

A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories Indexed & Listed at:

Ulrich's Periodicals Directory @, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Index Copernicus Publishers Panel, Poland, Open J-Gage, India [link of the same is duly available at Infilbnet of University Grants Commission (U.G.C.)]

as well as in Cabell's Directories of Publishing Opportunities, U.S.A.

Circulated all over the world & Google has verified that scholars of more than Hundred & Twenty One 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

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	ANTECEDENTS OF NON-GOVERNMENTAL ORGANIZATIONS' EFFECTIVENESS	1
	DR. M.S.A. MAHALINGA SHIVA, DR. DAMODAR SUAR & DR. SANTANU ROY	
2 .	CRITICISING THE IMPLEMENTATION OF THE SERVQUAL MODEL IN GENERIC INDUSTRIES	2
	TAMEEM AL BASSAM & SARMAD AL SHAWI	
3.	TOWARDS A MODEL FOR ENHANCING CONSUMER TRUST IN AN ONLINE ENVIRONMENT	3
	PRIYANKA MEHARIA, BISWAJIT PANJA & JUAN HU	4
4.	A RESEARCH STUDY ON ORGANIZATIONAL CULTURE IN COMMERCIAL BANKS (A CASE OF SELECTED BANKS IN HAWASSA CITY OF ETHIOPIA)	4
	DR. BREHANU BORJI & DR. ARAVIND SOUDIKAR	
5.	THE IMPACT OF MICRO FACTOR OPPORTUNITY ON ENTRAPRENEURIAL SUCCESS OF SMES - A CASE STUDY ON	5
	COMMERCIAL FAST FOOD SMES	5
	DR. ANSIR A. RAJPUT, WASEEM AHMED, SYED JEHANZEB JAVED & SEHRISH JEHANGIR	
6.	ANALYSIS OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) ADOPTION/USE FACTORS AMONG RWANDAN	6
	COMMERCIAL BANKS	
	MACHOGU, M. ABIUD & DR. EGWAKHE, A. JOHNSON	
7 .	A STUDY ON IDENTIFICATION OF CONTEXTUAL KEY FACTORS IN PERFORMANCE APPRAISAL IN PUBLIC SECTOR	7
	ENTERPRISES IN INDIA	
	DR. KAIPA RAGHURAM SHASTHRY & DR. VIMALA SANJEEVKUMAR	
8.	GROWTH AND PERFORMANCE OF HOUSING FINANCE COMPANIES IN INDIA: A CASE STUDY WITH REFERENCE TO HOUSING	8
	DEVELOPMENT FINANCE CORPORATION	
	DR. D. GURUSWAMY	
9.	TRAVEL MOTIVATIONS AND DESTINATION SELECTION: A CRITIQUE	9
10	W.K. ATHULA GNANAPALA	10
10.	ROLE OF INFORMATION TECHNOLOGY IN BUSINESS	10
11	DR. R. KARUPPASAMY & C. ARUL VENKADESH ASSESSMENT OF SERVICES OF TEACHING HOSPITALS IN THE CHANGING GLOBAL SCENARIO	11
11.	ASSESSMENT OF SERVICES OF TEACHING HOSPITALS IN THE CHANGING GLOBAL SCENARIO ARCHANA MISHRA & DR. RITU BHATTACHARYYA	11
12.	PROVOCATIVE SELLING TECHNIQUE AT THE BOTTOM OF THE PYRAMID IN A RECESSIONARY SITUATION: STUDY ON	12
12.	UNIFORM MANUFACTURING INDUSTRY - IN AND AROUND KOLKATA	12
	BHUDHAR RANJAN CHATTERJEE & SUKANYA CHATTERJEE	
13.	CONSUMER BEHAVIOUR TOWARDS SMALL CARS - A CASE STUDY OF NALGONDA DISTRICT IN A. P.	13
	DR. G. RAMA KRISHNA, D.K. PRATHIBHA, S. DESE NAIK & A. RAMA CHANDRAIAH	
14.	A STUDY ON THE BARRIERS AFFECTING THE GROWTH OF SMALL AND MEDIUM ENTERPRISES IN INDIA	14
	DR. KRISHNAVENI MUTHIAH & SUDHA VENKATESH	
15.	A MEDICAL IMAGE COMPRESSION TECHNIQUE	15
	K. S. SELVANAYAKI & DR. RM. SOMASUNDARAM	
16 .	HIGH ENGAGEMENT & LOW ATTRITION – A STUDY OF THE TELECOM INDUSTRY IN INDIA	16
	LRK KRISHNAN & DR. A SETHURAMASUBBIAH	
17.	ANALYTICAL STUDY ON EMPLOYEE SATISFACTION [CASE STUDY OF GAMMON INDIA LTD. (T & D BUSINESS), MIDC,	17
	BUTIBORI, NAGPUR]	
	DR. SHINEY CHIB	
18.	INNOVATION IN HIGHER EDUCATION ADMINISTRATION THROUGH ICT	18
10	J. MEENAKUMARI THE IMPACT OF WORKING CAPITAL MANAGEMENT ON PROFITABILITY: EVIDENCE FROM SUGAR INDUSTRY IN INDIA	10
19.	GOPINATHAN RADHIKA & DR. RAMACHANDRAN AZHAGAIAH	19
20.	A STUDY ON MOBILE PAYMENT SYSTEMS AND SERVICES	20
20.	CHANDRAKANT D. PATEL	20
21.	SERVICE QUALITY IN HIGHER EDUCATION	21
	DR. NARINDER TANWAR	
22.	CONSUMER BUYING BEHAVIOUR ON MOBILE PHONE: A COMPARATIVE STUDY	22
	ANIL KUMAR	
23.	EVALUATING FINANCIAL HEALTH OF DR. REDDY'S LABORATORIES THROUGH 'Z' SCORE THEORY- A CASE STUDY	23
	DR. SHITAL P. VEKARIYA	
24 .	EFFECT OF BARRIERS IN CREATION OF KNOWLEDGE	24
	VIDYA L.HULKUND	
25.	THE ELECTRONIC-NOSE TECHNOLOGIES IN HEALTHCARE AND BIOMEDICINE: A CASE STUDY	25
	M.NAVEEN KUMAR	
	REQUEST FOR FEEDBACK	26

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories www.ijrcm.org.in

<u>CHIEF PATRON</u>

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

<u>PATRON</u>

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

CO-ORDINATOR

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

 MOHITA

 Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadhola, 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, Chhatarpati Shivaji Institute of Technology, Durg, C.G. PROF. MANOHAR LAL Director & Chairman, School of Information & Computer Sciences, I.G.N.O.U., New Delhi PROF. ANIL K. SAINI Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi PROF. R. K. CHOUDHARY Director, Asia Pacific Institute of Information Technology, Panipat DR. ASHWANI KUSH Head, Computer Science, University College, Kurukshetra University, Kurukshetra

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

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

www.ijrcm.org.in

iii

DR. BHARAT BHUSHAN Head, Department of Computer Science & Applications, Guru Nanak Khalsa College, Yamunanagar **DR. VIJAYPAL SINGH DHAKA** Head, Department of Computer Applications, Institute of Management Studies, Noida, U.P. **DR. 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, Government F. G. College Chitguppa, Bidar, Karnataka **DR. BHAVET** Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana

ASSOCIATE EDITORS

PROF. ABHAY BANSAL Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida **PROF. NAWAB ALI KHAN** Department of Commerce, Aligarh Muslim University, Aligarh, U.P. **DR. ASHOK KUMAR** Head, Department of Electronics, D. A. V. College (Lahore), Ambala City **ASHISH CHOPRA** Sr. Lecturer, Doon Valley Institute of Engineering & Technology, Karnal **SAKET BHARDWAJ** Lecturer, Haryana Engineering College, Jagadhri

<u>TECHNICAL ADVISORS</u>

ΑΜΙΤΑ Faculty, Government M. S., Mohali **MOHITA** Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadhola, Yamunanagar

FINANCIAL ADVISORS

DICKIN GOYAL Advocate & Tax Adviser, Panchkula NEENA Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

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

<u>SUPERINTENDENT</u>

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories

iv

DATED:

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; Business 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 addresses: <u>infoijrcm@gmail.com</u> or <u>info@ijrcm.org.in</u>.

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. COVERING LETTER FOR SUBMISSION:

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.

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

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

www.ijrcm.org.in

- 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.
- HEADINGS: All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each 7. heading.
- 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.
- MAIN TEXT: The main text should follow the following sequence: 9.

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
	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, 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.
BOOKS	PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:
•	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.
CONTRIBU	
JOURNAL	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. 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. ICE 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.
UNPUBLIS	HED DISSERTATIONS AND THESES
• ONLINE RI	Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra. SOURCES
● WEBSITE	Always indicate the date that the source was accessed, as online resources are frequently updated or removed.
•	Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

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

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

1

ANTECEDENTS OF NON-GOVERNMENTAL ORGANIZATIONS' EFFECTIVENESS

DR. M.S.A. MAHALINGA SHIVA STATE PROJECT OFFICER MMKKY PROJECT FERTILIZER QUALITY CONTROL LAB KRISHI BHAWAN RANCHI

DR. DAMODAR SUAR PROFESSOR & HEAD DEPARTMENT OF HUMANITIES & SOCIAL SCIENCES INDIAN INSTITUTE OF TECHNOLOGY KHARAGPUR

DR. SANTANU ROY PROFESSOR INSTITUTE OF MANAGEMENT TECHNOLOGY GHAZIABAD

ABSTRACT

Non-governmental organizations have been around for more than 150 years. Over the last decade, however, their number has increased exponentially and the nature of their involvement has broadened in the Indian society in terms of their enhanced role in socio-economic development of the country. The enhanced role of non-governmental organizations in the public and private sectors has created a need to study what goes into making these organizations effective. Transformational leadership and organizational culture are crucial components for non-governmental organizations' effectiveness. The leader-member exchange and employees' commitment are also essential for effectiveness of NGOs that can further non-governmental organizations' effective service delivery to the beneficiaries. Critically examining the literature, the present study explores the interplay among these constructs and sets the agenda for future research.



CRITICISING THE IMPLEMENTATION OF THE SERVQUAL MODEL IN GENERIC INDUSTRIES

TAMEEM AL BASSAM RESEARCHER BRUNEL BUSINESS SCHOOL BRUNEL UNIVERSITY UK

SARMAD AL SHAWI FACULTY BRUNEL BUSINESS SCHOOL BRUNEL UNIVERSITY UK

ABSTRACT

The survival of any organisation in a highly competitive environment depends on its ability to provide the best service quality to its existing customers as the quality of service is a key factor in the success of any organisation. It is well established that the measurement of service quality is an important procedure for the improvement of the performance of any organisation. Facts indicate that more attention is needed toward developing an industry-specific scale for measuring service quality from the end-user perspective within specific-industry contexts. The main aim of this research-in-progress paper is to review comprehensively previous and contemporary literature on service quality from the customer's perspective in specific-industry contexts. This study contributes to knowledge in the field of service quality research as it suggests future research directions for academicians in related research.



TOWARDS A MODEL FOR ENHANCING CONSUMER TRUST IN AN ONLINE ENVIRONMENT

PRIYANKA MEHARIA ASST. PROFESSOR COLLEGE OF BUSINESS EASTERN MICHIGAN UNIVERSITY MICHIGAN

BISWAJIT PANJA ASST. PROFESSOR OF COMPUTER SCIENCE UNIVERSITY OF MICHIGAN MICHIGAN

JUAN HU FACULTY COLLEGE OF BUSINESS EASTERN MICHIGAN UNIVERSITY MICHIGAN

ABSTRACT

Lacking consumer trust in e-commerce merchants poses a major challenge to the large-scale uptake of e-commerce. In this paper, we present a literature review on how to enhance consumer trust online. The results show that consumer trust online can be increased by Interface design features, using trustmark seals strategies, branding strategies, privacy strategies, payment security strategies and reputation systems. Based on the literature review a research model is developed which can be empirically tested in future research in the area on ways to build trust in an online environment, specially in the cloud computing platform. This model can be of interest to both practitioners and researchers working in the area of trust such as trust in the cloud computing platform and stimulate further interest.



A RESEARCH STUDY ON ORGANIZATIONAL CULTURE IN COMMERCIAL BANKS (A CASE OF SELECTED BANKS IN HAWASSA CITY OF ETHIOPIA)

DR. BREHANU BORJI DIRECTOR SCHOOL OF GRADUATE STUDIES HAWASSA UNIVERSITY HAWASSA, ETHIOPIA

DR. ARAVIND SOUDIKAR ASSOCIATE PROFESSOR DEPARTMENT OF MANAGEMENT SCHOOL OF MANAGEMENT & ACCOUNTING HAWASSA UNIVERSITY HAWASSA, ETHIOPIA

ABSTRACT

Employee efficiency is a key factor for the success of organizations and it is influenced by several organizational factors. Conceptual models have suggested that there is relationship between Organization Culture and employee efficiency and this study aims at an empirical study of this association. This paper examines the Organization Culture in banks through questionnaire based data from 260 employees belonging to six Commercial banks operating in Hawassa city of Ethiopia. The validated questionnaire measured the Organization Culture through seven dimensions. The study examines the relationship between Organization Culture and employee efficiency through Pearson's correlation. Also the discriminant dimensions of Organization Culture between high and low employee efficiency banks were identified through discriminant analysis. A predictive regression model between Organization Culture and employee efficiency was developed. The paper concludes with a discussion on implications for managers in the banking sector.



THE IMPACT OF MICRO FACTOR OPPORTUNITY ON ENTRAPRENEURIAL SUCCESS OF SMES – A CASE STUDY ON COMMERCIAL FAST FOOD SMES

DR. ANSIR A. RAJPUT ASSOCIATE DEAN MOHAMMAD ALI JINNAH UNIVERSITY ISLAMABAD, PAKISTAN

WASEEM AHMED ASST. PROFESSOR MOHAMMAD ALI JINNAH UNIVERSITY ISLAMABAD, PAKISTAN

SYED JEHANZEB JAVED TEACHER ASST. MOHAMMAD ALI JINNAH UNIVERSITY ISLAMABAD, PAKISTAN

SEHRISH JEHANGIR TEACHER ASST. MOHAMMAD ALI JINNAH UNIVERSITY ISLAMABAD, PAKISTAN

ABSTRACT

This thesis endeavored to develop an entrepreneurial model for Pakistani SMEs. While developing the model, the author benefited from the experiences of successful entrepreneurs engaged in commercial fast-food sector. The experiences of such entrepreneurs had been collected through questionnaire survey. It argued that essentially one factor namely opportunity is main determinant of the profitability and business success in the food sector. Therefore, favorable synergies ensuring availability of this determinant is require for the promotion and growth of the SMEs, which would in turn induce economic growth in economy. It was further argued that seeking economic growth through the growth of SMEs sector is most appropriate strategy given the labor-abundant and capital scarce nature of the economy. The proposed model is analyzed through statistical and econometric techniques. The results so obtained validated theoretical model. The opportunity factor turn out to be the most important factor, Hence, the study concluded that entrepreneurial success is influenced by opportunity behavior of the entrepreneurs but being opportunistic, a suitable culture and environment and sufficient resources are also needed for the success of a commercial fast-food SMEs.



ANALYSIS OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) ADOPTION/USE FACTORS AMONG RWANDAN COMMERCIAL BANKS

MACHOGU, M. ABIUD FACULTY OF BUSINESS ADMINISTRATION DEPARTMENT OF MANAGEMENT ADVENTIST UNIVERSITY OF CENTRAL AFRICA B.P 2461, KIGALI, RWANDA

DR. EGWAKHE, A. JOHNSON COORDINATOR MBA PROGRAM ADVENTIST UNIVERSITY OF CENTRAL AFRICA B.P 2461, KIGALI, RWANDA

ABSTRACT

The developments in information technology are radically changing the platform of business transactions in Rwanda. However, the adoption/usage is essentially an aftermath of banks' perception and willingness to embrace and internalize change. This assumption was investigated among the commercial banks in Rwanda with regard to ICTs' perceived ease of use and compatibility. This research was perceptual-tailored and relationship-oriented; identifying the underpinning elements and pinpointing relationships on how the principal factors foster the adoption/use of ICT in Rwandan commercial banks. Hence, the research is descriptive and correlation research design. Data was collected through a self-constructed and statistically validated questionnaire, thus five commercial banks were used for the research. A sample size of 274 employees of different managerial positions was used for the study. Stratified sampling technique was adopted to sample the employees in each department from the various banks headquarters, and the random sampling technique was used to administer the questionnaires to the respondents. A total of 353 questionnaires were distributed and 274 usable questionnaires were retrieved and utilized for the statistical results indicate that perceived ease of use and innovation compatibility had perceived and significant influence on ICT adoption/usage among the surveyed commercial banks in Rwanda.



A STUDY ON IDENTIFICATION OF CONTEXTUAL KEY FACTORS IN PERFORMANCE APPRAISAL IN PUBLIC SECTOR ENTERPRISES IN INDIA

DR. KAIPA RAGHURAM SHASTHRY LECTURER BUSINESS STUDIES DEPARTMENT SALALAH COLLEGE OF TECHNOLOGY SALALAH, SULTANATE OF OMAN

DR. VIMALA SANJEEVKUMAR ASSOCIATE PROFESSOR COLLEGE OF BUSINESS UNIVERSITY OF UTARA SINTOK, KEDAH, MALAYSIA

ABSTRACT

Performance appraisal is the process through which an organisation enhances human efficiency and productivity. In a global economy today human resource is available in abundance, and has become accessible across the world, Organisations aiming at gaining competitive advantage in dynamic domestic and international markets need to harness this vital resource through continuous and rigorous appraisal systems. Performance Appraisal helps to assess individual's/group's performance. An individual's/ group's performance is influenced by different factors- organisational, individual and environmental, all working together on such individual/group. Identification of such key factors would help to strengthen and update the prevailing appraisal systems for full utilisation of human resources in an organisation. Such a measure becomes more imperative in Public Sector Enterprises where there is large deployment of human resources. This research is a presentation of the findings of a study is conducted by the author in a Public Sector Unit. The study aimed at finding out the correlation between individual/group performance and other organisations factors, to analyse the prevailing system of performance appraisal in that organisation. Based on such analysis, the author suggests a few measures for improvements.



GROWTH AND PERFORMANCE OF HOUSING FINANCE COMPANIES IN INDIA: A CASE STUDY WITH REFERENCE TO HOUSING DEVELOPMENT FINANCE CORPORATION

DR. D. GURUSWAMY ASST. PROFESSOR DEPARTMENT OF ACCOUNTING & FINANCE COLLEGE OF BUSINESS AND ECONOMICS MEKELLE UNIVERSITY MEKELLE, ETHIOPIA

ABSTRACT

Housing is important for the development of the society both in economic and welfare terms. The Government has been allocating large funds to this sector. But the efforts of the Government in providing shelter to the people are far from satisfactory. The Government could make financial provision for providing low-cost housing to a small segment of the vast masses of the society. Therefore, the burden of providing housing to the people is largely on the shoulders of the corporate sector. It is in this context, a good number of corporatist have come into existence, providing finance at different terms to the people, particularly those in the lower-middle income groups and above. The housing finance companies may be grouped as those private sector housing finance companies, public sector housing finance corporation. The objectives of the study are: to examine the dwelling units assisted and growth of the network offices of HDFC; to assess the profitability performance; to analyze the various sources and applications of funds; to compare the interest expenditure and interest income and to study the housing loan operations of HDFC. The study is case study and also the present study is mainly based on secondary data. The overall conclusion of this study shows a positive growth and performance of the corporation even though there were an up and down trends regarding to the performance.



TRAVEL MOTIVATIONS AND DESTINATION SELECTION: A CRITIQUE

W.K. ATHULA GNANAPALA SR. LECTURER DEPARTMENT OF TOURISM MANAGEMENT SABARAGAMUWA UNIVERSITY OF SRI LANKA BELIHULOYA, SRI LANKA

ABSTRACT

Tourists' motivation is studied by researchers to understand their behavior and the decision-making process. It is noted that behavior of tourists is mainly influenced by various factors such as cultural backgrounds, social influences, perception, personality, economic situations, education etc. Travel motive is the starting points of the decision making process (Crompton and McKay, 1997). When planning a trip, it is necessary to answer the questions such as "why do we/they travel?", "where to go?", "which is the most suitable...? "when to go?, and "how?" etc. Various theories and concepts have been developed and tested to reveal the travel motives, but yet there are contradictions. Objective of this study is to critically review and discuss the theories and concepts in general and tourist motivations in particular. Further, this study develops a research framework for Sri Lanka on tourist motivation and elaborates implication on future researches on consumer motivation in tourism and hospitality. The study categorized the theories found on tourism motivation into push and pull motives, escaping and seeking and need theories etc. Finally, the emphasis placed on fundamental facts behind behavior and decision making in line with assessment of perception and satisfaction aspects on post purchasing and potential behavior.



ROLE OF INFORMATION TECHNOLOGY IN BUSINESS

DR. R. KARUPPASAMY DIRECTOR DEPARTMENT OF MANAGEMENT STUDIES AND RESEARCH SNS COLLEGE OF TECHNOLOGY COIMBATORE

C. ARUL VENKADESH ASST. PROFESSOR DEPARTMENT OF M.B.A. COIMBATORE INSTITUTE OF ENGINEERING & TECHNOLOGY VELLIMALAIPATTINAM, NARASIPURAM (POST)

ABSTRACT

It is widely acknowledged today that new technologies, in particular access to the Internet, tend to modify communication between the different players in the professional world, notably: relationships between the enterprise and its clients, the internal functioning of the enterprise, including enterprise-employee relationships, the relationship of the enterprise with its different partners and suppliers. The term "e-Business" therefore refers to the integration, within the company, of tools based on information and communication technologies (generally referred to as business software) to improve their functioning in order to create value for the enterprise, its clients, and its partners. E-Business no longer only applies to virtual companies (called click and mortar) all of whose activities are based on the Net, but also to traditional companies (called brick and mortar). The term e-Commerce (also called Electronic commerce), which is frequently mixed up with the term e-Business, as a matter of fact, only covers one aspect of e-Business, i.e. the use of an electronic support for the commercial relationship between a company and individuals. The purpose of this document is to present the different underlying "technologies" (in reality, organizational modes based on information and communication technologies) and their associated acronyms. Some common security concerns for e-Businesses include keeping business and customer information private and confidential, authenticity of data, and data integrity. Some of the methods of protecting e-business security and keeping information secure include physical security measures as well as data storage, data transmission, anti-virus software, firewalls, and encryption to list a few. While some use e-commerce and e-business interchangeably, they are distinct concepts. In e-commerce, information and communications technology (ICT) is used in nter-business or inter-organizational transactions (transactions between and among firms/organizations) and in business-toconsumer transactions (transactions between firms/organizations and individuals). In IT business world, ICT is used to enhance one's business. It includes any process that a business organization (either a for-profit, governmental or non-profit entity) conducts over a computer-mediated network. A more comprehensive definition of e-business is: "The transformation of an organization's processes to deliver additional customer value through the application of technologies, philosophies and computing paradigm of the new economy."



ASSESSMENT OF SERVICES OF TEACHING HOSPITALS IN THE CHANGING GLOBAL SCENARIO

ARCHANA MISHRA RESEARCH SCHOLAR MGM INSTITUTE OF HEALTH SCIENCES NAVI MUMBAI

DR. RITU BHATTACHARYYA DIRECTOR MGM IMSR NAVI MUMBAI

ABSTRACT

In the era of globalization, when all the businesses are converting into profitability model, it is comparatively challenging for service industries like hospitals to modify their product i.e. services as per the expectations of consumers as hospitals are very complex with respect to their human resource, procedures and the outcomes. Indian Health care system is fragmented with public, private and semi private hospitals. Among these various kinds of hospitals, Teaching hospitals (private or public) are those, whose role is not only to cater to the need of patients but also to provide learning opportunities to medical students by treating patients. It's worth mentioning that for them, it is more challenging to sustain with these two objectives together. So, an enquiry is made in a Teaching Hospital in Mumbai to assess its existing practices for patient centered standards and Management centered standards. The study is based on NABH guidelines i.e. Care of patient, Patient education, Infection control, Quality policies, Facility management and Human resource management. The study suggests that the hospital has very low scorings for Quality of services and Care of Patients. It is realized that the hospital has smooth routine care as required but the efforts which needs to be taken for specialized care, safety measures, training for practicing quality standards is not as per the global norms. To sustain in the changing business world, these hospitals have to ensure proper documentation of standard policies and monitoring over these standards and indicators. The study also advocates certain alternatives and concludes with necessary course of actions for the same.



PROVOCATIVE SELLING TECHNIQUE AT THE BOTTOM OF THE PYRAMID IN A RECESSIONARY SITUATION: STUDY ON UNIFORM MANUFACTURING INDUSTRY - IN AND AROUND KOLKATA

BHUDHAR RANJAN CHATTERJEE PRINCIPAL CAMS MANAGEMENT ACADEMY SALT LAKE CITY, KOKATA

SUKANYA CHATTERJEE MANAGER-HR MAGUS CUSTOMER DIALOG (P) LTD. SALT LAKE, KOLKATA

ABSTRACT

There have been a lot of research in innovative selling- techniques for different products/services in different challenging situations, but in an unprecedented recession in US/EUROPE, when the Buyer – resistance grew manifold, Marketers had to resort to innovative selling techniques. A few Marketers wanted to focus on a large market segment, existing at the Bottom of Pyramid in Emerging Markets. A billon people as customers in India at BOP segment, should be a large enough allurement for any Marketer of a multinational corporation. The technique of Provocative Selling can well be applied to a Bottom of the Pyramid segment in emerging markets like India, where a billion people can be converted into customers as shown by C.K. Prahald. The Researcher therefore emphatically believes that there is a huge scope for research to be undertaken at this segment of Emerging Economies, particularly India, to explore the potentiality that exits in different sectors of Industries. In the midst of hard-times, of course, Indian Economy did not face the real brunt of recession, a company whose Sales Curve is either on Maturity or Decline stage, then the company must adopt some Precision Selling Strategy to prevent the same from sliding into decline phase. To overcome the buying resistance, which is highest in the BOP segment, the present Research would pointedly prove that there are Marketing strategies and Techniques available to succeed. This has been shown in the following research.



CONSUMER BEHAVIOUR TOWARDS SMALL CARS - A CASE STUDY OF NALGONDA DISTRICT IN A. P.

DR. G. RAMA KRISHNA IN-CHARGE DEPARTMENT OF MANAGEMENT RAYALASEEMA UNIVERSITY KURNOOL

D.K. PRATHIBHA RESEARCH SCHOLAR DEPARTMENT OF MANAGEMENT RAYALASEEMA UNIVERSITY KURNOOL

S. DESE NAIK RESEARCH SCHOLAR IN MANAGEMENT DRAVIDIAN UNIVERSITY KUPPAM

A. RAMA CHANDRAIAH RESEARCH SCHOLAR IN MANAGEMENT DRAVIDIAN UNIVERSITY KUPPAM

ABSTRACT

Indian automobile industry has grown leaps and bounds since 1898, a time when a car had touched the Indian streets for the first time. At present it holds a promising tenth position in the entire world with being # 2 in two wheelers and # 4 in commercial vehicles. Withstanding a growth rate of 18% per annum and an annual production of more than 2 million units, it may not be an exaggeration to say that this industry in the coming years will soon touch a figure of 10 million units per year. Interestingly, after the liberalization of India's economy, the market place is flooded with many new players including the host of MNCs resulting the availability of more number of brands in every segment of the market. Now, the customer has started being choicy about what to buy. Thus all firms are becoming not only customer focus but are also trying to build relationship with them. This is done by continuously updating knowledge, information and understanding of the customer needs and expectations, which is the study of consumer behaviour. Such a study will help to gauge into the consumer's mind and understand the various consumption related aspects of consumers. And will also help to learn about various internal and external influences, which impel the consumer to behave as they do.



A STUDY ON THE BARRIERS AFFECTING THE GROWTH OF SMALL AND MEDIUM ENTERPRISES IN INDIA

DR. KRISHNAVENI MUTHIAH ASSOCIATE PROFESSOR PSG INSTITUTE OF MANAGEMENT COIMBATORE

SUDHA VENKATESH COORDINATOR DDE – COMPUTER TRAINING CENTRE ANNAMALAI UNIVERSITY COIMBATORE

ABSTRACT

Small businesses are considered as a means for accelerating the economic growth of the Indian economy. The contribution of Small and Medium Enterprises (SMEs) towards the nation's economic progress is generally acknowledged but these firms face several barriers which affect their growth. In this present study an attempt has been made to reveal the barriers affecting the growth of small and medium enterprises involved in the manufacture of Servo stabilizers. A structural equation model was developed using Partial Least Square technique, to estimate the influence of barriers on the growth of firms. A sample comprising of 150 SMEs manufacturing Servo stabilizers in 12 states/union territories of India was taken for the study. The impediments caused by the external forces of the business are taken as the barriers affecting the growth of firms. The results indicate that there is a significant influence of the insufficient structural support and planning, credit constraints and competitiveness constraints on the growth of firms. The findings of the study provide necessary suggestions for SMEs to respond quickly to identify and effectively tackle their issues in order to achieve desired growth, profitability and longevity. Further the study pinpoints the required support from government, banks and policy-makers.



A MEDICAL IMAGE COMPRESSION TECHNIQUE

K. S. SELVANAYAKI ASST. PROFESSOR DEPARTMENT OF MCA EASWARI ENGINEERING COLLEGE CHENNAI

DR. RM. SOMASUNDARAM DEAN SCIENCE & HUMANITIES SNS COLLEGE OF ENGINEERING COIMBATORE

ABSTRACT

This paper addresses the area of the image compression of medical images. An approach to compress the medical set of images is presented here. The proposed work aimed at the compression of DICOM images. DICOM is a standard for handling, storing, printing and transmitting information in Medical Imaging. These medical images are volumetric consisting of a series of sequence of slices through a given part of the body. In the proposed algorithm, DICOM (Digital Imaging and Communications in Medicine) Images are decomposed using Haar Wavelet transform, the wavelet co-efficient are encoded using SPIHT (Set Partioning In Hierarchial Trees). The quality of the images are evaluated by various quality measures at various bit rates and decomposition levels.



HIGH ENGAGEMENT & LOW ATTRITION - A STUDY OF THE TELECOM INDUSTRY IN INDIA

LRK KRISHNAN RESEARCH SCHOLAR BHARATHIAR UNIVERSITY TAMIL NADU

DR. A SETHURAMASUBBIAH PROFESSOR & HEAD DEPARTMENT OF SOCIAL WORK BHARATHIAR UNIVERSITY TAMIL NADU

ABSTRACT

The Indian Telecommunications network is the third largest in the world and the second largest among the emerging economies of Asia. The telecom sector has been one of the fastest growing sectors in the Indian economy in the past 4 years. This has been witnessed due to strong competition that has brought down tariffs as well as simplification of policy environment that has promoted healthy competition among various players. The growth of the industry prompted the government to allow more players on the field leading to an intense price war in an attempt to garner market share. This ultimately led to dwindling revenues per user and dented the balance sheets of most players. The increased number of market players also led to large scale migration of intellectual capital between organizations. Managing employee turnover has thus become a major challenge for the Telecom industry, especially in India. This has led organizations to focus on methods and techniques to increase employee engagement and reduce attrition. It is now well understood by organizations that employee engagement is the force that drives performance outcomes. Employee engagement is a human resources initiative that lays the strategic foundation for the way organizations do business. Employee Engagement is a measurable degree of an employee's emotional attachment to their job environment. It profoundly influences their willingness to learn and perform at work. Employee engagement is distinctively different from employee satisfaction, motivation and organizational culture. The purpose of this paper is to investigate employee engagement and its relationship to employee attrition using a mixed method research design. The first phase of the research involved a survey on a sample of 280 employees in various telecom companies using questionnaires, focused group interviews and group discussions. Focused group interviews and discussions were based on identifying the primary reasons for attrition and addressing the unique problem of employee engagement. In the second phase a sample was chosen at random and the exit interview data of an organization, spanning a period of three years, for further analysis (factor & content).



ANALYTICAL STUDY ON EMPLOYEE SATISFACTION [CASE STUDY OF GAMMON INDIA LTD. (T & D BUSINESS), MIDC, BUTIBORI, NAGPUR]

DR. SHINEY CHIB PROFESSOR DATTA MEGHE INSTITUTE OF MANAGEMENT STUDIES NAGPUR

ABSTRACT

Human resources are the most valuable assets of an organization. The successful management of an organization's human resources is an interesting and challenging task especially at the time when the world has become a global village. The lack of resources and the growing expectations of the modern day worker have further increased the difficulty of the human resource function. Particular human resource functions or activities are the responsibility of the human resource department, the actual management of human resources is the responsibility of all the managers in an organization. Therefore, it is necessary for all managers to understand and give due importance to the different human resource policies and activities in the organization. The maintaining of job satisfaction and employee self-esteem are very important components of the corporate system. Satisfaction is directly related to performance and efficiency which, from an organizational standpoint, have to be maximized.



INNOVATION IN HIGHER EDUCATION ADMINISTRATION THROUGH ICT

J. MEENAKUMARI ASSOCIATE PROFESSOR CHRIST UNIVERSITY BANGALORE

ABSTRACT

Higher Education is a complex, distributed system. Innovations in higher education aadministrative systems have been evolving over a period of time with the adoption of different methods and techniques to enhance efficiency. Technology can enable and drive innovation. The 21st century has witnessed rapid advancements in technology which has led to developments in the educational administrative system. The educational administration system of the present era is greatly influenced by ICT (Information and Communication Technology). ICT helps in performing various administrative tasks with ease through the usage of electronic media. This paper highlights the need for integration of ICT into various aspects of higher education administration and also depicts the current status of ICT integration in higher education administration.



THE IMPACT OF WORKING CAPITAL MANAGEMENT ON PROFITABILITY: EVIDENCE FROM SUGAR INDUSTRY IN INDIA

GOPINATHAN RADHIKA RESEARCH SCHOLAR KANCHI MAMUNIVAR CENTRE FOR POST GRADUATE STUDIES PUDUCHERRY

DR. RAMACHANDRAN AZHAGAIAH ASSOCIATE PROFESSOR OF COMMERCE KANCHI MAMUNIVAR CENTRE FOR POST GRADUATE STUDIES PUDUCHERRY

ABSTRACT

Working Capital (WC) is regarded as the lifeblood of a business. It plays a pivotal role in keeping the wheels of a business enterprise running. However, the management of WC is a delicate area as it involves complex decision-making. Every organization whether profit oriented or not, depends on its size and nature of business needs requisite amount of WC. Sugar Industry in India is well developed with a consumer base of more than billion of people. It is also the second largest producer of sugar in the world. There is around 45 millions of sugar cane growers in India and a larger portion of rural labourers in the country largely rely upon this industry. This paper is a maiden attempt on the impact of working capital management on profitability using liquidity ratios, and turnover ratios. Correlation and regression models are applied to associate the relationship and estimate the association between explained and explaining variables. The regression model viz., measure of WC management shows that the ratios like Current Ratio and Inventory Turnover Ratio have highly significant positive coefficient with profitability while Quick Ratio has significant negative coefficient with profitability.



A STUDY ON MOBILE PAYMENT SYSTEMS AND SERVICES

CHANDRAKANT D. PATEL ASST. PROFESSOR AMPICS MCA DEPARTMENT GANPAT UNIVERSITY KHERVA

ABSTRACT

Payment System is the backbone of advanced monetary economy. It is also one of the key areas in which technology has been driving force for innovation. Generally Payment systems in India have had a chequered history and traditional systems have been in vogue for many centuries, well mingling with the more recent electronic products. The initiatives of the Reserve Bank- all through a consultative process - have always aimed at the establishment of an integrated system that would benefit all the sectors of the economy, and at the same time reduce the overall risk in the system. In this paper we will study about the next generation cash less payment method using cell and its basic fundamentals architecture and other entities which take a vital to complete a particular task.



SERVICE QUALITY IN HIGHER EDUCATION

DR. NARINDER TANWAR ASST. PROFESSOR B S ANANGPURIA INSTITUTE OF TECHNOLOGY & MANAGEMENT FARIDABAD

ABSTRACT

Higher education today is undergoing a more radical transformation than perhaps any other aspect of our culture. Technological, economic, sociological, and governmental forces are altering education dramatically, impacting its institutions, teachers, students, funding sources, and basic function in society. To unlock potential and helping talented people to gain advanced training whatever their background requires customer-centric approach to education. During the mid-1980s and late 1990s, overcrowded classes, inadequate library & laboratory facilities and little student's services have been the norms in most of the institutions. Rarely has an institution responded by creating remedial program for inadequately prepared students. But now colleges and universities have initiated restructuring and reengineering their operating processes to cut costs and become more efficient while responding to increased competition. Higher education customers are demanding more attention and immediate service. Proactive institutes are now adjusting their practices by refocusing their efforts externally. In the following article the author has made an effort to find out various service quality dimensions used by the institutions due to the increased competition in the field of higher education.



CONSUMER BUYING BEHAVIOUR ON MOBILE PHONE: A COMPARATIVE STUDY

ANIL KUMAR ASST. PROFESSOR CBS GROUP OF INSTITUTIONS FETEHPURI

ABSTRACT

The purpose of this study was to determine the consumer buying behaviour of professional college students (urban & rural) towards mobile phone. For survey students (consumers) who are studying in **Delhi-NCR and Jhajjar & Rohtak cities of Haryana state's professional colleges** are taken and measure the effects on consumers' purchasing behaviour. The aim of this research is to determine and evaluate whether differences in culture impact on the buyer behaviour of urban and rural consumers when purchasing a mobile phone and is an attempt to explore the motivational factors for mobile purchase in view of the emergence of vast opportunities for rural markets. The present study aims to examine the comparative buying behaviour of rural and their urban counterparts towards the purchase of mobile phone. A comparative study is needed to assess the similarities and difference between buying behaviour displayed by both rural and urban consumers with regards to mobile phone. A face-to-face interview survey is conducted on 230 students (115 from rural & 115 from urban) who's study in **Delhi-NCR and Jhajjar & Rohtak** cities' different-2 professional college and who are selected with random sampling. Data are analyzed by using Z-test analysis. SPSS 19.0 for Windows is employed for the scale measurement. The findings indicate that there is a significant difference between urban and rural consumers in terms of mobile phone purchasing behaviour and also recommend that managers in mobile phone organizations should be concerned with the cultural dynamics of consumers as part of their going re-segmentation, communication and promotion strategies within their overall marketing strategies.



EVALUATING FINANCIAL HEALTH OF DR. REDDY'S LABORATORIES THROUGH 'Z' SCORE THEORY- A CASE STUDY

DR. SHITAL P. VEKARIYA ASST. PROFESSOR LT. M.J.KUNDALIYA ENG. MED. MAHILA COMMERCE & BBA COLLEGE RAJKOT

ABSTRACT

Most of the internal users as well external users like shareholders, government, bankers, creditors, financial institutions etc. focus on the success and solvency position of the company with whom they are dealing. The absolute figures presented in financial statements and accounts do not serve this object. As there are many accounting tools like ratio analysis, decision theory etc. used for analysis but again they shows absolute result through which the present position can be judged not the future. Edward Altman, Professor of Finance at New York University was the first person who developed a model known as "Z score Model" to predict the financial health of the business enterprise. In the present research paper an attempt is made to predict the financial health of Dr. Reddy Laboratories for the 2001-02 to 2010-11 i.e. for 10 years using modified Altman's model.



EFFECT OF BARRIERS IN CREATION OF KNOWLEDGE

VIDYA L.HULKUND FACULTY IN MANAGEMENT KOUSALI INSTITUTE OF MANAGEMENT STUDIES KARNATAK UNIVERSITY DHARWAD

ABSTRACT

Knowledge management is growing rapidly. More and more companies have built knowledge repositories, support. Knowledge management is about survival in a new business. Today's organization has renewed responsibility to hire knowledge able employees and specialist to manage Knowledge as an intangible asset For the continuous growth of any organization there are several factors which act continuously. The study began with identifying the different areas which require different treatment to achieve all the time to get the required knowledge to complete in today's highly volatile environment wherein the response time is very less. This article is about to analysis what all factor effecting in creation of knowledge and how they are barriers in creation of knowledge.



THE ELECTRONIC-NOSE TECHNOLOGIES IN HEALTHCARE AND BIOMEDICINE: A CASE STUDY

M.NAVEEN KUMAR RESEARCH SCHOLAR PH.D IN COMPUTER SCIENCE DRAVIDIAN UNIVERSITY KUPPAM

ABSTRACT

This paper reviews the range of sensors used in electronic nose (e-nose) systems to date. It outlines the operating principles and fabrication methods of each sensor type as well as the applications in which the different sensors have been utilized. It also outlines the advantages and disadvantages of each sensor for application in a cost-effective low-power handheld e-nose system.



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-mails i.e. **infoijrcm@gmail.com** or **info@ijrcm.org.in** for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active cooperation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Fournals

NATIONAL JOURNAL OF RESEARCH COMMERCE & MANAGEMENT





