

Understanding New-Age Customer Expectations in Banking: Insights from Surat City

Rajkumar S. Dumasiya

Visiting Lecturer

J.Z.Shah Arts & H.P.Desai Commerce College

Email id : rsd@amrolicollege.com

&

Dr.Mehul B. Shah

Assistant Professor

Navyug Commerce College

Email id: mbs@navyugcommercecollegecollege.ac.in



Abstract:

This study examines the expectations and perceptions of potential banking customers in Surat, focusing on HDFC Bank. Using a structured questionnaire and analyzing responses from 200 non-customers, it identifies key factors influencing customer acquisition, such as accessibility, digital banking efficiency, and service personalization. The findings indicate that younger individuals prioritize digital convenience, while older customers value clear banking instructions and secure transactions. The research provides strategic insights for HDFC Bank and similar institutions to enhance service offerings, improve digital accessibility, and develop customer-centric strategies, ultimately fostering customer engagement and long-term growth.

Introduction:

The banking sector serves as the backbone of economic growth by offering financial services that cater to both individuals and businesses. In India, the banking industry has witnessed significant transformations due to technological advancements, regulatory changes, and increasing customer expectations. Surat, one of the fastest-growing commercial hubs, presents a unique case where banking institutions must continuously adapt to meet the evolving needs of new customers. With growing competition in the sector, banks are focusing on enhancing service quality, digital accessibility, and customer engagement strategies to attract new clients. This study aims to analyze the expectations of potential banking customers, particularly regarding the products and services offered by HDFC Bank. Understanding these expectations is crucial for banks to tailor their offerings in a way that appears more attractive, beneficial, and superior to those of competitors. By using a structured questionnaire and analyzing data through SPSS software, this research identifies key factors influencing customer acquisition in the banking sector. The findings will help HDFC Bank and similar institutions develop strategies that align with market demands, ensuring better customer engagement and sustained growth in a competitive financial landscape.

Literature Review:

Rastogi, S., & Agrawal, R. (2020). Post-merger service quality and customer satisfaction: A study of Indian public sector banks. This paper examines how mergers in the Indian banking sector have affected service quality and customer perceptions. It reveals that while mergers improve operational efficiency, they also pose challenges in maintaining customer trust and service continuity, affecting satisfaction levels.

Kumar, V., & Reinartz, W. (2016). Creating enduring customer relationships through customer relationship management. This study highlights the significance of CRM strategies in understanding and meeting customer expectations in banking. It discusses how personalized

banking services, proactive communication, and technology-driven solutions enhance customer perceptions and long-term satisfaction.

Gupta, S., & Gopal, R. (2015). Customer perception of service quality in the Indian banking sector. This research focuses on Indian banks, analyzing customer perceptions of service quality post-merger and technological advancements. It highlights factors such as ATM availability, online banking experience, and customer service efficiency that shape consumer satisfaction.

Shankar, V., Inman, J. J., Mantrala, M., Kelley, E., & Rizley, R. (2011). Innovations in shopper marketing: Current insights and future research issues. This study explores how digital banking has transformed customer expectations, particularly in terms of convenience, speed, and security. It discusses how customers now demand seamless online transactions, mobile banking, and personalized financial services, influencing banks' service delivery strategies.

Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988). SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality. This study introduces the SERVQUAL model, which assesses service quality based on five dimensions: reliability, assurance, tangibles, empathy, and responsiveness. It highlights the gap between customer expectations and perceptions, emphasizing the importance of understanding customer needs to improve service quality in banking.

Research Methodology :

➤ Need of research To acquire the new customers, the bank has to represent their offering in such a way that look unique, superior and beneficial than other banks offerings. To represent their offerings in such a way the bank have an idea an idea about what is users actual wants and demands. So the bank must have a proper idea about what is current requirement in market from their products and services.

➤ Problem statement With the emerging competition in the market it is really tough to predict and face rivalry's actions. Even now-a-days all banks perform really well for retain their existing customers. In this types scenario it is really difficult to grab their interest and acquire them. For this purpose the bank have to get the knowledge about the bank users expectations and according to that they have to frame their strategies.

Research objective

- To understand customers actual requirement and expectations from banks products and services, which helps to acquire new customers.
- To determine the strategy for bank regarding their offerings, which helps to bank for getting new customers.

To acquire the knowledge about the main products and services on which bank has to give more focus.

- To get the idea about how to represent their offerings more beneficial and superior, which helps to grab the customers attention.

RESEARCH DESIGN

- The arrangement of conditions suitable for collection and analysis of data varies depending upon the type of research study. For this research Descriptive research design has been conducted.

TYPES OF DESIGN

Descriptive: A descriptive study tries to discover answers to the questions who, what, where and sometimes, how. The researcher attempts to describe or define a subject, often by creating a profile of group of problems, peoples or events. This Research is Descriptive Research Design.

SAMPLING

• Target Population

Non existing customer of HDFC bank in surat city is target population for this study.

• Sampling Frame

Individual who does not uses any services of HDFC Bank in South-West zone, south east zone and north zone

• Sample size

Total 200 respondent are chosen from surat city.

• Sampling method

The sampling is based on non-probability convenience sampling.

DATA COLLECTION

Primary Data

• Instrument: Questionnaire

- **Type of questionnaires:** Structured questionnaire- closed ended.

- **Type of scale:** It has Likert Rating scale, Multiple choice single response scale.

SECONDARY DATA

For the secondary data, use of the available literature and other relevant publications has been made to find out the theoretical framework and also to know what early research mentioned regarding the given topic.

TOOLS FOR ANALYSIS

- Data interpretation and analysis have been conducted by using
- Microsoft Excel 2010

- SPSS version 21

BENEFITS OF STUDY

- This study will give the idea to HDFC bank about products and services. As they are either as per the requirement of current market or there is any need of modification in them.
- This study will help HDFC bank for acquiring new customers by introducing their offerings as per the preferences of the non-users of HDFC bank.

LIMITATION OF THIS STUDY

- There is a chance that respondent might fill the questionnaire with the lack of seriousness.
- The survey included only 200 respondents because of time and cost constraints. Even I would be getting the more accurate result if I would be able to get more responses.

Data analysis :

Demographic details

| Particular | | Frequency | Percent |
|----------------|---------------------|-----------|---------|
| Gender | male | 152 | 76 |
| | female | 48 | 24 |
| | Total | 200 | 100 |
| Age | 18 - 25 years | 75 | 37.5 |
| | 26 - 30 years | 47 | 23.5 |
| | 31 - 40 years | 52 | 26 |
| | 41 - 50 years | 24 | 12 |
| | 51 - 60 years | 2 | 1 |
| | Total | 200 | 100 |
| Education | Secondary | 10 | 5 |
| | Higher secondary | 51 | 25.5 |
| | Graduate | 99 | 49.5 |
| | Post Graduate | 40 | 20 |
| | Total | 200 | 100 |
| Profession | Government employee | 2 | 1 |
| | Private employee | 16 | 8 |
| | Business | 80 | 40 |
| | Self employed | 36 | 18 |
| | housewife | 13 | 6.5 |
| | student | 53 | 26.5 |
| | Total | 200 | 100 |
| Monthly income | Up to 10,000 | 52 | 26 |
| | 10,001-25,000 | 32 | 16 |
| | 25,001-50,000 | 59 | 29.5 |
| | 50,001-1,00,000 | 52 | 26 |
| | More than 1,00,000 | 5 | 2.5 |
| | Total | 200 | 100 |

(Table no.1 Demographic details)

The demographic analysis of the study provides insights into respondents' characteristics, including gender, age, education, profession, and income, to understand their expectations and perceptions of banking services in Surat City. The majority of respondents are male (76%),

indicating a need for financial inclusion strategies to encourage greater female participation in banking. The largest age group falls between 18-25 years (37.5%), followed by 31-40 years (26%) and 26-30 years (23.5%), suggesting that younger individuals, particularly those in early career stages, are more likely to be new banking customers. Education-wise, most respondents are graduates (49.5%), followed by higher secondary (25.5%) and postgraduates (20%), highlighting the importance of advanced banking solutions for an educated customer base. Professionally, 40% of respondents are business owners, followed by students (26.5%) and self-employed individuals (18%), indicating a strong demand for entrepreneurial banking solutions and student-friendly services. The income distribution reveals that 29.5% earn ₹25,001-50,000, while 26% each fall within the ₹Up to 10,000 and ₹50,001-1,00,000 brackets, showing a dominant middle-income segment that requires affordable banking products and competitive financial solutions. The presence of high-income earners (2.5% earning above ₹1,00,000) also signals opportunities for premium banking and wealth management services. These insights suggest that banks in Surat must develop customer-centric strategies focusing on business banking, digital solutions, financial literacy programs for women, and personalized services to meet evolving customer expectations.

➤ ATM Service

H0 :The distribution of the scores of ATM services is same across all variables.

H1: The distribution of the scores of ATM services is not same across all variables.

| Particular | Mean Rank |
|---------------------------------|-----------|
| Promptness of card delivery | 2.56 |
| Number of Transactions | 2.59 |
| The quality of notes (currency) | 2.66 |
| Conveniently located | 2.20 |

| | |
|-------------|--------|
| N | 200 |
| Chi-Square | 26.470 |
| df | 3 |
| Asymp. Sig. | .000 |

(Table no.02 Friedman Test for ATM services)

The Friedman Test was conducted to assess whether there are significant differences in customer preferences across various ATM service attributes. The null hypothesis (H_0) assumes that the distribution of scores for ATM services is the same across all variables, while the alternative hypothesis (H_1) suggests that customer preferences differ among these attributes.

The results indicate variations in customer priorities, as reflected in the mean rank values. Among the evaluated factors, "Conveniently located" has the lowest mean rank (2.20), suggesting that ATM accessibility is the most important aspect for customers. This emphasizes the need for banks to strategically place ATMs in easily accessible locations. Conversely, "The quality of notes (currency)" has the highest mean rank (2.66), indicating that while still relevant, it is a relatively lower priority compared to ATM location. "Promptness of card delivery" (2.56) and "Number of transactions" (2.59) are also important but slightly less critical than location. The test results yielded a Chi-Square value of 26.470 with 3 degrees of freedom, and the Asymptotic Significance (p-value) of 0.000 confirms a statistically significant difference in customer preferences across these ATM service variables. As the p-value is less than 0.05, the null hypothesis is rejected, reinforcing that customer preferences for ATM services are not uniform. These findings highlight that, while all ATM-related aspects contribute to customer satisfaction, the accessibility of ATMs remains the most crucial factor. Consequently, banks should focus on expanding their ATM network in high-demand locations to enhance customer convenience and overall banking experience.

➤ **Internet banking services**

H0 :The distribution of scores of internet banking services is same across categories of age groups.

H1: The distribution of scores of internet banking services is not same across categories of age groups

| Particular | N | Mean Rank | | | |
|---------------|-----|---|-------------|-----------------------------|-------------------------|
| | | Account information and balance enquiry | E- payments | Account to Account transfer | Due installment enquiry |
| 18 - 25 years | 75 | 94.55 | 101.77 | 114.31 | 99.35 |
| 26 - 30 years | 47 | 92.86 | 106.26 | 91.04 | 81.76 |
| 31 - 40 years | 52 | 107.13 | 86.59 | 84.40 | 109.17 |
| 41 - 50 years | 24 | 112.15 | 108.15 | 103.21 | 115.15 |
| 51 - 60 years | 02 | 191.00 | 187.50 | 190.75 | 182.75 |
| Total | 200 | | | | |

| Particular | Account information and balance enquiry | E- payments | Account to Account transfer | Due installment enquiry |
|-------------|---|-------------|-----------------------------|-------------------------|
| Chi-Square | 10.106 | 10.524 | 20.432 | 14.000 |
| df | 4 | 4 | 4 | 4 |
| Asymp. Sig. | .039 | .032 | .000 | .007 |

(Table no.03 A kruskal – wallis H test for Internet banking services)

A Kruskal-Wallis H test was conducted to determine whether there were significant differences in customer expectations for various internet banking services across different age groups. The results indicate statistically significant differences in expectations for all examined services. For account information and balance inquiry, the Chi-square value was 10.106 with a p-value of 0.039, suggesting a significant variation among age groups. The mean ranks showed that younger respondents aged 18-25 years (94.55) and 26-30 years (92.86) had lower expectations compared to older groups, with the highest mean rank observed in the 51-60 years category (191.00), indicating greater importance for senior customers. Similarly, for e-payments, a significant difference was observed (Chi-square = 10.524, $p = 0.032$), with younger customers (18-25 years: 101.77, 26-30 years: 106.26) having slightly higher expectations than those aged 31-40 years (86.59), but significantly lower than the 51-60 years group (187.50).

The test also revealed a highly significant difference for account-to-account transfer (Chi-square = 20.432, $p = 0.000$), with the 18-25 years group (114.31) and 41-50 years group (103.21) showing moderate expectations, while the 51-60 years group (190.75) placed the highest importance on this service. Finally, for due installment inquiry, the Chi-square value was 14.000 with a p-value of 0.007, confirming a significant difference across age groups. The mean ranks indicated that younger respondents had relatively lower expectations (18-25 years: 99.35, 26-30 years: 81.76), while the 51-60 years group (182.75) again ranked the highest, emphasizing the importance of installment-related inquiries for older customers. As all p-values were below 0.05, we reject the null hypothesis, concluding that customer expectations for these internet banking services vary significantly across age groups. These findings suggest that banks should tailor their digital banking services to meet the differing priorities of younger and older customers, ensuring that features like e-payments and balance inquiries are enhanced to cater to the needs of all age groups effectively.

➤ Telephone banking services

H₀ : The distribution of scores of Telephone banking services is same across categories of age groups.

H₁: The distribution of scores of Telephone banking services is not same across categories of age groups.

| Particular | N | Mean Rank | | | |
|------------|---|-----------------------------|------------------------------------|--------------------|----------------------------|
| | | Pleasant musical background | Reasonable number of voice prompts | Clear instructions | On line directions for new |
| | | | | | |

| | | | | | customers |
|----------------------|-----|--------|--------|--------|-----------|
| 18 - 25 years | 75 | 86.03 | 95.39 | 112.65 | 99.06 |
| 26 - 30 years | 47 | 82.88 | 101.53 | 93.13 | 84.33 |
| 31 - 40 years | 52 | 122.40 | 101.13 | 88.35 | 108.22 |
| 41 - 50 years | 24 | 125.31 | 105.17 | 95.77 | 112.73 |
| 51 - 60 years | 02 | 190.00 | 195.25 | 191.00 | 187.00 |
| Total | 200 | | | | |

| Particular | Pleasant musical background | Reasonable number of voice prompts | Clear instructions | On line directions for new customers |
|--------------------|-----------------------------|------------------------------------|--------------------|--------------------------------------|
| Chi-Square | 30.270 | 8.299 | 15.598 | 12.681 |
| df | 4 | 4 | 4 | 4 |
| Asymp. Sig. | .000 | .081 | .004 | .013 |

(Table no. 04 Akruskal – wallis H test for telephone banking services)

A Kruskal-Wallis H test was conducted to assess differences in customer expectations for telephone banking services across various age groups. The results indicate a statistically significant difference for some service attributes, while others showed no significant variation. For pleasant musical background, the Chi-square value was 30.270 with a p-value of 0.000, indicating a significant difference in expectations across age groups. The mean ranks revealed that younger customers aged 18-25 years (86.03) and 26-30 years (82.88) placed lower importance on this feature compared to older age groups, with the highest mean rank observed in the 51-60 years category (190.00). Conversely, for reasonable number of voice prompts, the Chi-square value was 8.299, with a p-value of 0.081, indicating no significant difference among age groups. The mean ranks were relatively close across all age categories, leading to the retention of the null hypothesis.

However, clear instructions showed a significant difference in expectations across age groups (Chi-square = 15.598, $p = 0.004$). The mean ranks suggest that younger respondents aged 18-25 years (112.65) had higher expectations for clear instructions compared to the 31-40 years group (88.35), while the 51-60 years group (191.00) had the highest preference for this feature. Similarly, for online directions for new customers, a significant difference was found (Chi-square = 12.681, $p = 0.013$), with older age groups such as 41-50 years (112.73) and 51-60 years (187.00) prioritizing this feature more than younger groups like 18-25 years (99.06) and 26-30 years (84.33). Since the p-values for pleasant musical background, clear instructions, and online directions were below 0.05, we reject the null hypothesis, confirming that expectations for these services vary significantly among age groups. However, for reasonable

number of voice prompts, the null hypothesis is retained, indicating similar expectations across different age categories. These findings suggest that banks should focus on enhancing clear instructions and online guidance features, particularly for older customers, while ensuring that telephone banking services cater effectively to the preferences of all age groups.

➤ **Mobile banking services**

H0 : The distribution of scores of mobile banking services is same across categories of age groups.

H1: The distribution of scores of mobile banking services is not same across categories of age groups.

| Particular | N | Mean Rank | | | | |
|----------------------|-----|---------------------|-------------------------|---------------------------------|---------------------|-----------|
| | | Reward point status | Prepaid Mobile Recharge | SMS alerts about / new products | Transactions status | Expensive |
| 18 - 25 years | 75 | 91.47 | 95.86 | 102.28 | 94.84 | 107.13 |
| 26 - 30 years | 47 | 98.00 | 65.59 | 69.34 | 67.11 | 90.88 |
| 31 - 40 years | 52 | 111.07 | 130.89 | 113.81 | 130.23 | 97.39 |
| 41 - 50 years | 24 | 110.52 | 118.40 | 126.17 | 119.56 | 104.92 |
| 51 - 60 years | 02 | 103.00 | 90.00 | 112.00 | 95.75 | 105.75 |
| Total | 200 | | | | | |

| Particular | Reward point status | Prepaid Mobile Recharge | SMS Alerts about new products | Transactions status | Expensive |
|--------------------|---------------------|-------------------------|-------------------------------|---------------------|-----------|
| Chi-Square | 5.692 | 38.234 | 25.181 | 36.954 | 3.344 |
| Df | 4 | 4 | 4 | 4 | 4 |
| Asymp. Sig. | .223 | .000 | .000 | .000 | .502 |

(Table no. 05 Akruskal – wallis H test for Mobile banking services)

A Kruskal-Wallis H test was conducted to examine differences in customer expectations for various mobile banking services across different age groups. The results indicate that while some services showed significant variation in expectations, others did not. For reward point status, the Chi-square value was 5.692 with a p-value of 0.223, indicating no statistically significant difference across age groups. The mean ranks were relatively close, with 18-25 years (91.47) and 51-60 years (103.00) showing similar preferences, leading to the retention of the null hypothesis. Similarly, for expensive mobile banking services, the Chi-square value was 3.344 with a p-value of 0.502, indicating no significant difference in expectations. The mean ranks were also closely distributed across all age groups, suggesting that perceptions regarding the cost of mobile banking services are generally uniform.

Conversely, prepaid mobile recharge showed a highly significant difference in expectations (Chi-square = 38.234, $p = 0.000$). The mean ranks revealed that the 31-40 years group (130.89) and 41-50 years group (118.40) had the highest expectations for this feature, while younger respondents aged 26-30 years (65.59) showed the least preference. Similarly, for SMS alerts about new products, the Chi-square value was 25.181 with a p -value of 0.000, indicating a significant difference. The 41-50 years group (126.17) had the highest expectations, followed by 31-40 years (113.81), while the 26-30 years group (69.34) had the lowest preference. A significant difference was also observed in transaction status expectations (Chi-square = 36.954, $p = 0.000$), with 31-40 years (130.23) and 41-50 years (119.56) ranking it as more important compared to younger groups like 18-25 years (94.84) and 26-30 years (67.11). Since the p -values for prepaid mobile recharge, SMS alerts, and transaction status were below 0.05, we reject the null hypothesis, confirming that expectations for these services vary significantly across different age groups.

Overall, these findings suggest that banks should focus on enhancing prepaid mobile recharge options, SMS alert services, and transaction status updates, as these features are highly valued, particularly by middle-aged customers. Meanwhile, services such as reward points and cost-related factors show uniform expectations across all age groups, indicating that these may not require significant differentiation. By tailoring mobile banking services to the specific preferences of different customer segments, banks can enhance user satisfaction and engagement.

Conclusion

The analysis of customer expectations and perceptions of banking services in Surat City reveals significant variations across demographic groups and service attributes. Demographic insights indicate that the majority of banking customers are young, educated, and business-oriented, emphasizing the need for entrepreneurial banking solutions and digital banking enhancements. ATM service analysis highlights convenient location as the most critical factor, urging banks to expand ATM networks for improved accessibility. Internet banking services show that older customers place higher importance on balance inquiries, account transfers, and installment tracking, suggesting that banks should tailor digital solutions for different age groups. Telephone banking findings indicate that clear instructions and online directions are crucial, particularly for older users, while pleasant musical backgrounds hold greater appeal for senior customers. Mobile banking preferences demonstrate that prepaid mobile recharge, SMS alerts, and transaction status updates are highly valued by middle-aged customers, while reward points

and service costs remain consistent across all groups. The overall findings suggest that banks should adopt customer-centric strategies, enhancing digital banking features, financial inclusion for women, and personalized services for different age segments to meet the evolving expectations of banking consumers in Surat City effectively.

Bibliography :

Swar, Biranchi Narayan. "Managing Customers' Perceptions and Expectations of Service Delivery in Selected Banks in Odisha." *Vidwat: The Indian Journal of Management*, vol. 5, no. 2, Jul-Dec 2012, pp. 25-33

Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988). SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality. *Journal of Retailing*, 64(1), 12-40.

Shankar, V., Inman, J. J., Mantrala, M., Kelley, E., & Rizley, R. (2011). Innovations in shopper marketing: Current insights and future research issues. *Journal of Retailing*, 87(S1), S29-S42.

Gupta, S., & Gopal, R. (2015). Customer perception of service quality in the Indian banking sector. *IUP Journal of Bank Management*, 14(3), 45-57.

Rastogi, S., & Agrawal, R. (2020). Post-merger service quality and customer satisfaction: A study of Indian public sector banks. *International Journal of Bank Marketing*, 38(4), 813-832.

Kumar, V., & Reinartz, W. (2016). Creating enduring customer relationships through customer relationship management. *Journal of Marketing*, 80(6), 36-68.

Chavda, K. N., & Shah, M. B. (Mar-18). A Financial Ratio Analysis of National Fertilizer Ltd. *International Journal of Creative Research Thoughts (IJCRT)*, 625-631.

Shah, M. B. (2019). Leverage-An Analysis and its Impact on Profitability with Reference to Selected Private Sector Fertilizer Companies in India. "IDEES" International Multidisciplinary Research Journal, 10-22.

Shah, M. B. (August, 2014.). Future of E-commerce in India. Sandshodhan Kranti- International Multidisciplinary Research Journal Double Peer Reviewed, 24-28.

Shah, M. B. (Feb, 2014). Computerization of Regional Rural Banks in India-Issue and Challenges. *International Research Journal of Commerce, Business and Social Science*.

Shah, M. B. (Feb, 2014). From Traditional Audit to EDP (Electronic Data Processing) Audit and Challenges of EDP Audit. *International Research Journal of Commerce, Business and Social Science*, 54-59.

Shah, M. B. (Jan-June, 2017.). Ground Reality of Demonetization. *Commerce Window- An International Peer Reviewed Bi-Annual Journal*, 4-6.

Shah, M. B. (June, 2015.). Accounting Education and Pedagogical Tools in India. Horizontal Review, An International Multidisciplinary Research Journal, 1-7.

Shah, M. B. (May, 2015.). A Financial Ratio Analysis of Hindustan Unilever Limited (HUL). Research Hub : International Multidisciplinary Research Journal .

Shah, M. B. (May, 2017). Financial Ratio Analysis of Chambal Fertilizers & Chemical Ltd. Research Matrix- International Multidisciplinary Refereed Journal for Applied Research, 58-64.

Shah, M. B. (May, 2017). Work Life Balance of Dual Career Couples. Research Matrix- International Multidisciplinary Refereed Journal for Applied Research, 111-119.

Shah, M. B. (October-December 2018). A Financial Ratio Analysis of Public Sector Companies of Fertilizer Industry. 'AJANTA'-An International Multidisciplinary Quarterly Research Journal, 113-121.

Shah, M. B., & Chavda, K. N. (April, 2015). Financial Ratio Analysis of Gujarat Narmada Valley Fertilizer & Chemicals Ltd. Research Hub : International Multidisciplinary Research Journal, 1-5.

Sidhdhapuriya, C. K. (October-December 2018). 'Opportunities and challenges of Life Insurance Sector in India'. 'AJANTA'-An International Multidisciplinary Quarterly Research Journal.

Sidhdhapuriya, C. K. (October-December 2018). 'Opportunities and challenges of Life Insurance Sector in India'. 'AJANTA'-An International Multidisciplinary Quarterly Research Journal.

Sidhpuria, C. K. (2019). A Comparative Study of Customer Perception about Life Insurance Company with Special Reference to LIC and ICICI Prudential Life Co. Ltd. "IDEES" International Multidisciplinary Research Journal, 135-149.

Sidhpuria, C. K. (Mar-18). Crop Insurance in India-Pradhan Mantri Fasal Bima Yojana. International Journal of Creative Research Thoughts (IJCRT), 557-561.

Sidhpuria, C. K. (Mar-18). Impact of GST on Indian Insurance Industry. Ayudh-International Refereed Journal, 73-75.

Sodha, M. V. (Jan-June 2020). Perception Of College Students On The Influence Of E-Learning – A Study On Surat City. "IDEES" International Multidisciplinary Research Journal, 734-742.

Sodha, M. V. (October-December 2018). 'A Financial Analysis of Amazon.com'. 'An International Multidisciplinary Quarterly research Journal AJANTA, 87-94.

Sodha, M. V., & Tailor, M. H. (October-December 2018). 'A Financial Analysis of Amazon.com'. 'An International Multidisciplinary Quarterly research Journal AJANTA, 87-94.

Tailor, M. H. (Jan-June, 2017.). Demonatisation – A move against Corruption. Commerce Window- An International Peer Reviewed Bi-Annual Journal, 87-89.

Tailor, M. H. (July-Dec 2020). A Study on Consumer Awareness towards Digital Payment System in Surat City. "IDEES" International Multidisciplinary Research Journal, 1539-1551.

Tailor, M. H. (Mar-18). Emerging Issues in Disinvestment in Public Sectors. International Journal of Creative Research Thoughts (IJCRT), 567-573

