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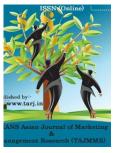
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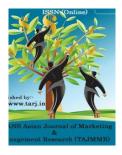
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FACTORS INFLUENCING THE CONSUMER'S ADOPTION OF INTERNET BANKING IN INDIA: AN EXPLORATORY STUDY

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ABSTRACT

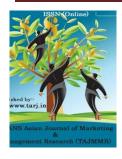
Technological progress in the sphere of information and communication is encouraging the use and development of new shopping methods. The newly emerged internet banking services represent an innovation where both intangible service and an innovative medium of service delivery employing high technology are present. Information technology Services is considered as the key driver for the changes taking place around the world. Internet banking (IB) is the latest and most innovative service and is the new trend among the consumers. The main objective of this research is to identify the key factors that determine Internet banking adoption of India. The research setting was in Odisha, India. This study determines the factors influencing the consumer's adoption of internet banking in India and hence investigates the influence of perceived usefulness, perceived ease of use and perceived risk on use of IB.

KEYWORDS: Internet banking, Adoption, Planned Behaviour, Technology Acceptance. Internet banking, Innovation

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FINANCING UNIVERSITIES IN INDIA

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ABSTRACT

Universities in India heavy rely on government funding. Due to the enormous increase in the number of universities, the government is consistently asking universities to be self-sufficient in funds. Financing universities is largely a state funded activity with about three-quarters of the total expenditure being born by the government. The universities in India has not been able to generate enough funds to full fill their requirements. The present paper presents a critical review of the some of the crucial aspects of university finances in India including the major fund providing agencies and their role in financing universities.

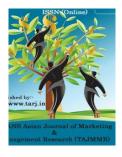
KEYWORDS: *University finance, financial management, UGC, universities, Higher Education.*

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A STUDY ON PROFITABILITY AND CONSTRAINTS FACED BY FARMERS DURING PRODUCTION AND MARKETING OF OIL PALM IN KHAMMAM DISTRICT

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ABSTRACT

The major importers of edible palm oil in the world are India, EU-27, China and Pakistan. The major exporters of edible palm oil are Indonesia and Malaysia. Other countries which export have a very minor share in the world exports of oil palm. The major constraint in the marketing of oil palm according to the respondents was shortage of labor and high transportation cost. Other constraints in marketing included grading problems, lack of storage facilities, high price fluctuations and weighment problem. The production of domestic edible oils (8.77 million ton in 2015-16) has not been able to keep pace with the growth in consumption and the gap between production and consumption is being met through imports which amounted to Rs. 68,000 crores (2015-16.). Since the Government is putting efforts to increase the cultivation of oil palm in the study area it would be appropriate to study the business viability and supply chain of oil palm in

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Khammam district, as this study would throw light on the profitability of cultivating this crop as well as highlight the issues in the supply chain.

KEYWORDS: *fluctuations, Indonesia, commodities, consumption*

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RESPONSIBILITY OF CONFLICT MANAGEMENTIN NEPALI COMMERCIAL BANKS: A GENDER PERSPECTIVE

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ABSTRACT

Managers in different organizations are experiencing the situation on diversity of interest, knowledge, views and many more cognitive affaires. By nature nothing is wrong and right. It depends on human cognition, how we perceive and react with the situation. Thus, conflict cannot be good and bad by its nature. It can be optimally managed or under managed. Optimally managed conflict results into organizational prosperity and vis a vis. This research ascertained that management of conflict is the shared responsibility among the managers working in the hierarchy of organizational structure demanding the collaborative efforts of all the concerned.

KEYWORDS: Organizational conflict, managers, gender views, managerial hierarchy, organization structure.

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