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COVID-19 PANDEMIC AND ITS IMPACT ON E-BANKING TRANSACTIONS IN INDIA

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ABSTRACT

As a result of modernization and digitalization in banking industry, digital payments are on rise due to their many advantages over cash like ease of use, 24x7 access, and security and transparency. Several Banks in order to get competitive advantage are offering many digital payment modes to their customers like BHIM UPI, Debit Cards, Credit Cards, Mobile banking etc. Due to the COVID-19 all the countries of the world were badly hit including all the sectors whether it is education sector, transportation sector, tourism sector and banking sector. Pandemic forced peoples to stay inside their homes as lockdowns and curfews were imposed in almost all the countries of the world, and due to the fear of getting infected peoples are hesitating in dealing in cash which gave boom to the digital payments. So, in the present research paper an attempt has been made to know about the impact of COVID-19 on various E-banking modes. Data has been collected from secondary sources like RBI reports, Govt. of India reports on digital transactions, various journals and other published materials. Statistical tools like percentage, average annual growth rate (AAGR) and compound annual growth rate (CAGR) are used for the analysis of collected data.

A STUDY ON THE IMPACT OF MONETARY INCENTIVES ON EMPLOYEE PERFORMANCE IN IT SECTOR WITH RESPECT TO CHENNAI CITY

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ABSTRACT

Monetary incentives enhance direct satisfaction of employees and can boost motivation of employees. Human factor is the basic driving power and an efficient factor among factors of production. Reward management is one of the strategies used by human resource for attracting and retaining suitable employees as well as facilitating them to improve their performance through monetary incentives. Reward system are crucial for an organization and it includes systems, programs and practices that influence the actions of the people. The purpose of reward system is to provide a systematic way to deliver positive consequences for the contribution of desired performance.

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