATORE CITY R. V.T. VJUAYAKUMAR & B.SUBHA STUDY ON THE IMPACT OF SPIRITUALITY ON ORGANISATIONAL PERFORMANCE WITH SPECIAL REFERENCE TO ORGANIISATIONS IN ALEM CITY R. M. G.SARAVANA RAJ & R. FLORENCE BHARATHI COMPARATIVE STUDY OF SELF- EFFICACY AND SUBJECTIVE WELL- BEING AMONG EMPLOYED WOMEN AND UNEMPLOYED WOMEN R. M. G.SARAVANA RAJ & R. FLORENCE BHARATHI COMPARATIVE STUDY OF SELF- EFFICACY AND SUBJECTIVE WELL- BEING AMONG EMPLOYED WOMEN AND UNEMPLOYED WOMEN R. M. G.SARAVANA RAJ & R. FLORENCE BHARATHI COMPARATIVE STUDY OF SELF- EFFICACY AND SUBJECTIVE WELL- BEING AMONG EMPLOYED WOMEN AND UNEMPLOYED WOMEN R. P. ANKAJ KUMAR REDDY IETWORK SECURITY THREATS AND DSOLUTIONS IN A VIRTUAL MARKETPLACE R. P. ANKAJ KUMAR REDDY IETWORK SECURITY THREATS AND DSOLUTIONS IN A VIRTUAL MARKETPLACE R. P. ANKAJ KUMAR REDDY IETWORK SECURITY THREATS AND DSOLUTIONS IN A VIRTUAL MARKETPLACE R. P. ANKAJ KUMAR GUPTA & DR. AJAY KUMAR TIWARI LSTUDY OF SUPPLIES CERTIFICATION AT DIFFERENT LAYERS AND ITS IMPACT ON QUALITY IN AUTO COMPONENT INDUSTRY R. DATATATY RAMCHANDARA MANE LODAL LIFT INSURANCE PENETRATION AND DENSITY R. GUDALA SYAMALA	12 18 23 27 32 35 39 44 49 54 58 58 61
DR.           4.         CAP DR.           5.         IMP EMU           6.         THE ADC MAI           7.         ICT, NDC           8.         MO BEU           9.         FAC DR.           10.         ASI M.S           11.         ASI DR.           12.         ACC DR.           13.         NET DR.           14.         ASI DR.           15.         GLC DR.           16.         AN ROU GAU           17.         COM AMI	R. MOHAMMED FAWZI ABU EL HAIJA APITAL STRUCTURE DETERMINANTS: CRITICAL REVIEW FOR SELECTED INDIAN COMPANIES R. AVANISH KUMAR SHUKLA WPACT OF INFLATION ON BANK LENDING RATE IN BANGLADESH MON KALYAN CHOWDHURY HE PERCEPTION OF BANK EMPLOYEES TOWARDS COST OF ADOPTION, RISK OF INNOVATION, AND STAFF TRAINING'S INFLUENCE ON THE DOPTION OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) IN THE RWANDAN COMMERCIAL BANKS MACHOGU MORONGE ABIUD & LYNET OKIKO CT, ELECTION AND DEVELOPMENT IN AFRICA IDUONOFIT, LARRY-LOVE EFFIONG & ONWUKWE, VIVIAN CHIZOMA MODERATING ROLE OF EMOTIONAL INTELLIGENCE TOWARDS STRESS AND EMPLOYEE PERFORMANCE IN THE INDIAN BANKING SECTOR IEULAH VIJI CHRISTIANA.M & DR. V. MAHALAKSHMI ACTORS INFLUENCING CUSTOMER LOYALTY IN MOBILE PHONE SERVICE - A STUDY WITH REFERENCE TO COIMBATORE CITY R. V.T.R. VIJAYAKUMAR & D.S.UBHA STUDY ON THE IMPACT OF SPIRITUALITY ON ORGANISATIONAL PERFORMANCE WITH SPECIAL REFERENCE TO ORGANIISATIONS IN ALEM CITY R. M. G.SARAVANA RAJ & R. FLORENCE BHARATHI COMPARATIVE STUDY OF SELF- EFFICACY AND SUBJECTIVE WELL- BEING AMONG EMPLOYED WOMEN AND UNEMPLOYED WOMEN R.R. M. G.SARAVANA RAJ & R. FLORENCE BHARATHI COMPARATIVE STUDY OF SELF- EFFICACY AND SUBJECTIVE WELL- BEING AMONG EMPLOYED WOMEN AND UNEMPLOYED WOMEN R.R. M. G.SARAVANA RAJ & R. FLORENCE BHARATHI COMPARATIVE STUDY OF SELF- EFFICACY AND SUBJECTIVE WELL- BEING AMONG EMPLOYED WOMEN AND UNEMPLOYED WOMEN R.R. M. G.SARAVANA RAJ & R. PLORENCE BHARATHI COMPARATIVE STUDY OF SELF- EFFICACY AND SUBJECTIVE WELL- BEING AMONG EMPLOYED WOMEN AND UNEMPLOYED WOMEN R.R. M. G.SARAVANA RAJ & R. PLORENCE BHARATHI COMPARATIVE STUDY OF SELF- EFFICACY AND SUBJECTIVE WELL- BEING AMONG EMPLOYED WOMEN AND UNEMPLOYED WOMEN R.R. M. G.SARAVANA RAJ & R. PLORENCE BHARATHI COMPARATIVE STUDY OF SUPPLIERS CERTIFICATION ATD DIFFERENT LAYERS AND ITS IMPACT ON QUALITY IN AUTO COMPONENT INDUSTRY R.R. ALKA KUMAR GUPTA & DR. AJAY KUMAR TIWARI STUDY OF SUPPLIERS CERTIFICATION ATD DIFFERENT LAYERS AND ITS IMPACT ON QUALITY IN AUTO COMPONE	18 23 27 32 35 39 44 49 54 58 58 61
4.         CAP DR.           5.         IMP EMU           6.         THE ADC MAI           7.         ICT, NDC           8.         MO BEU           9.         FAC DR.           10.         ASI M.S           11.         ASI DR.           12.         ACD DR.           13.         NET DR.           14.         ASI DR.           15.         GLC DR.           16.         AN ROU GAU           17.         COM AMU	APITAL STRUCTURE DETERMINANTS: CRITICAL REVIEW FOR SELECTED INDIAN COMPANIES	23 27 32 35 39 44 49 54 58 61
DR.           5.         IMP EMG           6.         THE ADG MAI           7.         ICT, NDU           8.         MO BEU           9.         FAC DR.           10.         AST M.S           11.         AST DR.           12.         ACD DR.           13.         NET DR.           14.         AST DR.           15.         GLC DR.           16.         AN ROU GAU           17.         COM AMI	DR. AVANISH KUMAR SHUKLA WPACT OF INFLATION ON BANK LENDING RATE IN BANGLADESH MON KALYAN CHOWDHURY HE PERCEPTION OF BANK EMPLOYEES TOWARDS COST OF ADOPTION, RISK OF INNOVATION, AND STAFF TRAINING'S INFLUENCE ON THE DOPTION OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) IN THE RWANDAN COMMERCIAL BANKS MACHOGU MORONGE ABIUD & LYNET OKIKO CT, ELECTION AND DEVELOPMENT IN AFRICA IDUONOFIT, LARRY-LOVE EFFIONG & ONWUKWE, VIVIAN CHIZOMA MODERATING ROLE OF EMOTIONAL INTELLIGENCE TOWARDS STRESS AND EMPLOYEE PERFORMANCE IN THE INDIAN BANKING SECTOR IEULAH VII CHRISTIANA.M & DR. V. MAHALAKSHMI ACTORS INFLUENCING CUSTOMER LOYALTY IN MOBILE PHONE SERVICE - A STUDY WITH REFERENCE TO COIMBATORE CITY R. V.T.R. VIJAYAKUMAR & B.SUBHA STUDY ON OCCUPATIONAL STRESS AMONG GRADE I POLICE CONSTABLES A.SHUMMUGA SUNDARAM & DR. M. JAYA KUMARAN STUDY ON THE IMPACT OF SPIRITUALITY ON ORGANISATIONAL PERFORMANCE WITH SPECIAL REFERENCE TO ORGANIISATIONS IN ALEM CITY R. M. G. SARAVANA RAJ & R. FLORENCE BHARATHI COMPARATIVE STUDY OF SELF- EFFICACY AND SUBJECTIVE WELL- BEING AMONG EMPLOYED WOMEN AND UNEMPLOYED WOMEN R. K. JAYSHANKAR REDDY IETWORK SECURITY THREATS AND SOLUTIONS IN A VIRTUAL MARKETPLACE R. PANKAJ KUMAR GUPTA & DR. JAYA KUMAR I WARI STUDY OF SUPPLIERS CERTIFICATION AT DIFFERENT LAYERS AND ITS IMPACT ON QUALITY IN AUTO COMPONENT INDUSTRY R. DATTATRY RAMCHANDRA MANE ISTUDY OF SUPPLIERS CERTIFICATION AT DIFFERENT LAYERS AND ITS IMPACT ON QUALITY IN AUTO COMPONENT INDUSTRY R. DATTATRY RAMCHANDRA MANE ISTUDAL SYAMALA RAO	23 27 32 35 39 44 49 54 58 61
EMM           6.         THE           ADC         MAN           7.         ICT, NDC           8.         MO           9.         FAC           0.         ASI           M.S         MI           10.         ASI           M.S         M.S           11.         ASI           DR.         DR.           12.         ACC           DR.         I.           13.         NET           DR.         I.           15.         GLC           DR.         AN           ROU         GAL           17.         CON           AM         AM	MON KALYAN CHOWDHURY  HE PERCEPTION OF BANK EMPLOYEES TOWARDS COST OF ADOPTION, RISK OF INNOVATION, AND STAFF TRAINING'S INFLUENCE ON THE DOPTION OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) IN THE RWANDAN COMMERCIAL BANKS MACHOGU MORONGE ABIUD & LYNET OKIKO CT, ELECTION AND DEVELOPMENT IN AFRICA DIDUONOFT, LARRY-LOVE EFFIONG & ONWUKWE, VIVIAN CHIZOMA MODERATING ROLE OF EMOTIONAL INTELLIGENCE TOWARDS STRESS AND EMPLOYEE PERFORMANCE IN THE INDIAN BANKING SECTOR EULAH VIJI CHRISTIANA.M & DR. V. MAHALAKSHMI ACTORS INFLUENCING CUSTOMER LOYALTY IN MOBILE PHONE SERVICE - A STUDY WITH REFERENCE TO COIMBATORE CITY R. V.T.R. VIJAYAKUMAR & D.S. U. MAHALAKSHMI STUDY ON OCCUPATIONAL STRESS AMONG GRADE I POLICE CONSTABLES A.SHUNMUGA SUNDARAM & DR. M. JAYA KUMARAN STUDY ON THE IMPACT OF SPIRITUALITY ON ORGANISATIONAL PERFORMANCE WITH SPECIAL REFERENCE TO ORGANIISATIONS IN ALEM CITY R. M. G.SARAVANA RAJ & R. FLORENCE BHARATHI COMPARATIVE STUDY OF SELF- EFFICACY AND SUBJECTIVE WELL- BEING AMONG EMPLOYED WOMEN AND UNEMPLOYED WOMEN DR. K. JAYASHANKAR REDDY IETWORK SECURITY THREATS AND SOLUTIONS IN A VIRTUAL MARKETPLACE R. PANKAJ KUMAR GUPTA & DR. JAYA KUMAR TIWARI STUDY OF SUPPLIERS CERTIFICATION AND DEVSITY R. DATTATRY RAMCHANDRA MANE	27 32 35 39 44 49 54 58 61
6. THE ADC MAN 7. ICT, NDU 8. MO BEU 9. FAC DR. 10. AST M.S 11. AS SAL DR. 12. ACC DR. 13. NET DR. 14. AST DR. 15. GLC DR. 14. AN ROU GAL	HE PERCEPTION OF BANK EMPLOYEES TOWARDS COST OF ADOPTION, RISK OF INNOVATION, AND STAFF TRAINING'S INFLUENCE ON THE IDOPTION OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) IN THE RWANDAN COMMERCIAL BANKS MACHOGU MORONGE ABIUD & LYNET OKIKO CT, ELECTION AND DEVELOPMENT IN AFRICA IDUONOFIT, LARRY-LOVE EFFIONG & ONWUKWE, VIVIAN CHIZOMA MODERATING ROLE OF EMOTIONAL INTELLIGENCE TOWARDS STRESS AND EMPLOYEE PERFORMANCE IN THE INDIAN BANKING SECTOR IEULAH VIJI CHRISTIANA.M & DR. V. MAHALAKSHMI ACTORS INFLUENCING CUSTOMER LOYALTY IN MOBILE PHONE SERVICE - A STUDY WITH REFERENCE TO COIMBATORE CITY R. V.T.R. VIJAYAKUMAR & B.SUBHA STUDY ON OCCUPATIONAL STRESS AMONG GRADE I POLICE CONSTABLES A.SHUNMUGA SUNDARAM & DR. M. JAYA KUMARAN A STUDY ON THE IMPACT OF SPIRITUALITY ON ORGANISATIONAL PERFORMANCE WITH SPECIAL REFERENCE TO ORGANIISATIONS IN ALEM CITY R. M. G.SARAVANA RAJ & R. FLORENCE BHARATHI COMPARATIVE STUDY OF SELF- EFFICACY AND SUBJECTIVE WELL- BEING AMONG EMPLOYED WOMEN AND UNEMPLOYED WOMEN R. K. JAYASHANKAR REDDY IETWORK SECURITY THREATS AND SOLUTIONS IN A VIRTUAL MARKETPLACE DR. PANKAJ KUMAR GUPTA & DR. AJAY KUMAR TIWARI A STUDY OF SUPPLIERS CERTIFICATION AT DIFFERENT LAYERS AND ITS IMPACT ON QUALITY IN AUTO COMPONENT INDUSTRY R.DATTATRY RAMCHANDRA MANE STUDY OF SUPPLIERS CERTIFICATION AND DENSITY R. GUDALA SYAMALA RAO	32 35 39 44 49 54 58 61
ADC MAM MAM MAM MAM MAM MAM MAM MA	ACHOPTION OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) IN THE RWANDAN COMMERCIAL BANKS AACHOGU MORONGE ABIUD & LYNET OKIKO CT, ELECTION AND DEVELOPMENT IN AFRICA IDUONOFIT, LARRY-LOVE EFFIONG & ONWUKWE, VIVIAN CHIZOMA MODERATING ROLE OF EMOTIONAL INTELLIGENCE TOWARDS STRESS AND EMPLOYEE PERFORMANCE IN THE INDIAN BANKING SECTOR IDULAH VIJI CHRISTIANA.M & DR. V. MAHALAKSHMI ACTORS INFLUENCING CUSTOMER LOYALTY IN MOBILE PHONE SERVICE - A STUDY WITH REFERENCE TO COIMBATORE CITY IR. V.T.R. VIJAYAKUMAR & B.SUBHA STUDY ON OCCUPATIONAL STRESS AMONG GRADE I POLICE CONSTABLES A.SHUMMUGA SUNDARAM & DR. M. JAYA KUMARAN STUDY ON OCCUPATIONAL STRESS AMONG GRADE I POLICE CONSTABLES A.SHUMMUGA SUNDARAM & DR. M. JAYA KUMARAN STUDY ON OCCUPATIONAL STRESS AMONG GRADE I POLICE CONSTABLES A.SHUMMUGA SUNDARAM & DR. M. JAYA KUMARAN STUDY ON OCCUPATIONAL STRESS AMONG GRADE I POLICE CONSTABLES A.SHUMMUGA SUNDARAM & DR. M. JAYA KUMARAN STUDY ON OCCUPATIONAL STRESS AMONG GRADE I POLICE CONSTABLES A.SHUMMUGA SUNDARAM & DR. M. JAYA KUMARAN STUDY ON OF SUPLESS STUDY OF SELF- EFFICACY AND SUBJECTIVE WELL- BEING AMONG EMPLOYED WOMEN AND UNEMPLOYED WOMEN R. K. JAYASHANKAR REDDY IETWORK SECURITY THREATS AND SOLUTIONS IN A VIRTUAL MARKETPLACE DR. PANKAJ KUMAR GUPTA & DR. AJAY KUMAR TIWARI STUDY OF SUPPLIERS CERTIFICATION AT DIFFERENT LAYERS AND ITS IMPACT ON QUALITY IN AUTO COMPONENT INDUSTRY R.DATTATRY RAMCHANDRA MANE SIDDAL LIFE INSURANCE PENETRATION AND DENSITY R. GUDALA SYAMALA RAO	32 35 39 44 49 54 58 61
7.         ICT, NDU           8.         MO BEU           9.         FAC DR.           10.         A ST M.S           11.         A ST M.S           12.         A CO DR.           13.         NET DR.           14.         A ST DR.           15.         GLC DR.           16.         AN ROU GAL           17.         COM AM.	CT, ELECTION AND DEVELOPMENT IN AFRICA IDUONOFIT, LARRY-LOVE EFFIONG & ONWUKWE, VIVIAN CHIZOMA MODERATING ROLE OF EMOTIONAL INTELLIGENCE TOWARDS STRESS AND EMPLOYEE PERFORMANCE IN THE INDIAN BANKING SECTOR IEULAH VIJI CHRISTIANA.M & DR. V. MAHALAKSHMI ACTORS INFLUENCING CUSTOMER LOVALTY IN MOBILE PHONE SERVICE - A STUDY WITH REFERENCE TO COIMBATORE CITY DR. V.T.R. VIJAYAKUMAR & B.SUBHA ISTUDY ON OCCUPATIONAL STRESS AMONG GRADE I POLICE CONSTABLES A.SHUNMUGA SUNDARAM & DR. M. JAYA KUMARAN ISTUDY ON THE IMPACT OF SPIRITUALITY ON ORGANISATIONAL PERFORMANCE WITH SPECIAL REFERENCE TO ORGANIISATIONS IN ALEM CITY DR. M. G.SARAVANA RAJ & R. FLORENCE BHARATHI COMPARATIVE STUDY OF SELF- EFFICACY AND SUBJECTIVE WELL- BEING AMONG EMPLOYED WOMEN AND UNEMPLOYED WOMEN DR. K. JAYASHANKAR REDDY IETWORK SECURITY THREATS AND SOLUTIONS IN A VIRTUAL MARKETPLACE DR. PANKAJ KUMAR GUPTA & DR. AJAY KUMAR TIWARI ISTUDY OF SUPPLERS CERTIFICATION AT DIFFERENT LAYERS AND ITS IMPACT ON QUALITY IN AUTO COMPONENT INDUSTRY DR. DATTATRY RAMCHANDRA MANE SIDUDAL SYMMALA RAO	35 39 44 49 54 58 61
NDU           8.         MO BEU           9.         FAC DR.           10.         A ST M.S           11.         A ST M.S           12.         A CO DR.           13.         NET DR.           14.         A ST DR.           15.         GLC DR.           16.         AN ROU GAL           17.         COM AM.	IDUONOFIT, LARRY-LOVE EFFIONG & ONWUKWE, VIVIAN CHIZOMA MODERATING ROLE OF EMOTIONAL INTELLIGENCE TOWARDS STRESS AND EMPLOYEE PERFORMANCE IN THE INDIAN BANKING SECTOR IEULAH VIJI CHRISTIANA.M & DR. V. MAHALAKSHMI ACTORS INFLUENCING CUSTOMER LOYALTY IN MOBILE PHONE SERVICE - A STUDY WITH REFERENCE TO COIMBATORE CITY IR. V.T.R. VIJAYAKUMAR & B.SUBHA STUDY ON OCCUPATIONAL STRESS AMONG GRADE I POLICE CONSTABLES A.SHUNMUGA SUNDARAM & DR. M. JAYA KUMARAN STUDY ON THE IMPACT OF SPIRITUALITY ON ORGANISATIONAL PERFORMANCE WITH SPECIAL REFERENCE TO ORGANIISATIONS IN ALEM CITY IR. M. G.SARAVANA RAJ & R. FLORENCE BHARATHI COMPARATIVE STUDY OF SELF- EFFICACY AND SUBJECTIVE WELL- BEING AMONG EMPLOYED WOMEN AND UNEMPLOYED WOMEN R. K. JAYASHANKAR REDDY IETWORK SECURITY THREATS AND SOLUTIONS IN A VIRTUAL MARKETPLACE IR. PANKAJ KUMAR GUPTA & DR. AJAY KUMAR TIWARI STUDY OF SUPPLIERS CERTIFICATION AT DIFFERENT LAYERS AND ITS IMPACT ON QUALITY IN AUTO COMPONENT INDUSTRY DR.DATTATRY RAMCHANDRA MANE STUDY ALMENDICAL STUDY OF SELFERTIFICATION AND DENSITY DR. DALLA SYAMALA RAO	35 39 44 49 54 58 61
8. MO BEU 9. FAC DR. 10. A ST M.S 11. A S SAL DR. 12. A CC DR. 13. NET DR. 14. A ST DR. 15. GLC DR. 16. AN ROU GAL 17. COM	ADDERATING ROLE OF EMOTIONAL INTELLIGENCE TOWARDS STRESS AND EMPLOYEE PERFORMANCE IN THE INDIAN BANKING SECTOR IEULAH VIJI CHRISTIANA.M & DR. V. MAHALAKSHMI ACTORS INFLUENCING CUSTOMER LOYALTY IN MOBILE PHONE SERVICE - A STUDY WITH REFERENCE TO COIMBATORE CITY IR. V.T.R. VIJAYAKUMAR & B.SUBHA STUDY ON OCCUPATIONAL STRESS AMONG GRADE I POLICE CONSTABLES A.SHUNMUGA SUNDARAM & DR. M. JAYA KUMARAN STUDY ON THE IMPACT OF SPIRITUALITY ON ORGANISATIONAL PERFORMANCE WITH SPECIAL REFERENCE TO ORGANIISATIONS IN ALEM CITY IR. M. G.SARAVANA RAJ & R. FLORENCE BHARATHI COMPARATIVE STUDY OF SELF- EFFICACY AND SUBJECTIVE WELL- BEING AMONG EMPLOYED WOMEN AND UNEMPLOYED WOMEN R. K. JAYASHANKAR REDDY IETWORK SECURITY THREATS AND SOLUTIONS IN A VIRTUAL MARKETPLACE IR. PANKAJ KUMAR GUPTA & DR. AJAY KUMAR TIWARI STUDY OF SUPPLIERS CERTIFICATION AT DIFFERENT LAYERS AND ITS IMPACT ON QUALITY IN AUTO COMPONENT INDUSTRY DR.DATTATRY RAMCHANDRA MANE SIDBAL LIFE INSURANCE PENETRATION AND DENSITY DR. GUDALA SYAMALA RAO	39 44 49 54 58 61
9.         FAC DR.           10.         A ST M.S           11.         A S SAL DR.           12.         A CO DR.           13.         NET DR.           14.         A ST DR.           15.         GLC DR.           16.         AN ROU GAL           17.         COM AM.	ACTORS INFLUENCING CUSTOMER LOYALTY IN MOBILE PHONE SERVICE - A STUDY WITH REFERENCE TO COIMBATORE CITY DR. V.T.R. VIJAYAKUMAR & B.SUBHA STUDY ON OCCUPATIONAL STRESS AMONG GRADE I POLICE CONSTABLES A.SHUNMUGA SUNDARAM & DR. M. JAYA KUMARAN STUDY ON THE IMPACT OF SPIRITUALITY ON ORGANISATIONAL PERFORMANCE WITH SPECIAL REFERENCE TO ORGANIISATIONS IN ALEM CITY DR. M. G.SARAVANA RAJ & R. FLORENCE BHARATHI COMPARATIVE STUDY OF SELF- EFFICACY AND SUBJECTIVE WELL- BEING AMONG EMPLOYED WOMEN AND UNEMPLOYED WOMEN DR. K. JAYASHANKAR REDDY IETWORK SECURITY THREATS AND SOLUTIONS IN A VIRTUAL MARKETPLACE DR. PANKAJ KUMAR GUPTA & DR. AJAY KUMAR TIWARI STUDY OF SUPPLIERS CERTIFICATION AT DIFFERENT LAYERS AND ITS IMPACT ON QUALITY IN AUTO COMPONENT INDUSTRY DR. GUDALA SYAMALA RAO	44 49 54 58 61
DR.           10.         A ST M.S           11.         A S SAL DR.           12.         A CO DR.           13.         NET DR.           14.         A ST DR.           15.         GLC DR.           16.         AN ROU GAL           17.         COM AM.	DR. V.T.R. VIJAYAKUMAR & B.SUBHA STUDY ON OCCUPATIONAL STRESS AMONG GRADE I POLICE CONSTABLES A.SHUNMUGA SUNDARAM & DR. M. JAYA KUMARAN STUDY ON THE IMPACT OF SPIRITUALITY ON ORGANISATIONAL PERFORMANCE WITH SPECIAL REFERENCE TO ORGANIISATIONS IN ALEM CITY DR. M. G.SARAVANA RAJ & R. FLORENCE BHARATHI COMPARATIVE STUDY OF SELF- EFFICACY AND SUBJECTIVE WELL- BEING AMONG EMPLOYED WOMEN AND UNEMPLOYED WOMEN DR. K. JAYASHANKAR REDDY IETWORK SECURITY THREATS AND SOLUTIONS IN A VIRTUAL MARKETPLACE DR. PANKAJ KUMAR GUPTA & DR. AJAY KUMAR TIWARI STUDY OF SUPPLIERS CERTIFICATION AT DIFFERENT LAYERS AND ITS IMPACT ON QUALITY IN AUTO COMPONENT INDUSTRY DR. GUDALA SYAMALA RAO	44 49 54 58 61
10.         A ST M.S           11.         A S SAL DR.           12.         A CO DR.           13.         NET DR.           14.         A ST DR.           15.         GLC DR.           16.         AN ROU GAL           17.         COM AM.	A STUDY ON OCCUPATIONAL STRESS AMONG GRADE I POLICE CONSTABLES  A.SHUNMUGA SUNDARAM & DR. M. JAYA KUMARAN  A STUDY ON THE IMPACT OF SPIRITUALITY ON ORGANISATIONAL PERFORMANCE WITH SPECIAL REFERENCE TO ORGANIISATIONS IN ALEM CITY DR. M. G.SARAVANA RAJ & R. FLORENCE BHARATHI COMPARATIVE STUDY OF SELF- EFFICACY AND SUBJECTIVE WELL- BEING AMONG EMPLOYED WOMEN AND UNEMPLOYED WOMEN DR. K. JAYASHANKAR REDDY IETWORK SECURITY THREATS AND SOLUTIONS IN A VIRTUAL MARKETPLACE DR. PANKAJ KUMAR GUPTA & DR. AJAY KUMAR TIWARI A STUDY OF SUPPLIERS CERTIFICATION AT DIFFERENT LAYERS AND ITS IMPACT ON QUALITY IN AUTO COMPONENT INDUSTRY DR. GUDALA SYAMALA RAO	49 54 58 61
M.S           11.         A S           SAL         DR.           12.         A CO           13.         NET           DR.         DR.           14.         A ST           DR.         DR.           15.         GLC           DR.         AN           ROU         GAL           17.         COM	A.SHUNMUGA SUNDARAM & DR. M. JAYA KUMARAN A STUDY ON THE IMPACT OF SPIRITUALITY ON ORGANISATIONAL PERFORMANCE WITH SPECIAL REFERENCE TO ORGANIISATIONS IN ALEM CITY DR. M. G.SARAVANA RAJ & R. FLORENCE BHARATHI COMPARATIVE STUDY OF SELF- EFFICACY AND SUBJECTIVE WELL- BEING AMONG EMPLOYED WOMEN AND UNEMPLOYED WOMEN DR. K. JAYASHANKAR REDDY IETWORK SECURITY THREATS AND SOLUTIONS IN A VIRTUAL MARKETPLACE DR. PANKAJ KUMAR GUPTA & DR. AJAY KUMAR TIWARI A STUDY OF SUPPLIERS CERTIFICATION AT DIFFERENT LAYERS AND ITS IMPACT ON QUALITY IN AUTO COMPONENT INDUSTRY DR. GUDALA SYAMALA RAO	49 54 58 61
SAL DR.           12.         A CO DR.           13.         NET DR.           14.         A ST DR.           15.         GLC DR.           16.         AN ROU GAL           17.         COM AMM	ALEM CITY DR. M. G.SARAVANA RAJ & R. FLORENCE BHARATHI COMPARATIVE STUDY OF SELF- EFFICACY AND SUBJECTIVE WELL- BEING AMONG EMPLOYED WOMEN AND UNEMPLOYED WOMEN DR. K. JAYASHANKAR REDDY IETWORK SECURITY THREATS AND SOLUTIONS IN A VIRTUAL MARKETPLACE DR. PANKAJ KUMAR GUPTA & DR. AJAY KUMAR TIWARI A STUDY OF SUPPLIERS CERTIFICATION AT DIFFERENT LAYERS AND ITS IMPACT ON QUALITY IN AUTO COMPONENT INDUSTRY DR. DATTATRY RAMCHANDRA MANE GLOBAL LIFE INSURANCE PENETRATION AND DENSITY DR. GUDALA SYAMALA RAO	54 58 61
DR.           12.         A CC DR.           13.         NET DR.           14.         A ST DR.           15.         GLC DR.           16.         AN ROU GAU           17.         COM AMM	DR. M. G.SARAVANA RAJ & R. FLORENCE BHARATHI COMPARATIVE STUDY OF SELF- EFFICACY AND SUBJECTIVE WELL- BEING AMONG EMPLOYED WOMEN AND UNEMPLOYED WOMEN DR. K. JAYASHANKAR REDDY IETWORK SECURITY THREATS AND SOLUTIONS IN A VIRTUAL MARKETPLACE DR. PANKAJ KUMAR GUPTA & DR. AJAY KUMAR TIWARI STUDY OF SUPPLIERS CERTIFICATION AT DIFFERENT LAYERS AND ITS IMPACT ON QUALITY IN AUTO COMPONENT INDUSTRY DR. DATTATRY RAMCHANDRA MANE SIDBAL LIFE INSURANCE PENETRATION AND DENSITY DR. GUDALA SYAMALA RAO	58 61
12.         A CC DR.           13.         NET DR.           14.         A ST DR.           15.         GLC DR.           16.         AN ROU GAL           17.         COM AM	COMPARATIVE STUDY OF SELF- EFFICACY AND SUBJECTIVE WELL- BEING AMONG EMPLOYED WOMEN AND UNEMPLOYED WOMEN DR. K. JAYASHANKAR REDDY IETWORK SECURITY THREATS AND SOLUTIONS IN A VIRTUAL MARKETPLACE DR. PANKAJ KUMAR GUPTA & DR. AJAY KUMAR TIWARI ISTUDY OF SUPPLIERS CERTIFICATION AT DIFFERENT LAYERS AND ITS IMPACT ON QUALITY IN AUTO COMPONENT INDUSTRY DR. DATTATRY RAMCHANDRA MANE SIDBAL LIFE INSURANCE PENETRATION AND DENSITY DR. GUDALA SYAMALA RAO	58 61
13.         NET DR.           14.         A ST DR.           15.         GLC DR.           16.         AN ROU GAU           17.         COM AM	IETWORK SECURITY THREATS AND SOLUTIONS IN A VIRTUAL MARKETPLACE R. PANKAJ KUMAR GUPTA & DR. AJAY KUMAR TIWARI IN STUDY OF SUPPLIERS CERTIFICATION AT DIFFERENT LAYERS AND ITS IMPACT ON QUALITY IN AUTO COMPONENT INDUSTRY DR.DATTATRY RAMCHANDRA MANE SLOBAL LIFE INSURANCE PENETRATION AND DENSITY R. GUDALA SYAMALA RAO	61
DR.           14.         A ST           DR.         DR.           15.         GLC           DR.         AN           ROL         GAL           17.         COM           AM         AM	DR. PANKAJ KUMAR GUPTA & DR. AJAY KUMAR TIWARI         STUDY OF SUPPLIERS CERTIFICATION AT DIFFERENT LAYERS AND ITS IMPACT ON QUALITY IN AUTO COMPONENT INDUSTRY         DR. DATTATRY RAMCHANDRA MANE         GLOBAL LIFE INSURANCE PENETRATION AND DENSITY         R. GUDALA SYAMALA RAO	61
14.         A ST DR.I           15.         GLC DR.           16.         AN ROU GAL           17.         COM AMIL	STUDY OF SUPPLIERS CERTIFICATION AT DIFFERENT LAYERS AND ITS IMPACT ON QUALITY IN AUTO COMPONENT INDUSTRY OR. DATTATRY RAMCHANDRA MANE SIDDBAL LIFE INSURANCE PENETRATION AND DENSITY OR. GUDALA SYAMALA RAO	-
15.         GLC DR.           16.         AN ROU GAU           17.         CON AM	SLOBAL LIFE INSURANCE PENETRATION AND DENSITY OR. GUDALA SYAMALA RAO	69
DR. 16. AN ROU GAU 17. CON AM	R. GUDALA SYAMALA RAO	69
16. AN ROL <i>GAL</i> 17. CON <i>AM</i>		
17. CON AM	IN ENHANCE SECURITY OF PLAYFAIR CIPHER SUBSTITUTION USING A SIMPLE COLUMNAR TRANSPOSITION TECHNIQUE WITH MULTIPLE OUNDS (SCTTMR)	75
AM	AURAV SHRIVASTAVA, MANOJ DHAWAN & MANOJ CHOUHAN ONSUMERS PERCEPTIONS OF CORPORATE SOCIAL RESPONSIBILITY: EMPIRICAL EVIDENCE	79
	MIT B. PATEL, DR. VIMAL K. BHATT & JATIN K. MODI	75
	STUDY ON FINANCIAL HEALTH OF KINGFISHER AIRLINES LTD: (Z- SCORE APPROACH)	84
	IGNESH. B. TOGADIYA & UTKARSH. H. TRIVEDI TRATEGIES OF CUSTOMER RELATION MANAGEMENT IN MODERN MARKETING	88
<b></b> .	DR. T. PALANISAMY & K. AMUTHA	00
	ORPORATE GOVERNANCE IN OIL & GAS SECTOR: AN EMPIRICAL INVESTIGATION	92
	ASHESH PATEL & SWATI PATEL INOWLEDGE MANAGEMENT & MOBILIZING KNOWLEDGE IN EDUCATION BY FOLLOWING CASE STUDY OF YU;GI-OH WORLD	101
	MITA.S.JAPE	101
	TUDY OF CRM THROUGH SOCIAL NETWORKING SITE: A FACEBOOK PERSPECTIVE	107
	EENA BAGGA & APARAJITA BANERJEE ORDINARY LEAST SQUARES METHOD AND ITS VARIANTS	114
	2. SINGH	114
	T INFRASTRUCTURE IN CREATING POTENTIAL MARKETING OPPORTUNITIES IN INDUSTRIES: AN EMPIRICAL STUDY OF SELECT INDUSTRIES	120
	N KARNATAKA MANJUNATH K R & RAJENDRA M	
	HE IMPACT OF KNOWLEDGE MANAGEMENT ON BUSINESS ORGANIZATION	126
-	UNITA S. PADMANNAVAR & SMITA B. HANJE	
	OCUS OF CONTROL AMONG HIGH SCHOOL TEACHERS DEEPA MARINA RASQUINHA	129
	NOWLEDGE MANAGEMENT: A CONCEPTUAL UNDERSTANDING	135
AIN	INARY ARUN KUMAR	
	STUDY ON EFFECTIVENESS OF ORGANIZATIONAL HEALTH IN SMALL SCALE INDUSTRIES	142
	VR. J. S. V. GOPALA SARMA OB SATISFACTION DURING RECESSION PERIOD: A CASE STUDY OF PUBLIC & PRIVATE INSURANCE IN PUNJAB	149
		145
	IARDEEP KAUR	
DR.	IARDEEP KAUR ANKING SECTOR REFORMS IN INDIA DR. SANDEEP KAUR	156

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

# <u>CHIEF PATRON</u>

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

### <u>PATRON</u>

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

## CO-ORDINATOR

**AMITA** Faculty, Government M. S., Mohali

## <u>ADVISORS</u>

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

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT iii

A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories WWW.ijrcm.org.in **DR. SHIVAKUMAR DEENE** 

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

AMITA Faculty, Government H. S., Mohali 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

JITENDER S. CHAHAL Advocate, Punjab & Haryana High Court, Chandigarh U.T. CHANDER BHUSHAN SHARMA Advocate & Consultant, District Courts, Yamunanagar at Jagadhri



<u>SUPERINTENDENT</u>

SURENDER KUMAR POONIA

DATED:

' for possible publication in your journals.

# 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: <u>infoijrcm@gmail.com</u>.

### **GUIDELINES FOR SUBMISSION OF MANUSCRIPT**

#### 1. COVERING LETTER FOR SUBMISSION:

**THE EDITOR** IJRCM

JICIVI

#### Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF

(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)

#### DEAR SIR/MADAM

Please find my submission of manuscript entitled '

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

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.

#### NAME OF CORRESPONDING AUTHOR:

Designation: Affiliation with full address, contact numbers & Pin Code: Residential address with Pin Code: Mobile Number (s): Landline Number (s): E-mail Address: Alternate E-mail Address:

#### NOTES:

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

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

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

- 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 5. commas and full stops at the end.
- MANUSCRIPT: Manuscript must be in BRITISH ENGLISH prepared on a standard A4 size PORTRAIT SETTING PAPER. It must be prepared on a single space and 6. 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.
- 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 7. heading.
- SUB-HEADINGS: All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. 8.
- 9. MAIN TEXT: The main text should follow the following sequence:

INTRODUCTION

**REVIEW OF LITERATURE** 

NEED/IMPORTANCE OF THE STUD

STATEMENT OF THE PROBLEM

OBJECTIVES

**HYPOTHESES** 

RESEARCH METHODOLOGY

**RESULTS & DISCUSSION** 

**RECOMMENDATIONS/SUGGESTIONS** 

SCOPE FOR FURTHER RESEARCH

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.
- EQUATIONS: These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right. 11
- 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 BOOK

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.

#### RNAL 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

### INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT vi

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

### A COMPARATIVE STUDY OF SELF- EFFICACY AND SUBJECTIVE WELL- BEING AMONG EMPLOYED WOMEN AND UNEMPLOYED WOMEN

### DR. K. JAYASHANKAR REDDY PROFESSOR CMR COLLEGE OMBR LAYOUT BANASAWADI, BANGALORE

#### ABSTRACT

This study examines the relationship of self-efficacy with subjective well-being among employed women working in different organizational set up. The sample consists of 325 employed women working in five different organizational sectors. They were administered Personal Efficacy scale, Affectometer, Satisfaction with Life scale and General happiness scale. The study used statistical measure of one way ANOVA and Pearson's product moment correlation. The findings revealed that there is significant difference in self efficacy and Subjective well-being among women working in different sectors. The findings also revealed that there is a significant relationship between self-efficacy and Subjective well-being among unemployed women. These findings have important practical implications in an organizational set up.

#### **KEYWORDS**

Employed Women, Unemployed Women, Self Efficacy, Subjective Well-being.

#### INTRODUCTION

The concept of self-efficacy has received increasing empirical attention in the Organizational Behaviour literature. Variable self efficacy has been studied in more than 10,000 investigations in the past twenty-five years. In organizational research, the most focal variable to which self efficacy has been related to is work related performance. It is likely that individuals bring with them to the work situation certain characteristics that are related to selfefficacy (Judge, 2007). Self-efficacy can have impact on everything from psychological states to behaviour to motivation. An individual's self-efficacy plays a major role in how goals, tasks and challenges are approached. According to Albert Bandura (1995) self-efficacy is the belief in one's capabilities to organize and to execute the course of action required to manage prospective situations. In other words, self-efficacy is a person's belief in his or her ability to succeed in a particular situation. Bandura (1994) described these beliefs as determinants of how people think, behave and feel. It is concerned not with the skills one has, but with judgments of what one can do with whatever skills one possesses. Self-efficacy refers to an individual's conviction (or confidence) about his or her abilities to mobilize the motivation, cognitive resources and courses of action needed to successfully execute specific tasks within a given context (Luthans, 2005). Bandura (1997) suggested that those with high self-efficacy expectancies are healthier, more effective and generally more successful than those with low selfefficacy expectancies. People who think they can perform well on a task do better than those who think they will fail (Marilyn & Terence, 1992).

Most of us would hope first for a long life, one that does not end prematurely. Most people would hope for a happy and satisfying life in which good things and pleasant experiences outnumber bad ones. Defining good life in terms of personal happiness is the general thrust of the hedonic view of well- being. This view of well-being is expressed in terms of subjective well- being (Baumgartner & Crothers, 2009).

Some researchers are of the idea that what comprises a happy and good life depends on the individual's own mental or cognitive framework and perception. From this perspective, experience of happiness and satisfaction in one's life is a subjective phenomenon and it depends on an individual's subjective evaluation of one's life. This subjective perception of happiness and life satisfaction has been referred to as Subjective Well-being (SWB). Sell and Nagpal (1992) observed that all indicators of psychological well-being have both objective and subjective components. The objective components relate to concerns that are generally known by the term 'standard of living.' However, individual satisfaction or happiness with objective reality depends not only on the access to goods and services that are available to the community but also on his expectations and perceived reality. It is the subjective component which links the concept of life to subjective well being. From this perspective, subjective well-being is considered to be a function of the degree of congruence between individual's wishes, needs and his environmental demands and opportunities. The component of subjective well- being has three distinct features. First it is subjective. According to Campbell (1976), it resides within the experience of the individual. Secondly, it includes positive measures. It is not just the absence of negative factors. Thirdly, subjective well-being measures typically include a global assessment of all aspects of a person's life. Although effect of satisfaction within a certain domain may be assessed, the emphasis is usually placed on an integrated judgment of the person's life. Diener, Euncook and Shigehiro (1997) define subjective well-being as "how people evaluate their lives". SWB is "a judgement, an evaluation and an appraisal." (Argyle & Crossland, 1997: Diener, 2000).

SWB represents people's evaluation of their lives and includes happiness, pleasant emotions, life satisfaction and a relative absence of unpleasant moods and emotions (Diener & Diener 2000). Happiness is a state of mind or feeling such as contentment, satisfaction, pleasure or joy. A variety of philosophical, religious, psychological and biological approaches have been taken to defining happiness and identifying its sources. Positive affect is a summary term for pleasant emotions such as laughter and love. Life satisfaction is a subjective assessment of the quality of one's life and has conceptualized as a key indicator of well being. It is a cognitively oriented subjective judgement of one's current life situation in relation to one's own expectations. Satisfaction with one's life implies contentment with or acceptance of one's life circumstances or the fulfilment of one's wants and needs for one's life as a whole (Jan & Masood, 2007).

A widely accepted view about subjective well being is that it consists of three primary components: prevalence of positive affect, relative absence of negative affect and life satisfaction (Andrews & Withey, 1976; Diener, 1984). These components are both cognitive and affective in nature. SWB is structured such that these three components form a global factor of interrelated variables. Each of these faces of SWB can in turn be broken into sub-divisions. Global satisfaction can be divided into satisfaction with various domains of life such as recreation, love, marriage, friendship and so forth. Pleasant affect can be divided into specific emotions such as joy, affection and pride. Finally unpleasant affect can be separated into specific emotions and moods such as shame, guilt, sadness, anger and anxiety. Sahoo and Bidyadhar (1998) stated that at least four dominant dimensions influence the way people evaluate their own subjective well-being: 'evaluation of positive affective experience', 'evaluation of negative affective experience', 'feeling of personal competence on handling negative experience'. However, subjective well-being can be assessed at the most global level, or at progressively narrower level depending on one's purpose.

#### DETERMINANTS OF SWB

People experience subjective well-being when they feel many pleasant and few unpleasant emotions, when they are engaged in interesting activities, when they experience many pleasures and few pains and when they are satisfied with their lives. People who are successful at attaining frequent positive affect will be happy (Diener et al 1989). A number of demographic variables such as income (Diener & Oshi 2000), age (Diener & Suh 1997), marriage (Diener et.al 1999) and religion (Myers & Diener 1995) influence the subjective well- being. A strong sense of self efficacy enhances SWB in many ways. High level of self efficacy contributes to high levels of engagement and life satisfaction (Levi 1987). Gender and Religion also influence SWB (Singh & Udainia 1999). Culture influences SWB in two ways. First, culture has direct effects on SWB. People living in individualistic, rich and democratic cultures have higher levels of SWB than do those living in collectivistic poor and totalitarian culture (Diener & Suh, 1999; Veenhoven, 1993). Second, culture moderates the relation between hedonic balance and

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

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

#### VOLUME NO. 2 (2012), ISSUE NO. 8 (AUGUST)

life satisfaction (Suh et.al.1998). Personality research on SWB suggests that neuroticism and extraversion influence life satisfaction indirectly through their influence on hedonic balance (Lucas, Diener & Suh, 1996). Clearly, interventions to increase subjective well- being are important not only because it feels good to be happy but also because happy people tend to have more positive work behaviour and exhibit other desirable characteristics.

#### **EMPLOYED WOMEN/WORKING WOMEN**

Employment is viewed by policy makers as both a human right and as a means of changing the marginalized status of people. "Employed woman is a woman who is gainfully employed often specifically as distinct from a housewife-a woman who specifically works for wages in organized sectors" (http://www.your dictionary.com/workingwoman). Working woman is a woman who has a job or a woman who is in job-a woman who is employed (hired, job holding, retained, working). A woman involved in activity or work (busy, engaged, and occupied) is an employed woman. A woman who works and labours is also an employed woman. Women employed means having women services engaged for or having a job especially one that pays wages or salary. Employed woman is having woman services engaged for or utilized. Women employees normally receive holidays and pay. A Woman employee while she is employed, for the period of such employment is protected by 'Women and Women rights.'

The present study uses the terms Employed women, Working women interchangeably.

Women entered the labour force in the organized sector in the late nineteenth century (Reddy 1985). Women constitute a growing proportion of labour force in India. Women employment has been investigated as either beneficial (role enhancement hypothesis) or detrimental (role strain hypothesis) to women's psychological well-being. Due to longer life span of women and the tendency of men to marry younger women it is likely that women would encounter retirement and widowhood within a relatively short span of time, which may affect their psychological and physical well-being. This effect may be mediated by the over-absorption of one's time and resources within a particular identity role (Elgar, Karen, Chester Andra, 2007).

In this period of economic liberalization and globalization, the quality of women's employment will depend upon several factors. The foremost among these are access to education and opportunities for skill development. Employed women, though encounter role conflict, have learnt to become firm and assertive. They know the pressures of balancing work and family, the difficulties or making ends meet and the challenges of getting ahead. Employment, in addition to their roles and changes in their life experiences, does lead to increased perceptions of control among women (Thakar & Mishra, 1999). Gainful employment is likely to bring a change in the quality of life and is characterized by the following eight benefits: 1. Varieties in duties performed. 2. A safe working environment. 3. Income for the family and oneself. 4. A purpose derived from providing a product or service. 5. Happiness and satisfaction. 6. Positive engagement and involvement. 7. A sense of performing well and meeting goals. 8. The companionship of/and loyalty to co-workers, bosses and organizations. However, in general, women employment may be associated with better psychological functioning.

Women's access to employment is to a significant extent related to their education and skill upgradation. Increase in women's labour force participation rates, over the past few decades; have led to increased interest in the effect of employment on women's work efficiency and their well- being. The present study is an attempt to nurture this interest.

#### METHODOLOGY

The aim of the present study is to understand the relationship between self efficacy and Subjective well-being among employed women across different organizations. This investigation is a gender- based study. The research adopts constructs from different disciplines like Positive Psychology, Organizational Psychology, Career Psychology and Women Psychology. The study was carried out to test the hypotheses A) that there will be a significant difference in self efficacy and in subjective well being among employed women. B) There will be a significant relationship between aspects of subjective well- being and self efficacy among employed women.

#### SAMPLE

The sample consisted of 325 employed women who comprised the subjects of this study. These 325 employed women were working in five different organizational sectors of Bangalore city - Industries (N=64), Hospitals (N=68), Banks (N=61), Educational institutions (N=71) and in Call Centres / BPO (N=61). Age range of the sample was 25-52 years. The mean age and SD of the sample is 34.06 and 8.06 respectively. Distribution of the sample selected sector-wise and age-wise is given in the table.

#### TOOLS

The following tools were used in the study:

1. Self Efficacy Scale by Singh and Kumar (1997)

The questionnaire on personal efficacy was developed by Singh and Kumar in the year 1997. (Appendix ) The questionnaire consists of 28 items followed by a five point rating scale. There are two types of items in this scale positively worded items and negatively worded items. Negatively worded items are reverse scored. Positively worded items are 2, 3, 4, 5, 7, 11, 12, 13, 14, 15, 16, 17, 18, 21, 24, 26, and 28. Negatively worded items are 1, 6, 8, 9, 10, 19, 20, 22, 23, 25 and 27. The total of both positive and negative worded items is the score of the subject on self efficacy scale.

2. Affectometer

This scale was developed by Kammann and Flett (1983) to measure quality of life as experienced on an affective level. This inventory consists of 20 items which measure the positive and negative affect in relation to different life aspects.

3. Satisfaction with Life Scale

This scale developed by Diener et.al (1985) is a measure of cognitive evaluation of one's well-being. The scale consists of 5 items which measure person's well-being according to his/her own criteria. This is a seven-point scale measured on a cognitive judgement level.

4. General Happiness scale by Lyubomirsky and Lepper (1999):

This scale measures the subjective happiness. It is 4-item scale out of which two items ask respondents to characterize themselves using both absolute ratings and ratings relative to peers, while other two items offer brief description of happy and unhappy individuals, ask respondents as to how they characterized themselves.

### **RESULTS & DISCUSSION**

TABLE 1: MEAN SELF EFFICACY SCORES OF EMPLOYEES WORKING IN DIFFERENT SECTORS AND RESULTS OF ONE-WAY ANOVA.

	1	1		
Sectors	Mean	S.D	F value	P value
Teachers	105.97	10.04	82.063	
Banking employees	114.20	16.16		
Health organizations	85.60	12.32		0.000
Industry	82.98	12.12		
Call centers/BPOs	120.61	21.87		

Employees working in different sectors differed significantly in their mean scores on self efficacy (F=82.063; P= .000). Further, Scheffe's post hoc test revealed that employees working in industry and health sectors had least self efficacy (means 82.98 and 85.60 respectively and employees working in CC/BPOs sector had higher scores (mean score 120.61) and others in between (teachers 105.97; banking 114.20).

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT 5

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

#### www.ijrcm.org.in

55

#### VOLUME NO. 2 (2012), ISSUE NO. 8 (AUGUST)

TABLE 2: MEAN TOTAL SWB SCORES OF EMPLOYEES WORKING IN DIFFERENT SECTORS AND RESULTS OF ONE-WAY ANOVA

Professions	Mean	S.D	F value	P value	
Teachers	103.75	24.14	23.022		
Banking employees	107.30	11.72			
Health organizations	102.91	12.56			
Industry	92.89	13.90		.000	
Call centers/BPOs	120.44	15.19			

As far as total subjective well-being scores are considered, women working in CC/BPO sector had highest SWB scores (mean 120.44) followed by banking employees (mean 107.29) teachers (mean 103.75), health organizations (mean 102.91) and employees working in industries had least SWB scores (mean 92.89). Further, Scheffe's post hoc test revealed that the mean SWB scores of employees working in health organizations, teachers, and banking were statistically same, employees in industrial sector had least SWB and employees in CC/BPO had highest SWB scores.

#### TABLE 3: CORRELATION COEFFICIENTS BETWEEN DIMENSIONS OF SWB AND SELF EFFICACY SCORES FOR THE ENTIRE SAMPLE

Variable 1 (Aspects of SWB)	Variable 2	Correlation coefficient	Significance		
Life satisfaction	Self efficacy	.291	.000		
Happiness	Self efficacy	.450	.000		
Positive affect	Self efficacy	.428	.000		
Negative affect	Self efficacy	.017	.761		

Between various aspects of SWB and self efficacy, highly significant correlations were observed, where all the obtained correlations were found to be significant at .000 level except for negative affect. Dispositional happiness as measured by Lumomirsky's scale and positive affect correlated highly than life satisfaction with self efficacy. In other words, negative affect and self efficacy were independent of each other and self efficacy has a significant relation with positive affect state.

The hypotheses that there will be a significant difference in self efficacy are accepted. Analysis of table 1 revealed that employees working in different sectors differ significantly in their mean scores on self efficacy. Further analysis revealed that employees working in industry had least self efficacy (mean score=82.98) and employees in CC/BPO sectors had highest scores (mean score=120.61). Women employees in industries are involved in risky and highly stress prone jobs. This may lead to lowering their self efficacy. It may be speculated that the variability of call centre work and job satisfaction arising from interaction with customers may result in increased self efficacy. The attractive perks and available infrastructure facilities in CC/BPOs may help to boost self efficacy of its employees. The employees in CC/BPOs will have high cognitive skills and aptitudes even before the entry level. Further, this has to be maintained throughout due to the fear of job threat.Susan (1993) explored a study on ninety-six women in non traditional occupations and hundred women in traditional occupations. These women completed self efficacy measure. The results showed that employed women do have higher self efficacy for working with people than with things. Among the difference between the two groups, women in traditional occupations scored higher on self efficacy in comparison with women in non traditional occupations. This finding partially confirms the results of the present study.

A study by Zeldin and Pajarel (2000) explored the personal stories of women who selected and continued to excel in career in areas of Mathematics, Science and technology to better understand the ways in which their self efficacy beliefs influence their academic and career choices. Analysis of fifteen narratives revealed that verbal persuasion and vicarious experiences were critical sources of women's self efficacy beliefs. These findings also suggest that the perceived importance of these sources of self efficacy beliefs is stronger for women in male oriented domains than in traditional settings.

The hypothesis that there will be significant difference in subjective well-being is accepted since women differed significantly in terms of well- being scores. One-Way ANOVA revealed that women employees working in different sectors differ significantly in their mean scores on subjective well being. Analysis also revealed that on SWB employees in Call centers/BPOs scored highest (mean score= 120.44) and employees working in industry scored least (mean score=92.89). This finding can be explained in the light of the nature of activities associated with the job settings. Teachers derive intrinsic satisfaction in their noble profession and employees in call centres/BPOs are happy due to the attractive perks and facilities they get in their settings. Call Centre/BPO employees get quick promotions with multiple increments. Frenkel et.al (1998) points to a greater diversity in call centre work revealing environments where jobs provide challenge and where the skills of the workers are valued. Employees in industry work for longer duration (8-12 hours) with heavy work load and role demands resulting in least satisfaction.

The findings of the present investigation are in consistence with the study by Sahu and Mohapatra (2009). The purpose of their study was to examine the role of professional settings on PWB. Subjects were chosen from five different professions: executives, teachers, administrators, doctors and engineers. The dependent variables in the study were overall satisfaction, satisfaction with general area of life functioning, positive affect experience and negative affect experience. All these variables were measured using Life Orientation Questionnaire. Findings indicated that doctors and teachers experience maximum happiness whereas administrators experience the least. Engineers and executives were placed in the intermediate positions. The findings of the study were explained in the light of professional specific role demands and expectations.

Occupational setting may be considered as a 'mini-culture'. Each occupation has its own norms, expectations and corresponding value systems. Accordingly, the happiness and satisfaction in different occupational sectors may be expressed differently. It is suggested that different professional groups undergo different forms of work socialization. Their work settings, reward systems, colleagues and higher authorities place different kinds of demands on their response systems. For instance, the nature of experience encountered by teachers is qualitatively different from the experience faced by administrators. Teachers get too many holidays with salary. On the other hand employees in industries get limited holidays and also have the disadvantage of economic affluence and power positions. Such possibilities of difference in experience may induce varied type of cognitive and affective states in employees working in different sectors. Accordingly, the comparison of groups with respect to satisfaction and happiness in several domains of life may result in significant difference.

The hypothesis that there is a significant relationship between aspects of Subjective Well- Being and self efficacy is accepted. Analysis (table no 3) reveals that there is a significant relationship between aspects of subjective well-being and self efficacy except for negative affect (r=0.291; P=0.000, r=0.450; P=0.000, r=0.428; P=0.000). Negative affect and self efficacy were independent of each other.

A recent study (Yuchua & Schanggui 2004) examined the characteristics of general self efficacy and subjective well-being and their relation in college students of low socio-economic status in China. Individuals with stronger general self efficacy reported higher levels of SWB. General self efficacy was positively related to subjective well being

#### IMPLICATIONS

The study contains several policy implications. The results of the study have implication in organizational setting. The fact that self efficacy is related to subjective well-being, demands that organizations should begin to develop programmes to foster self efficacy among employed women. Management consultants, counsellors and psychologists should also develop self efficacy programmes and use them to enhance SWB of employees. This may be incorporated as a part of the organizational training programme. The study also promotes awareness among working women to develop and utilize their full potential as resource for organizational development. The findings of the study may help in developing appropriate personnel policies for women employees. Thus the findings may have numerical implications for research and practice in organizational setup.

In terms of practical implications, the findings of the study suggest that training programmes aimed at changing employees' efficacy beliefs should be conducted which in turn will enhance their subjective well-being and performance at the work place. Meanwhile organization should focus on both employees' self efficacy and subjective well being in order to achieve productive and healthy work lives in the long term.

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

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

#### VOLUME NO. 2 (2012), ISSUE NO. 8 (AUGUST)

#### REFERENCES

- 1. Andrews, F.M., & Withey, S.B. (1976): Social indicators of well being: America's perception of life quality. New York: Plenum Press.
- 2. Argyle, M & Crossland, J (1987): The dimensions of positive emotions. British journal of social psychology.26, 127-137.
- 3. Bandura, A (1994): Self-efficacy. In V.S. Ramachandran (ed), Encyclopedia of Human Behavior, 4, New York: Academic press, PP 71-81.
- 4. Bandura, A (1995): Self-efficacy in changing societies. Cambridge university press.
- 5. Bandura, A (1997): Self-efficacy toward a unifying theory of behavioral change. Psychological review, 191-215.
- 6. Baumgardner, S.R & Crothers, M.K (2009): Positive psychology. Dorling Kindersley Ltd, Delhi, India.
- 7. Campbell, A (1976): Subjective measures of well being. American Psychologist.31,117-124.
- 8. Diener, E & Diener, R. B (2000): New directions in subjective well being research: The cutting edge. Indian journal of clinical psychology.27, 21-35.
- 9. Diener, E & Suh, E.M (1997): Subjective well being and age. In international analysis. Annual Review of Gerontology geriatery. 17,304-324.
- 10. Diener, E & Suh, E.M.(1999): National differences in subjective-well being. In D. Kahneman, E. Diener & N. Schawrz (Eds): Well being. The foundation of hedonic psychology.434-452. New York. Russels age foundation.
- 11. Diener, E (1984): Subjective well being. Psychological Bulletin. 95. 542-575.
- 12. Diener, E (2000): Subjective well being: The science of happiness and a proposal for national index. American Psychologist.55(1).34-43.
- 13. Diener, E., Emmons, R A., Larsen, R J., & Griffin, S (1985): The life satisfaction with life scale. Journal of Personality Assessment. 49, 71-75.
- 14. Diener, E., Sandvic, E & Pavot., W (1989): Happiness is the frequency not intensity: positive versus negative affect. In E Sttack, M Argyle & Schway (Eds). The social psychology of subjective well being.
- 15. Diener, E., Suh, E.M., Lucas, R., & Smith, H (1999): Subjective well being: Three decades of progress. Psychological Bulletin. 125, 276-302.
- 16. Diener, E.M & Oshi, S (2000): Money and happiness: Income and subjective well being across nation. In E Diener and E M Suti (Eds). Subjective well being across cultures. Cambridge, M.A: MLT Press.
- 17. Elgar, Karen & Chester Andra (2007): The mental health implications of maternal employment: Australian journal for the advancement of mental health. 6, 1-9.
- Frenkel, S., Korozynski, M., Shire, K., & Tam, M (1998): Beyond bureaucracy? Work organization in call centers. International Journal of Human Resource Management. 9,6.957-979.
- 19. Jan, M. & Masood, T (2007): Factors affecting life satisfaction among women. Journal of Psychological Researches.51.63-73.
- 20. Judge (2007): Self efficacy and work related performance. Journal of Applied Psychology.92.1.107-127.
- 21. Kammann R. and Flett R. (1983): Affectometer; A scale to measure current level of general happiness. Australian Psychology.35. 259-265.
- 22. Levi, L (1987): Fitting work to human capacities and needs. In Katme et al (Eds). Improvements in Contents and Organization of work: Psychological factors at work.
- 23. Lucas, R.E., Diener, E & Suh, E (1996): Discriminant validity of well being measures. Journal of personality and social psychology.616-628.
- 24. Luthans F (2005): Organizational Behavior 10<sup>th</sup> Edition. Mcgraw hill-education, Asia.
- 25. Lyubomirsky, S & Lepper, H.S (1999): A measure of subjective happiness. Preliminary reliability and construct validation. Social Indicators Research 1999. 46. 137-155.
- 26. Marilyn, E. G & Terence, R. M (1992): Self Efficacy and performance review. Academy of management review.17.2.183-211.
- 27. Myers, D.B & Diener, E (1995): Who is happy? Psychological Science.6,10-19.
- 28. Reddy, C.R (1985): Changing status of working women. Delhi: B.R.Publications.
- 29. Sahu, F.M & Mohapatra, L (2009): Psychological well being in professional groups. Journal of the Indian Academy of Applied Psychology. 35,2.211-217.
- Sell, H and Nagpal, R (1992): Assessment of subjective well being: Subjective well being inventory (SUBI), (Regional Health paper, SEARO, 24). New Delhi: WHO: Regional office for South East Asia. Diener, E., Eunkook, S. & Shigehiro, O. (1997): Recent findings on subjective well being. Indian journal of clinical psychology, 24.25-41.
- 31. Singh A P and Patiraj Kumar (1997): Personal efficacy scale in Pestonjee D M(Eds). Third hand book of psychological and social instruments. Concept publishing company, New Delhi.
- 32. Singh, B & Udainia, R(1999): Self efficacy and Well Being of adolescents. Journal of Indian Academy of Applied Psychology. 35. 2. 227-232.
- 33. Suh, M., Diener, E., Oishi, S., & Trieandis, H.C (1998): The shifting basis of life satisfaction judgements across cultures: Emotions versus norms. Journal of Personality and social Psychology.74.482-493.
- 34. Susan, C.W (1993): Self efficacy of women in traditional and non traditional occupations: Differences in working with people and things. Journal of Career Development. 19.3. 175-186.
- 35. Thakar, G. & Misra, G (1999): Daily hassels, well being and social support experiences of employed women in India. Psychological Studies. 44. 3.69-74.
- 36. Veen Hoven, R (1993): Happiness in nations: Subjective appreciation of life in 56 nations.1946-1992. Rotterdam, the Netherlands: Erasmus University, Rotterdam.
- 37. Yuchua, T & Shanggui, S (2004): A study on general self efficacy and SWB of low SES college students in a Chinese University on http://www.questia.com/google.scholar.
- Zeldin, A.L & Pajarel, F (2000): Against the odds: Self efficacy of women in Mathematics, Scientific and Technological careers. American educational research journal. 37,1.215-246.

#### ISSN 2231-5756

# 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







# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories WWW.ijrcm.org.in