



INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION AND MANAGEMENT

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ORGANIZATIONAL STORYTELLING: CONCEPTS, CHARACTERISTICS AND ADVANTAGES**SKANDAR SHIRAZI****LECTURER****MANAGEMENT DEPARTMENT
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I. R. OF IRAN****ABSTRACT**

Just as every person has a story to tell, so do organizations. Organizations are made up of many stories and competing story interpretations. An organization story is a narrative tool that tells the tale of a company's strategy in action. The story evokes a common vision of the future, sketches the journey to achieve that vision, identifies critical milestones along the way, creates a clear path for employees to follow and defines success in observable terms. Many organizations are turning to storytelling. Storytelling is becoming better understood as a device for informing employees about their organizational cultures. Stories provide a wealth of wisdom and a powerful toolbox for communication, problem solving, innovation and much more. The aim of this paper is developing literature on story and organizational storytelling. In this paper, we explain the concept of stories in organizations. Then we discuss the Characteristics and Advantages of storytelling in organizations. We also discuss how to create stories in organization and give an example of how a story works.

EXAMINING THE EFFECT OF COMPANY'S SIZE AND RESOURCES ON THE RELATIONSHIP BETWEEN STAKEHOLDERS' PRESSURE AND ENVIRONMENTAL STRATEGIES IN THE MALAYSIAN PALM OIL INDUSTRY

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ABSTRACT

Palm oil is one of the most important commodity exports for Malaysia, contributing billions of ringgit to the country. In terms on number of employment half a million people involved in the industry. Over the last four decades more and more plantation areas have been developed in the country. However, the disproportionate expansion of oil palms contributes to environmental degradations. The excessive usage of insecticides and pesticides, soil erosion, air and water pollution and depletion of flora and fauna are closely related with this industry. As a result, various stakeholders including department of environment, environmental non-governmental organizations, medias and the public have exerted influenced on the industry to be environmentally responsible. Coping with these pressures, players the industry could not help but be environmentally responsible in their activities. In other words environmental strategies of players in the industry are determined by magnitude of pressures from their stakeholders. While it is well established in the literature that the extent of pressure would determine a business environmental strategies, but not many researchers measure the impact of company's size and resources on the relationship between these two variables. This study seeks to examine the effect of a company's size on the relationship between stakeholders' pressure and environmental strategy in the industry. The results of the study clearly show a company's size and resources influence the relationship of stakeholders' pressure and environmental strategy.

CORPORATE GOVERNANCE AND FINANCIAL REPORTING QUALITY: A STUDY OF NIGERIAN MONEY DEPOSIT BANKS

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ABSTRACT

The proliferation of accounting scandals has prompted the need to improve the relevance of financial reporting by setting up good governance structures. The relationship between corporate governance and information quality has been strongly debated in the context of developed countries. It is only recently that attention turned to the study of governance and financial information quality in developing countries. This paper examines the effect of corporate governance mechanisms on the financial reporting quality of Nigerian banks. Multiple regression is used as a tool of analysis for the data collected from all the quoted banks on the Nigerian stock exchange as at 31st December, 2010. The results reveal that governance mechanisms have affected positively and strongly the financial information quality of the Nigerian banks. What therefore left to be done is for CBN to ensure that the Nigerian banks are structured with good governance to improve their financial information quality.

AN EMPIRICAL STUDY ON TAX PAYER'S ATTITUDE TOWARDS E- RETURN FILING IN INDIA

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ABSTRACT

Information-communication technology is being integrated to deliver better and convenient public services by government in various ways under the e- governance program around the world. Filing income tax return online is one such ambitious initiative under e-governance. The purpose of this paper is to understand tax payer's attitude towards this new information system. The paper is based on the conceptual framework of TAM which has been extended systematically to accommodate some more determinants to analyze tax payer's attitude. The survey is administered over one hundred eight respondents through a close ended structured questionnaire. The study employed factor analysis and multiple regression analysis to understand tax payer's attitude towards e-return filing. The study found that perceived ease of use, perceived usefulness, perceived credibility, and computer awareness significantly influence the customer's acceptance of e-filing. The empirical findings of the study are useful for governments, tax policy makers, tax authorities, software developers and tax payers.

SPATIAL ANALYSIS OF LAND USE IN MYSORE CITY**DR. HARISH. M****TRANSPORT PLANNER-II****CENTRE FOR INFRASTRUCTURE, SUSTAINABLE TRANSPORT AND URBAN PLANNING****INDIAN INSTITUTE OF SCIENCE****BANGALORE -12****ABSTRACT**

The urban land use is an outcome of geographical and socio economic factors by man over the decades. Hence spatial information on land use and possibilities for optional use is essential for the selection, planning and implementation to meet the increasing the demands for human needs and welfare of the urban area. This information assists in monitoring the land use resulting out of changing demands of increasing urban population over the decades. So in this article a detailed work on urban land use pattern in Mysore city is analyzed. An attempt has been made to study the status of urban land use of Mysore city during 1995 to 2011 with a view to detect the changes on land utilization rate that has taken place in this status particularly in the built-up land. The set of measures taken by the city corporation to contain problem is highlighted on extremely bothering the existing land use in Mysore city.

DRIVERS OF NEW PRODUCT SUCCESS

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ABSTRACT

Launching new products is an exciting and daunting task. As new product success rate is only 60% to 70% across industries, to avoid possible losses and trauma of failure, one needs to take care to do thorough homework on operations and alternative contingency plans. More importantly the antecedents and predictors of new product success need to be identified and incorporated in the new product ideation-concept development-testing-screening-business analysis –physical product development and test – launch process. Twenty four factors that are drivers of new product success have been identified from past studies. These drivers of new product success are classified under product characteristics, process characteristics, strategy characteristics and market place characteristics. This paper will evaluate in the Indian context, and compare with other studies, of each of the 24 drivers or antecedents of new product success, and identify the dominant drivers. It also compares the results of FMCG and a consumer durable company.

KNOWLEDGE MANGEMENT FOR PERFORMANCE EXCELLENCE

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ABSTRACT

Knowledge management is emergence and acceptance of knowledge as critical resource. Knowledge workers are behind the evolution of knowledge management. Successful knowledge management initiatives are people-centric. Key knowledge management drivers, contribute for performance excellence. The key benefits and the key benefit parameters are discussed. Organizational benefits of knowledge management and organizational barriers for knowledge management excellence, finds that organizations double the return on their knowledge management investments which is leading to further investments in knowledge management. Report of American Productivity and Quality Council (APQC) indicates performance excellence through knowledge management. Sustainable competitive advantage can be achieved through knowledge management, which results in high performance excellence.

A NEW PARADIGM IN DESIGNING AN ADVERTISEMENT - AN APPLICATION OF REAL TIME DATA WAREHOUSE & DATA MINING IN PREPARATION OF AN AD COPY

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ABSTRACT

The purpose of the article is to address the modeling an ad copy through real-time data warehousing. In modern enterprises, the day-to-day activities information is to be stored in the database. The database with user-friendly uses we call it as data warehousing. We have taken the example of data warehouse concept is from SAP Business One application as an element of Enterprise Resource Planning software, where it acts as an internal data source by providing the external environmental solutions. Through the ERP software, we give special focus in planning the advertising strategy. At present the ad creators who are creating advertisement by using the trial & error method for collecting the product or service information with out getting updated information about the present situation. If we want to create an ad campaign, we have to make real & sensitive information in the advertising theme. So, we need to overcome these demerits with the real & updated information about the market place. By using this specific kind of database warehouse, we can provide an on-demand access to real-time information through one single system containing financial, customer relationship, manufacturing, and management control capabilities. By the way of using this user- friendly interface, it enhances the easier way to implement business management solution designed to address the needs of dynamically growing small and midsize businesses with the help of appropriate advertisement in educating the customers and to build the brand image for the new and existing product & services and also motivating the sales activity.

UNETHICAL PRACTICE OF MIS-SELLING OF INSURANCE – IMPACT AND SOLUTIONS**C. BARATHI****RESEARCH SCHOLAR****MANIPUR INSTITUTE OF MANAGEMENT STUDIES****MANIPUR UNIVERSITY****CANCHIPUR, IMPHAL****DR. CH. IBOHAL MEITEI****DIRECTOR****MANIPUR INSTITUTE OF MANAGEMENT STUDIES****MANIPUR UNIVERSITY****CANCHIPUR, IMPHAL****C. D. BALAJI****ASST. PROFESSOR****DEPARTMENT OF M.B.A.****PANIMALAR ENGINEERING COLLEGE****VARADHARAJAPURAM, NASARETHPET, POONAMALLEE, CHENNAI****ABSTRACT**

The Indian insurance sector which was de-regulated and thrown open to private competition has undergone tectonic shifts. Though the consumers have benefited because of the increasing competitive intensity in the sector, an area which is causing serious concern to the consumers, regulatory agencies and the government is the mis-selling of insurance policies. Mis-selling of insurance products has not only resulted in severe strain in the financial resources of the affected consumers but also wreaked havoc in their future financial planning. This paper discusses the current scenario of the insurance industry, the imperative for the orderly growth of the industry by gaining consumer trust, meaning of mis-selling, its various forms and impact and also suggests measures to be taken to curb this malady. The study is descriptive in nature and the scope includes the meaning of mis-selling, ramifications of mis-selling as well as suggestions to curb mis-selling of insurance products. Secondary data has been used and the sources of secondary data are newspaper, journal and magazine articles, company websites and other published sources of information. Valuable information was also collected through direct personal interaction with the customers, executives of insurance companies and members of consumer welfare organisations. The period considered for the study is 2000-01 to 2010-11. The growth of the insurance sector can happen in a sustained manner only if the sector functions in an ethical and transparent manner. The need of the hour is self regulation, adherence to prudent norms and continuous training of personnel.

BUSINESS PROCESS DEVELOPMENT IN SERVICE ORIENTED ARCHITECTURE**C. K. GOMATHY****RESEARCH SCHOLAR****DEPARTMENT OF COMPUTER SCIENCE AND ENGINEERING,****SRI CHANDRASEKHARENDRA SARASWATHI VISWA MAHA VIDYALAYA (UNIVERSITY)****ENATHUR, KANCHIPURAM****DR. S. RAJALAKSHMI****PROFESSOR AND HEAD****DEPARTMENT OF CSE****SRI CHANDRASEKHARENDRA SARASWATHI VISWA MAHA VIDYALAYA (UNIVERSITY)****ENATHUR, KANCHIPURAM****ABSTRACT**

The Study explores and proposes a new concept in developing outline and assesses strategic business and technology aspects of cloud computing. Theoretical background and overview is presented on the basic underlying principles, autonomic and utility computing, Service oriented Architecture. Service-oriented architecture (SOA) paradigm for Orchestrating large-scale distributed applications offers significant cost savings by reusing existing services. However, the high irregularity of client requests and the distributed nature of the approach may deteriorate service response time and availability. Static replication of components in data centres for accommodating load spikes requires proper resource planning and underutilizes the cloud infrastructure. Their relation to cloud computing is explored and a case for scaling out vs. scaling up is made and scaling out of relational databases in traditional application is stressed a bottleneck. The rapid progress in information technology and availability of services at low cost has broadened the use of internet for multiple applications. By evaluating strategic issues and weighting in business adoption pros and cons. Cloud computing is expected to be an economically visible alternative to conventional methodology for implementation of projects without compromising the quality of services. I specifically point out cost efficiency, vendor lock in effects leading to operational risks to be prevailing for the majority of larger business customers that could potentially mandate their IT and computing needs from the cloud. Leading current cloud architectures are compared in software industry. I explore that the process of cloud business deployment will be gradual, but also that government regulations and legal aspects are also likely to business development process further. Ultimately, I conclude with an outlook and recommendations for companies and cloud providers.

VARIANCE OF THE TIME TO RECRUITMENT IN A SINGLE GRADED MANPOWER SYSTEM – SCBZ PROPERTY

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ABSTRACT

In this paper, the expected time to recruitment in a single graded system is obtained by assuming that the two threshold variables which satisfy the setting the clock back to zero property. The analytical results are numerically illustrated and relevant conclusions are presented.

SURVEY - 3D FACE TRACKING**SUSHMA JAISWAL****LECTURER****S.O.S. IN COMPUTER SCIENCE****PT. RAVISHANKAR SHUKLA UNIVERSITY****RAIPUR****DR. SARITA SINGH BHADAURIA****PROFESSOR & HEAD****DEPARTMENT OF ELECTORNICS ENGINEERING****MADHAV INSTITUTE OF TECHNOLOGY & SCIENCE****GWALIOR****DR. RAKESH SINGH JADON****PROFESSOR & HEAD****DEPARTMENT OF COMPUTER APPLICATIONS****MADHAV INSTITUTE OF TECHNOLOGY & SCIENCE****GWALIOR****ABSTRACT**

In this paper we present a comprehensive and critical survey of 3D face Tracking algorithms. Face tracking is a very hard problem to solve due to the very large amount of variables that appear when trying to teach a computer how a face looks like and how it moves. Face tracking involves both tracking the pose of the head in 3D space, and the location of facial features. Some facial features, such as the eyes and nose are rigidly attached to the head and their motion can be directly linked to the head pose. Other features, such as the mouth and eyebrows, are deformable, and their location is a function of both the head pose and their own deformation. Recent advances in image processing and computer vision have made this work increasingly possible, but there is still a long way to go to create a totally robust face tracker.

AN EMPIRICAL EVALUATION OF INVESTORS INCLINATION ON ULIP INSURANCE PRODUCTS WITH REFERENCE TO DELHI CITY

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ABSTRACT

This project is a study on the insurance product pattern and consumers preference for ULIP life insurance products with reference to Delhi city /N C R. The main objective of this study is to find out the insurance product patterns and to find out how much the consumers in Delhi city prefer for ULIP life insurance. The research design used in this survey is interview method and descriptive type from all the segments of the people. Questionnaire method was used for the data collection. The data collected was analyzed by using simple percentage analysis, weighted average method, ranking method, analysis of variance, chi-square, F-test and correlation. Based on these analyses, findings are made and it is found out that most of the customers are satisfied with ULIP and enjoys an excellent perception of brand value.

A STUDY ON THE TRAFFIC PROBLEMS WITH SPECIAL REFERENCE TO NELLORE DISTRICT

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ABSTRACT

Unorganized traffic on the roads creates traffic jams and inconvenience to the people. The present study is aimed to identify various factors that influence the perceptions of different sections of people and the association of perception scores with the personal characteristics of people. Factor analysis technique has been applied for the analysis of perceptions of the people. The results of factor analysis shows that traffic rules are the most important factor followed by movement of vehicles, organization of roads, role of traffic police, road safety, role of vehicle drivers, and the role of passengers. The findings of the Pearson's Chi-square test show that gender, age and occupation have not shown any significant association with the perception scores of people. There are not many published results on traffic problems to confirm or compare the results of the perceptions of the people. The factors developed require further development and empirical testing.

A STUDY ON LEAN MANAGEMENT IN CHENNAI PORT**R. AKILA****PROFESSOR****DEPARTMENT OF MANAGEMENT STUDIES****JEPPIAAR ENGINEERING COLLEGE****RAJIV GANDHI SALAI, CHENNAI - 119****DR. N. THANGAVEL****PRINCIPAL-MANAGEMENT STUDIES****JEPPIAAR ENGINEERING COLLEGE****RAJIV GANDHI SALAI, CHENNAI - 119****ABSTRACT**

In the present scenario of the fast moving world, every operational functions in any industry requires to be effective and efficient in order to sustain in the competitive world. When every body things about improving the efficiency through improving the effectiveness of the operation, the lean management concept things differently. Where the focus is placed on reducing or eliminating the unwanted activities involved in the process. The Chennai port trust has the problem of having more idle hours with reference to vessels. The cargo operations were affected due to the idle hours. Hence a study aimed to analyze the factors contributing to Idle time in Cargo Handling, to identify the port related factors which leads to cargo operations delay, to find out the non-port related factors which leads to cargo operations delay and to determine the idle hours of vessels at Chennai port was carried out.. Various statistical tools like Value Stream Mapping, pert analysis was used to identify the idle time happening in the cargo area. This paper summarizes the findings of the analysis and also the application of lean concept to reduce the lead time of the cargo handling process.

CONSUMER PREFERENCE FOR COSMETICS AMONG COLLEGE GIRLS IN TIRUNELVELI AND THOOTHUKUDI DISTRICTS

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ABSTRACT

The present paper aims to focus on the consumer preference for cosmetics among college girls in the districts of Tirunelveli and Tuticourin. A sample of 150 girls students were selected on basis of stratified random sampling method as respondents. The result of the analysis showed that consumers differed in preference for cosmetics. The preference of the majority of the girl students are: Lux toilet soap, Ponds Sandal powder, Fair and Lovely face cream, Parachute hair oil, Eva body Spray, Eytex thilak, Ponds sunscreen and Clinic All clear Shampoo.

MANAGING NON PERFORMING ASSETS: A STUDY OF INDIAN COMMERCIAL BANKS

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ABSTRACT

The reform in the banking sector which has followed the guidelines issued by Basel-II recommendations has brought many positive changes in the Indian banking sector. The present capital adequacy of Indian banks is comparable to those at international level. There has been a marked improvement in the asset quality. The reform measures have also resulted in an improvement in the profitability of banks. The promulgation of SARFAESI Act, 2002 has been a benchmark reform in the Indian banking sector. This act has given much needed power to the banks to tackle the Non Performing Loans particularly those bad loans which arise due to willful default of the borrowers. This paper tries to study the effectiveness of various NPA recovery mechanisms for the period 2004-08. The paper also tries to examine how fruitful this act has been in providing real improvement in the quality of assets. It is being seen that after the implementation of SARFAESI Act 2002, banks have got much needed power to tackle the non performing loans. The activities of Asset Reconstruction Companies have increased over the years. The popularity of SARFAESI is welcomed but with some apprehensions by the economists particularly after the sub-prime crisis in United States of America. The paper is aimed to examine all these issues.

**EMPOWERMENT OF RURAL ODISHA THROUGH CONNECTIVITY
(WITH SPECIAL REFERENCE TO KHURDA DISTRICT OF ODISHA)**

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ABSTRACT

The present paper makes an attempt to study the implementation of Prime Minister's Gram Sadak Yojana (PMGSY) in rural area and its impact on the life line of the people. For this direction various hypothesis have been identified and questionnaire distributed. In our study we found that the PMGSY have made significant contribution in the life of the rural people. It changed the life style of the people and a rural people able to find new markets for their products. At the same time the basic medical and education facilities now with in the reach of the rural mass. Our experience concluded that it has significant contribution in the study area.

CHOICE OF CAPITAL STRUCTURE MODEL: AN EMPIRICAL ANALYSIS WITH REFERENCE TO STATIC TRADE-OFF VS PECKING ORDER THEORIES IN BEVERAGE AND ALCOHOL INDUSTRY IN INDIA

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ABSTRACT

This study attempts to determine the predictors of capital structure (CS) in the beverage and alcohol industry in India and also enhance the study to find out the approach followed by these firms to decide their CS. To rationalize this, two controversial theories namely static trade-off theory (STT) and pecking order theory (POT) are tested based on the earlier empirical finding supporting the theories. Correlation and regression are used to find the relation between various independent variables and leverage (LEV). The findings support the POT model, emphasizing that a pecking hierarchy is followed in beverage and alcohol industry in India. Collateral asset and profitability are found to be the major determinants of CS.

EFFECTIVE MARKETING STRATEGY FOR SMALL SCALE PLASTIC PROCESSING UNITS IN M. I. D. C., JALGAON

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ABSTRACT

Indian Plastic processing industry has made significance achievement in last 50 years with more than 30,000 units spread over India. The capacities built in most segments of this industry coupled with inherent capabilities have made us capable of servicing the overseas market. The demand for plastics was ever growing. Mid 1990s came with the need to organize Indian plastics sectors as much as to consolidate and cater to the global market requirements. The economic reforms launched in India since 1991, have added further fillip to the Indian plastic industry. Maharashtra Industrial Development Corporation Jalgaon is well known for its Plastic industries, Particularly for Polypropylene mats and Polyvinyl Chloride Pipes. The market share of Polypropylene mats of Maharashtra Industrial Development Corporation Jalgaon is more than 80% of the Polypropylene mat Production in Maharashtra. But it has been observed that during previous 10 years the prices of Polypropylene mats has gradually decreased and profit margin for manufacturer has reached at break even point. Similar trends have been observed in Polyvinyl Chloride pipes and allied plastic products as well. This present situation is due to consequences of number of factors including improper marketing strategies, cut practices, improper and flexible pricing. The maximum small scale plastic processing units in MIDC, Jalgaon are now working at break even level. To cope up with present problems of industry and for progress, the strategic marketing management is mandatory for these units. Researcher has analyzed the situation and suggests several strategic alternatives to the industry.

**BUSINESS OPPORTUNITIES AND TRENDS IN INDIA
'SILVER MARKET AND YOUTH PREMIUM MARKET'**

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ABSTRACT

The mantra of new era of marketing is to make delighted the actual, potential and perennial consumers. In today's scenario, to woo the consumer is a great challenge because everything is on the scale of fluctuations. The customers' literacy, media explosion and customers behavior, all these affect the consumer's attitude in the consumption and purchasing process and ultimately on the business opportunities. The most important empowerment, 'India is the world's 4th largest economy in terms of Purchasing Power Parity, after USA, China and Japan; it is expected to move to the third position by the year end'. The literacy rate among youth is 82 percent with better literacy ratio among women sector too, which is a very powerful tool. Asia's relatively bright growth prospects is due to the solid presence of 'the most exciting consumer market segment' in Asia; the 'elderly consumer market' aged 65 and above, already having long established their financial independence and purchasing power and the 'young premium consumer market', the young premium consumer, a segment that is increasingly well educated, geographically mobile and technologically savvy. The youth market is to become bigger in the coming decade, their buying power estimated to reach \$ 331 billion in affluent Asia and \$ 500 billion in emerging Asia by 2016. Business in the 21st Century, beside price will be based on the product quality, more incredible customer service, shopping convenience and customizing will breed success. In new mantra, the customer is the lifeblood of business and internet is the lifeline. Thus big latent opportunities are envisaged.

JIT BASED QUALITY MANAGEMENT IN INDIAN INDUSTRIES

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ABSTRACT

This paper investigates JIT implementation practices and performance in Indian industries. The main objective has been to identify those attributes of Just in Time (JIT) based Quality Management, which are highly difficult to implement in Indian industry. Regardless of the company size, the type of product, process, or manufacturing, JIT based quality management has potential to improve product quality and productivity in Indian firms. Paper also dwells on searching out most accountable reasons for slow implementation of JIT based quality management and highlights its most expected benefits.

RECENT CASE STUDIES OF RISK IN INFORMATION SECURITY

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ABSTRACT

Risk is omnipresent in every walk of life, whether it is in day-to-day personal life or in business or in information technology sector. Every human activity involves a certain amount of risk. Even after meticulous planning anything go wrong unexpectedly and we may have to suffer a loss. In this modern age of rapidly changing business scenario, individuals and organizations rely to a great extent on automated computer systems to store, retrieve, process, and exchange information. Organizations use the information stored on these systems to conduct essential business operations. Therefore organizations need to protect the information from unauthorized access and potential destruction. With increasing dependence on computers for information storage and retrieval and with more number of persons becoming knowledgeable in the intricacies of information handling, there is a corresponding increase in cyber crimes. The number of crimes have increased recently thus putting at grave risk the business of corporations. Of late, there have been a large number of cases of abuse of computer information. The paper reviews information on the recent happenings involving risks in information technology and suggests methods of preventing such heinous cyber crimes.

RELATIONSHIP BETWEEN JOB STRESS AND EMPLOYEES PERFORMANCE IN DAY TO DAY OPERATIONS OF PRIVATE ORGANIZATIONS AND THE IMPACT OF STRESS ON THE OVERALL PERFORMANCE OF EMPLOYEE

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ABSTRACT

This paper examines relationship between job stress and employees performance in day to day operations of private organizations and the impact of stress on the overall performance of employee based on empirical evidence drawn from banking Sector in Chandigarh and jalandhar, India. A total of 120 samples with 30 samples (Asst. Managers, Managers, Sr. Managers and project officers) from each bank had been included based on simple random sampling. Managerial personnel from HR, Marketing, Finance, Operations and Technical functions are included in the study. The study shows that when the average stress scores decreases, the average employee performance score increases proportionately. The study reveals positive correlation and significant association between employee performance and stress level. In the present study we shall try to explain that Stress in an organizational role or organizational role stress (ORS) reflects the quality of role design (Srivastav, 1999). Well designed roles have a good matching between the organization (considering its structure, systems, Processes and goals) and the individual (considering his personality, competence and needs). When this happens, role stress is low, role occupant gets motivated (may even be self actualized) and role performance is high. On the other hand, when roles are ill designed, role stress is high, role occupant gets de motivated and ORS arises due to inadequacies, mismatch or conflicts encountered by role occupant during his role performance.

CONSUMER AWARENESS TOWARDS MOBILE - BANKING AMONG WORKING PROFESSIONALS

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ABSTRACT

With more than 650 million mobile users and wireless tele-density reached at approximately 59 percent, India is all set to accept mobile technology for payments and remittances. Mobile commerce or M-Commerce is at early stage in India. Mobile remittances have done wonders in other emerging market economies like Kenya and the Philippines. In India, many banks have recently joined hands with mobile operators to offer a bouquet of financial products such as saving accounts, pre-paid instruments and credit products through a mobile phone based platform which reflects their growing interest of addressing the large number of mobile users in the country that do not have access to the banking. The partnership between mobile operator, banks and merchants enables a consumer to pay their utility bills, recharge their accounts, shop, book tickets, view bank accounts and accept remittances; therefore converting a mobile into a 'Mobile Wallet'. The banks are nowadays promoting mobile banking services to their customers. This study examines the level of awareness towards mobile banking services among working professionals.

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Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator