

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.	AN EXTENDED TECHNOLOGY ACCEPTANCE MODEL AND THE IMPACT OF EXTERNAL VARIABLES IN ASSESSING CUSTOMER ADOPTION OF INTERNET BANKING SERVICES <i>LALITHA.B.S. & DR. C. S. RAMANARAYANAN</i>	1
2.	IMPACT OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) ON THE PERFORMANCE OF SMALL AND MEDIUMS SIZE ORGANISATIONS (SMEs) <i>PRAMOD KUMAR MISHRA, DR. DEVENDRA KUMAR PANDEY & DR. ANIL VASHISHT</i>	8
3.	A STUDY ON INVESTING BEHAVIOUR AND PATTERN OF COLLEGE EMPLOYED WOMEN IN BANGALORE <i>B RAMMYA & DR. BATANI RAGHAVENDRA RAO</i>	11
4.	DOES EMOTIONAL INTELLIGENCE AFFECT EMPLOYEE ENGAGEMENT? A STUDY IN THE PRIVATE HEALTH CARE INDUSTRY OF KOLKATA <i>JHILAM RUDRA DE & JAYDEEP H GOSWAMI</i>	14
5.	LITERATURE REVIEW ON JOB SATISFACTION OF ACADEMICIANS OF HIGHER EDUCATIONAL INSTITUTIONS OUTSIDE INDIA <i>MEGHA RASTOGI, DR. MANISH SRIVASTAVA & DR. CHANCHAL CHAWALA</i>	18
6.	EDUCATIONAL WELFARE SCHEMES ON SCHEDULED CASTE AND SCHEDULED TRIBES IN RURAL AREA IN THE STATE OF TAMIL NADU <i>DR. S. GANAPATHY & THANGAM ALAGARSAMY</i>	27
7.	DOES WOMEN EMPOWER THROUGH SELF HELP GROUPS? A STUDY IN RANGA REDDY DISTRICT, TELANGANA, INDIA <i>DR. Y. KRISHNA MOHAN NAIDU & M.KONDALA RAO</i>	30
8.	ASSESSING CONSUMER SATISFACTION IN E-BANKING OF BANKS IN BANGALORE CITY OF KARNATAKA STATE <i>DR. VEENA ANGADI, GATTAMRAJU SREELATHA & DR. GOPALA KRISHANA</i>	35
9.	DETERMINANTS OF GROWTH IN MICRO AND SMALL ENTERPRISES (MSEs): A CASE OF JIMMA TOWN <i>SAMSON EMIRU, KENENISA LEMIE & HAYELOM NEGA</i>	38
10.	OPTIMAL PORTFOLIO CONSTRUCTION IN SELECTED MANUFACTURING SECTORS WITH REFERENCE TO NATIONAL STOCK EXCHANGE (NSE) <i>RAMA KRISHNA MISHRA</i>	44
11.	EFFECTIVE COMMUNICATION: A NEED OF BUSINESS <i>BABALPREET KAUR</i>	49
12.	WOMEN ENTREPRENEURS IN INDIA: OPPORTUNITIES & CHALLENGES <i>PUSHPA L</i>	51
13.	A STUDY ON FINANCIAL INCLUSION IN RURAL INDIA BY REGIONAL RURAL BANKS <i>DR. BRAJABALLAV PAL</i>	54
14.	CONSUMER PERCEPTION TOWARDS AAVIN MILK AND MILK PRODUCTS IN COIMBATORE TOWN <i>DR. S. SIVARAMAN & S. MOHANRAJ</i>	59
15.	A REVIEW OF LITERATURE ON STRESS MANAGEMENT: WORK RELATED STRESS OF EMPLOYEES <i>JIKKU SUSAN KURIAN & SAI PRANATHI BHAMIDIPATI</i>	63
16.	THE IMPORTANCE OF THE USE OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) IN ACCOUNTING EDUCATION: A CASE STUDY IN BOTHO UNIVERSITY <i>MINI SEBASTIAN</i>	65
17.	A STUDY ON INDIVIDUAL TAX PAYERS' PERCEPTION TOWARDS e-FILING SYSTEM IN INDIA WITH SPECIAL REFERENCE TO BALLARI CITY <i>JALIHAI SHARANAPPA</i>	75
18.	CREDIT CRUNCH AND FINANCIAL CRISIS EFFECT ON CONSUMER BUYING BEHAVIOUR <i>DR. LALITA MISHRA</i>	80
19.	CONSUMER ATTITUDE TOWARDS INTERNET SERVICE PROVIDER <i>KARTHIKEYAN.B</i>	86
20.	GREEN MARKETING: CHALLENGES AND OPPORTUNITIES <i>M.SELVAMUTHU, S. PRAVEENKUMAR & A.DHIVYA</i>	89
	REQUEST FOR FEEDBACK & DISCLAIMER	93

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>

CONSUMER ATTITUDE TOWARDS INTERNET SERVICE PROVIDER**KARTHIKEYAN.B****Ph. D. RESEARCH SCHOLAR (FULL TIME)****DEPARTMENT OF COMMERCE****PSG COLLEGE OF ATRIS & SCIENCE****COIMBATORE****ABSTRACT**

Internet plays a major role in the technology development. Internet is a big boon for the technical and research development for the present as well as for the future period. The researcher in the study focuses on the attitude of various consumers regarding about the different internet service providers. Internet services are to be made prompt and easy to operate in quick speed. The area of the study is conducted in Coimbatore city. The sample design of the study is convenience sampling. The source of researcher study is based on primary data collection among 100 respondents. The statistical tools used in the study are percentage analysis and chi-square test.

KEYWORDS

consumer attitude, internet service providers.

INTRODUCTION**ABOUT INTERNET**

The internet is made up of millions of computers linked together around the world in such a way that information can be sent from one computer to any other computers, these computers can be in homes, schools, universities, government departments or business concerns. The internet is often described as "a network of networks" because all the smaller networks of organizations are linked together into the one giant network called the internet. All computers are pretty much equal once connected to the internet; the only difference will be the speed of the connection by the service providers and the modem of the computer.

INTERNET SERVICE PROVIDER IN GENERAL

An internet service provider [abbr... ISP, also called internet access provider or IAP] is a service organization that provides to consumers, the access towards internet and internet related services in the past, most ISPs were run by the telecommunication companies now, ISPs can be started by any individual or group with sufficient money and expertise. In addition to internet access dial-up and DSL (Digital Subscriber Line) are also provided by ISP, they may provide a combination of services including internet transit, domain name registration and hosting, web hosting and collocation. MCI has unveiled a major international internet service as well as an information and electronic commerce service called market place MCI. AT&T is expected to announce a major new service later in the year other major carriers such as British telecom, France telecom, Deutsche telecom, Swedish telecom, Norwegian telecom, and Finnish telecom among many others who have announced internet services an estimated 300 service providers are in operation, ranging from very small resellers to large telecom carriers.

INTERNET SERVICE PROVIDERS IN INDIA

The Federal Government of India ended the monopoly of VSNL (Videsh Sanchar Nigam Ltd.) over provision of internet services with effect from October 7, 1998. It provides dedicated links to commercial and government sector. VSNL recently announced full internet connectivity to six different categories of users. This includes students, professionals, non-commercial, commercial, software exporters/100% EOU and e-mail/ internet service provider's connectivity speeds range from 2400 bps dial up to 128 kbps leased links.

Today there are more than 200 private sector ISPs either already active or about to start operations. Satyam Info Way Ltd. [SIFY] is the first private ISP in India. Apart from VSNL and SIFY some of the important service providers in India are AIRTEL, BSNL and RELIANCE.

STATEMENT OF PROBLEM

In the present world nothing is possible without internet. Every individual here is lamed without internet. It has become a better part of everyone's life. There is a common feeling that internet is a boon as well as a bane. It is a boon as we avail services like online shopping, net banking, online reservations, online recruitments and E-commerce. However, the bane is the steady growth in the cybercrimes. The study was taken up to find the reach of the internet and internet service providers.

OBJECTIVES OF THE STUDY

1. To know about various internet service providers.
2. To understand the influence of advertisement about internet service providers.
3. To analyze about purpose for which customers, use internet.
4. To study about the level of usage of internet by customers.
5. To understand the satisfaction level of consumers by using internet.

RESEARCH METHODOLOGY

Methodology is a way to systematically solving the research problem by applying the various research techniques along with the logic behind the problem.

RESEARCH DESIGN

Research design is the conceptual structure within which the research is conducted. The research design for this study is descriptive and analytical in nature.

RESEARCH SIZE

Totally 100 respondents from the users were selected.

SAMPLE DESIGN

The study is based on the Random sampling method.

NATURE OF DATA

Nature of data is primary. The data are collected from internet users.

SOURCE OF DATA

The well-prepared questionnaire is used to collect data from 100 respondents.

AREA OF THE STUDY

This study is conducted within the Coimbatore city.

TOOLS FOR ANALYSIS

For the analysis purpose the following tools to be used.

- Percentage analysis
- Chi-square analysis

LIMITATIONS OF THE STUDY

- The study is restricted to Coimbatore city.
- The survey to be conducted among one hundred respondents only.
- The suggestions and recommendations to be given based on the respondent's opinion and cannot be generalized.

ANALYSIS AND INTERPRETATION**TABLE 1: PERCENTAGE ANALYSIS (PERSONAL FACTORS IN THE RESPONDENTS)**

AGE	NO OF RESPONDENTS	PERCENTAGE
Less than 20 years	21	21
21-30	50	50
31-40	22	22
More than 41 years	7	7
TOTAL	100	100
SEX	NO OF RESPONDENTS	PERCENTAGE
Male	60	60
Female	40	40
TOTAL	100	100
EDUCATIONAL QUALIFICATION	NO OF RESPONDENTS	PERCENTAGE
Under graduates	50	50
Post graduates	45	45
Professional	5	5
TOTAL	100	100
OCCUPATIONAL STATUS	NO OF RESPONDENTS	PERCENTAGE
Students	61	61
Employees	17	17
Business man	18	18
Professional	4	4
TOTAL	100	100
MONTHLY FAMILY INCOME	NO OF RESPONDENTS	PERCENTAGE
Less than Rs. 10,000	20	20
Rs. 10,000-Rs. 20,000	32	32
Rs. 20,000- Rs. 30,000	26	26
More than Rs. 30,000	22	22
TOTAL	100	100
PERIOD OF USAGE	NO OF RESPONDENTS	PERCENTAGE
Less than 6 months	17	17
6-12 months	15	15
12-24 months	18	18
More than 24 months	50	50
TOTAL	100	100
SERVICE PROVIDERS	NO OF RESPONDENTS	PERCENTAGE
AIRTEL	25	25
SIFY	17	17
TATA INDICOM	17	17
BSNL	36	36
RELIANCE	5	5
TOTAL	100	100
MODE OF USAGE	NO OF RESPONDENTS	PERCENTAGE
Prepaid	40	40
Post paid	60	60
TOTAL	100	100

CHI-SQUARE TEST**CHI-SQUARE ANALYSIS**

Chi square analysis is used to judge the significance of one factor over the other personal factors considered for the analysis are given below:

PERSONAL FACTORS OF THE STUDY

- Age
- Sex
- Educational qualification
- Occupational status
- Monthly family income

STUDY FACTORS OF THE STUDY

- Usage of internet
- Service providers

HYPOTHESIS

The personal factors of the respondents have no significant influence over the usage of internet.

TABLE 2: CHI-SQUARE: PERSONAL FACTORS VS USAGE OF INTERNET

Personal Factors	Chi-square	Table Value	S/NS
Age	5.67	16.919	NS
Sex	16.66	7.815	S
Educational Qualification	1.65	21.026	NS
Occupational status	7.343	21.026	NS
Income level	8.865	16.919	NS

INFERENCE

The above table shows that hypothesis is accepted age, educational qualification, occupational status and income level and hypothesis is rejected in sex. It is concluded that age, educational qualification, occupational status and income level have no significant influence with usage internet.

HYPOTHESIS

The personal factors of the respondents have no significant influence over the service provider.

TABLE 3: CHI-SQUARE: PERSONAL FACTORS VS SERVICE PROVIDER

Personal Factors	Chi-square	Table Value	S/NS
Age	5.29	21.026	NS
Sex	8.14	9.488	NS
Educational Qualification	4.22	26.269	NS
Occupational status	8.210	26.269	NS
Income level	16.2	21.026	NS

INFERENCE

The above table shows that hypothesis is accepted in age, sex, educational qualification, occupational status and income level. It is concluded that age, sex, educational qualification, occupational status and income level have no significant influence with service providers.

FINDINGS

- Majority of the respondents are between 21-30 years of age group.
- Majority of the respondents are male.
- Majority of the respondents are under graduate degree holders.
- Majority of the respondents are students.
- Majority of the respondent's monthly family income is between Rs- 10,000- Rs-20,000.
- Majority of the respondents are using internet for more than 24 months.
- Majority of the respondents are using BSNL service provider.
- Majority of the respondents are using postpaid connection.

SUGGESTIONS

- Awareness has to be created among the public about the internet through advertisements.
- Internet service providers should take initiative to explore the possible usage of internet.
- Indian government should upgrade their technology to the nation to meet the competitive world.
- Internet service provider should take attempts to reduce monthly costs by establishing Wi-Fi network.

CONCLUSION

Internet is a big boon to this competitive world, by clicking the mouse in one corner of the world we can able to know what is happening around the world. Internet Service Providers(ISPs) are providing the service to the people with great extent, but their main aim is to gain profit only because broadband are implemented in big cities in India even there are several users of net in the rural areas, the service providers are unable to give sufficient service. As for my study is concerned, students are the majority users of the internet, they are mainly using net for communication purpose apart from this communication purpose there are lot of things in the internet. The next wizard in the internet world is Wi-Fi technology it is wireless connection of internet it is not yet completely implemented in India.

REFERENCES

1. Bennett, M. (1996, "A blueprint for successful syndicated on-line research", in Forrest, E. and Mizerski, R. (Eds), *Interactive Marketing: The Future Present*, NTC Business Books, Lincolnwood, IL.
2. Cleland, K. (1996, "Web gets religion with CatholicNet via Sadlier, AT&T", *Advertising Age*, 15 April, p. 3.
3. CNN Interactive (1996, "Internet, on-line services attracting more TV viewers, advertisers", 3 June, citing results of surveys by Coopers & Lybrands, and Jupiter Communications.
4. Cuneo, A. (1996, "Web sites, ads go offline", *Advertising Age*, 19 February, p. 37.
5. Federal Trade Commission (1996, *Public Workshop on Consumer Privacy on the Global Information Infrastructure*, Heritage Reporting Corporation, Washington, DC.
6. Fitzgerald, M. (1996, "Virtual advertising", *Editor & Publisher*, 2 March, pp. 30-1.

BOOKS

7. C. R. Kothari (1995) *Research Methodology – methods*, second edition, Wishwa Prakasham, New Delhi.
8. Gupta s.p statistical methods sultan chand and sons, New Delhi, 2006
9. Rajan Nair. N and Sanjith Nair. R (2003) *marketing*, Sultan Chand & Sons publication.

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

