



# People's Journal of Management

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## ***Editorial***

Of the Resilience to Promote Research in Academics

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## ***Papers***

Intention to Use ATM Card among Students in Kathmandu

**Bikash Shrestha & Meenu Tamang**

Impact of Training and Development on Perceived Employee  
Performance: *A Case Study of Agricultural Development Bank Ltd*

**Arhan Sthapit & Babita Ghale**

Testing the Weak form of Efficient Market Hypothesis in Mutual Fund  
Market Returns in Nepal

**Rajan Bilas Bajracharya**

Factors affecting Buyers' Preference for Patanjali Products in the  
Kathmandu Valley

**Rosemary Joshi & Arhan Sthapit**

Examining Service Quality Gap of Nepal Telecom (NTC) Model  
SERVQUAL Model

**Aakasha Bajracharya**

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**Research Department**

**People's Campus**

**(A Tribhuvan University Affiliate and AMDISA member)**

**Paknajole, Kathmandu, Nepal**

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