

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

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AN ANALYSIS OF THE IMPACT OF MOBILE BANKING SERVICE QUALITY ON CUSTOMER SATISFACTION AND LOYALTY: A CASE STUDY OF STANDARD CHARTERED BANK OF ZIMBABWE

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ABSTRACT

This study analysed the impact of mobile banking service quality on customer loyalty in the context of Standard Chartered bank of Zimbabwe as a case study, the largest traditional commercial bank in the country. The study adopted a quantitative descriptive design and the researchers administered a self-constructed questionnaire to 60 mobile banking users across the 12 Standard Chartered bank branches in Bulawayo and Harare. The findings of the study are that Standard Chartered mobile banking service quality in terms of awareness and assurance is satisfying customers as far as perceived ease of use is concerned. In terms of perceived usefulness, the bank is dependably satisfying customers' needs. Furthermore, the results indicated that there is an overall strong positive relationship between mobile banking service quality dimensions, customer satisfaction and customer loyalty. The study recommends that, to leverage customer loyalty the bank has to ensure total quality management and continuous improvement in the area of mobile banking services awareness campaigns, improved mobile banking services assurance, bank swift responsiveness to customer concerns and enhanced mobile banking services dependability.

REINFORCEMENT OF LECTURE PRESENTATION BY USE OF ANIMATION IN MATHEMATICS

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ABSTRACT

This paper discusses how animation simplifies the task of demonstrating technical concepts in mathematics to students who have challenges in comprehending instructions in the English language. The study group consists of students who are doing Mathematics for Computing in the Faculty of Computing at Botho University (N=38) Botswana. In the study, complex mathematical topics were selected and re-designed to include animation to simplify the presentations and demonstrations. Each class session was scheduled to take one hour and forty five minutes (105 minutes) per week plus two hours (120 minutes) tutorials after lunch every Friday. The experiment sessions were conducted for 7 weeks starting from the 5th week of the semester (2012-2013 cohorts) amongst the first years doing mathematics for computing. Data were collected by using a questionnaire specific to the use of animation in the mathematics for computing course and interviews on the learners' views of animation as a tool for effective learning at the end the 11th week. The findings of the study revealed that including animation in the complex topics of mathematics during the experiment sessions was more effective in increasing students' understanding and enjoyment of the concepts than when traditional methods are used in the control sessions.

ANALYTICS CUSTOMER RELATIONSHIP MANAGEMENT PROGRAMS AND TECHNOLOGIES: ISSUES AND TRENDS IN BANKING SECTOR

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ABSTRACT

Executing Customer Relationship Management (CRM) for the financial and banking industry involves many issues, including the use of unique solutions. To be successful with CRM, financial and banking organizations must define and develop a business strategy as well as a supporting infrastructure for that strategy. The market dynamics facing financial services companies have never been more fluid and complex. In the midst of these trends is your customer. Any CRM solution invested in must be implemented with the clear goals of improving the Customer satisfaction and loyalty; Customer insight; Speed-to-market for products and service; and Customer security. All this must be done in a manner that generates measurable increases in revenue and reduces overall costs of service. May seem daunting, but one has to keep on looking for appropriate CRM solutions to have long-lasting and profitable relationships with customers. Under this study, management in a bank is data mining tasks such as dependency analysis, cluster profile analysis, concept description, deviation detection, and data visualization. The model developed here answers what the different customer segments are, who more likely to respond given offer is, which customers are the bank likely to lose, which most likely to default on credit cards is, what the risk associated with this loan applicant is. Finally, a cluster profile analysis is used for revealing the distinct characteristics of each cluster, and for modeling product propensity, which should be implemented in order to increase the sales.

UNDERSTANDING NEED OF FLOWER GROWERS OF HIMACHAL PRADESH

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ABSTRACT

Bestowed with rich biodiversity and congenial climatic conditions, floriculture in Himachal Pradesh has immense scope. The potential of floriculture have not been fully tapped yet. A study was carried out to get first hand information regarding technological and management problems faced by floriculturists and to understand their research needs for enhancing quality flower production from the region. The analysis of survey indicates that flower growers are adopting protective cultivation, as it enables production of good quality flowers and fetches a higher return. No major problem was evident in procurement good quality planting materials, but high price was the key concern. Mites and other sap sucking insects were common pest problems. It was noticed that farmers were getting farm inputs easily at affordable cost. Certain Govt. policies such as subsidy on the construction of polyhouses promoted floriculture in the region. Establishing cooling chain facility emerged as one of the major needs of the farmers.

CHALLENGES AND PROBLEMS ENCOUNTERED BY WOMEN ENTREPRENEURS IN NELLORE DISTRICT

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ABSTRACT

Women in India constitute around half of the country's population. Hence they are regarded as the "better half of the society". This paper tries to find challenges and problems faced women entrepreneur in Nellore district. Women entrepreneurs are actively involved in business due to push and pull factors. Which encourage women to have a Separate profession and supported on their own legs. A sense towards own decision-making on their life, profession and career is the motivational factor behind this urge. Saddled with household chores and domestic responsibilities women want to get own under the influence of these factors the women entrepreneurs choose a profession as a challenge and try hard to do something new. Such situation is described as pull factors. While in push factors women engaged in business activities due to family compulsion and the responsibility is thrust upon them. Many women have the quality but they never got a platform to show their real ability. Women in India are taking more responsibilities like take care of their children and managing home with care, love and affection. In the family level mingling various activities in a much effective manner, without hurting of feelings and inconvenience is carried out by the women. The study is an exploratory research. The data used in the paper are both the Primary data as well as secondary data. The primary data collected with the help of unstructured questionnaire. The secondary data were collected from published journals, magazines and surfing the Net. Some of the important problems identified are women's Family ties, Male dominated society, Lack of education, Social barriers, scarcity of raw materials, Problem of finance, Tough competition, High cost of production, Low risk-bearing capacity, Limited mobility, Lack of entrepreneurial aptitude, Legal formalities, Exploitation by middle men and Lack of self confidence. The paper concludes that the problems of women entrepreneurs can eradicated by appropriate training programs, providing incentives, support of financial institutions, encouragement and motivation from government, social recognition of their entrepreneurial abilities, and family's moral support.

CAR NUMBER PLATE DETECTION AND RECOGNITION**JOYASHRI BASAK****STUDENT****DEPARTMENT OF COMPUTER SCIENCE****SIKKIM MANIPAL INSTITUTE OF TECHNOLOGY****MAJHITAR****DR. RATIKA PRADHAN****HEAD****DEPARTMENT OF COMPUTER APPLICATION****SIKKIM MANIPAL INSTITUTE OF TECHNOLOGY****MAJHITAR****ABSTRACT**

Car number plate detection and recognition is a very important field of digital image processing. Although, many researchers have already been worked on it but still it is not has been properly work on every image. In this paper we have analysis some existing algorithm or methods. On this basis of the analysis we have proposed an algorithm. This algorithm have five module: Pre-processing of images, localization of license plate, screw correction, segmentation of characters, number identification using template matching.

AN ANALYTICAL STUDY ON DIMENSIONS OF TRAINING & DEVELOPMENT AND ITS IMPACT ON ORGANISATIONAL EFFECTIVENESS WITH REFERENCE TO SELECTED IT COMPANIES IN BANGALORE

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ABSTRACT

The study is aimed at analyzing the dimensions of Training and Development and its impact on organizational effectiveness and productivity in selected IT Companies in Bangalore, Karnataka. Study also examines the utilization, purpose, difficulties and satisfaction level of respondents, based on survey and statistical tools administered to the study. It explores the impact analysis of Training and Development on Organisational effectiveness that can benefit the IT industry to accept the new learning culture to facilitate the users and benefit by expanding their knowledge horizon and enhanced competency. Further the study suggests the need to provide training a new approach for the Organisational effectiveness, so that the IT industries use the appropriate facilitation tools and techniques of training to obtain required productivity and output effectiveness. The study aims at establishing correlation between training organizational effectiveness and productivity with special emphasis on selected IT companies in Bangalore. Researchers have administered SPSS statistical tool to evaluate the relationship between the training initiatives and the amount of Organisational effectiveness derives on each initiatives pounded on each occasion.

EMPOWERING CHILDREN WITH SPECIAL NEEDS THROUGH ASSISTIVE TECHNOLOGY IN THE CLASSROOM

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ABSTRACT

A person with disabilities is viewed as the “weaker, helpless and inferior part” of the society but one forgets that they are still a “vital part” of our existing society. Most people have predispositions about disabled person or a child with special needs and highlight the incapacities rather than thinking about their strengths. These individuals with disability have foregone the misery and dependency centuries ago, with new technology and assistive devices they have regained their status in the society. Assistive Technology (AT) device is used just as normal as a non-disabled person use new machines and technology for his convenience. Once the thought of attaining education seemed impossible for the special needs child, but today Assistive Technology has broken all the barriers and has provided equal opportunity for each individual. The present study tries to understand how the Assistive Technology devices have empowered the child with special needs and analyse the impact over their need for academic skills. It also evaluates the performance of the Child with Special Needs who is learning in the inclusive schools or special schools with the help of assistive devices. The present study has shown that the Children with special needs in both the schools (Inclusive and Special) realized the positive effect of Assistive Technology device in their academic functioning and other activities as well. The result suggests that children with special needs, teachers and parents are aware and has accepted the use of Assistive Technology devices and modified curriculum integrated with Assistive Technology devices to experience the overall positive development of the child with special needs.

A SURVEY ON HAND GESTURE RECOGNITION

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ABSTRACT

Hand gesture recognition system can be used for interfacing between computer and human using hand gesture i.e. Human computer interaction (HCI). It is applicable in the areas like virtual environment, smart surveillance, sign language translation, medical system, Robot control and navigation system etc. The recognition is based on computer vision (CV) or using hardware and sensors like data glove. The paper tries to present simple and basic approaches that are used to recognize sign languages like Nepali sign language that uses a single hand for its manual alphabet representation. It elaborates various techniques that are used for hand gesture segmentation or background elimination. Recognized manual alphabet set of Nepali sign language can be further used in system built for learning Nepali sign language for the beginners, translating manual alphabets to text that can be used to understood by a lay man prior to the knowledge of manual alphabet set of Nepali sign language. Manual alphabet is basically used when a gestural representation for a word does not exist. The manual alphabet recognition can be a sub-module of a system that can be designed to find the semantics of the spelled word.

AN EMPIRICAL ANALYSIS ON ONLINE SHOPPING SATISFACTION AND LOYALTY OF CUSTOMER WITH SPECIAL REFERENCE TO TAMILNADU

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ABSTARCT

Internet is changing the way customers shop and buy goods and has rapidly evolved into a global occurrence. It has implemented critical marketing cost thereby sinking the price of the product and thrust a company further into a higher level of competitive market situation. In Tamilnadu, the numbers of internet users has been growing rapidly in recent years and has become an important platform to link customers with retailer. In this intellect the aim of this study is to identify the key factors influencing customer satisfaction and customer loyalty through online shopping. By using convenient sampling method 100 respondents are selected in Tamilnadu. Percentage analysis, Mean score, Standard Deviation, Chi-square test was used for analyzing the data. The numbers of online shopping motivation only continue to develop because of the growing popularity in online shopping and buying. In this study using different socio-economic variables customer's satisfaction and customer's loyalty are measured. The study concludes that there is a high level of customer's satisfaction and customer's loyalty in reference to online shopping in Tamilnadu.

A STUDY OF CONSUMER BEHAVIOUR ON TWO-WHEELERS WITH SPECIAL REFERENCE TO BAJAJ PRODUCTS IN SALEM

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ABSTRACT

The study covers BAJAJ products and it includes ten vehicles namely spirit, Safire, Bajaj M-80, M-80 4-S, Scooters, Boxer CT, Boxer AT, Caliber, Caliber Aspire and Pulsar. In the modern age, two-wheelers play a vital role. It is needless to say only because of two-wheelers day-to-day transactions are covered (domestic needs as well as business needs). Two-wheelers save money, time and energy also. "Free way foul-up, when two-wheels will suddenly become so much better and slimmer than four". So the two-wheeler is a comfortable automobile and everybody can drive it. It is also carry heavy loads. Hence two-wheelers has significant role in this modern economy. There are wide ranges of different brands of two-wheelers available in the market. Hence an attempt is made by the researcher to study the consumer preferences towards various brands of two-wheelers prevailing in the market with respect to bajaj. Bajaj is currently India's largest two and three-wheeler manufacturer and one of the biggest in the world. Bajaj has long left behind its annual turnover of Rs. 7.2 crores (1968), to currently register an impressive figure of Rs. 421.6 crores (US 936 MILLION \$).

A STUDY OF INTERNET BANKING PROCESS AND PRACTICE OF STATE BANK OF INDIA

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ABSTRACT

Internet Banking enables a customer to do banking transactions through the bank website on the internet. It is system of accessing account and general information on bank products and service through a computer while sitting in anywhere, office, home, etc. This is also called virtual banking. In today's modern are internet computer has beginning to capture the banking sector, we can see many nationalized banks the complete hand written work is done with the help of the internet. The internet banking is very necessary at present situation. Banking has own important in the economic progress of the country. Actually banking is the breath of the modern commercial world. On-line banking computer provides so many quick facilities to the work like print at passbook, print up demand draft (DD) banking cheques pay order and calculating interest of every kind of bank account through internet banking related computer bank employees search the missing account number with in a second, so that a customer can do his deposit and withdrawal as pass possible.

FIRM'S DEBT MATURITY STRUCTURE IN PETRODOLLAR COUNTRIES: THE CASE OF KSA LISTED COMPANIES

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We examine in this paper debt maturity determinants in a different context, petroleum country. We test the validity of different internal and external factors susceptible to have an influence on debt maturity choices. Inversely to previous studies, we find that even if Saudi economy is relatively corrupted and underdeveloped, low-profitable and low-quality Saudi listed companies can obtain long-term banking debts.

AN EMPIRICAL STUDY OF ABSENTEEISM IN PUMPS INDUSTRY WITH SPECIAL REFERENCE TO COIMBATORE

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ABSTRACT

Absenteeism is one of the common factors, which affects both the production, and the growth of the organization. No company can afford to allow high incidence of absenteeism to eat up its hard earned corporate profits. In general the absent rate indicates the relative cost to a given company because production workers simply cannot produce as much annually when absent rates are high as they can when absent rates are low. When the employees are away from the work, it is difficult for the employers to maintain production schedule. Reduction of absenteeism is beneficial not only to the industry but also to the nation as a whole. The treatment of dismissal by the employer would never ultimately help to reduce absenteeism.

SCRUM IN AGILE TESTING

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ABSTRACT

Software testing is a very important process to verify the software quality. Agile techniques may produce software faster as well as enhance software quality so that they fulfill quality requirements of the product. This paper describes scrum methodology in agile testing methodologies and scrum process in software testing

THE INFLUENCE OF RECAPITALISATION IN THE NIGERIAN INSURANCE MARKET ON MARINE INSURANCE

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ABSTRACT

This study assessed the influence of recapitalization of the federal government of Nigeria insurance industry on marine insurance in the period between 1984 and 2006. The study created on the This study assessed the influence of recapitalization of the federal government of Nigeria insurance industry on marine insurance in the period between 1984 and 2006. The study created on the Nigerian insurance market and no attempt was made to extend it to other parts of the world and employed mainly secondary data sourced from the central Bank of Nigeria (CBN) publication National Bureau for statistics, the insurance department of the ministry of finance and Economic development and the research and development (R&D) Department of Nigerian Re-insurance corporation, Lagos, Nigeria,. The data general therefore were analysis using inferential statistics in order to test the hypothesis formulated to test the objective. The finding of the study shows that recpitalisation of insurance firm in Nigerian insurance market significantly improved marine insurance business in Nigerian on the basis of this finding, recommendations were made which if ahead to would bring sanities the market more prospectively .

AN APPRAISAL OF ROUTING AND SCHEDULING IN LINER SHIPPING (CASE STUDY: LAGOS PORT COMPLEX)

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ABSTRACT

This research reviews the nature, characteristics, trends, and problems associated with shipping line services as regards movement of cargos from one port of origin to other port of destination. Over the years, these critical services have never been encouraging due to some inherent problems associated with ship owners, shipping company, consignees, consignors and the freight forwarders as it relates to cost of freight, which is not in the interest of the importers. The research also analyses the critical challenges and opportunities of the shipping lines in terms of freight costs and movement. There is need therefore for the study to look also on the problems/ challenges and opportunities of shipping line services in Nigeria which came as a result of the slow rate of growth of the Maritime industry in Nigeria and the need to critically analyze the situation. The maritime industry being one of the world's most international industries is the bedrock of development. Primary data which include Interviews questionnaires were administered to the respondents. The questionnaires were distributed among the staffs of Apapa port complex, Tincan island port and staff of some Shipping companies. 200 out of the 250 distributed were returned. In analyzing the data, comparisons were made by the use of percentages and ratios. Analysis of variance was used to determine if there is any significant relationship between the activities Liner shipping and port operations and performance. It was then discovered that there is a significant relationship between vessel turn round time and port productivity and efficiency, between Liner shipping, container terminal and government revenue and that adequate cargo handling machines leads to faster turn-round time of vessels. It is however concluded that maximization of revenue within the port/ shipping sector, all depends on the inflow and outflow of vessels and cargoes.

ROLE OF TEACHERS IN DEVELOPING EMOTIONAL INTELLIGENCE

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ABSTRACT

Emotional intelligence is the key to recognizing one's own feelings and the feelings of others. It is the skill that allows us to manage conflict, work in teams co-operatively and achieve peaceful resolution. An emotion is a positive or negative feeling (or affective) state consisting of a pattern of cognitive, psychological, and behavioral reactions to events that have relevance to important goals or motives. Only an emotionally intelligent competent teacher can bring up emotionally competent student. It has also provided sufficient support to guidance and counseling services for the development of emotional intelligence.

MICRO-CREDIT MANAGEMENT BY PUNJAB NATIONAL BANK WITH REFERENCE TO FINANCING SHGs IN VARANASI

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ABSTRACT

A lot of research has been carried out and are being carried out to make micro finance sector contribute to the overall growth of the nation. The present research paper tries to study various Micro-Credit schemes of PNB (especially financing SHGs) and the process of financing SHGs. This paper also highlights the credit risk management framework of PNB with an aim to find out the various strategies followed for management of micro credit under financing SHGs. The paper has been divided into eight sections: the first section outlays the Introduction. The second section deals with the literature review. The third section deals with the objectives of the research paper. The fourth section explains the detailed Research Methodology adopted to carry out the study. The study is descriptive in nature, and the researcher has used Percentage and graph tools for the analysis of primary data. The fifth section deals with the analysis of primary data collected from the Varanasi district of Uttar Pradesh, which study the various Micro-Credit schemes of PNB (especially financing SHGs) and the process of financing SHGs and highlights the credit risk management framework of PNB with an aim to find out the various strategies followed for management of micro credit under financing SHGs. The sixth section presents the findings and concluding remarks of the research attempted for the study. The seventh section deals with the suggestions and would enlighten us to understand the reality of the initiatives. The final section deals with the limitation of the study.

OPINION ANALYSIS ON TRANSPORT ISSUES AMONG WOMEN CONSTRUCTION WORKERS IN KODAIKANAL

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ABSTRACT

The present study found that it is construction workers who are constructing the new economy. They contribute in infrastructural development of India by building the roads and highways, the railway tracks and airports and ports, the IT cities, the call centers and mega malls that are creating new forms of wealth today. It is they who are laying the cables for a rapidly expanding country-wide telecommunications network that connect the vast sub-continent and make India one country, to shorting the distance and supporting the business activity in order to upgrade the economic development. Yet these workers, who are creating the base of the new economy, lives in a time warp, trapped in low skilled, low paid, insecure working conditions. About one-third of these workers are women and children. Hence, it is suggested and concluded that the practice of common working hour, follow of reliable wage system, care by employer on health related problems of women workers and implementation of social security measures by the government and medical facility must be ensured.

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