

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

ijrcm



A Monthly Double-Blind Peer Reviewed Refereed 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.

as well as in Open J-Gate, India [link of the same is duly available at infibnet of University Grants Commission (U.G.C.)]

Registered & Listed at: Index Copernicus Publishers Panel, Poland

Circulated all over the world & Google has verified that scholars of more than 1388 Cities in 138 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

www.ijrcm.org.in

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	THE IMPACT OF PLANNING AND CONTROL ON SERVICE SMES SUCCESS GAD VITNER & SIBYLLE HEILBRUNN	1
2.	CHALLENGES FOR SMALL AND MEDIUM ENTERPRISES IN INFORMATION TECHNOLOGY IN THE CITY OF BANGALORE, INDIA SULAKSHA NAYAK & DR. HARISHA G. JOSHI	9
3.	ROLE OF MANAGEMENT INFORMATION SYSTEMS IN MANAGERIAL DECISION MAKING OF ORGANIZATIONS IN THE GLOBAL BUSINESS WORLD MD. ZAHIR UDDIN ARIF, MOHAMMAD MIZENUR RAHAMAN & MD. NASIR UDDIN	14
4.	EFFECTS OF CALL CENTER CRM PRACTICES ON EMPLOYEE JOB SATISFACTION DR. ALIYU OLAYEMI ABDULLATEEF	19
5.	DETERMINANTS OF CAPITAL STRUCTURE: EVIDENCE FROM TANZANIA'S LISTED NON FINANCIAL COMPANIES BUNDALA, NTOGWA NG'HABI & DR. CLIFFORD G. MACHOGU	24
6.	RELATIONSHIP BETWEEN INTRINSIC REWARDS AND JOB SATISFACTION: A COMPARATIVE STUDY OF PUBLIC AND PRIVATE ORGANIZATION TAUSIF M.	33
7.	NUCLEAR ENERGY IN INDIA: A COMPULSION FOR THE FUTURE DR. KAMLESH KUMAR DUBEY & SUBODH PANDE	42
8.	CONTEXTUAL FACTORS FOR EFFECTIVE IMPLEMENTATION OF PERFORMANCE APPRAISAL IN THE INDIAN IT SECTOR: AN EMPIRICAL STUDY SUJOYA RAY MOULIK & DR. SITANATH MAZUMDAR	47
9.	A STUDY OF CITIZEN CENTRIC SERVICE DELIVERY THROUGH e-GOVERNANCE: CASE STUDY OF e-MITRA IN JAIPUR DISTRICT RAKESH SINGHAL & DR. JAGDISH PRASAD	53
10.	TWO UNIT COLD STANDBY PRIORITY SYSTEM WITH FAULT DETECTION AND PROVISION OF REST VIKAS SHARMA, J P SINGH JOOREL, RAKESH CHIB & ANKUSH BHARTI	61
11.	MACRO ECONOMIC FACTORS INFLUENCING THE COMMODITY MARKET WITH SPECIAL REFERENCE TO GOLD AND SILVER DR. G. PANDURANGAN, R. MAGENDIRAN, L. S. SRIDHAR & R. RAJKOKILA	68
12.	CRITICAL ANALYSIS OF EXPONENTIAL SMOOTHING METHODS FOR FORECASTING UDAI BHAN TRIVEDI	71
13.	COMPARATIVE STUDY ON RETAIL LIABILITIES, PRODUCTS & SERVICES OF DISTRICT CENTRAL CO-OPERATIVE BANK & AXIS BANK ABHINAV JOG & ZOHRA ZABEEN SABUNWALA	75
14.	SECURE KEY EXCHANGE WITH RANDOM CHALLENGE RESPONSES IN CLOUD BINU V. P & DR. SREEKUMAR A	81
15.	COMPUTATIONAL TRACKING AND MONITORING FOR EFFICIENCY ENHANCEMENT OF SOLAR BASED REFRIGERATION V. SATHYA MOORTHY, P.A. BALAJI, K. VENKAT & G.GOPU	84
16.	FINANCIAL ANALYSIS OF OIL AND PETROLEUM INDUSTRY DR. ASHA SHARMA	90
17.	ANOVA BETWEEN THE STATEMENT REGARDING THE MOBILE BANKING FACILITY AND TYPE OF MOBILE PHONE OWNED: A STUDY WITH REFERENCE TO TENKASI AT VIRUDHUNAGAR DISTRICT DR. S. VALLI DEVA SENA	98
18.	VIDEO REGISTRATION BY INTEGRATION OF IMAGE MOTIONS V.FRANCIS DENSIL RAJ & S.SANJEEVE KUMAR	103
19.	ANALYZING THE TRADITIONAL INDUCTION FORMAT AND RE – DESIGNING INDUCTION PROCESS AT TATA CHEMICALS LTD, MITHAPUR PARUL BHATI	112
20.	THE JOURNEY OF E-FILING OF INCOME TAX RETURNS IN INDIA MEENU GUPTA	118
21.	ROLE OF FINANCIAL TECHNOLOGY IN ERADICATION OF FINANCIAL EXCLUSION DR. SARIKA SRIVASTAVA & ANUPAMA AMBUJAKSHAN	122
22.	ATTRITION: THE BIGGEST PROBLEM IN INDIAN IT INDUSTRIES VIDYA SUNIL KADAM	126
23.	INFORMATION TECHNOLOGY IN KNOWLEDGE MANAGEMENT M. SREDEVI	132
24.	A STUDY OF EMPLOYEE ENGAGEMENT & EMPLOYEE CONNECTS' TO GAIN SUSTAINABLE COMPETITIVE ADVANTAGE IN GLOBALIZED ERA NEERU RAGHAV	136
25.	BIG-BOX RETAIL STORE IN INDIA – A CASE STUDY APPROACH WITH WALMART M. P. SUGANYA & DR. R. SHANTHI	142
26.	IMPACT OF INFORMATION TECHNOLOGY ON ORGANISATIONAL CULTURE OF STATE BANK OF INDIA AND ITS ASSOCIATED BANKS IN SRIGANGANAGAR AND HANUMANGARH DISTRICTS OF RAJASTHAN MOHITA	146
27.	USER PERCEPTION TOWARDS WEB, TELEVISION AND RADIO AS ADVERTISING MEDIA: COMPARATIVE STUDY SINDU KOPPA & SHAKEEL AHAMED	149
28.	STUDY OF GROWTH, INSTABILITY AND SUPPLY RESPONSE OF COMMERCIAL CROPS IN PUNJAB: AN ECONOMETRIC ANALYSIS SUMAN PARMAR	156
29.	DEVELOPMENT AND EMPIRICAL VALIDATION OF A LINEAR STYLE PROGRAM ON 'STRUCTURE OF THE CELL' FOR IX GRADE STUDENTS RAMANJEET KAUR	160
30.	PERFORMANCE APPRAISAL OF INDIAN BANKING SECTOR: A COMPARATIVE STUDY OF SELECTED PUBLIC AND FOREIGN BANKS SAHILA CHAUDHRY	163
	REQUEST FOR FEEDBACK	173

CHIEF PATRON

PROF. K. K. AGGARWAL

Chancellor, Lingaya's University, Delhi
Founder Vice-Chancellor, Guru Gobind Singh Indraprastha University, Delhi
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

PATRON

SH. RAM BHAJAN AGGARWAL

Ex. State Minister for Home & Tourism, Government of Haryana
Vice-President, Dadri Education Society, Charkhi Dadri
President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

AMITA

Faculty, Government M. S., Mohali

ADVISORS

DR. PRIYA RANJAN TRIVEDI

Chancellor, The Global Open University, Nagaland

PROF. M. S. SENAM RAJU

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

PROF. M. N. SHARMA

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

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

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

CO-EDITOR

DR. BHAVET

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SANJIV MITTAL

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

PROF. ANIL K. SAINI

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

DR. SAMBHAVNA

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

DR. MOHENDER KUMAR GUPTA

Associate Professor, P. J. L. N. Government College, Faridabad

DR. SHIVAKUMAR DEENE

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

MOHITA

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadholi, Yamunanagar

ASSOCIATE EDITORS

PROF. NAWAB ALI KHAN

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

PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PROF. A. SURYANARAYANA

Department of Business Management, Osmania University, Hyderabad

DR. ASHOK KUMAR

Head, Department of Electronics, D. A. V. College (Lahore), Ambala City

DR. SAMBHAV GARG

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

PROF. V. SELVAM

SSL, VIT University, Vellore

DR. PARDEEP AHLAWAT

Reader, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

S. TABASSUM SULTANA

Associate Professor, Department of Business Management, Matrusr Institute of P.G. Studies, Hyderabad

SURJEET SINGH

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

TECHNICAL ADVISOR

AMITA

Faculty, Government H. S., Mohali

MOHITA

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadholi, Yamunanagar

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

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

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects like Accounting Education; 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; Monetary Policy; Portfolio & Security Analysis; Public Policy Economics; Real Estate; Regional Economics; Tax Accounting; Advertising & Promotion Management; Business Education; Management Information Systems (MIS); Business Law, Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labor 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; Public Administration; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism, Hospitality & Leisure; Transportation/Physical Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Digital Logic; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Multimedia; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic and Web Design. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript **anytime** in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email addresses: infoijrcm@gmail.com or info@ijrcm.org.in.

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/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other. **please specify**)

DEAR SIR/MADAM

Please find my submission of manuscript entitled ' _____ ' for possible publication in your journals.

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

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

NAME OF CORRESPONDING AUTHOR:

Designation:

Affiliation with full address, contact numbers & Pin Code:

Residential address with Pin Code:

Mobile Number (s):

Landline Number (s):

E-mail Address:

Alternate E-mail Address:

NOTES:

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:
New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is required to be below **500 KB**.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

2. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. **AUTHOR NAME (S) & AFFILIATIONS:** The author (s) **full name, designation, affiliation (s), address, mobile/landline numbers**, and **email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.

4. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

5. **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 stops at the end.
6. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should follow the following sequence:

INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

SCOPE FOR FURTHER RESEARCH

ACKNOWLEDGMENTS

REFERENCES

APPENDIX/ANNEXURE

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed **5000 WORDS**.

10. **FIGURES & TABLES:** These should be simple, crystal clear, centered, separately numbered & self explained, and **titles must be above the table/figure**. **Sources of data should be mentioned below the table/figure**. It should be ensured that the tables/figures are referred to from the main text.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **REFERENCES:** The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:
 - All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use (ed.) for one editor, and (ed.s) for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parentheses.
 - The location of endnotes within the text should be indicated by superscript numbers.

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, 19–22 June.

UNPUBLISHED DISSERTATIONS AND THESES

- 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.

WEBSITE

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

ANOVA BETWEEN THE STATEMENT REGARDING THE MOBILE BANKING FACILITY AND TYPE OF MOBILE PHONE OWNED: A STUDY WITH REFERENCE TO TENKASI AT VIRUDHUNAGAR DSITRICT

DR. S. VALLI DEVASENA
ASST. PROFESSOR
MOTHER TERESA UNIVERSITY
KODAIKANAL

ABSTRACT

The digital media comprising of internet and mobile phone are the fastest growth avenues for marketing of both consumption and financial products. In India marketing through digital media was much less affected by the economic slowdown than through other media. Further, digital marketing looks set to continue its rapid growth as new developments and their advantages become even more apparent, when marketing budgets are faced with increasing constraints. Mobile Marketing is one of the fastest growing personal digital media tools; Now, with the third and fourth generations of mobile telephony (3G and 4G) coming into picture, the dimensions of mobile marketing have undergone a paradigm shift and one has moved far ahead from the early days and SMS was very successful as a marketing tool because of its user friendliness and ever present nature. In other words, mobile phone users regard their phones as part of their own body and this shows that marketers have a power full tool for communication and their disposal. This has promoted marketers to recognize the utility and role that mobile phones play in the lives of consumers. The services which are necessary to facilitate marketing functions, provided through mobile phones differ according to the type of mobile they owned and facilities (technology) it contains. Depends on the technology adopted in mobile phone, the banker is rendering the banking services. Hence it is imperative to study to what extent customers felt the relevancy of services they availed and whether their opinion differs according to the type of mobile they owned and services availed through mobile phones through an analysis of variance test.

KEYWORDS

mobile banking, Tenkasi.

INTRODUCTION

Banking system is the backbone of the economy and Information Technology (IT) in turn has become the backbone of banking activities.¹ Technology, which was playing a supportive role in banking, has come to the forefront with the ever-increasing challenges and requirements. Technology to start with was a business enabler and now has become a business driver. The Banks cannot think of introducing a financial product without IT support. Be it customer service, transactions, remittances, audit, marketing, pricing or any other activity in the Banks, IT plays an important role not to complete the activity with high efficiency but also has the potential to innovate and meet the future requirements.

The Banking Sector was early adopter of technology and in that way set an example to the other Industries the need to opt for automation for taking full advantage in operational efficiency.²

STATEMENT OF THE PROBLEM

In order to cater to the changing preferences, bankers are bound to provide the services suitable to their customers needs to survive in the competition;. Besides, the business relationship between a bank and its customer is not a non-time transitory relationship, but a relatively permanent and enduring one, which requires to be nurtured with good quality of service. In such a situation, any bank not having a mind towards bettering the quality of customer service is almost certain to lose its business.³ Needless to say, in the post-reform era which is becoming day by day frighteningly competitive, only those banks which have been exactlying customer-focused will have better chances of survival and growth.

Despite so many measures initiated at various levels to improve the standard of customer service, the level of satisfaction perceived by various segments of customers has been low. Demand for improvement in customer service continues to be louder-and so is the level of customer complaints regarding poor service.

Despite so many measures initiated at various levels to improve the standard of customer service, the level of satisfaction perceived by various segments of customers has been low. Demand for improvement in customer service continues to be louder-and so is the level of customer complaints regarding poor service.⁴

OBJECTIVES OF THE STUDY

- To know the opinion about the relevancy of the statements on mobile banking facility used
- To verify whether Type of mobile phone owned and the opinion about the relevancy of the statements on mobile banking facility differ significantly or not.
- And to offer suggestions based on the findings of the study

REVIEW OF LITERATURE

Jim Dale Reed conducted a study on "Commercial Bank selection: A Factor Analysis of the Determinants of Consumer Choice" with the purpose to identify the variables that influence the consumer behavior in selecting a commercial bank and concluded that no single variable was responsible for a particular decision. It was the combination of several factors that led to final selection.⁵

Eugene W. Anderson, Daes and Furness and Donald R. Lehmann discussed the links between quality, expectations, customer satisfaction and profitability. The findings state that when quality and expectations increase, there is a positive impact on customer satisfaction and in turn, profitability.⁶

Stephen S. Tax, Stephen W. Brown and Murali Chandrasekaran developed and tested a hypothesis regarding the inter play between satisfaction with complaint handling and prior experience in shaping customer trust and commitment. The result indicates that a firm's favourable actions during conflict demonstrate its reliability and trustworthiness and implies that investments in complaint handling can improve service quality, strengthen customer relationships and build customer commitment.⁷

FRAMEWORK OF ANALYSIS

Arithmetic mean and percentages are used to describe the data.

Analysis of variance (ANOVA) test to verify whether the opinion about the relevancy of the statements on mobile banking facility used, and Type of mobile phone owned differ significantly or not.

ANALYSIS OF VARIANCE – ONE WAY CLASSIFICATION MODEL

Source of Variation	Sum of Squares	Degrees of freedom	Mean Squares	Variable ratio of F
Between Samples		$V1=C-1$	$\frac{\text{Sum of squares}}{C-1}$	$\frac{\text{Mean squares between columns}}{\text{Mean square within sample}}$
With in Samples		$V2=n-c$	$\frac{\text{Sum of squares}}{C-1}$	
Total			$n-1$	

SCOPE OF THE STUDY

This study covers the mobile banking services rendered by ICICI bank in Tenkasi taluk. As the study is an empirical study to identify the satisfaction level of the customers towards mobile banking services rendered by the banker, the study has been focused towards customers who are the recipient of services. The ICICI bank in Tenkasi taluk consists of 5 branches. The study was undertaken on the customers of 5 branches only.

SAMPLING DESIGN

The customers of ICICI bank in tenkasi taluk branches are large in number and hence a comprehensive list of customers could not be prepared. Moreover, the list of customers of each branch could not be obtained only from the bank managers. They should not reveal the names of customers due to their obligations to maintain the confidentiality of customers' accounts as per sec.13 of Banking Company (Acquisition and Transfer of undertakings) Act, 1970. Therefore, a sample of 100 customers inclusive of all branches was selected by applying a non-probability random sampling method.

GEOGRAPHICAL AREA OF THE STUDY

The study covers the whole area of Tenkasi, Virudhunagar District in Tamil Nadu, only where the branches of the ICICI Bank are situated. They are Illathur Branch, Sundharapadiapuram Branch, Malapa Branch, Ravannasamuthiram Branch, pathamadai Branch, in 5 branch.

ANALYSIS OF THE STUDY

Irrespective of sector whether public or private, Banks are offering variety of services through mobile banking. In this study, the various banking facility provided through mobile are listed and an analysis is made to know the whether the services are availed by the customers and to verify whether the opinion about the relevancy of the statements on mobile banking facility used, and Type of mobile phone owned differ significantly or not.

SAMPLE ADEQUACY TEST

For that first KMO and Bartlett's Test is applied to assess the sample adequacy. Table 1 shows the results.

TABLE 1: KMO AND BARTLETT'S TEST

Kaiser-Meyer- Olkin Measure of Sampling Adequacy.		.599
Bartlett's Test of Sphericity	Approx. Chi-Square	852.489
	df	171
	Sig.	.000

The value of Kaiser-Meyer-Olkin Measure of Sampling Adequacy is .599 is just adequate

CUSTOMERS DETAILS WITH REGARD TO MOBILE**A) MOBILE OWNED**

The table 2 shows the classification of the respondents of the study on the basis of mobile owned.

TABLE 2: TYPE OF MOBILE OWNED

mobile is owned	NUMBER OF RESPONDENTS	PERCENTAGE
CDMA	29	29
GSM	71	71
Total	100	100

(Source: Primary)

Among the 100 respondents 71 respondents owned GSM type mobile, 29 respondents owned CDMA type mobile.

B) FACILITIES IN THE MOBILE PHONE

The table 3 shows the classification of the respondents of the study on the basis of Facilities in the mobile phone.

TABLE 3: FACILITIES IN THE MOBILE PHONE

Facilities	NUMBER OF RESPONDENTS	PERCENTAGE
GPRS	23	23
SMS	72	72
Internet	5	5
Total	100	100

(Source: Primary)

Out of respondents most of the respondents 72 percent use SMS, 23 per cent use GPRS, and 5 per cent use internet facility to mobile banking service.

C) OPINION ABOUT RELEVANCY OF THE STATEMENT REGARDING THE MOBILE BANKING FACILITY

The table below shows the opinion of the respondent regarding the relevancy of a mobile banking facility. If a respondent says yes it means the facility is relevant and vice versa.

TABLE 4: OPINION ABOUT RELEVANCY OF THE STATEMENT REGARDING THE MOBILE BANKING FACILITY

Mobile banking facility	Number of respondents who stated Yes	Number of respondents who stated No	Total
Mini- Statements and (checking of account history)	96	4	100
Alerts on account activity or passing of set thresholds	98	2	100
Monitoring of term deposits	90	10	100
Access to loan statements	73	27	100
Access to card statements	68	32	100
Mutual funds/ equity statements	53	47	100
Insurance Policy management	32	68	100
Pension plan management	18	82	100
Status on cheques stop payment on cheque	43	57	100
Ordering check books	66	34	100
Balance checking in the account	69	31	100
Recent transactions	96	4	100
Due dates of payment (functionality) for stop change and deleting of payments)	69	31	100
Pin provision, change of pin and reminder over the internet	67	33	100
Blocking of (lost \ stolen) cards	64	33	100

Source: computed from Primary Data

98 respondents stated that 'Alerts on account activity or passing of set thresholds' on account activity facility was relevant for their mobile banking account. This facility is ranked number -I with regard to relevancy to respondents.

96 respondents stated that 'Mini- Statements and (checking of account history)' and information about Recent transactions was relevant for their mobile banking account. This facility is ranked number - II with regard to relevancy to respondents.

90 respondents stated the 'Monitoring of term deposits' is relevant therefore it is ranked III.

82 respondents stated that 'Pension plan management's was not relevant. So with regard irrelevant are facilities pension plan management facility ranks number-I

68 respondents stated that 'Insurance Policy management's not relevant. So with regard irrelevant are facilities pension plan management facility ranks number-II

57 respondents stated that 'Status on cheques, stop payment on cheque's not relevant. So with regard irrelevant is facilities pension plan management facility ranks number-III

D) RESULTS OF ANOVA TEST

ANOVA test is applied to know whether there is any variance between relevancy of statement on mobile banking facility used and type of mobile phone owned. The results of the analysis of given in Table 5

TABLE 5: ANOVA BETWEEN OPINIONS ABOUT RELEVANCY OF THE STATEMENT REGARDING THE MOBILE BANKING FACILITY AND TYPE OF MOBILE PHONE OWNED

Statement	Variation	Sum of Squares	DF	Mean Square	F	Sig.	Acceptance / Rejection of H_0
Mini- Statements and (checking of account history)	Between Groups	.008	2	.004	.107	.898	Accept
	Within Groups	3.832	97	.040			
	Total	3.840	99				
Alerts on account activity or passing of set thresholds	Between Groups	.016	2	.008	.388	.679	Accept
	Within Groups	1.944	97	.020			
	Total	1.960	99				
Monitoring of term deposits	Between Groups	.054	2	.027	.295	.745	Accept
	Within Groups	8.946	97	.092			
	Total	9.000	99				
Access to loan statements	Between Groups	.054	2	.027	.134	.875	Accept
	Within Groups	19.656	97	.203			
	Total	19.710	99				
Access to card statements	Between Groups	.206	2	.103	.463	.631	Accept
	Within Groups	21.554	97	.222			
	Total	21.760	99				
Mutual funds/ equity statements	Between Groups	.458	2	.229	.908	.407	Accept
	Within Groups	24.452	97	.252			
	Total	24.910	99				
Insurance Policy management	Between Groups	.207	2	.103	.465	.629	Accept
	Within Groups	21.553	97	.222			
	Total	21.760	99				
Pension plan management	Between Groups	.047	2	.023	.155	.857	Accept
	Within Groups	14.713	97	.152			
	Total	14.760	99				
Status on cheques stop payment on cheque	Between Groups	.054	2	.027	.107	.899	Accept
	Within Groups	24.456	97	.252			
	Total	24.510	99				
Ordering check books	Between Groups	.023	2	.011	.049	.952	Accept
	Within Groups	22.417	97	.231			
	Total	22.440	99				
Balance checking in the account	Between Groups	.267	2	.134	.614	.543	Accept
	Within Groups	21.123	97	.218			
	Total	21.390	99				
Recent transactions	Between Groups	.008	2	.004	.107	.898	Accept
	Within Groups	3.832	97	.040			
	Total	3.840	99				
Due dates of payment (functionality) for stop change and deleting of payments)	Between Groups	.520	2	.260	1.209	.303	Accept
	Within Groups	20.870	97	.215			
	Total	21.390	99				
Pin provision, change of pin and reminder over the internet	Between Groups	.121	2	.060	.267	.766	Accept
	Within Groups	21.989	97	.227			
	Total	22.110	99				
Blocking of (lost \ stolen) cards	Between Groups	.471	2	.235	.475	.623	Accept
	Within Groups	48.039	97	.495			
	Total	48.510	99				

Source: computed from Primary Data

HYPOTHESIS 1

H_0 : The opinion about relevancy of the statement regarding the mobile banking facility and mobile phone owned do not differ significantly at 5%.

It is clear from the above table that on applying analysis of variance, on the basis of the computed value of F for the statements Mini- Statements and (checking of account history), Alerts on account activity or passing of set thresholds, Monitoring of term deposits, Access to loan statements, Access to card statements, Mutual funds/ equity statements, Insurance Policy management, Pension plan management, Ordering check books, Balance checking in the

account, Recent transactions, Due dates of payment (functionality) for stop change and deleting of payments, Pin provision, and change of pin and reminder over the internet, Blocking of (lost \ stolen) cards and the significance level of F which is more than 0.05 (5%), the null hypothesis is accepted and it is concluded that the opinion about relevancy of the statements Mini- Statements and (checking of account history), Alerts on account activity or passing of set thresholds, Monitoring of term deposits, Access to loan statements, Access to card statements, Mutual funds/ equity statements, Insurance Policy management, Pension plan management, Ordering check books, Balance checking in the account, Recent transactions, Due dates of payment (functionality) for stop change and deleting of payments, Pin provision, and change of pin and reminder over the internet, Blocking of (lost \ stolen) cards regarding the mobile banking facility and Type of mobile phone owned do not differ significantly at 5%.

SUGGESTIONS

Consumers are becoming more tech-literate, buying mobile phones, toying with online trading and just as much in need of banking services as consumers anywhere. So banks are trying to harness banking and mobile telephony into a set of applications and services, called m-banking, and are expecting that the money will roll in.⁸

That is what cell-phone operators and financial institutions have expected. However the substance of their offering was quite different from what they promised. Though there were many plans to enhance mobile-banking offerings and services, in reality the initiatives were very restricted

CONCLUSION

The digital media comprising of internet and mobile phone are among the fastest growth avenues for banking. In India, banking through digital media was much less affected by the economic slowdown than through other media.

REFERENCES

1. P.V. Anantha Bhaskar, "Customer Service in Banks", *IBA Bulletin*, August 2004, p.9.
2. Crews, James William, "Customer Understanding of Banks and Banking Service", Ph.D., Thesis Submitted to Indra Gandhi University, 1955.
3. Reed Jim Dale, "Commercial Bank Selection: A Factor Analysis of the Determinants of Consumer Choice", Ph.D., Thesis University of Arkansas, 1972.
4. Eugene W. Anderson, Daes, Furness and Donald R. Lehmann, "Customer Satisfaction, Market Share and Profitability: Findings from Sweden", *Journal of Marketing*, Vol.58, July 1994, pp.53-66.
5. Reed Jim Dale, "Commercial Bank Selection: A Factor Analysis of the Determinants of Consumer Choice", Ph.D., Thesis University of Arkansas, 1972.
6. Eugene W. Anderson, Daes, Furness and Donald R. Lehmann, "Customer Satisfaction, Market Share and Profitability: Findings from Sweden", *Journal of Marketing*, Vol.58, July 1994, pp.53-66.
7. Stephen S. Tax, Stephen W. Brown and Murali Chandrasekaran, "Customer Evaluation of Service Complaint Experiences: Implications for Relationship Marketing", *Journal of Marketing*, Vol.62, April, 1998, Pp.60-76.
8. Valariee A. Zeithaml and Mary Jo Bitner, Building Customer Relationship through Segmentation and Retention Strategies, Service Marketing, McGraw Hill, 1996, pp.169-199.
9. Richard A. Spreng, Scott B. Mackenzie and Richard W. Ohsavsky, "A Re-examination of the Determinants of Consumer Satisfaction," *Journal of Marketing*, Vol.60, July 1996, pp.15-32.
10. V. Nagadevara and S. Jagadish, "Total Branch Automation Customer Perceptions" *IBA Bulletin*, Special Issue, March, 1997, p.42.
11. Tom Duncan and Sandra E. Moriarty, "A Communication Based Marketing Model for Managing Relationships", *Journal of Marketing*, Vol.62, April 1998, pp.1-13.
12. Stephen S. Tax, Stephen W. Brown and Murali Chandrasekaran, "Customer Evaluation of Service Complaint Experiences: Implications for Relationship Marketing", *Journal of Marketing*, Vol.62, April, 1998, Pp.60-76.
13. Mark R. Colgate and Peter J. Danaher, "Implementation Customer Relationship Strategy: The Asymmetric Impact of Poor Versus Excellent Execution", *Journal of the Academy of Marketing Science*, Vol.28, No.3, 2000, pp.375-387.
14. P.K. Roy, "Can Knowledge Management Improve Customer Service in Banks?" *IBA Bulletin*, May 2002, p.6.
15. R.D. Sharma and Gujeet Kaur, "Strategy for Customer Satisfaction in Rural Banks – A Case Study of Shivalik Kshetriya Gramin Bank, Hoshiarpur", *Prajnan*, Vol.XXXII, No.1, 2004, p.23.
16. Gauri Shanker, "Customer Service in Banks", *IBA Bulletin*, August, 2004, p.5.
17. K. Santi Swarup, "Customer Service in Banks", *IBA Bulletin*, August 2004, p.17.
18. Mustafa A. Bhat, "Correlates of Service Quality in Banks: An Empirical Investigation", *Journal of Services Research*, Vol.5, No.1, April- September, 2005, p.77.
19. A.J. Joshua and Moli P. Koshi, "Expectations and Perceptions of Service Quality in Old and New Generation Banks – A Study of Select Banks in the South Canara Region – *Indian Journal of Marketing*, Vol.XXXV, No.9, September 2005. p.6.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, IT and 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-mails i.e. **infoijrcm@gmail.com** or **info@ijrcm.org.in** for further improvements in the interest of research.

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

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

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

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

