

# 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 Inlibnet of University Grants Commission (U.G.C.)],

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 (2012) & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 5771 Cities in 192 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

**CONTENTS**

<b>Sr. No.</b>	<b>TITLE &amp; NAME OF THE AUTHOR (S)</b>	<b>Page No.</b>
1.	<b>EMOTIONAL LABOUR IN SERVICE INDUSTRY – SOME REFLECTIONS</b> <i>Dr. D. V. RAMANA MURTHY &amp; SIVA KRISHNA GOUD.J</i>	1
2.	<b>IS DIGITALIZATION A KEY TO SUSTAINABILITY? (A REVIEW)</b> <i>Dr. PAYAL BASSI &amp; Dr. RAJNI SALUJA</i>	2
3.	<b>STRATEGIC RELEVANCE OF HUMAN RESOURCE INFORMATION SYSTEM IN SHRM</b> <i>Dr. C. M. JAIN &amp; SUBHASH CHANDRA SONI</i>	3
4.	<b>A STUDY ON ISSUES OF EMPLOYEE RETENTION IN INDIAN IT INDUSTRY</b> <i>Dr. D. SRINIVASARAO &amp; BATLANKI NIKHITHA</i>	4
5.	<b>UTILIZATION BEHAVIOUR OF CUSTOMERS TOWARDS MOBILE PHONE SERVICE PROVIDERS: A STUDY</b> <i>Dr. T. SENTHAMIL SELVI &amp; Dr. S. SUBADRA</i>	5
6.	<b>EFFECT OF PERSONAL VARIABLES ON WORK LIFE BALANCE AMONG IT EMPLOYEES IN CHENNAI</b> <i>J. RAMESH KUMAR &amp; Dr. R. RAJENDRAN</i>	6
7.	<b>AGED FARMERS IN THE ERA OF GLOBALISATION</b> <i>HANAMARADDI V. DEVARADDI &amp; Dr. M. C. CHALAWADI</i>	7
8.	<b>A STUDY ON HUMAN RESOURCES MANAGEMENT PRACTICES ON EMPLOYEE COMMITMENT AT HOTEL GATEWAY – VIJAYAWADA</b> <i>MOHAMMAD MOHAFIZ ALI &amp; Dr. A BALA SARASWATHI</i>	8
9.	<b>DIAGNOSTIC MODEL - EMPLOYEES CONSCIOUSNESS TOWARDS OCCUPATIONAL SYNDROME &amp; PREVENTING STRATEGIES IN GARMENT INDUSTRY, TIRUPUR</b> <i>M. MUTHUMANI &amp; Dr. K. GUNASUNDARI</i>	9
10.	<b>IMPORTANCE - PERFORMANCE ANALYSIS: AN EMPIRICAL STUDY ON PRIVATE MANAGEMENT INSTITUTES</b> <i>DIVYA SHARMA &amp; JAILAXMI</i>	10
11.	<b>A STUDY ON USAGE OF TECHNOLOGY IN BANKING SECTOR WITH REFERENCE TO SELECTED BANKS</b> <i>V HEMANTH &amp; Dr. V N SAILAJA</i>	11
12.	<b>CONSUMER PERCEPTION TOWARDS AYURVEDA &amp; THEIR BUYING BEHAVIOUR OF AYURVEDIC MEDICINES IN INDIA</b> <i>ROHIT SHARMA &amp; BHAWANA KHANNA</i>	12
13.	<b>A STUDY ON STRESS AND EMPLOYEE ENGAGEMENT: A CASE OF AN IT COMPANY IN HYDERABAD</b> <i>K. ARCHANA</i>	13
14.	<b>NEED OF REFORMS OF AGRICULTURAL INCOME TAX IN INDIA</b> <i>MADHAB KUMAR BISWAS</i>	14
15.	<b>RELATIONSHIP BETWEEN TIME MANAGEMENT AND WORK – LIFE CONFLICT</b> <i>S. SARANYA &amp; Dr. K. LATHA</i>	15
16.	<b>IMPACT OF ONLINE CUSTOMER APPRAISAL ON ONLINE SHOPPER BUYING DECISIONS</b> <i>KATIKITHALA MARY PRISKILLA &amp; P V VIJAY KUMAR REDDY</i>	16
17.	<b>PROBLEMS FACED BY RESIDENTIAL STUDENTS: CASE STUDY AT FIJI NATIONAL UNIVERSITY, COLLEGE OF HUMANITIES AND EDUCATION – LAUTOKA CAMPUS, FIJI ISLAND</b> <i>FABIANO TIKOINAVUSO &amp; Dr. RAVINDRA KUMAR PRAJAPATI</i>	17
18.	<b>THE EFFECT OF COMPANY OWNERSHIP STRUCTURES TOWARD DIVIDEND POLICY ON LISTED FIRMS IN INDONESIA STOCK EXCHANGE</b> <i>BAYU AKSAMALIKA, LUKYTAWATI ANGGRAENI &amp; SAHARA</i>	18
19.	<b>PHOTOVOLTAIC SYSTEMS: A PROBABLE ALTERNATIVE TO CONVENTIONAL ENERGY SOURCES</b> <i>MANENDRA RAMCHANDRA KOLHE</i>	19
20.	<b>A STUDY ON INFLUENCE OF BRAND PARITY PERCEPTION ON SWITCHING INTENTION AMONG THE CUSTOMERS IN BANKING SECTOR</b> <i>DEEPAK BABU &amp; Dr. A. P. GEORGE</i>	20
	<b>REQUEST FOR FEEDBACK &amp; DISCLAIMER</b>	21

**CHIEF PATRON****Prof. (Dr.) 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 &amp; 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 &amp; Management, Urjani

**ADVISOR****Prof. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

**EDITOR****Dr. R. K. SHARMA**

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

**CO-EDITOR****Dr. BHAVET**

Faculty, Shree Ram Institute of Engineering &amp; Technology, Urjani

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

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

**Dr. CHRISTIAN EHIOBUCHÉ**

Professor of Global Business/Management, Larry L Luing School of Business, Berkeley College, USA

**Dr. SIKANDER KUMAR**

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

**Dr. JOSÉ G. VARGAS-HERNÁNDEZ**

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

**Dr. M. N. SHARMA**

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

**Dr. TEGUH WIDODO**

Dean, Faculty of Applied Science, Telkom University, Bandung Technoplex, Jl. Telekomunikasi, Indonesia

**Dr. M. S. SENAM RAJU**

Professor, School of Management Studies, I.G.N.O.U., New Delhi

**Dr. D. S. CHAUBEY**

Professor &amp; Dean (Research &amp; Studies), Uttaranchal University, Dehradun

**Dr. CLIFFORD OBIYO OFURUM**

Professor of Accounting &amp; Finance, Faculty of Management Sciences, University of Port Harcourt, Nigeria

**Dr. KAUP MOHAMED**

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

**Dr. VIRENDRA KUMAR SHRIVASTAVA**

Director, Asia Pacific Institute of Information Technology, Panipat

**SUNIL KUMAR KARWASRA**

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

**Dr. MIKE AMUHAYA IRAVO**

Principal, Jomo Kenyatta University of Agriculture &amp; Tech., Westlands Campus, Nairobi-Kenya

**Dr. SYED TABASSUM SULTANA**

Principal, Matrusri Institute of Post Graduate Studies, Hyderabad

**Dr. BOYINA RUPINI**

Director, School of ITS, Indira Gandhi National Open University, New Delhi

**Dr. NEPOMUCENO TIU**

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

**Dr. SANJIV MITTAL**

Professor &amp; Dean, University School of Management Studies, GGS Indraprastha University, Delhi

**Dr. ANA ŠTAMBUK**

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

**Dr. 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

**Dr. ANIL K. SAINI**

Professor, Guru Gobind Singh Indraprastha University, Delhi

**Dr. SRINIVAS MADISHETTI**

Professor, School of Business, Mzumbe University, Tanzania

**Dr. NAWAB ALI KHAN**

Professor &amp; Dean, Faculty of Commerce, Aligarh Muslim University, Aligarh, U.P.

**MUDENDA COLLINS**

Head, Operations &amp; Supply Chain, School of Business, The Copperbelt University, Zambia

**Dr. EGWAKHE A. JOHNSON**

Professor &amp; Director, Babcock Centre for Executive Development, Babcock University, Nigeria

**Dr. A. SURYANARAYANA**

Professor, Department of Business Management, Osmania University, Hyderabad

**P. SARVAHARANA**

Asst. Registrar, Indian Institute of Technology (IIT), Madras

**Dr. MURAT DARÇIN**

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

**Dr. ABHAY BANSAL**

Head, Department of Information Technology, Amity School of Engg. &amp; Tech., 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

**Dr. JAYASHREE SHANTARAM PATIL (DAKE)**

Faculty in Economics, KPB Hinduja College of Commerce, Mumbai

**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 VELI ŞAFAKLI**

Professor &amp; Dean, 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. LALIT KUMAR**

Faculty, Haryana Institute of Public Administration, Gurugram

**Dr. MOHAMMAD TALHA**

Associate Professor, Department of Accounting &amp; MIS, College of Industrial Management, King Fahd University of Petroleum &amp; 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 &amp; 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 TECLEGHIORGIS**

Faculty, College of Business &amp; 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****FINANCIAL ADVISORS****DICKEN GOYAL**

Advocate &amp; Tax Adviser, Panchkula

**NEENA**

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

**LEGAL ADVISORS****JITENDER S. CHAHAL**

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

**CHANDER BHUSHAN SHARMA**

Advocate &amp; 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](mailto:infoijrcm@gmail.com) or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

## GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: \_\_\_\_\_

**THE EDITOR**

IJRCM

**Subject:** SUBMISSION OF MANUSCRIPT IN THE AREA OF \_\_\_\_\_.

**(e.g. Finance/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](http://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>

---

**EMOTIONAL LABOUR IN SERVICE INDUSTRY – SOME REFLECTIONS**

**Dr. D. V. RAMANA MURTHY**  
**PROFESSOR & DEAN (BEHAVIOURAL SCIENCES)**  
**FBS BUSINESS SCHOOL**  
**VIJAYAWADA**

**SIVA KRISHNA GOUD.J**  
**EXECUTIVE DIRECTOR**  
**FBS BUSINESS SCHOOL**  
**VIJAYAWADA**

**ABSTRACT**

*The services sector has emerged as the most dynamic sector of the world economy, contributing almost one-third of world gross value added, half of world employment, one-fifth of global trade and more than half of the world foreign direct investment flows. It remains the key driver of India's economic growth, contributing almost 66.1 per cent of its gross value added growth in 2015-16, important net foreign exchange earner and the most attractive sector for foreign direct investment inflows. The increasing share of service sector in developed countries has established new ways in creating competitive edge within the delivery of a high level quality service. The importance of service employees as the greatest asset is undisputed. Service is not denoted only by the intellectual and physical labour but also emotional labour. The objective of this paper is to examine the importance of the concept emotional labor and its use in service delivery and its implications in the present day context.*

# IS DIGITALIZATION A KEY TO SUSTAINABILITY? (A REVIEW)

**Dr. PAYAL BASSI**  
**ASSOCIATE DIRECTOR**  
**UNIVERSITY SCHOOL OF MANAGEMENT**  
**DESH BHAGAT UNIVERSITY**  
**MANDI GOBINDGARH**

**Dr. RAJNI SALUJA**  
**ASSOCIATE PROFESSOR**  
**UNIVERSITY SCHOOL OF MANAGEMENT**  
**DESH BHAGAT UNIVERSITY**  
**MANDI GOBINDGARH**

## ABSTRACT

*Sustainable development is development that meets the needs of the present without compromising the ability of the future generations to meet their own needs. In September 2015, 193 countries adopted the UN Sustainable Development Goals (SDGs). The 17 SDGs constitute the most ambitious global agenda ever developed for social, economic and environmental advancement of the world. They include the objective to end poverty, abolish hunger, accomplish gender, equality, foster equitable economic growth, reduce inequality and address climate change by 2030 or earlier. It is being observed by the sustainable development policy-makers that all countries, from the poorest to the richest face the challenge for achieving a healthy balance between economic, social and environmental pillars of sustainable development through sound policy, technology enabled innovation and socioeconomic transformation. The purpose of the paper is to see that how global economy is undergoing a fundamental structural reformation driven by digital economy. World economy is becoming ever more digital, that growing use of and investment in digital technologies and knowledge based capital is profoundly transforming our societies. The present study is an attempt to focus on the fact that how advances in healthcare, education, communication, provision of basic facilities and services is making life easier for the people. It is predicted that 8.5 billion people will be living dignified lives by 2030. Digital solutions can dose the achievement of SDGs by transforming the way people live and work. The paper will also highlight the hurdles and regulatory barriers in achievement of digital economy. It can be concluded that digital solutions like e-health, e-learning, e-banking, e-governance and many more can play a key role in helping the world achieve the SDGs.*

# STRATEGIC RELEVANCE OF HUMAN RESOURCE INFORMATION SYSTEM IN SHRM

**Dr. C. M. JAIN**

**PROFESSOR**

**DEPARTMENT OF ABST**

**UNIVERSITY COLLEGE OF COMMERCE AND MANAGEMENT STUDIES**

**MOHANLAL SUKHADIA UNIVERSITY**

**UDAIPUR**

**SUBHASH CHANDRA SONI**

**RESEARCH SCHOLAR**

**DEPARTMENT OF ABST**

**UNIVERSITY COLLEGE OF COMMERCE AND MANAGEMENT STUDIES**

**MOHANLAL SUKHADIA UNIVERSITY**

**UDAIPUR**

## ABSTRACT

*The study aims at investigating what role if any do Human Resource Information Systems (HRIS) play in SHRM. It attempts to examine how HR professionals and managers in different organizations see the effects of HRIS on strategic HR tasks and job roles. It also tries to find out if there is any significant difference in the usage of HRIS between Small/Medium (SME) size and Large size companies. A survey questionnaire was sent to 100 companies and a response rate of 15.9% was received. The target group of the questionnaire was HR managers, HR directors, and HR professionals in companies based in India. The scope was widened to include both large and small/medium sized organizations across all the business sectors. The results of the survey reveal that HR professionals not only consider HRIS usage as a support for strategic HR tasks but also perceive it as an enabling technology. The study also indicates that large sized firms are most likely to experience considerable HRIS usage in support of strategic HR tasks. Moreover, there was no significant difference in proportion to the size of a company regarding HRIS usage in support of commitment management and managing trade union relations with organizations. Low response rate of this study makes generalization rather difficult however, future research would benefit from higher response rates for more generalized results.*

---

**A STUDY ON ISSUES OF EMPLOYEE RETENTION IN INDIAN IT INDUSTRY**

**Dr. D. SRINIVASARAO**  
**PROFESSOR**  
**K L UNIVERSITY BUSINESS SCHOOL**  
**K L UNIVERSITY**  
**GREEN FIELDS**

**BATLANKI NIKHITHA**  
**MBA STUDENT**  
**K L UNIVERSITY BUSINESS SCHOOL**  
**K L UNIVERSITY**  
**GREEN FIELDS**

**ABSTRACT**

*Employee retention has become major concern for corporates in current scenario. This paper explores the factors responsible for employee attrition in Indian IT industry. A simple random sample of 201 employees across south India were considered for this study. A structured Questionnaire with five point Likert's scale items was designed to gather the responses from the sampling units. Regression technique is used to identify factors that are causing employee attrition. Significant impact of leadership type, level of job satisfaction, Financial benefits, was noticed on employee retention. The most likely explanations that emerges from this study for employee retention strategies are change in leadership style, customized job profiles, personalized financial benefits.*

# UTILIZATION BEHAVIOUR OF CUSTOMERS TOWARDS MOBILE PHONE SERVICE PROVIDERS: A STUDY

**Dr. T. SENTHAMIL SELVI**  
**ASST. PROFESSOR**  
**SSM COLLEGE OF ARTS & SCIENCE**  
**KOMARAPALAYAM**

**Dr. S. SUBADRA**  
**HEAD**  
**DEPARTMENT OF COMMERCE**  
**N. K. R. GOVERNMENT ARTS COLLEGE FOR WOMEN**  
**NAMAKKAL**

## ABSTRACT

*Mobile phone is a wonderful gift of science. Mobile phones have received overwhelming response from all across the world. The latest mobile has many more facilities. It has a music system, video game, recorder, speaker, camera and even internet facility available in it. The present study is undertaken to understand the utilization behaviour of customers towards mobile phone service providers in Salem District. The utilization behaviour are measured in terms of average monthly expenses on mobile phone usage has been examined by analyzing the relativity of average monthly expenses on mobile phone usage with the factors like number of SIM cards used, type of SIM cards used and model of mobile phone used. To undertake this study a structured questionnaire was developed to collect the required primary data from the 450 customers. It is observed from the analysis that there exists a significant relationship between model of mobile phone used by the customers and the average monthly expenses spent by them on mobile phone usage. From the above analysis it is concluded that the respondents in Salem City are very well aware of the mobile phones.*

---

**EFFECT OF PERSONAL VARIABLES ON WORK LIFE BALANCE AMONG IT  
EMPLOYEES IN CHENNAI**

**J. RAMESH KUMAR  
RESEARCH SCHOLAR**

**NATIONAL INSTITUTE OF TECHNICAL TEACHERS TRAINING AND RESEARCH  
TARAMANI**

**Dr. R. RAJENDRAN**

**ASSOCIATE PROFESSOR & HEAD I/C**

**DEPARTMENT OF EDUCATIONAL MANAGEMENT & APPLIED PSYCHOLOGY,  
NATIONAL INSTITUTE OF TECHNICAL TEACHERS TRAINING AND RESEARCH  
TARAMANI**

**ABSTRACT**

*The study finds out that there is a considerable influence of personal variables namely: Education, Total Experience, Income, Marital Status and Type of Family on the variable of Job Satisfaction. Both gender and Age do not differ on the Job Satisfaction.*

**AGED FARMERS IN THE ERA OF GLOBALISATION**

**HANAMARADDI V. DEVARADDI**  
**RESEARCH SCHOLAR**  
**DEPARTMENT OF SOCIOLOGY**  
**KARNATAK UNIVERSITY**  
**DHARWAD**

**Dr. M. C. CHALAWADI**  
**ASSOCIATE PROFESSOR**  
**DEPARTMENT OF SOCIOLOGY**  
**KARNATAK ARTS COLLEGE**  
**DHARWAD**

**ABSTRACT**

*Agriculturists in particular aged farmers have been the worst suffers from the onslaught of globalization. It is the process by events, decisions, and activities in one part of the world have significant consequences for other part of the globe. With the globalization Indian agriculture opened up to global agribusiness and Indian agriculture partly traditional farm is adversely affected. Due to globalization aged farmers those some are less educated and some are illiterates well known about traditional farming they have to depend on seeds like Monsanto, Cargill and Syn Genta etc., fertilizers and pesticides which is makes Indian agriculture is very expensive but lack of proper credit facilities for agriculture, makes farmers turn to private moneylenders who charge exorbitant rates of interest. In order to repay these debts, farmers borrow again and get caught in a debt trap and finally they committed suicide.*

# **A STUDY ON HUMAN RESOURCES MANAGEMENT PRACTICES ON EMPLOYEE COMMITMENT AT HOTEL GATEWAY – VIJAYAWADA**

**MOHAMMAD MOHAFIZ ALI**  
**STUDENT**  
**K L UNIVERSITY BUSINESS SCHOOL**  
**K L UNIVERSITY**  
**GREENFIELDS**

**Dr. A BALA SARASWATHI**  
**ASST. PROFESSOR**  
**K L UNIVERSITY BUSINESS SCHOOL**  
**K L UNIVERSITY**  
**GREENFIELDS**

## **ABSTRACT**

*In this era of highly competitive environment, organizations in Manufacturing sector and Service sector are trying hard to win the mind of customers by providing them value added service and quality innovative products to remain competitive in the market. At the same time employee commitment levels are also playing greater role. Hence, it is imperative on the part of the management to ensure better HRM practices to enhance employee commitment. An organization which fails to bring the required commitment levels may not achieve its goals. In this context the research study focussed on identifying the most influencing HRM practices that inculcates employee commitment which in turn will have significant impact on organizational performance.*

---

**DIAGNOSTIC MODEL - EMPLOYEES CONSCIOUSNESS TOWARDS  
OCCUPATIONAL SYNDROME & PREVENTING STRATEGIES IN GARMENT  
INDUSTRY, TIRUPUR**

**M. MUTHUMANI  
ASST. PROFESSOR  
DEPARTMENT OF MANAGEMENT  
KALAINAR KARUNANIDHI INSTITUTE OF TECHNOLOGY  
COIMBATORE**

**Dr. K. GUNASUNDARI  
ASST. PROFESSOR  
DEPARTMENT OF MANAGEMENT STUDIES  
PSG COLLEGE OF ARTS & SCIENCE  
COIMBATORE**

**ABSTRACT**

*The study focuses on garment Industry because it is one of the main sources of employment in India. Therefore, health care workforce need to be aware of the risks associated with the occupation in order to manage the diseases associated with it accurately. Awareness of occupational diseases is very important for each and every employee in garment industry. It helps to protect the worker against any health hazard arising out of work in which it is carried on and promote the employees in such a way that their career goals are achieved. Work plays a vital role in people's lives, since most workers spend at least eight hours a day in the workplace. Therefore, work environments should be safe and healthy. Every day workers all over the world are faced with a lot of health hazards. Unfortunately, some employers presume little responsibility for the protection of workers' health and safety. In fact, some employers do not know that moral and often legal responsibility to protect workers. As a result of the hazards and a need of awareness given to health and safety, industrial accidents and diseases are universal in all parts of the world. Workers and employers are to be informed about health and safety risks in the workplace and an active and effective health and safety committee that include both workers and management. This article can be prevalent to create consciousness among workers about occupational diseases and protect them from occupational diseases.*

# IMPORTANCE - PERFORMANCE ANALYSIS: AN EMPIRICAL STUDY ON PRIVATE MANAGEMENT INSTITUTES

**DIVYA SHARMA**

**ASST. PROFESSOR**

**SWAMI DARSHNANAND INSTITUTE OF MANAGEMENT & TECHNOLOGY**

**HARDWAR**

**JAILAXMI**

**ASST. PROFESSOR**

**SWAMI DARSHNANAND INSTITUTE OF MANAGEMENT & TECHNOLOGY**

**HARDWAR**

## ABSTRACT

*Importance-Performance Analysis (IPA) is a popular, low-cost, easily understood way to organize information about the attribute of a product or a service and provide intuitively appealing strategies for a business to set priorities for potential change. It is a simple and effective technique that can be applied to guide quality based educational strategies and can assist practitioners in prioritizing attributes when enhancing their quality and satisfaction. As several studies have shown, the relationship between students' perception of educational system and overall satisfaction is sometime non-linear. Performance indicators are now an established feature of the tertiary sector, being employed to evaluate teaching as well as research. Therefore, in this study, a two-axis model is described, which goes some way to addressing the deficiency of limited resources.*

---

## **A STUDY ON USAGE OF TECHNOLOGY IN BANKING SECTOR WITH REFERENCE TO SELECTED BANKS**

**V HEMANTH  
MBA STUDENT  
KLU BUSINESS SCHOOL  
K L UNIVERSITY  
VADESWAREM**

**Dr. V N SAILAJA  
ASST. PROFESSOR  
KLU BUSINESS SCHOOL  
K L UNIVERSITY  
VADESWAREM**

### **ABSTRACT**

*This paper investigates the view of Indian clients towards the utilization of innovation as for such variables as accommodation, protection, security, convenience, ongoing openness, and precise record of shifted exchange that empower client's use of Banking Technology. Different components, for example, moderate exchange speed, specialized disappointment, extortion and ignorance among clients that make deterrent in appropriation, are likewise tried. The outcomes demonstrate that statistic factors, for example, sex, age, capability and pay assume a positive part in use of managing an account innovation. Every one of the banks is utilizing data innovation as a key vehicle to remain aggressive against different players. There is no noteworthy contrast between utilization rates of keeping money innovations by the clients of various private banks. This paper additionally demonstrates that managing an account innovation helps in expanding consumer loyalty, client devotion, ad libbed development, and execution of the banks.*

---

# CONSUMER PERCEPTION TOWARDS AYURVEDA & THEIR BUYING BEHAVIOUR OF AYURVEDIC MEDICINES IN INDIA

**ROHIT SHARMA**  
**ASST. PROFESSOR**  
**BABA FARID COLLEGE**  
**BATHINDA**

**BHAWANA KHANNA**  
**ASST. PROFESSOR**  
**BABA FARID COLLEGE OF MANAGEMENT & TECHNOLOGY**  
**BATHINDA**

## ABSTRACT

*Ayurveda has been a lively system of health with an unbroken practice since 3000 years. Although, Ayurveda as a system of medicine has been in practice in India for centuries but its growth as an industry has commenced only a few years back. Due to lack of cure for chronic diseases and side effects of conventional medicines, developed countries have started looking toward Ayurveda for treatments to restore wellness of their citizens. Modern medicine is mostly governed by a demand for evidence-based practice. The business prospects amounts to a \$20 billion ready market, which is growing at a very fast rate and would become a \$5 trillion market worldwide by 2050. Large portions of this market would be centered in India being the origin. India's share in the export of herbals is USD 63 billion which is just 0.2% of the global herbal market. So there is obviously vast scope for Indian manufacturers for entering the growing worldwide opportunity of business in herbal pharmaceutical field. We also have to focus on standardization of herbal products. Ayurveda has a brilliant future in India as a business proposition due to the ever increasing demand for natural therapies.*

---

## **A STUDY ON STRESS AND EMPLOYEE ENGAGEMENT: A CASE OF AN IT COMPANY IN HYDERABAD**

**K. ARCHANA  
ASST. PROFESSOR  
AMJAD ALI KHAN COLLEGE OF BUSINESS ADMINISTRATION  
HYDERABAD**

### **ABSTRACT**

*In this dynamic business environment one of the factors that determine what organizations can achieve is its employees. Organizations can achieve unexceptionable levels of performance only when the workforce is committed towards their work through higher productivity, self-motivation and loyalty. Every organization wants to acquire this and retain the best employees in their organization and employee engagement is the pre-eminent tool for it. Studies reveal that engagement is closely linked with organizational performance outcomes. So it becomes essential for organizations to deal with impediments to employee engagement such as stress. According to the global research conducted by Towers Watson in 2014 highly stressed employees are more vulnerable and are disengaged from their work. The study was conducted to examine the relationship between stress and employee engagement among IT employees. Sample consisted of 192 employees working in an IT company at Hyderabad. This study empirically investigates the association between stress and employee engagement in general and also in particular among women employees and employees aged 36 and above. The findings are in accord with theoretical explanation in the case of general and employees aged above 36. The empirical association between stress and employee engagement was not found in case of women employees.*

---

**NEED OF REFORMS OF AGRICULTURAL INCOME TAX IN INDIA**

**MADHAB KUMAR BISWAS**  
**ASST. PROFESSOR**  
**DUKHULAL NIBARAN CHANDRA COLLEGE**  
**AURANGABAD**

**ABSTRACT**

*Since 1950s agricultural income tax has been levied only on plantation crops and all other agricultural income has been exempted in India. The total tax collection from this source was less than 1% and in the late 1980s has dropped below 0.3%. But about 60% of Indian people meets their livelihood from agriculture income; but a very few people know about its tax impact. The very peculiarity of agricultural income tax is that; although it is a primary source of income of many people of India, it did not come under the purview of income tax. However, it has some impact if the non-agricultural income exceeds the basic exemption limit. Moreover, Income tax is a central tax; but agricultural income tax is a state subject and tax is levied on plantation crops only e.g. tea, coffee, rubber etc. In this perspective the paper is selected to study the present position and future prospects of agricultural income tax in India. The study shows that there is every possibility to cope up large farmers in the tax net. But the powerful landlords lobby is constantly creating obstacles in the way of implementation. Hence, change in political attitude and determination is necessary for taxation on agriculture income in India.*

**RELATIONSHIP BETWEEN TIME MANAGEMENT AND WORK – LIFE CONFLICT**

**S. SARANYA**  
**RESEARCH SCHOLAR IN MANAGEMENT**  
**BHARATHIAR UNIVERSITY**  
**COIMBATORE**

**Dr. K. LATHA**  
**ASST. PROFESSOR**  
**MBA DEPARTMENT**  
**SCSVMV UNIVERSITY**  
**ENATHUR**

**ABSTRACT**

*The Continuous change in the working environment, work and family domain conflict is a significant in almost all the businesses and work area. In this study the work-life conflict and time management among women executives are extensively studied. Increase in work-life conflict result in three major problems names individual related problems, family related problems and organizational related problems. Efficient time management programmes is adopted to overcome the conflict in two areas of work and life domain. This present article aims to identify the relationship between time management and work-life conflict among women executives in Chennai. Structured questionnaire was adopted for this purposes and collected date was analyzed using SPSS software. There is a significant and negative correlation between Work-Life conflict and time management, in two areas of work - family conflict and family - work conflict in six dimensions of time, tension and behavior. It was concluded that increased conflict between Work-Life in all six dimensions and time management would decrease vice versa.*

# IMPACT OF ONLINE CUSTOMER APPRAISAL ON ONLINE SHOPPER BUYING DECISIONS

**KATIKITHALA MARY PRISKILLA**  
**MANAGEMENT STUDENT**  
**K L U BUSINESS SCHOOL**  
**K L UNIVERSITY**  
**VADDESWAREM**

**P V VIJAY KUMAR REDDY**  
**ASST. PROFESSOR**  
**K L U BUSINESS SCHOOL**  
**K L UNIVERSITY**  
**VADDESWAREM**

## ABSTRACT

*E-Commerce is the booming industry in recent days. It is a form buying and selling the goods online which allows the consumers. It facilitates the customers to buy the desired products 24\*7. In the recent era people preferring the modern techniques of shopping through online due to busy schedules. So people using technology to meet their needs. While buying a product the particular website is allowing the user to share their views on a purchased product. In order to know the quality of the product, specifications of the product or service, service towards a product etc... the customer needs to get the information. So for the convenience of the customers e-commerce websites are providing a facility to review the product by different ways like ratings, reviews, comments and discussions on other platforms i.e., namely discussions on social media, consumer forums etc. technique of convenience sampling is used and the sample of 198 responses. The purpose of this study is to know the impact of positive and negative information of the product and how it impacts the customer buying decision.*

**PROBLEMS FACED BY RESIDENTIAL STUDENTS: CASE STUDY AT FIJI NATIONAL UNIVERSITY, COLLEGE OF HUMANITIES AND EDUCATION – LAUTOKA CAMPUS, FIJI ISLAND**

**FABIANO TIKOINAVUSO  
LECTURER– CHE  
FIJI NATIONAL UNIVERSITY  
NATABUA CAMPUS  
LAUTOKA**

**Dr. RAVINDRA KUMAR PRAJAPATI  
CONSULTANT COURSE COORDINATOR  
THE UNIVERSITY OF SOUTH PACIFIC  
SUVA**

**ABSTRACT**

*This study was conducted to determine the level of dissatisfaction among the Fiji National University, residential students Lautoka campus towards some facilities provided. This research was focused on four major areas in its Lautoka campus. The areas of studies were to Sporting Facilities and Recreation, Hostel and Accommodation, the Information Communication and Technology (IT) as well as Library Services. The study was based on a survey carried out from the questionnaires that is administered involving fifty (50) year one (1) Primary Teacher trainees, fifty (50) year two (2) Primary Teacher trainees, fifty year one (1) Secondary Teacher Trainees and fifty year two (2) Secondary Teacher Trainees who resides at Campus. Upon using the descriptive analysis, the levels of dissatisfaction among the students towards the facilities provided were examined. The findings from this research revealed that the level of dissatisfactions shown by the residential students of Fiji National University Lautoka Campus are sort of very strong in terms of disappointment dissatisfaction as far as resources is concern in the four areas observed. The findings from this research study will surely help, guide the policy makers of the university to improve its services and provide to the residential students the very latest and best available resources comparable to university standards.*

# THE EFFECT OF COMPANY OWNERSHIP STRUCTURES TOWARD DIVIDEND POLICY ON LISTED FIRMS IN INDONESIA STOCK EXCHANGE

**BAYU AKSAMALIKA**  
**STUDENT**  
**SCHOOL OF BUSINESS**  
**BOGOR AGRICULTURAL UNIVERSITY**  
**BOGOR**

**LUKYTAWATI ANGGRAENI**  
**LECTURER**  
**SCHOOL OF BUSINESS**  
**BOGOR AGRICULTURAL UNIVERSITY**  
**BOGOR**

**SAHARA**  
**LECTURER**  
**SCHOOL OF BUSINESS**  
**BOGOR AGRICULTURAL UNIVERSITY**  
**BOGOR**

## ABSTRACT

*This study aims to determine the effect of firm ownership structure and firm characteristics on the dividend policy of public listed company in Indonesian Stock Exchange. Variables of the ownership structures of firm include local institution ownership and foreign institution ownership. While firm characteristics variables include return on assets, return on equity, free cash flow, leverage, firm size, firm age, and market to book ratio. This study used data from annual financial report and annual report of listed firms in Indonesia Stock Exchange over the period 2013 – 2015. The result showed that the local institutional ownership, return on assets, free cash flow, market to book ratio, and firm size are highly positive and significantly correlated with dividend payout ratio. Return on equity and leverage have a significant correlated. Only firm age has no significant correlated. These results have practical implication to corporate manager and investor for design a financial strategy.*

# PHOTOVOLTAIC SYSTEMS: A PROBABLE ALTERNATIVE TO CONVENTIONAL ENERGY SOURCES

**MANENDRA RAMCHANDRA KOLHE**  
**RESEARCH SCHOLAR**  
**RSTM NAGPUR UNIVERSITY**  
**NAGPUR**

## ABSTRACT

*Three centuries ago, we used nothing but renewables, with a fully sustainable energy system consisting of wind power, hydro power and bio-fuels. Now we are trying to return to the past, with the addition of a few new sources such as solar and geothermal. In the interim our population has increased and economic activities by several orders of magnitude. There is a literature, and there are some notable contributions, but nothing remotely in keeping with the emphasis on renewables in policy circles. Renewable energy is enjoying great but probably short-lived if not taken seriously while put in use. The first discussion of renewables in economics was in the post 1973 oil shock era, when we rediscovered Hotelling's work on resource depletion and refined it in various ways. We invented the phrase "backstop technology," a technology that would eventually replace exhaustible resources with an energy source continuing forever. No one modeled the backstop explicitly, but it was clearly not a fossil fuel that we had in mind: it could have been nuclear fusion, or solar or wind energy. The need for renewables, in the sense of energy from non-exhaustible sources having no environmental footprint, was recognized. Presently, despite its poor environmental credentials, fossil fuel remains a crucial contributor to energy supply in many countries. The world will be running out of fossil fuel within a few decades due to high demand & consumption. The problems with energy supply and use are related not only to global warming but also to environmental concerns such as air pollution, acid precipitation, ozone depletion, forest destruction, ect. It is argued that oil will run out in 53 years, natural gas in 54, and coal in 110 years. The exhaustion of conventional resources and its effect on climate requires an urgent call for the substitute power resources to convene up the current power requirement. Renewable energy is an endless, unsoiled and prospective energy source among all other non-conventional energy options. More concentration is being done on focal point for the development of renewable energy sources globally. Thereby, energy generated from clean, efficient and environmentally-friendly sources has become one of the major challenges for engineers and scientists. Among them, the photovoltaic (PV) generation system has received great attention in research because it appears to be one of the possible solutions to the environmental problems. In this paper, the thrust has been given to study the economic and technical viability of photovoltaic systems as one of the alternative to depleting conventional energy sources.*

---

# A STUDY ON INFLUENCE OF BRAND PARITY PERCEPTION ON SWITCHING INTENTION AMONG THE CUSTOMERS IN BANKING SECTOR

**DEEPAK BABU**  
**RESEARCH SCHOLAR**  
**BHARATHIAR UNIVERSITY**  
**COIMBATORE**

**Dr. A. P. GEORGE**  
**DIRECTOR**  
**VIMAL JYOTHI INSTITUTE OF MANAGEMENT**  
**KANNUR**

## ABSTRACT

*Service quality in the present scenario is considered as a competitive strategy through which service based organizations can differentiate themselves in this competitive world. The Indian Banking sector is characterized with customers having a tendency to maintain multiple service provider relationships which means customer have extra experiences. This switching of service providers has been caused due to various reasons; Customer attrition has been accelerated in Indian banks. The research is based on the quantitative approach using survey as the methodology for conducting the study. The survey method is conducted with the help of a questionnaire which used 5 point Likert scale. The present study finds that if parity perception of the customers is high they tend to consider all products or services as same which will influence the perception of value generated through service delivery. Further if the value of the service delivery process is reduced the quality perception of the service in the minds of the customer will also get influenced.*

## **REQUEST FOR FEEDBACK**

**Dear Readers**

At the very outset, International Journal of Research in Commerce, IT & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue, as well as on the journal as a whole, on our e-mail [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com) for further improvements in the interest of research.

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

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

Looking forward 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*

