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# ANVESHA

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Abstract Compilation

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## RESEARCH PAPERS

### **Profiling of Mobile Banking Adopter Categories: An Empirical Study in India**

*Alok Bansal, Prerna Bagadia*

### **A Study on Factors Leading to Effective Loan Repayment in Tanzania**

*Omary Swalehe*

### **India's Rising Import Dependency and Comparative Disadvantage at Different Industry Level in Context of AIFTA**

*Sumit Oberoi*

### **A Text Mining Analysis of Demonetization in India Based on Twitter Feeds**

*Sandeep Bhattacharjee*

### **A Relative Performance Analysis of a Private and a Public Sector Bank in India: A Camel Model Approach**

*Mishu Tripathi, Shantanu Roy*

## BOOK REVIEW

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### **Book Review**

### **The Made in India Manager**

*Mrunal Joshi*

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# CONTENTS

## From The Editor's Desk

## Research Papers

- 1. Profiling of Mobile Banking Adopter Categories: An Empirical Study in India**  
*Alok Bansal, Prerna Bagadia.....*
- 2. A Study on Factors Leading to Effective Loan Repayment in Tanzania**  
*Omary Swalehe.....*
- 3. India's Rising Import Dependency and Comparative Disadvantage at Different Industry Level in Context of AIFTA**  
*Sumit Oberoi.....*
- 4. A Text Mining Analysis of Demonetization in India Based on Twitter Feeds**  
*Sandeep Bhattacharjee.....*
- 5. A Relative Performance Analysis of a Private and a Public Sector Bank in India: A Camel Model Approach**  
*Mishu Tripathi, Shantanu Roy.....*

## Book Review

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## Abstract Compilation

### Profiling of Mobile Banking Adopter Categories: An Empirical Study in India

*In this era of technological development banks have launched alternative technical channels like ATM, Internet and mobile phone to expand their services and offer customers more flexibility. Mobile banking is one of the channels which offer various banking services to the customers anywhere and anytime thus finding a way to shift from traditional branch-based retail banking to online retail banking. The present study facilitates in understanding of the clusters representing various adopter categories on the basis of adoption behavior of mobile banking users. Five explored clusters named innovator, early adopter, early majority, late majority and laggards are formed using hierarchical and non-hierarchical clustering methods. Highlighting the features of five clusters, the study helps managers and policy makers of banks to direct the available resources in order to achieve optimal adoption of mobile banking services by the retail banking users in the country like India where mobile banking is still in nascent stage.*

Alok Bansal<sup>1</sup>

Prerna Bagadia<sup>2</sup>

**Keywords :** Mobile Banking, Adoption, Adopter Categories, Cluster Analysis, Demographic Profiling.

### A Study on Factors Leading to Effective Loan Repayment in Tanzania

*Banking institutions are important in providing loans to individuals and institutions. Despite efforts of the commercial institutions' managements to collect loans, available data suggested that banks face problems in getting the loan repayment and not all loans are re-paid in due date. Effective loan repayment can be considered as an indicator of good business performance. However, poor loan repayment might cause poor performance and can lead to bank failure. The study aimed to analyze factors influencing effective loan repayment in Tanzania using case study research method. SPSS was used in data analysis using multiple regression model and tested goodness of fit using chi-square statistic. The study concluded that loan facilitates the business expansion, employment creation, capital size, and sales size. But it was also found out that the incidences of loan defaulters decreases due to proper and thorough pre-screening made by bank loan officers before loan disbursement. The effective loan repayment is an indicator of good business performance as well and good health status although not always necessary.*

Omary Swalehe<sup>1</sup>

**Keywords :** Loan repayment, Commercial banks, Loan Defaulters, Performance, Tanzania.

## India's Rising Import Dependency and Comparative Disadvantage at Different Industry Level in Context of AIFTA

Trade acts as foundation stone for the openness of an economy but merely trade is not adequate enough to complement the growth process. Import dependency highlights the incompetency and inability of the nation's firms to achieve sustainable success in comparison to foreign competitors. The aim of the present study is to analyze the trends and pattern of India's import from ASEAN in context of ASEAN-India Free Trade Agreement (AIFTA) and secondly, to examine the import dependency of India in the light of 'Look East Policy' at harmonized standard (HS) 6-digit level of product classification. In the present study, import dependence index (RIDi) has been used to estimate whether India's import dependency on ASEAN members has reduced post-AIFTA period or still India is dependent upon South-East Asian economies. To achieve competitiveness and comparative advantage India should focus on those industry levels that are reflecting less of import dependency. Thus, India should work more rigorously both at micro and macro levels to achieve self reliance in all dimensions of manufactures.

Sumit Oberoi<sup>1</sup>

**Keywords :** Import dependency, AIFTA (ASEAN-India Free Trade Agreement), Revealed Import Dependence Index (RIDi), Harmonized Standard (HS), Look East Policy (LEP)

## A Text Mining Analysis of Demonetization in India Based on Twitter Feeds

The government implemented a major change by demonetizing the high value currency notes of Rs 500 and Rs 1000 denomination and replaced these existing notes from circulation with a new set of notes. It was a drastic decision as these notes constituted about 87 percent of the cash in circulation in India. The research paper is an attempt to interpret the results obtained from the text mining of twitter data which includes opinions of twitter users based on feeds obtained post launch of demonetization policy. The paper has used 'R 3.4.0 console version' to perform text mining on a pool of data feeds available from open source repository. The results obtained showed that demonetization as a policy has affected the initial psychological behavior of the twitter users and gathered strong support for the acceptance of the policy among internet based users. The results obtained can be used as a basis of further analytical studies for the given domain.

Sandeep Bhattacharjee<sup>1</sup>

**Keywords :** Demonetization, payment, text, keyword.

## A Relative Performance Analysis of a Private and a Public Sector Bank in India: A Camel Model Approach

The economic importance of banks to the developing countries may be viewed as promoting capital formation, encouraging innovation, monetization, influence economic activity and facilitator of monetary policy. Performance evaluation of the banking sector is an effective measure and indicator to check the soundness of economic activities of an economy. In the present study an attempt was made to evaluate the performance & financial soundness of a private sector bank (Axis Bank) and a public sector bank (Bank of Baroda) using CAMEL approach. In addition to this, one-way ANOVA was applied to measure whether mean variance existed among these banks' ratios and performance. The findings revealed that though the performance of the companies is influenced by their ownership structure both the banks performed satisfactorily overall according to the CAMEL model. The private sector bank performed much better than the public owned bank because of less interference and stronger management oriented approach rather than a stronger owner oriented approach which was the case of Public banks.

Mishu Tripathi<sup>1</sup>

Shantanu Roy<sup>2</sup>

**Keywords :** Public sector bank, Private sector bank, CAMEL, ANOVA, Banking

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