

# INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

IJR  
CM



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

*Indexed & Listed at:*

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A.

as well as in Open J-Gate, India [link of the same is duly available at Inlibnet of University Grants Commission (U.G.C.)]

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

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

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)

# CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	<b>EXPERT EVIDENCE: RULE OF ADMISSIBILITY IN INDIA WITH SPECIAL REFERENCE TO BALLISTICS</b> <i>BHAGWAN R. GAWALI &amp; DR. DIPAL DUBE</i>	1
2.	<b>USING ARTIFICIAL NEURAL NETWORKS TO EXAMINE SEMIOTIC THEORIES OF ACCOUNTING ACCRUALS IN TEHRAN STOCK EXCHANGE</b> <i>AFSANEH MIRZAEI, ALI REZA MEHRAZIN &amp; ABULGHASEM MASYHAABADI</i>	2
3.	<b>JOB SATISFACTION AMONG EMPLOYEES IN INDUSTRIES IN TAMIL NADU, INDIA</b> <i>DR. ANTHEA WASHINGTON</i>	3
4.	<b>THE ICT ENABLED BUSINESS TRANSFORMATION IN THE BANKING INDUSTRY OF SRI LANKA (A CROSS CASES ANALYSIS)</b> <i>POONGOTHAI SELVARAJAN</i>	4
5.	<b>THE NEED FOR ENERGY DEMAND SIDE MANAGEMENT IN COMMERCIAL AND RESIDENTIAL SECTORS IN NIGERIA</b> <i>AHMED ADAMU</i>	5
6.	<b>EMOTIONAL INTELLIGENCE, CUSTOMER ORIENTATION, ADAPTIVE SELLING AND MANIFEST INFLUENCE: A COMPLETE TOOL KIT IN MARKETING EXCHANGES FOR SALESPERSONS</b> <i>ARSLAN RAFI, ZEESHAN ASHRAF, DILJAN KHAN, YASIR SALEEM &amp; TAJAMAL ALI</i>	6
7.	<b>PARADIGMS OF MODERN DAY MARKETING - A LOOK AT CURRENT SCENARIO</b> <i>SUPREET AHLUWALIA &amp; VIVEK JOSHI</i>	7
8.	<b>MIS VS. DSS IN DECISION MAKING</b> <i>DR. K.V.S.N. JAWAHAR BABU &amp; B. MUNIRAJA SEKHAR</i>	8
9.	<b>PRE-PROCESSING AND ENHANCEMENT OF BRAIN MAGNETIC RESONANCE IMAGE (MRI)</b> <i>K.SELVANAYAKI &amp; DR. P. KALUGASALAM</i>	9
10.	<b>IMPACT OF SERVICE QUALITY DIMENSIONS ON CUSTOMER SATISFACTION OF SBI ATM</b> <i>NAMA MADHAVI &amp; DR. MAMILLA RAJASEKHAR</i>	10
11.	<b>DEVELOPMENT OF LOW COST SOUND LEVEL ANALYZER USING SCILAB FOR SIMPLE NOISE MEASUREMENT APPLICATIONS</b> <i>OJAS M. SUROO &amp; MAHESH N. JIVANI</i>	11
12.	<b>INFLUENCE OF DEMOGRAPHY ON STORE CHOICE ATTRIBUTES OF MADURAI SHOPPERS IN RETAIL OUTLETS</b> <i>DR. S. SAKTHIVEL RANI &amp; C.R.MATHURAVALLI</i>	12
13.	<b>TRADE FINANCE AND METHODS &amp; CHARACTERISTICS OF INTERNATIONAL PAYMENTS FOR INDIAN EXPORTERS</b> <i>RAJENDRA KUMAR JHA</i>	13
14.	<b>CUSTOMER SERVICE THROUGH THE BANKING OMBUDSMAN SCHEME - AN EVALUATION</b> <i>DR. SUJATHA SUSANNA KUMARI. D</i>	14
15.	<b>MEASURING THE FINANCIAL HEALTH OF SELECTED LARGE SCALE IRON AND STEEL COMPANIES IN INDIA USING Z-SCORE MODEL</b> <i>DR. P. THILAGAVATHI &amp; DR. V. RENUGADEVI</i>	15
16.	<b>DESIGN AND DEVELOPMENT OF 4-TIER ARCHITECTURE OF VIRTUAL NETWORK MODEL FOR FINANCIAL AND BANKING INSTITUTIONS</b> <i>SARANG JAVKHEDKAR</i>	16
17.	<b>IMPACT OF FACE BOOK ADVERTISEMENT AND AWARENESS LEVEL AMONG THE CLIENTS WITH SPECIAL REFERENCE TO ERODE CITY</b> <i>S.KOWSALYADEVI</i>	17
18.	<b>HUMAN RESOURCES IN SIX SIGMA - A SPECIAL LOOK</b> <i>DR. B.SUMATHISRI</i>	18
19.	<b>MOBILITY AND RETENTION OF FEMALE FACULTIES IN PRIVATE COLLEGE</b> <i>POOJA</i>	19
20.	<b>EFFECT OF WORKING CAPITAL MANAGEMENT ON PROFITABILITY OF PHARMACEUTICALS FIRMS IN INDIA</b> <i>NILESH M PATEL &amp; MITUL M. DELIYA</i>	20
21.	<b>AWARENESS OF TAX PLANNING - A STUDY WITH SPECIAL REFERENCE TO GOVERNMENT EMPLOYEES</b> <i>DR. K. UMA &amp; G. LINGAPERUMAL</i>	21
22.	<b>A STUDY ON ADOPTION OF INTERNET BANKING AMONG STUDENTS IN INDORE</b> <i>HARDEEP SINGH CHAWLA &amp; DR. MANMINDER SINGH SALUJA</i>	22
23.	<b>IMPACT OF MERGERS ON STOCK RETURNS: A STUDY WITH REFERENCE TO MERGERS IN INDIA</b> <i>KUSHALAPPA. S &amp; SHARMILA KUNDER</i>	23
24.	<b>SECURING E-COMMERCE WEBSITES THROUGH SSL/TLS</b> <i>PRADEEP KUMAR PANWAR</i>	24
25.	<b>EFFICIENT ARCHITECTURE FOR STREAMING OF VIDEO OVER THE INTERNET</b> <i>HEMANT RANA</i>	25
26.	<b>A STUDY ON INDIAN FOREIGN EXCHANGE MARKET EFFICIENCY – APPLICATION OF RANDOM WALK HYPOTHESIS</b> <i>ANSON K.J</i>	26
27.	<b>AN EMPIRICAL ANALYSIS OF FACTORS AND VARIABLES INFLUENCING INTERNET BANKING AMONG BANGALORE CUSTOMERS</b> <i>VIDYA CHANDRASEKAR</i>	27
28.	<b>EMPLOYEE ATTRITION IN SOFTWARE INDUSTRY</b> <i>I.NAGA SUMALATHA</i>	28
29.	<b>IMPORTANCE OF XBRL: AN OVERVIEW</b> <i>B.RAMESH</i>	29
30.	<b>AN ANALYSIS OF ANEKA (CLOUD COMPUTING TOOL)</b> <i>AANHA GOYAL &amp; ANSHIKA BANSAL</i>	30
	<b>REQUEST FOR FEEDBACK</b>	31

## CHIEF PATRON

**PROF. K. K. AGGARWAL**

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

## FOUNDER PATRON

**LATE SH. RAM BHAJAN AGGARWAL**

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

## CO-ORDINATOR

**DR. MOHITA**

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

## ADVISORS

**DR. PRIYA RANJAN TRIVEDI**

Chancellor, The Global Open University, Nagaland

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

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

**PROF. 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. MOHITA**

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

## EDITORIAL ADVISORY BOARD

**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, Chhatrapati 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

**PROF. R. K. CHOUDHARY**

Director, Asia Pacific Institute of Information Technology, Panipat

**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**

Dean (Academics), Rajasthan Institute of Engineering & Technology, Jaipur

**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. SAMBHAV GARG**

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

**DR. SHIVAKUMAR DEENE**

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

**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.

**ASHISH CHOPRA**

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

**TECHNICAL ADVISORS****AMITA**

Faculty, Government M. S., Mohali

**DR. MOHITA**

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

**SUPERINTENDENT****SURENDER KUMAR POONIA**

## CALL FOR MANUSCRIPTS

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

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

(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 '\_\_\_\_\_ ' for possible publication in your journals.

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.

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

**INTRODUCTION**

**REVIEW OF LITERATURE**

**NEED/IMPORTANCE OF THE STUDY**

**STATEMENT OF THE PROBLEM**

**OBJECTIVES**

**HYPOTHESES**

**RESEARCH METHODOLOGY**

**RESULTS & DISCUSSION**

**FINDINGS**

**RECOMMENDATIONS/SUGGESTIONS**

**CONCLUSIONS**

**SCOPE FOR FURTHER RESEARCH**

**ACKNOWLEDGMENTS**

**REFERENCES**

**APPENDIX/ANNEXURE**

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

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

**PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:**

**BOOKS**

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

**CONTRIBUTIONS TO BOOKS**

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

**JOURNAL AND OTHER ARTICLES**

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

**CONFERENCE PAPERS**

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

**UNPUBLISHED DISSERTATIONS AND THESES**

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

**ONLINE RESOURCES**

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

**WEBSITES**

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



# EXPERT EVIDENCE: RULE OF ADMISSIBILITY IN INDIA WITH SPECIAL REFERENCE TO BALLISTICS

**BHAGWAN R. GAWALI**  
**RESEARCH SCHOLAR**  
**RAJIV GANDHI SCHOOL OF IP LAW**  
**INDIAN INSTITUTE OF TECHNOLOGY**  
**KHARAGPUR**

**DR. DIPKA DUBE**  
**ASST. PROFESSOR**  
**RAJIV GANDHI SCHOOL OF IP LAW**  
**INDIAN INSTITUTE OF TECHNOLOGY**  
**KHARAGPUR**

## ABSTRACT

*The law of evidence is the edifice on which the system of dispensation of justice rests. In fact, the purpose and object of evidence is to guide the Courts to come to a conclusion regarding a case at hand. But, in certain cases, where the questions involved are beyond the range of common experience and knowledge, evidence in form of facts pose problems as the Court may not have sufficient competence to arrive at a conclusion based on those facts. Thus, the need arises for experts who have the required ability and knowledge to tender evidences. Section 45 of the Indian Evidence Act, 1872 deals with expert evidence. It allows an expert to tender evidence on a particular fact in question and to show to the court that his findings are unbiased and scientific. In contemporary times, the reliance on expert evidence has been overwhelming, especially in the area of ballistics. The present article tries to critically analyze the rules of admissibility with regard to expert evidence, in general and ballistics evidence, in particular.*

## USING ARTIFICIAL NEURAL NETWORKS TO EXAMINE SEMIOTIC THEORIES OF ACCOUNTING ACCRUALS IN TEHRAN STOCK EXCHANGE

**AFSANEH MIRZAEI**  
**MS DEGREE STUDENT**  
**DEPARTMENT OF ACCOUNTING**  
**NEYSHABUR BRANCH**  
**ISLAMIC AZAD UNIVERSITY**  
**NEYSHABUR**

**ALI REZA MEHRAZIN**  
**ASSOCIATE PROFESSOR**  
**DEPARTMENT OF ACCOUNTING**  
**NEYSHABUR BRANCH**  
**ISLAMIC AZAD UNIVERSITY**  
**NEYSHABUR**

**ABULGHADEM MASYHAABADI**  
**ASSOCIATE PROFESSOR**  
**DEPARTMENT OF ACCOUNTING**  
**NEYSHABUR BRANCH**  
**ISLAMIC AZAD UNIVERSITY**  
**NEYSHABUR**

### **ABSTRACT**

*The main objective of accounting is to report information. However, few studies have examined the nature of accounting information service. Thus, this study use semiotics, a theory of signs and signals to examine the informational content and efficiency of accruals through a method which based on prediction-artificial neural network. This research focus on two basic theories: 1. The functions of accounting accruals and 2. Theory of the Pragmatic of Information of accounting accruals examines informational content of accounting accruals by comparing the capability to predict future cash flow by considering cash-flow accounting data and accruals accounting data. The backpropagation artificial neural network has been furthermore considered in order to predict future cash flow. The results indicate that syntactic and semantic accruals have information value (informational content) to predict future cash flows. Thus, they will strengthen the information and reporting aspects of accounting, confirming the semiotic theories of accounting accruals.*



# **JOB SATISFACTION AMONG EMPLOYEES IN INDUSTRIES IN TAMIL NADU, INDIA**

**DR. ANTHERA WASHINGTON**  
**SR. LECTURER**  
**CALEDONIAN COLLEGE OF ENGINEERING**  
**MUSCAT**

## **ABSTRACT**

*Job satisfaction is crucial for organization's performance and productivity. In spite of the countless studies on job satisfaction made from different perspectives, there are still gaps and several questions left unanswered, which paves way for more such research. This study makes an attempt to add to the existing knowledge by finding out the degree of satisfaction among employees in 12 different industries in India. This is an analytical - descriptive study based on primary data. The main objectives of the study are to find out the degree of Job Satisfaction of the employees in different sectors and to examine the factors that influence the Job Satisfaction of the employees. The study used a scale developed by Dubey et al (1969) on Job Satisfaction to understand the level of employee job satisfaction in the selected companies. The findings make it clear that factors like high salary, being in senior level positions, getting promotions and attending training programmes need not necessarily lead to job satisfaction. Employees look for other things at work such as blending of personal values with work values, organizational culture, fair treatment, open communication, career growth and healthy work environment for having a positive attitude towards work.*

# **THE ICT ENABLED BUSINESS TRANSFORMATION IN THE BANKING INDUSTRY OF SRI LANKA (A CROSS CASES ANALYSIS)**

**POONGOTHAI SELVARAJAN**

**SR. LECTURER**

**FACULTY OF BUSINESS STUDIES**

**VAVUNIYA CAMPUS OF THE UNIVERSITY OF JAFFNA**

**VAVUNIYA**

## **ABSTRACT**

*The paper reveals the impact of Information and Communication Technology (ICT) on the transformation of banking industry in Sri Lanka. In the competitive industry, banks play a vital role since they are under a very competitive pressure to provide a high quality service and sustain in the market. In this juncture, the ICT enabled business transformation is an inevitable and essential factor for the sustainability of banks. At present the public banks have been facing a lot of problems in providing an efficient service to its customers by various reasons. Similarly the people also face difficulties in getting their services in public banks. The private sector banks on the other hand thrive in the market to capture the market share. The author selected two public sector banks- Bank of Ceylon and People's bank and two private sector banks- the Commercial Bank of Ceylon PLC and Hatton National Bank PLC for this research study by using a Case study design method. Furthermore the five levels of IT induced Business Reconfiguration identified by Venkatraman (1991) has been compared with the Sri Lankan Banking industry. The findings showed though the public sector banks have more customers and the early adopters of ICT architecture, their service quality and customization are lower than private sector banks and the author recommended that the public banks should acquire new hardware and other sophisticated information systems to achieve the revolutionary levels very soon. Similarly, the private banks should follow a proper strategic plan for ICT to maintain and sustain in the revolutionary levels continuously.*

## THE NEED FOR ENERGY DEMAND SIDE MANAGEMENT IN COMMERCIAL AND RESIDENTIAL SECTORS IN NIGERIA

**AHMED ADAMU**

**ASST. LECTURER**

**UMARU MUSA YAR'ADUA UNIVERSITY  
KATSINA**

### ABSTRACT

*As fossil fuels become less attractive due to its high prices and environmental impact, the need to look at the demand side management became imperative for sustainable energy and environment. However, in Nigeria, inadequate supply of energy and low production capacity couple with the need to fuel the most promising economy has necessitated the need for energy efficiency and conservation. Residential and commercial sectors consume up to 80% of the total energy consumption in the country. As such, there is need for a considerable reduction in these high energy consuming sectors for sufficient energy in other sectors especially industrial sector. Subsequently, Energy demand in the country were analysed using indicators of trends, demand elasticities, energy intensities, and future energy trends for the demand side analysis. Consequently, Energy Reduction Programme was considered the most appropriate DSM measure in the country, but massive awareness campaign, new capacity building and electric metres for all consumers have to be provided.*

# **EMOTIONAL INTELLIGENCE, CUSTOMER ORIENTATION, ADAPTIVE SELLING AND MANIFEST INFLUENCE: A COMPLETE TOOL KIT IN MARKETING EXCHANGES FOR SALESPERSONS**

**ARSLAN RAFI  
SCHOLAR  
IQRA UNIVERSITY  
ISLAMABAD**

**ZEESHAN ASHRAF  
SCHOLAR  
IQRA UNIVERSITY  
ISLAMABAD**

**DILJAN KHAN  
SCHOLAR  
IQRA UNIVERSITY  
ISLAMABAD**

**YASIR SALEEM  
SCHOLAR  
IMPERIAL COLLEGE OF BUSINESS STUDIES  
LAHORE**

**TAJAMAL ALI  
SCHOLAR  
IQRA UNIVERSITY  
ISLAMABAD**

## **ABSTRACT**

This research aims to find out factors that play their role in the individual's purchase decisions. This paper also attempts to identify the impact of emotional intelligence (EI), customer orientation, adaptive selling and manifest influence on business performance. Moderation effect of Emotional Intelligence of sales team on customer orientation, manifest influence, and adaptive was employed to check how these variables enhance business performance. The research concludes that customer orientation, manifest influence, adaptive selling with high levels of Emotional Intelligence is more likely to enhance the sales performance. Managers should organize such training programs, which would prove helpful for sales professionals to enhance their emotional intelligence abilities, customer orientation and adaptive selling. Literature significantly supports hypothesis of this study, but it also raises additional research issues, for instance emotional confidence that how much a salesperson is confident while using emotions.

**PARADIGMS OF MODERN DAY MARKETING - A LOOK AT CURRENT SCENARIO**

**SUPREET AHLUWALIA**  
**EXECUTIVE DIRECTOR - CREATIVE HEAD CONSULTANTS**  
**VISITING FACULTY**  
**THE INDIAN INSTITUTE OF PLANNING & MANAGEMENT**  
**JAIPUR**

**VIVEK JOSHI**  
**ASSOCIATE PROFESSOR**  
**PEARL ACADEMY OF FASHION MANAGEMENT**  
**JAIPUR**

**ABSTRACT**

*The world of business is changing every day and it is exerting pressure on marketers to sell more and to do it effectively as well as to contest in an overly crowded, exceedingly competitive segments. Forces of market and technological advances will continue to change how marketing is being practiced. This study looks at how promising innovations and latest developments may impact marketing in the future, especially in current scenario. Specifically, this study discusses how modern day advertising practices i.e. advergaming and product placement along with new emerging trends- will increase in importance due to socioeconomic and technological changes or advancements. Impact of developing consumer tribes and their effectiveness in modern marketing effort has been considered. The article also focuses upon how a more complete understanding of consumer roles with in consumer tribes can be leveraged to create sustainable loyalty. Other emerging elements of modern day marketing such as eye tracking, three dark horses, net promoter score, co-creation and other crucial trends are also being discussed.*

## **MIS VS. DSS IN DECISION MAKING**

**DR. K.V.S.N. JAWAHAR BABU**

**PROFESSOR**

**KMM INSTITUTE OF POSTGRADUATE STUDIES**

**TIRUPATI**

**B. MUNIRAJA SEKHAR**

**ASST. PROFESSOR**

**KMM INSTITUTE OF POSTGRADUATE STUDIES**

**TIRUPATI**

### **ABSTRACT**

*MIS means MANAGEMENT INFORMATION SYSTEM. The Primary purpose of MIS is to help an organization achieve its goals by providing managers with insight into the regular operations of the organization so that they can control, organize, and plan more effectively. One important role of MIS is to provide the right information to the right person in the right format at the right time. In short, an MIS provides managers with information, typically in reports, that supports effective decision making and provides and provides feedback on daily operations.*



## **PRE-PROCESSING AND ENHANCEMENT OF BRAIN MAGNETIC RESONANCE IMAGE (MRI)**

**K.SELVANAYAKI**  
**RESEARCH SCHOLAR**  
**ANNA UNIVERSITY OF TECHNOLOGY**  
**COIMBATORE**

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

### **ABSTRACT**

*This proposed system for pre-processing and enhancement through Magnetic Resonance Image (MRI) is a gradient based image enhancement method and is based on the first derivative, local statistics. The Proposed enhancement method consists of four processing stages. In the first stage, the MRI brain image is acquired from MRI brain data set to MATLAB 7.1. After acquisition the MRI is given to the preprocessing stage, here the film artifacts (labels) are removed. In the third stage, the high frequency components and noise are removed from MRI using the following filters. Such as Median filter, Weighted Median filter, Adaptive filter and Spatial filter. The performance of above filters are measured and evaluated. Finally the best filter is identified and used for MR brain image enhancement.*

# IMPACT OF SERVICE QUALITY DIMENSIONS ON CUSTOMER SATISFACTION OF SBI ATM

**NAMA MADHAVI**  
**RESEARCH SCHOLAR**  
**DEPARTMENT OF MANAGEMENT SCIENCES**  
**SRI VENKATESWARA UNIVERSITY**  
**TIRUPATI**

**DR. MAMILLA RAJASEKHAR**  
**PROFESSOR**  
**DEPARTMENT OF COMMERCE**  
**SRI VENKATESWARA UNIVERSITY**  
**TIRUPATI**

## ABSTRACT

Core banking solutions is a new jargon frequently used in banking circles. The internet and information technology has introduced new delivery channels through which the customers can transact their business with the bank. ATM is one of the important and popular delivery channels of core banking. Customers do not perceive quality in one dimension but rather judge quality based on multiple dimensions, relevant to the context. The present paper adopts an explorative research design to focus the customers' perception on the service quality dimensions of SBI ATM and its impact on customer satisfaction, that drive the customers to go for it. The information provided by this paper can be used by SBI in designing marketing strategies and to improve customer satisfaction on ATM. Convenience sampling technique was used to collect data using survey questionnaire with five point Likert scale from a sample of 50 customers who use the ATM services of SBI. Factor analysis, correlation and regression were used to re categorize the service factors and ANNOVA was used to determine whether demographic characters influence the customer satisfaction. It was found that the assumed factors are not equally significant in influencing the customers' satisfaction. There is significant relationship between individual service quality dimensions and customer satisfaction. There is no impact of demographic characters on the customer satisfaction.

## DEVELOPMENT OF LOW COST SOUND LEVEL ANALYZER USING SCILAB FOR SIMPLE NOISE MEASUREMENT APPLICATIONS

**OJAS M. SUROO**  
**RESEARCH SCHOLAR**  
**DEPARTMENT OF ELECTRONICS**  
**SAURASHTRA UNIVERSITY**  
**RAJKOT**

**MAHESH N. JIVANI**  
**ASSOCIATE PROFESSOR**  
**DEPARTMENT OF ELECTRONICS**  
**SAURASHTRA UNIVERSITY**  
**RAJKOT**

### ABSTRACT

Sound is an impression of acoustic waves (disturbance/pressure fluctuations setup in a medium) and unpleasant, unwanted, disturbing sound is generally treated as Noise and is a highly subjective feeling. Noise is omni present, in other words Noise is becoming a progressively more ubiquitous. Regularly we hear from the people who return from the market about lot of noise pollution in the city. According to them vehicles and commercial units are responsible for escalating ambient noise pollution. During the functions like carnivals, wedding, birthday celebrations, social gathering etc., we can hear loud-speakers' Noise piercing the ordinary man's ear which gives rise to noise pollution. A great level of noise may cause strict strain on the auditory and nervous system. So, it is very much important to measure noise. For this purpose present study was carried out at various locations with Sound Level Meter to asses the day and night sound level in Rajkot City (Gujarat, India). Also, development of low cost Sound Level Analyser (SLM) was carried out, utilizing the sound card and microphone of PC and GUI programming features of the open source scientific computing language Scilab. Observation are compared with commercial sound level meter and found good matching. This paper aims at several essential concepts pertaining to noise measurement using hardware and software approach.

## **INFLUENCE OF DEMOGRAPHY ON STORE CHOICE ATTRIBUTES OF MADURAI SHOPPERS IN RETAIL OUTLETS**

**DR. S. SAKTHIVEL RANI**  
**ASSOCIATE PROFESSOR**  
**DEPARTMENT OF MANAGEMENT STUDIES**  
**KALSALINGAM UNIVERSITY**  
**ANAND NAGAR, KRISHNAN KOIL**

**C.R.MATHURAVALLI**  
**RESEARCH SCHOLAR**  
**DEPARTMENT OF MANAGEMENT STUDIES**  
**KALSALINGAM UNIVERSITY**  
**ANAND NAGAR, KRISHNAN KOIL**

### **ABSTRACT**

*Traditionally, the store based formats are Kirana shops, Panwalas, Street vendors, Cloth stores and Village mandis. Due to the inception of organized retailing in recent years various types of sophisticated and complex formats have originated in the retailing scenario of India. Each type of retailer is trying to survive and prosper by satisfying a group of customers' needs and expectations more effectively than its competitors. There is a growing need to evaluate the drivers of retail store choice behavior in the Indian context thus the study of consumer helps the retail outlets to improve their marketing strategies by understanding how consumer consider different attributes and make purchase decision that differ between various retail outlets based on the level of importance and interest. This paper aimed at finding out whether there is any difference in the retail choice attributes of Madurai shoppers in the context of their demography. The study was descriptive in nature; structured, self-administered questionnaire is developed on the basis of review of the literature, measuring ten constructs namely pertaining to retail store choice attributes were used to collect primary data from the respondents. The data has been collected from 488 respondents of four major retail outlets in Madurai city. The Percentage analysis and ANOVA Test and t - test were used to analyze the data and the research identified that value for money, promotions and offer, lot of varieties/collection of products are the important store choice attributes. The level of above said attributes are identified as most influencing factors in selecting best retail choice as the outcome of the consumer purchase decision.*

## TRADE FINANCE AND METHODS & CHARACTERISTICS OF INTERNATIONAL PAYMENTS FOR INDIAN EXPORTERS

**RAJENDRA KUMAR JHA**  
**CONSULTANT & HEAD FASHION DESIGNING & PLACEMENT**  
**FOOTWEAR DESIGN & DEVELOPMENT INSTITUTE**  
**CENTRE OF RETAIL MANAGEMENT & FASHION DESIGNING**  
**ROHTAK**

### ABSTRACT

*Trade Finance has been reviewing the global trade market since more than 2 decades now. The remit of what we cover is somewhat broad, and as the market evolves to meet the requirements of financing global trade, so our content has changed. There are various definitions to be found online as to what trade finance is. It is described both as a 'science' and as 'an imprecise term covering a number of different activities'. In one form it is quite a precise science managing the capital required for international trade to flow. Yet within this science there are a wide range of tools at the financiers' disposal, all of which determine how cash, credit, investments and other assets can be utilized for trade. In its simplest form, an exporter requires an importer to prepay for goods shipped. The importer naturally wants to reduce risk by asking the exporter to document that the goods have been shipped. The importer's bank assists by providing a letter of credit to the exporter (or the exporter's bank) providing for payment upon presentation of certain documents, such as a bill of lading. The exporter's bank may make a loan to the exporter on the basis of the export contract. This article is designed to help Indian companies, especially small and medium-sized enterprises (SMEs), learn the basic fundamentals of trade finance to turn their export opportunities into actual sales and to achieve the ultimate goal: to get paid for their export sales, especially on time.*

## **CUSTOMER SERVICE THROUGH THE BANKING OMBUDSMAN SCHEME - AN EVALUATION**

**DR. SUJATHA SUSANNA KUMARI. D**  
**ASST. PROFESSOR**  
**DEPARTMENT OF COMMERCE**  
**SCHOOL OF BUSINESS STUDIES**  
**CENTRAL UNIVERSITY OF KARNATAKA**  
**GULBARGA**

### **ABSTRACT**

RBI had introduced the Banking Ombudsman Scheme (BOS) in India on June 14, 1995 to provide an expeditious and inexpensive forum to bank customers for resolution of their complaints relating to deficiency in banking services provided by commercial banks, regional rural banks and scheduled primary co-operative banks. There are 15 Offices of Banking Ombudsman (OBOs), spread across the country. RBI modified the Scheme in 2002, 2006, 2007 and 2009 on the basis of feedback gathered in the course of administering the BOS to include customer complaints on new areas such as credit card complaints, internet banking, deficiencies in providing the promised services by both bank and its sales agents (DSAs), levying service charges without prior notice to the customers, non-adherence to the Fair Practices Code adopted by individual banks, etc. RBI operates the BOS, free of cost, so as to make it common people oriented. In order to increase its effectiveness and utility, BOS is fully staffed and funded by RBI. This paper evaluates the performance of Banking Ombudsman Scheme 2006 in terms of complaints received, complaints handled, nature of complaints, cost of the scheme and complaints pending. The study reveals that BOS the number of complaints received has recorded substantial increase since 2006 and the rate of disposal of complaints is 94 per cent in 2010-11. The majority of cases are pending not more than one month. Complaints relating to card products (ATM, Debit and Credit cards) are the major area of complaints. The cost per complaints showed increasing trend.



# MEASURING THE FINANCIAL HEALTH OF SELECTED LARGE SCALE IRON AND STEEL COMPANIES IN INDIA USING Z-SCORE MODEL

**DR. P. THILAGAVATHI**  
**ASST. PROFESSOR**  
**DEPARTMENT OF COMMERCE (CA)**  
**VELLALAR COLLEGE FOR WOMEN (AUTONOMOUS)**  
**ERODE**

**DR. V. RENUGADEVI**  
**ASST. PROFESSOR**  
**POST GRADUATE AND RESEARCH DEPARTMENT OF COMMERCE**  
**VELLALAR COLLEGE FOR WOMEN (AUTONOMOUS)**  
**ERODE**

## ABSTRACT

*In order to survive and continue to be in business, it is essential that an organization should successfully manage its finance which requires more attention and care. The prediction and prevention of financial distress is one of the major factors, which will help to avoid bankruptcy. Therefore, it is important to monitor the financial position and health of a company through its financial statements. This paper analyses the financial health of selected large scale Iron and Steel Companies in India for twelve years from 1997-98 to 2008-09 by using Z-score, developed by Altman. The Z score is a measure of a company's health and it utilizes several key ratios for its formulation. The findings indicate that the financial health of RINL SAIL and UGSL were good and there is no scope of bankruptcy, where as the financial health of other selected companies were not in healthy Zone in many years.*

# DESIGN AND DEVELOPMENT OF 4-TIER ARCHITECTURE OF VIRTUAL NETWORK MODEL FOR FINANCIAL AND BANKING INSTITUTIONS

**SARANG JAVKHEDKAR**

**ASST. PROFESSOR**

**DR. AMBEDKAR INSTITUTE OF MANAGGEMENT STUDIES & RESEARCH**

**DEEKSHABHOOMI**

## ABSTRACT

Core Banking Solutions is new jargon frequently used in banking circles of India. Not only the business customers but also the individual (household) customers are dealt with various financial institution and banking systems like farmers, workers, businessmen, industrialist, housewives, politicians and non financial sectors.. Normal core banking functions will include deposit, loans, insurances, mortgages and payments etc. Since the customers open their account in more than one Financial Institution and invest their money in Insurance, Provident Fund, Mutual Funds, Post Office etc, The regulatory bodies like Banking, Insurance, Income Tax Department cannot keep track of individual or groups transaction. This affects the irregularities in maintaining the income of individuals or groups. Thus to overcome the above drawback, here 4-tier architecture model will maintain the transparency in each and every transaction of customer by introducing "Customer Unique Identification Number" (CUID). 4 tier architecture models have 4 layers, with the use of biometric tool and the Data Warehouse (where the data of customers are stored) in physical layer. The Online Transaction and Analytical Processing are easier and flexible through this model. The advantageous part of this model is the CUID, which can easily composite with current financial system. This new platform will change the working of banking and financial system. This model can bring technological revolution in banking and financial system over current system.

## IMPACT OF FACE BOOK ADVERTISEMENT AND AWARENESS LEVEL AMONG THE CLIENTS WITH SPECIAL REFERENCE TO ERODE CITY

**S.KOWSALYADEVI**  
**ASST. PROFESSOR**  
**DEPARTMENT OF MANAGEMENT STUDIES**  
**NANDHA COLLEGE OF TECHNOLOGY**  
**ERODE**

### ABSTRACT

The study entitled "Impact of FACE BOOK advertisement and awareness level among the clients with special reference to Erode city" is to find out the awareness about various companies face book advertisement among the clients. The main objectives of the study are to find out the factors influenced effectiveness of face book advertisement among the clients in Erode city. The design for the research study was descriptive in nature and non- probability convenience sampling method was used to collect survey from respondents. The data is collected from the respondents through the personal interviewing technique. This is done through a self administered questionnaire. The collected data was analyzed by using statistical tools such as simple percentage analysis and chi-square test and they are well interpreted. The data collected is analyzed and a hypothesis statement was built. The main findings and suitable suggestions were given to the company for improvement. Thus the study concludes that FACE BOOK advertisements are satisfied by the clients and they have time to watch those advertisements. In a nutshell, Facebook is playing an efficient role in advertising and connectivity. They are the one social network for helping advertisers to enumerate massive traffic and build relationships more easily than ever and it is a great place for the customers to have a look on the products and prices and have good choice of products for their better purchase and their satisfaction.

**HUMAN RESOURCES IN SIX SIGMA - A SPECIAL LOOK**

**DR. B.SUMATHISRI**  
**ASST. PROFESSOR**  
**DEPARTMENT OF COMMERCE & MANAGEMENT STUDIES**  
**SASTRA UNIVERSITY**  
**SRINIVASA RAMANUJAN CENTRE**  
**KUMBAKONAM**

**ABSTRACT**

*Every business enterprise attempts to survive and grow. But survival and growth are becoming increasingly difficult in a global economy characterized by cut-throat competition, increasing costs, growing customer expectations, expanding power of labor, fast-changing technology, etc. Technological advancements have allowed companies to relocate operations at places with lower wages. As the centre of gravity in employment is shifting from manual workers to knowledge workers, new human resources practices and policies are needed. Six Sigma can be applied in all industries/companies as work always takes place in processes. A process with a Sigma level of Six generates a maximum defect probability of 3.4 parts per million. Six Sigma uses Project Teams to work on solving problems or improving processes in an effort to produce zero defects. The next wave in Six sigma is Lean Six Sigma. It is a methodology that maximizes shareholder value by achieving the fastest rate of improvement in customer satisfaction, cost, quality, process speed, and invested capital. So it can be conclude that if used intelligently Six Sigma can enhance results, dramatically by targeting improvements through breakthrough projects. It is the system that combines science, technology, quality and profitability. It changes the way a company works by pulling it into the cycle of culture change.*

**MOBILITY AND RETENTION OF FEMALE FACULTIES IN PRIVATE COLLEGE**

**POOJA**  
**ASST. PROFESSOR**  
**BORA INSTITUTE OF MANAGEMENT SCIENCES**  
**LUCKNOW**

**ABSTRACT**

*It is universally accepted that female teachers are critical actors in education processes. But in past few years, it is observed that female faculties are frequently switching their academic institution especially in private colleges. Mobility of female faculty lead to disruption of a program's continuity&planning decreased student learning and increased costs for recruiting new faculties. The main aim of this study is to identify the factors influencing the high rate of mobility of female faculty working in private colleges. A survey has been conducted among 60 faculties of different private colleges of Lucknow by using questionnaire. The study indicate that the common factors related to the mobility of female faculty are-work family conflict, stress, low salary, work environment, lack of career advancement opportunity, job satisfaction, job security and others issues like gender discrimination, favouritisms, higher studies and personal issues (marriage, pregnancy &in- laws attitude).Further the study emphasis on the various retention strategies which can be adopted by the private university to retain their female faculties. This study reveals that for improving the quality of education in private college it is essential that management should retain their good resources especially female members. Organisation should understand the causes of mobility and use the best retention strategies to retain their female faculties.*

## **EFFECT OF WORKING CAPITAL MANAGEMENT ON PROFITABILITY OF PHARMACEUTICALS FIRMS IN INDIA**

**NILESH M PATEL**  
**ASST. PROFESSOR**  
**SAL INSTITUTE OF MANAGEMENT**  
**AHMEDABAD**

**MITUL M. DELIYA**  
**ASST. PROFESSOR**  
**S. K. COLLEGE OF BUSINESS MANAGEMENT**  
**HEMCHANDRACHARYA NORTH GUJARAT UNIVERSITY**  
**PATAN**

### **ABSTRACT**

*Working capital management is vital role in firm financial management decision. An optimal working capital management is expected to give positively to the creation of firm value. Working capital management has its effect on liquidity as well on profitability of the firm. The purpose of this study is to look into the relationship between working capital management and firm profitability. In this research, I have selected a sample of 31 pharmaceuticals Indian firms listed on national stock exchange for a period of 10 years from 2002-2011. I have studied the effect of different variables of working capital management including the average collection period, inventory turnover in days, average payment period, cash conversion cycle and current ratio on the net operating profitability. I have also used control variable like debt ratio, size of the firm (measured in terms of natural logarithm of sales) and financial assets to total assets. I have considered pearson's correlation coefficient and regression as a statistical tools. The coefficient results of regression analysis provide a strong negative significant relationship between cash conversion cycle and firm profitability. This reveals that reducing cash conversion period results to profitability increase.*



## **AWARENESS OF TAX PLANNING - A STUDY WITH SPECIAL REFERENCE TO GOVERNMENT EMPLOYEES**

**DR. K. UMA**  
**ASST. PROFESSOR**  
**DEPARTMENT OF COMMERCE**  
**SCHOOL OF BUSINESS STUDIES**  
**MADURAI KAMARAJ UNIVERSITY**  
**MADURAI**

**G. LINGAPERUMAL**  
**SCHOLAR**  
**DEPARTMENT OF COMMERCE**  
**SCHOOL OF BUSINESS STUDIES**  
**MADURAI KAMARAJ UNIVERSITY**  
**MADURAI**

### **ABSTRACT**

*"Tax is what we pay for civilization and with tax, we buy civilization" Golden words of Justice Holmes. Income tax is a composite Tax that is paid on all incomes received by or accruing or arising to a taxpayer during a year. As the Tax rate is high and due to the revision in the provisions of income tax, Tax planning play a vital role, which reduce the tax liability. Deduction from gross total income were allowed to assesses if they contribute to specified investments such as National Savings Certificate, Provident fund, Life insurance premium and the like. The most important problem of income Tax is that the Tax payers are in the infant stage of awareness. This research paper analyses the awareness of government employees in tax-planning and the prevailing deductions.*

# **A STUDY ON ADOPTION OF INTERNET BANKING AMONG STUDENTS IN INDORE**

**HARDEEP SINGH CHAWLA**  
**ALUMINI**  
**INTERNATIONAL INSTITUTE OF PROFESSIONAL STUDIES, DAVV**  
**INDORE**

**DR. MANMINDER SINGH SALUJA**  
**ASST. PROFESSOR**  
**INTERNATIONAL INSTITUTE OF PROFESSIONAL STUDIES, DAVV**  
**INDORE**

## **ABSTRACT**

*The use of internet banking is very essential especially when the entire world is shifting to electronic devices leaving pen and paper behind. The purpose of this study is to identify the factors that affect the use of internet banking among college students and to analyse their preference towards internet banking. The paper presents the analysis of 200 customers (students) of three segments i.e. undergraduate, graduate and post graduate in the city of Indore. It has been observed that all the three segments were almost equal in number when it comes to usage of internet banking. Factor analysis has been applied for analysis in order to explore the result. It is seen that the usage of internet banking services among young generation is on a growing stage and the number of internet banking users have increased in number. The five major factor seen is perceived ease of use, trust, perceived usefulness, promptness and perceived enjoyment that impacts the behaviour of an individual on adoption of internet banking services.*

# IMPACT OF MERGERS ON STOCK RETURNS: A STUDY WITH REFERENCE TO MERGERS IN INDIA

**KUSHALAPPA. S**  
**ASST. PROFESSOR**  
**DEPARTMENT OF MBA**  
**ALVA'S INSTITUTE OF ENGINEERING & TECHNOLOGY**  
**MIJAR**

**SHARMILA KUNDER**  
**ASST. PROFESSOR**  
**DEPARTMENT OF COMMERCE & MANAGEMENT**  
**ALVA'S COLLEGE**  
**MOODBDRI**

## ABSTRACT

*The practice of mergers and acquisitions has attained considerable significance in the contemporary corporate scenario which is broadly used for reorganizing the business entities. Indian industries were exposed to plethora of challenges both nationally and internationally, since the introduction of Indian economic reform in 1991. The cut-throat competition in international market compelled the Indian firms to opt for mergers and acquisitions strategies, making it a vital premeditated option. It is believed that mergers and acquisitions are strategic decisions leading to the maximization of a company's growth by enhancing its production and marketing operations. They have become popular in the recent years because of the enhanced competition, breaking of trade barriers, free flow of capital across countries and globalization of business as a number of economies are being deregulated and integrated with other economies. Research on mergers has made considerable progress over the last 50 years and has produced a vast body of literature, especially in the developed markets of the world. Target shareholders usually gain when a merger, acquisition or tender offer is announced. Research in the area of mergers has more than kept pace with the increasing number of mergers in the economy, investigating the motivation, cyclical nature, profitability, and determination of the negotiated exchange ratios for mergers. This study identifies whether the industries will benefit from the mergers and acquisitions. This in turn will benefit the stakeholders in the companies, i.e. shareholders. This study basically focuses on the shareholders reactions to the merger announcement. The core objective of this study is to evaluate the impact of mergers on stock returns. The study examines the returns to the shareholders in case of mergers and acquisitions in India during the period, 2009 and 2011. The study contributes to understand the effect of the mergers on the industries during the different peaks and troughs. The study covers merged companies of different sectors like; financial companies, non-financial companies, construction and real estate and electricity sector.*

**SECURING E-COMMERCE WEBSITES THROUGH SSL/TLS**

**PRADEEP KUMAR PANWAR**  
**LECTURER**  
**DEPARTMENT OF MCA**  
**IEC GROUP OF INSTITUTIONS**  
**GREATER NOIDA**

**ABSTRACT**

*Since the Web came into usage, more and more organizations are looking forward for providing services 24 by7 and 365 days to their users or customers. Updating the information as and when necessary has become need of the hour. Now a day's all the different transactions can be done online without much delay. Due to which, security has become a concern for the organizations that are providing services to the customer's online using e-commerce websites. But, as more and more options are coming up, websites are becoming vulnerable to attacks by eavesdropper, hackers whose main motive is to collect the information and tampering with the data, which leads to loss in business. Organizations are investing billions of money in securing their businesses. This paper gives an insight about how security could be provided to the E-commerce websites using different security techniques like SSL, basic concepts of SSL working and the existence of TLS for better security*

**EFFICIENT ARCHITECTURE FOR STREAMING OF VIDEO OVER THE INTERNET**

**HEMANT RANA**  
**RESEARCH SCHOLAR**  
**SCHOOL OF COMPUTER AND INFORMATION SCIENCE**  
**INDIRA GANDHI NATIONAL OPEN UNIVERSITY**  
**NEW DELHI**

**ABSTRACT**

*Due to enormous growth of the Internet and growing demand of multimedia contents worldwide, introducing the concept of streaming over the transmission channel. The streaming of multimedia contents such as Audio, Video, and Animation files over the internet has received huge attention from academic as well as industry point of view. The main purpose of the paper is to stream video over the internet. As video has been play an important role for communication & entertainment for many years. We proposed as architecture for streaming Audio / Videos over the internet efficiently. In our architecture, if we compare it with other, it has capabilities to support live streaming as well as pre recorded Video / Audio poses many challenges, we addressed some of these challenges occur in streaming. We cover issues related to the streaming techniques. To introduced this issue with necessary information and provide on detailed view on the streaming techniques. We also discuss previous research in streaming.*

# **A STUDY ON INDIAN FOREIGN EXCHANGE MARKET EFFICIENCY – APPLICATION OF RANDOM WALK HYPOTHESIS**

**ANSON K.J**  
**TEACHING ASSOCIATE**  
**DEPARTMENT OF TOURISM STUDIES**  
**CHRIST UNIVERSITY**  
**BANGALORE**

## **ABSTRACT**

*This main purpose behind this research study is to test for the weak form efficiency of the Indian foreign exchange market and for this purpose daily exchange rate of four nominal exchange rates which are US Dollar, Japanese Yen, Euro, and Pound Sterling from April 2004 to December 2011 are analyzed using unit root tests i.e., Augmented Dickey Fuller Test and Phillip Perron test. As per the results all the exchange rate currencies such as US dollar, Japanese Yen, Euro, and Pound Sterling are found to be stationary in 1st difference. This implies that all exchange rate currencies support the hypothesis of weak form inefficiency and information of any nature that can have an impact on the market will take more time to reflect or create an impact on the prices or rates existing in the market. So this time gap and the constant movement of change between the data points can be used to create a pattern of movement before the markets could adjust to new information, and this constant rate of change can be used by investors to predict future exchange rates of respective currencies with the use of past data and thus leading to super normal profits.*



# AN EMPIRICAL ANALYSIS OF FACTORS AND VARIABLES INFLUENCING INTERNET BANKING AMONG BANGALORE CUSTOMERS

**VIDYA CHANDRASEKAR**  
**RESEARCH ASSOCIATE**  
**CENTRE FOR RESEARCH - PROJECTS**  
**CHRIST UNIVERSITY**  
**BANGALORE**

## ABSTRACT

*During the past two decades, Information technology has transformed the banking industry and has provided a way for the banks to offer differentiated products and services to its customers. Internet Banking is an innovative service and is the new & prevailing trend among banking customers. Based on the feedback from 200 bank customers of different banks, this paper explores how far various demographic variables have an influence on usage and what factors have motivated customers in adoption of internet banking. The Chi Square test revealed that Age, Occupation, Income and Type of Banks have significant relation to usage of internet banking service, where as Qualification and Gender have no relation to its usage. Factor analysis was performed to extract the factors responsible for the adoption of internet banking. Factors influencing the adoption of internet banking were found to be Ease of use, Perceived risk, Infrastructure complaints, Operational advantage and Personal Limitations.*

**EMPLOYEE ATTRITION IN SOFTWARE INDUSTRY****I.NAGA SUMALATHA****RESEARCH SCHOLAR, DEPARTMENT OF BUSINESS ADMINISTRATION, RAYALASEEMA  
UNIVERSITY, KURNOOL****ASST. PROFESSOR****AUROBINDO COLLEGE OF BUSINESS MANAGEMENT  
HYDERABAD****ABSTRACT**

*Organizations must have the best talent in order to succeed in the hyper competitive and increasingly complex global economy. Organizations need to understand the importance of hiring, developing and retaining talented people. Organizations must manage talent as a critical resource to achieve the best possible results. Focusing on this, it has been observed that professional software employees retention become a challenge for software Industry in India as the attrition rate has been significantly increased in recent years. The main objectives of this paper assessment of Individual and Propel concern for Job Attrition on Software Industry. Primary data were collected from 100 employees from 10 software Industry using questionnaire methods. The results indicate that all factors (Individual and Propel) have contributed in the employees' attrition intentions. However, some facets of individual factor have significantly contributed in attrition intentions*

## IMPORTANCE OF XBRL: AN OVERVIEW

**B.RAMESH**  
**RESEARCH SCHOLAR**  
**SCHOOL OF MANAGEMENT STUDIES**  
**UNIVERSITY OF HYDERABAD**  
**HYDERABAD**

### ABSTRACT

*This paper explains the importance and overview of XBRL. XBRL stands for Extensible Business Reporting Language. It is an open normal, and creature developed by XBRL International, a non-profit organization. XBRL is a innovatory idea in the world of business and financial information and will have a far accomplishment impact diagonally the intact financial reporting. The Institute of Chartered Accounts of India (ICAI) is spearheading the XBRL inventiveness in the country and India is at the present a conditional authority of XBRL globally. It makes the data understandable, with the lend a hand of two documents taxonomy and instance document. XBRL is speedily being adopted global as a de facto financial and business reporting standard. It facilitates junction of accounting standards by the facility to bring into line financial concepts among public taxonomies. XBRL provides a business reporting structure. Business reports cover a extensive spectrum from regulatory acquiescence to business intelligence*

**AN ANALYSIS OF ANEKA (CLOUD COMPUTING TOOL)**

**AANHA GOYAL**  
**M. TECH. STUDENT**  
**COMPUTER SCIENCE**  
**JAYOTI VIDHYAPEETH WOMENS UNIVERSITY**  
**JAIPUR**

**ANSHIKA BANSAL**  
**B. TECH. STUDENT**  
**JAYOTI VIDHYAPEETH WOMENS UNIVERSITY**  
**JAIPUR**

**ABSTRACT**

*Aneka is a platform for deploying Clouds developing applications on top of it. It provides a runtime environment and a set of APIs that allow developers to build .NET applications that leverage their computation on either public or private clouds. Aneka is the ability of supporting multiple programming models that are ways of expressing the execution logic of applications by using specific abstractions. Aneka is an Application Platform-as-a-Service (PaaS) for Cloud Computing. which offers a runtime environment and a set of APIs that enable developers to build customized applications by using multiple programming models such as Task Programming, Thread Programming and Map Reduce Programming, Aneka provides a number of services that allow users to control, auto-scale, reserve, monitor and bill users for the resources used by their applications. Aneka is its support for provisioning resources on different public Cloud providers such as Amazon EC2, Windows Azure and Go Grid.*

## **REQUEST FOR FEEDBACK**

**Dear Readers**

At the very outset, International Journal of Research in Computer Application 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 **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](mailto: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 co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

### *Our Other Journals*

