

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., Google Scholar,

Open J-Gate, India [link of the same is duly available at Infolibnet 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 5220 Cities in 187 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.	THE ROLE OF SCHOOL SUPERVISION IN INSTRUCTIONAL IMPROVEMENT <i>ATO. ADEBA HUNDERA</i>	1
2.	LAISSEZ-FAIRE LEADERSHIP STYLE AND ORGANIZATIONAL COMMITMENT: THE MODERATING EFFECT OF EMPLOYEE PARTICIPATION <i>DR. DAVID IRUNGU NJORGE, DR. JOHN WEKESA WANJALA & DR. BULITIA GODRICK MATHEWS</i>	6
3.	CHALLENGES AND OPPORTUNITIES OF TEACHING BUSINESS ETHICS: AN ACTION RESEARCH <i>DR. ASHA NAGENDRA & SHAJI JOSEPH</i>	11
4.	INFORMATION TECHNOLOGY ENABLED PROVIDER BASED DIAGNOSTIC AND THERAPEUTIC INNOVATIONS IN HEALTHCARE: A PROFILING STUDY <i>MURALIDHAR L B & DR. M K SRIDHAR</i>	20
5.	A STUDY OF IHRM PRACTICES AFFECTING INDIAN ORIGIN EXPATRIATE OVERALL SATISFACTION IN ASIA AND OUTSIDE ASIA IN IT SECTOR <i>VIBHA SHARMA & DR. MITU G. MATTA</i>	24
6.	CHALLENGES AND STRATEGIES OF TEACHING LARGE CLASSES: STUDENTS AND TEACHERS PERSPECTIVE <i>DR. SURUCHI PANDEY, DR. VINITA SINHA & AVINASH KUMAR SINGH</i>	40
7.	ONLINE SHOPPING IMPACT ON BUYING BEHAVIOR OF CONSUMERS <i>MELBHA.D</i>	47
8.	A STUDY ON THE GROWTH PERFORMANCE OF SELECTED PUBLIC AND PRIVATE SECTOR BANKS IN INDIA <i>DR. N. DEEPA & S.SUJITHA</i>	53
9.	GREEN MARKETING IN INDIA <i>BASAVARAJ NAGESH KADAMUDIMATHA & PURUSHOTTAM N VAIDYA</i>	58
10.	EVALUATION OF SELECTED ONLINE SHOPPING WEBSITES: A CONSUMER PERSPECTIVE <i>DHIRENDRA KUMAR GUPTA</i>	62
	REQUEST FOR FEEDBACK & DISCLAIMER	65

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

ADVISOR**PROF. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR**PROF. R. K. SHARMA**

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

CO-EDITOR**DR. BHAVET**

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

EDITORIAL ADVISORY BOARD**PROF. S. P. TIWARI**

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

DR. CHRISTIAN EHIOBUCHÉ

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

PROF. SIKANDER KUMAR

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

DR. JOSÉ G. VARGAS-HERNÁNDEZ

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

PROF. M. N. SHARMA

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

DR. TEGUH WIDODO

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

PROF. M. S. SENAM RAJU

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

DR. CLIFFORD OBIYO OFURUM

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

DR. KAUP MOHAMED

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

SUNIL KUMAR KARWASRA

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

DR. MIKE AMUHAYA IRAVO

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

DR. S. TABASSUM SULTANA

Principal, Matrusri Institute of P.G. Studies, Hyderabad

DR. NEPOMUCENO TIU

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

PROF. SANJIV MITTAL

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

DR. ANA ŠTAMBUK

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

PROF. RAJENDER GUPTA

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

DR. SHIB SHANKAR ROY

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

PROF. ANIL K. SAINI

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

DR. SRINIVAS MADISHETTI

Professor, School of Business, Mzumbe University, Tanzania

PROF. NAWAB ALI KHAN

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

MUDENDA COLLINS

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

DR. EGWAKHE A. JOHNSON

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

Dr. A. SURYANARAYANA

Professor, Department of Business Management, Osmania University, Hyderabad

Dr. MURAT DARÇIN

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

PROF. ABHAY BANSAL

Head, Department of I.T., Amity School of Engineering & Technology, Amity University, Noida

DR. YOUNOS VAKIL ALROAIA

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

WILLIAM NKOMO

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

SHASHI KHURANA

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

DR. SEOW TA WEEA

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

DR. OKAN VELİ ŞAFKLI

Associate Professor, European University of Lefke, Lefke, Cyprus

DR. MOHENDER KUMAR GUPTA

Associate Professor, Government College, Hodal

DR. BORIS MILOVIC

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

DR. MOHAMMAD TALHA

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

DR. V. SELVAM

Associate Professor, SSL, VIT University, Vellore

DR. IQBAL THONSE HAWALDAR

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

DR. PARDEEP AHLAWAT

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

DR. ALEXANDER MOSESOV

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

DR. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

YU-BING WANG

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

SURJEET SINGH

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

DR. MELAKE TEWOLDE TECLEGHIOGIS

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

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

DR. SAMBHAVNA

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

DR. THAMPOE MANAGALESWARAN

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

DR. SHIVAKUMAR DEENE

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

SURAJ GAUDEL

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

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 the recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

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

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR

IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF _____.

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

DEAR SIR/MADAM

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

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

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

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

NAME OF CORRESPONDING AUTHOR

Designation/Post*

Institution/College/University with full address & Pin Code

Residential address with Pin Code

Mobile Number (s) with country ISD code

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

Landline Number (s) with country ISD code

E-mail Address

Alternate E-mail Address

Nationality

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

NOTES:

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

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

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR, centered, separately numbered** & self-explained, and the **titles must be above the table/figure. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.**
13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
15. **REFERENCES:** The list of all references should be alphabetically arranged. **The author (s) should mention only the actually utilised references in the preparation of manuscript** and they may follow Harvard Style of Referencing. **Also check to ensure that everything that you are including in the reference section is duly cited in the paper.** The author (s) are supposed to follow the references as per the following:
 - All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use (ed.) for one editor, and (ed.s) for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc., in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italic printing. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parenthesis.
 - **Headers, footers, endnotes and footnotes should not be used in the document.** However, **you can mention short notes to elucidate some specific point**, which may be placed in number orders before the references.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

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

CONTRIBUTIONS TO BOOKS

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

JOURNAL AND OTHER ARTICLES

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

CONFERENCE PAPERS

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

UNPUBLISHED DISSERTATIONS

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

ONLINE RESOURCES

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

WEBSITES

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

INFORMATION TECHNOLOGY ENABLED PROVIDER BASED DIAGNOSTIC AND THERAPEUTIC INNOVATIONS IN HEALTHCARE: A PROFILING STUDY

MURALIDHAR L B
RESEARCH SCHOLAR

CANARA BANK SCHOOL OF MANAGEMENT STUDIES (JNANABHARATHI CAMPUS)
BANGALORE UNIVERSITY
BANGALORE

DR. M K SRIDHAR
FORMERLY PROFESSOR OF MANAGEMENT

CANARA BANK SCHOOL OF MANAGEMENT STUDIES (JNANABHARATHI CAMPUS)
BANGALORE UNIVERSITY
BANGALORE

ABSTRACT

Vast data is being created in the healthcare industry on account of the various operations in different segments like hospitals, diagnostics, medical devices, medical tourism etc. Thus it becomes pertinent to use information Technology extensively to capture and transfer data. Healthcare industry is increasingly adopting IT to automate its many processes like clinical decision making, clinical information flow, transaction, inventory keeping and maintaining records, thus obliterating many routine activities. Healthcare, in that way involves, prevention, management and the treatment of illness with the goal to provide efficient and effective services that lead to the preservation of physical well-being and mental health of humans and animals. In the present essay, information technology innovations have been identified and have been profiled.

KEYWORDS

healthcare innovation, information technology, healthcare technology.

INTRODUCTION

IT plays a core role in almost every healthcare area. Be it providing quality services to the patient at reduced cost, maintain patient history, adjudicating payer claims, providing referral and pre-certification services, case management, digital imaging of paper forms or generating electronic medical record for (EMRs) for speedy and accurate processing of information, IT is playing commendable role in the healthcare delivery. Technology presents in myriad number of forms which not only includes physical tool or product, but also as the knowledge and skills needed to operate a tool or as the application of a production process. Thus technology is defined as "science or knowledge applied to a definite purpose" and medical technology, in particular, includes all elements of medical practice that are knowledge-based, including hardware (e.g., equipment and facilities) and software (e.g., knowledge and skills). Medical technology is defined as the set of techniques, drugs, equipment, and procedures used by health-care professionals in delivering medical care to individuals and the systems within which such care is delivered" [OTA, 1976].

According to (Attaran 2003), "Information technology is defined as capabilities offered to organizations by computers, software applications, and telecommunications to deliver data, information, and knowledge to individuals and processes". Besides that, information technology can be defined as recently it is stated by Tan et al. (2009) as application of Information and Communication Technologies tools including computer network, software and hardware required for internet connection. Based on the reviews presented herewith, term information technology will cover wide range of information acquisition, processing and delivery through computer application in organizations. Thus information technology includes means to acquire, store, transmit and retrieve information and its infrastructure includes computer softwares, networks and hardwares. *Health technology* include technologies, used by individuals like doctors and other clinical personnel for the patient's care, rehabilitation or health promotion or those technologies used by the patients themselves for their care and rehabilitation. Not all technological processes and products are innovative. Thus it becomes imperative to define innovations. *Innovation* is defined as —"the intentional introduction and application within a role, group, or organization, of ideas, processes, products or procedures, new to the relevant unit of adoption, designed to significantly benefit the individual, the group, or wider society". (West 1990). And coming to the healthcare, *Healthcare innovation* can be defined as the introduction of a new concept, idea, service, process, or product aimed at improving treatment, diagnosis, education, outreach, prevention and research, and with the long term goals of improving quality, safety, outcomes, efficiency and costs. (Vincent K Omachonu, Norman G Einspruch, 2010). The innovations were sourced from journals such as PubMed, Science Direct and Lancet. The process of search included manually typing terms such as "Innovation", "Innovations in the health care delivery", and "Innovations in health care technology", in the Google and Google Scholar Search Engine in the electronic keyboard.

1. MEDICAL DECISION-SUPPORT SYSTEMS (MDSS) are computer systems developed to help doctors or other clinical professionals in making decisions in clinical set-up. MDSS can help clinical professionals to acquire, store, consolidate and apply the medical knowledge. Accurate, effective, and reliable diagnoses and treatments by avoiding errors due to physicians' insufficient knowledge can be delivered with the assistance of MDSS. In addition, MDSS plays a major role in bringing down the healthcare costs by obviating the need for specialist consultation through specific and faster diagnosis and making the treatment delivered at the level of primary care physicians more effective and efficient. The medical diagnosis of an illness can be done from the patient's description and physical examination and confirmed through laboratory tests.

MDSS helps in diagnosis by providing a compendium of health problems to the clinicians or by generating background information about specific patients. It also provides instructions to proper drug consumption, reminders to patients to avail of preventive health services at specific time. One of the products in this domain is Isabel, a web-based system that has been interfaced with electronic patient/medical record. It has two component systems: Isabel Diagnosis Reminder System (IDRS) and Isabel Knowledge Mobilizing System (IKMS). In this system, a likely list of diseases and illness based on clinical features including signs, symptoms and appropriately confirmed by laboratory test results has been compiled electronically. IKMS has a dictionary of 10,000 diagnostic categories which help the doctors and physicians to do concepts search instead of keyword search in the in-built knowledge silos present in the system.

2. "MYCIN" was developed in the early 1970s to diagnose certain antimicrobial infections and recommends drug treatment. It has several facilities such as information acquisition with due explanation, tutoring facilities and information building and enrichment facilities.

MYCIN is a medical diagnosis expert system that was developed to capture the expertise of a human expert on blood diseases. Physicians used it to diagnose and treat patients with infectious blood diseases caused by bacteria in the blood and meningitis (Shortliffe, 1976).

MYCIN reasons about data associated with a patient. It considers, for example, laboratory results of body fluid analyses, symptoms that the patient is displaying, and general characteristics of the patient, such as age and sex. MYCIN obtains this information by interacting with the physician. A MYCIN consultation proceeds in two phases. At first the most likely infectious organisms for the given set of clinical features is identified. Then one or more drugs are prescribed that should

control for all of the possible organisms. The prescribed antibiotics should get the patient cured of the particular disease. There should be no contraindication among the spectrum of prescribed antibiotics and should be appropriate for the specific patient.

MYCIN may ask for the results of a test that has not yet been completed. In this case the physician must answer UNKNOWN. This is proper because, when diagnosing infections, doctors rarely have the luxury of perusing a complete set of laboratory data. Rather, because early treatment is important, doctors have learned to work from partial information. MYCIN accommodates to this situation by accepting UNKNOWN as a response. Like a human specialist, MYCIN will reason with incomplete information.

STRENGTHS

1. It provides accurate and quick diagnosis
2. Its knowledge base was developing with the help of the best human practitioners, as a result it is extremely detailed and is very competent
3. It is comprehensive and considers every disease, present in its knowledge base
4. It does not forget or overlook any details, no matter how obvious the disease is

WEAKNESS

1. It is only available to diagnose infectious blood diseases
2. It does not follow up on previous decisions
3. Bases advice on the data available at that particular time
4. The User interface is only in English

3. **"TELEMEDICINE** is the integration of telecommunications technologies, information technologies, human-machine interface technology and medical care technologies for the purpose of enhancing health care delivery across space and time (Warner, 1997). It is an integrated system of healthcare delivery that employs telecommunications and computer technology as a substitute for face-to-face contact between provider and client" (Bashshur 1995). Rusovick and Warner (1997) define telemedicine as any instance of medical care occurring via the Internet and using real-time video-conferencing equipment as well as more specialized medical diagnostic equipment. In general, telemedicine means the use of computer and communications technologies to augment the delivery of health-care services (Chellappa, 1995).

It includes for support systems for diagnosis teleconferences, transmission of high-resolution images and vital signs for long-distance diagnosis and robotic tele-surgery.

The driving forces for Telemedicine advancement and adoption have been as follows: (1) communications infrastructure development with network development and increase bandwidth availability, and (2) decreasing cost of data transmission with scientific advancement in digitalization of medical and non-medical requirement.

The cost savings of telemedicine compared with traditional alternatives depend on transportation costs, volume, time sensitivity of care and the cost of the alternative is difficult to quantify with certain accuracy. However, there is an agreement that advances in digital medical applications and lower-cost information technologies are improving the financial prospects for telemedicine.

Telemedicine is used, in a broad sense, to refer to the transfer or exchange of

medical and healthcare information using ICT. *Tele-rehabilitation* refers specifically to the delivery of rehabilitation services via telemedicine methods and techniques. *Tele-care* refers to the specific instances where health or care services are provided to people in their homes or other supervised living settings.

Telemedicine is being widely recognized and adopted by the clinicians and the other health clients on account of rich research knowledge base with robust assembly of evidence on efficacy and effectiveness. Radiology, pathology, and other primarily image-driven diagnostic specialties have strongly embraced telemedicine as a way to deliver services faster, more efficiently, more accurately (for example, when advanced image processing techniques or algorithms are applied), and to a greater number of people. Healthcare and client care in particular is becoming more inclusive in nature by virtue of videoconferencing consults from larger specialty clinics to rural healthcare providers. Advancements in ICT coupled with the rapid development of software, sensors, robotics, digital medical records, and other equipment have helped telemedicine develop into a key component in the evolution of modern healthcare.

Tele-rehabilitation employs live interactive videoconferencing which included mostly audio-visual interaction (e.g. neuropsychology, speech-language pathology, counseling, etc.) and in that way, the treatment does not suffer from lack of physical contact between the clients and the providers. Physicians were able to use high-quality video transmission to provide consultations, diagnostic assessments, delivery of treatment interventions, and distance learning and supervision via tele-rehabilitation when a high-speed connection was available. In other instances of tele-rehabilitation, slower analog public switched telephone network (PSTN) connections that were more limited in the speed of the videoconferencing they could provide were used. Yet despite lower quality video transmission, tele-rehabilitation was shown to be a feasible method for delivering a range of rehabilitation treatment and assessment interventions.

More number of tele-rehabilitation services are moving beyond basic videoconferencing to include the types of remote 'hands-on' interaction that was once viewed as being impossible. Multi-axial position and force sensors (the latest of which are small in size with wireless communication and low-power requirements) provide a tangible measure of physical performance and function of a remote client. Haptic and robotic technologies let therapists 'feel' a client and impart forces and motion. Environmental sensors, and other 'Smart Home' equipment, monitor a living space and collect information on a client's interaction with the environment. The data from these devices can be used as part of a remote monitoring application and transmitted in real-time (with or without a simultaneous videoconferencing) or be collected, processed, and analyzed using store-and-forward methods.

• HUMAN FACTORS AND USER-CENTERED DESIGN IN TELE-REHABILITATION

Involving users throughout each stage of the development process will result in release of products which are compliant with the design goals, completed on time, have lower development costs, and more usable for its target population. To work towards this goal, developers of tele-rehabilitation devices may wish to employ UCD techniques such as 'story-boarding' which involves conducting observational fieldwork, semi-structured interviews, and cultural probes, to develop 'personas' for each of the targeted users of a system. For example, in a tele-rehabilitation system for clients with stroke, the persona would identify physical and cognitive abilities, social environments, personal life goals and networking needs and then map that storyboard to a new or emerging technology. In this way the design is derived from both the clinical need and the future user's needs. Other valuable UCD methods that can be used include iterative paper prototyping (a method of having users test early iterations of a GUI through low-fidelity mock-ups), video acting, and workshop dissemination processes.

One such avenue for future exploration, from both a service-delivery and research perspective, is client self-care, defined as the practices undertaken by individuals towards maintaining health and managing illness. Home-based tele-care programs have the potential to promote self-care in numerous ways. Sensor-based systems could monitor performance and provide clients with feedback on their progress or display to them pre-established therapy and educational content (delivered by computer screen), all without the direct real-time involvement of a therapist. Clients would perhaps feel empowered to take an active role in their own rehabilitation, conducting self-care whenever they feel appropriate. Self-care, therefore, provides both the opportunity to receive treatment at the time and place of the client's choosing, and to achieve improved health outcomes through self-managed *additional* rehabilitation sessions.

The concept of self-management is closely linked to that of self-care. However, there are some distinctions in relation to rehabilitation, with clear key elements of the self-management concept that dictate a more dynamic process with the users. The elements within the self-management paradigm are goal identification, information acquisition, problem solving, decision-making, and self-reaction, which in rehabilitation terms, should result in changes in motor control and subsequent functional ability

4. **"ARTIFICIAL INTELLIGENCE (AI)** is a study to emulate human intelligence into computer technology." Specific conditions that require elaborate treatment plans could benefit from AI tools during therapy planning. By incorporating an AI system that can automatically formulate plans based on specific conditions would add certain value to the physicians as well as patients. (Wan Hussain Wan Ishak, Fadzilah Siraj)

5. **"CASNET (Causal Associational NET works)** was developed in early 1960s is a general tool for building expert system for the diagnosis and treatment of diseases. CASNET major application was the diagnosis and recommendation of treatment for glaucoma."

CASNET (Kuliwoki and Weiss, 1982) is a model for describing disease process developed at Rutgers University. CASNET was originally applied in consultation program for glaucoma diagnosis and therapy (CASNET/Glaucoma). It is a graph-based formalism that attempts to capture the notion of causality in diagnostic and therapeutic process. All the disorders and the relevant causative factors and possible consequences are presented as nodes in a network. Different scores can be calculated for the nodes, indicating the possibilities of causal pathways that would lead to the particular disorder. The belief in a disorder can be ruled out if every possible pathway to a suspected disorder can be ruled out (Szolovits, 1982). Therapy efficacy is modelled in the same manner as disease progression.

6. SETH an expert system for the management on acute drug poisoning (Droy *et al.*, 1993)

The SETH's knowledge is comprised of terms, objects, requests, rules and descriptive terms. The consultation model consists of findings, hypotheses and decision rules. Findings are requested from the end-user. Hypotheses are conclusions that may be inferred by the system; they include treatment and monitoring recommendations and intermediate hypotheses, representing relevant aggregations of observations useful for organizing the reasoning. Rules are used to link findings to hypotheses. The typical expression of a rule is an IF...THEN statement, where the IF clause contains the pattern and the THEN clause contains the action.

The data base contains information on drugs, toxicological classes, potential clinical findings, advice on treatment and monitoring according to severity of poisoning. After each update in the data base, these informations are transferred to corresponding objects in the knowledge base. Currently, the data base contains the 1153 most toxic or most frequently ingested French drugs from 78 different toxicological classes. Our cognitive analysis was transposed in the knowledge base. The SETH expert system simulates the expert reasoning, taking into account for each toxicological class delay, signs and dose. SETH describes a level graph, where each level represents a step of the reasoning. The first level contains initial conclusions on delay, dose and signs. These three initial conclusions generate a final conclusion, which represents the second level of the graph. This final conclusion defines for each class accurate monitoring and treatment advice, taking into account drug interactions. All the conclusions are done at the toxicological class level. SETH checks if the patient had ingested drugs from the same class.

Inferencing is used to compute initial conclusions with respect to delay, clinical manifestations and doses, to give global conclusions regarding each ingested class, and to take into account interactions between classes or drugs and treat specific problems.

SETH ALSO CONTAINS A CASE DATABASE: All data imputed by an end-user, (PCC's resident), such as names of drugs, or generated by SETH such as the conclusions about the intoxication, are stored in the case database.

Identification of drugs according to 56 clinical manifestations is also available in a different module in the case of an intoxication with unknown drugs. The end-user inputs the clinical signs and SETH is giving the list of toxicological classes which can explain all the signs. We designed an imputability model to hierarchy this list of toxicological classes. This model takes into account the prevalence of each toxicological class in adult and child poisoning and a predictive score given by the expert of each sign for each class.

7. FUZZY LOGIC is another branch of artificial intelligence techniques. It deals with uncertainty in knowledge that simulates human reasoning in incomplete or fuzzy data. Meng (1996) applied fuzzy relational inference in medical diagnosis. It was used within the medical knowledge based system, which is referred to as **Clinaid**. It deals with diagnostic activity, treatment recommendations and patient's administration.

8. CLINICAL DECISION SUPPORT SYSTEMS: They facilitate clinical and administrative decision-making by means of interactive dialogues. These include clinical diagnosis, individual monitoring applications, facility and institution management applications and "virtual health libraries". They are computerized protocols for patient management, both for diagnosis and treatment, including electronic prescription and requests for laboratory tests. These may be rule-based systems, cognitive and simulation (Bayesian) systems, or tree-decision systems that could include active patient participation.

ADVANTAGES

Physician adherence to standardized therapeutic plans, cost reduction, and easier standardization and regulation of requests for secondary and tertiary health care and for examinations thus reducing variability between services.

LIMITATIONS

Low adhesion rates among health-care professionals, the great variety of systems available which hindered evaluation of their validity and reproducibility, and difficulties in standardization and integration with other applications. The main drawbacks of such systems include the lack of consensual standardization for a number of conditions, the probably negative effect on the physician-patient relationship (for example, the perception that computers take over the physician's role), the difficulty in addressing complex conditions, the profusion of different systems with different formats, and the need for training and support.

9. COMPUTERIZED PHYSICIAN ORDER ENTRY (CPOE) SYSTEM-A reduction in drug interactions, as well as unnecessary repetition of tests and repetitive tasks that may already have been performed but not recorded or available in the paper-record system (Davenport 2007; Walker *et al.* 2005). Classic study of inpatient medication errors found that approximately 90% occurred at either the ordering or transcribing stage. These errors had a variety of causes, including poor handwriting, ambiguous abbreviations, or simple lack of knowledge on the part of the ordering clinician. A CPOE system can prevent errors at the ordering and transcribing stages by (at a minimum) ensuring standardized, legible, and complete orders.

CPOE systems are generally paired with some form of clinical decision support system (CDSS), which can help prevent errors at the medication ordering and dispensing stages and can improve safety of other types of orders as well. A typical CDSS suggests default values for drug doses, routes of administration, and frequency and may offer more sophisticated drug safety features, such as checking for drug allergies or drug-drug or even drug-laboratory (e.g., warning a clinician before ordering a nephrotoxic medication in a patient with elevated creatinine) interactions. The most sophisticated CDSSs prevent not only errors of commission (e.g., ordering a drug in excessive doses or a drug to which the patient has a known allergy), but also of omission (e.g., failing to order prophylaxis against deep venous thrombosis in a patient who underwent joint replacement surgery). CDSSs are also increasingly being deployed to address overuse—for example, a systematic review of CPOE for radiologic studies found that CDSS can improve adherence to guidelines for diagnostic imaging and reduce overall test usage.

ADVANTAGES OF CPOE

CPOE offers numerous advantages over traditional paper-based order-writing systems. Examples of these advantages include: averting problems with handwriting, similar drug names, drug interactions, and specification errors; integration with electronic medical records, clinical decision support systems, and adverse drug event reporting systems; faster transmission to the laboratory, pharmacy, or radiology department; ability to recommend alternative tests or treatments that may be safer or lower cost; and potential economic savings.

10. E-Prescribing: Stringent monitoring of generic medications so as to minimize costs, provides prescriptions electronically to pharmacies if preferred by patient, checks for drug interactions and poly-pharmacy issues, alerts providers as to when a repeat prescription is due, alerts to allergies, provides a drug reference guide, provides patients with details of their medications and side effects if required as an additional resource (BSR 2008)

E-prescribing has allowed prescribers to electronically send patient's prescription information to pharmacy computers. This process has decreased prescribing and medication errors and has resulted in fewer call-backs from pharmacies to physicians for clarification. Electronically sending and receiving prescriptions has streamlined the clinical practice workflow, and patient satisfaction and compliance have increased. Additionally, connecting physician and pharmacy systems has reduced paperwork and the associated mistakes that may occur from reliance on handwritten notes. This has produced time and cost savings for all parties involved.

E-prescribing systems can be incorporated into electronic health record (EHR) systems or can be stand-alone systems in the ambulatory care setting. HER systems include patient information such as clinical notes, laboratory orders and results, and clinical decision support (CDS) functions that stand-alone systems do not provide. When e-prescribing is part of an EHR system, providers are able to access all patient information, not just prescription information.

11. Personal Digital Assistants- Personal digital assistants (PDAs) are generic devices commonly used in both personal and professional spheres of society, due to their affordability and portability. The usage of PDAs to receive results and get information quickly and reliably, look at EMRs, request blood products or supplies as well as collaborating with colleagues who may need support (BSR 2008).

12. Picture Archiving and Communication System(PACS)- A picture archiving and communication system (PACS) is a computerised means of replacing the roles of conventional radiological film: images are acquired, stored, transmitted, and displayed digitally. Teams can collaborate on patients who are not located geographically together, seeking specialist advice and input when necessary and supporting both patients and care providers in the rural and remote areas of the world (BSR 2008)

ADVANTAGES OF PACS

Once an image has been acquired onto PACS it cannot be lost, stolen, or misfiled. (Many hospitals report that 20% of films are missing when required, creating a serious practical problem.) Thus, images are always available after a PACS has been installed, so no patient appointment is cancelled, no clinical decision deferred, no images are repeated because they are missing, and no time is wasted by doctors or other healthcare workers looking for missing films. All images are available day and night for viewing anywhere in the hospital (and outside the hospital if there is a tele-radiology facility).

The numerous PACS terminals throughout the hospital allow simultaneous multi-location viewing of the same image, if desired, whereas conventional film can only physically exist in one place at any one time. This means, for example, that a doctor in the accident and emergency department can discuss a patient's images with the radiologist, with both clinicians viewing the images yet neither having left their department. Similarly, by the time a patient has returned to the outpatient department after being sent for an urgent radiological examination, the images will be available on PACS for viewing by the referring doctor.

The PACS database ensures that all images are automatically grouped into the correct examination, are chronologically ordered, correctly orientated and labelled, and can be easily retrieved using a variety of criteria (for example, name, hospital number, date, referring clinician, etc). All imaging studies of a patient are immediately available on the PACS which encourages review of examinations with preceding studies and inter-modality comparisons. Although difficult to prove, this would clearly be expected to be clinically beneficial.

Working with soft copy images on monitors allows the full gamut of computer tools to be used to manipulate and post-process the images. Alteration of the contrast width and level allows soft tissue and bony structures to be well seen on a single exposure. For example, it often permits the left lower lobe to be assessed behind the left cardiac silhouette, whereas this information is not available on a relatively under exposed hard copy chest radiograph (fig 2). There is thus an increase in the amount of information which can be extracted from an image, which is particularly noticeable for plain radiography. This is also partly the result of the photo-stimulable phosphor plate acquisition device generally used for acquiring these images in a digital format. These phosphor plates have a greater dynamic range than the conventional screen-film combination which leads to improved simultaneous visualisation of structures of widely differing radiodensity, and also permits a lower exposure dose to be used in many cases (fig 3)

PACS does allow some direct economic savings from the lack of expenditure on film, film packets, film processing chemicals, salary savings from darkroom technicians, and film filing clerks, and the redeployment of space previously used for film storage. Cost savings are, however, not as great as predicted, because although dark room technicians are no longer needed, they are replaced by fewer, higher paid information technology managers and other computer personnel. The aim when introducing a PACS is to be at least cost neutral with respect to conventional radiology. If economic savings are made, this is a bonus. The real advantage of a hospital wide PACS is the huge increase in efficiency of data management it provides.

13. Mobile based Primary Health Care Management System CDAC, Electronics City, Bangalore has initiated the development of "Mobile based Primary Health Care Management System" for deployment in the PHCs for betterment of management of Primary Health Care specifically in the rural and urban slums of India. The system will capture of complete information related to an individual patient treated by a PHC. The Software components under development are Patient Database management, Interaction between doctor and a patient, capture of Medical data acquisition- such as ECG, images of heart & lung, eye etc and Scheduling management. The project involves development of the following:

- (a) A Web based Information system for Management of Primary health care.
- (b) SMS interface for integrating SMS messages from the patients using 2nd Generation mobile systems (GSM/CDMA) with the Information system.
- (c) WAP Gateway for Web access Applications using WML for integrating GPRS/3G/4G Mobile devices of Doctors and Nurses with the Web server.
- (d) Development of Localization Support to National and other Indian languages in mobiles by providing interface for translation.

HIGHLIGHTS

Health Information system in which each family has an up-to-date family folder is a valuable tool for maintaining, analyzing and interpreting the enormous data. The **Mobile based Primary health Care Management System** will seek to achieve:

- (a) Increased quality of primary healthcare (PHC) services.
- (b) Increased efficiency of service care with an adequate referral and remote consultation system.
- (c) Improved epidemiological surveillance and control.
- (d) Better pregnancy case registration and management.
- (e) Reduction of maternal and peri-natal mortality and morbidity.

14. Blue Cross Blue Shield of Massachusetts is a founding member of the eRx Collaborative, in conjunction with **Tufts Health Plan** and **Neighborhood Health Plan**. Since 2003, the eRx Collaborative has offered e-prescribing to Massachusetts prescribers through two vendors, Zix Corporation and DrFirst. Prescribers participating in the program use hand-held devices loaded with e-prescribing software. The system checks for drug-drug and drug allergy interactions; identifies generic alternatives to brand name drugs; checks health plan formularies for coverage information; and offers a comprehensive prescription drug reference guide. E-prescribing makes it possible to reduce the potential for medical errors caused by illegible handwriting; reduce adverse reactions to medication; increase use of generic drugs; and speed the process of ordering and renewing prescriptions

CONCLUSION

It is concluded that vast data is being created in the healthcare industry on account of the various operations in different segments like hospitals, diagnostics, medical devices, medical tourism etc. Thus it becomes pertinent to use information Technology extensively to capture and transfer data. Healthcare industry is increasingly adopting IT to automate its many processes like clinical decision making, clinical information flow, transaction, inventory keeping and maintaining records, thus obliterating many routine activities. Healthcare, in that way involves, prevention, management and the treatment of illness with the goal to provide efficient and effective services that lead to the preservation of physical well-being and mental health of humans and animals. In the present essay, information technology innovations have been identified and have been profiled.

REFERENCES

1. Clayton M Christen, Richard Bohmer, and John Kenagy, "Will disruptive innovations cure healthcare?", Harvard Business School Publishing Corporation
2. Dephillips III A Henry, "Initiatives and Barriers to Adopting Health Information Technology"
3. M V Ramanamurthy, "Mobile based Primary Healthcare System for Rural India",
4. Omachanu, K Vincent, "Innovations in healthcare delivery systems; A Conceptual Framework *the Innovation Journal: The Public Sector Innovation Journal*, Volume 15(1), 2010, Article 2
5. Roback, Kerstein, "Medical Device innovation –The integrated processes of invention, diffusion and deployment, Dissertation Thesis, Linkoping University, 2006
6. Sulaiman, Hidayah, "Healthcare Information Systems Assimilation: The Malaysian Experience", July 2011, Doctoral Thesis
7. Tomasi, Elaine Et al, Health Information Technology in primary health care in developing countries; a literature review, Bulletin of the World Health Organization, November 2004, 82(11)
8. Wan Hussain Wan Ishak, FadzilahSiraj "ARTIFICIAL INTELLIGENCE IN MEDICAL APPLICATION: AN EXPLORATION",
9. Website of ICICI Centre for Information Technologies in Public Health.

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 to an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

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

ABOUT THE JOURNAL

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

Our Other Journals

