# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT



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

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 4600 Cities in 180 countries/territories are visiting our journal on regular basis.

## **CONTENTS**

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	THE IMPACT OF USE OF ICT FOR BUSINESS PROCESS MANAGEMENT IN e-TOURISM	1
	VIDYULLATA V. PAWAR & DR. S. D. MUNDHE	
2.	A ROLE OF KNOWLEDGE BASED SYSTEM IN INFORMATION SYSTEM AUDIT	2
	A. B. DEVALE & DR. R. V. KULKARNI	
3.	XML DATABASE: PAST, PRESENT AND FUTURE	3
_	KUMAR KALAMADI	_
4.	CRITICAL CHALLENGES AND TRANSFORMATIONS IN EDUCATION IN NIGERIA: SYNTHESIS AND	4
	PROGNOSIS  TITUSAMODU UMORU	
5.	IMPACT OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) AMONG EXPORTER: A	5
Э.	CRITICAL REVIEW OF LITERATURE	) 3
	S.SHOBANA & DR. M. RAJAPRIYA	
6.	SCOPE OF INFORMATION TECHNOLOGY IN THE BANKING SECTOR	6
0.	SHRI VALLABH H. LELE	
7.	PROBLEMS AND CHALLENGES OF COLLECTION DEVELOPMENT IN DIGITAL LIBRARIES	7
	S.R. MANDALE & DR. KHOT N. B.	
8.	IMPLEMENTATION OF ARTIFICIAL NEURAL NETWORK IN CONCURRENCY CONTROL OF	8
	DISTRIBUTED DATABASE SYSTEM	
	A. A. SATTIKAR & A. A. GOVANDE	
9.	RESEARCH INFORMATION TECHNOLOGY: BEHAVIORAL ACCOUNTING	9
	PATIL BHAGWAN SHANKAR	
10.	A STUDY ON USERS' PREFERENCE TOWARDS MATRIMONIAL SITES IN COIMBATORE CITY	10
	R.MONISHA	
11.	FEDENA: EFFECTIVE ICT TOOL FOR EDUCATION MANAGEMENT SYSTEM	11
40	VARSHA P. DESAI	40
12.	SYSTEMATIC AND SCIENTIFIC APPROACH OF WEB DESIGNING	12
13.	NILESH RAYGONDA PATIL  PROMINENCE OF LISTENING EXPERTISE IN COMMUNICATION	13
15.	DEFPA PATIL	13
14.	A REVIEW ON THE ROLE OF MOBILE BANKING IN SELECTED AREAS OF KARAD	14
17.	SANTOSH B. POTADAR	1
15	CHALLENGES IN WIRELESS NETWORK	15
	SARIKA BABAN GAIKWAD	
16.	RURAL INVESTORS' PERCEPTION TOWARDS MUTUAL FUND DISTRIBUTION	16
	L. MEENA	
<b>17</b> .	IMPACT OF GENETIC ALGORITHM IN CODE COVERAGE FOR TEST SUIT BY JUNIT IN DYNAMIC	17
	CONVERSION	
	SASHIBHUSAN NAYAK & ANIL KUMAR BISWAL	
18.	A STUDY ON CUSTOMER SERVICES OF NATIONALISED BANKS IN BANGALORE CITY	18
	NANDINI.N	
19.	A CRITICAL APPRAISAL OF RISK MANAGEMENT STRATEGIES OF MICROFINANCE INSTITUTIONS IN	19
	GHANA	
	ALHASSAN BUNYAMINU & CHARLES BARNOR	
20.	CONSUMER TRUST IN ONLINE SHOPPING IN THE DOABA REGION OF PUNJAB	20
	SHABNAM GULATI & DUSHANT NARULA	2.5
	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 I.T., 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**