

# Employee Job Satisfaction at Big Bazaar

BHADRAPPA HARALAYYA

*HOD and Associate Professor, Department of MBA, Lingaraj Appa Engineering College, Bidar*

**Abstract-** *The internship is done on the project permitted on a study of employee job satisfaction in big bazaar bidar to identify the job satisfaction level of the employees. The topic selected for the study is “EMPLOYEE JOB SATISFACTION” in big bazaar. The reading was conceded to discover the intensity of the employees job satisfaction level in the organization .The need of the study was to know employee job satisfaction and employee co-ordination in the organization .The scope of the study was that the satisfaction of employees helps in the growth of the organization and helps employees to generate new and unique ideas which helps to increase employee productivity. The project entitled a study on EMPLOYEE JOB SATISFACTION in big bazaar is mainly carrier out to recognize the job satisfaction of the workers in the and big bazaar bidar. As a management student, we need to know each and everything about the functioning of the HR Manager and day to day changes in the organization.*

## I. INTRODUCTION

Big Bazaar has helped me to understand the employee job satisfaction in its growth which has helped me to understand the different aspects of employee’s job satisfaction. The needed information of the reading was composed from the primary data i.e., from questionnaires which were directly answered by the employee’s job satisfaction. Employees job satisfaction is that aspects which is accepted by all business associations. It is the duty of HR manager to know and identify the employees job satisfaction level.

### 1.1 INDUSTRY PROFILE

Retailing:

Retailing s the profitable operation in which a purchaser propose to consume the products or services for family, household or personal use.

Activities involved in the selling of commodities to final customers for individual lor family circle consumption is known as retailing.

Major retailers in country:

The following are the major retailers in India.

- Tata Group
- RPG Groups
- Dependence

## II. CONCEPTUAL BACKGROUND AND LITERATURE REVIEW

### 2.1 THEORETICAL BACKGROUND OF THE STUDY

#### EMPLOYEE JOB SATISFACTION

Employee Job satisfaction is termed as the extent of liking or disliking their jobs. Employee satisfaction is one of the main aspect of growth of the organization which helps in increasing the productivity of the employees. If the employees are satisfied by their job then only they can work with full efforts.

Job satisfaction is the height of gratification employees feel about their job, which can shape their performance.

#### FACTORS AFFECTING EMPLOYEE JOB SATISFACTION:

##### 1. WORKING CONDITION

The condition means the environment where the employees do their work the place where the employees work should be filled with positive thoughts. The environment should be created according to the requirements of the employees.

##### 2. FINANCIAL REWARDS

The employees should be given proper rewards for their works so that they will be happy and will work more etliciently.

##### 1. RELATIONSHIP WITH SUB-ORDINATES

The relationship of with the sub-ordinates is one of the factor which affects the employee job satisfaction if the relation are not good with the subordinates then the employee will not be satisfied by his work.

## 2. WORKLOAD:

The employees have more work load then they cannot do proper work which leads to dissatisfaction of the employees of the employee for their work, as well as if the work load is less, then the employees work more efficiently which leads to job satisfaction.

## 2.2 LITERATURE REVIEW WITH RESEARCH GAP

1. Ronan (1970): has studied the relative importance to eighteen job characteristics in relation to job and found that job security is not 25 Review of Related Literature and Studies important to salaried workers but it is important to both managerial and hour workers.
2. Prakasam (1976): has found that occupational level has some influence over the Satisfiers and dissatisfiers of employees. In higher level occupations, motivator factors act as satisfiers but in lower level occupalions both motivators and hygienic Iactors scem to act as satisfiers and dissatisfiers.
3. Pathak (1977): has found that the most important job characteristics sought by the high job satisfied group belonging to both the higher and the lower hierarchies and the low job satisfied group belonging to the lower hierarchy 1s the opportunity for advancement.
4. According to Mishra (1980): job satisfaction is a lccing accruing out of different Conditions within a job and outside the job.
5. Pleitner (1982): has pointed out that job satisfaction results from the degree of Correspondence between the individual 's expectations on the one hand and the

Circumstances of his job situation on the other, as compared by the individual employee.

6. Harven and Renu (1984): have revealed that higher the age and the greater the number or dependcnls, the lesser will be the job satisfaction.
7. Mendhi (1985): has examined the need satisfaction and job attitudes of managers and observed that job dissatisfaction is highest for those public sector managers wn have never changed their jobs.
8. Dattuar and Prasad (1986): have found that the personnel in private organization With the exception of those at the middle level are more satisfied than those working in public organizations.
9. Irene and Albert (1989): have indiated that sex and cducational level cannot significantly account for differences in job satisfaction levels, whereas Occupation, age and length of service have a significant impact as some of the satisfaction dimensions.
10. Mira and Pestonjee (1990): their study ot bank employees have observed that satiefact middle managers expressed the greatest degree of satisfaction followed by foremen and chiefs and then by workers.

## III. RESEARCH DESIGN

### 3.1 STATEMENT OF THE PROBLEM

The study was performed to find out the level of Employees Job Satisfaction .one of the main roles of human resources departments is to ensure that employees are sufficiently satisfied with their jobs. typically, research has shown that satisfied employees or corporations are thought more productive.

On the other hand, if workers are dissatisfied with their jobs, they are thought to be less productive and more prone to absenteeism and turnover. So, HR departments need to measure employee Job satisfaction and examine the correlations between these three variable extraneous variables.

The survey, which is administered to the entire worker population, quantifies job satisfaction and employee. The general job satisfaction feedback will help hr in identifying the percentage of Satisfied employees and the percentage satisfied in the areas of compensation, benefits, training and supervisor relation.

### 3.2 NEED FOR THE STUDY

- To know the job Satisfaction in Big bazaar.
- To know what employees feels about the organization.
- To know their working condition
- To know their satisfaction level towards the salary.
- To know the culture and work environment of the organization.
- To know the what kind of benefits they are getting.
- To know the organization treats every employee fairly with respect.

### 3.3 OBJECTIVES OF THE STUDY

- To know the level of employee job satisfaction in big bazaar bidar.
- To know what the employees feel about working in big bazaar bidar.
- To know the co-ordination level among the co-employees.
- To know the supportive nature of their co-workers.
- To know their satisfaction level towards the salary.
- To know their working condition of the employees.
- To know the culture of the organization.
- To know the work environment of the organization.

### 3.4 SCOPE OF THE STUDY

- Satisfaction level of employees in the growth of the organization which helps employees to come out with the new and different ideas.
- it helps in increase of employees productivity.

- It helps in achieving the organization goal.
- It helps in growth of the organization.

### 3.5 RESEARCH METHODOLOGY HYPOTHESIS

#### METHODOLOGY ADOPTED

Data collection:

Data collection is one of the methods of the information from different sources.

Method of data collection:

The method of data collection is of two types and they are primary data and secondary data

Primary data:

Primary data collection is first and basic method, which is used to collect initial material during the research process,

Secondary data:

Secondary data means those data which are already available that is the data which has been already collection and analyzed by someone else. These data can be collected from books, office journals, reports and company policies.

The research approach: Survey method,

The research instruments: The instruments used for the research is questionnaires.

The respondents: The employees of the Big Bazaar Bidar.

Sampling method:

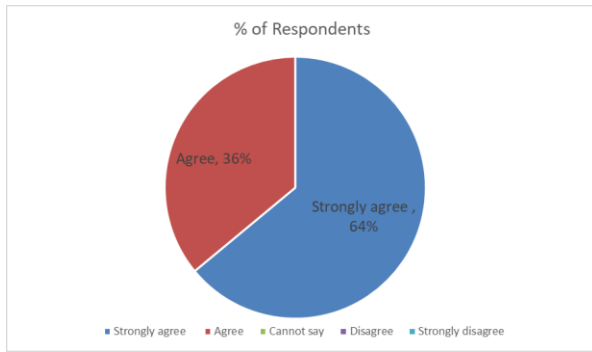
Sampling method is a very important part of the research process. Sampling Is the method of choosing unit from a resident of concern, here size of the sample is 50 employees and the technique used in this study is convenience Sampling.

Convenience sampling: This is the method where the sample is chosen primarily on the basis of convenience of the researcher.

IV. ANALYSIS AND INTERPRETATION OF DATA

1) Do you feel proud to be a part of this organization?

| Sl. No. | Particulars       | No. of Respondent | % of Respondents |
|---------|-------------------|-------------------|------------------|
| 1       | Strongly agree    | 32                | 64%              |
| 2       | Agree             | 18                | 36%              |
| 3       | Cannot say        | 0                 | 0                |
| 4       | Disagree          | 0                 | 0                |
| 5       | Strongly disagree | 0                 | 0                |
|         | TOTAL             | 50                | 100%             |



Analysis:

From the above table it is found that 64 % of employees feel strongly agree to be a part of this organization and 36% of employees says that agree to be a part of this organization.

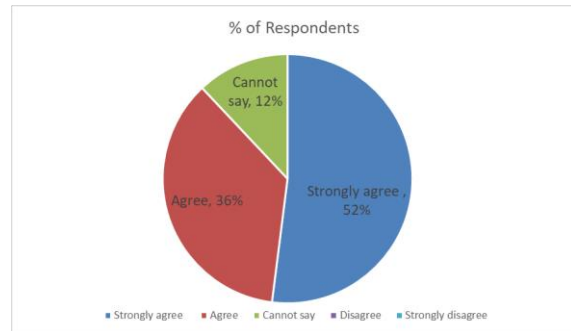
Interpretation:

The above table shows majority of employees are strongly agree and they feel proud to be a part of this organization.

2) Is the success of this organization being because of the work-oriented employees?

| Sl. No. | Particulars    | No. of Respondent | % of Respondents |
|---------|----------------|-------------------|------------------|
| 1       | Strongly agree | 26                | 52%              |
| 2       | Agree          | 18                | 36%              |
| 3       | Cannot say     | 06                | 12%              |
| 4       | Disagree       | 0                 | 0                |

|   |                   |    |      |
|---|-------------------|----|------|
| 5 | Strongly disagree | 0  | 0    |
|   | TOTAL             | 50 | 100% |



Analysis:

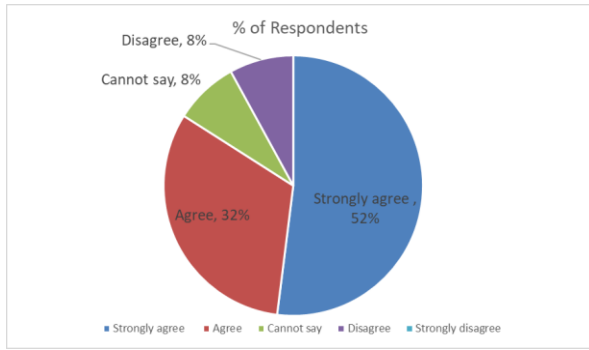
From the above table it is found that 52 % of employees feel strongly agree to be a part of this organization, 36% of employees says that agree to be a part of this organization and 12% of employees says that cannot say.

Interpretation:

The above table shows majority of employees are strongly agree and they feel that the success of the organization is because of work oriented employees.

3) Whether you refer your friends that this is a good place to work?

| Sl. No. | Particulars       | No. of Respondent | % of Respondents |
|---------|-------------------|-------------------|------------------|
| 1       | Strongly agree    | 26                | 52%              |
| 2       | Agree             | 16                | 32%              |
| 3       | Cannot say        | 4                 | 8%               |
| 4       | Disagree          | 4                 | 8%               |
| 5       | Strongly disagree | 0                 | 0                |
|         | TOTAL             | 50                | 100%             |



**Analysis:**

From the above table it is found that 52 % of employees feel strongly agree to be a part of this organization, 32% of employees says that agree to be a part of this organization, 8% of employees says that cannot say and 8% of employees says that Disagree for referring their friends that this is a good place to work in this organization.

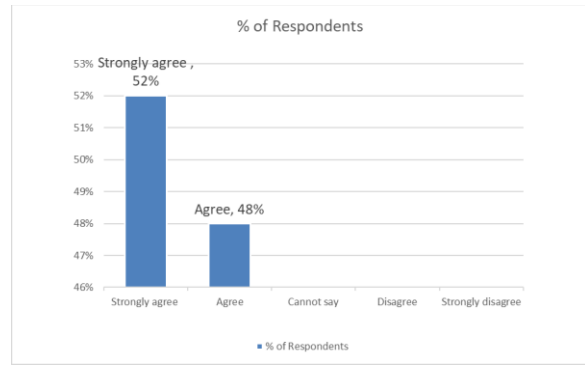
**Interpretation:**

The above table shows majority of employees are strongly agree for referring their friends that this is a good place to work.

**Job Content**

4) Is your job makes you to use best of your skills & abilities?

| Sl. No. | Particulars       | No. of Respondent | % of Respondents |
|---------|-------------------|-------------------|------------------|
| 1       | Strongly agree    | 26                | 52%              |
| 2       | Agree             | 24                | 48%              |
| 3       | Cannot say        | 0                 | 0%               |
| 4       | Disagree          | 0                 | 0%               |
| 5       | Strongly disagree | 0                 | 0%               |
|         | TOTAL             | 50                | 100%             |



**Analysis:**

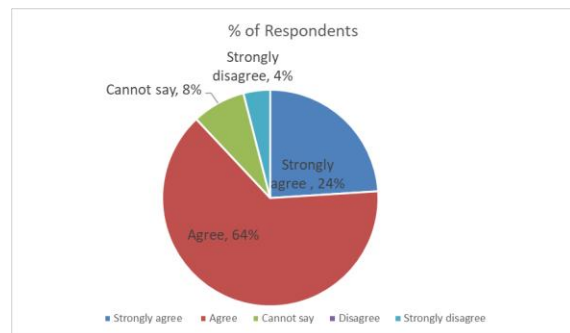
From the above table it is found that 52 % of employees feel strongly agree to be a part of this organization, 48% of employees says that they use their best of skills and knowledge for doing job in organization,

**Interpretation:**

The above table shows majority of employees are strongly agree and says that they use the best of skills and knowledge and ability for doing job.

5) Whether your job description matches (to) with your profile?

| Sl. No. | Particulars       | No. of Respondent | % of Respondents |
|---------|-------------------|-------------------|------------------|
| 1       | Strongly agree    | 12                | 24%              |
| 2       | Agree             | 32                | 64%              |
| 3       | Cannot say        | 4                 | 8%               |
| 4       | Disagree          | 0                 | 0%               |
| 5       | Strongly disagree | 2                 | 4%               |
|         | TOTAL             | 50                | 100%             |



**Analysis:**

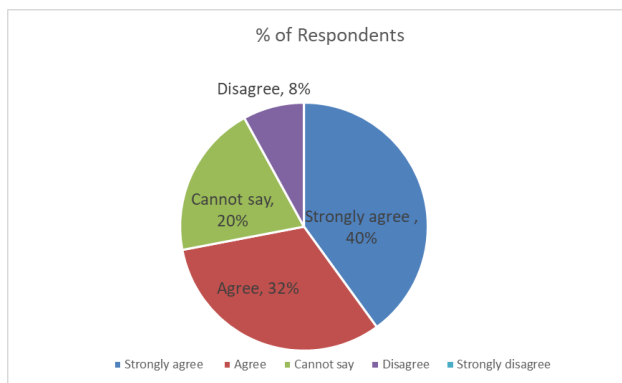
From the above table it is found that 24 % of employees strongly agree, 64 % of employees agree, 8 % of employees cannot say and 4% of employees strongly disagree and says that their job description matches to your job profile.

**Interpretation:**

The above table shows majority of employees are agree and says that their description matches to job profile.

6) Is your organization gives you enough flexibility towards your work?

| Sl. No. | Particulars       | No. of Respondent | % of Respondents |
|---------|-------------------|-------------------|------------------|
| 1       | Strongly agree    | 20                | 40%              |
| 2       | Agree             | 16                | 32%              |
| 3       | Cannot say        | 10                | 20%              |
| 4       | Disagree          | 4                 | 8%               |
| 5       | Strongly disagree | 0                 | 0%               |
|         | TOTAL             | 50                | 100%             |



**Analysis:**

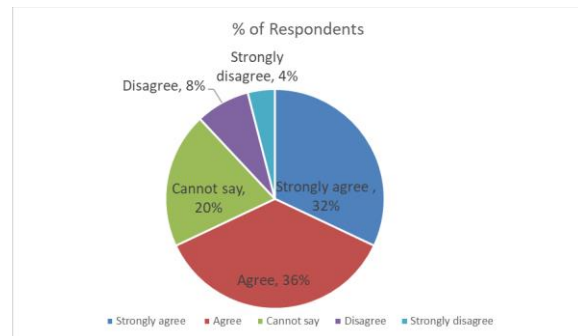
From the above table it is found that 40 % of employees strongly agree, 32 % of employees agree, 20 % of employees cannot say and 8% of employees disagree and says that their job gives them enough flexibility towards job.

**Interpretation:**

The above table shows majority of employees are strongly agree and they feel their job gives enough flexibility.

7) Is there any stress in your job?

| Sl. No. | Particulars       | No. of Respondent | % of Respondents |
|---------|-------------------|-------------------|------------------|
| 1       | Strongly agree    | 16                | 32%              |
| 2       | Agree             | 18                | 36%              |
| 3       | Cannot say        | 10                | 20%              |
| 4       | Disagree          | 4                 | 8%               |
| 5       | Strongly disagree | 2                 | 4%               |
|         | TOTAL             | 50                | 100%             |



**Analysis:**

From the above table it is found that 32 % of employees strongly agree, 36 % of employees agree, 20 % of employees cannot say, 8% of employees disagree and 4% of employees strongly disagree and says that their job description matches to your job profile.

**Interpretation:**

The above table shows majority of employees are agree and they feel stress in a job.

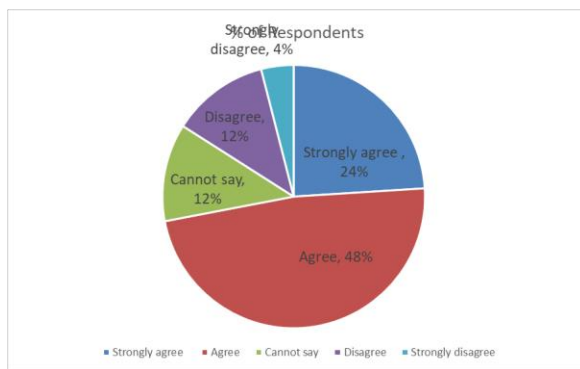
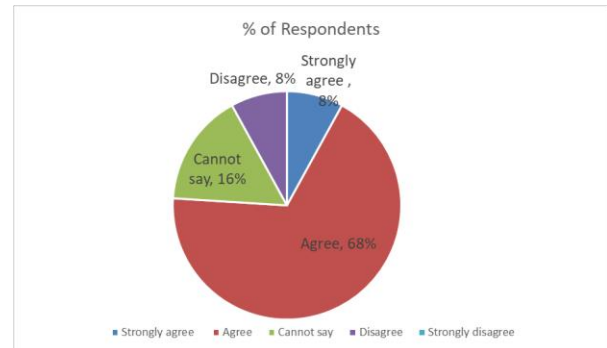
**Pay and Benefits**

8) Do you get appropriate payment (salary) for your performance?

| Sl. No. | Particulars | No. of Respondent | % of Respondents |
|---------|-------------|-------------------|------------------|
|         |             |                   |                  |

|   |                   |    |      |
|---|-------------------|----|------|
| 1 | Strongly agree    | 12 | 24%  |
| 2 | Agree             | 24 | 48%  |
| 3 | Cannot say        | 6  | 12%  |
| 4 | Disagree          | 6  | 12%  |
| 5 | Strongly disagree | 2  | 4%   |
|   | TOTAL             | 50 | 100% |

|   |                   |    |      |
|---|-------------------|----|------|
| 5 | Strongly disagree | 0  | 0%   |
|   | TOTAL             | 50 | 100% |



**Analysis:**

From the above table it is found that 8 % of employees strongly agree, 68 % of employees agree, 16 % of employees cannot say and 8% of employees disagree and says that their company benefits meets their needs.

**Interpretation:**

The above table shows majority of employees are agree that their benefits meets their needs.

**Analysis:**

From the above table it is found that 24 % of employees strongly agree, 48 % of employees agree, 12 % of employees cannot say, 12% of employees disagree and 4% of employees strongly disagree and says that their job description matches to your job profile.

**Interpretation:**

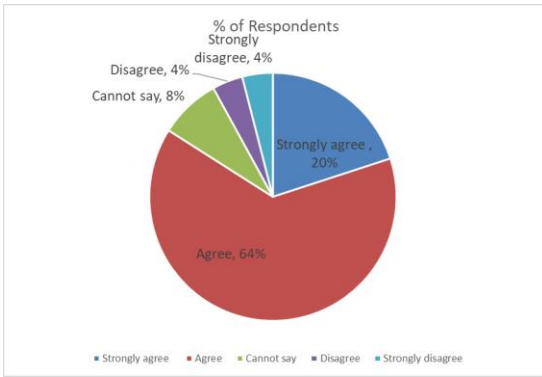
The above table shows majority of employees are agree that they get appropriate salary (payment) for their job.

10) Is your current pay package will influence you to do work in positive direction towards employee productivity?

| Sl. No. | Particulars       | No. of Respondent | % of Respondents |
|---------|-------------------|-------------------|------------------|
| 1       | Strongly agree    | 10                | 20%              |
| 2       | Agree             | 32                | 64%              |
| 3       | Cannot say        | 4                 | 8%               |
| 4       | Disagree          | 2                 | 4%               |
| 5       | Strongly disagree | 2                 | 4%               |
|         | TOTAL             | 50                | 100%             |

9) Whether the company benefits meets your needs?

| Sl. No. | Particulars    | No. of Respondent | % of Respondents |
|---------|----------------|-------------------|------------------|
| 1       | Strongly agree | 4                 | 8%               |
| 2       | Agree          | 34                | 68%              |
| 3       | Cannot say     | 8                 | 16%              |
| 4       | Disagree       | 4                 | 8%               |



**Analysis:**

From the above table it is found that 20 % of employees strongly agree, 64 % of employees agree, 8 % of employees cannot say, 4% of employees disagree and 4% of employees strongly disagree that their current pay package will influence to do work in a positive direction.

**Interpretation:**

The above table shows majority of employees are agree that their current pay package will influence to do work in a positive direction.

**V. FINDINGS**

- Most of the employees have got job satisfaction.
- Most of the employees feel proud of working in this organization.
- Most of the employees feel that the supervisors are very helpful.
- Most of the employees feels that this is good and safe working place
- Employees are happy with the culture of this organization.
- Most of the employees feels that this is a safe and healthy working environment.

Overall, most of the employees are satisfied and happy with their involvement and recognition to their suggestion by the management.

**VI. SUGGESTION**

- Co-Ordination among the co-employees should be improved.

- Some of the employees feels that they have not been recognized so that they should be recognized by the management.
- Should bring the cordial working relationship in the organization.
- Management should discuss about the problems faced by the organization to take new ideas from them.

**CONCLUSION**

Management has to conduct the surveys frequently to know the level of employee job satisfaction every time when the management conduct the survey the question should different from previous one so that the employees will answer correctly and truth fully. Management should collect the employees suggestions about their Job which helps the management to know about the employees job satisfaction. This is one of the ways of measuring employees job satisfaction. Management has to conduct review and have to notice the problems faced by the employees. From the above study I concluded that, employees involvement is one of the most important for the growth of the organization. In the big bazaar there is high involvement of employees in all aspects the employees feel proud to work in big bazaar employees are satisfied by the recognition of their work by the management. Over all most of the employees are satisfied and happy with the employee involvement at BIG BAZAAR BIDAR.

**REFERENCES**

[1] BHADRAPPA HARALAYYA, P.S. AITHAL, PERFORMANCE AFFECTING FACTORS OF INDIAN BANKING SECTOR: AN EMPIRICAL ANALYSIS, George Washington International Law Review, Vol.- 07 Issue -01, April-June 2021, PAGE No : 607-621, Available at: <http://archive-gwilr.org/wp-content/uploads/2021/06/Bhadrappa-Haralayya.pdf>

[2] BHADRAPPA HARALAYYA , P.S.AITHAL , IMPLICATIONS OF BANKING SECTOR ON ECONOMIC DEVELOPMENT IN INDIA, flusserstudies, Volume 30, June 2021,Page



- No:1068-1080, Available at:  
<https://flusserstudies.org/archives/801>
- [3] BHADRAPPA HARALAYYA , P.S.AITHAL ,STUDY ON PRODUCTIVE EFFICIENCY OF BANKS IN DEVELOPING COUNTRY, International Research Journal of Humanities and Interdisciplinary Studies (www.irjhis.com) ,Volume: 2, Issue: 5, May 2021, Page No : 184-194. Available at :  
<http://irjhis.com/paper/IRJHIS2105025.pdf>
- [4] Bhadrappa Haralayya ; P. S. Aithal . "Study on Model and Camel Analysis of Banking" Iconic Research And Engineering Journals ,Volume 4 ,Issue 11 ,May 2021 Page 244-259. Available at  
<https://irejournals.com/paper-details/1702750>
- [5] B. Haralayya and P. S. Aithal, “A Study On Structure and Growth of Banking Industry in India”, International Journal of Research in Engineering, Science and Management ,Volume 4, Issue 5, May 2021.Page no 225–230. Available at:  
<https://www.journals.resaim.com/ijresm/article/view/778/749>.
- [6] Bhadrappa Haralayya, Retail Banking Trends in India ,International Journal of All Research Education and Scientific Methods (IJARESM), Volume: 9, Issue: 5, Year: May 2021, Page No : 3730-3732. Available At  
[http://www.ijaresm.com/uploaded\\_files/document\\_file/Bhadrappa\\_Haralayyaqscw.pdf](http://www.ijaresm.com/uploaded_files/document_file/Bhadrappa_Haralayyaqscw.pdf)
- [7] BHADRAPPA HARALAYYA, P.S.AITHAL, FACTORS DETERMINING THE EFFICIENCY IN INDIAN BANKING SECTOR : A TOBIT REGRESSION ANALYSIS", International Journal of Science & Engineering Development Research (www.ijedr.org), Vol.6, Issue 6, June-2021, page no.1 - 6, , Available :  
<http://www.ijedr.org/papers/IJEDR2106001.pdf>
- [8] BHADRAPPA HARALAYYA, P.S.AITHAL, STUDY ON PRODUCTIVE EFFICIENCY OF FINANCIAL INSTITUTIONS, International Journal of Innovative Research in Technology, Volume 8, Issue 1, June-2021 ,Page no: 159 – 164, Available:  
[http://ijirt.org/master/publishedpaper/IJIRT151514\\_PAPER.pdf](http://ijirt.org/master/publishedpaper/IJIRT151514_PAPER.pdf)
- [9] BHADRAPPA HARALAYYA , STUDY OF BANKING SERVICES PROVIDED BY BANKS IN INDIA, International Research Journal of Humanities and Interdisciplinary Studies (www.irjhis.com), Volume: 2, Issue: 6, Year: June 2021,Page No : 06-12, Available at :  
<http://irjhis.com/paper/IRJHIS2106002.pdf>.
- [10] BHADRAPPA HARALAYYA, P.S.AITHAL , ANALYSIS OF BANK PERFORMANCE USING CAMEL APPROACH", International Journal of Emerging Technologies and Innovative Research (www.jetir.org | UGC and issn Approved), Vol.8, Issue 5, May-2021, page no 305-314, Available at :  
<http://www.jetir.org/papers/JETIR2105840.pdf>
- [11] BHADRAPPA HARALAYYA, P.S.AITHAL, ANALYSIS OF BANK PRODUCTIVITY USING PANEL CAUSALITY TEST, Journal of Huazhong University of Science and Technology, Volume 50, Issue 6, June-2021 , Page no: 1 – 16, Available at:  
<https://app.box.com/s/o71lh776opeypauvzucp9e5ntjwur9zf>
- [12] BHADRAPPA HARALAYYA, P.S.AITHAL, INTER BANK ANALYSIS OF COST EFFICIENCY USING MEAN, International Journal of Innovative Research in Science, Engineering and Technology (IJIRSET), Volume 10, Issue 6, June-2021 ,Page no: 6391-6397, Available at:  
[http://www.ijirset.com/upload/2021/june/97\\_INTER\\_NC1.pdf](http://www.ijirset.com/upload/2021/june/97_INTER_NC1.pdf)
- [13] BHADRAPPA HARALAYYA, P.S.AITHAL , ANALYSIS OF TOTAL FACTOR PRODUCTIVITY AND PROFITABILITY MATRIX OF BANKS BY HMTFP AND FPTFP, Science, Technology and Development Journal, Volume 10, Issue 6, June-2021, Page no: 190-203, Available at:  
<http://journalstd.com/gallery/23-june2021.pdf>
- [14] BHADRAPPA HARALAYYA, P.S.AITHAL , ANALYSIS OF BANKS TOTAL FACTOR PRODUCTIVITY BY AGGREGATE LEVEL, Journal of Xi'an University of Architecture & Technology, Volume 13, Issue 6, June- 2021 ,Page no: 296-314, available at:  
<https://www.xajzkjdx.cn/gallery/28-june2021.pdf>

- [15] Bhadrappa Haralayya, P S Aithal, "ANALYSIS OF BANKS TOTAL FACTOR PRODUCTIVITY BY DISAGGREGATE LEVEL", International Journal of Creative Research Thoughts (IJCRT), Volume.9, Issue 6, June 2021, pp.b488-b502, Available at :<http://www.ijcrt.org/papers/IJCRT2106187.pdf>
- [16] Haralayya B. Importance of CRM in Banking and Financial Sectors Journal of Advanced Research in Quality Control and Management 2021, 6(1): 8-9
- [17] Haralayya B. How Digital Banking has Brought Innovative Products and Services to India. Journal of Advanced Research in Quality Control and Management 2021; 6(1): 16-18
- [18] Haralayya B. Top 5 Priorities That will Shape The Future of Retail Banking Industry in India. Journal of Advanced Research in HR and Organizational Management 2021; 8(1&2): 17-18.
- [19] Haralayya B. Millennials and Mobile-Savvy Consumers are Driving a Huge Shift in The Retail Banking Industry. Journal of Advanced Research in Operational and Marketing Management 2021; 4(1): 17-19
- [20] Haralayya B. Core Banking Technology and Its Top 6 Implementation Challenges. Journal of Advanced Research in Operational and Marketing Management 2021; 4(1): 25-27
- [21] Nitesh S Vibhute ; Dr. Chandrakant B. Jewargi ; Dr. Bhadrappa Haralayya . "Study on Non-Performing Assets of Public Sector Banks" Iconic Research And Engineering Journals Volume 4, Issue, 12 June 2021, Page 52-61 Available at <https://irejournals.com/formatedpaper/1702767.pdf>
- [22] Haralayya, Dr. Bhadrappa and Saini, Shrawan Kumar, An Overview on Productive Efficiency of Banks & Financial Institution (2018). International Journal of Research, Volume 05 Issue 12, April 2018, Available at SSRN: <https://ssrn.com/abstract=3837503>
- [23] Haralayya, Dr. Bhadrappa, Review on the Productive Efficiency of Banks in Developing Country (2018). Journal for Studies in Management and Planning, Volume 04 Issue 05, April 2018, Available at SSRN: <https://ssrn.com/abstract=3837496>
- [24] Basha, Jeelan and Haralayya, Dr. Bhadrappa, Performance Analysis of Financial Ratios - Indian Public Non-Life Insurance Sector (April 30, 2021). Available at SSRN: <https://ssrn.com/abstract=3837465>.
- [25] Haralayya, Dr. Bhadrappa, The Productive Efficiency of Banks in Developing Country With Special Reference to Banks & Financial Institution (april 30, 2019). Available at SSRN: <https://ssrn.com/abstract=3844432> or <http://dx.doi.org/10.2139/ssrn.3844432>
- [26] Haralayya, Dr. Bhadrappa, Study on Performance of Foreign Banks in India (APRIL 2, 2016). Available at SSRN: <https://ssrn.com/abstract=3844403> or <http://dx.doi.org/10.2139/ssrn.3844403>
- [27] Haralayya, Dr. Bhadrappa, E-Finance and the Financial Services Industry (MARCH 28, 2014). Available at SSRN: <https://ssrn.com/abstract=3844405> or <http://dx.doi.org/10.2139/ssrn.3844405>
- [28] Haralayya, Dr. Bhadrappa, E-payment - An Overview (MARCH 28, 2014). Available at SSRN: <https://ssrn.com/abstract=3844409> or <http://dx.doi.org/10.2139/ssrn.3844409>.