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ADOPTION OF INTERNET BANKING IN INDIA: A COMPARATIVE STUDY BETWEEN RURAL AND URBAN BANKING CUSTOMERS

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ABSTRACT

Internet banking has transformed retail banking scenario in India. Banks are acknowledging the technological change, and are in the process of rolling online and mobile services. The adoption of Internet banking is gaining pace with the increase in internet and mobile penetration. But whether this adaptability differs between the banking customers of urban and rural areas is a big question and this study intended to bring out if there is any difference in pattern of usage of Internet banking among rural and urban customers. The study also investigates the customer perception towards internet banking services and identifies the main factors affecting the usage or adoption of internet banking. The study is conducted on a qualified sample of 210 customers through a structured questionnaire in urban areas of Jaipur and Meerut and nearby rural areas. The results of the study indicate that there is difference in usage level of internet banking in rural and urban areas and factors like language barriers, education level, and lack of technical knowledge are responsible for this divide. However, the study reflects that the customers from both the areas have positive perception for internet banking services which have implications for the banks that its usage can be increased in both the areas with more awareness and better service to the customers.

IMPACT ASSESSMENT OF AGRICULTURAL CREDIT OF REGIONAL RURAL BANKS ON AGRICULTURISTS IN HIMACHAL PRADESH

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ABSTRACT

This paper reports on the findings of an exploratory research whose main purpose was to investigate impact of agricultural loan of Himachal Gramin Bank on the socio-economic lives of people in Himachal Pradesh. The study sought to establish whether bank empowers the poor and reduces poverty. The study was conducted through the use of pre tested interview schedule randomly distributed to the beneficiaries in three districts of the state selected for study. The study reveals that there is a positive relationship between agricultural credit and socio-economic lives of the rural people in Himachal Pradesh. It was found out that agricultural loan has resulted in increase in income and productivity per hectare of land of agriculturists and has also helped in reducing the labour cost

STUDY THE RELATIONSHIP BETWEEN PRODUCT DIVERSIFICATION STRATEGY WITH FINANCIAL PERFORMANCE

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ABSTRACT

As of late, the connection among execution and assortment of organization was an imperative trial issue in money related administration. Broadening techniques can influence the focused equalization in the business. This examination plans to quantify the connection between the two factors of enhancement and monetary proportions as criteria of bookkeeping based execution utilizing required measurable tests. This exploration pursues Ex-Post Facto Method with useful reason. Factual example of this exploration are 99 organizations recorded in Tehran Stock Exchange Market. The aftereffects of this exploration have demonstrated that applying significant enhancement system has no effect on money related execution of delivering organizations and insignificant methodologies has various tie with execution marker and development of organization. Also, the effect of control factors of organization's size, budgetary use, development openings and proportion of market estimation of value to book estimation of value on the connections between research factors and suspicions have been estimated in this examination.

IMPACT OF 5S METHODOLOGY ON THE EFFICIENCY OF THE WORKPLACE: STUDY OF MANUFACTURING FIRMS

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Dr. AMBEDKAR INSTITUTE OF MANAGEMENT STUDIES & RESEARCH

DEEKSHABHOOMI

ABSTRACT

5S is a basic framework of workplace organization that focus on sort, set in order, shine, standardizes and Sustain. This methodology is used to attain lean in the manufacturing system by eliminating the wastages that are about to occur because of the untidy, unhealthy work environment. This paper is an attempt to understand the implementation of 5S methodology by a set of manufacturing firms of Nagpur region. A sample of 10 manufacturing units was taken for the study. Chi-square test was used to prove the assumption that organizations that implement 5S attain efficiency in the work place. The study concluded that the organizations have a positive impact of the 5S implementation. The prominent benefits were that the right things were kept at the right place, continual improvement of the work place and improvement in the human relations & motivation.

CONSUMER CHOICE AND CHOICE OVERLOAD: A DECISION MAKING PERSPECTIVE

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ABSTRACT

People choose as part of their everyday life; they choose right from the time they wake up and until the time the day is over. Marketers have always believed that more choices are better for customers and more the choice, better off the customers will be. If we go by the logic of classic economic theory, this is the ideal state for consumers. However, recent research evidence from western literature indicates towards the belief that having too many choices is not so good a thing for the consumers. Researchers in the west argue and deliberate about the negative consequences of choice and its detrimental effect on consumer decision-making. Research in the area of choice overload has revealed that too many options result in difficulty in making a purchase decision. Comparing and making a decision from and within large assortments is time consuming and involves a lot of effort and hence is not desirable. The current research does review of literature, which almost spans a period of 40 years, so as to understand choice as a concept and how people make choices. The research then discusses the phenomenon of choice overload in detail by providing both theoretical and empirical evidences. Inspired by the work of Iyengar (2000), retail boom in India and sudden influx of choices in retail, this research has tried to investigate the phenomenon of choice overload in the Indian context. Availability of variety products, alternative versions, brands result in abundance of shopper's choice. The present exploratory study, using in depth interview method, attempts to reveal the impact of the abundant choices on shopper's positive feelings, experiences and attitude in a modern trade outlet context. The study also concludes with several implications those are sure to enable retail outlets improve their marketing performance.

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