

### Dr.M.Nirmala - List of Publication

S.No	Name of The Faculty	Title of the Paper	Name of the Journal	Date
1	Dr.M.Nirmala	The Impact of Artificial Intelligence in Financial Analytics and Risk Assessment	Pramana Research Journal Volume 15, Issue 12, 2025 ISSN NO: 2249-2976 UGC CARE Journal	December 2025
2	Dr.M.Nirmala	A Study on Customer Awareness Towards UPI (Unified Payment Interface) Application With Special Reference to Pollachi Taluk	Humanities and Social Science Studies, Vol. 13 Issue (1) No .36 UGC CARE Journal	August 2024
3	Dr.M.Nirmala	A Study on Role of Unified Payment Interface System In India	Marathwada Itihas Parishad - History Research Journal ISSN:0976-5425(P) UGC CARE Journal; Volume:31, Issue:04, No.2, July–August:2024	August 2024
4	Dr.M.Nirmala	A Study on Customer Utilisation of Unified Payment Interface Applications With Special Reference to Pollachi Taluk	Indian Journal of Psychology Book No.16, 2024 ISSN: 0019-5553 UGC CARE Journal	July 2024
5	Dr.M.Nirmala	A Study on Customer Satisfaction towards UPI With Special Reference To Pollachi Taluk	International Journal of Cultural Studies and Social Sciences Vol-20, Issue-1, No.37, ISSN: 2347-4777 Double-Blind, Peer Reviewed, Refereed & Open Access, UGC CARE Listed Journal	June 2024
6	1.Dr.M.Nirmala 2.Dr.M.Chithirai Selvan	Job Satisfaction of Teachers Working in Self-Financing Colleges	Madhya Bharti-Humanities and Social Sciences (UGC Care Group-1 Journal) Vol.84, No. 13, (2023), pp. 22–28	December 2023
7	M.Nirmala	A Study on Job Performance of Teachers Working in Self-Financing Colleges	Journal of the Asiatic Society of Mumbai (UGC Care Group-1 Journal) ISSN: 0972-0766, Vol. XCV, No.6, 2022	March 2022
8	1.M.Nirmala 2.Dr.M.Chithirai Selvan	A Study on Teachers Perception on various welfare measures adopted by self-financing colleges	International Journal of Disaster Recovery and Business Continuity (Web of Science )Vol.11, No. 3, (2020), pp. 206–212	September 2020
9	M.Nirmala &	A study on financial performance of hdfc bank	Suraj Punj Journal For Multidisciplinary Research	June 2019

	Dr.K.S.Kavitha		ISSN No: 2394-2886 Volume 9, Issue 5,	
10	Dr.K.S.Kavitha & M.Nirmala	A study of policyholders satisfaction towards vehicle insurance	International Journal of Research ISSN NO:2236-6124 Volume VIII, Issue V	May 2019
11	M.Nirmala & D.Kavya	Customer Preference and Satisfaction on Online Shopping	International Journal of Recent Research and Applied Studies (Multidisciplinary Open Access Refereed e-Journal) Volume 5, issue 4(4)	April 2018
12	M.Nirmala & P. Jayanthi	Customers Satisfaction On K7 antivirus Software	Global Academic Research journal Impact factor :5.56, volume 4, Issue 3	March 2016
13	P. Jayanthi & M. Nirmala	Customers' preference and satisfaction on airtel 3g data service	Intercontinental journal of marketing research review - impact factor :0.882, volume 3, Issue 9	September 2015
14.	Dr.A.L.kamavalli & M.Nirmala	Customer Awareness towards Indian Post office Services	ACME International Journal of Multidisciplinary Research Impact factor :5.79, volume 3, Issue 5	May 2015