

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & 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.

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 3130 Cities in 166 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

<b>Sr. No.</b>	<b>TITLE &amp; NAME OF THE AUTHOR (S)</b>	<b>Page No.</b>
1.	<b>A STUDY OF IMPORTANCE OF ETIQUETTES FOR A PROFESSIONAL</b> <i>DR. G. SUNITHA &amp; A. K. NEERAJA RANI</i>	1
2.	<b>COPYRIGHT PROTECTION FOR RGB WATERMARK IMAGE USING IN LSB</b> <i>RAJNI VERMA &amp; ARCHNA TIWARI</i>	2
3.	<b>HOW LEADERSHIP AFFECTS ORGANIZATIONAL CHANGE PROCESS</b> <i>RAJA MUHAMMAD YASIR &amp; DR. HUMAYOUN NAEEM</i>	3
4.	<b>FACTORS INFLUENCING CUSTOMERS' LOYALTY IN ONLINE SHOPPING</b> <i>TUSHAR BHAVSAR &amp; DR. RAJESH M. PATEL</i>	4
5.	<b>A STUDY ON THE ROLE OF EMOTIONAL SATISFACTION IN RETAIL OUTLETS</b> <i>T. KALAKUMARI &amp; DR. M. SEKAR</i>	5
6.	<b>STAFF ATTITUDES TO SHELVING AND SHELF READING IN PUBLIC LIBRARIES IN NIGERIA</b> <i>JOHN MUYIWA ADENIYI CLN</i>	6
7.	<b>A ROAD MAP TOWARDS SECURE CYBER WORLD</b> <i>SANDEEP YADAV</i>	7
8.	<b>FDI IN RETAIL: BOON OR BANE</b> <i>ANNU AGGARWAL</i>	8
9.	<b>WORKING CAPITAL MANAGEMENT AND ITS IMPACT ON PROFITABILITY: A CASE STUDY OF DR. REDDY'S LABORATORIES LTD.</b> <i>NIRMAL CHAKRABORTY</i>	9
10.	<b>QUALITATIVE ANALYSIS OF FDI IN INDIAN RETAIL INDUSTRY</b> <i>PALLAVI MANIK &amp; RENU SINGLA</i>	10
11.	<b>e-COMMERCE IN PUBLIC SECTOR BANKS</b> <i>IYER SEETHALAKSHMI BALAKRISHNAN</i>	11
12.	<b>CREATING COMPETITIVE ADVANTAGE THROUGH SUPPLY CHAIN MANAGEMENT (ROLE OF INFORMATION &amp; COMMUNICATION TECHNOLOGY IN SUPPLY CHAIN MANAGEMENT TO CREATE COMPETITIVE ADVANTAGE: A LITERATURE BASE STUDY)</b> <i>SAIF MAQBOOL, MUHAMMAD RAFIQ, MUHAMMAD IMRAN, ABDUL QADEER &amp; TAJAMMAL ABBAS</i>	12
13.	<b>ADOPTION OF INFORMATION TECHNOLOGY AND BANKS PERFORMANCE: A SURVEY OF SELECTED BANKS IN NIGERIA</b> <i>SAMSON YIMKA ALALADE, KEMI OMONIYI &amp; BOLANLE O. AMUSA</i>	13
14.	<b>A STUDY OF UNDERGRADUATE COLLEGE STUDENT'S STUDY HABITS IN RELATION TO THEIR ACADEMIC ACHIEVEMENT</b> <i>ISHRAT NAAZ</i>	14
15.	<b>PACKAGING DESIGN AS NEW INNOVATIVE PROMOTIONAL TOOL</b> <i>SHRUTI CHAUDHARY</i>	15
	<b>REQUEST FOR FEEDBACK &amp; DISCLAIMER</b>	16

## CHIEF PATRON

**PROF. 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

## CO-ORDINATOR

**AMITA**

Faculty, Government M. S., Mohali

## ADVISORS

**DR. PRIYA RANJAN TRIVEDI**

Chancellor, The Global Open University, Nagaland

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

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

**PROF. M. N. SHARMA**

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

**PROF. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

## EDITOR

**PROF. R. K. SHARMA**

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

## CO-EDITOR

**DR. BHAVET**

Faculty, Shree Ram Institute of Business & Management, Urjani

## EDITORIAL ADVISORY BOARD

**DR. RAJESH MODI**

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

**PROF. SANJIV MITTAL**

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

**PROF. ANIL K. SAINI**

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

**DR. SAMBHAVNA**

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

**DR. MOHENDER KUMAR GUPTA**

Associate Professor, P. J. L. N. Government College, Faridabad

**DR. SHIVAKUMAR DEENE**

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

***ASSOCIATE EDITORS***

**PROF. NAWAB ALI KHAN**

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

**PROF. ABHAY BANSAL**

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

**PROF. A. SURYANARAYANA**

Department of Business Management, Osmania University, Hyderabad

**DR. SAMBHAV GARG**

Faculty, Shree Ram Institute of Business & Management, Urjani

**PROF. V. SELVAM**

SSL, VIT University, Vellore

**DR. PARDEEP AHLAWAT**

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

**DR. S. TABASSUM SULTANA**

Associate Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad

**SURJEET SINGH**

Asst. Professor, Department of Computer Science, G. M. N. (P.G.) College, Ambala Cantt.

***TECHNICAL ADVISOR***

**AMITA**

Faculty, Government M. S., Mohali

***FINANCIAL ADVISORS***

**DICKIN GOYAL**

Advocate & Tax Adviser, Panchkula

**NEENA**

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

***LEGAL ADVISORS***

**JITENDER S. CHAHAL**

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

**CHANDER BHUSHAN SHARMA**

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

***SUPERINTENDENT***

**SURENDER KUMAR POONIA**

## **CALL FOR MANUSCRIPTS**

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the 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](mailto: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/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)**

**DEAR SIR/MADAM**

Please find my submission of manuscript entitled '\_\_\_\_\_ ' for possible publication in your journals.

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

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

#### **NAME OF CORRESPONDING AUTHOR:**

Designation:  
Affiliation with full address, contact numbers & Pin Code:  
Residential address with Pin Code:  
Mobile Number (s):  
Landline Number (s):  
E-mail Address:  
Alternate E-mail Address:

#### **NOTES:**

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:  
**New Manuscript for Review in the area of** (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is required to be below **500 KB**.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

2. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. **AUTHOR NAME (S) & AFFILIATIONS:** The author (s) **full name, designation, affiliation (s), address, mobile/landline numbers**, and **email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.

4. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

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

**INTRODUCTION**

**REVIEW OF LITERATURE**

**NEED/IMPORTANCE OF THE STUDY**

**STATEMENT OF THE PROBLEM**

**OBJECTIVES**

**HYPOTHESES**

**RESEARCH METHODOLOGY**

**RESULTS & DISCUSSION**

**FINDINGS**

**RECOMMENDATIONS/SUGGESTIONS**

**CONCLUSIONS**

**SCOPE FOR FURTHER RESEARCH**

**ACKNOWLEDGMENTS**

**REFERENCES**

**APPENDIX/ANNEXURE**

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

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

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

**BOOKS**

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

**CONTRIBUTIONS TO BOOKS**

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

**JOURNAL AND OTHER ARTICLES**

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

**CONFERENCE PAPERS**

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

**UNPUBLISHED DISSERTATIONS AND THESES**

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

**ONLINE RESOURCES**

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

**WEBSITES**

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



## **A STUDY OF IMPORTANCE OF ETIQUETTES FOR A PROFESSIONAL**

**DR. G. SUNITHA**  
**PROFESSOR**  
**DEPARTMENT OF MBA**  
**K. L. UNIVERSITY**  
**VIJAYAWADA**

**A. K. NEERAJA RANI**  
**RESEARCH SCHOLAR**  
**SANTHIRAM ENGINEERING COLLEGE**  
**NANDYAL**

### **ABSTRACT**

*In emerging trends every employee should know about his behavior and its result. The behavior and manners are imposed on the job position of the candidate. For potential; candidate jobs are readily available but to sustain in the job he must know business etiquette. It would help to adopt the corporate cultures who are newly entered in to the corporate sector. This brings the changes in behavior of candidates. It develops new attitude and new spirit to the candidates.*

**COPYRIGHT PROTECTION FOR RGB WATERMARK IMAGE USING IN LSB****RAJNI VERMA****ME SCHOLAR****CHHATRAPATI SHIVAJI INSTITUTE OF TECHNOLOGY  
DURG****ARCHNA TIWARI****PROFESSOR (E&I)****CHHATRAPATI SHIVAJI INSTITUTE OF TECHNOLOGY  
DURG****ABSTRACT**

*in this paper presents a simple and robust watermarking algorithm is by using the third and the fourth least significant bits (LSB) technique. The proposed algorithm is more robust than the traditional LSB technique in hiding the data inside the image. LSB is used because of its little effect on the image. Digital watermarking is one of the proposed solutions for copyright protection of multimedia data. A watermark is a form, image or text that is impressed onto paper, which provides evidence of its authenticity. In this paper an invisible watermarking technique (least significant bit) is implemented. Colour watermark image is scrambled using sequence numbers generated by a secret key and cover image. Each bit of the encoded watermark is embedded by intensities of a non-overlapping block of 8\*8 Of the blue component of the host image. The extraction of the watermark is applied after the descrambled watermarked image. We compare our proposed algorithm with the Huang's algorithm and Weng's algorithm using Peak signal-to-noise ratio (PSNR). This new algorithm improved its quality of the watermarked image. This work has been implemented through MATLAB.*



## HOW LEADERSHIP AFFECTS ORGANIZATIONAL CHANGE PROCESS

**RAJA MUHAMMAD YASIR**  
**STUDENT**  
**FOUNDATION UNIVERSITY**  
**RAWALPINDI CAMPUS**  
**RAWALPINDI**

**DR. HUMAYOUN NAEEM**  
**PROFESSOR**  
**FOUNDATION UNIVERSITY**  
**RAWALPINDI CAMPUS**  
**RAWALPINDI**

### **ABSTRACT**

*Leadership seems to be the chief factor which aligns and coordinates with the organizational processes. Leadership of the organization is linked with the functioning and performance of the organization and it reflect how effective they are in achieving their desirable outcomes, (Lewis, Packard, and Lewis, 2007). Leadership styles, traits, approaches and strategies are the starting point of the change process. It goes to the large extent in affecting the management capacity by designing different systems in the organization*

**FACTORS INFLUENCING CUSTOMERS' LOYALTY IN ONLINE SHOPPING****TUSHAR BHAVSAR****ASST. PROFESSOR****D L PATEL INSTITUTE OF MANAGEMENT & TECHNOLOGY****HIMATNAGAR****DR. RAJESH M. PATEL****ASSOCIATE PROFESSOR****MANISH INSTITUTE OF MANAGEMENT****VISNAGAR****ABSTRACT**

*This research aims to find out relationships among factors affecting customer Loyalty in online shopping. This study includes three dimensions to judge online shopping experience, i.e. technology acceptance factors, website service quality and specific holdup cost and its outcome variables e-satisfaction and e-loyalty of customers. The study collected responses of 245 respondents who have frequent exposure of online purchasing in business to consumer market, using convenience sampling method. The reliability test has shown that all the dimensions used in the study are found to be reliable. The regression analysis has shown that all three components of online shopping quality have significant effect on e-satisfaction. It is found that the repeated satisfied interaction help building loyalty in online shopping encounters.*

**A STUDY ON THE ROLE OF EMOTIONAL SATISFACTION IN RETAIL OUTLETS**

**T. KALAKUMARI**  
**ASST. PROFESSOR**  
**DEPARTMENT OF COMMERCE WITH INFORMATION TECHNOLOGY**  
**SRI KRISHNA ARTS & SCIENCE COLLEGE**  
**COIMBATORE**

**DR. M. SEKAR**  
**ASST. PROFESSOR**  
**DEPARTMENT OF COMMERCE**  
**CBM COLLEGE**  
**COIMBATORE**

**ABSTRACT**

*This study empirically examined the role of emotional satisfaction in service encounters. Specifically, this study seeks to investigate the relationship between emotional satisfaction and key concepts such as service quality, customer loyalty and relationship quality and clarify the role of emotional satisfaction in predicting customer loyalty and relationship quality. In doing so, this study used the relationship between emotional satisfaction, service quality, customer loyalty and the relationship quality as a context, as well as data from a sample survey of Coimbatore retail customers concerning their evaluation of their shopping experiences to address this issue. The result shows that service quality is positively associated with both customer loyalties, while feelings of happiness serve as the best predictor of relationship quality. The findings imply the need for a service firm to strategically leverage on the key antecedents of customer loyalty and relationship quality in its pursuit of customer retention and long term profitability. In its contest, research is been done to find out the role of emotional satisfaction in service encounters.*

## STAFF ATTITUDES TO SHELVING AND SHELF READING IN PUBLIC LIBRARIES IN NIGERIA

**JOHN MUYIWA ADENIYI CLN  
PRINCIPAL LIBRARIAN  
KOGI STATE LIBRARY BOARD  
STELLA OBASANJO LIBRARY COMPLEX  
LOKOJA**

### ABSTRACT

*Shelving and shelf reading is an important task in the library, for any library to effectively deliver its services, its collections have to be organized for easy accessibility. For shelving and shelf reading to be accurate, it requires motivated and dedicated staff. The supervisor should not be bossy and be ready to correct them when a book is wrongly shelved. The task is monotonous and boring, having some health implications like squatting for a long time, kneeling or sitting on the ground to read the bottom shelf, lift and push heavy books, look up or stand on small stool to read the top shelf. Shelving and shelf reading is usually done by junior staff, library attendant, and library officers. To relief these staffs of status discrimination, they should be made to know that librarians have more professional duties to perform due to professional career status to make the whole system function to fulfill the library goals. New developments should be put in place to make shelving and shelf reading less tasking.*

**A ROAD MAP TOWARDS SECURE CYBER WORLD**

**SANDEEP YADAV**  
**ASST. PROFESSOR**  
**DRONACHARYA GOVERNEMENT COLLEGE**  
**GURGAON**

**ABSTRACT**

*Information and communication technologies (ICTs) today have impacts on virtually every aspect of society and every corner of the world in information. The more cases of cyber-crimes over the ICTs especially through the fastest growing medium like Internet, the more voices for regulating them in whatever forms. However, cyberspace is being governed by a system of law and regulation called Cyber Law. This paper discusses cyber crime, criminal activity which targets computers and information, or which uses computers as the means of committing an offense.*

**FDI IN RETAIL: BOON OR BANE**

**ANNU AGGARWAL**  
**ASST. PROFESSOR**  
**SHIVAJI COLLEGE**  
**DELHI UNIVERSITY**  
**DELHI**

**ABSTRACT**

*At present India does not allow FDI in multi-brand retail but permits upto 51 percent in single brand retail and 100 percent in cash and carry wholesale trading. There is a ban on FDI in big multi-brand retail stores but there is no restriction on companies accessing the foreign equity market through the American and Global Depository Receipts. The Government of India opened up FDI in 'Single Brand Retailing' in the year 2006. This was done with a primary motive of giving a boost to organized retailing in India. However, there's another equally strong lobby that has been opposing this idea tooth and nail. They claim that it will mop away the corner shops in every locality and chuck inhabitants out of the jobs and bring unthinkable melancholy. The Government cap over FDI in retail, like in many other sectors, has been essentially a personification of the dilemma that confronts policy makers about whether opening up FDI in retail would be a boon or bane for the sector and for the stakeholders involved in it. This Research Paper makes a modest attempt of developing an insight as to what are the trends in the Indian Retail Industry and to the benefits and drawbacks of FDI in this sector. It has also focused on whether this policy will be beneficial for the Indian Economy as a whole or not.*

## **WORKING CAPITAL MANAGEMENT AND ITS IMPACT ON PROFITABILITY: A CASE STUDY OF DR. REDDY'S LABORATORIES LTD.**

**NIRMAL CHAKRABORTY**  
**ASST. PROFESSOR**  
**MAHISHADAL RAJ COLLEGE**  
**MAHISHADAL**

### **ABSTRACT**

*Among all the problems of financial management, the problems of working capital management have probably been recognized as the most crucial one. It is because of the fact that working capital always helps a business concern to gain and strength. The objectives of the study is to examine the working capital performance of Dr Reddy's Laboratory during the period 2004-05 to 2012-13. Different financial ratios and statistical techniques are also applied for measuring the working capital efficiency. Quick ratio, inventory turnover ratio, Debtors turnover ratio, gross profit ratio, and working capital turnover ratio showed satisfactory performance and current ratio, absolute liquid ratio, operating profit ratio of the company were not found to be satisfactory. The correlation coefficient between liquidity and profitability of the selected company is observed to be (-) 0.0875.*



**QUALITATIVE ANALYSIS OF FDI IN INDIAN RETAIL INDUSTRY**

**PALLAVI MANIK**  
**ASST. PROFESSOR**  
**L R DAV COLLEGE**  
**JAGRAON**

**RENU SINGLA**  
**ASST. PROFESSOR**  
**L R DAV COLLEGE**  
**JAGRAON**

**ABSTRACT**

*The Indian Retail Industry is the fifth largest in the world. Comprising of organized and unorganized sectors, Indian retail industry is one of the fastest growing industries in India, especially over the last few years. Though initially the retail industry in India was mostly unorganised, however with the change of taste and preferences of consumers, the Industry is getting more popular these days and getting organized as well. The Indian retail market has shown greater acceptance for organized retailing formats. Domestic retailing is emerging from a multitude of unorganized family-owned businesses to organized modern retailing. Rapid urbanization, changes in shopping pattern, demographic dividend and pro-active measures by the Government are abetting the growth of the retail sector in India. By taking into account the importance of growing Indian retail industry an attempt has been made to analyze the reforms (Foreign Direct Investment) introduced by Government of India in the Indian Retail Industry, whether they are boom or bane for the country.*

**e-COMMERCE IN PUBLIC SECTOR BANKS****IYER SEETHALAKSHMI BALAKRISHNAN****ASST. PROFESSOR****VPM'S K.G. JOSHI COLLEGE OF ARTS & N.G. BEDEKAR COLLEGE OF COMMERCE  
CHENDANI****ABSTRACT**

Today it can be observed that the financial liberalization and technology revolution have allowed the developments of new and more efficient delivery and processing channels as well as more innovative products and services in banking industry. Banking institutions are facing competition not only from each other but also from non-bank financial intermediaries as well as from alternative sources of financing. As financial institutions increasingly offer online banking services to their customers, they must face issues of consumer confidence in the Internet. Consumers are concerned about identity theft and wonder if the Internet is safe for online banking. Therefore, building the best controls to prevent fraud and protect customers is of critical importance. This paper investigates the extent of safety measures followed by customers while e-banking, analyses the awareness of the customers regarding the various online banking scams and suggests safety measures to be followed while e-banking. Primary data was collected from 50 respondents through a structured questionnaire. Secondary data was used to know about the various electronic e-banking products and services and various online scams. It is anticipated that the findings would be useful to the banking sector to frame proper policies in the area of e-banking.

# **CREATING COMPETITIVE ADVANTAGE THROUGH SUPPLY CHAIN MANAGEMENT (ROLE OF INFORMATION & COMMUNICATION TECHNOLOGY IN SUPPLY CHAIN MANAGEMENT TO CREATE COMPETITIVE ADVANTAGE: A LITERATURE BASE STUDY)**

**SAIF MAQBOOL  
RESEARCH SCHOLAR  
UNIVERSITÀ DEGLI STUDI DI UDINE  
ITALY**

**MUHAMMAD RAFIQ  
SR. LECTURER  
SUPERIOR UNIVERSITY  
LAHORE**

**MUHAMMAD IMRAN  
EXECUTIVE SUBSCRIBER MANAGEMENT  
WARID TELECOM PVT. LTD.  
LAHORE**

**ABDUL QADEER  
BUSINESS DEVELOPMENT OFFICER  
WARID TELECOM PVT. LTD.  
LAHORE**

**TAJAMMAL ABBAS  
STUDENT  
SUPERIOR UNIVERSITY  
LAHORE**

## **ABSTRACT**

*A supply chain is an interconnected network of many suppliers, producers, wholesalers, distributors, transporters and retailers through which materials are obtained, transformed, produced to finish goods and delivered to the end customer. Supply chain is consisting of activities concerned with the flow and conversion of goods from raw material to finish goods and to the delivery of finish goods to final customer, as well as the associated information flow back in the chain. ICT (Information and communication Technology) including hardware and software has lead to massive opportunities to supply chain and fostering it to grow at even more speed. In SCM, information plays an important role as it drives the whole supply chain system. It has become evident that a supply chain that transfer materials and information smoothly can become a market differentiator and the ultimate winner in competition. IT based supply chain management systems improves supply chain integration and make efficient flow of market information and goods throughout the chain. This study reviews the modern technology and use of emerging supply chain software solutions provided by software manufacturing vendors. In this article, traditional approaches to supply chain operations, current development of information technology and examples of world's famous organization's supply chains are discussed. A theoretical model for supply chain management is also recommended which make use of information and communication technology as competitive advantage.*

## **ADOPTION OF INFORMATION TECHNOLOGY AND BANKS PERFORMANCE: A SURVEY OF SELECTED BANKS IN NIGERIA**

**SAMSON YIMKA ALALADE**

**LECTURER**

**DEPARTMENT OF ECONOMICS, BANKING & FINANCE**

**BABCOCK BUSINESS SCHOOL**

**BABCOCK UNIVERSITY**

**ILISHAN REMO OGUN STATE**

**KEMI OMONIYI**

**FINANCIAL OFFICER**

**JFK INVESTMENT LTD.**

**LAGOS STATE**

**BOLANLE O. AMUSA**

**LECTURER**

**DEPARTMENT OF BUSINESS ADMINISTRATION**

**GATEWAY POLYTECHNIC**

**SAAPADE**

### **ABSTRACT**

*The use of Information Technology (IT) systems has changed the way banking operations are carried out all over the world, the volume and the speed of banking transaction has improved tremendously as a result of quantum growth in IT which has created business opportunities for the banks that have tapped into IT. This research aimed at finding out the extent to which Nigerian banks have implemented IT Systems and its effects on cost effectiveness, competitive advantage, service delivery and staff efficiency which were used as sub-dependent variables, individually and jointly. Questionnaire was used to elicit information for the research. The data gathered through the questionnaire was analyzed on Statistical Package for Social Sciences (SPSS) version 17. Linear Regression analysis was carried out to determine the effect of the independent variable on the dependent variables. The t, F and Durbin Watson statistic tests were also carried out to determine the individual significance, overall joint significance and goodness of fit of the model respectively. It was found from the research that IT adoption indeed has a positive significant effect on banks performance with a coefficient of 0.533, which simply means that 53.3% of the changes in performance are explained by IT use. The regression analysis of IT adoption of cost effectiveness, competitive advantage, service delivery and staff efficiency showed positive coefficients of 0.389, 0.397, 0.527 and 0.818 respectively. It was discovered during the course of the research that customers are either ignorant of IT services being offered by the banks or are too afraid to use them due to the associated risks. It was recommended that banks should create awareness of the availability of these services to their customers, mitigate risks of cyber frauds, increase their bandwidth to prevent network failures and that bank staff should engage in self development to be able to cope with ever changing technology.*

## **A STUDY OF UNDERGRADUATE COLLEGE STUDENT'S STUDY HABITS IN RELATION TO THEIR ACADEMIC ACHIEVEMENT**

**ISHRAT NAAZ**  
**RESEARCH SCHOLAR**  
**FACULTY OF EDUCATION (IASE)**  
**JAMIA MILLIA ISLAMIA (CENTRAL UNIVERSITY)**  
**NEW DELHI**

### **ABSTRACT**

The present study titled "A Study of Undergraduate College Student's Study Habits in relation to their Academic Achievement" aims to study undergraduate college students of NOIDA city study habits in relation to their academic achievement. Study Habit Inventory developed by M. Mukhopadhyay and D.N.Sansanwal (1963) was administered and academic performance of the students included the percentage of marks obtained from their end term exam. The sample consisted of a total of 150 students out of which 78 were boys and 72 were girls. Convenient sampling method was adopted for the selection of the sample and purposive sampling for the selection of students. For obtaining the objectives of the study, Mean, Standard Deviation, t- test and Pearson coefficient correlation statistical techniques were applied. After the data was collected, it was tabulated and analysed. The results revealed that the study habits and academic achievement of undergraduate students have a significant relationship and the study habits and academic achievement of undergraduate students of arts stream do not differ significantly with respect to the undergraduate students of science stream. The male undergraduate students do not differ significantly from the female undergraduate students with respect to their study habits and academic achievement.

**PACKAGING DESIGN AS NEW INNOVATIVE PROMOTIONAL TOOL**

**SHRUTI CHAUDHARY**  
**RESEARCH SCHOLAR**  
**SINGHANIA UNIVERSITY**  
**PACHERI BARI**

**ABSTRACT**

*The purpose of the study was to examine the consumer perception on different design elements of a Dairy package and to provide essential information for the companies about the consumer attraction and importance of design attributes from the consumer point of view. The theoretical framework was based on the secondary data (articles and books) and included core concepts of packaging, packaging design, consumer behavior, consumer perception, and consumer attraction. The mixed method was selected for acquiring and analyzing the research results. Quantitative data was collected from 30 questionnaire responses and was analyzed with the computer program. The results of the study revealed the importance of packaging design in consumer buying behavior. By examining the consumer perception, it was found out that packaging design elements such as graphics, color, and product information play a key role in decision making and ensure consumer's attention. Based on the findings, it was defined that successful Dairy packaging design could be created by the cooperation between the consumer and the company.*

## **REQUEST FOR FEEDBACK**

**Dear Readers**

At the very outset, International Journal of Research in Commerce, IT & 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](mailto:infoijrcm@gmail.com) for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com).

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

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

**Academically yours**

Sd/-

**Co-ordinator**

## **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, nor 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 is 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*

