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CUSTOMER SATISFACTION OF E-BANKING SERVICES OF SBI IN DHARWAD DISTRICT, KARNATAKA

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ABSTRACT

E-Banking is a product designed for the purposes of online banking that enables the customer to have easy and safe access to their bank account. With this service you save your time by carrying out banking transactions at any place and at any time, from your home or office, all you need is internet access. E-banking enables the functions viz., Accurate statement of all means available in bank account, Statement of current account, credits, overdrafts and your deposits, Execution of national and international transfers in various currencies, Execution of all types of utility bill payments (electricity, water supply, telephone bills, etc.), Electronic confirmation for all transactions executed by E-banking, Management of credit cards. This study aims at evaluating services quality of E-Banking of SBI in Dharwad district. A structured questionnaire is administered to various target groups. Researcher mainly wants to investigate the important elements of E-banking i.e., Security, Customer satisfaction, Service quality efficiency, Timeliness and Awareness. The papers present the data extracted from the survey of customers of SBI and analyze the factors identified to maximize the value of customers. Data was analyzed statistically to investigate service quality of SBI.

A STUDY ON FACTORS INFLUENCING EMPLOYEE SATISFACTION LEVEL AND TURNOVER WITH RESPECT TO GARMENT MANUFACTURING UNITS IN CHENNAI

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ABSTRACT

One of the main drivers of an organization is to elevate its profit, incessantly. It can be achieved by constant enrichment of the 7Ms. Among them Men, the workforce, of the organization plays a dynamic role in. To enrich and retain such employee workforce is vital and challenging, nowadays. The employees may change from one organization to another for varied reasons. It may influence adversely the progress of the organization and increase its turnover rates. The major factors perceived to contribute to employee turnover were remuneration, high production expectations and lack of individual respect accorded to the workers in the course of daily working scenarios. To understand the reasons for the employees' turnover and to formulate the factors to retain them are challenging. Especially in the manufacturing sector needs careful attention when compared to other sectors. A survey conducted by an organization stated that the manufacturing sector suffers from 8.4 percent attrition rate. Hence, it was decided to study the satisfaction level of the employees in various manufacturing units in Chennai and to know the factors that influence the turnover rate. Both primary and secondary data were collected. The major findings of the study revealed that majority of the employees are satisfied. The results revealed that the major reason for turnover is their working environment, both physical and mental.

HUMAN RESOURCE PRACTICES IN NTPC

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ABSTRACT

Amongst the various assets human resource is the most important one because it uses the other assets. It becomes more important to study this asset as the business is shifting from manufacturing to service industry. NTPC is an electricity producing company here also human power plays an important role. The paper studies human resource accounting in NTPC. The major drawback of accounting is it does not consider human asset in its balance sheet. Even the accounting rule making body has also not arrived to common consensus to use some common rules to record human asset. In spite of it some companies are giving information related to human resource on voluntary basis. The paper studies the information provided by NTPC regarding its human resource in its annual report. Information is collected from web site, annual report and newspapers. The collected information is analysed with percentage, ratio, standard deviation and variance.

A CONCEPTUAL STUDY ON THE MODELS IN SERVICE SECTOR AND THE ADVANCEMENT OF SERVICE SECTOR

**SINDU AKILESH
ASST. PROFESSOR
NEW HORIZON COLLEGE
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ABSTRACT

The service industry is the largely competitive industry and the survival of the sector is based on the quality of services. The competition in the service sector has increased; customer service is an important part of the organizational growth. The study is based on the applications of different models in the service sector. The study focuses on the interactive strategy used in the service sector, and how well customers react to the service providers. The study relates on the new models used in the service sector, and how it keeps the customer relationship. The study even focuses on the strategies used for retaining the customers, and how well the different model is adopted in the service sector. Technological advancements in the service sector and the pros and cons of the advancements in technology have been discussed. The paper also studied regarding the infusion of technology in the service sector and how the customer interaction has been carried. The trade-off between the privacy and customization has increased drastically; which has been due to the usage of service Models. The main aim of the study is to enhance how far the service quality is used to increase the quality in the service industry. The service sector has to meet the customer expectations which are the primary concern of all service organisations. The SERVQUAL is the main focus of the service organisation; which means the service quality.

A STUDY ON CONSUMERS' EXPECTATIONS TOWARDS PASSENGER CARS IN KOVILPATTI

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ABSTRACT

A car brand is unique in the sense that most people become personally attached to them in deeper ways than other products. May be it's because of the growth in urban areas has resulted in longer commute times, and we spend more and more time in our cars. As a personal space, they become an extension of our homes. We talk to our family, listen to music, eat and drink and even watch TV (except the driver of the vehicle). There is a natural attachment to this environment, and that coupled with the fact that most people either save up or take a loan to purchase a car, make it an important possession. This results in tremendous brand loyalty and is often one of the major factors in the purchase decision. People often think of car brands in terms of who they are, and how they want to project themselves to their friends and family. Maruti is known as a value-for-money brand, and Toyota has a strong brand equity when it comes to quality. Some car brands like to project an up-market image, some want to appeal to younger buyers. Sales, marketing, operations and ultimately profit – everything is built around the brand. This study was conducted among the car owners residing in Kovilpatti city. Both primary data and secondary data have been collected for the data analysis. Primary data had been collected through the structured questionnaire. Secondary data was collected from the journals, magazines, research reports and from the companies' websites. He also visited the dealer premises and had a discussion with the dealer, service manager and customer care executive. Convenience sampling was used for selection the sample respondents for primary data collection. The researcher has to select a relevant fraction of the respondent, which is a representative of the entire population. The sampling size will be small in the case of the descriptive study where is sufficient to provide reliable results. Here the sample size is 120 samples and it is limited to the area of Kovilpatti town. The statistical tools used to analyse the data are Percentage, Mean, Median and Standard deviation, Weighted Average, One-way ANOVA and Factor Analysis.

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