

SHADAN COLLEGE OF ENGINEERING & TECHNOLOGY

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MBA DEPARTMENT

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MBA DEPARTMENT

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A STUDY OF INFLUENTIAL FACTORS OF EMPLOYEE MOTIVATION PERCEIVED IN BANKING SECTOR- WITH REFERENCE TO ICICI BANK

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ABSTRACT-The management need to carefully understand the minuscule requirements of the workers and simultaneously the corresponding incentives to offer so as to achieve a perfect fit. At this juncture it is imperative to conduct and further the research work in this context in the Indian scenario in any select industry. This research might possibly be able to give an insight into some motivational dynamics and ultimately enable motivated members to realize the organizational goal and underwrite their best efforts for the realization of organizational goal and achieve their personal goals also. In this study attempt have been made to identify the most important factors of motivation generally perceived by employees in banking context. Further to study the methods of motivation practiced in the ICICI bank. The most powerful motivating factors perceived by employees in order of preference are Hike in Salary/ wage, Performance-based bonuses, Benefits (health insurance/ stock options/ vacation or sick Opportunity for promotions, Appreciation for good work, Flexible Working Schedule and Company Social Gatherings.

Key Points:Employee Motivation, Satisfaction, Motivating factors, Incentives

1. INTRODUCTION

For an organization to be effective, an enlightened, motivated and job satisfied body of employees should be its main objective. To be motivated means to be engaged in a goal directed conductwhich begins with the individual feeling certain needs (also referred to as drives and motives). These needs give an energizing thrust to the individual toincentives which she/hedistinguishes rightly or wrongly as possible satisfiers of his need. The goal which is external to the individual only provides him with the opportunity for

satisfying his internal needs. It is tough to explicate and predict the behaviour of an individual. The outline of an ostensiblyfavorable motivational technique may not necessarily achieve the desired results as motivation remains a complex and intriguing phenomenon, as man is a complex being, he has several motives, which weave into a unique need pattern at any one time. Hence employees need to be studied and motivated separately. Motivation of an employee may variatealbeit he may linger to behave in the same manner. Motivation is also expressed in different ways. For instance, one soul with a robust security need may dodgeresponsibilities for the fear of failing to fulfil the responsibility and the fear of being fired. Another employee may seek responsibility, having the same security need but, for the anxiety of being fired for low routine.

2. NEED OF THE STUDY

The force of motivation is anenergeticpower setting a person into motion or action. In different settings and in different organizations, at different levels, different individuals have different problems. In so complex situation various theories only add to the thoughtfulness of attitudes of the people and not a wholistic overview of the surroundings. In the modern enlightened world where the aims of the employees are being aroused through the spread of mass education, the old carrot-andstick approach to motivate people is no longer relevant and effective. The management need to carefully understand the minuscule requirements of the workers and simultaneously the corresponding incentives to offer so as to achieve a perfect fit. At this juncture it is imperative to conduct and further the research work in this context in the Indian scenario in any select industry. This research might possibly be able to give an insight into some motivational dynamics and ultimatelyenable motivated members to realize the organizational goal and

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IMPACT OF SELF-SERVICE TECHNOLOGIES ON CUSTOMER SATISFACTION IN SELECT PUBLIC SECTOR BANK AND PRIVATE SECTOR BANKS- A COMPARATIVE APPROACH

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ABSTRACT-Nowadays as customers no longer feel comfortable being restricted by geographical & time factors for their everyday banking transactions, the banking sector in India is exceedingly employing selfservice technologies. The present study takes into account the impact of SST's with respect to Automated Teller Machine (ATM) on customer satisfaction in banking sector. Moreover, when several value-added transaction options are being offered on a continuous basis in self-service technologies, it becomes more vital to assess quality and identify valuable customer insights. This study was initiated with the purpose of studying the impact of SST with respect to ATM services on service quality and investigating the relationship between perceived dimensions of service quality and customer satisfaction of ATM services. Exploratory study was used to discover the dimensions of service quality and a series of hypotheses were presented to explain the relationship between perceived dimensions of service quality and customer satisfaction. Simple random sampling and convenience sampling methods were used. The findings detected that majority of the independent variables were positively correlated with overall satisfaction except cost, indicating customers expect that the banks should reduce its service charges and increase free transactions in ATM services. The study will add to the existing body of knowledge of the impact of technology in banking services in the aftermath of implementation of self-service technologies.

Keywords: Self-service technologies, Perceived dimensions of service quality, Customer Satisfaction, Retail banking...

1. INTRODUCTION:



Usage of ATM has been welcomed and has become remarkably commendable and popular amongst the clients. Thus, the banking sector in India is exceedingly employing Self-service Technologies (SST). The brickand-mortar banks which are gradually transforming into digital space self-service banks are now enabling their operations using click & transact strategy using face to screen transactions. ATM users become "partial employees", thereby probably replacing the front-line employees found to be necessary during traditional method of service delivery. They can be viewed as "prosumer" technologies that allow consumers to take on the role of a producer in the economy. Banks must recognize the customers' service requirements and understand effect of service delivery performance on service quality.

2 Need for study

With the increasing usage rate of ATMs, there is a strong need for assessment of level of customer satisfaction of ATM services in both public banking sector and private banking sector on a continuous basis in India and particularly in Hyderabad. Therefore, considering all these difficulties and challenges in the background the researcher was prompted to investigate and find out the impact of ATM on service quality.

3 Statement of Problem

The research problem is "Impact of Self-Service Technologies on Customer Satisfaction in Select Public Sector Bank and Private Sector Banks- A Comparative Approach" where the dimensions of service quality and level of customer satisfaction of ATM of select SBI and ICICI were identified in the city of Hyderabad.

Research questions:

4 Research Gap:

The literature review highlights the major research area

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A COMPARATIVE STUDY TO ASSESS SERVICE QUALITY AND CUSTOMER SATISFACTION OF ATM SERVICES IN SELECT PUBLIC SECTOR AND PRIVATE SECTOR BANKS

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ABSTRACT-Self Service Technologies (SSTs) offer value to customers providing them with anytime, anywhere and anyway banking and are slowly replacing many face to face service interactions and represent the ultimate form of customer participation enabling convenient, accurate and faster transactions. The present study takes into account the impact of Automated Teller Machine (ATM) on service quality in banking sector and investigate the relationship between perceived dimensions of service quality and customer satisfaction of ATM services among the customers of two banks namely Andhra bank and Axis bank in the city of Hyderabad. Modified SERVQUAL tool was used to measure service quality of ATM services of the banks. The findings detected that majority of the independent variables were positively correlated with overall satisfaction except cost, indicating customers expect that the banks should reduce its service charges and increase free transactions in ATM services. It was seen that the customer satisfaction & service quality of the private sector banks ATMs were being perceived better than the services of ATM of public sector banks. Thus, the study will contribute to understand customer insights better, which may help banks to understand customer expectations more precisely. An important outcome of this research is a new tool to measure service quality of ATM services in city of Hyderabad.

Keywords: Self-service Technologies, ATM services, Dimensions of service quality, Customer Satisfaction and Retail Banking.

1. INTRODUCTION:

Banks have been competing not only to expand their clientele base but also to retain the existing customer base. Under such changing circumstances the service offerings have become much more customer centric and customer specific than ever before. Thus, all banks in the

post-liberalization era have recognized that excellent services have to be provided to their customers and for this reason they need to adopt the latest technology. Online banking or e-banking provides various e-delivery channels some of which are self-service based for using banking services like debit cards, ATMs, internet banking, credit cards, electronic fund transfer (EFT), mobile banking and electronic clearing system etc. But ATM is acknowledged as the most recognized electronic delivery channel than any other e-channels.

2 Need for study

Despite of all the benefits enjoyed through the ATMs, customers time and again complain of many persistent shortfalls such as; machines are being temporary out of service, unavailability of cash, ATM card getting stuck up, queues at Service of ATM points, ineffective recovery from faults and of foremost importance are financial and personal security. Such problems are affecting the consistency in service quality of ATM. Therefore, considering all these difficulties and challenges in the background the researcher was prompted to investigate and find out the impact of SST (ATM) on service quality.

3 Statement of Problem

The research problem is "A comparative study to assess service quality and customer satisfaction of ATM services in select public sector and private sector banks" where the dimensions of service quality of ATM of select banks were identified in the city of Hyderabad.

4 Research Gap:

The literature review highlights the major research area with regard to the issues related to internet based banking in countries like Malaysia, Finland (Wang et al,2013; Gerrard P,Cunningham JB,2011 etc.). Dimensions of service quality in ATM and its impact on customer satisfaction were investigated in countries like Malawi and Pakistan (Bedman Narteh, 2015; Khan, 2010). Other published research studies carried out in

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IMPACT OF LEADERSHIP ON EMPLOYEE MOTIVATION AT TEXTUS INFO SOLUTIONS

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ABSTRACT:In today's business environment as it is true with high job losses due to layoff and retrenchment to create a lean organization, it is also noteworthy for organizations to stop loses of performing employees due to decreasing job satisfaction and lack of motivation to continue with the organization for long. Motivated and satisfied employees will have committed approach towards organizational objective; in turn organizations will also have to show similar commitment towards employee objectives. Here the role of HR is to continuously work towards alignment of aspirations of the employee with the goals of the organization. This objective can be achieved by creating inspiring work environment which promotes and addresses employee need for growth and development. These factors although complex in nature and as they could not be addressed for individual employee basis as it may vary case to case it is important for HR to explore the common areas of intersection. Job satisfaction or employee motivation is studied not just to handle the turnover but also there are other adverse effects of dissatisfaction like absenteeism, low performance, lower morale, low contribution to the team, less coordination, less orientation towards organizational objective these could affect the organization capacity to compete in the highly competitive business environment. Hence the HR has to induce an organizational environment and promote organizational culture which takes in to consideration of the prevailing need.

KEY WORDS:

Job satisfaction, Motivation, Human resource Management, worker commitment, organizational culture.

1. INTRODUCTION: INFLUENCE OF CULTURE ON LEADERSHIP

In the present day scenario, international marketing operations between nations are a common feature,

which leads to an increase in the interaction of people from different nationalities and cultures. Business operations thus become cross-cultural and their success, to a large extent, depends upon the mutual understanding and mutual-prediction of results of the parties involved in it. Therefore, better understanding is important, for the culture to influence the effectiveness ofleadership.

Bedrock (2000) opines that with acquiring more knowledge about leadership and culture, the complexities of present management and the diversity of the future management could be handled effectively. Empirical data on cultural variation and leadership concepts would be helpful in this regard. Traditional theories denote that assumptions, beliefs, values, meanings and social identities differ significantly in individual behaviours and organizational practices (House et al 1996, p. 55).

Consequent upon the cultural forces prevalent in the working areas of the leaders, their attributes, behaviours, status and influence are subjected to significant variation. Being inter- woven to social beliefs and cultural values, leadership could not be comprehended without these elements. Gender, status of education, professional aptitude has a cumulative impact upon the key assumptions in management. But, as per Laurent (1986), the influence of culture is three times more than all these. Therefore, it can be asserted that the expectation of leadership behaviour is conditioned culturally, Matvik, (2007). These differences associated with culture of leadership can influence the reaction of a manager of other nation that might hinder the success in leadership. Higher-level cross-cultural colleagues and subordinates, in a host company, determine the leadership identity of a foreign manager. This in turn determines acceptability of his leadership traits, and behaviours. They also determine the power, influence and efficiency of the leader (Brodbeck, 2000, p 3).

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AN ASSESSMENT OF QUALITY OF WORKLIFE AT SUMEGA TECHNOLOGIES

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ABSTRACT-Quality of work life and family life is an aspect that has been from the beginning but was not given a name and hence it was not much published nor spoken of, OWL simply means the quality provided at work by the employer, in this study we will see that they are many family aspects that make life difficult for an employee to handle, this balance of work life and family life causes great strains on an employee, and this results in a drop inhis productivity level at work, this stress also leads to several health issues which can be fatal at times if timely action is not taken and since employees are an organizations biggest asset this becomes a worrying factor to the organization because an employee's productivity is what brings the organization success hence the company are now looking for proper options to help the employees to balance their responsibilities with their work responsibilities.

1. INTRODUCTION

The favourable and unfavourable conditions that an employee works in and the impact on her life is Quality Work Life. When the human dignity and growth are enhanced through some process then the stake holders in any organization, management and employees will become skilled at how to work together for attaining better results. The needful changes and increasing environment conditions to attain the instantaneous goals combined with improved quality of life at work in the organization results in better opportunities for the organization and employees.

2. OBJECTIVE OF STUDY

1.To study various components of work life and their impact on the mental, cultural and technical facets of work life

To evaluate the conditions at work place and their impact on the work life.

 To determine whether monetary related benefits/aspects bring in quality to the working standards. 4.To sketch a comprehensive approach towards the quality in work life

5.To find out what aspects would improve the standard of life at work places

6.To find out what measures to be taken for the employees in perspective of organizations benefits and ultimately enable Sumega organizations success

3. RESEARCH METHODOLOGY

Research Approach

A descriptive research approach has been adopted and a survey method have been used.

Data collection method

Primary Data

Data has been collected through semi-structured questionnaire from the employees of Sumega Technologies.

Secondary Data

This data have been collected from books, periodicals, reviews and other published, printed or television news, the other name for this data is second hand information.

Sampling Plan:

Sampling Method

Stratified sampling method and convenient sampling

Sample size

190

Employees 100

4. LITERATURE REVIEW

Facets of QWL - Organizational Climate

In this study of QWL, we are going to measure QWL using the previous researches on organizational climate. Mainly it has 3 facets - affective, cognitive and Instrumental. Affective face can be measured by using two dimensions called quality of relationships and pessimism about the organizational change according to Reichers and Austin (2000). Here, the Quality of Relationships plays a critical role in social relations, which has been used in the past studies of climate. Another important sign of the affective climate as Pessimism is usually be perceptions of ineffective leadership practices. Negative change related to the job

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TO STUDY THE IMPACT OF ADMITTANCE OF FINANCE ON FINANCIAL PERFORMANCE AMONG ORGANIZATIONS IN THE CITY OF HYDERABAD TYPICALLY IN THE CONSTRUCTION SECTOR

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ABSTRACT-The goal of this research study is usually to investigate the connection between financial inclusion, to be able to be specific access to be able to finance as well because its impact about the particular performance of organizations within the Construction industry associated with Hyderabad. As is recognized in literature that financial introduction usually has a positive impact on performance, will the particular results differ if the particular scope is simplified through country level to businesses with similar characteristics.

First of all, the project work seeks to recognize the level of monetary inclusion among companies within the Construction sector associated with Hyderabad. Secondly, the particular connection between financial addition factors and performance will be analyzed. Taking cross-sectional information from 42 employees of My Home Industries in the city Hyderabad.

The particular analysis demonstrated that not every monetary inclusion variable had been considerable to the overall performance related to businesses in the particular building sector. However, saying yes along with current literature work that presently there is really a positive connection relationship among access in order in order to finance and financial general performance. Heavy influences upon monetary performance originated from lengthy lasting financial services. Together with a discovering that rules could considerably influence monetary performance because well.

These types of results can deliver a future plan formulation specifically for the country that will suffers through an excellent infrastructural debt. The overall performance of building businesses may be considerably improved in case these guidelines make companies in the particular field more financially comprehensive. The particular focus of these guidelines should be on long-lasting monetary service provision that is the particular

funds most advantageous in order to construction businesses within Hyderabad.

INTRODUCTION Background of the Study

An important need of every organization for startup, survival, in addition to growth is funds. That is apparent that cash play a serious substantial function in the sort of first capital, working capital as well as in the cause of progress, companies make capital purchases which may generate optimistic returns or even typically the expansion of staff (Organisation for Economical Cooperation besides Development, 2006). Access to manage to cash then becomes a fresh key factor for each and every in addition to every organization. The want for methods within a great economy to be in a position to facilitate this simplicity regarding access is very important besides its impact requires to be capable of being continually analysed not simply regarding deeper understanding but inside addition the ability that may possibly influence policy. Access to be able to financial and financial introduction usually are interwoven variables.

The development sector of Hyderabad provides always had great prospect of financial transformation and progress. Aside from its personal stance, it has recently been recorded that the structure sector has been a new key donor to typically the overall Gross Domestic Merchandise of Hyderabad since 2006\. Construction has made the average contribution of GHS 2311.61 Million to typically the GDP of Hyderabad considering that 2006 (Tradeeconomics. com, 2018) Yet, as a establishing country, Hyderabad still carries on to lag severely inside infrastructural growth in evaluation to the demands regarding more amenities. According to be able to the National Population Authorities, it is estimated of which Hyderabad has a human population growth rate of concerning 2. 5% annually. Typically the implication of

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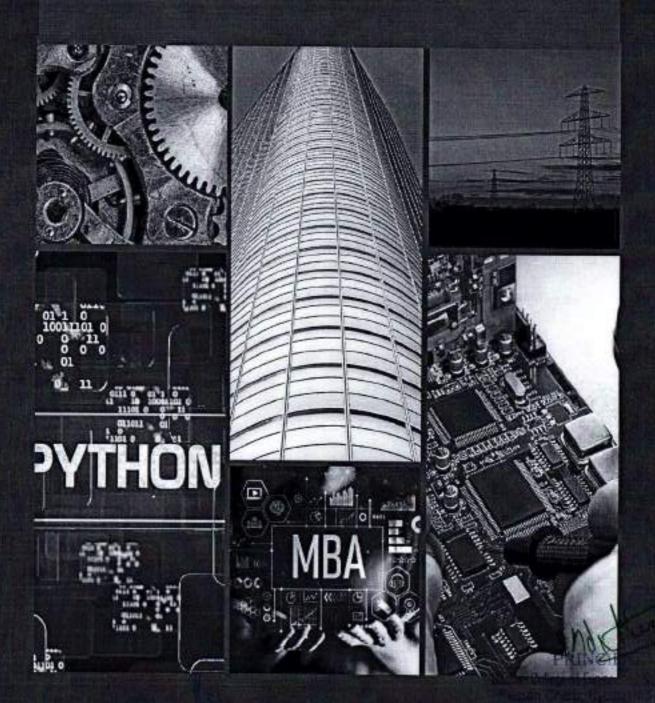
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COMPARATIVE ANALYSIS OF NON-PERFORMING ASSETS OF PUBLIC AND PRIVATE SECTOR BANKS

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ABSTRACT: Indian banking system was not sound at the time of independence. In 1949, 2 major actions were taken with a view of structural reforms in the banking sector. Banking regulation Act, which provided extensive power to RBI over the commercial banks and another was the nationalization of RBI. Banking regulation act provided excessive power the RBI. In a free enterprise economy, commercial banks operate like any other business entity and gain private profit so at the time of independence it was viewed that the freedom of commercial bank was not in the harmony of the socialistic pattern of society, so they were nationalized in 1969 to establish the control over these banks. The last decade has seen many positive developments in the Indian banking sector. The policy makers, which comprise the Reserve Bank of India (RBI), Ministry of Finance and related government and financial sector regulatory entities, have made several notable efforts to improve regulation in the sector. The sector now compares favourable with International Journal of Business Administration and Management. ISSN 2278-3660 Volume 7, Number 1 (2017), © Research India Publications http://www.ripublication.com 103 banking sectors in the region on met rics like growth, profitability and non-performing assets (NPAs). A few banks have established an outstanding track record of innovation, growth and value creation. This study will attempt to assess the impact of private banks on the traditional public sector banks and a comparative analysis of their working efficiency.

KEYWORDS: Comparative analysis, public & private sector banks.

1. INTRODUCTION

Advances and Loans Allowed by company banks really are invaluable for people intensely, companies, businesses, and modern concerns. The expansion and development of business exercises have been changed to a gigantic amount through fiscal financing. Loans and improvements bolstered by banks help with fulfilling here today and longtern money associated prerequisites of organizations. Conceding loans and advances for financial development might possibly be the prime duty

of banks. Loaning by the bank's department is generally pumped on the lands which it will get the impact of resources being traded from the frame to gainful intentions, together with these comparative lines that the market grows.

Nonetheless how Toward devoting conveys a danger termed credit chance in addition, which stems from the downturn of debtor Non-performing. Resource alludes to loans that are in danger of default. After the debtor has failed to make intrigue or primary payments for a couple of weeks, in the authentic point the bank loan amount is considered being a Non-performing Asset. Non-performing Assets (NPAs) are catchy and opportunity for the money associated with foundations considering the fact they anticipate premium payments for the cost. Banks need to dictate Non-performing resources promote directly to the corresponding three categories in light of this period where the advantage has stayed propounded along with the realizability of this levy

- Substandard Assets (A substandard resource is just one that includes stayed NPA to get a period not specifically or corresponding to annually),
- Dicey Assets (With impact from March 3 1, 2005, an asset has to be assigned fetched much, as it's stayed NPA for more than per year),
- Mis-fortune Assets would be such advantages that are believed about uncollectible.

Now's a study paper A benefit is assigned nonperforming resource (NPA) in the event the debtor won't pay obligation is crucial and excitement for a little while of 180 days. Depending on March 2004 But, the default status is going to be led in a debtor in case obligation isn't paid for ninety days.

Record Of this issue:

Extensively, Non-Performing Asset (NPA) is distinguished because of propelling, where installation of settlement or premium of a portion of crucial (when there has to be an incident of duration loans payable from the industry venture banks) or possibly remains outstanding for a specific period. In India, that really is of NPAs has shifted after an ideal moment. As signaled by the Narasimhan Committee Report (1991), those benefits (advances, invoices down declared, overdrafts,

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DYNAMICS OF CURRENCY FLUCTUATION

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ABSTRACT:

While keeping up access to money, global companies are likewise concentrating on their FX exposures - as debasement hazard compromises inflows, the expense of subsidizing remote trade outpourings increments, and the worth and credit danger of FX possessions held in increasingly helpless nations and banks comes into question.

Recognizing FX risks

Before figuring out what move treasury should make to oversee FX chance, the initial step is to understand the degree of hazard and where it emerges:

Build up remote money prerequisites. Income gauging is fundamental to decide the measure of money an organization needs to hold, both at bunch level and in each outside cash. While determining is a customary action for treasurers, it is especially significant at present - given the dangers of cash depreciation, nearby bank counterparty chance, snap capital and money controls, and so forth. While every business is extraordinary, the choice ought to be driven by momentary income hazard resilience, and organizing determining. significant installments.

Stress test income estimates. In the present condition, the potential for determining blunder - both in recognizing and measuring hazard - is higher than regular given the flightiness of interest and interruption in gracefully chains. Stress testing to survey the effect of potential spikes or troughs is a significant method to distinguish liquidity squeeze focuses and potential FX dangers. Look past the business to distinguish dangers. FX hazard the board on occasion of pressure takes on an unexpected measurement in comparison to during progressively considerate conditions.

While treasurers commonly take a gander at FX hazard as far as income and accounting report introduction, FX chance ramifications expand a lot further. Numerous MNCs sell comprehensively in their gathering useful money, for example USD. Where these organizations offer to clients that work in nearby money, yet pay USD, the client takes on the related FX hazard. Be that as it may, this FX chance turns into the MNC's credit hazard in their records receivable. In like manner, many flexibly chains are USD-named. At the point when a

non-US providers purchase materials and assembling parts in USD, they take on FX chance; be that as it may, this hazard at that point turns into the MNC's provider chance.

KEYWORDS: Currency, Fluctuation

Supporting FX dangers:

Most corporates support in the FX forward business sectors, however as market liquidity has evaporated, and unpredictability expands, treasurers may need to survey their methodology:

See credit limits. The spike in instability is making some huge negative swings in the imprint to showcase valuations of firms' current subsidiary supports. This more prominent negative valuation of these supports diminishes the limit of FX suppliers to execute new fences, and credit lines become completely used. Treasurers ought to evaluate the degree to which supporting credit lines have been affected by the ascent in unpredictability to ensure they can execute new fences when required. Where credit lines are used, treasury may need to utilize less credit concentrated supporting Maintain a options, for example, FX alternatives. strategic distance from under-supporting. Unusualness in estimates makes supporting progressively troublesome. The normal inclination on occasion of vulnerability is to support less, yet this could prompt higher FX hazard. One methodology is to fence dependent on midpoints, and gradually increment support proportions as perceivability increments.

2. PRIMARY DATA:

I have assembled data by associating with traders who are trading money auxiliaries.

3. SECONDARY DATA:

With an authoritative objective of data evaluation I have taken four sets traded NSE. To get more information about this' I accumulated data from objectives, articles and journals related to money partner advertise. for academic clarification behind data I indicated NISM money subordinate module practice manual.

Test SIZE:

USD/INR GBP/INR

EUR/INR

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ONLINE TRADING AT ANGEL BROKING

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KEYWORDS: ONLINE TRADING ANGEL BROKING.

1. INTRODUCTION:

In order to construct the transparency, efficiency available, interesting depth, NSE offers an entirely automated display screen largely grounded trading system known as National Exchange pertaining to Automated Trading (NEAT) even called Online Trading. This particular method works very well for trading in the management hub industry sector by just the trading associates of its in the consolidated states to manage together with huge effortless and efficiency.

This NEAT or possibly online trading plan has lent considerable level on the marketplace by allowing many users at seacoast to coast to exchange therefore and simultaneously narrowed the spreads greatly. An excellent unique consolidated purchase guide for every share displays, on a real time foundation, industry orders coming out of all over the national nation. Could make NSE a real national industry. It's elevated info effectiveness by simply enabling quicker usage of cost fine info in marketplace charges. High velocity of delivery of trades has enhanced functional effectiveness. It is able to easy for industry individuals to start to watch the entire sector, that created business much more sharp, resulting in elevated trader self-confidence. Since evaluation trail is completely ideal & disputes might be solved by logging the industry delivery process in its entire, most investors regardless of the financial standing of theirs or maybe actual physical place are assured for reasonable treatment.

Technology has converted the ground selection from the inventory marketplaces, they can't demand a trading flooring and also they'll could exchange coming out of the one region, program investors inside the national state. Before display primarily based trading was presents Local Stock Exchanges were definitely participating in a sizable part in the management centre marketplace as there have been neighborhood traders. Today all the switches have become set designed for internet trading according to the stipulations of SEBI.

2. EVOLUTION OF ONLINE TRADING:

On-line trading is getting extremely popular within the last year or perhaps two because of the ability of ease and use. Number of companies have eliminated online to fulfill up their customer's needs, enabling these to operate if they need and how they might like to. Trading may be the investing of products and services yet, in current context this identifies investing of economic services which includes securities, through NET.

3. TRADING:

Trading within dematerialized investments is quite like trading in actual physical securities. The main distinction might be the point that in sufficient time of settlement, rather than shipping in the actual physical type, it's usually completed through profiles transfer.

Trading in the stock market may be accomplished only through documented run member's of the stock market whether or perhaps not the securities will keep bodily kind of Demat type. DP's function is helping the settlement in demat type merely. Trading within dematerialized investments is currently sold at NSE(National share exchange), BSE(Bombay share exchange), DSE(Delhi share exchange), MSE(Madras share exchange), and ISE(Inter connectivity stock exchange). These types of switches have areas extraordinary for trading in an area along with dematerialized investments wherein industry could be attained perhaps in actual physical or maybe just demat type depending on the number of the supplying.

4. NATIONAL SECURITIES DEPOSITORIES LIMITED: (NSDL)

By November 1996 NSDL commenced its functions. Holding and managing of securities in the electronic form gets rid of issues that normally linked with physical certificates, like traumatisme loss in transportation, issue of negative delivery etc., This facilitates settlement periods Further. Number of users of NSDL depository product is raising steadily. It is actually the endeavor-to keep all modern-day and potential uses of NSDL depository system.

The investors of National Securities Depository Limited (NSDL) are Industrial Creation Bank of India (IDBI) Unit Trust of India (UTI), HDFC Bank, Krauts Bank Deena Traditional bank, Global Trust Traditional bank, Standard Chartered Traditional bank, Citibank NA and Hong Kong as well as Shanghai Banking Firm Limited

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PERFORMANCE OF HEDGE FUNDS

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KEYWORDS: Performance of hedge funds.

ABSTRACT

Any aim perusal of this foundation of financial evolution of this grown and of those growing economies of this world renders you using inevitable belief that economic strategy generally and fiscal system particularly have played have been playing with a critical part in initiating and accelerating the development of the market (Jayanna S 1990). The financial system as an integral aspect of the financial system, oils the wheels of financial system very efficiently and economically. The main function of any fiscal strategy is to ease the allocation and installation of economic resources both spatially and temporally generally speaking (Merton Robert, 1995) and also to ease the transfer of capital out of excess impending units to shortage pending units specifically; that subsequently affects the economies, investment decisions, technological creation and long term growth prices.

1. INTRODUCTION:

In the present financial problem financing expenses are dropping and vacillations in the offered sector have positioned speculators in disarray. One thinks that its difficult to use choice on the venture. This is essential, on account of ventures are unsafe in nature and monetary experts have to consider various parts before placing methods into speculation highways. These components include hazard, go back, the unpredictability of liquidity as well as offers. The process goal of contrasting curiosity in frequent shop and value shares programs is breaking down the demonstration of shared assets with the benchmark of theirs and also contrasting them and values by making use of alpha, beta, return, and hazard as being a boundary. Genuine info had been taken for ascertaining hazard, beta, alpha and return.

The investigation is going to manage fresh speculators that have to put resources into typical supports plans in value giving info about precisely how to quantify the hazard as well as the return of particular shared market conspire. The investigation prescribes innovative monetary experts to choose shared assets instead of values as an outcome of the higher industry as well as hazard precariousness. The shared store is an endeavour that capacities as a financial centre individual among fiscal business as well as experts community they begin

asset planning, assignment of improvement as well as the property of financial markets in the economic system. The essential objective of the typical property is gathering the assets from the massive amount of speculators that for probably the most part delay to get into legally in the capital industry due to various limitations, for instance, absence of capability, adept info, adequate assets, accessibility of good time for study and research, so forth along these lines the present evaluation is an unassuming exertion to examine the demonstration of shared assets like a financial delegate in the common public. The examination has centred on three important perspectives. Within the very first place, delivery assessment of shared reserve according to financing perspective, dissecting the several hazards as well as a return while placing methods to financial store. Next, the business presentation assessment of the shared subsidize based on the speculators perspective that has contributed the cash of theirs to popular assets. The discernment of theirs, fulfilment, targets, inclination, conduct, demeaour, so forth with regard to popular assets are considered. 3rd angle is in touch with the presentation of shared property in placing to the management standards of theirs whether the typical assets are proceeding based on requirements or perhaps

2. GLOBAL SCENARIO:

The cash associated segment is in a process of fast change. Improvements are proceeding all around as a part of the common fundamental changes designed for enhancing the earnings as well as usefulness of the economic system in the greatly powerful world. The task of an incorporated money connected foundation is invigorating and do monetary development. The US twenty eight billion Indian monetary place has developed at around fifteen % and has

shown dependability throughout the prior rather some time, in any case, when various markets in the Asian place were confronting an urgent situation. This particular soundness has become throughout the power that the In-nation framework as well as the account organizations have worked through these years. The financial division has stayed up together with the growing requirements of different and corporate borrowers. Banks, capital market participants as well as

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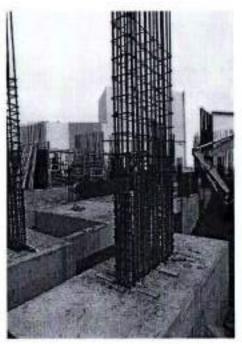
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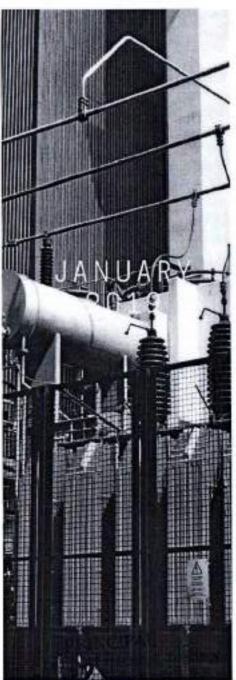
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COMPARATIVE ANALYSIS OF CAPITAL MARKET AND PERFORMANCE

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ABSTRACT- Stock futures are derivative contracts that provide you to get or sell a couple of stocksat a set price by a specific date. Once you get the contract, you are obligated to uphold the conditionsof the agreement. It allows hedgers to shift risks to speculators. It gives traders a competent notion of what the futures price of a stock or value of an index mayvery well be. Based on the existing future price, it can help in identifying the near future demandand offer of the shares. Since it really is predicated on margin trading, it allows small speculators to participate and trade in the futures market by paying a little margin rather than the whole value of physical holdings.

KEYWORDS: Comparative Analysis of capital market and performance

1. INTRODUCTION:

This undertaking will be useful for people who need to put resources into a cash related exchangeor who need to consider the showcase of securities exchange and this task divulgences andrecommendations are helpful to get benefits for an extended length and passing inspectors. Relative financing cost impacts trading scale through changes in capital streams. Regardless, capital streams are not coordinated by relative development cost alone. For instance, in India andChina capital inflows as outside direct undertaking (FDI) are happening an aftereffect of higherpace of return that remote analysts (i.e., overall affiliations) might want to acquire in these nations than in their nuclear family economies.

2. MARKET AND PERFORMANCE:

The affiliation coefficient is a genuine measure that forms the idea of the relationship between thegeneral enhancements of the two factors. The degree of attributes for the relationship coefficientobliged by 1.0 on a level out worth explanation or between - 1.0 to 1.0. In the event that therelationship coefficient is more obvious than 1.0 or not really - 1.0, the affiliation estimation

ismisinformed. A relationship of - 1.0 shows an ideal negative relationship, while a relationship of 1.0 displays an ideal positive affiliation. A relationship of 0.0 shows zero or no relationshipbetween the improvement of the two components

Above all else, make it unsurprising to work together in India. The most noteworthy need for anyfinancial specialist is to believe that the ref won't change the standards of the game halfway, in anyevent not all of a sudden.

There have been numerous changes in the previous not many years that have brought India'spositioning up in the simplicity of working together by around 100 positions. In any case, Indianassembling has scarcely mixed. A considerable lot of the choices have made more alarm thanenergy in view of their suddenness and intervention. Speculators need long haul security of termsof working together more than quick simplicity before submitting billions, particularly ingreenfield ventures.

3. LITERATURE REVIEW:

In India to succeed, India needs to decide. Beginning with the GARR proposition of 2009, India's financial arrangement making has been directed by the state's need of blocking chargespillage and expanding its duty income. Observation and examination of business have overwhelmed the advancement and backing of venture. The worry for condition has additionally been applied obtusely to make it hard to set up new manufacturing plants.

The legislature has done a great deal to bring down the expense of working together; for instance, the ongoing lure of 17 percent charge for interest in assembling if creation starts beforeOctober 2023. Many state governments have shortened or suspended work security laws to add to the arrangement. In any case, financial specialists are frightened by the suddenness and mediation of these choices. They need significant serenity more than the present arrangement.

The second thing that India needs to make fabricating

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PRINCIPAL

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TO STUDY THE EFFECTIVENESS OF PERFORMANCE APPRAISALSYSTEM ATCAPITAL IQ INDIA PVT LTD

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ABSTRACT:Performance Appraisal been considered as the most significant and indispensable tool for an organisation, for the information it provides is highly useful in making decisions regarding various personnel aspects such as promotion and merit increase. Performance measures also link information gathering and decision-making process which provide a basis for judging the effectiveness of personnel sub-divisions such as recruiting, selection, training and compensation. This research will concentrate on examining the effect of the performance appraisal on individual as well as on the organisations. The sample size of 100 has been chosen from the CAPITAL-IQ PVT LTD. The data used for study is primary data collected through the help of questionnaire filled by the samples. The data was evaluated with the help of statistical tools i.e., descriptive statistics. The findings of the research show that.Performance appraisal in CAPITAL-IQ meets the most important function of performance appraisal itself that is improvement of performance. Performance appraisal in the past helped them in getting promotion. Employees find their superior to be helpful and cooperative.

KEY WORDS:

Performance Appraisal, Recruitment, Selection, Training, Personal Qualities, Employer, Employee, Feedback, Compensation

INTRODUCTION:

Performance Appraisal (PA) has been considered as the most significant an indispensable tool for an organisation, for the information it provides is highly useful in making decisions regarding various personnel aspects such as promotion and merit increase. Performance measures also link information gathering and decision-making process which provide a basis for judging the effectiveness of personnel sub-divisions such

recruiting. selection. training compensation.Constant appraisal of each associate should be to contribute by all chances towards the achievement of its objective. hierarchic feasibility is as all now and again as possible separated and body capability. In like manner, since the organization exists to accomplish the objectives, the PA of accomplishment that individual specialists have in achieving this individual objective is critical to pick hierarchic adequacy. The assessment of at any rate gainful specialists is at the social gathering their objective to return to a crucial piece of human in spite of the pros.

1.2 NEED FOR THE STUDY:

Performance appraisal should be a positive experience and contribute to the overall welfare of the organization. If done properly, performance appraisal is a very effective tool to improve performance, productivity and for developing employees. It helps individuals to do better, raises self-esteem and motivation. To give appraisal data concerning the degree of accomplishments and course of an operator. Evaluation of an employee's performance helps to take management decisions on transfers, promotions, increments etc. 2. Performance appraisal helps to ascertain the training and development needs of the employer. It ensures basic data concerning staff and right now outline of their commitments.

1.3 OBJECTIVES:

- To identify the factors for appraising the 1. performance of employees.
- To assess the techniques used by the company in 2. appraising performance of employees.
- To suggest measures to improve performance of employees.

1.4RESEARCH METHODOLOGY

Research Design:

A Descriptive Research Design has been adopted and a Survey Method has been used.

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TO STUDY THE EFFECTIVENESS OF RECRUITMENT AND SELECTION PROCESS USING SOCIAL NETWORK

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ABSTRACT: The main motivation of this paper is the usage of social media and social network, in specific LinkedInin the recruitment and selection procedure. Millennial are predicted to make up three fourths of the global workforce in the future years. This generation is significant and different from the older generation due to their presence during the complete overhaul of our society and tectonic shifts taking place in the tech sector. Their expectations, needs and requirements are completely different from those of previous generations. In the past few years internet and social media has taken over every aspect of our lives. The millennial generation has been one of the biggest drivers of this rapid expansion. Social media is one of the most effective tools as it holds the power to generate awareness about causes and form relationships. An average millennial spends a significant portion of their day on a social networking site. In the paper, the researcher has tried to establish a study on how employers can effectively use social media to recruit employees that are the right fit for their vision, mission and culture. The researcher has tried to highlight practices of employers to attract prospective employees to apply for vacancies in the company. The research methodology used is secondary data collected via analytics reports, articles and research papers. The effective use of social media is also analyzed by the use of multiple case studies. The study is significant as it contributes to understanding social media and practices adopted by the human resource department to attract potential talent.

KEYWORDS: Social Media, Recruitment, Selection, Strategies, Millennials, Talent.

1 INTRODUCTION:

Social networking sites (SNSs) can be viewed as instruments to filter job candidates in the selection period. This could have negative or positive results for

job candidates based on the subject material of any SNS profile, puts it this way: Online social media sites offer you a screening instrument for job candidates. It is improbable that a job candidate would actually connect provocative photos, detailed descriptions of sexual escapades, or maybe a summary of hobbies which has funneling beer and recreational drug make use of on his/her resume. But with only a couple of clicks of the mouse, you are able to figure out all kinds of revealing info about prospective candidates'. From a management standpoint, using SNSs in recruitment and selection processes entails pitfalls and promises for HR professionals. The promises within the recruitment phase are talked about first, since it's also the very first stage in the resourcing process. The promises in the selection period are reviewed in section 4.3.2. The literature applied to each chapter four and also chapter five is conducted from diverse, mostly American sources as well as positioned in the context of the frame of mine of reference.

Need of the study:

In order to study the recruitment management by using social networking platforms.

- To determine and recommend measures because of the improvement on the recruitmentprograms.
- Create a talent pool of applicants to allow the choice of perfect prospects for thebusiness.
- Determine future and present demands of the group along with its personnel planning and work analysisactivities.
- Meet the companies legal and social responsibilities about the structure of its workforce.

OBJECTIVES:

- In order to learn the recruitment and selection process in SUMEGA TECHNOLOGIES Ltd, Hyderabad.
- To understand how the new applicants are recruited and also positioned in SUMEGA TECHNOLOGIES Ltd, Hyderabad.

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TO STUDY THE EFFECT OF HRD STRATEGIES ON PERFORMANCE OF THE ORGANIZATION

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ABSTRACT:Over recent years there has been an increasing interest in the field of human resource management. Organizations should prefer to maximize wealth through maximizing their human capital. This study is to determine the extent to which strategic Human Resources Development is practiced at the ICICI Bank, to identify the human resource development strategies adopted by the organisation also to assess the synchronisation of HRD strategies and organisational mission.

The results show that 100% of respondents interviewed agreed that the ICICI Bank have a fully-fledged Human Resources Development unit,

The study shows that 67% of respondents accepted that there is a documented Human Resource Development strategy that guides the ICICI Bank while 33% stated that human resource development strategy does not exist at the ICICI Bank.

Out of the respondents interviewed 35% stated that human resource development policies existed in the ICICI Bank of while 33% of the respondents said that it did not exist, the other 32% of the respondents did not give any response.

From typically the research findings it had been revealed that human resources advancement is practiced and everything the particular respondents were aware associated with the several HRD practices transported out within the ICICI Bank. The particular predominant HRD practiced are usually training and Career Development Strategy as compared to knowledge management and organizational learning. It has been further revealed that numerous forces both internal plus external influenced the HRD practices in the ICICI Bank. With regard to instance the ISO qualification of the ICICI Bank required that employees are trained to be able to comply with ISO needs. KEYWORDS:

Human resource Development, Strategy, Mission, Total Quality System, Employee Performance, Competitive Advantage.

1. INTRODUCTION:

Strategic Human Resources Development

Human resources management emphasizes that employees are critical to attaining sustainable competitive advantage, that human resources practices need to be integrated with corporate strategy and that human resources professionals help organization controllers to meet both efficiency and equity objectives Need for study

Despite of all the benefits enjoyed through the Strategic Human Resources Development, employees time and again complain of many shortfalls. Such problems are affecting the consistency in organizational performance. Few Empirical research is available in the context of banking sector in Hyderabad Therefore, considering all these difficulties and challenges in the background the researcher was prompted to take this topic that is study of strategic human resources development practice at ICICI bank.

Objective of the study

- To determine the extent to which strategic Human Resources Development is practiced at the ICICI Bank.
- To identify the human resource development strategies adopted by the organisation.
- To assess the synchronisation of HRD strategies and organisational mission.
- To study the effect of HRD strategies on performance of the organization.
- To give suggestions to improve the human resource development in the organizations.

2. RESEARCH METHODOLOGY

Research Design:

A Descriptive Research Design has been adopted and a Survey Method has been used.

Survey method was careful used and a structured questionnaire was administered through personal contact

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FACTORS INFLUENCING CUSTOMER'S PERCEPTIONS OF SERVICE QUALITY, SATISFACTION AND LOYALTY IN THE BANKING SECTOR

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Abstract-The purpose of the study is to explore the factors influencing service quality, satisfaction, and loyalty in the banking sector. This study found, convenience, reliability, empathy, physical atmosphere, and customer to customer interaction as the critical factors that influence service quality. This study proposed a conceptual model establishing causal paths between service quality factors, customer satisfaction, and loyalty. Finally, this study also proposed that service quality influence loyalty through satisfaction. Theoretical and practical implications are discussed.

Keywords: Service quality; Satisfaction; Customer loyalty; Banking sector

1. Introduction

Service quality is considered as the major determinants of customers' satisfaction and loyalty. Since the pioneering work (Parasuraman, Zeithaml, & Berry, 1985)a wide number of studies have discussed this topic in various service settings. The application of SERVQUALwas found in all the marketing settings. The findings of all those studies revealed that service quality is a key aspect of service consumption(Grönroos, 1984).

Service quality and satisfaction are considered key aspects of any business, scholars studied service quality as antecedent and satisfaction as consequence (Lassar, Manolis, & Winsor, 2000). This study made an attempt to examine the relationship between service quality and satisfaction in the banking sector.

Customer loyalty is a major goal of all the service organizations (Butcher, Sparks, & O'Callaghan, 2001). Literature found that service quality and satisfaction leads to customer loyalty (Bahia & Nantel, 2000). Thus, this study investigated the relationship among service quality, satisfaction, and loyalty.

The following section provides a literature review of service quality factors, satisfaction and customer loyalty, followed by methodology, theoretical contribution, practical implications, and limitations and future research.

2. Literature review

2.1. Service Quality

Service quality refers to the gap between customer expectations of service and perceived service performance. A huge number of studies have discussed the importance of service quality in the marketing literature. Eventhough the roots of service quality appeared long before, (Parasuraman et al., 1985) work is considered as the pioneering work. Before service quality, scholars used to measure customer satisfaction as the tool to measures customers' evaluation of service(Gronroos, 1984). Later studies have clearly differentiated the concepts of service quality and satisfaction(Spreng & Mackoy, 1996). It was contended that service quality is antecedent and satisfaction is the consequence.

Service quality was measured by various scholars in the various service settings. Such as retail, travel, tourism, spots and online(Atilgan, Akinci, & Aksoy, 2003; Dabholkar, Thorpe, & Rentz, 1996). Every study has proposed various factors that influence the service quality. This study explored factors that influence service quality.

2.1.1. Convenience:

Convenience is one of the critical element of service quality(Brown, 1990). Customers prefer to visit banks that are near and convenient to them. Moreover, in the banking sector, customer make frequent visits to do transactions(Arnold, Lampe, Masselli, & Sutton, 2000; Farquhar & Rowley, 2009). Also, the service failure also seems to be high in banks. Even though the online banking options are provided to the customers, still customers visit personally because the risk perceptions of online banking are high(Ittamalla, 2018). Thus, banks that consider the customer's convenience factor can benefit with better service quality evaluations.

2.1.2. Reliability

Reliability is the major aspect of the service consumption (Bahia & Nantel, 2000). Reliability refers to the consistency of the service for the long term (Parasumman et al., 1985). Customers always observe the service provider that their brand reliable or not. Various studies in the marketing difference have examined the importance of reliability. Specificating in the panking sector,

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Service Quality: A Review in the Context of Online Banking

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Abstract -This study made an attempt to review the antecedents and outcomes of service quality in the context of online banking. The findings of the study reveals that, online banking service quality is determined by six factors namely, ease of use, internet speed, information provision, website design, perceived benefit, and perceived risk. This, study also established links between study variables by proposing a conceptual model. Finally, this study has suggested the practical implications for bank managers.

Keywords: service quality, online banking, satisfaction, value

Introduction

Service quality is said to be the most researched topic in the consumer behavior literature. Almost last three decades entire marketing literature was debated around the service quality, its antecedents and consequences. Service quality refers to the gap between expected service and the perceived performance(Anantharanthan Parasuraman, Zeithaml, & Berry, 1985). More specifically, the customerbuys service with certain prior expectations, once he consumes the product he evaluates the service based on his expectations. If his expectations are high and performance is low, the quality is said to be low(Grönroos, 1984). In contrast, if the performance is more than their expectations, the quality is said to be high.

The arrival of technology has made service delivery as simple as possible. Today majority of the customers are able to use technology for their service consumption or transaction(Yang & Fang, 2004). This usage of technology also widely seen in the banking sector(Pikkarainen, Pikkarainen, Karjaluoto, & Pahnila, 2004). Previously customers use to visit banks physically, but now banks are providing a provision of online services. Thus, the customer can stay home and do his transactions. In the consumer literature majority of the studies have researched the online service quality specifically in the banking sector. However, the antecedents of service quality seem to be not well explored(Ananthanarayanan Parasuraman, Zeithaml, & Malhotra, 2005). Thus this study made an attempt to fill this gap by exploring the service quality antecedents and consequences.

The following paragraphs discuss literature review in which antecedents and outcomes of online banking service quality are discussed, followed by methodology, discussions, and directions for future research.

Literature review

conceptualization of service by(Anantharanthan Parasuraman et al., 1985)has changed the service industries face. The SERVQUAL was used by the majority of the scholars to evaluate the service business models. This service quality was applied in all the sectors including, transportation, retail, tourism, sport, and retail banking(Bahia & Nantel, 2000; Ittamalla, 2017; Spreng & Mackoy, 1996). The arrival of new technologies has challenged the customers as well as managers to get benefit out of usage. Thus, managers started exploring what are the factors that affect the usage of online services and on what base those services are evaluated by the customers(Pikkarainen et al., 2004). In the previous literature, some of the studies have explored various determinants of online service quality.

Ease of use:

Online banking the new phenomena for the Indian customers. Thus most of them are new to the technology. Thus, if the usage of online services is as simple as possible there is more likely that the customer adopts the technology(Loonam & O'loughlin, 2008). In contrast, if the usage of technology is difficult customer may not accept the online services and rate them as low quality(Han & Baek, 2004). Thus, ease of use is one of the critical determinants of online service quality.

Speed:

Another factor that influences the online service quality is the speed of processing. If the online service speed is not adequate, the customer may not show the interest towards technology(Bauer, Falk, & Hammerschmidt, 2006). Majority of the customers use online services because to save their time compared to the direct visit of the banks(Pikkarainen et al., 2004). Thus, the speed of the internet is a key aspect of the online service quality.

Website design:

Website design is the core aspect of online service usage. Specifically, aesthetics play a major role in engaging the customer during the online service delivery(Ittamalla, 2018).

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