

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 4255 Cities in 176 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.	A STUDY ON CUSTOMER'S APPREHENSION TOWARDS MOBILE BANKING TECHNOLOGY <i>PADMAAVATHY.PA. & DR. B. ADALARASU</i>	1
2.	TURNOVER ANALYSIS: A CASE STUDY OF AUTOMOBILE INDUSTRY IN INDIA <i>DR. M. VENKATA RAO & DR. K. KANAKA RAJU</i>	2
3.	UNDERSTANDING ORGANISATIONAL CULTURE THROUGH OCTAPACE PROFILE: AN EMPIRICAL STUDY OF THE UNIVERSITY <i>DR. PRAVEEN CHOUGALE & SOMNATH D. PAWAR</i>	3
4.	A COMPARATIVE STUDY OF SOCIAL ACCOUNTING, AUDITING AND DISCLOSURE PRACTICES APPLIED BY INDIAN CORPORATE SECTOR <i>SHARDHA G. THAKUR & DR. MAHESHCHANDRA P. JOSHI</i>	4
5.	CRITICAL FACTORS FOR THE SUCCESS OF EXPERIENTIAL BRANDING IN FLIPKART.COM <i>K.J. JAIS & BELAGAVI BAKKAPPA</i>	5
6.	DETERMINANTS OF JORDANIAN BANKING SYSTEM ACTIVITIES <i>GHAZI A. ALRGAIBAT & TORKI M. AL-FAWWAZ</i>	6
7.	ASSESSING THE MEDIATING ROLE OF SOCIAL IDENTITY ON THE RELATIONSHIP BETWEEN SOCIAL NETWORKING SITE USAGE AND BRIDGING SOCIAL CAPITAL <i>SANGEETHA K L & DR. D. MAVOOTHU</i>	7
8.	IMPACT OF THE REFORM OF LIBERALIZATION ON EMPLOYEES' PRODUCTIVITY OF ETHIOPIAN LEATHER INDUSTRY <i>DR. BREHANU BORJI</i>	8
9.	INTEGRATED MARKETING COMMUNICATION IN POLITICAL CAMPAIGNING: A SUCCESS STORY OF BJP IN 2014 LOK SABHA ELECTION <i>MOHD DANISH CHISHTI, DR. RESHMA NASREEN, NAZIA HASAN KHAN, PRIYANKA INDORIA & MIR SHAHID SATAR</i>	9
10.	DIMENSIONS OF OPERATIONAL EFFICIENCY OF INDIAN PAINT INDUSTRY: AN EMPIRICAL STUDY <i>S. KAMALADEVI & DR. A. VIJAYAKUMAR</i>	10
11.	ATTITUDE OF CUSTOMERS TOWARDS INTERNET BANKING: A CASE OF NAMAKKAL TOWN, TAMIL NADU <i>M.MATHIYARASAN & DR.G.VADIVALAGAN</i>	11
12.	ADVERTISING ON SOCIAL MEDIA: THE INDIAN SCENARIO <i>PRAMA VISHNOI & NAMITA PADHY</i>	12
13.	THE PROMOTIONAL STRATEGY IN COMPETITIVE SMARTPHONE MARKET: A CASE STUDY OF INDIAN AND CHINESE MOBILE HANDSETS COMPANIES <i>SHWETA</i>	13
14.	YOUNG E-SHOPPERS' PERCEPTIONS ON LEADING ONLINE RETAILERS - WITH SPECIFIC REFERENCE TO E-SERVICE QUALITY AND E-RECOVERY DIMENSIONS <i>DR. ANDAL AMMISSETTI</i>	14
15.	AWARENESS ABOUT AVAILABILITY OF EDUCATIONAL LOANS FOR HIGHER EDUCATIONAL PROGRAMMES AMONG THE PU STUDENTS OF BANGALORE CITY <i>ASHA RANI.K</i>	15
16.	FACTORS THAT MAKE THE DIFFERENTIATION IN THE SERVICE SECTOR <i>AASHISH.C.I</i>	16
17.	ADAPTABILITY OF QUALITY MANAGEMENT IN HUMAN RESOURCES OF PUBLIC TRANSPORT SYSTEM <i>SARIN RAJU & SINI V.PILLAI</i>	17
18.	EFFECTIVENESS OF TRAINING FOR HUMAN RESOURCE DEVELOPMENT: A CASE STUDY OF A PUBLIC SECTOR BANK IN ODISHA <i>LOPAMUDRA PATTNAIK & NAMEIRAKPAM CHETANA</i>	18
19.	EMPLOYER BRANDING: EMPLOYER OF CHOICE <i>ANURADHA DHANKAR</i>	19
20.	HUMAN RIGHTS OF AN ACCUSED PERSON UNDER CRIMINAL JUSTICE SYSTEM IN INDIA <i>SANSAR SINGH</i>	20
	REQUEST FOR FEEDBACK & DISCLAIMER	21

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

FORMER CO-ORDINATOR

DR. S. GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

ADVISORS

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 Engineering & Technology, 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

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.

FORMER 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 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 entitled ' _____ ' for possible publication in one of 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 co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to their inclusion of 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

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

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 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) **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 within twenty four hours** 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 a separate mail to the journal.
- g) The author (s) name or details should not appear anywhere on the body of the manuscript, except 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 **bold typed, 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 italicized text**, ranging between **150 to 300 words**. The abstract must be informative and explain 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.
7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aeaweb.org/econlit/jelCodes.php, however, mentioning 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 range from 2000 to 5000 WORDS.**

12. **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.**
13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, horizontally centered with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word should 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: 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 are supposed to follow Harvard Style of Referencing. **Also check to make sure 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 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 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 after 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 CUSTOMER'S APPREHENSION TOWARDS MOBILE BANKING TECHNOLOGY

**PADMAAVATHY.PA.
RESEARCH SCHOLAR
BHARATHIAR UNIVERSITY
COIMBATORE**

**DR. B. ADALARASU
DEAN
RVS FACULTY OF MANAGEMENT
KUMARANKOTTAM**

ABSTRACT

Unlike traditional form of banking, mobile banking has emerged as more convenient and user friendly form of banking. Technology plays an important role in banking sector. Mobile phone is the common technology that becomes part of every individual in this information era. As India is the second largest telecom market in the world and have high potential for expanding banking services using mobile. Mobile banking focuses on customer requirement of anytime, anywhere banking concept into reality. Yet there are number of issues and threats in mobile banking system and the major problem is the non-adoption by the customers. For the research both primary and secondary data were used. The data was collected from 180 respondents from Coimbatore city in the month of November and December 2014. RBI guidelines for mobile banking in India, advantages of adopting this new technology both for the banking sector as well as the consumer and issues which needs to be addressed relating to this new form of banking. The paper also looks at various factors which explain why consumers are not using mobile banking and other technologies in banking. It would also try to how to overcome this problem and increase the acceptance levels. This paper examines consumer adoption of a new electronic payment service as mobile banking and the factors influencing the adoption of mobile banking in India.

TURNOVER ANALYSIS: A CASE STUDY OF AUTOMOBILE INDUSTRY IN INDIA

DR. M. VENKATA RAO

PRINCIPAL

RAJIV GANDHI INSTITUTE OF MANAGEMENT AND SCIENCE

THIMMA PURAM VILLEGE, KAKINADA, EASTGODAVARI –DT.

DR. K. KANAKA RAJU

ASST. PROFESSOR

DEPARTMENT OF MANAGEMENT STUDIES

ANDHRA UNIVERSITY CAMPUS

TADEPALLIGUDEM

ABSTRACT

The main objective of this paper is to test whether there is any significant difference from one automobile firm to another automobile firm regarding the various turnover ratios and offer a suitable suggestions to strengthen performance of automobile industry in India. The data obtained from the annual reports of the automobile firms from the year 2002-03 to 2011-12. The paired samples statistics applied to derive the required results. The study found that there was no significant difference from inventory ratio of TVS Motor Company to the inventory ratio of Tata Motors and also came to know that there was no significant difference from realizing of cash from debtors from the Maruthi Suzuki to the Tata Motors Company. This study also identified from Mahindra & Mahindra to Maruthi Suzuki and from TVS Motor to Mahindra & Mahindra. And also total assets turnover ratio was not remarked significant difference from Ashok Layland to Tata Motors and from Ashok Layland to Maruthi Suzuki.

UNDERSTANDING ORGANISATIONAL CULTURE THROUGH OCTAPACE PROFILE: AN EMPIRICAL STUDY OF THE UNIVERSITY

DR. PRAVEEN CHOUGALE
PRINCIPAL
D. R. MANE MAHAVIDYALAYA
KAGAL

SOMNATH D. PAWAR
ASST. PROFESSOR
DEPARTMENT OF STATISTICS
SHIVAJI UNIVERSITY
KOLHAPUR

ABSTRACT

The study was aimed at understanding the extent of OCTAPACE culture prevailing in the university. The study also emphasize on the comparative analysis of the perception of the academic and administrative staff working in the university towards its OCTAPACE culture. The 40-item instrument used in this study is OCTAPACE profile proposed by Udai Pareek, which gives the profile of organization's ethos in eight values. These values are Openness, Confrontation, Trust, Authenticity, Proaction, Autonomy, Collaboration and Experimentation. A total of 60 university employees were selected for the study by the random sampling method. The study revealed that different dimensions of the OCTAPACE culture exist at varying levels in the university under study. So also the academic and administrative staff working in the university perceives the OCTAPACE culture differently.

A COMPARATIVE STUDY OF SOCIAL ACCOUNTING, AUDITING AND DISCLOSURE PRACTICES APPLIED BY INDIAN CORPORATE SECTOR

SHARDHA G. THAKUR
RESEARCH SCHOLAR
NORTH MAHARASHTRA UNIVERSITY
JALGAON

DR. MAHESHCHANDRA P. JOSHI
PRINCIPAL
CHETANA'S HAZARIMAL SOMANI COLLEGE OF COMMERCE & ECONOMICS AND SMT.
KUSUMTAI CHAUDHARI COLLEGE OF ARTS
MUMBAI

ABSTRACT

The Corporate Social Responsibility (CSR) approach engages companies to contribute towards upliftment of society. The concept of social accounting and auditing are still in the process of development as it is practice by only handful of companies. Stakeholders demand for accountability and transparency towards social performance of company. There is need for companies to manage CSR in professional way so as to deliver positive impact of its social performance on stakeholders. The disclosure practices of companies social responsibility is inadequate in nature as there is no uniform practice applied by corporate sector. The maximum number of Indian companies with certain criteria has to spend at least 2 % of their average net profit of immediately three preceding years on CSR as per new amended Companies Act, 2013 which also ensures that all this funds demands greater accountability, transparency and proper social framework for recording such CSR practices. Researcher has analyzed CSR practices of Indian companies.

CRITICAL FACTORS FOR THE SUCCESS OF EXPERIENTIAL BRANDING IN FLIPKART.COM

K.J. JAIMS
RESEARCH SCHOLAR
KUVEMPU UNIVERSITY
SHANKARGHATTA

BELAGAVI BAKKAPPA
PROFESSOR OF MARKETING
INSTITUTE OF MANAGEMENT STUDIES
DAVANGERE UNIVERSITY
DAVANGERE

ABSTRACT

The present paper is a research on the practices of customer engagement and Experiential Branding in Flipkart.com, the leading online retail firm in India with the Gallup's customer engagement metric of three levels of rational satisfaction and four levels (in pairs) of emotional engagement. Regular customers of the e-commerce firm in different parts of the country have been the respondents. We have found the applicability of Gallup's formula in Flipkart.com and could trace the differentiating advantages it has given to the company. Our analysis (Discriminant Analysis) also showed a single variable significantly discriminating the customers going for the high or low intensity of repeat purchases. This independent study brings in data and information to the world of e-commerce firms in India, culling out the important metrics that can reinforce the firms in their customer-engaging operations.

DETERMINANTS OF JORDANIAN BANKING SYSTEM ACTIVITIES

GHAZI A. ALRGAIBAT
ASST. PROFESSOR
FINANCE & BANKING DEPARTMENT
FACULTY OF FINANCE & BUSINESS ADMINISTRATION
AL AL-BAYT UNIVERSITY
MAFRAQ, JORDAN

TORKI M. AL-FAWWAZ
ASSOCIATE PROFESSOR
ECONOMICS & FINANCIAL BUSINESSES DEPARTMENT
FACULTY OF FINANCIAL & BUSINESS ADMINISTRATION
AL AL-BAYT UNIVERSITY
MAFRAQ, JORDAN

ABSTRACT

The study identifies the effect of debit interest on the Jordanian banking system activities for the period 2000 -2013. It has examined the investment and funding activities consisting of total assets and total liabilities. The required data was collected and analyzed by the E - views statistical analysis package using a number of tests , each of them was the unit root test to identify the stationary of the data in the time series and the test method of least squares regression analysis in test (OLS) to verify the hypotheses of the study. The results indicate that there is a statistically significant positive correlation between the size of the debit interest and the total assets in the banking system, but there is no statistically significant correlation between the debit interest size and the total liabilities in the banking system. The debit interest variable does not have a predictive ability of the total shareholders' equity in the Jordanian banking system for the period (2000-2013). The study recommends that actions should be taken to reduce the size of the interest of the Jordanian banking system through the use of proper monetary policy and fiscal policies.

ASSESSING THE MEDIATING ROLE OF SOCIAL IDENTITY ON THE RELATIONSHIP BETWEEN SOCIAL NETWORKING SITE USAGE AND BRIDGING SOCIAL CAPITAL

SANGEETHA K L
RESEARCH SCHOLAR
SCHOOL OF MANAGEMENT STUDIES
COCHIN UNIVERSITY OF SCIENCE AND TECHNOLOGY
THRIKKAKARA

DR. D. MAVOOTHU
ASSOCIATE PROFESSOR
SCHOOL OF MANAGEMENT STUDIES
COCHIN UNIVERSITY OF SCIENCE AND TECHNOLOGY
THRIKKAKARA

ABSTRACT

The advance of web technology has allowed the different segments of society to have access to Social Networking Sites like Facebook. This study examines the relationship between social networking site (SNS) usage, social identity and bridging social capital for the student community. Data for the study were collected during May 2014 by using a questionnaire completed by the MBA students at Cochin University of Science and Technology. The study found that the social networking site usage significantly related to bridging social capital. Findings suggest that social identity acts as a partial mediator on the relationship between social networking site usage and bridging social capital. The study suggest that the relationship between social networking site usage and bridging social capital studied in western countries can be very well applied to Indian context as well.

IMPACT OF THE REFORM OF LIBERALIZATION ON EMPLOYEES' PRODUCTIVITY OF ETHIOPIAN LEATHER INDUSTRY

DR. BREHANU BORJI
ASSOCIATE PROFESSOR
SCHOOL OF MANAGEMENT & ACCOUNTING
COLLEGE OF BUSINESS & ECONOMICS
HAWASSA UNIVERSITY
AWASSA

ABSTRACT

Although the concept of productivity is a widely used subject by politicians, economists, engineers, and media, it is often vaguely defined and poorly understood. In practice, this lack of knowledge results in productivity being ignored by those who are preaching about it in order to influence production process. Thus, the objective of this study is to discuss the basic meaning of the term "productivity" and its relation to employees' motivation and performance. Moreover, the study attempted to see whether a new reform has brought about any significant change on employees' performance and resulted in higher productivity than ever before. To this effect, the study employed secondary data collected from various sources as may be shown under methodology. The collected data were substantiated using structured interview to officials at different posts working in the industry. As the study used two matched samples pre- and post- liberalization periods, a paired t-test is used to verify the set hypothesis using Microsoft Office Excel for computations. Finally, the study results indicated that a new economic reform has brought about a significant change on productivity of employees of Ethiopian Leather Industry

INTEGRATED MARKETING COMMUNICATION IN POLITICAL CAMPAIGNING: A SUCCESS STORY OF BJP IN 2014 LOK SABHA ELECTION

MOHD DANISH CHISHTI
RESEARCH SCHOLAR
DEPARTMENT OF MANAGEMENT
JAMIA HAMDARD UNIVERSITY
NEW DELHI

DR. RESHMA NASREEN
ASSOCIATE PROFESSOR
DEPARTMENT OF MANAGEMENT
JAMIA HAMDARD UNIVERSITY
NEW DELHI

NAZIA HASAN KHAN
ASST. PROFESSOR
DEPARTMENT OF MANAGEMENT
MAHARAJA AGRASEN DEGREE COLLEGE
BAREILLY

PRIYANKA INDORIA
RESEARCH SCHOLAR
DEPARTMENT OF MANAGEMENT
JAMIA HAMDARD UNIVERSITY
NEW DELHI

MIR SHAHID SATAR
RESEARCH SCHOLAR
DEPARTMENT OF MANAGEMENT
JAMIA HAMDARD UNIVERSITY
NEW DELHI

ABSTRACT

The case study highlights the marketing strategies used by the Bhartiya Janta Party to lure the prospective Indian electorate towards them before the Lok Sabha elections which had taken place in April, 2014. The thrust of this case is on the usage of integrated marketing communication. The induction of the Integrated Marketing Communication in the marketing plan of the BJP has been studied and analyzed in the case study with the aim of finding out the components of the IMC which have had the maximum positive effect on the BJP's election campaign. The BJP used different marketing tools such as direct marketing, advertising, public relation, publicity, e-marketing, social media etc. for the promotion of their election manifesto and to give the voters a better view of their administrative plan.

DIMENSIONS OF OPERATIONAL EFFICIENCY OF INDIAN PAINT INDUSTRY: AN EMPIRICAL STUDY

S. KAMALADEVI
RESEARCH SCHOLAR
DEPARTMENT OF COMMERCE
ERODE ARTS & SCIENCE COLLEGE
ERODE

DR. A. VIJAYAKUMAR
ASSOCIATE PROFESSOR
DEPARTMENT OF COMMERCE
ERODE ARTS & SCIENCE COLLEGE
ERODE

ABSTRACT

The operating efficiency of a corporate enterprise has been measured in terms of production, capacity utilisation, sales and market share. The study aims to the operating efficiency of companies so as to determine the overall success of an industry. The growth of the industrial sector promises to spur employment opportunities, increases per capita income, improve the standard of living and increases GDP and tax revenue of the government. Hence, it is necessary to study the operating efficiency of companies so as to determine the overall success of an industry. In this paper, an attempt has been made to analyse the production, capacity utilization, sales and market share of selected companies in Indian Paint Industry. The results of the study revealed fluctuating trend in all the period. The projections obtained through linear time trend model revealed that majority of the selected companies in Indian Paint industry showed increasing trend of production, capacity utilization, sales and market share in the years to come.

ATTITUDE OF CUSTOMERS TOWARDS INTERNET BANKING: A CASE OF NAMAKKAL TOWN, TAMIL NADU

M.MATHIYARASAN
ASST. PROFESSOR OF COMMERCE
KRISTU JAYANTI COLLEGE
BANGALORE

DR.G.VADIVALAGAN
HEAD
DEPARTMENT OF COMMERCE,
PERIYAR MANIAMMAI UNIVERSITY
VALLAM

ABSTRACT

The term electronic banking can be described in many ways. In a very simple form, it can mean the provision of information or services by a bank to its customers, via a computer, television, telephone, or mobile phone. It has emerged as a strategic resource for attaining efficiency, control operations, productivity, and profitability. There are several major challenges and issues facing the e-banking industry today. However, it should also be noted that there are still customers who fear to make use of Internet banking, as they are concerned with security aspects of such a system. The present study is a survey among 200 State Bank of India in Namakkal town, Tamil Nadu, India. The study concludes that customers are more reluctant to use internet banking even it has inherent risk. Hence, banks should design the website to address security and trust issues. The recommendations to the banks are that they have to increase the level of trust between banks' website and customers.

ADVERTISING ON SOCIAL MEDIA: THE INDIAN SCENARIO

PRAMA VISHNOI
ASST. PROFESSOR
KESHAV MAHAVIDYALAYA
DELHI

NAMITA PADHY
ASST. PROFESSOR
KESHAV MAHAVIDYALAYA
DELHI

ABSTRACT

Social media advertising has become an important part of companies' marketing mix because of both – the rise of the social media platforms and the availability of a large number of target audience at one place. Businesses have realized the potential for reaching out to a large number of audience at one go, by using their social media pages and profiles. Social media marketing involves publishing user friendly content on social networking websites in the form of texts, messages, images, videos, etc. Carrying out a successful social media advertising campaign is a challenging task. The paper at length talks about the meaning and rise of the social media, with special emphasis on India and discusses some case studies to come up with the essentials of a successful social media advertising campaign.

THE PROMOTIONAL STRATEGY IN COMPETITIVE SMARTPHONE MARKET: A CASE STUDY OF INDIAN AND CHINESE MOBILE HANDSETS COMPANIES

**SHWETA
ASST. PROFESSOR
DEPARTMENT OF COMMERCE
COLLEGE OF VOCATIONAL STUDIES
UNIVERSITY OF DELHI
NEW DELHI**

ABSTRACT

In the real sense, India is the second largest mobile phone market and third largest Smartphone market across the world that makes it particularly attractive. There are over 200 brands vying for 250 million units a year mobile phone market. As the market transitions to Smartphones, an array of Chinese manufacturers have headed to India recently, with Lenovo, Xiaomi, Gionee and Oppo-- all are boasting a good portfolio of Smartphones. Not only this, Indian companies have built their sales through massive imports—the bulk of that from China. Thanks to huge economies of scale, Chinese manufacturers hawk mobile devices at rock-bottom prices to these Indian firms. Therefore Xiaomi has sold over 95K devices in its first month of launch and even a lesser known company, Gionee is making its presence felt in the Smartphone market with a correlated competition with India in terms of selling Moto G & Moto E models. This article expresses the competitive idea of Indian and Chinese promotional market strategies adopted by their smart phones handsets companies and evaluates the factors that are helping Chinese Smartphones to become an Indian market capturing hegemon with a cheaper cost promotional strategy. This article also addresses some segment-related issues that show some promotional weakness of Indian handset companies to promote smartphones.

YOUNG E-SHOPPERS' PERCEPTIONS ON LEADING ONLINE RETAILERS - WITH SPECIFIC REFERENCE TO E-SERVICE QUALITY AND E-RECOVERY DIMENSIONS

DR. ANDAL AMMISETTI
ASST. PROFESSOR
IMT
HYDERABAD

ABSTRACT

Internet shoppers in India are growing day by day. Though low price and web presence were initially thought to be the drivers of success, service quality issues soon became pivotal in online retailing. When consumers could not complete transactions, products were not delivered on time or at all, e-mails were not answered, and desired information could not be accessed, the viability of web channels was threatened. Apart from e-service quality e-recovery measures are extremely important with online service quality because consumers are just one click away from switching to another e-retailer. Many researchers have focused on Web site interactive quality while ignoring other aspects such as outcome quality and recovery that could have just as much impact on quality perceptions of an online experience. The present study aims at understanding e-shoppers' perceptions on e-service quality and e-recovery dimensions of leading online retailers in India.

AWARENESS ABOUT AVAILABILITY OF EDUCATIONAL LOANS FOR HIGHER EDUCATIONAL PROGRAMMES AMONG THE PU STUDENTS OF BANGALORE CITY

ASHA RANI.K
ASST. PROFESSOR
DEPARTMENT OF MANAGEMENT
NEW HORIZON COLLEGE
KASTURINAGAR

ABSTRACT

The objectives of this paper is to study the practices followed in selecting the beneficiary student for grant of education loan for pursuing higher studies in Bangalore; problems faced by applicants; background of the problematic borrowers and steps taken to overcome the problems in getting loans. This research paper uses statistical analysis. From the analysis it can be concluded that a student pursuing higher professional courses is more likely to get education loan. Similarly, banks prefer giving loans to students seeking admission in government owned/approved institution. However, there does not seem to be any discrimination between students with or without prior work experience, for getting education loan. This paper is useful to aspiring students

FACTORS THAT MAKE THE DIFFERENTIATION IN THE SERVICE SECTOR

AASHISH.C.I
ASST. PROFESSOR
DEPARTMENT OF MANAGEMENT & COMMERCE
AMRITA VISHWA VIDYAPEETHAM
MYSORE

ABSTRACT

The promotion of economic activities offered by a business to its clients. Service marketing includes the process of selling telecommunications, health treatments, financial, hospitality, car rental, air travel, hair cut, counseling by lawyers and professional services. If we take any of the areas mentioned or otherwise, there will be services factor included in this. Some long years back, the service factor for only found more evidently in the industrial goods than fast moving consumer goods or perishable items. A few decades back of what services used to be for the high involvement products & that which has a low brand differentiation, has now started emerging even in the convenience goods & eatables. The growth in the competition & the technology saturation has given rise to the demand in the services factor in more or less every industry today. The differentiation was a part of the marketing before & also in the present context. But in the present marketing strategy, the organizations have to rely mostly in the way they offer services of their products in short & at large to the customers. As one of the popular saying goes "history repeats"- the companies have to sustain the present competition with service differentiation. The fact that the technology improvement goes hand-in-hand with service aspect, is evidently seen in the recent time because of fast changing requirement of customers expectation.

ADAPTABILITY OF QUALITY MANAGEMENT IN HUMAN RESOURCES OF PUBLIC TRANSPORT SYSTEM

SARIN RAJU

STUDENT

CET SCHOOL OF MANAGEMENT

COLLEGE OF ENGINEERING

TRIVANDRUM

SINI V.PILLAI

ASST. PROFESSOR

CET SCHOOL OF MANAGEMENT

COLLEGE OF ENGINEERING

TRIVANDRUM

ABSTRACT

There arise regular complaints from the part of customers through the print and visual media about the service provided by the public transport system. With the growth in vehicle utilization, ownership and utilization private transport system also come into play. This results into heavy competition between private and public transport system. As a result public transport system starts to become a loss making company. This study is meant to check the adaptability of employees of state public transport with Quality management standards. Proper comparative study on the literatures and KSRTC system, analysis parameters got evolved into four parameters- Attitude of employees, Training and Education, Service quality & leadership quality and Improvement strategies. Conductors are the employees who are in direct contact with the customers for providing the service. So conductors are provided with well structured questions which contain the factors affecting the four parameters. Structured interview is done for those conductors who are reluctant to answer the questionnaire. Data is also obtained through direct observation and discussions with other office staffs. The main research objective is to analyse the four factors which helps to measure the adaptability of quality management in human resources in public transport system. The research methodology consists of preparing a detailed questionnaire based on the four factors that affect the quality management. Opinion of 100 conductors is taken to study the factors. The data obtained is analysed using software MS Excel and analysis has been done to draw result and conclusions. According to the results of the study, human resources that are in direct contact with customers in providing services are adaptable to quality management.

EFFECTIVENESS OF TRAINING FOR HUMAN RESOURCE DEVELOPMENT: A CASE STUDY OF A PUBLIC SECTOR BANK IN ODISHA

LOPAMUDRA PATTNAIK
JUNIOR RESEARCH FELLOW
DEPARTMENT OF BUSINESS ADMINISTRATION
SAMBALPUR UNIVERSITY
JYOTI VIHAR

NAMEIRAKPAM CHETANA
JUNIOR RESEARCH FELLOW
DEPARTMENT OF BUSINESS ADMINISTRATION
SAMBALPUR UNIVERSITY
JYOTI VIHAR

ABSTRACT

The role of banking sector is very essential to face global challenges as one of the most essential service sectors. Today, in India the service sector is contributing half of the Gross Domestic Production and the banking industry is a major contributor to it. The significant role of banking industry is indispensable to speed up the economic development. At the same time, global economic condition demands highly skilled workforce in banking sector to face competition from the private players. Indian nationalised banks need efforts to improve skills of manpower across the discipline in an inclusive manner. The workforce requires skill development programmes like effective training to encounter the emerging needs of global challenges. This paper aims to identify the different training needs for different levels of employees in public sector bank. Data analysis was conducted using Chi-Square test to study the significance of the statements in assessing effectiveness of training for human resource development. Mean and standard deviation were used to compare the level of satisfaction with regard to effectiveness of training among executive and non-executive employees. Results show that employees are not provided with human skill training to develop human relation competencies. It also reveals that employee participation in determining the training need is very low in public sector banks. Executive employees go with a clear understanding of the knowledge and skills they expected to acquire from training sponsored by the bank. Most of the employees feel discontented regarding the selection of external training programmes because enough information about their quality and suitability is not collected.

EMPLOYER BRANDING: EMPLOYER OF CHOICE

ANURADHA DHANKAR
RESEARCH SCHOLAR
INSTITUTE OF MANAGEMENT STUDIES AND RESEARCH
M. D. UNIVERSITY
ROHTAK

ABSTRACT

As war for talent is growing companies easily loose qualify talent by being perceived as undesirable place to work .Employer Branding--defined as the process of placing an image of being a "great place to work" in the minds of potential employees--influence the firms' success in increasing the quantity and quality of applicants and retaining their current employees Employer branding is important as employers wish to recruit and retain skilled employees Since firms operate in an environment of intense global competition, a strong employer brand emerged as the key to winning this war for talent Employer Branding is recent buzz in corporate world . The term was first used in early 1990s, published in journal of business management & since become widely adopted by global management community. The present paper briefly provides overview of employer branding ,its importance & strategies companies should adopt to make their company desirable to work for. The data required for the study has been collected from secondary sources.

HUMAN RIGHTS OF AN ACCUSED PERSON UNDER CRIMINAL JUSTICE SYSTEM IN INDIA

SANSAR SINGH
STUDENT
DEPARTMENT OF LAW
KURUKSHETRA UNIVERSITY
KURUKSHETRA

ABSTRACT

The Constitution of India as well as the International Commissions, Treaties and Covenants on Human Rights attaches great importance to the protection of life and personal liberty of an individual and emphasis on the respect for human dignity. The basic laws i.e. substantive and procedural, stress the need to strictly observe the human rights in the administration of criminal justice in its true letter and spirit. Presumption of innocence of an accused is a legal presumption and should not be destroyed at the very threshold through the process of media trial and that too when the investigation is pending. In that event, it will be opposed to the very basic rule of law and would impinge upon the protection granted to an accused under Article 21 of the Constitution. The present system of administration of justice is very complicated and it has become very difficult for a common man to reap out of it. In Indian perspective, Non-Governmental Organizations (NGOs) are playing commendable roles in responding to the mass voices of weak, meek, poor, suppressed, downtrodden and exploited people and has emerged as a powerful protective shield of assistance in the field of legal battle to the needy persons. It is remarkable to note that the positive role which the Non-governmental organization (NGOs) in India can play in furthering the cause of human rights has been duly recognized both by the protection of Human Rights Act, 1993 and the National Human Rights Commission (NHRC). The Commission also encourages and utilizes the NGOs for organizing Seminars, training programmes and in spreading human rights awareness.

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 for further improvements in the interest of research.

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

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

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

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

