



Mrs. Dr. Jyoti A. Chougale  
Assistant Professor, Head, department of commerce

**Department of Commerce**

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**Qualifications**

M.Com. (Accountancy), M.A (Economics) ,M.Phil, P.hD  
G.D. C. & A.

**Background**

Jyoti A. Chougale joined Dapoli Urban Bank Senior Science College in June 2012. She is a graduate as well as post graduate of the Shivaji University Kolhapur with first class. After completing graduation she completed Government Diploma in Co-operation and Accountancy & Tally with degree of credit. As well as she Acquired M.Phil Degree in February 2018) Completed dissertation work on A Service quality of Apparel specialty store with special reference to Rajarampuri (Kolhapur) Under the guidance of Dr P. N. Chougale , Principal Art commerce and science college, Kagal. Also she has awarded with Ph.D. degree by Shivaji University Kolhapur on 8th December 2023. The research topic of Ph.D. was “A Comparative Study of Customer Satisfaction of Postal and Banking Services with Special reference to Ratnagiri District.

**Role in administration and activities**

**College level**

- Head, Department of Commerce
- WDC- convener
- Member,
  - Exam Committee (2012- 2018)
  - Nature Club Committee (2012-2015)
  - Staff Forum Committee (2012-2016)

- Attendance Committee(2012- 2018)
- VidhyarthiKalyanManch Committee (2012-2016)
- Sports Committee (2012- 2018)
- Women Development Cell (2015-2016)

### Teaching

Teaching Commerce (Accountancy) at undergraduate and Post graduate level

UG teaching – 10 years

PG teaching : 02 Years

### . Research papers published/ presented

- Research paper titled “Ratio Analysis: A Case Study of Chatrapati Shahu Sakhar Karkhana ltd. Kagal” presented in National level seminar at Vashi College. (14<sup>th</sup> Feb 2014)
- Research paper titled “HRD Climate: A Case Study of Private Banking in Kolhapur City”presented in National level seminar at N.K.Varadkar College Dapoli. (7<sup>th</sup> March 2015)
- “Relationship between Service Quality and Customer Satisfaction with reference to Apparel Speciality Store in Kolhapur City” Published in International Research Journal of “Bulletin Of Indian Society and Culture” Vol.2. Issue 11. Nov. 2015 with ISSN 2395-3748.
- Research paper titled “Impact of facebook and Whatsapp among youth: A case study of Dapoli city” Published in International Research Journal of “Bulletin of Indian Society and Culture” Dec. 2016 with ISSN 2395-3748.
- Research paper titled “An impact on education process: A Case study of Dapoli city” Published in International Research Journal of “Bulletin of Indian Society and Culture” Dec. 2016 with ISSN 2395-3748.
- Research paper titled “HRD Climate: A Case study of selected public bank in Dapoli city” (Page no.83-85) Published in International Conference Proceeding “Mainstreaming the Marginalized: Perspectives in humanities, Commerce and Science” with ISBN 978-93-83871-46-9
- “Service quality of Apparel specialty store: A case study of Mahalaxmi Apparel Store Rajarampuri , Kolhapur.” National seminar organised by ICS college of Art, Commerce and science, Khed- 29<sup>th</sup> feb.2020

- Research paper title, “A Review of Red sandalwood”, Journal of Research
- Proceeding, 1(1), 23-28. (Issue: May/June-2021)
- Research paper title, ““Effect of jaggery on human body”. Journal of Research
- Proceeding 1(1) (Issue: May/June -2021)
- Research paper title, “Service quality of postal sector: A case study of Dapoli city,
- Ratanagiri”, Journal of research proceedings 1(1), 2021
- New Strategies for Building Brands-A Literature Review, The paradigm shifts in consumer behavior: The truth of consumer and their shopping Psychology, Research paper Publication, ISBN- 978-93-92978-02-9
- Recent government Initiative for Online Business, book chapter , The paradigm shifts in consumer behavior: The truth of consumer and their shopping Psychology, Research paper Publication, ISBN- 978-93-92978-02-9
- “Recent trends in E-Commerce” Journal of Management & Entrepreneurship) UGC-CARE List Group 1, Vol. 16, No.3 (III), (ISSN: 2229-5348)
- “The Relation between E-Commerce and Consumerism” Journal of Management & Entrepreneurship) UGC- CARE List Group 1, Vol. 16, No.3 (III), (ISSN: 2229-5348)
- “The Relation between E-Commerce and Consumerism” Journal of Management & Entrepreneurship) UGC- CARE List Group 1, Vol. 16, No.3 (III), (ISSN: 2229-5348).
- Service quality and Customer satisfaction in banking Sector, Sustainability and innovative practice in management, science, tech. and higher education, International Multidisciplinary conference with publication (IJARSCT-Publication), ISSN(ONLINE ) 2581-9429, Impact factor : 7.301, 07/01/2023
- The Effects of online Reviews on Consumer Trust and Purchasing Decision, International Research Conference on India's Milestone Across 75 Years of Independence in Commerce and Management, 25/02/2023
- Is MS-Excel the best tool for accounting learning, International Research Conference on India's Milestone Across 75 Years of Independence in Commerce and Management, 25/02/2023
- “A Study on consumer perception towards E-Shopping” International Research Conference on India's Milestone Across 75 Years of Independence in Commerce and Management, 25/02/2023

- Comparative study of customer satisfaction of public and Private sector bank, International conference on Digital Technology its impact challenges and opportunities, International conference with Publication -(IRJHIS- ISSN – 2582-8568 Impact factor – 6.865

**Area of Interests:**

- Marketing Management
- Management Accounting
- Accountancy