

# Rajagiri Management Journal

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## Editorial

E-commerce is one of the fastest growing areas today. Internet banking, an application of e-commerce in financial services, has registered enormous growth in recent years globally and in India. The article by Ajimon George and Gireesh Kumar is a study on internet banking. Using the popular Technology Acceptance Model (TAM) framework, the authors test the relationship between the perceived ease of use (PE) and perceived usefulness (PU) on the service quality of internet banking based on data from India's most literate state of Kerala.

In the context of the developmental objective of 'financial inclusion', the microfinance institutions (MFIs), have assumed growing importance. The paper by Sanjay and Vinod examines the technical efficiency of nine well established MFIs in India based on data for the last seven years. There are broadly two approaches to determine efficiency of a firm: parametric, which is based on an underlying functional relationship between the different variables under study and non-parametric, which measures efficiency relative to the 'observed best'. This paper has adopted a non-parametric tool called the 'data envelope analysis' (DEA) in measuring the efficiency of MFIs.

Addressing the environmental issues has become a major part of corporate social responsibility. Companies have been increasingly reporting their actions towards environmental protection. The article by Shubham Goswami is examining the present status of environmental reporting in the state of Rajasthan in respect of certain environment-polluting industries. The study also tests the extent of environmental disclosure by companies with the nature of industry and the size of company.

Stress is an inevitable part of modern work life. There has been quite a lot of literature on workplace stress-dwelling on its causes, effects and cure. The article by Preshita Neha Tudu and Pramod Pathak attempts to understand the nature of employee stress in Indian banks and measure its level from a sample drawn from the state of Jharkhand. It also tests the influence of age, experience, and gender on the stress level.

This issue also carries a review of the research report entitled, "From Poverty to Empowerment: India's Imperative for Jobs, Growth, and Effective Basic Services" brought out by McKinsey Global Institute in February 2014.

Looking forward to your comments, suggestions and feedback on the issue.

**Mathew Joseph**

Editor

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