

Distributor's Views on Digital Services of Amcs in Chennai

Kavitha Muthukumaran, K.Sampath Kumar, Vijaya Mani

Abstract: This study offers and validates a comprehensive approach to compare and study the digital services offered by different AMCs, learn the services expected by a distributor through an AMC's online platform and recognize areas where in the business with the distributor can be strengthened. For this purpose, a sample of 100 respondents was studied through a questionnaire and a personal interview at random. The respondents were selected using non-probability convenience sampling. The results of the study revealed that the distributors were quite dissatisfied with the current digital services provided by several AMC's and a strong need for improvement was recognized. Also, the awareness of distributor programmes organized by the company has to be improved. There is also a need for improving the user-friendliness of the website and rectifying the errors and bugs on the website, so that better services can be provided. It is also quite important for the relationship managers to keep the distributors updated and encourage them to use the AMC's website and app.

Keywords: Digital services, AMCs, Online platform, Mutual funds, Technology.

I. INTRODUCTION

It has been a long time that our country has entered into digitalization and commercial use of internet. Digital India is an umbrella programme based on technology with a vision to transform India to a digitally empowered society and a knowledge economy. Digitalization has made our country to transform a lot and made any changes and made the life simple and easier. During this time the business landscape has changed at a frenetic pace. Large multinational corporations such as Google, Facebook, Amazon, Alibaba, eBay and Uber, unheard of twenty years ago, have emerged as key players in our modern economy. In 2015, online sales accounted for 7.4% of overall retail spending in the U.S., the highest percentage since tracking began in 1999 (Phillips, 2015). There was tremendous transformation in digital technologies and devices such as deep learning, Artificial Intelligence, smart phones, smart products, Internet of Things, Chatbots etc have made consumer and customer's life better. It has bought in "Digital Relationship" with corporates. The implications of these transformations are called as "Digital Marketing".

This study is done to analyze the position of AMC's with respect to its digital services in comparison with other top AMCs. Considering HDFC AMC's as a main and comparing

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with five other AMCs, namely, ICICI Prudential Mutual Funds, Aditya Birla Sun Life Mutual Funds, Reliance Mutual Funds, DSP Blackrock Mutual Funds and Franklin Templeton India Mutual Funds, are taken for the purpose of comparison, based on their Assets under Management.

II. NEED FOR THE STUDY

Distributors visit the Investor Service Center for simple queries/ transactions like disclosure of account statements, transaction status and updating investor details. Also, they are required to be in constant touch with customers for petty information, which can actually be built in through a customer database and accessed whenever necessary. The current process is quite cumbersome and time-consuming. An improvement in the digital services can simplify the process and thereby, improve business with the distributor. Moreover, distributors can be kept informed about the various promotional programmes launched by the company using their online platform, so that distributors are motivated and generate more business for the company.

III. PROBLEM STATEMENT

One of the challenges that the company faces in its business today is its ability to serve its business partners through its digital services. In order to improve customer experience and cater to the needs of the upcoming generation's tech-savvy customers, an improvement of its digital services is highly essential.

IV. SCOPE OF THE STUDY

The study is conducted among distributors of Mutual funds in Chennai, who may or may not be engaged in the distribution of other financial products, or mutual funds of other fund houses.

V. OBJECTIVES OF THE STUDY

1. To do a comparative study of the extent of digital services offered by top AMCs by conducting a survey among distributors.
2. To identify the services that can be provided to the distributors using the digital platform.
3. To find out the level of awareness of various online distributor services and distributor programmes launched by the company.

4. To understand the influence of socio economic and demographic variables of the distributor and the preferred mode of transaction.

VI. LITERATURE REVIEW

Ritika Gulati et al have proposed that as the internet explosion continues to offer new networks and devices for distribution and consumption of goods, companies who miss the chance to innovate with new standards, new business models will be left behind as others rush to fill the gaps. However, to be a digital leader companies must understand the entire internal system of the organization. The following are the findings from the study:

- Success Lies in Understanding your Prospects
- Develop the Articulated Digital Strategy
- Develop your Business Content
- Have to be 'Multi-channel' Operator
- Mark up yourself to be a Digital Leader

Santiago Carbó-Valverde has expressed that as far as the financial sector is concerned – and banks in particular – the new economy implies not only a transformation in banking employment and services but also new challenges for regulators and supervisors if financial stability is to be preserved. Company-customer interaction and network economies become essential. This is a critical ingredient of the financial services industry as lending relationships have been a defining competitive advantage for decades. Following are the findings of the study:

- The digitalization change has been around for decades but today, its impact and the speed of diffusion and change seem unprecedented.
- Digitalization and FinTech are also an opportunity to reduce marginal costs and increase productivity in financial services.

Vincentius Octavianus et al have proposed that the rapid technological advances bring significant changes to the trade sector. In addition to the demands of the times, today's society likes things with instant paced with a fast and easy process. Making mobile application was applied by commerce companies as a form to meet the demands of the community. In this study, the object under study is the Lazada mobile commerce applications. The method used for data collection is interview to Bunda Mulia University Student as its respondent. The purpose of this study is to determine the effect of mobile applications to ease in online transactions and measure the quality of the applications that have been provided by the relevant E-Commerce company. The results obtained from this study indicate that mobile applications have a great influence on ease of transaction and also the quality of the application is good enough.

P.K. Kannan, Alice Li (Mar 2017) has developed and described a framework for research in digital marketing that highlights the touch points in the marketing process as well as in the marketing strategy process where digital technologies are having and will have a significant impact. The key objective in this paper is to set an agenda for research in digital marketing. They have constituted a framework for developing digital technologies which primarily comprises of five elements — Environment, Company, Outcomes, Market

Research and Marketing strategy. The five key focus areas in the environment are consumer behavior, contextual interactions, platforms/two-sided markets, social media, search engines. They proposed that keeping these factors in mind, a company has to carry out its market research and decide on its marketing mix. The marketing strategy used by the company towards its customers gives the outcome in one of these forms — Customer value and Firm value. Also, The evolving issues in and around the touch points and associated questions for future research have been identified.

Rakhi Thakur has developed and empirically tested a model that examines the relationship between post-adoption self-efficacy, satisfaction, and loyalty in the usage of mobile shopping applications. A structured questionnaire was used to collect data from respondents who had used mobile shopping applications to make purchases. Data analysis was done using partial least square structural equation modelling. The results show that self-efficacy and satisfaction have a positive impact on continuance intention; however, the same may not lead to advocacy. The results also show that some antecedents of self efficacy and satisfaction at the post-adoption stage differ from the pre-adoption intention stage. The findings of the study provide a better understanding of the factors likely to influence loyalty among customers using mobile shopping applications. The findings also provide valuable insights into the factors that e-retailers need to focus to build self-efficacy among their customers using mobile interface. The contribution of the paper lies in eliciting the differences between customer choice model at the pre-adoption and post adoption stage for mobile shopping. Furthermore, the study demonstrated the role of a cognitive factor of self-efficacy in loyalty at the post-adoption stage that is pre-dominantly researched with affective factor of satisfaction.

VII. METHODOLOGY

7.1 Research Design

The research design used is descriptive in nature. A descriptive study is undertaken in order to ascertain, and able to describe the characteristics that would drive for analyzing distributor's views on the digital services offered by AMCs.

7.2 POPULATION SIZE

The population includes all active distributors of top 5 Mutual Funds which are considered in the study in Chennai, which amounts to a total of around 800.

7.3 SAMPLE SIZE

The sample size of a statistical sample is the number of observations that constitute it. In order to get a fair picture of the population, at least 10% of the population size has to be taken as a sample. The sample size is 100 respondents.

7.4 SAMPLING TECHNIQUE

The sampling technique used is Non-Probability – Convenience Sampling. Samples are taken from distributors of top 5 Mutual Funds which are considered in the study in Chennai.

7.5 DATA COLLECTION TOOL

Data was collected using both primary and secondary data collection methods.

Primary data was collected using a questionnaire to collect the views of the distributors about digital services offered by AMCs. Secondary data pertains to studying the online websites and apps of AMCs, and brochures of programmes organized for distributors.

7.6 STATISTICAL TOOLS

Statistical tools namely ANOVA, chi square and percentage analysis are applied in relevant places to prove to obtain the objective.

VIII. RESULTS & FINDINGS

8.1 Analysis

Table 1: Descriptive Analysis of Demographic factors and Socio economic factors of Distributors

S.No	Sample	Sub Sample	%
1.	Age Group	Below 25 years	1.00%
		25 – 35 years	15.00%
		35 – 50 years	26.00%
2.	Distributors engaged in other financial products	Yes	88.00%
		No	12.00%
3.	Tenure of distributors in Mutual funds	Less than 1 year	10.00%
		1 to 3 years	12.00%
		More than 3 years	78.00%
4.	Number of investors handled by Distributors	Less than 100	24.00%
		100 to 250	39.00%
		More than 250	35.00%
5.	AUM range of distributors	Less than 1 crore	24.00%
		1 – 10 crores	39.00%
		11 – 50 crores	35.00%
		More than 50 crores	2.00%

The results of descriptive analysis showed that more than half of the distributors belonged to the age group of 35 to 50 years. Most of the distributors of HDFC Mutual funds are also involved in the distribution of other financial products also, predominantly Insurance products, and also other products like Fixed Deposits, Home loans, Government bonds and Stocks. More than three-fourths of the distributors are engaged in the distribution of mutual fund products for more than 3 years. The distribution of the number of distributors handled by different investors is almost equal with no high variations. Quite a small group of 24% of the distributors have an AUM of less than 1 crore. A majority of 39% have their AUM between 1 to 10 crores closely followed by 35% of them with an AUM of 11 to 50 crores.

Table 2: Services preferred by the distributors using the digital platform

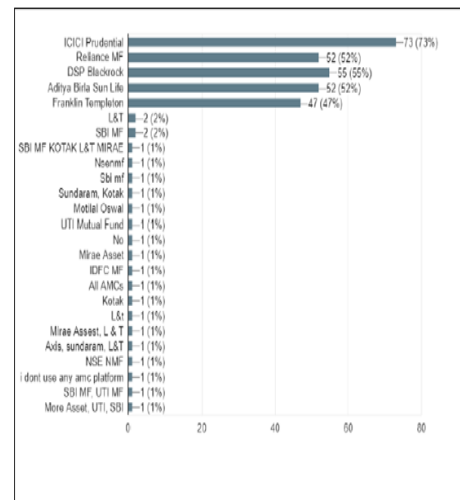
S.No	Sample	Sub Sample	%
1.	Distributors preference for transacting online or at ISC	ISC (Investor Service Center)	76.00%
		Online	24.00%
2.	Visiting Online Distributor Portal of HDFC AMC	Yes	92.00%
		No	8.00%
3.	Usage of Online Distributor Portal of HDFC AMC	Yes	64.90%
		No	35.10%
4.	Awareness of HDFC MF Online Partner App	Yes	72.00%
		No	28.00%

From the output in table 2, the results show that more than three-fourths of the distributors prefer to transact online

rather than an Investor Service Center. Therefore, it is desirable for the company to improve its digital services. 92% of the distributors have visited www.hdfcfund.com. Therefore it can be inferred that there is a high degree of preference to transact online with HDFC AMC, among distributors.

Though 92% of the distributors have visited the online distributor portal of HDFC MF, only around 65% of them have transacted/ enquired using it. One of the reasons for such low response could be that the distributors who had visited did not find what they were looking for or did not know how to proceed further. The awareness of HDFC AMC’s app for distributors is quite good among the distributors. But it can be improved further.

Fig 1: Representation of other AMC online platforms visited by distributors



From the figure the results showed that apart from the online platform of HDFC AMC, most of the distributors have visited/used the online platform of ICICI Prudential the most. The online platform of other 4 AMCs among the top AMCs, i.e., Reliance Mutual Funds, DSP Blackrock Mutual Funds, Aditya Birla Sun Life Mutual Funds, Franklin Templeton India Mutual Funds has an almost equal distribution.

Fig 2: Distributors Views on improving digital services of HDFC AMC

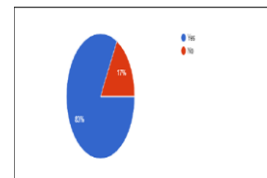
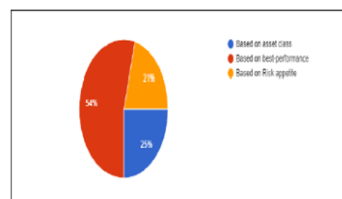


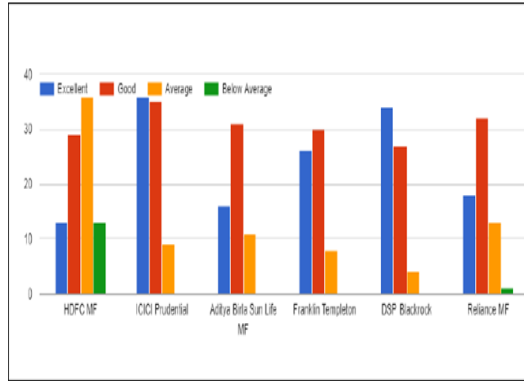
Fig 3: Desired Classification of Schemes among distributors



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From the fig. 2 & 3, the results show that majority of investors have expressed that HDFC AMC has to improve its digital services. The company has to consider this and work on improving the digital services. More than half of the distributors prefer to view the schemes based on their best performance.

Fig 4: Ratings given by distributors based on AMC's Digital services



From the output in fig. 4, the results show that among the top 6 AMCs taken for comparison, distributors seem to be most satisfied with the digital services of ICICI Prudential and DSP Blackrock, followed by Franklin Templeton India and Aditya Birla Sun Life at the next level. Reliance Mutual funds trails behind by a small margin and HDFC Mutual Funds has received most dissatisfaction. From the output in table 3, the results show that the service that is most expected by distributors from an AMC's online platform is access to account statements / capital gains statement/ forms etc, followed by investment details of their investors based on their PAN.

Table 3: Services expected by distributors over the online platforms of AMCs

Expected Services from an AMC online	Percentage
Access to account statements/ capital gains statements/ forms	78%
PAN based investment details	69%
Folio based investment details	54%
Comparison of schemes (between the same fund house)	58%
Online query / helpline	51%
Ease of creating new folios	1%
KYC Check. Aadhar Linking	1%
While making payments for existing folio getting error in account details unable to pay other account on lump sum payment	1%
Speedy Updation	1%
Without asking pan and folio need to show my investors details	1%
Initiating further future transactions of investors	1%
Few AMC gives first instalment option for SIP	1%
Partner Mobile Application, without cheque image upload online transactions, sip registrations, name and Am printed pamphlets, booklets, peer comparisons, one pagers, specific funds for specific category all are will wanted, so improve.	1%
Unable to register	1%
i dont use any amc platform	1%
Buying & Redemption	1%
If customer responds for Distributor Generated transactions, distributors be alerted by both mail & mobile. There is no such practice in HDFC.	1%

Table 4: Areas of improvement of Digital services for HDFC AMC

Areas of Improvement for Digital services of HDFC AMC	Percentage
Appearance of the website	11%
Adequacy of Information provided	11%
Clarity of information provided	12%
Website error/ crash/ bugs	21%
User friendliness	36%
Page gets refreshed with each click	1%
Onboarding new investor	1%
None	1%
Up to date information	1%
Reliability on the Data	1%
Access itself is not possible	1%
Provide online cancellation of SIP, SWP, STP, change of bank	1%
Should be like IPRUTOUCH or IFAXpress	1%
Relationship Manager should support	1%

The results from the table 4 show that distributors feel that the digital services offered by the company have to be designed in a more user-friendly manner. One other required area of improvement is website errors/crashes/bugs. It is vital for the company to work on these two major areas for providing better digital services.

Table 5: Comparison of brokerage updates received by distributors from HDFC AMC and other AMCs

Receipt of Brokerage Updates	From HDFC AMC (Percentage)	From other AMCs (Percentage)
Yes	35%	90%
No	65%	10%

From the table 5, it is evident that 90% of distributors receive updates regarding their brokerage from other AMCs, as against only 35% of them receiving updates from HDFC AMC. Therefore, a proper system has to be put in place to send updates to distributors on their brokerage.

8. 2 CHI –SQUARE TEST

The objective was to understand the influence of socio economic and demographic variables of the distributor and the preferred mode of transaction. To attain the objective chi- square test of association is applied and the results are listed as under.

H₀: There is no association between the age of the distributor and number of investors handled by a distributor Vs preference for transacting online.

Table 6: Association between Socio economic and demographic variables Vs Preferred mode of transaction

Factor	Pearson Chi-square value	df	Asymp. Sig. (2 tailed)	Associated/ Not Associated
Age group Vs Preferred mode of transaction	52.716	2	0.000	Associated
Number of Investors Handled Vs Preferred mode of transaction	1.034	2	0.596	Associated

AGE GROUP VS PREFERRED MODE OF TRANSACTING

Chi square test is applied between age group of the distributor and preferred mode of transaction. The Chi-square value is 52.716 and the p- value is 0.000 which is less than 0.05. There is significant association between age of the investor and their preference to transact online or at an ISC.

NUMBER OF INVESTORS HANDLED VS PREFERRED MODE OF TRANSACTION

The test shows a significance level of 0.596, which is greater than 0.05. Therefore, null hypothesis is accepted. There is no association between the number of investors handled by a distributor and their preference for transacting online or at an ISC.

8.3 ANALYSIS OF VARIANCE

The objective was to understand the influence of demographic variables of the distributor and visit to online portal of HDFC AMCs. To attain the objective ANOVA test of significance is applied and the results are listed as under.

H₀: There is no association between the age of the distributor and visit to online portal of HDFC AMC and the rating assigned to HDFC AMC’s online.

Table 7: ANOVA test between Age of the distributor Vs Visit to online portal of HDFC AMC and the rating assigned to HDFC AMC’s online distributor portal

Factor		Sum of Squares	Df	Mean Square	F	Sig.
Age of the distributor Vs Visit to online portal of HDFC AMC	Between Groups	0.79	2	0.040	0.530	0.591
	Within Groups	7.281	97	0.075		
	Total	7.360	99			
Age of the distributor Vs the rating assigned to HDFC AMC’s online distributor portal	Between Groups	0.125	2	0.063	0.040	0.961
	Within Groups	90.727	58	1.564		
	Total	90.852	60			

Age of the distributor Vs Visit to online portal of HDFC AMC

The test shows a significance level of 0.591, which is greater than 0.05. Therefore, null hypothesis is accepted. There is no association between the age of the distributor and their visit to the online portal of HDFC AMC.

Age of the distributor Vs the rating assigned to HDFC AMC’s online distributor portal

The test shows a significance level of 0.961, which is greater than 0.05. Therefore, null hypothesis is accepted. There is no association between the age of the distributor and the rating assigned to the company’s online distributor portal.

8.4 Summary of Findings

Frequency Analysis	Chi-square Test	ANOVA
A comparison of the overall digital services, i.e., services offered through the app and website, reveals that ICICI Prudential holds the top position, closely followed by DSP Blackrock. The next position is occupied by Franklin Templeton India, closely followed by Aditya Birla Sun Life Mutual Funds. Reliance Mutual Funds trails behind by a small margin and HDFC Mutual Funds trails behind by quite a larger margin.	Chi square test is applied between age group of the distributor and preferred mode of transaction. The Chi-square value is 52.716 and the p-value is 0.000 which is less than 0.05. There is significant association between age of the investor and their preference to transact online or at an ISC.	The test shows a significance level of 0.591, which is greater than 0.05. Therefore, null hypothesis is accepted. There is no association between the age of the distributor and their visit to the online portal of HDFC AMC.
76% of the distributors have preferred to transact online, justifying the initiative taken to improve the online services.	The test shows a significance level of 0.596, which is greater than 0.05. Therefore, null hypothesis is accepted. There is no association between the number of investors handled by a distributor and their preference for transacting online or at an ISC.	The test shows a significance level of 0.961, which is greater than 0.05. Therefore, null hypothesis is accepted. There is no association between the age of the distributor and the rating assigned to the company’s online distributor portal.
As high as 92% of the distributors have visited the online portal of HDFC AMC and more than half of those who have visited have transacted/enquired using the distributor portal. Moreover, almost 68% of those who have used the platform have rated it 3 or lower, out of a total of 5.		
72% of the distributors were aware about HDFC MF Online Partners App, though acceptable, more awareness has to be created, mainly because more than half of those who were aware have not used the app. So, the response to the app has been in negative. But 40% of those who have used the app have assigned a rating of 7 & above.		
90% of the distributors receive updates on their brokerage from other AMCs compared to only 35% of them receiving updates from HDFC AMC		
More than three-fourth of the distributors feel HDFC AMC has to improve its online services, the primary most important area for improvement being user friendliness, followed by website errors and crashes. One major error reported by many distributors is that the numerical figures shown are wrong and are not reliable, which sometimes panics the investors.		

IX. CONCLUSION

The first and foremost step to be taken by the company is to rectify the errors and bugs on the website and try to develop an error-free online website. Some of the errors identified are:

- The page automatically redirects to the home page during the mid of the transaction, for example, while making a payment.
- The numerical figures displayed in the site are wrong, i.e., they are not up-to-date.
- The names of certain banks like City Union Bank, for example, are not available in the list of banks the distributor has to choose from.

Secondly, the services that can be availed online should be made known to the distributors. One major reason for such ignorance is that the website is not easily understandable by the distributors. Thus, it has to be made user-friendly. For example, this can be done by including a page or a video which explains the services it offers, and instructions (how it is to be done) to avail the service. Many distributors use common platforms like NSE NMF, where they get access to all mutual fund houses.



Therefore, what an AMC can provide for the distributors on their online platform is details about their investors, brokerage details and information about any programme organised by the AMC for them. The relationship managers should take enough measures to ensure that distributors are aware of programs like Upper Crust Club. Such programs highly motivate the distributor and hence, have to be effectively used. Moreover, the club points earned by the distributors have to be displayed on the distributor portal and app and be openly accessible to the distributor. An option much more preferable over the online website of the AMC is its app. The awareness about HDFC MF Online Partners App has to be increased and relationship managers should encourage the usage of the app among distributors. The study reveals that HDFC AMC has to take enough measures to improve its digital services. One important area of concern in this regard is the relationship of the distributor with the AMC. Digitization initiatives taken by the company should not strain the relationship of the distributor with the relationship manager of the AMC. The aim of this study is to make the transactions of the distributor easier and provide adequate information about their investors, and not to entirely turn the distributor to the digital side, breaking off their relationship with the relationship manager. However, an efficient system has to come in place and rectify the current problems occurring in the website and app.

X. DIRECTIONS FOR FUTURE RESEARCH

One possible area for future research related to this project is to explore the reasons for a distributor's preference over transacting online, or at the ISC. Exploring the reasons would help to personalize with the distributor.

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AUTHORS PROFILE



Dr. Kavitha Muthukumaran., Asst. Professor in the SSN School of Management, has 17 years of teaching experience. She holds B.Sc., MBA., M.Phil., Ph.D., with specialization in finance and is a first rank holder & Gold Medalist in University of Madras. She has done many publications in several reputed journals. She has taught subjects related to finance and accounts such as Accounting for Management, Financial Management, Security Analysis & Portfolio Management, Derivatives Management, Merchant Banking and Financial Services, Corporate Finance and other subjects such as Operations Research, Principles of Management, and Business Application Software. Her area of research is micro finance. She is a member of MMA (Madras Management Association). She has attended various workshops and training programmes apart from conferences and seminars at national and international levels and has presented many papers. She has published more than 26 papers in International and National Journals and 15 papers in the proceedings of International/ National Conferences. Her area of interest and research include topics related to finance like mutual fund, shares, performance analysis of various companies under different sectors, banking, e – banking, micro finance, risk analysis etc.



Professor Dr. K. Sampath Kumar has over 26 years experience in Banking. He has also been taking classes for 15 years in Banks. He was involved in consultancy activities and has full time teaching experience in a reputed university affiliated institution and a business school for over 15-1/2 years.

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Dr. Vijaya Mani, Professor in the SSN School of Management, has 22 years of teaching and 5 years of industrial experience. She also has around 10 years of research experience in the field of Human Resource Management and Organizational Behaviour. She had previously worked at BITS, Pilani Rajasthan. She received the MBA Degree from Bharathiar University, Coimbatore and Phd Degree in Management from BITS, Pilani (Rajasthan). She has published more than 30 papers in International and National Journals and 15 papers in the proceedings of International/ National Conferences. She is a member of AIMA, MMA and Life member of Indian Women Scientist Association. She is the editorial board member of various referred international journals and has served as a reviewer for the research papers in various journals. Her area of interest and research include topics related to Human resource management like Employee training, Employee Engagement, Recruitment, Work Life Balance and Organizational Behaviour.

