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SUCCESS OF GREEN BANKING INITIATIVES AFTER DEMONETIZATION IN INDIA

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ABSTRACT

The bank plays a dominant role in supply of money for economic development of the Society. Currently society is facing most complicated Environmental issues of Global warming. It affects our eco system. Economic growth leads to degradation of the environment, therefore we must be maintaining a balance between economic growths and preserving natural resources. The only solution is financial sectors move towards sustainable development. The present study notes the progress of green banking initiatives before and after demonetization in India. The study measures on how the Indian banks are move towards sustainable development of the country. The analysis and interpretation will be made by using suitable statistical tools such as Mean, Standard Deviation, Co-efficient of Variation, CAGR and paired 't' test. Finally, it makes an attempt to offer few suggestions to enhance better development of green initiatives.

AN ANALYSIS OF INDIAN AUTOMOBILE INDUSTRY SLOWDOWN AS AN OPPORTUNITY FOR DEVELOPMENT

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ABSTRACT

The automobile industry is one of the largest markets in the world. Nowadays, automobiles have become the necessity for everyone. There is a huge scope for automobiles in India, but nowadays Indian automobile industry is facing a big problem, i.e., slow down. The main purpose of this paper is to discuss the reasons for the slowdown in the automobile industry. It analyses the changing scenario of the automobile industry that influence the purchasing behaviour of consumers. It explains the sales analysis of various automobile companies in India. It also gives the scope for the future and highlights the solution with the help of new trends which should be adopted by the automobile companies to capture the market and increase the sales in future. It also throws the light on the new technologies for automobile sectors.

THE USE OF ELECTRONIC TRANSFERS IN CASH ASSISTANCE: THE SATISFACTION OF PSNP BENEFICIARIES IN LIBOKEMKEM WOREDA

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ABSTRACT

Low-income people especially, those in rural communities have limited access to traditional financial systems. To this end, financial inclusion has become a key pillar of development policy in most countries around the world. In the aid world, linking humanitarian cash transfer recipients with e-transfer services is considered as a gateway to financial inclusion. However, the uptake of financial services like saving and loans depends on the satisfaction of beneficiaries on e-transfer. This study focused on investigating beneficiaries' satisfaction on an e-transfer pilot in Libokemkem woreda, in Amhara region of Ethiopia. Using both quantitative and qualitative methods, a sample of 363 beneficiaries was selected using convenience sampling while 12 people were interviewed from the organizers' side. Multiple regressions were used to test the study hypotheses. The findings indicated that beneficiaries were satisfied by four of the elements (convenience, security, transaction speed, and system availability) of electronic transfer while two (added benefit and relative advantage) of the elements did not satisfy them. The interview finding suggested that 'added benefits' of e-transfer could be improved through 'financial literacy and awareness campaign' to encourage financial services like saving. Utilizing dedicated MFI agents or introduce commercial agents could improve the 'relative advantage' of the e-transfers.

PERFORMANCE ANALYSIS OF INDIAN AUTOMOBILE INDUSTRY

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CUTTACK

ABSTRACT

The automobile industry is increasingly becoming the cynosure of the manufacturing sector across the globe. The attention and importance to the automobile industry in the economic development and planning policies of Government and its agencies has also witnessed significant upraise. In the last two decades, the Indian automobile industry has played a very important role in the economic development of the nation. The Indian automobile industry has attained substantial growth and has become one of the largest manufacturing sectors in India. In the above context, the present study makes an attempt to study the physical performance of the industry in terms of production, domestic sales, exports and capacity utilisation. The present study uses secondary data covering all segments of the industry for a period of six years i.e.: from 2013-14 to 2018-19. Various statistical tools such as arithmetic mean, co-efficient of variation, compound annual growth rate, etc. have been used to assess the performance of the industry. The study also makes an attempt to provide necessary suggestions and recommendations so as to increase the efficiency and improve the overall performance of the Indian automobile industry.

SERVICE QUALITY OF INTERNET BANKING AND ITS EFFECT ON CUSTOMER SATISFACTION

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KOCHI

ABSTRACT

Online quality service is a fundamental concern to maintain customer satisfaction. In the current years, many banks try to provide a better quality online banking service to please their customers. These banks are introducing internet banking as a guarantee to their customers that they will be able to maintain an ambitious quality of service in the future, in efforts to avoid losing their customers (Rod et al.2009). Offering internet banking is no longer regarded as a competitive advantage but a competitive necessity. To add to the existing knowledge in the electronic banking field of study. To help the banks and policy makers have to accept the internet banking range and their part of addition towards customer satisfaction. Especially since not much research has been done in this area especially in the service quality aspect of internet banking as a whole. Design/Methodology: An exploratory and conclusive research design with the help of a Likert based questionnaire was conducted to investigate the Internet Banking service quality and customer satisfaction in Ernakulam city. Simple random sampling was used and different categories of internet banking users were approached in Ernakulam city. Data were collected from 110 internet banking users. Findings: The result shows that the service quality of internet banking and customer satisfaction are interrelated.

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