



# SHADAN COLLEGE OF ENGINEERING & TECHNOLOGY

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Date: 04.09.2021

## MBA DEPARTMENT

### 3.3.2: LIST OF JOURNAL PUBLICATIONS OF MBA DEPT YEAR WISE

SLNO	ACADEMIC YEAR	NUMBER OF PUBLICATIONS
1	2019-20	6
2	2018-19	7
3	2017-18	10
4	2016-15	8
5	2015-16	0

*M. L. Khan*

HOD MBA

MBA DEPARTMENT  
Shadan College of Engineering & Technology  
Peeran cheru-08, Hyderabad.



*M. J. Hussain*

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Date: \_\_\_\_\_

i.3.2 Number of research papers A1:K6 per teachers in the Journals notified on UGC website during the last five years (10)										
S.No.	Title of paper	Name of the author/s	Department of the teacher	Name of journal	Year of publication	ISSN number	Link to the recognition in UGC enlistment of the Journal /Digital Object	Link to website of the Journal	Link to article/paper/abstract of the article	Is it listed in UGC Care list/Scopus/Web of Science/other, mention
<b>2019-20</b>										
1	Service Quality: A Review in the Context of Online Banking	Mohammad I Aman	MBA	INTERNATIONAL JOURNAL OF RESEARCH IN ELECTRONICS AND COMPUTER	2019-2020	ISSN:2349-5162	<a href="http://www.i2o-r-jirece.com">http://www.i2o-r-jirece.com</a>	<a href="http://www.i2o-r-jirece.com/vol-6-issue-2-version-2-.html">http://www.i2o-r-jirece.com/vol-6-issue-2-version-2-.html</a>		UGC
2	FACTORS INFLUENCING CUSTOMER'S PERCEPTIONS OF SERVICE QUALITY, SATISFACTION AND LOYALTY IN THE BANKING SECTOR	Mohammad I Aman	MBA	Journal of Emerging Technologies and Innovative Research	2019-2020	Vol.82, pp. 3835-3845 on 20 <sup>th</sup> January 2020.	<a href="http://www.jetir.org">http://www.jetir.org</a>	<a href="http://www.jetir.org/papers/JETIRC006011.pdf">http://www.jetir.org/papers/JETIRC006011.pdf</a>		UGC
3	A STUDY ON FACTORS AFFECTING CUSTOMER'S PREFERENCE TOWARDS INSURANCE POLICIES	Dr.J.Jeyendra	MBA	International Research Journal in Global Engineering and Sciences.(IRJGES)	2019-2020	ISSN: 2456-172X	<a href="http://irjges.com/volume3issue4.aspx">http://irjges.com/volume3issue4.aspx</a>	<a href="http://irjges.com/Volume3Issue4/paper17.pdf">http://irjges.com/Volume3Issue4/paper17.pdf</a>		UGC
4	Comparative study of skill development between Engineering and Arts students	Dr.S.Kumaran	MBA	International Research Journal in Global Engineering and Sciences.(IRJGES)	2019-2020	ISSN: 2456-172X	<a href="http://irjges.com/Volume4Issue1.aspx">http://irjges.com/Volume4Issue1.aspx</a>	<a href="http://irjges.com/Volume3Issue4/paper16.pdf">http://irjges.com/Volume3Issue4/paper16.pdf</a>		UGC

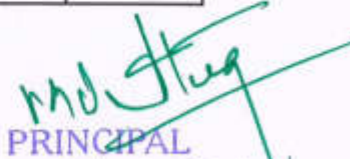


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5	TO EXAMINE THE IMPACT OF FINANCIAL ADMITTANCE ON FINANCIAL PERFORMANCE AMONG ORGANIZATIONS IN HYDERABAD, SPECIFICALLY IN THE CONSTRUCTION SECTOR	Dr. Mohd Ikramullah Aman	MBA	Indexing-International Journal on Recent Researches in Science, Engineering and Technology (IJRRSET)	2019-2020	ISSN :2348-3105	<a href="http://ijrrset.com/Volume8issue3.html">http://ijrrset.com/Volume8issue3.html</a>	<a href="http://ijrrset.com/2020/March/paper10.pdf">http://ijrrset.com/2020/March/paper10.pdf</a>	UGC
6	A VALUATION OF EXCELLENCE IN WORKLIFE	Dr. Mohd Ikramullah Aman	MBA	Indexing-International Journal on Recent Researches in Science, Engineering and Technology (IJRRSET)	2019-2020	ISSN :2348-3105	<a href="http://ijrrset.com/Volume8issue3.html">http://ijrrset.com/Volume8issue3.html</a>	<a href="http://ijrrset.com/2020/March/paper11.pdf">http://ijrrset.com/2020/March/paper11.pdf</a>	UGC
<b>2018-19</b>									
1	Service Quality: A Review in the Context of Online Banking	IKRAMULLAH AMAN	MBA	IJRECE	2018-2019	ISSN: 2393-9028 (PRINT)   ISSN: 2348-3381	<a href="http://www.ijre.com">http://www.ijre.com</a> or <a href="http://www.ijre.com">http://www.ijre.com</a>	<a href="http://www.ijre.com/vol-6-issue-2-version-2-.html">http://www.ijre.com/vol-6-issue-2-version-2-.html</a>	UGC
2	FACTORS INFLUENCING CUSTOMER'S PERCEPTIONS OF SERVICE QUALITY, SATISFACTION AND LOYALTY IN THE BANKING SECTOR	IKRAMULLAH AMAN	MBA	JETIR	2018-2019	(ISSN-2349-5162)	<a href="http://www.jetir.org">http://www.jetir.org</a>	<a href="http://www.jetir.org/papers/JETIRC006011.pdf">http://www.jetir.org/papers/JETIRC006011.pdf</a>	UGC
3	POST GST IMPACT ON CONSUMERS	Dr. Khaleequr Raheman	MBA	International Journal of Research in Management & Social Sciences	2018-2019	ISSN 2322 - 0899	<a href="http://www.ijrmss.com">www.ijrmss.com</a>	<a href="http://www.ijrmss.com">www.ijrmss.com</a>	UGC
4	TO STUDY CONSUMER BUYING BEHAVIOR TOWARDS COSMETIC PRODUCTS WITH REFERENCE TO SKIN CARE PRODUCTS	Dr.V.Antony Joe Raja	MBA	International Journal on Recent Researches In Science, Engineering & Technology	2018-2019	ISSN: 2348-3105	<a href="http://ijrrset.com/Volume7issue3.html">http://ijrrset.com/Volume7issue3.html</a>	<a href="http://ijrrset.com/2019/March/paper13.pdf">http://ijrrset.com/2019/March/paper13.pdf</a>	UGC
5	TO STUDY CONSUMER BUYING BEHAVIOR TOWARDS COSMETIC PRODUCTS WITH REFERENCE TO SKIN CARE PRODUCTS	K Venkata Srivalli	MBA	International Journal on Recent Researches In Science, Engineering & Technology	2018-2019	ISSN: 2348-3105	<a href="http://ijrrset.com/Volume7issue3.html">http://ijrrset.com/Volume7issue3.html</a>	<a href="http://ijrrset.com/2019/March/paper13.pdf">http://ijrrset.com/2019/March/paper13.pdf</a>	UGC



  
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6	TO STUDY CONSUMER BUYING BEHAVIORTOWARDS COSMETIC PRODUCTS WITH REFERENCE TO SKIN CARE PRODUCTS	M Abdul Basith	MBA	International Journal on Recent Researches In Science, Engineering & Technology	2018-2019	ISSN: 2348-3105	<a href="http://jrrset.com/Volume7issue3.html">http://jrrset.com/Volume7issue3.html</a>	<a href="http://jrrset.com/2019/March/paper13.pdf">http://jrrset.com/2019/March/paper13.pdf</a>	UGC
7	TO STUDY CONSUMER BUYING BEHAVIORTOWARDS COSMETIC PRODUCTS WITH REFERENCE TO SKIN CARE PRODUCTS	Mohammed Ikramullah Aman	MBA	International Journal on Recent Researches In Science, Engineering & Technology	2018-2019	ISSN: 2348-3105	<a href="http://jrrset.com/Volume7issue3.html">http://jrrset.com/Volume7issue3.html</a>	<a href="http://jrrset.com/2019/March/paper13.pdf">http://jrrset.com/2019/March/paper13.pdf</a>	UGC

2017-18

1	A Qualitative Analysis of Faculty Work Environment, Involvement and Professional Development	Dr. Khaleeq ur Raheman2	MBA	IJRIM	2017-2018	ISSN(o): 2231-4334   ISSN(p): 2349-6517	<a href="http://euroasiapub.org">http://euroasiapub.org</a>	<a href="http://euroasiapub.org">http://euroasiapub.org</a>	UGC
2	A COMPARATIVE STUDY ON CONSUMER BEHAVIOR ABOUT LUX AND MEDIMIX	DR.N.G. ASA	MBA	International Journal on Recent Researches In Science, Engineering & Technology	2017-2018	ISSN :2348-3105	<a href="http://jrrset.com/volume5_issue9.html">http://jrrset.com/volume5_issue9.html</a>	<a href="http://www.jrrset.com/2017/volume5issue9/paper6.pdf">http://www.jrrset.com/2017/volume5issue9/paper6.pdf</a>	UGC
3	SILVER ANALYSIS	Dr.J.Jeyendra	MBA	International Journal on Recent Researches In Science, Engineering & Technology	2017-2018	ISSN :2348-3105	<a href="http://jrrset.com/Volume6_issue1.html">http://jrrset.com/Volume6_issue1.html</a>	<a href="http://jrrset.com/2018/volume6issue1/paper15.pdf">http://jrrset.com/2018/volume6issue1/paper15.pdf</a>	UGC
4	SILVER ANALYSIS	Dr. Khaleeq ur Raheman	MBA	International Journal on Recent Researches In Science, Engineering & Technology	2017-2018	ISSN :2348-3105	<a href="http://jrrset.com/Volume6_issue1.html">http://jrrset.com/Volume6_issue1.html</a>	<a href="http://jrrset.com/2018/volume6issue1/paper15.pdf">http://jrrset.com/2018/volume6issue1/paper15.pdf</a>	UGC
5	SILVER ANALYSIS	Mohammad Ikramullah Aman	MBA	International Journal on Recent Researches In Science, Engineering & Technology	2017-2018	ISSN :2348-3105	<a href="http://jrrset.com/Volume6_issue1.html">http://jrrset.com/Volume6_issue1.html</a>	<a href="http://jrrset.com/2018/volume6issue1/paper15.pdf">http://jrrset.com/2018/volume6issue1/paper15.pdf</a>	UGC
6	SILVER ANALYSIS	Shaik Dada Saheb	MBA	International Journal on Recent Researches In Science, Engineering & Technology	2017-2018	ISSN :2348-3105	<a href="http://jrrset.com/Volume6_issue1.html">http://jrrset.com/Volume6_issue1.html</a>	<a href="http://jrrset.com/2018/volume6issue1/paper15.pdf">http://jrrset.com/2018/volume6issue1/paper15.pdf</a>	UGC



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7	STOCK MARKET TECHNICAL ANALYSIS	Dr.S.Kumaran	MBA	International Journal on Recent Researches In Science, Engineering & Technology	2017-2018	ISSN :2348-3105	<a href="http://jrrset.com/Volume6_issue1.html">http://jrrset.com/Volume6_issue1.html</a>	<a href="http://jrrset.com/2018/volume6issue1/paper16.pdf">http://jrrset.com/2018/volume6issue1/paper16.pdf</a>	UGC
8	STOCK MARKET TECHNICAL ANALYSIS	Anees Fatima	MBA	International Journal on Recent Researches In Science, Engineering & Technology	2017-2018	ISSN :2348-3105	<a href="http://jrrset.com/Volume6_issue1.html">http://jrrset.com/Volume6_issue1.html</a>	<a href="http://jrrset.com/2018/volume6issue1/paper16.pdf">http://jrrset.com/2018/volume6issue1/paper16.pdf</a>	UGC
9	STOCK MARKET TECHNICAL ANALYSIS	Mohammad Ikramullah Aman	MBA	International Journal on Recent Researches In Science, Engineering & Technology	2017-2018	ISSN :2348-3105	<a href="http://jrrset.com/Volume6_issue1.html">http://jrrset.com/Volume6_issue1.html</a>	<a href="http://jrrset.com/2018/volume6issue1/paper16.pdf">http://jrrset.com/2018/volume6issue1/paper16.pdf</a>	UGC
10	STOCK MARKET TECHNICAL ANALYSIS	Shahana Tasneem	MBA	International Journal on Recent Researches In Science, Engineering & Technology	2017-2018	ISSN :2348-3105	<a href="http://jrrset.com/Volume6_issue1.html">http://jrrset.com/Volume6_issue1.html</a>	<a href="http://jrrset.com/2018/volume6issue1/paper16.pdf">http://jrrset.com/2018/volume6issue1/paper16.pdf</a>	UGC

2016-17

1	Perceptions of Service Quality and the Impact on Adoption of Self-Service Technologies	Khaleeq ur Raheman	MBA	South Asian Journal of Marketing &	2016-2017	2249-877X	<a href="http://dx.doi.org">http://dx.doi.org</a>	<a href="http://dx.doi.org/10.5958/2249-877X.2017.001.7">http://dx.doi.org/10.5958/2249-877X.2017.001.7</a>	UGC
2	A STUDY ON CONSUMER BEHAVIOUR TOWARDS EMARKETING IN TRICHY	DR.N.G. ASA	MBA	International Journal on Recent Researches In Science, Engineering & Technology(IJRRSET)	2016-2017	ISSN :2348-3105	<a href="http://jrrset.com/volume4_issue9.html">http://jrrset.com/volume4_issue9.html</a>	<a href="http://www.jrrset.com/2016/volume4issue9/paper6.pdf">http://www.jrrset.com/2016/volume4issue9/paper6.pdf</a>	UGC
3	Self Service Technology and its Perception on Service Quality-A study of Public &	Khaleeq ur Raheman	MBA	International Research	2015-2016	2277-9809	<a href="https://doi.org">https://doi.org</a>	<a href="https://doi.org/10.32804/IRJMSH">https://doi.org/10.32804/IRJMSH</a>	UGC Care
4	Foreign Direct Investment and its History in India	Khaleeq ur Raheman	MBA	KAHV	2015-2016	2348-4969	<a href="http://www.kaavpublications.org">www.kaavpublications.org</a>	<a href="http://www.kaavpublications.org/abstracts/foreign-direct-investment-and-its-history-in-india">http://www.kaavpublications.org/abstracts/foreign-direct-investment-and-its-history-in-india</a>	UGC Care
5	Impact on Perceptions of Service Quality on Adoption of Self-Service Technologies	Khaleeq ur Raheman	MBA	Asian Journal of Research in Marketing	2015-2016	2277-6621	<a href="https://doi.org">https://doi.org</a>	<a href="https://doi.org/10.5958/2321-5763.2017.0015.4">https://doi.org/10.5958/2321-5763.2017.0015.4</a>	UGC Care



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6	A Qualitative Analysis of Faculty Work Environment, Involvement and Professional	Khaleeq ur Raheman	MBA	International Journal of Research in IT and Management	2015-2016	2349-6517	<a href="http://euroasia.pub.org">http://euroasia.pub.org</a>	<a href="https://scholar.google.co.in/scholar?q=A+Qualitative+Analysis+of+Faculty+Work+Environment,+Involvement+and+Professional++khaleeq&amp;hl=en&amp;as_sdt=0&amp;as_vis=1&amp;oi=scholar">https://scholar.google.co.in/scholar?q=A+Qualitative+Analysis+of+Faculty+Work+Environment,+Involvement+and+Professional++khaleeq&amp;hl=en&amp;as_sdt=0&amp;as_vis=1&amp;oi=scholar</a>	UGC Care
7	Comparative Analysis of Self Service Technology on Perception of Service Quality in	Khaleeq ur Raheman	MBA	International Journal of Research in Finance and Marketing	2015-2016	2349-6517	<a href="https://doi.org">https://doi.org</a>	<a href="https://doi.org/10.32804/IRJMSH">https://doi.org/10.32804/IRJMSH</a>	UGC Care
8	Post GST Impact on Consumers	Khaleeq ur Raheman	MBA	International Journal of Research in Management & Social Sciences	2015-2016	2322-0899	<a href="http://www.empyreal.co.in">www.empyreal.co.in</a>	<a href="http://www.empyreal.co.in/journal.html">http://www.empyreal.co.in/journal.html</a>	UGC Care



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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 (Anantharathan Parasuraman, Zeithaml, & Berry, 1985). More specifically, the customer buys 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, & Pahlila, 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

The conceptualization of service quality by (Anantharathan 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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# 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 SERVQUAL was 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. Even though 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 measure customers' evaluation of service (Grönroos, 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 (Parasuraman et al., 1985). Customers always observe the service provider that their brand reliable or not. Various studies in the marketing literature have examined the importance of reliability. Specifically, in the banking sector,



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## A STUDY ON FACTORS AFFECTING CUSTOMER'S PREFERENCE TOWARDS INSURANCE POLICIES

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### ABSTRACT

Human life is a most important asset and life insurance is the most important type of insurance which provides financial protection to a person and his family at the time of uncertain risks or damage. Life insurance provides both safety and protection to individuals and also encourages savings among people. Lic of india plays a vital role in the welfare of human well-being by providing insurance to millions of people against life risks such as uncertain death or accident. The present exploratory and descriptive based study was selected with an objective to identify those factors which influence customers policy buying decision and also analyze the preferences of customers while life policy investment decision-making. Various insurance related factors have been discussed in the paper. The data for the study has been collected from both primary and secondary sources. The study area is limited to Coimbatore district, of Tamilnadu and sample size is 150 policyholders of lic and different private life insurers have been selected through a stratified and purposive sampling method. Researcher has taken few hypothesis based on demographic and insurance based preference factors and tested them with the help of various statistical tools like chi-square, correlation and weighted average method. Lic is the most accepted and popular brand in life insurance, the market share of private insurers are gradually increasing with people trust and better services offered by them are some of the main findings of the study. Insurance companies should spread more awareness about life insurance, reduction in premium amount and giving more attention on need based innovative products are some of the suggestions provided by the researcher. The paper concludes with that demographic factors of the people play a major and pivotal role in deciding the purchase of life insurance policies.

**KEYWORDS:** Customers, Life Insurance Policies, LIC, Investment, Socio-Economic Factors.

### I.INTRODUCTION

Life insurance is a must for everyone because life is very precious. With a population of over one billion, national and international life insurance companies, see India as a land of opportunities and a market for big business. Until 1999, the business of life insurance in India was the monopoly of life insurance Corporation of India (lic). Privatization witnessed dynamic changes in the insurance industry and most of the private insurance companies are joint ventures



# TO EXAMINE THE IMPACT OF FINANCIAL ADMITTANCE ON FINANCIAL PERFORMANCE AMONG ORGANIZATIONS IN HYDERABAD, SPECIFICALLY IN THE CONSTRUCTION SECTOR.

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<sup>1</sup>Professor, Dept of MBA, Shadan College of Engineering and Technology HYD, T.S, INDIA

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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 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.

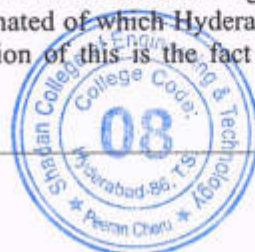
These types of results can deliver a future plan formulation specifically for the country that will suffers through an excellent infrastructural debt. The overall performance of building businesses may be considerably improved in case these guidelines make companies in the particular field more financially 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.

## 1. 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 Co-operation 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 (Tradeconomics. 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 this is the fact there is a better need for faster infrastructural growth. The



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*M. S. S. S.*



## A VALUATION OF EXCELLENCE IN WORKLIFE

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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, QWL 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 in his 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 family 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
- 2.To evaluate the conditions at work place and their impact on the work life.
- 3.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 method.

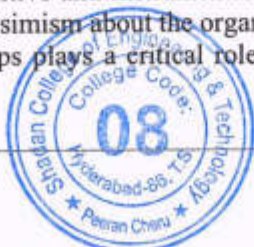
##### Sample size

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



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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 customer buys 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, & Pahlila, 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

The conceptualization of service quality 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).





# 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 SERVQUAL was 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. Even though 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 measure customers' evaluation of service (Grönroos, 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 (Parasuraman et al., 1985). Customers always observe the service provider that their brand reliable or not. Various studies in the marketing literature have examined the importance of reliability. Specifically in the banking sector,

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## POST GST IMPACT ON CONSUMERS

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### ABSTRACT

*GST also known as the Goods and Services Tax is defined as a value-added tax levied on most goods and services sold for domestic consumption. The GST is paid by customers/Consumers, but it is remitted to the government by the businesses selling the goods and services. The idea of GST in India was mooted by Vajpayee government in 2000 and the constitutional amendment for the same was passed by the Loksabha on 6th May 2015. The GST introduced at midnight on 1 July 2017 by the former President of India, Mr. Pranab Mukherjee, and the Honorable Prime Minister of India Mr. Narendra Modi. More than 150 countries have implemented GST so far.*

*It would be interesting to understand the impact of GST customers/Consumers*

*Keywords: Goods and service tax; Consumers*

### INTRODUCTION

The Goods and Services Tax (GST) is a vast concept that simplifies the giant tax structure by supporting and enhancing the economic growth of a country. GST is a comprehensive tax levy on manufacturing, sale and consumption of goods and services at a national level. The Goods and Services Tax Bill or GST Bill, also referred to as The Constitution (One Hundred and Twenty-Second Amendment) Bill, 2014, initiates a Value added Tax to be implemented on a national level in India. GST will be an indirect tax at all the stages of production to bring about uniformity in the system.

On bringing GST into practice, there would be amalgamation of Central and State taxes into a single tax payment. It would also enhance the position of India in both, domestic as well as international market. At the consumer level, GST would reduce the overall tax burden, which is currently estimated at 25-30%.

Under this system, the consumer pays the final tax but an efficient input tax credit system ensures that there is no cascading of taxes-tax on tax paid on inputs that go into manufacture of goods.

In order to avoid the payment of multiple taxes such as excise duty and service tax at Central level and VAT at the State level, GST would unify these taxes and create a uniform market throughout the country. Integration of various taxes into a GST system will bring about an effective cross-utilization of credits. The current system taxes production, whereas the GST will aim to tax consumption.

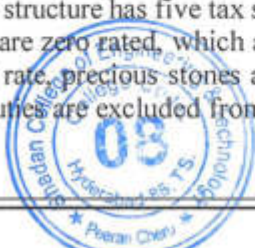
### Experts have enlisted the benefits of GST as under

- GST introduced One-Country-One-Tax regime.
- GST includes all indirect taxes at the center and the state level.
- GST not only widen the tax regime by covering goods and services but also make it transparent.
- GST may free the manufacturing sector from cascading effect of taxes, thus by improve the cost-competitiveness of goods and services.
- GST bring down the prices of goods and services and thus by, increase consumption.
- GST create business-friendly environment, thus by increase tax-GDP ratio.
- GST enhance the ease of doing business in India.

### IMPLEMENTATION OF GST IN INDIA

The goods and services tax (GST) implemented by the Narendra Modi government from 1<sup>st</sup>, July'2017 is one of the most complex with the second highest tax rate in the world among a sample of 115 countries which have a similar indirect tax system, the World Bank said in a report.

India's GST structure has five tax slabs of 0, 5%, 12%, 18%, and 28%. Further, there are several exempted sales and exports are zero rated, which allows exporters to claim refund for taxes paid on inputs. Separately, gold is taxed at 3% rate, precious stones at 0.25%, while alcohol, petroleum products, stamp duties on real estate and electricity duties are excluded from the GST and continue to be taxed by the state governments at state-specific rates.



*M. Khaleeq*

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# TO STUDY CONSUMER BUYING BEHAVIOR TOWARDS COSMETIC PRODUCTS WITH REFERENCE TO SKIN CARE PRODUCTS

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**ABSTRACT:** Customer behavior is the study of organizations, groups, or individuals as well as the tasks they utilize to select, secure, use, and dispose of products, experiences, services, or suggestions to satisfy desires and also the impacts that these procedures have on the customer and society. It blends elements from psychology, sociology, social anthropology, marketing and economics. It tries to recognize the decision-making processes of buyers, both separately and in groups such as the way in which emotions impact shopping for behavior. It studies features of specific people including demographics as well as behavioral variables in an attempt to figure out people's wants. Additionally, it tries to assess influences on the customer from groups including family, reference groups, sports, friends, and society in general. The investment is merely the obvious part of a more complex selection process created by the consumer for each purchasing decision he makes. Marketing techniques are methods used to boost sales. A marketing method is marketing plan created to meet the demands of customers. This Project spreads over the issue "Consumer buying behavior of skincare in Big bazar" The feedback collected is well organized and presented. I hope the research findings along with conclusion will be of great for to follow best Marketing methods in skincare.

**KEYWORDS:**

Consumer Behaviour, Cosmetics, Perception, Awareness, Potential Customers, Utility.

## 1. INTRODUCTION:

Customer behavior is the study of organizations, groups, or individuals as well as the tasks they utilize to select, secure, use, and dispose of products, experiences, services, or suggestions to satisfy desires and also the impacts that these procedures have on the customer and society. It blends elements from psychology, sociology, social anthropology, marketing and economics. It tries to recognize the decision-making processes of buyers, both separately and in groups such as the way in which emotions impact shopping for behavior. It studies features of specific people including demographics as well as behavioral variables in an attempt to figure out people's wants. Additionally, it tries to assess influences on the customer from groups including family, reference groups, sports, friends, and society in general.

### OBJECTIVES OF THE STUDY:

- To comprehend, and as well as assess the viewpoint of the Consumer Buying Behavior of Big Bazar solutions with respect to skin care products.
- To identify the factors influencing the consumer's buying decision while choosing to buy the skincare item
- To identify the purchasing motives of customers of skincare products and to find out the level of satisfaction of these products.

## 2. RESEARCH METHODOLOGY:

In the beginning exploratory phase was adopted and then descriptive phase was used.

A questionnaire was delivered to the respondents personally by the researcher so that the questionnaire is filled up at the same instance or at a later stage and returned to the researcher, collected by hand. The respondents were briefed about the filling up of questionnaire and assurance of anonymity and confidentiality was given to them.

Data collection: Primary data was collected from the –customers of Big Bazaar.

The secondary data sources included-Published studies in different international and national journals, Information from websites and Text books.

Sampling Design

A simple random sampling method and convenient sampling method has been used for the study. Sampling units comprise the customers of Big Bazaar.

Sample Size: In this study a sample size of 200 was taken Sampling Size:



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## A Qualitative Analysis of Faculty Work Environment, Involvement and Professional Development

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### ABSTRACT

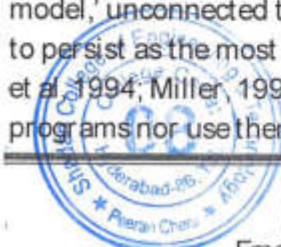
In current scenario faculty work environment, involvement and development is most important aspects to the institution for achieving vision, mission and goals. This paper provides information about faculty work environment, involvement and professional development at their institutional level. Result shows that the faculties had better work environment, involvement and professional development at their work place.

Key Words: Work Environment, Professional Development, Work Involvement, faculties,

### I. Introduction

Previous studies in business organizations have shown that mentoring provides numerous benefits for both individuals and organizations. Most of this mentoring research has been based on traditional, hierarchical mentor–responsibility relationships in non-academic settings. We discuss why there is little empirical research on faculty mentoring and review changes in professors' careers that necessitate a fresh look at this issue. We suggest that because of environmental changes.

Despite an emerging consensus in the faculty education literature about the need to change dominant practices in faculty professional development to be more consistent with new and ambitious visions for institutional reform that view faculties as educational leaders (Little, 1993; Richardson, 1994; Corcoran, 1995; Bransford et al, 1999; Lieberman & Miller, 2001), a 'training model,' unconnected to teachers' daily work and disrespectful of teachers' knowledge, continues to persist as the most common form of professional development for teachers in the USA (Miller et al, 1994; Miller, 1995). This is the case despite the fact that teachers generally neither like these programs nor use them to improve their classroom practices (Richardson, 1994). The majority of



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## SILVER ANALYSIS

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### 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. The fiscal system encircles financial markets, financial instruments, financial institutions and fiscal services. From the economic markets we now have stock market and commodities market. Our country being strongly agricultural-based, that is significantly based on monsoons is confronting silver cost volatility to guard the silver dealers in the chance of high volatility that the risk transfer and risk consumption supply was made throughout the commodities market. Ergo silver markets play significant part in estimating the risks of volatile silver volatile and prices monsoons that inturn forcing them to hotel devote or making an effort to commit suicides. At the attention of these farmers and at the sake of this market, It's important to produce awareness one of the framers along with other dealers concerning the commodity markets in India.

KEYWORDS: SILVER ANALYSIS

### 1. INTRODUCTION

Make awareness among investors concerning the various variables which Of men and women don't need the capability to test the securities utilizing fundamental and technical analysis tools or correctly direct from equity factoring firms.

This job gives insight notion regarding theory of silver investing to predict safety cost to Sustain investment plan for chosen commodities

Commodities trading are fresh when compared with equity market in India. Thus, the analysis range of silver market is very wide on the market mainly dedicated to the silver, gold and crude oil.

### 2. AN ABOUT INDIAN STOCK

The broking industry is among Despite passing by a range of changes from the post liberalization period, the 33, the trading businesses which have been with us before the organization of the BSE detected its approach towards development.

Back in 1860, the market Broker mania in India began also the cotton source from the US into Europe stopped along with if the civil war broke. Further, the agents climbed to 250 in the end of the war from 1874, the market located a location in a road" currently known as Dalal road"

The best 10 organizations holding over two thirds (66 percent ) of their overall terminals.

Mumbai and Delhi account for the maximum amount of terminals with 26 percent and 15 percent share respectively.

Approximately 11 percent of businesses have 1 9 subsidiaries from the market.

Approximately 74% agree on the need to get a regulatory body to its market.

24 percent of those organizations have plans to improve capital during IPO's and the one year positioning.

Industry gained momentum concerning scale and extent.

Competition at the space that was broking has intensified with entrance of new firms.

Market undergoing integration and accelerated growth the part of intermediation will fortify.

According to Recent poll

Trading terminals: 144,346

Absolute branches/ Offices: 21,013

Total workers 77,125

Total earnings; Rs. 100-105 billion



  
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## STOCK MARKET TECHNICAL ANALYSIS

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**ABSTRACT:** Investors should have enough understanding of the currency markets prior to making any investment decisions. This paper aims to review on Fundamental and Technical analysis of selected IT companies listed at BSE and mainly confined to the currency markets behaviour and it designed to device certain approaches for investors to create reasonable returns from the investment in equities and in addition provides what exactly are the factors to be looked at before buying the currency markets by the investors. The focus in this project is on equity analysis of top two IT companies of S&P BSE SENSEX (i.e., TCS and INFOSYS) includes both technical analysis and fundamental analysis and calculation of Beta value to learn about the volatility of the stock. Correlation between company stocks and Sensex analysed. Finally, Company analysis handles various ratios such as for example, EPS, P/E ratio, EBDTIA ratio, PAT ratio, Return on Equity and Return on Capital Employed are used.

**KEYWORDS:** STOCK MARKET TECHNICAL ANALYSIS

### 1. INTRODUCTION:

Equity as a secured asset class represented growth investments. The returns to the investor are mainly from the appreciation in the worthiness of the asset. The chance to the investor comes from the lack of defined and fixed returns from the investments which may be volatile from period to period. The returns from the equity are from the earnings of the business enterprise. Not all the business enterprise is prosperous and manages to earn returns because of its equity investors. Hence, it is vital that you analyse the business enterprise and its own prospects before buying its equity. Moreover, investors need to continue to measure the business to make sure that it remains rewarding and worth investment. There are two broad methods to the security analysis: Fundamental and technical analysis.

Investment means the sacrifice to the present rupees for future years rupees and it has two different attributes are involved "time" and "risk". There are two types of investments. They are:

- 1) Real Investments: It involves investment in a few sorts of tangible assets such as for example land, machinery, factories.
- 2) Financial Investments: It involves investments in the contracts written on bits of paper such as for example common stocks, bonds, and debentures.

There are four main classes of financial instrument that investors utilize to accomplish either income or capital growth. They are:

- § Equities, also called stocks or shares
- § Debt instruments, also called bonds or bill
- § Derivative

### 2. STATISTICAL TOOLS:

#### BETA:

Beta measures the marketplace risk and shows the way the price of a security responds to the marketplace forces. In place, the more responsiveness the cost of the security is to improve on the market, the higher would be the Beta. Beta is calculated by relating the returns on a share with the return for the marketplace (BSE). It could be positive or negative.

#### CORRELATION:

Correlation can be used to test the partnership between your SENSEX returns and Company returns. It could be positive or negative. If correlation is positive, then if Sensex moves in positive direction the shares of the business also moves in positive direction vice versa.

#### FUNDAMENTAL ANALYSIS:

Fundamental analysis reviews the company's fundamentals viz. financial statements, quality of management, competitive positions in its products or service market etc. This is exactly what mixed up in fundamental analysis,



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## **PERCEPTIONS OF SERVICE QUALITY AND THE IMPACT ON ADOPTION OF SELF-SERVICE TECHNOLOGIES**

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### **ABSTRACT**

*All banks in order to remain competitive and provide the best services to their customers, they need to have the latest technology in place. Irrespective of their ownership status, almost all of them have given maximum importance to technological development and deployment. ATMs, plastic money, online collection and payment services, electronic fund transfer and clearing services, mobile ATMs, document management systems, smart cards, core banking solutions, branch networking and internet banking are all outcomes of their initiative of technological upgradation. The Banks, world over, have been effectively deploying information and communication technology as a strategic resource to achieve speed, efficiency, cost reduction, customer service and competitive advantage. Technology enabled banking services offer value to customers providing them with anywhere, anytime and anyway banking. Though these technological changes have been pioneered by new private sector and foreign banks, now such a situation has reached where even the traditional banks in the public sector and old private banks are increasingly pursuing technology-enabled services. The present paper on Perceptions of Service Quality and the Impact on Adoption of Self-Service Technologies concerns of the expected use rather than actual use and customers expectations about new self-service technologies. To reach the purpose we conducted a pilot case study of Public sector banks customers to know their attitudes towards technology (speed, accuracy, ease of use, privacy) using ATMs, E-banking, Mobile banking etc and their perception towards self-service technologies. In this context we took the feedback of 800 respondents from the different banking sectors with the help of a questionnaire and the data analysis is done using both qualitative and quantitative methods, supported by the qualitative information and literature reviews. Finally in terms of important findings: noticeable change is seen in the customers perception towards public sector banks post use of self service technology and the public sector banks have responded immediately to the complaints received from its customers. It is also found that public*

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## **A STUDY ON CONSUMER BEHAVIOUR TOWARDS E-MARKETING IN TRICHY**

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### **ABSTRACT**

E-Marketing can be defined as marketing of products and services on electronic media .E-Marketing is one of the latest and emerging tools in the marketing world .It include the creative use of internet technology including use of various multimedia ,graphics ,text etc .with different languages to create catchy advertisements ,forms ,e-shop where product can be viewed ,promoted and sold .It includes advertisement (flash , text, graphics ,audio or video), product display ,product navigation,3-D products view ,basket selection, checkout and payment E-marketing and internet marketing terms are used in the same sense. This form of marketing is equally applicable in most of the business models:

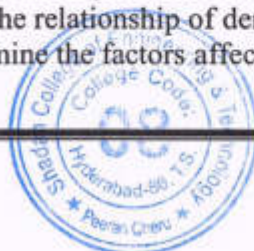
1. E-commerce-Direct sales of good to the mass customer/consumer or the business customers.
2. Publishing services-where advertisement are sold.
3. Lead-based websites –like policy bazaar, Sulekha where sales leads are generated are sold to either third party or used in-house to convert them into sales through appropriate channel.
4. Affiliate marketing – a referral marketing strategy where reward is given for referring product, company, or website to other friends , relative or in nutshell other potential customer or target segment.

### **I.INTRODUCTION**

E-marketing is referred to those strategies and techniques which utilized online ways to reach target customers. There are millions of Internet users that daily access different websites using a variety of tools like computers, laptops, tablet and smart or android phone devices, and the number of internet users are increasing very rapidly. So every business seems to be jumping on the internet marketing bandwagon. The internet is most powerful tool that can put any business on solid footing with market leaders companies. There are many free as well as economical way on internet to promote your business. Successful companies must ask themselves some tough questions about how they will promote their business online? What their company expectations are? And what will be their plan to meet those expectations? After answer all these questions a company should design an effective marketing plan.

### **OBJECTIVES OF THE STUDY**

1. To analyze the awareness of e-marketing among the people in Trichy.
2. To realize the impact of e-marketing on purchase decision of consumers.
3. Identify the relationship of demographical factors that influence online shopping.
4. To determine the factors affecting the perception of online buyers.



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## Self Service Technology and its Perception on Service Quality-A study of Public & Private Sector Banks

By **KHALEEQ UR RAHEMAN**

### Abstract

Indian Banking industry is one of the most technologically advanced industries with vast networks of branches empowered by strong banking systems, their wide range of product and effective distribution channel capabilities. However, regulatory, structural and technological factors are significantly changing the banking environment throughout the world. One of the most important factors that is motivating the growth of the Indian banking institutions is the liberalization. The financial sector reforms in India were designed to infuse greater competitive vitality in the banking system. To achieve this objective, the “Narsimhan Committee” was formed. The Narsimhan Committee report suggested wide ranging reforms for the Indian banking sector in 1992, including the important one to introduce internationally accepted banking practices so as to enable Indian banks to achieve service excellence. The Committee recommended a liberal policy towards the entry norms of private sector banks and foreign banks into the Indian banking sector.

The Interest rate structure has been deregulated to a great extent and banks have been given a great degree of freedom in determining their rate structure for deposits and advances, as well as their other product range. Banking has also become more competitive in respect of branch network. The end result is that market power is getting shifted from banks to their customers. Financial liberalization has led to intense competitive pressures, and retail banks are consequently directing their strategies towards increasing customer satisfaction and loyalty through improved service quality. With such a high potential in the Indian banking industry, all leading banks are looking ahead to establish themselves as the most preferred bank by the customers and this can only happen when they are able to differentiate themselves on the basis of service quality being offered by their competitors. Retail Banking has immense opportunities in a growing economy like India. As the growth story further unfolds in India, retail banking is going to emerge a major driver of economic growth. A.T. Kearney, a global management consulting





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**FOREIGN DIRECT INVESTMENT AND ITS HISTORY IN INDIA**

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**ABSTRACT**

The full form of FDI is Foreign Direct Investment. The Foreign Direct Investment means "cross border investment made by a resident in one economy in an enterprise in another economy , with the objective of establishing a lasting interest in the investee economy. Foreign direct investment includes "mergers and acquisitions, building new facilities , reinvesting profits earned from overseas operations and intra company loans". In a narrow sense, foreign direct investment refers just to building new facilities. The numerical FDI figures based on varied definitions are not easily comparable.



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**RESEARCH ARTICLE**

## Adoption of Self-Service Technologies and the Impact on Perceptions of Service Quality

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**ABSTRACT:**

In the current scenario technological innovations are playing significant role in every phase of human life, human interaction with machine has become essential in service sector. In the past, a number of efforts have been made in the literature of service marketing to understand how banks can better deliver their services with the help of self service technology. In this present situation banks have many possibilities to realize service offering with huge investments in self service technologies, as the technology became the driving force in giving service to the customers effectively. Surly self service technology is a boon for banking sector benefiting both the bank and the customers.

The present paper on service quality and self-service technology based on technology concerns of the expected use rather than actual use and customers expectations about new self-service technologies. To reach the purpose we conducted a pilot case study of Public and Private banks customers to know their attitudes towards technology (speed, accuracy, ease of use, privacy) using ATMs, E-banking, Mobile banking etc and their perception towards self-service technologies. In this context we took the feedback of 800 respondents from the different banking sectors with the help of a questionnaire and the data analysis is done using both qualitative and quantitative methods, supported by the qualitative information and literature reviews.

Finally in terms of important findings: It is observed that the maximum respondents were happy with the public sector banks prior to use of SST.

**KEY WORDS:** SST (self Service Technology), Perception, Service Quality, ATM, RTGS, E-SQ.

**INTRODUCTION:**

The present Indian banking sector has about 400 million bank accounts as on January 2015 (<http://businesstoday.intoday.in/>) which is an indication that the banking sector is surely flourishing like never before. This can be attributed to the financial inclusion and with the advent of Self Service Technology (SST). Self service technology (SST) had helped the banks expand its operations by giving quality and convenient service to the customers. As the motto behind adopting self service technology (SST) is to provide the best service to the customers which leads to customer satisfaction and loyalty.

Unlike the traditional banking transactions, where personnel involvement was more but of latest technology i.e. "self service technology" (SST) has replaced the personnel. Automation has surely reduced the human efforts and made the banking transactions fast convenient and very innovative, giving full satisfaction to customers. The concept of anywhere any time banking have caught the attention of customers and made the baking transactions more pleasurable and as per the convenient.

The main aim behind service quality is customer satisfaction and their perceptions and expectation. It means higher the perceptions, excellent the service. It both are equal it is good and if expectation are not met it is bad.



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**"Comparative analysis of Self Service Technology on Perception of Service Quality in Selected Public & Private Sector Banks"**

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**ABSTRACT**

Self-service technology (SST) had helped the banks expand its operations by giving quality and convenient service to the customers. As the motto behind adopting self-service technology (SST) is to provide the best service to the customers which leads to customer satisfaction, loyalty and changes in behavioral intention of the customers. Result reveals that perception of service quality, Customer Satisfaction and Behavioral Intention of the public and private sector banks is not equal prior to the use self-service technology. It is also reveals that the perception of service quality, Customer Satisfaction and Behavioral Intention of the public and private sector banks is equal or same after the adoption of self-service technology.

**Key Words:** *Self Service Technology (SST), Service Quality, Customer Perception, Satisfaction, Behavioral Intention,*

**I. Introduction**

The banking and financial services sector is in a position to benefit most by leveraging technology and is a sector that has absorbed the technology to a great extent. Now-a-days a condition has reached in which this sector cannot survive without the support of information and communication technology. Banks, world over, have been effectively deploying information and communication technology as a strategic resource to achieve speed, efficiency, cost reduction, customer service and competitive advantage. Technology enabled banking services offer value to customers providing them with anywhere, anytime and anyway banking. Though these technological changes have been pioneered in India by new private sector and foreign banks, now such a situation has reached where even the traditional banks in the public sector and old private banks are increasingly pursuing technology-enabled services. Irrespective of their ownership status (public sector or private sector), almost all of them have given maximum importance to technological development and deployment. ATMs, plastic money, online collection and payment services, electronic fund transfer and clearing services, mobile ATMs, document management systems, smart cards, core banking solutions, branch networking and internet banking are all outcomes of their initiative of technological upgradation (Upadhyay, 2007)

The present Indian banking sector .has about 400 million bank accounts as on January 2015 (<http://businesstoday.intoday.in/>) which is an indication that the banking sector is surely flourishing like never before. This can be attributed to the financial inclusion and with the advent of Self Service Technology (SST). Self-service technology (SST) had helped the banks expand its operations by giving quality and convenient service to the customers. As the motto behind adopting self-service technology (SST) is to provide the best service to the customers which leads to customer satisfaction and loyalty. Unlike the traditional banking tractions, where personnel involvement was more but with the advent of latest technology "self-service technology" (SST) has replaced the personnel. Automation has surely reduced the human efforts and made the banking transactions fast convenient and



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