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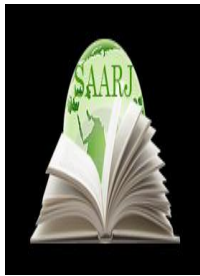
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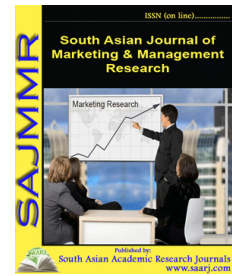
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PERCEPTIONS OF SERVICE QUALITY AND THE IMPACT ON ADOPTION OF SELF-SERVICE TECHNOLOGIES

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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

sector banks keep their customers updated with the latest information and that public sector banks customers are loyal towards their banks

KEYWORDS: *Self service Technology, Perception, Service Quality, Online Banking, Satisfaction, Behavioral Intention*

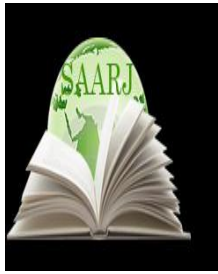
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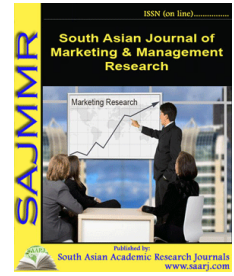


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**EFFECT OF AGGRESSIVE FINANCING POLICY ON FIRM
PERFORMANCE (LISTED MANUFACTURING COMPANIES IN
SRI LANKA)**

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ABSTRACT

Working capital management is a sensitive area in the field of financial management. It involves the decision of amount and composition of current assets and financing these assets. Studies in corporate finance is considered as study of long term financial decisions, provision of long term assets, and share & dividend policies. However topics of short term finance are not less significant in developing an effective corporate financial strategy. Among the short term strategies, working capital management plays an important role in increasing the shareholders' value of a firm. Twenty listed manufacturing companies were selected on the basis of random sampling method. Correlation and regression analysis are used for this study. Analyzed results revealed that there is no strong relationship between aggressive financing policy and firm performance in listed manufacturing companies in Sri Lanka. The financial manager's objective in both long term and short term decisions however is the same to select that combination of assets & liabilities that will maximize the value of firm to its owners. Managers must evaluate in their determination of working capital policy for the firm, which involves investing decision regarding current assets and financial decision regarding current liabilities. Given the potential effect of current asset and liabilities on a firm value to its owners, financial managers should carefully evaluate short term investing & financing decision that involve the following issues.

KEYWORDS: *ROE, ROA, Tobin's Q and Aggressive financing policy*

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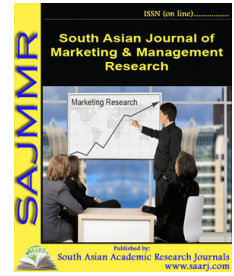


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**A STUDY ON TIME MANAGEMENT TOWARDS SERVICES
INDUSTRIES IN SALEM DISTRICT**

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ABSTRACT

The banking sector is one of the biggest service sector in India and now days is in a way to attract the biggest market of Asia in investment. The banking sector today is focusing on how to provide efficient services to its customers. The Indian Banking System consisting of various public and private sector financial institutions whose objective is serving the people for their financial and economic needs. This century has been full of innovations: new technologies, new products, new services and a plethora of new industries have emerged. Yet the call for innovation in business, especially in financial services, has never been more intense. Although research on this topic exists, there is no empirical evidence regarding the critical factors influencing customer adoption of electronic banking innovation in Ghana's banking industry. The aim of this article is therefore to investigate the factors influencing the adoption of financial innovation in Ghana's banking industry. Surveys were conducted involving clients of the banks in the country. This study focuses on banking service quality and identified various factors of banking service quality, i.e., access, communication, competence, credibility, reliability, responsiveness, security, tangibility, Courtesy and understanding. Main objective of the study is to understand and analyze the service quality dimensions and customer satisfaction level with banking services on banking sectors.

KEYWORDS: *Time Management, Time Conclusion, Techniques*

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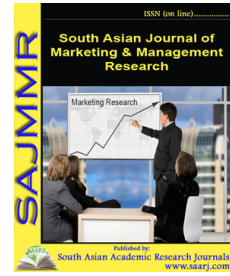


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REJUVENATING MANAGEMENT EDUCATION

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ABSTRACT

Management education in India is facing a lot of problems of relevance in the current scenario. Thousands of MBA institutes have mushroomed in the last decade and many of MBA students and professionals are undergoing MBA education to be better equipped for the growing economy. All the sides of management education such as quality of curriculum, MBA aspirants, faculty in management education business research, quality of research, industry-institute interaction, MDP, faculty development programmes, placements, compensation packages of MBA, career development path of alumni, diversity among faculty as well as students, governance and accountability, etc. are under critical scanner. This paper is an effort to examine the current issues in management education system in India and to find out ways for quality improvements in the present management education system so that business schools respond to current situation. All the sides of management education such as quality of curriculum, MBA aspirants, faculty in management education business research, quality of research, industry-institute interaction, MDP, faculty development programmes, placements, compensation packages of MBA, career development path of alumni, diversity among faculty as well as students, governance and accountability, etc. are under critical scanner. However, a very important question arises i.e. what special or extra needs to be done in order to make the Management education more effective and Industry Oriented. One of the very crucial elements that need to be incorporated is the involvement of corporate sector in the management education, to make it effective and industry oriented, since only the corporate Sector is the direct beneficiary of the higher and management education. There are around 4000 management institute in India.

KEYWORDS: *Management Education, Challenges, rejuvenation.*

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