

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

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AWARENESS AND RISK PERCEPTION OF ATM CARD USERS: AN EMPIRICAL INVESTIGATION

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ABSTRACT

From the very advent of ATMs, security issues have been a major concern. Due to lack of awareness and technological advancements, ATM frauds like skimming, shoulder surfing, PIN interception, pin security, etc, have accelerated through the years. This paper investigates into the level of awareness and risk perception of bank customers who use ATMs for financial transactions, regarding the types of possible frauds and precautionary and preventive measures. The awareness level and risk perceptions is measured using appropriate scaling techniques after making reliability tests and carrying out an extensive field survey of a random sample of about 500 ATM users of different private and public sector banks in districts of North Bengal.

BRAND LOYALTY AND CUSTOMER SATISFACTION OF INTERNET SERVICE PROVIDERS

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ABSTRACT

Internet usages are emerging like a boon quench for providing facilities, which are beyond the common man's imagination. The internet is growing at an incredible pace with no sign of a slowdown. Internets are a pervasive new communication technology, especially among young people. The youth have a unique behavior compared to the older generation, with research showing that a lot of what they purchase represents their self-expression. Internets are a part of their personal selves and are a vital component which connects them with the world and the people around them. The present study focused on the customer satisfaction and brand loyalty on different demographic variables. A total number of 500 respondents in Coimbatore were surveyed and their responses were analyzed using SPSS 20. The study indicated that Airtel is the most popular brand among the various demographic factors.

LINKAGE BETWEEN ATTITUDE, PERCEIVED DESIRABILITY AND THE ROLE OF SELF EFFICACY AS A MODERATING VARIABLE OF SUBJECTIVE NORM ON INTENTION OF ENTREPRENEURSHIP

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ABSTRACT

This study is aimed to examine the relationship between Attitudes, perceived desirability, subjective norm, and the role of self-efficacy as a moderating variable on the intention to become entrepreneurs. The research method was in a survey design involving sample of 200 student of economics faculties of universities in Jogjakarta. The results showed that the perceived desirability, attitude, subjective norm had a positive effect on intention to entrepreneurship, self-efficacy variable as a variable moderating influence of subjective norms on intentions to become entrepreneurs

ESTIMATION OF DAILY EXCHANGE RATE VOLATILITY: A COMPARATIVE STUDY OF INDIAN CURRENCY WITH TOP TRADABLE CURRENCIES OF THE WORLD

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ABSTRACT

The increasing volatility of exchange rates after the fall of Britton Woods's agreements has been a constant source of concern for trade for every nation. Since the adoption of a floating exchange-rate regime in 1973, the effects of exchange-rate volatility on the volume of international trade have been the subjects of both theoretical and empirical investigations. Since international trade is the main focus of concern to rate anything including the determination of currency value and other macro-economic variables. The demand and supply of international currencies depend on the process international trade will fix the rate of currency and every day it will differs. The fluctuation of exchange rate volatility which is incurred by this result not only exerts pressure on trade but also in charting the policy and safeguards the currency values. Since Indian currency has been in constant depreciation and also devalued two times has opened the face of concern for study. Hence this paper highlighted the worth of the currency in respect of fluctuation in one year period of time with that of other top tradable currencies of the world. In this paper the volatility has been measured by taking the top tradable currencies of the world with that of the Indian currency. GARCH model is used with the help of Excel and daily rates have been taken to evaluate and long run volatility measures have been evaluated by GARCH method.

INVESTOR SAFEGUARDS ACTIONS IN CAPITAL MARKET

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ABSTRACT

The present study shows that SEBI has left no stone unturned for the safeguard of investors from the malpractices and fraudulent practices of Issuers and market Intermediaries. SEBI is redressing the investors' grievances by carrying out investigation and action has been taken in case the grievances are not redressed by the concerned quarter within the time frame. SEBI has issued various guidelines which are amended from time to time to cope with the problems arises during the course to ensure that the savings of investors may remain safe and to maintain the investors 'confidence across the country. However, SEBI is not fully successful in its mission as evident from the report of Swaroop committee report which states that the investor population in our country has declined from 20 million in the 1990s to just over 8 million in 2009. The main reasons for this steep fall in investor population can be attributed to the rampant malpractices observed in the capital market, the short changing of investors at various levels and the absence of any mechanism for expeditious and satisfactory disposal of investor complaints in a time bound manner.

A STUDY ON CUSTOMER SATISFACTION TO BSNL 3G MOBILE SERVICES IN MYSORE

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ABSTRACT

Indian telecom industry is growing at a high pace primarily because of the explosive growth witnessed by the wireless segment. At the end of 2003, the total telephone subscriber base in India was around 70.5 million (with a tele density of 7.0) out of which mobile phone subscriber base was 28.2 million and fixed line subscriber base was 42.0 million. The number of telephone subscriber base in India has reached 861.48 million at the end of April 2011 with one overall teledensity of 72.08. It comprises of wire line subscription of 34.55 million and wireless subscription (GSM, CDMA and FWP) of 826.93 million. However, despite this explosive growth in the segment, there is little research published in major academic journals in India about mobile phone usage behavior of Indian customers especially in 3G mobile phone services. Research gap exists in particular in terms of customer adoption of 3G phone services in India. Hence, a study pertaining to customer adoption of BSNL 3G Phone services, one of the early entrants in the category in India, may be quite useful.

COMMITMENT OF INDUSTRIAL HOUSES TO NEIGHBOURING WORLD

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ABSTRACT

Corporate social responsibility is a concept whereby business organizations consider the interest of society by taking responsibility for the impact of their activities on customers, suppliers, employees, shareholders, communities and other stakeholders as well as their environment. Social workers in the field of community development can be found in many areas of practice and a variety of settings. This paper analyse theories connected with CSR and examine the role of social workers in CSR activities

IMPACT OF ANNUAL INFLOW OF FOREIGN DIRECT INVESTMENT WITH SELECTED ECONOMIC GROWTH FACTORS

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ABSTRACT

After liberalisation, India attracts more investments from foreign countries for almost all the sectors of business. This study makes an attempt to analyse the relationship between inflow of Foreign Direct Investment with selected economic growth factors like Gross Domestic Product, export and Foreign Exchange Reserve of India. Data were collected for ten years from 2004-05 to 2013-14. Statistical tools correlation and t-test were used to find the relationship between them. The research finally concluded that inflow of Foreign Direct Investment plays key role for the development of economy.

FUNDAMENTAL ANALYSIS OF OLD GENERATION PRIVATE SECTOR BANKS IN INDIA

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ABSTRACT

The last 7-8 years have been very volatile for not only the Indian economy, but also for the entire world economy. The banking sector has always been one of the important sectors for economy development. In the time of uncertainty, some banks are faced financial crunch but due to RBI's stringent policies Indian banks are not affected. There is enough studies available regarding public banks and new generation private sector banks performance. Here we analyse about old generation private sector banks performance during that time.

A COMPARATIVE ANALYSIS OF EMPLOYEES WORK VALUES OF GEN X AND GEN Y IN COMPANIES

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ABSTRACT

In recent years generational composition is changing rapidly. There has been discussion in the management literature on generational differences and how the generational differences may impact on the design of workforce in relation to business strategy. Research has been conducted in order to analysis work approach of Gen X and Y in different companies. The purpose of this research study was to investigate the work value of Gen X and Y in different company's workplace environment in Odisha, to define whether differences existed in their work values? The study is conducted through questionnaire survey with a set of 20 questions with major four parameters, which are stability of work place, innovative projects, challenging work and job security. The information will give additional consideration for work values of Gen X and Y to make further decision for organizational culture and strategy. After the questionnaire survey collection phase, the data was entered and analyzed. The worksheet survey was used to gather data about their feelings concerning the factors of Gen X and Y that influenced their work values at workplace, their positive and negative relationships, and styles of management in the workplace.

A STUDY ON PERCEPTION OF PU STUDENTS TOWARDS EATING JUNK FOOD WITH SPEICAL REFERENCE TO BANGALORE CITY

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ABSTRACT

Background and Aim: Junk foods are rich in calories, salt and fats. Excess consumption of junk foods would lead to wide variety of health disorders. The aim of the present study was to know about junk food eating habits of PU students, their ingredients, nutritive value and their impact on human health.

Subjects and Methods: Self-administered questionnaire was used to collect the data. Students from various PU College Of Arts and Science, Polytechnic and Commerce were selected for this study as a sample population and the total sample size was represented by 200 students.

Results: The analysis showed that around 17% of students were completely aware about harmful chemicals & 14% of respondents were completely ignorant of harmful chemicals present in junk foods. In the questionnaire almost 75% of students gave their opinion about the junk food as unhealthy. Based on the study, it was found that 5% were taking junk food as an alternative to breakfast, 66% of individuals like junk foods for their taste & is one of the predominant factors for the choice of junk foods.

INCLUSIVE GROWTH IN INDIA: ISSUES AND CHALLENGES

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ABSTRACT

Inclusive growth is necessary for sustainable development and equitable distribution of wealth and prosperity. Achieving inclusive growth is the biggest challenge in a country like India. In a democratic country like India, bringing 600 million people living in rural India into the mainstream is the biggest concern. The challenge is to take the levels of growth to all section of the society and to all parts of the country. The best way to achieve inclusive growth is through developing people's skills. The inclusiveness involves four attributes. They are Opportunity, capability, access and security. The Opportunity attribute focuses on generating more and more opportunities to the people and focuses on increasing their income. The Capability attribute concentrates on providing the means for people to create or enhance their capabilities in order to exploit available opportunities. The Access attributes focuses on providing the means to bring opportunities and capabilities together. The Security attribute provides the means for people to protect themselves against a temporary or permanent loss of livelihood. Together Inclusive growth is a process in which economic growth measured by a sustained expansion in GDP contributes to an enlargement of the scale and scope of all four dimension. This project has tried to throw light on different aspects of inclusive growth and its success and failure in Indian Economy.

EVALUATION OF THE REALIZATION OF SCIENTIFIC SPECULATIONS ON FUTURE ADVANCEMENT IN COMPUTER TECHNOLOGY

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ABSTRACT

Scientific predictions on the future of computer technology are based on success and collapse of Moore's law of computing (computing power doubles approximately every two years). This study is a qualitative evaluation of the speculations under the umbrella of Ubiquitous computing. The paper evaluates the realization of the speculations Vis-à-vis the laws of physics, laws of economics and in relation to systems, sensors, and experience. It also identifies and analyzes the successes, failures, major imperfections in those seemingly wild prophesy. The study concludes that the laws of quantum physics and economics favor the remarkable developments in Ubiquitous computing. Complete Ubiquity is not yet materialized when evaluated from the perspective of systems, sensors and experience.

PROBLEMS AND PERFORMANCE OF SHGs IN SHIVAMOGGA DISTRICT

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ABSTRACT

Self Help Groups (SHG's) comprise of homogeneous groups of poor people who have voluntarily come together mainly with the idea of overcoming their financial difficulties. SHGs can rightly be called a potent tool for human development. SHGs enable the poor, to collectively identify the priorities and tackle the problem they face in their socio-economic environment. The present study is an attempt to analyse the problems and Performance of SHGs in Shivamogga District. The objective of the paper is to analyse the socio-economic contributions of self-help groups in the study area. The change in the level of income, expenditure pattern, standard of living and life style are the major contributions of the self-help groups. Keeping these things in mind the analysis of socio-economic contribution of self-help group is made here and also identified the problems faced by SHG members. In order to collect and gather primary data, structured interview schedule was designed. The sample size is 700 SHG members representing different caste or communities, education background and nativity. The level of income is also considered in selecting the sample. The collected data is analysed by using weight points and ranking methods. The study reveals that it had a significant impact, particularly in the rural areas of Shivamogga district. The socio-economic contributions of SHGs, by and large in the form of cultivation of habit savings, enhancing the social-prestige of SHG members, the change in rural life style, economic position, recognition by the society, development of team spirit and benefits of labour sharing among members are really entails applause. Thus, the SHGs made significant contributions and proved that they have accomplished the purpose for which they were started and analyse the problems of SHGs in the study area. Based on the study findings, the paper offers the suggestions for the better performance of SHGs in the study area.

ONLINE BUYING AND CONSUMER BEHAVIOUR: AN ANALYSIS OF FLIPKART.COM SHOPPERS

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ABSTRACT

Online shopping as a mode of purchase is gaining great importance in recent years in India. Based on the success of Amazon.com in USA, similar exercises are on in countries like India to replicate the Amazon.com model. An analysis of this type of purchase needs a closer look. The purpose of this study is to examine and analyze the consumers buying behavior pattern towards online shopping [especially in case of flipkart.com users in Mysuru city] and also to find out various attitudes of flipkart users of Mysuru city towards online shopping. The data will be collected from respondents through a schedule containing questions. Flipkart.com claims that it is offering best price, good products and completely hassle-free shopping experience for its customers. The success of any e-tailing company in India depends upon its popularity, its branding image, its unique and fair policies and its customer relations etc. the present study aims at examining the veracity of these claims of flipkart.com.

A COMPARATIVE STUDY ON PHARMACEUTICAL COMPANIES' SHARE PRICES

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ABSTRACT

Pharmaceutical industry is a vast market in India which covers all the population irrespective of caste creed & sex. The Indian pharmaceutical industry has become the third largest producer in the world in terms of volumes and is poised to grow into an industry of \$20 billion in 2015, from the current turnover of \$12 billion. In terms of value, India still stands at number 14 in the world. The pharmaceutical products account for 8 percent of the global pharmaceutical sales and India is the fifth largest producer of bulk medicines in the world. In 2001, the value of India's exports of medicines reached US\$1.7 billion. This research is ascertained to know the share price of these company. We have analysed a quantum data from 2010-2014, to know its fluctuation in the stock market. We found to have a phenomenal ascertainment of these analysis are influential. We prefer to go for Sun Pharmaceutical rather than Dr. Reddy's Laboratories due its expansion in India & demand for it various product. The 2014 acquisition of Ranbaxy will make the company the largest pharmaceutical company in India, the largest Indian Pharmaceutical company in the US, and the 5th largest speciality generic company globally.

CUSTOMERS' PERCEPTION TOWARDS e-BANKING SERVICES OF THE COMMERCIAL BANKS IN KOLLAM DISTRICT

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ABSTRACT

Banks today operate in a highly globalized, liberalized, privatized and a competitive environment. In order to survive in this environment banks have to use IT. Indian banking industry has witnessed a tremendous developments due to sweeping changes that are taking place in the information technology. With the advent of computers, banks can now offer a variety of new service to their customers. Electronic banking has emerged from such an innovative development. The objective of the present paper is to study and analyze the customers perception towards E-Banking service of the commercial banks in kollam District. The study is secondary based and analytical in nature. The progress in e-banking in Indian banking industry is measured through various parameters such as Computerization of branches, Automated Teller Machines, Transactions through Retail Electronic Payment Methods etc. Statistical and mathematical tools such as simple growth rate, percentages and averages etc are used. The paper also highlights the . Electronic banking offers great opportunities for banks to increase their transactions, extend their customer-bases, and to reduce their operational and opportunity costs.

THE IMPACT OF THE INTERNET NETWORK TECHNOLOGY ON ACCOUNTING INFORMATION SYSTEMS

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ABSTRACT

Information technology is a tool that consists of Hardware, Software, Brainware, databases and communication networks that are very helpful in resolving human jobs more effectively and efficiently. Developments in information technology may be able to support the use of the Internet network either between one company or several companies in the exchange of information. With the Internet network through applications that use the required information is readily available to quickly and accurately for various distances and in different times. Internet network help provide information on both sales transactions, payments and can send pictures, models and kind to the parties that need online. Through the Internet network to provide information about payments by using applications such as PayPal, Authorize.net, Checkout or Linkpoint.

EFFICIENCY OF THE SUGAR MANUFACTURING FIRMS OF INDIA

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ABSTRACT

We found that the Indian Sugar industry operated with an average overall technical inefficiency (OTIE) to the tune of 18.6% during the period 2009-13. The overall inefficiency is driven by managerial efficiency rather than the scale efficiency which shows that there is a need to improve the managerial efficiency in Indian sugar manufacturing firms. We saw that the total factor productivity change of the sugar industry shows a regress from 2009 to 2013. The productivity declined by 5.1%. This decline is majorly driven by the negative technological progress scores. This thus leads us to conclude the sugar industry of India is suffering from obsolete and outdated technology and needs technological innovation. Furthermore we see that the technical efficiency growth is driven more by scale efficiency growth and not by the managerial efficiency growth for majority of firms. This reestablishes the fact that there is a need to improve the managerial efficiency in our government protected sugar industry. We conclude by stating that the sugar firms can eliminate the inefficiency that are currently operating with if they improve their managerial efficiency and are made to function more competitively by reducing the amount of government protection given to them.

A STUDY ON CUSTOMER SATISFACTION OF FASTRACK WATCHES IN MYSORE

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ABSTRACT

Customer satisfaction is a measure of how products and services supplied by a company meet or surpass customer expectation. Customer satisfaction is defined as "The number of customers, or percentage of total customers, whose reported experience with a firm, its products, or its services exceeds specified satisfaction goals."The purpose of this work is to find out the satisfaction level of customers of fast-rack.This article focuses on the concept of satisfaction of the customers of a particular brand of wrist watch, fast-rack. The satisfaction is measured by considering various aspects like quality, pricing, after sales service, product design etc.The responses was collected from the customers by using a questionnaire.

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