

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

I
J
R
C
M



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

Indexed & Listed at:

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

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

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 5555 Cities in 190 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

<http://ijrcm.org.in/>

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	PROFESSIONALISM IN PUBLIC PROCUREMENT IN NIGERIA: A NEW FRONTIER FOR QUANTITY SURVEYORS <i>FAMILOYE, OLAJIDE</i>	1
2.	A STUDY ON CHALLENGES OF HANDLING NEWLY IMPLEMENTED HOSPITAL INFORMATION SYSTEM, JOB SATISFACTION AND WORK LIFE BALANCE AMONG ADMINISTRATIVE EMPLOYEES OF MULTISPECIALTY HOSPITAL <i>SUCHARITHA SURESH, DR. RASHMI KODIKAL & DR. SUBHASREE KAR</i>	5
3.	ANALYZING FARMER'S SATISFACTION REGARDING ALTERNATIVE BANKING SERVICES IN DISTRICT U.S NAGAR OF UTTARAKHAND <i>NIRDESH KUMAR SINGH, DR. M. L. SHARMA & DR. ANKUR SAXENA</i>	10
4.	EMPLOYEES AS HUMAN CAPITAL - A CRITICAL OVERVIEW <i>DR. S. RAJAMOCHAN & LUCAS M</i>	14
5.	RAIL ROAD CONSTRUCTION AS AN EMPOWERING AND COHESIVE INSTRUMENT IN FRAGMENTED FEDERALISM WITH SPECIAL REFERENCE TO ARUNACHAL PRADESH <i>DR. PARESH ACHARYA & ANUPAM CHAKRABORTY</i>	17
6.	SERVICE QUALITY GAP BETWEEN PERCEPTIONS AND EXPECTATIONS OF MANAGEMENT STUDENTS <i>DR. S. P. SINGH & SAVITA MALIK</i>	21
7.	IMPACT OF IFRS ON REVENUE RECOGNITION: A CASE OF INDIA <i>ARSHI BARIN & A. A. ANSARI</i>	24
8.	A STUDY ON CONSUMER BEHAVIOUR TOWARDS ORGANIZED RETAILING WITH A SPECIAL REFERENCE TO BELAGAVI CITY <i>SIDDAPPA O. HALASAGI & ASHWINI M. JAMUNI</i>	28
9.	CLASSIFIER BASED ANALYSIS FOR LUNG CANCER PATIENTS USING WEKA TOOL <i>DR. S. SENTHIL, B. AYSHWARYA & DEEPA B.G</i>	32
10.	IMPORTANCE OF MUTUAL FUNDS IN INDIA <i>G. RAMESH & C. JYOTHI</i>	35
11.	MAKE IN INDIA: AN EFFECTIVE TOOL FOR TRANSFORMATION <i>BINEYDEEP SINGH</i>	40
12.	A REVIEW OF CORPORATE SOCIAL RESPONSIBILITY IN INDIA <i>BHAVYA KANNAIAH</i>	45
13.	CUSTOMER DISSATISFACTION: AN EXPLORATION OF THE CONSTRUCT <i>GURVEEN KAUR</i>	47
14.	A LITERATURE REVIEW ON EFFICIENCY OF INDIAN CAPITAL MARKET <i>JAGAT PAL</i>	56
15.	INTELLECTUAL VALUE ADDED: A CASE STUDY OF HINDUSTAN PETROLEUM CORPORATION LIMITED <i>DR. POOJA GUPTA</i>	60
16.	EMERGENCE AND GROWTH OF BIG DATA IN E-GOVERNANCE OF INDIA <i>POONAM SALWAN & DR. VEERPAUL KAUR MAAN</i>	64
17.	A STUDY ON SHAREHOLDERS' WEALTH MAXIMIZATION OF MUTHOOT FINANCE LIMITED <i>L.PRRABHA, JAYAPRIYA.R. & JOSLIN MONICA.L.A</i>	69
18.	IMPROVING LIFE EXPECTANCY IN NIGERIA: INFORMATION AND COMMUNICATIONS TECHNOLOGY PANACEA TO HIGH CARNAGES IN ROAD TRANSPORT SYSTEM <i>OYEWO, DAMILOLA TEMITOPE, OYEDEJI, AYO ISAAC & FAYEMIWO, MICHAEL OLABISI</i>	72
19.	DIAGNOSING BANK'S FINANCIAL HEALTH THROUGH Z SCORE MODEL: A CASE STUDY OF ANDHRA PRAGATHI GRAMEENA BANK IN ANDHRA PRADESH (APGB) <i>Y.GEETHA DEVI</i>	78
20.	GANDHI AND WOMEN EMPOWERMENT <i>BHAWNA MITTAL</i>	81
	REQUEST FOR FEEDBACK & DISCLAIMER	84

CHIEF PATRON**Prof. (Dr.) K. K. AGGARWAL**

Chairman, Malaviya National Institute of Technology, Jaipur
 (An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)

Chancellor, K. R. Mangalam University, Gurgaon
 Chancellor, Lingaya's University, Faridabad
 Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi
 Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON**Late Sh. RAM BHAJAN AGGARWAL**

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

FORMER CO-ORDINATOR**Dr. S. GARG**

Faculty, Shree Ram Institute of Business & Management, Urjani

ADVISOR**Prof. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR**Dr. R. K. SHARMA**

Professor & Dean, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR**Dr. BHAVET**

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

EDITORIAL ADVISORY BOARD**Dr. CHRISTIAN EHIUBUCHE**

Professor of Global Business/Management, Larry L Luing School of Business, Berkeley College, Woodland Park
 NJ 07424, USA

Dr. SIKANDER KUMAR

Chairman, Department of Economics, Himachal Pradesh University, Shimla, Himachal Pradesh

Dr. JOSÉ G. VARGAS-HERNÁNDEZ

Research Professor, University Center for Economic & Managerial Sciences, University of Guadalajara, Guadalajara, Mexico

Dr. RAJENDER GUPTA

Convener, Board of Studies in Economics, University of Jammu, Jammu

Dr. TEGUH WIDODO

Dean, Faculty of Applied Science, Telkom University, Bandung Technoplex, Jl. Telekomunikasi, Terusan Buah Batu, Kabupaten Bandung, Indonesia

Dr. S. P. TIWARI

Head, Department of Economics & Rural Development, Dr. Ram Manohar Lohia Avadh University, Faizabad

Dr. KAUP MOHAMED

Dean & Managing Director, London American City College/ICBEST, United Arab Emirates

SUNIL KUMAR KARWASRA

Principal, Aakash College of Education, ChanderKalan, Tohana, Fatehabad

Dr. MIKE AMUHAYA IRAVO

Principal, Jomo Kenyatta University of Agriculture and Technology (JKUAT), Westlands Campus, Nairobi-Kenya

Dr. M. S. SENAM RAJU

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

Dr. NEPOMUCENO TIU

Chief Librarian & Professor, Lyceum of the Philippines University, Laguna, Philippines

Dr. PARVEEN KUMAR

Director, M.C.A., Meerut Institute of Engineering & Technology, Meerut, U. P.

Dr. ANA ŠTAMBUK

Head of Department in Statistics, Faculty of Economics, University of Rijeka, Rijeka, Croatia

Dr. H. R. SHARMA

Director, Chhatarpati Shivaji Institute of Technology, Durg, C.G.

Dr. CLIFFORD OBIYO OFURUM

Director, Department of Accounting, University of Port Harcourt, Rivers State, Nigeria

Dr. SHIB SHANKAR ROY

Professor, Department of Marketing, University of Rajshahi, Rajshahi, Bangladesh

Dr. MANOHAR LAL

Director & Chairman, School of Information & Computer Sciences, I.G.N.O.U., New Delhi

Dr. SRINIVAS MADISHETTI

Professor, School of Business, Mzumbe University, Tanzania

Dr. ANIL K. SAINI

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

Dr. R. K. CHOUDHARY

Director, Asia Pacific Institute of Information Technology, Panipat

Dr. VIJAYPAL SINGH DHAKA

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

Dr. NAWAB ALI KHAN

Professor, Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

Dr. EGWAKHE A. JOHNSON

Professor, Babcock University, Ilishan-Remo, Ogun State, Nigeria

Dr. ASHWANI KUSH

Head, Computer Science, University College, Kurukshetra University, Kurukshetra

Dr. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

Dr. BHARAT BHUSHAN

Head, Department of Computer Science & Applications, Guru Nanak Khalsa College, Yamunanagar

MUDENDA COLLINS

Head of the Department of Operations & Supply Chain, The Copperbelt University, Zambia

Dr. JAYASHREE SHANTARAM PATIL (DAKE)

Head of the Department, Badruka PG Centre, Hyderabad

Dr. MURAT DARÇIN

Associate Dean, Gendarmerie and Coast Guard Academy, Ankara, Turkey

Dr. YOUNOS VAKIL ALROAIA

Head of International Center, DOS in Management, Semnan Branch, Islamic Azad University, Semnan, Iran

SHASHI KHURANA

Associate Professor, S. M. S. Khalsa Lubana Girls College, Barara, Ambala

Dr. SEOW TA WEEA

Associate Professor, Universiti Tun Hussein Onn Malaysia, Parit Raja, Malaysia

Dr. OKAN VELI ŞAFAKLI

Associate Professor, European University of Lefke, Lefke, Cyprus

Dr. MOHINDER CHAND

Associate Professor, Kurukshetra University, Kurukshetra

Dr. BORIS MILOVIC

Associate Professor, Faculty of Sport, Union Nikola Tesla University, Belgrade, Serbia

Dr. IQBAL THONSE HAWALDAR

Associate Professor, College of Business Administration, Kingdom University, Bahrain

Dr. MOHENDER KUMAR GUPTA

Associate Professor, Government College, Hodal

Dr. ALEXANDER MOSESOV

Associate Professor, Kazakh-British Technical University (KBTU), Almaty, Kazakhstan

Dr. MOHAMMAD TALHA

Associate Professor, Department of Accounting & MIS, College of Industrial Management, King Fahd University of Petroleum & Minerals, Dhahran, Saudi Arabia

Dr. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

Dr. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

WILLIAM NKOMO

Asst. Head of the Department, Faculty of Computing, Botho University, Francistown, Botswana

YU-BING WANG

Faculty, department of Marketing, Feng Chia University, Taichung, Taiwan

Dr. SHIVAKUMAR DEENE

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

Dr. MELAKE TEWOLDE TECLEGIORGIS

Faculty, College of Business & Economics, Department of Economics, Asmara, Eritrea

Dr. BHAVET

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

Dr. THAMPOE MANAGALESWARAN

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

ASHISH CHOPRA

Faculty, Doon Valley Institute of Engineering & Technology, Karnal

SURAJ GAUDEL

BBA Program Coordinator, LA GRANDEE International College, Simalchaur - 8, Pokhara, Nepal

Dr. SAMBHAVNA

Faculty, I.I.T.M., Delhi

FORMER TECHNICAL ADVISOR**AMITA****FINANCIAL ADVISORS****DICKIN GOYAL**

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS**JITENDER S. CHAHAL**

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT**SURENDER KUMAR POONIA**

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to the recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; 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; Rural Economics; Co-operation; Demography: Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour 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; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript** **anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. infoijrcm@gmail.com or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR

IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF _____.

(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript titled ‘ _____ ’ for likely publication in one of your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published anywhere in any language fully or partly, nor it is under review for publication elsewhere.

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to inclusion of their names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

NAME OF CORRESPONDING AUTHOR :

Designation/Post* :

Institution/College/University with full address & Pin Code :

Residential address with Pin Code :

Mobile Number (s) with country ISD code :

Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No) :

Landline Number (s) with country ISD code :

E-mail Address :

Alternate E-mail Address :

Nationality :

* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation etc. **The qualification of author is not acceptable for the purpose.**

NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. **pdf. version is liable to be rejected without any consideration.**
 - b) The sender is required to mention the following in the **SUBJECT COLUMN of the mail:**
New Manuscript for Review in the area of (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)
 - c) There is no need to give any text in the body of the 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 expected to be below **1000 KB**.
 - e) Only the **Abstract 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 within twenty-four hours** and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
 - g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
2. **MANUSCRIPT TITLE:** The title of the paper should be typed in **bold letters, centered and fully capitalised**.
 3. **AUTHOR NAME (S) & AFFILIATIONS:** Author (s) **name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address** should be given underneath the title.
 4. **ACKNOWLEDGMENTS:** Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
 5. **ABSTRACT:** Abstract should be in **fully italic printing**, ranging between **150 to 300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA**. **Abbreviations must be mentioned in full**.
 6. **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 stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.
 7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aea-web.org/econlit/jelCodes.php. However, mentioning of JEL Code is not mandatory.
 8. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. **It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.**
 9. **HEADINGS:** All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
 10. **SUB-HEADINGS:** All the sub-headings must be bold-faced, aligned left and fully capitalised.
 11. **MAIN TEXT:**

THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:**INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESIS (ES)****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****LIMITATIONS****SCOPE FOR FURTHER RESEARCH****REFERENCES****APPENDIX/ANNEXURE****The manuscript should preferably be in 2000 to 5000 WORDS, But the limits can vary depending on the nature of the manuscript.**

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR, centered, separately numbered** & self-explained, and the **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.**
13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
15. **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 may follow Harvard Style of Referencing. **Also check to ensure that everything that you are including in the reference section is duly cited in the paper.** 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 italic printing. 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 parenthesis.
 - **Headers, footers, endnotes and footnotes should not be used in the document. However, you can mention short notes to elucidate some specific point**, which may be placed in number orders before the references.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

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

CONTRIBUTIONS TO BOOKS

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

JOURNAL AND OTHER ARTICLES

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

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

UNPUBLISHED DISSERTATIONS

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

ONLINE RESOURCES

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

WEBSITES

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

A STUDY ON CHALLENGES OF HANDLING NEWLY IMPLEMENTED HOSPITAL INFORMATION SYSTEM, JOB SATISFACTION AND WORK LIFE BALANCE AMONG ADMINISTRATIVE EMPLOYEES OF MULTISPECIALTY HOSPITAL

SUCHARITHA SURESH
RESEARCH SCHOLAR REVA UNIVERSITY, BENGALURU; &
ASST. PROFESSOR
DEPARTMENT OF HOSPITAL ADMINISTRATION
FATHER MULLER MEDICAL COLLEGE
MANGALURU

DR. RASHMI KODIKAL
PROFESSOR
DEPARTMENT OF BUSINESS ADMINISTRATION
SAHYADRI COLLEGE OF ENGINEERING & MANAGEMENT
ADYAR

DR. SUBHASREE KAR
PROFESSOR
SCHOOL OF MANAGEMENT STUDIES
REVA UNIVERSITY
BENGALURU

ABSTRACT

Data was collected from 88 administrative staff of multispecialty hospital through questionnaire method and data was analysed by Structural Equation Modelling (SEM) method. Results showed that over all, respondents were satisfied with their job (3.70±.92 on 5-point rating) but 60 percent of the respondents had Work Life Imbalance and 70.5% had difficulties in handling new HIS. SEM results showed that challenge in handling new HIS had a positive impact on Work life imbalance ($\beta=0.562$, $p<0.001$), whereas had no significant direct impact on job satisfaction ($\beta=-0.012$, $p>0.05$) but had significant indirect effect on Job satisfaction ($\beta=-.359$, $p<0.001$), where WLB had shown mediating effect between challenges in handling new HIS and Job satisfaction.

KEYWORDS

health information system, work life balance, job satisfaction and administrative employees.

1. INTRODUCTION

Hospital is a complex organisation involving activities of heterogeneous groups of employees such as doctors, nurses, paramedical and administrative staffs, all working with a common goal of providing quality medical care to the patients. There is increase in volume of patients accessing hospital services with expectations of receiving quality health care facilities¹. To provide quality health care to the patients, management of information is crucial in hospitals, especially in multispecialty hospitals. Use of computers in hospitals found to be beneficial to cost containment and overall quality improvement in the patient care as quick availability of complete information improves the diagnosis and treatment thereby reducing the patients length of stay in hospitals. Such computerised information technology in the hospitals is Hospital Information System (HIS). HIS is used in the functional areas of the hospital such as: admissions, laboratories, radiology, pharmacy, nursing, medical records, accounts, personnel and administration. HIS automate the patient's administrative activities such as: scheduling of appointments, patient profile information, billing and the clinical care activities: such as computerised prescriptions, clinical notes, digital radiological imaging, and online laboratory results. Ultimately it has the capability of eliminating paper processes in the health delivery system. This aims at creating a resource efficient, more cost effective, informed health care service that can be utilised by all.² According of Sneider (1987), HIS is a hospital wide system or is a network of systems designed to help the flow of information between departments.³ This definition highlights that HIS should work in integration with non-medical systems such as human resources, accounting and inventory besides medical systems.

Since HIS fully automate all the work it improves the work environment, there by improves the work efficiency and improves employee's morale also.⁴ Some authors suggest that computerisation of hospital information system will increase job satisfaction because it frees the person from mundane clerical tasks.⁵ On the other hand various studies showed that HIS implementation and adaptation is difficult task in different business areas and in hospitals is a very complicated task compared to other business areas.^{6,7,8,9,10,11,12} Some of the difficulties are: software immaturity, end user profile and resistance, support after implementation, lack of knowledge about software implementation and ignorance of administrative requirements of hospitals. Counte et al., (1987)¹³ pointed out that changing from manual to computerized procedures can make radical changes in the work life Balance(WLB) of an individual. He also commented that these types of technology influence individual job functioning, particularly for those whose jobs are most impacted by the computer, the clerical/Administrative staff. Work life balance (WLB) is the degree to which an individual's effectiveness and satisfaction in work and family roles are adaptive with the individual's life priorities.¹⁴ WLB and Job satisfaction are powerful parameters to promote individual and organizational effectiveness. It is the core of HRD's major functions, can be a powerful leverage point for promoting individual and organizational effectiveness.¹⁵ However, because of complex workflows of hospitals, usage of HIS in healthcare brought some difficulties for the end users especially administrative staff. Hardly any studies found dealing with difficulties in handling newly implemented HIS and impact of this on job satisfaction and Work Life Balance (WLB). This study is taken up to provide a greater understanding with **OBJECTIVES** -

1. To assess the difficulties in using newly implemented HIS (challenge).
2. To evaluate work life balance/imbalance and job satisfaction
3. To measure the impact of level of difficulties in handling HIS on WLB and Job satisfaction.

2. METHODOLOGY

This study is a descriptive and cross sectional in nature and adopted to measure the extent of impact of challenges experienced by the administrative employees in handling newly implemented HIS on work life balance and job satisfaction. Data was collected from administrative employees of a Multispecialty teaching hospital in Mangaluru, Karnataka State. Administrative employees mentioned here are not health care professionals like doctors, nurses and technicians, they are

basically clerks⁵ of Medical Records Department, registration counter, medical stores, general stores, billing section and department secretaries. Questionnaire (explained under measures) method of data collection was adopted and received 88 duly filled questionnaire with response rate of 73.3percent. There were three parts in the questionnaire - in the first part, had items on demographic variables, in the second part consisted of Measurement of Work Life Balance and third part involved items to measure the level of difficulty experienced in handing new HIS and level of satisfaction.

2.1 MEASURES

In order to obtain data on the chosen variables the various scales were used: the degree of WLB was measured using 5 items of Work Family Conflict (WFC) and 5 items of Family Work Conflict (FWC) using a scale developed by Netemeyer, Boles and McMurrian (1996)¹⁶. In this scale all the items were rated on 7 point rating scale from 1(strongly disagree) to 7(strongly agree). Higher the score measures more of imbalance or conflict. Responses of 5 items were summed and averaged to measure WFC and FWC. Respondents having mean score above 4 are considered as presence of WFC and FWC. Presence of at least WFC or FWC was considered as presence of Work Life imbalance. Items of WFC and FWC showed reliability index, cronback alpha, as 0.912 and 0.901 respectively.

The degree of job satisfaction was measured using 3 items scale developed by Cammann, et al., (1983)¹⁷. Items were rated on 5 point rating scale from 1(strongly disagree) to 5(strongly agree). Sample item is "All in all, I am satisfied with my job". Responses of 3 items were summed and averaged to measure job satisfaction. Cronback alpha of this scale was 0.834.

To measure the challenges in handling newly implemented HIS (Technology) single item was constructed: "I have difficulties in handling HIS", rated on 5 point rating scale from 1(strongly disagree) to 5(strongly agree). Higher the score measures higher the difficulties. Score more than 3 is inferred as difficulty present.

2.2 STATISTICAL ANALYSIS

Collected data was summarised by frequency, percentage, mean and standard deviation. Structural Equation Modelling (SEM) technique was adopted to assess the relationships and impacts among the parameters. Data was analysed using SPSS software of version 23.

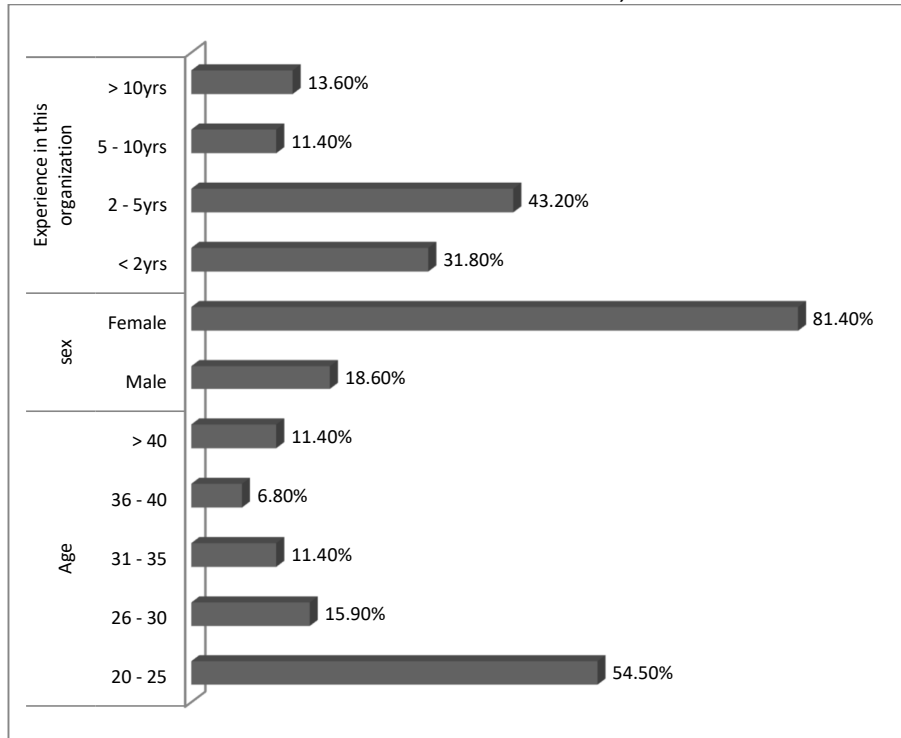
3. RESULTS AND DISCUSSION

This section involves analysis, interpretation and discussion of primary data collected from the respondents and provided with five sub sections.

3.1 DEMOGRAPHIC DISTRIBUTION

Majority (54.5 percent) of administrative employees were young and belonging to the age of 20 – 25 yrs. Rest of them were almost equally distributed in the various age groups. Majority (81.4 percent) were females and 18.6 percent of them were males. Majority (75 percent) of them had below 5 yrs of experience and 11.4 percent had 5 – 10 yrs, 13.6 percent had an experience of more than 10 years of experience.

FIG. 1: DISTRIBUTION OF RESPONDENTS ACCORDING TO AGE, SEX AND EXPERIENCE



3.2 MEASURING CHALLENGES IN HANDLING NEW HIS

Analysis showed that 70.5 percent of employees had difficulties in handling newly implemented HIS. Over all on an average, level of difficulty was 3.36 (>3) with S.D= 1.16. (Table1). Even Sagiroglu, & Ozturan, (2006)¹⁸ also found in his study that most of the end users of HIS were not happy with using different systems as integrated, because they required to learn different screens, menus and different terminologies of HIS. Large amount of end users had difficulties with workflows of HIS and even they were not satisfied with the content and mythology of training. Our study also observed that employees had difficulties in handling with newly implemented HIS in the routine work of the hospital.

TABLE 1: DISTRIBUTION OF RESPONDENTS WITH AND WITHOUT DIFFICULTIES IN HANDLING NEW HIS

Difficul-ties	Prevalence		Assessment
	No. of respondents	Percent	Mean ± S.D
Absent	26	29.5	3.36±1.16
Present	62	70.5	
Total	88	100.0	

3.3 MEASURING WORK LIFE BALANCE (WLB)

As explained under section 2.1, WLB was measured using scale developed by Netemeyer, Boles and McMurrian (1996)¹⁶. 5 items of WFC was summed and averaged, if this score > 4 then considered as respondent has WFC. Similarly, FWC was also obtained. Table 2 shows the presence of WFC, FWC and both WFC and FWC. It is interesting to know that 38.6 percent of the employees had Work Family Conflict and 15.9 percent had both Work Family Conflict and Family Work

Conflict, none of them had FWC alone. Over all, more than 50 percent of the employees had Work Life imbalance. So prevalence of Work Life imbalance more than 50% and which is mainly because of influence of work on the family domain. So among hospital administrative employees spill over of work on family domain has been observed and work in the organisation was not affected by their family issues. This result is agreeing with many other studies done by other authors in this area. Studies on consequences of Work Family Conflict (WFC) showed that negative influence in the family domain results in lower life satisfaction and greater inter role conflict of the employees and also it results in psychological distress and wellbeing of employees.^{14,16,19, 20} Organizations must ensure that there is a work life balance to their employees, which will pave the way for better performance, improved morale and results in higher job satisfaction, which will ultimately help to improve the organization’s performance and profitability in the health care sector

TABLE 2: DISTRIBUTION OF RESPONDENTS WITH WORK LIFE BALANCE AND CONFLICT

	No. of respondents	Percent
Balance	40	45.5
WFC	34	38.6
FWC	0	0
WFC & FWC	14	15.9
Total	88	100.0

3.4 MEASURING JOB SATISFACTION

Job satisfaction was measured by 3 items devised by Cammann, et al., (1983)¹⁷. Responses of these 3 items were averaged and overall score was obtained. For this overall score mean and S.D was calculated to assess the job satisfaction Analysis of job satisfaction scale showed that administrative employees are satisfied with their job with mean score 3.70 (>3) and standard deviation 0.92.

TABLE 3: ASSESSMENT OF JOB SATISFACTION

	N	Minimum	Maximum	Mean	Std. Deviation
Job satisfaction	88	1.00	5.00	3.70	.92

3.5 TO MEASURE THE IMPACT OF LEVEL OF DIFFICULTIES IN HANDLING HIS ON WLB AND JOB SATISFACTION

To measure the impact of difficulties in handling HIS (Technology) on WLB and Job Satisfaction Structural Equation Modelling by Maximum likelihood method was adopted. In SEM method ensuring the model fit is very important. According to Hair et al.,(1998)²¹ and Schumacker and Lomax, (2004)²², specific indices appropriate are chi square/d.f, GFI, AGFI, RMSEA, NFI and CFI and were represented in the Table 4. Model fit indicators exhibited a good fit, as chi square/d.f <2, AGFI, GFI, CFI and NFI are greater than 0.9, RMSEA is less than 1 (Hair et al.: 1998), between the data and conceptualized model. (Fig. 2).

SEM results (table 5 and fig 2) showed that difficulties in handling newly implemented HIS has positive significant (p<0.001) impact on WLB with $\beta=0.57$, p<0.001 and there was 32percent (R²=0.32) influence on WLB. Administrative employees, those who have experienced increased level of difficulties in handling HIS have exhibited increased level of Work Life imbalance.

Impact of difficulties in handling newly implemented HIS on Job satisfaction was $\beta=-0.011$, p>0.05, shows difficulties in handling newly implemented HIS has no significant direct impact on job satisfaction. But has significant indirect negative effect on job satisfaction with $\beta=-.359$, p<0.001(Table 6). From the path analysis (fig 2 and table 6) it is clear that those who had difficulties in handling newly implemented HIS, had shown significant lower job satisfaction indirectly through Work Life imbalance. This proves that WLB mediates the impact of difficulties in handling newly implemented HIS (technology) on Job satisfaction. Influence of direct effect of Work Life imbalance and indirect effect of level of difficulties in handling newly implemented HIS was 41percent (R² = 0.41). These observations are very much consistent with various other studies.

Studies have shown that employees of the hospital are affected by workforce changes due to high rate of competition and technological advancement in the industry. Changes in the work culture, work style, work demands, and family needs have an adverse influence on employees’ work-life balance and job satisfaction.^{23,24,25} Improvement in the Quality of work life balance influence positively on employees job satisfaction.^{26,27} Higher Job Satisfaction leads to better performance, healthy lifestyle behaviour, subjective well being, occupational commitment and lesser the Turnover Intention.^{28,29,30,31,32}

The HIS provides the required information to each level of the management at the right time, in the right form, and in the right place, so that the decisions to be made effectively and efficiently. The HIS plays a vital role in planning, initiating, organizing, and controlling the operations of the systems of the hospital and thus provides a synergistic organization in the process. It improves patient care by accessing data and making recommendations for care and enables a hospital to move from retrospective to a concurrent review quality and appropriateness of care.³³ But employees find it difficult to access and use immediately after implementation, because of many barriers - rejection of new technology by the users, lack of involvement and participation of users during the design and implementation of the system, integration with healthcare workflow, and important one is non-trained users.³⁴ As Goldstein and Gilliam, (1990)³⁵ pointed out Training is one of effective strategy to give the new knowledge and skill to employee to do a job effectively. So hospital must provide regular training programs to educate people on how to use the system, plus address attitudes and build enthusiasm for doing so. Appropriate techniques, training and high-quality training materials are required for successful system implementation and usage.^{34, 36}

TABLE 4: FIT INDICES OF STRUCTURAL MODELS

Fit Indicators	value
Chi square/d.f	.68/1=.68, p=.406, NS
GFI	.996
AGFI	.960
RMSEA	.001
NFI	.992
CFI	.988

TABLE 5: SEM RESULTS- PATH ANALYSIS WITH STANDARDIZED BETA VALUE

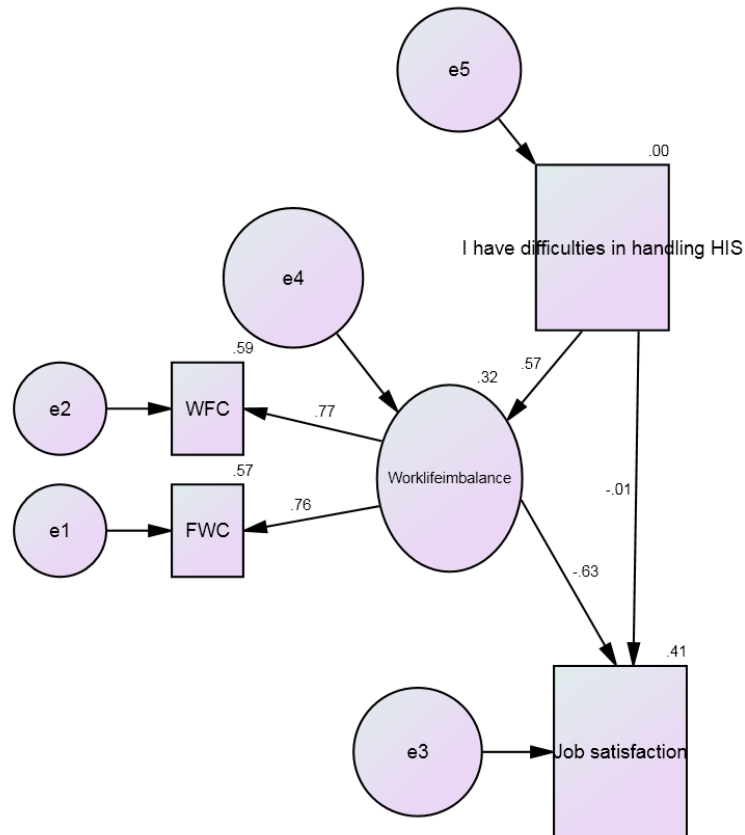
PATH		Standardized beta	p value
Job satisfaction	<--- Work Life imbalance	-0.633	p<0.001**
FWC	<--- Work Life imbalance	0.758	p<0.001**
WFC	<--- Work life imbalance	0.768	p<0.001**
Work Life imbalance	<--- I have difficulties in handling HIS	0.562	0.001**
Job satisfaction	<--- I have difficulties in handling HIS	-0.011	0.932

** Highly significant *sig

TABLE 6: DIRECT AND INDIRECT EFFECTS

Direct Effects	Job satisfaction	Work life imbalance
Work life imbalance	-0.733	0.000
Difficulty in handling new HIS	-0.015	0.613
Indirect effects		
Work life imbalance	0.000	0.000
Difficulty in handling new HIS	-0.359	0.000

FIG 2: SHOWING PATH DIAGRAM OF IMPACT OF DIFFICULTIES IN HANDLING HIS ON WLB AND JOB SATISFACTION



4. CONCLUSION

In India due to the privatization in healthcare sector, hospitals are facing great competition. They are confronted with different variety of challenges posed by the business environment internally and externally. Hospital administrative employees are also affected by workforce changes due to high rate of competition in the sector and technological advancement. Changes in the work style, work culture, work demands and family needs, have an inverse influence on employees' work-life balance, and job satisfaction.^{25,37,38} Present study showed that challenges in handling newly implemented HIS has negative impact on Work Life Balance among administrative employees of the health care industry. Also WLB has shown mediating effect between job satisfaction and newly implemented technology. Regular training need to be provided to the employees to overcome the difficulties so that it will improve their performance and patients will get quality care from the hospitals.

5. LIMITATIONS OF THE STUDY

Only administrative staffs of the hospital where HIS implemented were included in the study, not all the end users of HIS like nurses and doctors. Similar studies can be carried out on nurses and doctors also as they also are end users of HIS.

REFERENCES

- Saini AK. Management Information System (MIS) in Hospitals: A Computer-based Approach for Quality in Hospital Services and Administration. Deep and Deep Publications; 1999.
- Cline GB, Luiz JM. Information technology systems in public sector health facilities in developing countries: the case of South Africa. BMC medical informatics and decision making. 2013 Jan 24;13(1):1.
- Sneider RM. Management Guide to Health Care Information Systems. Aspen Publishers, Inc.; 1987 Jul 1.
- Teo TS, Wong PK. An empirical study of the performance impact of computerization in the retail industry. Omega. 1998 Oct 31;26(5):611-21.
- Hodge MH. Medical information systems: a resource for hospitals. Aspen Publishers, Inc.; 1977 Jan 1.
- Ash JS, Berg M, Coiera E. Some unintended consequences of information technology in health care: the nature of patient care information system-related errors. Journal of the American Medical Informatics Association. 2004 Mar 1;11(2):104-12.
- Ball MJ. Hospital information systems: perspectives on problems and prospects, 1979 and 2002. International journal of medical informatics. 2003 Mar 31;69(2):83-9.
- Berg M. Implementing information systems in health care organizations: myths and challenges. International journal of medical informatics. 2001 Dec 31;64(2):143-56.
- Hard R. Hospitals begin to see benefits of MD access to data. Hospitals. 1992 Feb 5;66(3):48.
- Littlejohns P, Wyatt JC, Garvican L. Evaluating computerised health information systems: hard lessons still to be learnt. Bmj. 2003 Apr 19;326(7394):860-3.
- Tonnesen AS, LeMaistre A, Tucker D. Electronic medical Record implementation barriers encountered during implementation. In Proceedings of the AMIA Symposium 1999 (p. 624). American Medical Informatics Association.
- Wetzel I. Information systems development with anticipation of change focussing on professional bureaucracies. In System Sciences, 2001. Proceedings of the 34th Annual Hawaii International Conference on 2001 Jan 6 (pp. 10-pp). IEEE.
- Counte MA, Kjerulff KH, Salloway JC, Campbell BC. Implementing computerization in hospitals: A case study of the behavioral and attitudinal impacts of a medical information system. In Use and impact of computers in clinical medicine 1985 (pp. 224-237). Springer New York.
- Greenhaus JH, Allen TD, Spector PE. Health consequences of work-family conflict: The dark side of the work-family interface. Research in occupational stress and well-being. 2006; 5:61-98.

15. Grzywacz JG, Carlson DS, Shulkin S. Schedule flexibility and stress: Linking formal flexible arrangements and perceived flexibility to employee health. *Community, Work and Family*. 2008 May 1;11(2):199-214.
16. Netemeyer RG, Boles JS, McMurrian R. Development and validation of work-family conflict and family-work conflict scales. *Journal of applied psychology*. 1996 Aug;81(4):400.
17. Cammann C, Fichman M, Jenkins D, Klesh JR. Assessing the attitudes and perceptions of organizational members. *Assessing organizational change: A guide to methods, measures, and practices*. 1983; 71:138.
18. Sagioglu O, Ozturan M. Implementation difficulties of hospital information systems. *Information technology Journal*. 2006;5(5):892-9.
19. Fuß I, Nübling M, Hasselhorn HM, Schwappach D, Rieger MA. Working conditions and Work-Family Conflict in German hospital physicians: psychosocial and organisational predictors and consequences. *BMC Public Health*. 2008 Oct 7;8(1):1.
20. Stock RM, Bauer EM, Bieling GI. How do top executives handle their work and family life? A taxonomy of top executives' work-family balance. *The International Journal of Human Resource Management*. 2014 Jul 20;25(13):1815-40.
21. Hair JF, Anderson RE, Tatham RL, William C. Black (1998), *Multivariate data analysis*.
22. Schumacker RE, Lomax RG. *A beginner's guide to structural equation modeling*. Psychology Press; 2004 Jun 24.
23. Kossek EE. Workplace policies and practices to support work and families: Gaps in implementation and linkages to individual and organizational effectiveness. *Workforce/workplace mismatch*. 2005:97-116.
24. Bragger JD, Rodriguez-Srednicki O, Kutcher EJ, Indovino L, Rosner E. Work-family conflict, work-family culture, and organizational citizenship behavior among teachers. *Journal of Business and psychology*. 2005 Dec 1;20(2):303-24.
25. Anderson SE, Coffey BS, Byerly RT. Formal organizational initiatives and informal workplace practices: Links to work-family conflict and job-related outcomes. *Journal of management*. 2002 Dec 1;28(6):787-810.
26. Kumari L. Employees' Perception on Work Life Balance and It's Relation with Job Satisfaction in Indian Public Sector Banks. *International Journal of Engineering and Management Research*. 2012 Feb;2(2):1-3.
27. Fiksenbaum LM. Supportive work-family environments: implications for work-family conflict and well-being. *The International Journal of Human Resource Management*. 2014 Mar 9;25(5):653-72.
28. Alsaireh F, Quinn Griffin MT, Ziehm SR, Fitzpatrick JJ. Job satisfaction and turnover intention among Jordanian nurses in psychiatric units. *International journal of mental health nursing*. 2014 Oct 1;23(5):460-7.
29. Leigh J. Modelling suggests authentic leadership from managers influences structural empowerment, job satisfaction and self-rated performance among nurses. *Evidence Based Nursing*. 2013 Jul 19;ebnurs-2013.
30. Mazurek-Melnyk B, Hrabe D, Szalacha L. Relationships among work stress, job satisfaction, mental health and healthy lifestyle behaviors in new graduate nurses attending the nurse athlete program. *Honor Society of Nursing, Sigma Theta Tau International*.
31. Wang L, Tao H, Ellenbecker CH, Liu X. Job satisfaction, occupational commitment and intent to stay among Chinese nurses: a cross-sectional questionnaire survey. *Journal of advanced nursing*. 2012 Mar 1;68(3):539-49.
32. Begat I, Ellefsen B, Severinsson E. Nurses' satisfaction with their work environment and the outcomes of clinical nursing supervision on nurses' experiences of well-being—a Norwegian study. *Journal of Nursing management*. 2005 May 1;13(3):221-30.
33. Ismail A, Jamil AT, Rahman AF, Bakar JM, Saad NM, Saadi H. The implementation of Hospital Information System (HIS) in tertiary hospitals in Malaysia: a qualitative study. *Malaysian Journal of Public Health Medicine*. 2010;10(2):16-24.
34. Ajami S, Mohammadi-Bertiani Z. Training and its impact on hospital information system (HIS) success. *Journal of Information Technology & Software Engin*. 2013 Jan 11;2012.
35. Goldstein IL, Gilliam P. Training system issues in the year 2000. *American Psychologist*. 1990 Feb; 45(2):134.
36. Jayasuriya RO, Southon GR. *Information technology management. Health informatics: an overview*. Churchill Livingstone. ed. China. 1998:291-302.
37. Kossek EE. Workplace policies and practices to support work and families: Gaps in implementation and linkages to individual and organizational effectiveness. *Workforce/workplace mismatch*. 2005:97-116.
38. Bragger JD, Rodriguez-Srednicki O, Kutcher EJ, Indovino L, Rosner E. Work-family conflict, work-family culture, and organizational citizenship behavior among teachers. *Journal of Business and psychology*. 2005 Dec 1;20(2):303-24.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Computer Application & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue, as well as on the journal as a whole, on our e-mail infoijrcm@gmail.com for further improvements in the interest of research.

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

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

Looking forward to an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

ABOUT THE JOURNAL

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

Our Other Journals

