



## INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION AND MANAGEMENT

# CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	<b>OPTIMIZATION OF THE ENROLMENT SYSTEM OF UNIVERSITY/COLLEGE X USING SIMULATION MODEL</b> <i>MA. TEODORA E. GUTIERREZ</i>	1
2.	<b>JOB QUALITY INDICATORS INTEGRATION WITH JCM DIMENSIONS</b> <i>RABIA MUSHTAQ &amp; DR. RAHAT HUSSAIN BOKHARI</i>	2
3.	<b>GAP ANALYSIS OF SERVICE QUALITY AMONG BANKS</b> <i>DR. IQBAL &amp; NYMPHA RITA JOSEPH</i>	3
4.	<b>A STUDY ON THE ORGANISATIONAL CLIMATE WITH SPECIAL REFERENCE TO THE EMPLOYEES OF SALALAH COLLEGE OF TECHNOLOGY</b> <i>DR. M. KRISHNA MURTHY, S. IBRAHIM KHAN &amp; S. VARALAKSHMI</i>	4
5.	<b>BACKGROUND OF IMF &amp; IMPACT OF FINANCIAL CRISIS IN ARGENTINA</b> <i>SHAHZAD GHAFOR &amp; UZAIR FAROOQ KHAN</i>	5
6.	<b>EFFICIENCY-PROFITABILITY RELATIONSHIP IN PUBLIC, PRIVATE AND FOREIGN SECTOR BANKS OPERATING IN INDIA</b> <i>DR. VIDYA SEKHRI &amp; MR. AMIT VARSHNEY</i>	6
7.	<b>CONSUMER BEHAVIOUR AND PREFERENCES TOWARDS MOBILE PHONE AND IT'S ACCESSORIES – A BEHAVIORAL STUDY</b> <i>T. RAJASEKAR &amp; DR. MALABIKA DEO</i>	7
8.	<b>EFFECTIVENESS OF CARGO HANDLING IN VISAKHAPATNAM PORT TRUST – A CASE STUDY</b> <i>DR. D. M. SHEABA RANI &amp; DR. K. HARI HARA RAJU</i>	8
9.	<b>A STUDY ON SUPPORT OF ERP SYSTEMS FOR MARKETING IN COIMBATORE BASED INDUSTRIES</b> <i>S. MOHANAVEL &amp; DR. SUDHARANI RAVINDRAN</i>	9
10.	<b>CUSTOMER SWITCHING IN MOBILE INDUSTRY - AN ANALYSIS OF PRE-PAID MOBILE CUSTOMERS IN AP CIRCLE OF INDIA</b> <i>DR. V. MALLIKARJUNA, DR. G. KRISHNA MOHAN &amp; DR. D. PRADEEP KUMAR</i>	10
11.	<b>LOCATION INTELLIGENCE, THE MERGING OF GEOGRAPHIC INFORMATION SYSTEMS (GIS) AND BUSINESS INTELLIGENCE (BI)</b> <i>DR. VINOD N. SAMBRANI &amp; DR. M. S. SUBHAS</i>	11
12.	<b>MANAGEMENT OF NON-CONVENTIONAL ENERGY: THE MISSION OF NEDCAP</b> <i>M. MADHAVI &amp; N. RAMANUJA</i>	12
13.	<b>RISK MANAGEMENT STRATEGIES AND PRACTICES USING MARKOWITZ THEORY AT KARVY STOCK-BROKING LIMITED</b> <i>RAAVI RADHIKA, K. BHAVANA RAJ &amp; DR. SINDHU</i>	13
14.	<b>EMPLOYEES' EMPOWERMENT THROUGH TRAINING SYSTEM IN BANKING SECTOR: AN EMPIRICAL ANALYSIS (WITH SPECIAL REFERENCE TO SELECTED BANKS IN RURAL ODISHA)</b> <i>DR. IPSEETA SATPATHY, D. LITT., DR. B.C.M.PATNAIK &amp; CHINMAYA KUMAR DAS</i>	14
15.	<b>PERFORMANCE OF SUSTAINABLE LOGISTIC PRACTICES OF SMES IN DELHI</b> <i>SANJEEV KUMAR, SOMNATH CHATTOPADHYAYA &amp; VINAY SHARMA</i>	15
16.	<b>ENHANCING TEACHING IN RURAL INDIA BY TECHNOLOGY INTERVENTION</b> <i>DR. SANGEETA SHARMA &amp; POONAM VYAS</i>	16
17.	<b>RETURN MIGRATION TRENDS OF SOFTWARE PROFESSIONALS AND ITS IMPACT ON SOCIO-ECONOMIC DEVELOPMENT OF INDIA</b> <i>DEEPTI GUPTA &amp; DR. RENU TYAGI</i>	17
18.	<b>RECRUITMENT PROCESS OUTSOURCING: KEY CHALLENGES AND OPPORTUNITIES FOR INDIAN TALENT</b> <i>TADAMARLA.ANUPAMA &amp; INUMULA.KRISHNA MURTHY</i>	18
19.	<b>INDUCTION AND ITS IMPACT ON WORK PERFORMANCE AND EMOTIONAL INTELLIGENCE</b> <i>RASHMI SHAHU</i>	19
20.	<b>A STUDY OF FACTORS INFLUENCING PURCHASE DECISION FOR CELL PHONES</b> <i>DR. ARTI GAUR, MS. SUMAN GHALAWAT &amp; MS. MEENAKSHI AZAD</i>	20
21.	<b>STATISTICAL ANALYSIS OF ASSESSING AWARENESS OF COMPUTER TECHNOLOGY AMONG ECONOMICS RESEARCH STUDENTS</b> <i>D. AMUTHA</i>	21
22.	<b>CONSUMER PERCEPTION TOWARDS mCRM INITIATIVES OF INDIAN RETAILERS</b> <i>SWATI SINGH &amp; SANJEEV KR. SINGH</i>	22
23.	<b>A COMPARATIVE STUDY OF CUSTOMER PERCEPTION AND EXPECTATION: PUBLIC SECTOR BANKS AND PRIVATE BANKS</b> <i>NAVEEN ARORA</i>	23
24.	<b>EXPLAINING CONSUMER ACCEPTANCE OF INTERNET BANKING SERVICES IN INDIA</b> <i>MANORANJAN DASH, DR. MADHUSMITA DASH &amp; DR. SURJYA KUMAR MISRA</i>	24
25.	<b>IMPACT OF INFORMATIONAL FLOW ON STOCK RETURNS: EMPIRICAL EVIDENCE FROM NATIONAL STOCK EXCHANGE</b> <i>A. SHANKER PRAKASH</i>	25
	<b>REQUEST FOR FEEDBACK</b>	26

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

Listed at: [Ulrich's Periodicals Directory ©, ProQuest, U.S.A.](#) as well as in [Cabell's Directories of Publishing Opportunities, U.S.A.](#)

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

[www.ijrcm.org.in](http://www.ijrcm.org.in)

## 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

## PATRON

**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

**MOHITA**

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

## ADVISORS

**PROF. M. S. SENAM RAJU**

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

**PROF. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

## EDITOR

**PROF. R. K. SHARMA**

Dean (Academics), Tecnia Institute of Advanced Studies, Delhi

## CO-EDITOR

**MOHITA**

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

## EDITORIAL ADVISORY BOARD

**DR. AMBIKA ZUTSHI**

Faculty, School of Management & Marketing, Deakin University, Australia

**DR. VIVEK NATRAJAN**

Faculty, Lomar University, U.S.A.

**DR. RAJESH MODI**

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

**PROF. PARVEEN KUMAR**

Director, M.C.A., Meerut Institute of Engineering & Technology, Meerut, U. P.

**PROF. H. R. SHARMA**

Director, Chhatarpati Shivaji Institute of Technology, Durg, C.G.

**PROF. MANOHAR LAL**

Director & Chairman, School of Information & Computer Sciences, I.G.N.O.U., New Delhi

**PROF. ANIL K. SAINI**

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

**DR. ASHISH JOLLY**

Professor, Department of Computer Science & Engineering, Chitkara University, Rajpura, Punjab

**DR. ASHWANI KUSH**

Head, Computer Science, University College, Kurukshetra University, Kurukshetra

**DR. BHARAT BHUSHAN**

Head, Department of Computer Science & Applications, Guru Nanak Khalsa College, Yamunanagar

**DR. VIJAYPAL SINGH DHAKA**

Head, Department of Computer Applications, Institute of Management Studies, Noida, U.P.

**DR. KULBHUSHAN CHANDEL**

Reader, Himachal Pradesh University, Shimla, Himachal Pradesh

**DR. SAMBHAVNA**

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

**DR. MOHINDER CHAND**

Associate Professor, Kurukshetra University, Kurukshetra

**DR. MOHENDER KUMAR GUPTA**

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

**DR. VIVEK CHAWLA**

Associate Professor, Kurukshetra University, Kurukshetra

**DR. SAMBHAV GARG**

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

**DR. SHIVAKUMAR DEENE**

Asst. Professor, Government F. G. College Chitguppa, Bidar, Karnataka

**DR. BHAVET**

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

***ASSOCIATE EDITORS***

**PROF. ABHAY BANSAL**

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

**PROF. NAWAB ALI KHAN**

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

**DR. ASHOK KUMAR**

Head, Department of Electronics, D. A. V. College (Lahore), Ambala City

**ASHISH CHOPRA**

Sr. Lecturer, Doon Valley Institute of Engineering & Technology, Karnal

**SAKET BHARDWAJ**

Lecturer, Haryana Engineering College, Jagadhri

***TECHNICAL ADVISORS***

**AMITA**

Lecturer, E.C.C., Safidon, Jind

***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

# 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. 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 addresses, **info@ijrcm.org.in** or **infoijrcm@gmail.com**.

## GUIDELINES FOR SUBMISSION OF MANUSCRIPT

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

Dated: \_\_\_\_\_

The Editor

IJRCM

Subject: **Submission of Manuscript in the Area of** \_\_\_\_\_ **(Computer/Finance/Marketing/HRM/General Management/other, please specify).**

Dear Sir/Madam,

Please find my submission of manuscript titled ' \_\_\_\_\_ ' for possible publication in your journal.

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 anywhere.

I affirm that all 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 our/my manuscript is accepted, I/We agree to comply with the formalities as given on the website of journal & you are free to publish our contribution to any of your journals.

**Name of Corresponding Author:**

Designation:

Affiliation:

Mailing address:

Mobile & Landline Number (s):

E-mail Address (s):

2. **INTRODUCTION:** Manuscript must be in English prepared on a standard A4 size paper setting. 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 12 point Calibri Font with page numbers at the bottom and centre of the every page.
3. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.
4. **AUTHOR NAME(S) & AFFILIATIONS:** The author (s) full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address should be in 12-point Calibri Font. It must be centered underneath the title.
5. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain background, aims, methods, results and conclusion.
6. **KEYWORDS:** Abstract must be followed by 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.

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 be in a 8 point Calibri Font, single spaced and justified.
10. **FIGURES & TABLES:** These should be simple, centered, separately numbered & self explained, and titles must be above the tables/figures. 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. It must be single spaced, and at the end of the manuscript. 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 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.
  - Use endnotes rather than footnotes.
  - 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.

**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**

- Chandel K.S. (2009): "Ethics in Commerce Education." 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. (2006): "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.

**Website**

- Kelkar V. (2009): Towards a New Natural Gas Policy, Economic and Political Weekly, Viewed on February 17, 2011 <http://epw.in/epw/user/viewabstract.jsp>

**OPTIMIZATION OF THE ENROLMENT SYSTEM OF UNIVERSITY/COLLEGE X USING SIMULATION MODEL****MA. TEODORA E. GUTIERREZ****ASST. PROFESSOR****INDUSTRIAL ENGINEERING DEPARTMENT****TECHNOLOGICAL INSTITUTE OF THE PHILIPPINES – MANILA****938 AURORA BLVD., CUBAO, QUEZON CITY, PHILIPPINES****ABSTRACT**

*This study presents the results of a simulation study on optimization of the enrolment system in University/College X. The desired measure of performance is the server's utilization and enrollee's time spent in the system measured in terms of service time plus waiting time. The study was conducted during peak hours to determine the system's capacity. The proponent used Stat: Fit for the input data for descriptive statistics and their fitted probability distribution. To transform the input into a more valuable insight, Promodel was used to determine the performance measure of the system. The researcher performed several iterations of the different alternatives in order to accomplish the stated objective of the study, which are shorter waiting time, and increased utilization of the system's resources. The bottlenecks in the system are in all operations. But the most constraints are in the advisement and encoding since they have a larger variability of inter-arrival time and service time. The study determines the number of server in each serving point.*

**JOB QUALITY INDICATORS INTEGRATION WITH JCM DIMENSIONS**

**RABIA MUSHTAQ**  
**PH. D. SCHOLAR IN MANAGEMENT**  
**INTERNATIONAL ISLAMIC UNIVERSITY**  
**ISLAMABAD, PAKISTAN**

**DR. RAHAT HUSSAIN BOKHARI**  
**PROFESSOR**  
**QUAID-I- AZAM UNIVERSITY**  
**ISLAMABAD, PAKISTAN**

**ABSTRACT**

*This study investigates the vital factors of job, which give quality to job; such as skills variety, task identity, task significance, autonomy and feedback. Further, these factors were taken from the Job Characteristics Model, which was developed by Oldham & Hackman but the items of these factors were self developed after thoroughly consulting the totally quality management literature. Data collected from Pakistan International Airlines (PIA) and Atomic Energy Commission of Pakistan with sample size of 150 responses. Five research questions were asked out of which four were answered. Exploratory factor analysis results revealed that four questions were answered due to significant factor loadings of items on the relevant factors. Findings depict that these indicators will lead to good job quality. For the managers, it is an indication that they may use these indicators for the conformance of job quality for employees. For the future research, these indicators should be further confirmed by applying confirmatory study. The impact of these job quality indicators should be checked on the different outcomes.*

**GAP ANALYSIS OF SERVICE QUALITY AMONG BANKS****DR. IQBAL****ASST. PROFESSOR****DEPARTMENT OF BANKING AND FINANCE****THE KINGDOM UNIVERSITY****KINGDOM OF BAHRAIN, BAHRAIN****NYMPHA RITA JOSEPH****LECTURER****DEPARTMENT OF ACCOUNTING AND FINANCE****THE KINGDOM UNIVERSITY****KINGDOM OF BAHRAIN****ABSTRACT**

Indian banking industry is in the grip of profound structural changes as evident from the phenomenal growth in the size, spread and activities undertaken by them. The banking industry has moved gradually from a regulated environment to a deregulated market economy. Therefore, quality of the services provided by the banks becomes very important. In this study for data collection, the SERVQUAL instrument developed by Parsuraman, Zenithal and Berry (1988) has been used. Structured questionnaires were used for consumers and unstructured questionnaires for industry experts. The researcher selected 100 samples (50 each from conventional and interactive banks). The researcher used judgmental and convenience sampling technique. Factor analysis has been done on the various factors asked in the questionnaire. There were a set of 22 questions for which the importance level on a scale of 1-7 amongst all banks and the performance level their own bank (on a scale of 1-7) had been asked. After conducting gap analysis we can conclude that the most important factor leading to service gap is systemization or technological advancement among interactive and conventional banks. The next most important factor is accessibility to the bank. This implies whether the bank is closely located and has convenient banking timings. Customers tend to deal with banks which are closer to their home or work place. This is followed by the behaviour of the employees of the bank as human element and responsiveness came as the third and fourth most significant factors respectively.



**A STUDY ON THE ORGANISATIONAL CLIMATE WITH SPECIAL REFERENCE TO THE EMPLOYEES OF SALALAH COLLEGE OF TECHNOLOGY****DR. M. KRISHNA MURTHY****LECTURER****SALALAH COLLEGE OF TECHNOLOGY  
SULTANATE OF OMAN****S. IBRAHIM KHAN****LECTURER****SALALAH COLLEGE OF TECHNOLOGY  
SULTANATE OF OMAN****S. VARALAKSHMI****RESEARCH SCHOLAR, UNIVERSITY OF MADRAS, CHENNAI****LECTURER****POST GRADUATE DEPARTMENT OF COMMERCE  
QUEEN MARY'S COLLEGE  
CHENNAI****ABSTRACT**

*Organizational climate has direct bearing on employees' satisfaction. The satisfaction of employees with organizational climate enhances positive organizational results which includes efficiency, productivity, organizational commitment and cohesiveness of co-workers while it reduces negative outcomes which also consist of turnover, deviant behavior at work and absenteeism. This research works conducted to measure the satisfaction of employees with organizational climate in educational institution. The report on organizational climate is forward planner of better performance. This study with respect to the employees of Salalah College of Technology analysis and identifies areas of employee satisfaction and dissatisfaction to facilitate management in the creation of greater workplace harmony and, therefore, increased performance.*

**BACKGROUND OF IMF & IMPACT OF FINANCIAL CRISIS IN ARGENTINA****SHAHZAD GHAFOR****LECTURER****DEPARTMENT OF MANAGEMENT SCIENCES  
COMSATS INSTITUTE OF INFORMATION TECHNOLOGY  
LAHORE, PAKISTAN****UZAIR FAROOQ KHAN****LECTURER****DEPARTMENT OF MANAGEMENT SCIENCES  
COMSATS INSTITUTE OF INFORMATION TECHNOLOGY  
LAHORE, PAKISTAN****ABSTRACT**

*The crisis unfolded against the backdrop of several decades of outstanding economic performance in Asia, and the difficulties that the East Asian and western countries face are not primarily the result of macroeconomic imbalances. Rather, they stemmed from weaknesses in financial systems and, to a lesser extent, governance. But the greater challenge lies beyond the mere definition of standards in the process of implementation. Countries need new laws, new institutions, and strong professionals to adopt and apply the new standards. And the international community needs mechanisms to make the standards operational and to monitor progress. The IMF, which has been given a universal mandate for surveillance, will have here a critical role a daunting task indeed for which it will need to avail itself of the support of the variety of other bodies with more practical experience in different areas. [CRS Report for Congress, Martin A. Weiss updated October 30, 2008].*

**EFFICIENCY-PROFITABILITY RELATIONSHIP IN PUBLIC, PRIVATE AND FOREIGN SECTOR BANKS OPERATING IN INDIA**

**DR. VIDYA SEKHRI**  
**PROFESSOR AND CHAIRPERSON FINANCE**  
**INSTITUTE OF MANAGEMENT STUDIES**  
**GHAZIABAD**

**MR. AMIT VARSHNEY**  
**LECTURER**  
**INSTITUTE OF MANAGEMENT STUDIES**  
**GHAZIABAD**

**ABSTRACT**

*In the present move where the focus is on competition, consolidation and efficiency in a banking sector, this paper attempts to measure the technical efficiency (TE) based on the cross sectional data of 69 banks-26 public sector, 18 private sector and 25 foreign sector banks. Data Envelopment Analysis (DEA) technique has been used to compute the TE scores of each bank for the year 2007-08 and 2008-09. Empirical results reveal that among the three groups of banks Public sector banks seem to be relatively efficient followed by Private sector and Foreign banks. To have a wider picture of banks' performance, the relationship between the efficiency and profitability has been explored. The efficiency-profitability matrix based on the efficiency scores and Return on Assets (ROA) reveals that out of total 69 banks covered under the study five Public Sector Banks, two Private Sector Banks and two Foreign Banks were able to maintain their star status for both years. These seven banks appear as ideal banks and a bench mark for laggards in terms of efficiency-profitability parameters.*

**CONSUMER BEHAVIOUR AND PREFERENCES TOWARDS MOBILE PHONE AND IT'S ACCESSORIES – A BEHAVIORAL STUDY****T. RAJASEKAR****PH. D RESEARCH SCHOLAR  
DEPARTMENT OF COMMERCE  
PONDICHERRY CENTRAL UNIVERSITY  
PUDHUCHERRY - 14****DR. MALABIKA DEO****PROFESSOR AND HEAD  
DEPARTMENT OF COMMERCE  
PONDICHERRY CENTRAL UNIVERSITY  
PUDHUCHERRY – 14****ABSTRACT**

*Consumer behavior is an integral part of human behavior and cannot be separated from it. Consumer behavior is a subset of human behavior; consumer behavior is the act of consuming or using goods or services. The main objectives of the study as follows (i) to analyze the factors which contributes to the satisfaction level of the customers of mobile phones, (ii) to understand the effectiveness of the sales promotional activities of mobile phone companies and offers providing the companies. The present study is an empirical research based on survey method. Through simple random sampling 80 samples were collected. The collected data were coded, calculated and analyzed with the help of statistical tools like percentages, chi-square test; garret ranking model employed this study. From the study find out students outnumbered using the mobile phone services and also low income group people are attracted by mobile phones and they bought it by credit system. This push those into the debt trap.*

**EFFECTIVENESS OF CARGO HANDLING IN VISAKHAPATNAM PORT TRUST – A CASE STUDY****DR. K. HARI HARA RAJU****ASST. PROFESSOR****DEPARTMENT OF MANAGEMENT STUDIES****PYDAH COLLEGE OF ENGINEERING & TECHNOLOGY****GAMBHEERAM, VISAKHAPATNAM – 531 163****DR. D. M. SHEABA RANI****PROFESSOR****DEPARTMENT OF COMMERCE AND MANAGEMENT STUDIES****ANDHRA UNIVERSITY****VISAKHAPATNAM – 530 003****ABSTRACT**

*Visakhapatnam Port is one of the leading major ports of India has been playing a vital role in fostering the country's foreign trade and economic development. Port provided immense employment opportunities for the citizens in and around the city. In this paper an attempt has been made to study the effectiveness of cargo handling in VPT. Manpower and machine power usage for handling bulk, dry and liquid cargo, respondents opinion on time consuming for loading, unloading and material handling of cargo have been tested by applying chi-square test and F-test in relation to year of establishment, operational area and type of firms. The results show that machine power usage is more than the manpower for handling bulk, dry and liquid cargo. All the respondents are taking 2-5 days of time for loading and unloading. F-values for time consuming for cargo handling and material handling system in VPT for different years of establishment and operational area are significant at 0.01 level and type of firm is significant at 0.05 level.*

**A STUDY ON SUPPORT OF ERP SYSTEMS FOR MARKETING IN COIMBATORE BASED INDUSTRIES****S. MOHANAVEL****RESEARCH SCHOLAR, PSG INSTITUTE OF MANAGEMENT, COIMBATORE****ASST. PROFESSOR****DR. N.G.P. BUSINESS SCHOOL****COIMBATORE – 641 048****DR. SUDHARANI RAVINDRAN****PROFESSOR****PSG INSTITUTE OF MANAGEMENT****COIMBATORE****ABSTRACT**

Indian enterprises face changes in business models due to emergence of IT based practices. They implement ERP system in alignment with organisational transformation and process reengineering activities. Supporting markets with the help of necessary infrastructure and integration at the process level is an essential feature of ERP systems. The marketing module of an ERP system would enable organizations to maximize the efficiencies of marketing resources and empower marketers to acquire and develop long-term customer relationships. This study provides a comprehensive view on support of ERP systems for marketing in Coimbatore based industries. The researchers identified sixteen variables to assess the support of ERP systems for marketing. The objectives of the study are to identify the variables to be strengthened for marketing support and to suggest the industries ways to improve the weak areas. A sample of 38 medium to large scale ERP implementing industries from Coimbatore are taken for the study. Disproportionate stratified sampling is applied and five point Likert scale questionnaire is used in the study. The findings based on responses include the weighted average scores and the eigen values of variables. The results reveal that the Coimbatore based industries have adequate capability and maturity in general for marketing support. In specific, nine variables are remarkable and seven variables need attention to achieve the marketing support. The acquired results would help managers to facilitate its adoption and to prioritize its practices for marketing support. Suggestions to improve those aspects were also drafted. It would cause to ensure the successful implementation of ERP as well as to attain full support for marketing in organization.

**CUSTOMER SWITCHING IN MOBILE INDUSTRY - AN ANALYSIS OF PRE-PAID MOBILE CUSTOMERS IN AP CIRCLE OF INDIA**

**DR. V. MALLIKARJUNA**  
DIRECTOR & PROFESSOR  
JBIET SCHOOL OF MANAGEMENT  
YENKAPALLY, MOINABAD(M), HIMAYAT NAGAR (P)  
HYDERABAD – 500 075

**DR. G. KRISHNA MOHAN**  
PROFESSOR  
KANDULA SCHOOL OF MANAGEMENT  
KSRM COLLEGE OF ENGINEERING  
KADAPA – 516 003

**DR. D. PRADEEP KUMAR**  
PROFESSOR & HEAD  
DEPARTMENT OF MANAGEMENT STUDIES  
MADANAPALLE INSTITUTE OF TECHNOLOGY AND SCIENCES  
MADANAPALLE

**ABSTRACT**

Indian mobile services market has grown leaps and bounds in the last five years and has attracted the telecom majors from across the world. The recent telecom policy changes have allowed more competition through licensing new operators in a circle. With Mobile Number Portability round the corner, it is expected that customer switching will surge. So, there is a need to understand the characteristics of customers and the factors that are prompting them to switch operator in order to effectively design strategies to retain customers. The present study employs discriminant function analysis and independent-samples t-test to identify the key differentiating factors that discriminate brand loyal customers from switchers among the mobile users in AP telecom circle of India. Satisfaction of customer with network access, call tariffs, customer care, network coverage and use of mobile for voice calls or MMS are found have strong discriminating power between the loyal customers and switchers. Mobile operators in India have to invest in network and technology to improve the coverage, connectivity and speed. Improvement in the quality of basic service – the voice calls will prove to be an excellent strategy for enhancing customer loyalty.

**LOCATION INTELLIGENCE, THE MERGING OF GEOGRAPHIC INFORMATION SYSTEMS (GIS) AND BUSINESS INTELLIGENCE (BI)****DR. VINOD N. SAMBRANI****ASST. PROFESSOR****INSTITUTE OF MANAGEMENT STUDIES****DAVANGERE UNIVERSITY****DAVANGERE - 570 002****DR. M. S. SUBHAS****MEMBER, BOARD OF GOVERNORS, IIM, ROHTAK****MEMBER, BOARD OF GOVERNORS, IIM, BANGALORE****DIRECTOR & DEAN****FACULTY OF MANAGEMENT STUDIES****KARNATAK UNIVERSITY****DHARWAD - 580 003****ABSTRACT**

Today's decision makers are required to make many different kinds of decisions, decisions that are accurate. To make accurate decision, managers need inputs from disparate departments at a single point. To be effective and efficient decision makers need the right kinds of tools. One such tool is Business Intelligence (BI), which transforms data from an organization's disparate operational data, into a common environment (data warehouse) for turning data into information, information into knowledge, knowledge into strategies for profitable business activities. Typical BI systems handle the 'who', 'what' and 'when' but the "where" is underexploited or sometimes unexploited. Geographic Information Systems (GIS) enables the analysis of the "where" because eighty percent of company's data has location component. Further visualization helps the analyst interrogate the data and acts as an excellent means of explaining the information to a broader audience. Thus the need for a more complete operational picture of the business has led to the merging of GIS with BI systems. Location Intelligence is the ability to take organizational data and apply location to allow effective decision-making. GIS enhances BI analytics by exposing the influence of geography on behaviour, activities and processes. Adding maps to the reporting output of BI allows decision maker to easily visualize the geographically influenced behaviour, activities, trends and processes, communicate the same within the organization for improved analysis and decision making.



**MANAGEMENT OF NON-CONVENTIONAL ENERGY: THE MISSION OF NEDCAP****M. MADHAVI****ASSOCIATE PROFESSOR AND HEAD  
DEPT OF MANAGEMENT  
AURORA'S PG COLLEGE  
HYDERABAD****N. RAMANUJA****ASST. PROFESSOR  
DEPARTMENT OF BUSINESS ADMINISTRATION  
PVPS INSTITUTE OF TECHNOLOGY  
VIJAYAWADA****ABSTRACT**

India is a country rich in natural resources as well as in population. In order to cater to the needs of ever increasing population, we have to conserve our natural resources by utilizing them carefully. Energy resources are considered to be the most needed resources for the existence of mankind. The conventional energy resources like gas, oil and coal are used everywhere starting from the household chores to industrial activities. As the conventional resources are subject to depletion by nature and cannot be regenerated immediately, there is a rummage around for alternative sources of energy. The government of India has recognized the need for the development and promotion of non-conventional energy resources like solar energy, wind-energy, bio-mass energy etc to conserve conventional resources. Establishment of Non conventional Energy Development Corporation of Andhra Pradesh Limited (NEDCAP) is a milestone in this endeavor. The authors through this article have tried to highlight the importance of non-conventional energy resources and the role of NEDCAP in promoting these sources. This paper also discussed various sources of non-conventional energy and highlighted the efforts of NEDCAP in conservation of conventional sources of energy. The paper is organized into four parts, the first part gives an introduction to the study, the objectives and methodology, the second part gives an account of the non-conventional sources of energy and emergence of NEDCAP as a nodal agency of AP, the third part elaborates the efforts of NEDCAP in promoting non-conventional energy and the fourth part encapsulates a discussion on the study and conclusion..

**RISK MANAGEMENT STRATEGIES AND PRACTICES USING MARKOWITZ THEORY AT KARVY STOCK-BROKING LIMITED**

**RAAVI RADHIKA**  
**ASST. PROFESSOR**  
**HYDERABAD BUSINESS SCHOOL**  
**GITAM UNIVERSITY**  
**HYDERABAD**

**K. BHAVANA RAJ**  
**SENIOR RESEARCH FELLOW**  
**SCHOOL OF MANAGEMENT STUDIES**  
**JAWAHARLAL NEHRU TECHNOLOGICAL UNIVERSITY**  
**HYDERABAD**

**DR. SINDHU**  
**ASSOCIATE PROFESSOR**  
**SCHOOL OF MANAGEMENT STUDIES**  
**JAWAHARLAL NAHRU TECHNOLOGICAL UNIVERSITY**  
**HYDERABAD**

**ABSTRACT**

*Investing in securities is one of the ways where an individual mostly like to adopt as a source of income, because securities are those which may give more returns and they are also more risky. This paper gives information about how to manage Portfolio and a study is done on securities by taking 2 sectors with two companies with their annual returns. This paper also explains the selected portfolios is yielding a satisfactory and constant return to the investor.*

**EMPLOYEES' EMPOWERMENT THROUGH TRAINING SYSTEM IN BANKING SECTOR: AN EMPIRICAL ANALYSIS  
(WITH SPECIAL REFERENCE TO SELECTED BANKS IN RURAL ODISHA)**

**DR. IPSEETA SATPATHY, D. LITT.**

**ASSOCIATE PROFESSOR  
SCHOOL OF MANAGEMENT  
KIIT UNIVERSITY  
BHUBANESWAR**

**DR. B.C.M.PATNAIK**

**ASSOCIATE PROFESSOR  
SCHOOL OF MANAGEMENT  
KIIT UNIVERSITY  
BHUBANESWAR**

**CHINMAYA KUMAR DAS**

**RESEARCH SCHOLAR, SCHOOL OF MANAGEMENT, KIIT UNIVERSITY, BHUBANESWAR  
SR. MANAGER  
BANK OF BARODA  
REGIONAL OFFICE  
BHUBANESWAR**

**ABSTRACT**

*In the last two decades, employee relations in bank have marked by frequent branch level work stoppages, adoption of restrictive practices, union supremacy. Employee's empathy, alienation and distrust between management and unions, employees' indiscipline, chaotic environment, archaic, unfriendliness and in some cases hostility at the counters. Banks require a process of transformation by bringing in transformation shifts in the mind set, outlook and perspective of their employees with visionary appeal. Employees require flexibility, horizontal networks, high trust relationship, adaptability to change and uncertainty, innovation and empowerment. In the present paper an attempt is made to understand the perception level of employees toward training system in banks. For this purpose various hypotheses considered and scores assigned depending upon the perception level. In the field experience whatever we come across tried to present here.*

**PERFORMANCE OF SUSTAINABLE LOGISTIC PRACTICES OF SMES IN DELHI****SANJEEV KUMAR****RESEARCH SCHOLAR****DEPARTMENT OF MECHANICAL ENGINEERING  
INDIAN SCHOOL OF MINES UNIVERSITY  
DHANBAD – 826 004****SOMNATH CHATTOPADHYAYA****ASSOCIATE PROFESSOR****DEPARTMENT OF ME & MME  
INDIAN SCHOOL OF MINES UNIVERSITY  
DHANBAD – 826 004****VINAY SHARMA****ASSOCIATE PROFESSOR****DEPARTMENT OF PRODUCTION ENGINEERING  
BIRLA INSTITUTE OF TECHNOLOGY  
MESRA – 835 215****ABSTRACT**

*With growing worldwide awareness of environmental protection, eco/sustainable logistics has become an important issue for almost every enterprise and will determine the sustainability in the long term. The work presented in this paper is based on the case study in the field of manufacturing industry. Consumers and legislation have pushed industries to re-design their logistic method in order to mitigate negative environmental impacts. Concern for the environment has led many industries to define policies that protect the environment within which they operate. This environmental concern is reflected in all the activities of the product life cycle, both in those of direct logistics as well as reverse logistics. In order to set up environmentally friendly practices, industries must maintain collaborative relations both upstream and downstream. Many authors have proposed quantitative models taking those changes in the logistics environment into account. Furthermore, work can contribute for a better 'green image' in industry. Various green legislations are forcing industries to take back their used, end-of-life products, or products under warranty to minimize wastes and conserve resources. The objective in the design of logistic networks has changed, therefore, from cost minimization only, to cost and environmental impact minimization. The objective of this paper is to develop a framework for the design and evaluation of sustainable logistic, in which profitability as well as environmental impacts are also balanced.*

**ENHANCING TEACHING IN RURAL INDIA BY TECHNOLOGY INTERVENTION**

**DR. SANGEETA SHARMA**  
**ASSOCIATE PROFESSOR**  
**DEPARTMENT OF LANGUAGES**  
**BIRLA INSTITUTE OF TECHNOLOGY & SCIENCE**  
**PILANI – 333 031**

**POONAM VYAS**  
**RESEARCH SCHOLAR & PROJECT ASSISTANT**  
**BIRLA INSTITUTE OF TECHNOLOGY & SCIENCE**  
**PILANI – 333 031**

**ABSTRACT**

*There is an immediate need for the use of apposite technology to enhance learning in rural classes in India. The children of the country find the classes uninteresting with banal methodology. It is the dire need of the time to motivate them by exposing them with interactive modules. This paper aims to share the technological modules developed in our Institute- Birla Institute of Technology and Science, Pilani to cater to the demand of the rural students of nearby villages. These modules will include films used for teaching different concepts, Audio video material for enhancement of English Skills, Advertisements for nurturing creativity, etc. The study will further try to gauge the difference in learning pace by traditional method of teaching and after the intervention of technology.*

**RETURN MIGRATION TRENDS OF SOFTWARE PROFESSIONALS AND ITS IMPACT ON SOCIO-ECONOMIC DEVELOPMENT OF INDIA**

**DEEPTI GUPTA**  
**RESEARCH SCHOLAR**  
**DEPARTMENT OF ECONOMICS**  
**MMH COLLEGE**  
**GHAZIABAD**

**DR. RENU TYAGI**  
**READER**  
**DEPARTMENT OF ECONOMICS**  
**MMH COLLEGE**  
**GHAZIABAD**

**ABSTRACT**

*In past few years the links between return migration of highly skilled professionals has been getting attention not only by sending country but also by various national and international organizations. This paper discusses the trends of software professional return migrants and its impact on the socio-economical status of India. In this paper we explained the type and nature of return migration, and the reasons of return migration from United States (U.S) to India. The paper also includes the recommendation for further action to be taken by host country to have more positive impact of these return migrants and also to motivate other migrants to come back to homeland.*

**RECRUITMENT PROCESS OUTSOURCING: KEY CHALLENGES AND OPPORTUNITIES FOR INDIAN TALENT****TADAMARLA.ANUPAMA****ASST. PROFESSOR****COLLEGE OF MANAGEMENT AND ECONOMIC STUDIES  
UNIVERSITY OF PETROLEUM AND ENERGY STUDIES  
DEHRADUN****INUMULA.KRISHNA MURTHY****ASST. PROFESSOR****COLLEGE OF MANAGEMENT AND ECONOMIC STUDIES  
UNIVERSITY OF PETROLEUM AND ENERGY STUDIES  
DEHRADUN****ABSTRACT**

*After the globalization and aftermath liberalization process India is gaining the distinction of becoming one of the worlds' largest talent incubators where diversified skill set lie in all disciplines ranging from IT to Services. As the job scenario in the country changing from time to time, demand and supply variations in human resource at firm and industry level have made the role of HR department very hard to pick the right job for right person in right time. To fill this gap there emerged Recruitment Process Outsourcing (RPO) where firms outsource their recruitment process completely or partially to an outside agency gained popularity in the early 2000's. The recent global recession impacted the flow of workforce resulted in hiring numbers went down across the globe have also made RPO firms had a tough time in talent hunt. In this article we have discussed and analyzed how this concept of RPO works in Indian context and what are the key challenges and opportunities for Indian talent and for RPO, growth potential of RPO business in India.*

**INDUCTION AND ITS IMPACT ON WORK PERFORMANCE AND EMOTIONAL INTELLIGENCE****RASHMI SHAHU****ASST. PROFESSOR****DEPARTMENT OF MANAGEMENT TECHNOLOGY****SHRI RAMDEOBABA KAMLA NEHRU ENGINEERING COLLEGE****NAGPUR – 440 013****ABSTRACT**

*Induction is a process of bringing/introducing/familiarizing a new recruit into the organization. This program familiarizes the new employee about the culture, accepted practices and performance standards of the organization. Induction training is very essential for any company because it helps an individual/new recruit to grow within a company and motivates him/her. It inculcates in the employee, more confidence to progress. It is during induction that a new recruit gets to know about the organization's employment philosophy, physical work environment, employee's rights, employee's responsibilities, organization, culture and values along with key business processes. A new entrant should culturally fit in an organization. Interaction at this stage shapes an individual's disposition and outlook for work and motivation levels. It has been proved in one of the survey conducted by the Centre for Creative Leadership (headquartered in Greensboro, North Carolina, US), that a fresh hire does not meet the expectation of an organization for the first few months. Fresh hires are able to learn the process as quickly as possible if the induction efforts are right and they can be very productive if their induction is been done in an proper manner.*



**A STUDY OF FACTORS INFLUENCING PURCHASE DECISION FOR CELL PHONES****DR. ARTI GAUR****ASST. PROFESSOR****DEPARTMENT OF BUSINESS ADMINISTRATION****CH. DEVI LAL UNIVERSITY****SIRSA****MS. SUMAN GHALAWAT****ASST. PROFESSOR****DEPARTMENT OF BUSINESS MANAGEMENT****CCS HARYANA AGRICULTURE UNIVERSITY****HISSAR****MS. MEENAKSHI AZAD****ASST. PROFESSOR****GNIT-MBA INSTITUTE****GREATER NOIDA****ABSTRACT**

*A mobile phone (also known as a hand phone, wireless phone, cell phone, cellular phone, cellular telephone or cell telephone) is a long-range, electronic device used for mobile voice or data communication over a network of specialized base stations known as cell sites. There are several categories of mobile phones, from basic phones to feature phones such as music phones and camera phone, to smart phone. The first smart phone was the Nokia 9000 Communicator in 1996, which incorporated PDA functionality to the basic mobile phone at the time. As miniaturization and increased processing power of microchips has enabled ever more features to be added to phones, the concept of the smart phone has evolved, and what was a high-end smart phone five years ago, is a standard phone today. Several phone series have been introduced to address a given market segment, such as the RIM Black Berry focusing on enterprise/corporate customer email needs; the Sony Ericsson Walkman series of music phones and Cyber shot series of camera phone; the Nokia N-Series of multimedia phones; and the Apple i Phone which provides full-featured web access and multimedia capabilities.*

**STATISTICAL ANALYSIS OF ASSESSING AWARENESS OF COMPUTER TECHNOLOGY AMONG ECONOMICS RESEARCH STUDENTS****D. AMUTHA****ASST. PROFESSOR OF ECONOMICS  
ST. MARY'S COLLEGE (AUTONOMOUS)  
TUTICORIN****ABSTRACT**

*This paper aims to study the online information seeking and using computer behavior of the researchers in Tuticorin District of Tamilnadu. The study reveals the consciousness regarding the online information resources among the research students who use the Internet in Tuticorin District of Tamilnadu. The present study was carried out with the objective to understand the purposes of using the Internet by the researchers, to find out the frequency of using the Internet by the researchers, to determine how ICT has impacted research work and to find out the problems faced by the users while using ICTs. This study used questionnaire to collect the data from economics research students in Tuticorin District of Tamilnadu. The questionnaire contains various questions pertaining to the awareness of online information resources. The study is conducted with the help of both primary and secondary data. The major sources of data are primary, where a structured questionnaire is designed and administered to the select respondents. The sampling is random. Sample size is 400 respondents. The secondary data is collected mainly through published articles, books, research studies, various documents and the Internet. The data relates to the month of September 2010. Percentage analysis, averages, t tests, standard deviation, chi-square tests, Cramer's V and probability analysis were used owing to the constraints imposed by the nature of data.*

**CONSUMER PERCEPTION TOWARDS mCRM INITIATIVES OF INDIAN RETAILERS****SWATI SINGH****ASST. PROFESSOR****I.T.S- MANAGEMENT & I.T INSTITUTE****GHAZIABAD****SANJEEV KR. SINGH****M.TECH. SCHOLAR****IIIT****HYDERABAD – 500 032****ABSTRACT**

*Customer Relationship Management (CRM) is the latest buzzword. CRM is a tool in the hands of Retailers to compete in fierce competitive business environment where acquiring and retaining customers is becoming a tough nut to crack. Retailers are weaving CRM initiatives to win the race. Mobile as a medium to tailor CRM initiatives is becoming more and more popular. However the Mobile Customer Relationship Management as an area of research has not been explored much. The purpose of this study is to fill this gap by studying the integration of mobile medium in CRM. This study attempts to discuss various Mobile Customer Relationship Management (mCRM) initiatives by the retailers in India. Further this research studies customer perception towards the mCRM initiatives. The study establishes the difference in perception of consumer of different age and gender towards mCRM initiatives.*

**A COMPARATIVE STUDY OF CUSTOMER PERCEPTION AND EXPECTATION: PUBLIC SECTOR BANKS AND PRIVATE BANKS**

**NAVEEN ARORA**  
**ASST. PROFESSOR**  
**JAGRAN INSTITUTE OF MANAGEMENT**  
**KANPUR**

**ABSTRACT**

*This paper examines the customers' expectations and their perceptions related to various services offered by banking industry. Customer satisfaction being the top priority across all industries, we find the determinants of service quality and performance in Banks. Being service industry there may be a big difference between expected and perceived service quality. Expectation of the customers with regards the service can vary based on a range of factors such as prior experience, personal needs and what other people may have told them. The quality of service is determined on five dimensions which are: Reliability, Responsiveness, Assurance, Empathy and Tangibles (Appearance of physical facilities, equipment etc.). SERVQUAL method is used to find the gap between expected and perceived service quality. Customers of Public Sector Banks and Private Banks are the target population for the research, while sampling frame includes customers of Public Sector and Private Banks in Kanpur. Some non-users of banking services are also included to understand their expectations of Banks' service quality and what can pull them to be users. To minimize the sampling error and bias all the demographic segments have been included in sample size. The findings and results of the paper may be useful for PSU and Private Banks to improve their service quality, while emerging managers may also get the idea of the same for their future prospects in industry.*

**EXPLAINING CONSUMER ACCEPTANCE OF INTERNET BANKING SERVICES IN INDIA****MANORANJAN DASH****HEAD****DEPARTMENT OF SYSTEM & INFORMATION TECHNOLOGY  
SIKSHA O ANUSANDHAN UNIVERSITY  
GHATIKIA, KALINGA NAGAR, BHUBANESWAR-3****DR. MADHUSMITA DASH****LECTURER****FACULTY OF MANAGEMENT STUDIES  
SIKSHA O ANUSANDHAN UNIVERSITY  
GHATIKIA, KALINGA NAGAR, BHUBANESWAR-3****DR. SURJYA KUMAR MISRA****PROFESSOR****DEPARTMENT OF MARKETING  
SIKSHA O ANUSANDHAN UNIVERSITY  
GHATIKIA, KALINGA NAGAR, BHUBANESWAR-3****ABSTRACT**

*In these days, with the intensification of technology, it is of the essence for bank to keep customers and persuade customer to use their internet banking i.e. i-banking. This paper examines the impact of trust and gender level on the intention to use Internet banking. Drawing from the literature review, the study investigates the influence of perceived ease of use, perceived usefulness, compatibility, gender and trust on the intention to use Internet banking among the consumers. The questionnaire was distributed to bank customers of different private and public sector banks. Multiple regressions was employed to analyze the data. The results indicate that subjective norms, perceived usefulness, gender and trust are determinants of behavioral intention to use the internet banking. In addition, perceived usefulness affects attitude towards use, and both perceived ease of use and compatibility affect attitude. Implications of these findings are discussed and further research opportunities described.*

**IMPACT OF INFORMATIONAL FLOW ON STOCK RETURNS: EMPIRICAL EVIDENCE FROM NATIONAL STOCK EXCHANGE**

**A. SHANKER PRAKASH**  
**RESEARCH SCHOLAR**  
**FACULTY OF COMMERCE**  
**BANARAS HINDU UNIVERSITY**  
**VARANASI – 221 005**

**ABSTRACT**

*This study investigates whether an investor can achieve an abnormal normal return by acting on public announcement. Traditionally, event study methodology is used to evaluate the reaction of the market to certain corporate events. These studies which are specific in nature are designed to measure market efficiency at certain points in time and only in conjunction with specific events. This paper is aimed to test the market price of share in response to date of declaration of accounting information empirically. The event of the study is earning announcement for the period from 2008 to 2009 were taken from a sample frame of current constituents of S&P CNX Nifty. The 'event day' for each company is taken as the date of 'Board of Directors Meeting' in which the decision to declare the earning reports were taken. For testing the reaction and change in magnitude of earnings the ASRV and CAAR test have been employed. The result of the study support that the stock market is efficiently performing leading towards no scope for investors to earn positive abnormal returns. In this study, it has been observed that public announcement of earning reports has a significant impact on investors' behavior while selecting securities.*

## **REQUEST FOR FEEDBACK**

**Esteemed & Most Respected Reader,**

At the very outset, International Journal of Research in Commerce and Management (IJRCM) appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to take this opportunity to request to your good self to supply your critical comments & suggestions about the material published in this issue as well as on the journal as a whole, on our E-mails i.e. [info@ijrcm.org.in](mailto:info@ijrcm.org.in) or [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com) for further improvements in the interest of research.

If your good-self have any queries please feel free to contact us on our E-mail [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com).

Hoping an appropriate consideration.

With sincere regards

Thanking you profoundly

**Academically yours**

Sd/-

**Co-ordinator**