



**XISS**

XAVIER INSTITUTE OF SOCIAL SERVICE



Nurturing Professionals,  
With a Difference

Date: 26.04.2023

To

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3. Sana Parveen, Ph.D. Research Scholar, School of Management and Business Studies, Jamia Hamdard University, Hamdard Nagar, New Delhi, India.  
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**Subject: Serial No. 1 - 3, as mentioned above, are being debarred from the submission of their research papers, in UGC-CARE Listed Journals, like the Jharkhand Journal of Development and Management Studies (JJDMS) of XISS w.e.f. April 2023 due to your indulgence in research misconduct practices.**

At the outset, it records that you all (1-3) have jointly submitted your research paper titled, An Empirical Study of Customer Satisfaction towards E-Banking Services in Delhi, India, to the Jharkhand Journal of Development and Management Studies (JJDMS) on February 3, 2023, for publication with due undertaking 'this article is not previously published in another journal, nor is it currently under review elsewhere.' For this, an acknowledgement was made by the Editor, JJDMS, in his letter dated February 4, 2023, with observations, "Your article-titled "An Empirical Study of Customer Satisfaction towards E-Banking Services in Delhi, India," will be reviewed. We will inform you about the outcome of the review shortly after the evaluation process has been completed."

The paper was reviewed and found to have several discrepancies in the text, such as, the citations of the submitted paper have not been placed properly in the text, include them appropriately in the referenced-text following the APA style, etc. The authors were also asked to revise their paper as per the suggestions made by the reviewer and let it be submitted to the editor on or before February 20, 2023 (see email dated February 15, 2023).

In response, the author (3) said, "I have made the suggested changes and cross-checked all 21 references (in-text and end text in APA format). If any further changes are required, please let me know" (see letter dated February 15, 2023).

Finally, this paper was published and appeared in Vol. 21, No. 1, January-March issue 2023 of JJDMS, and accordingly, it was communicated to the authors (1-3) on March 23, 2023, with thanks. However, immediately on the same day, the authors said, "We would like to submit another paper instead of the current one for your reputed journal. We would not like this paper to be published. Kindly advise us so that we can mail you the new research paper. Waiting for your prompt response," and further on April 13, 2023, they have categorically stated, "The same paper got published in the month of February, 2023, prior to publication in your reputed journal."





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This fact was searched out and found that the same article was published in the Indian Journal of Finance and Banking (IJFB) (Vol. 13, No. 1, 2023) at pages 54–62. Thus, the authors (1-3) have simultaneously submitted the same paper to IJFB, which is highly questionable. Taking it seriously, the editor of JJDMS communicated to the authors concerned about writing to the Vice-Chancellor, Jamia Hamdard University, New Delhi, and to the Chairman of UGC regarding the matter. In its response, Dr. Sana Beg (co-author of the published paper), Associate Professor and Head of the Department, School of Management and Business Studies, Jamia Hamdard, requested for withdrawal (see his letter dated April 12, 2023) from the published articles in JJDMS.

This action of the authors (1–3) seems to be unethical and against the manual of research and publication ethics, and integrity. Therefore, the Editorial Team and the Ethical Policy Committee of JJDMS resolve:

"Since the authors (1 - 3) of the published paper in Vol. 21, No. 1, January-March 2023 issue of JJDMS are deliberately involved in the research misconduct practices and they have consumed valuable time of the reviewers and the editor during the process of publication of their research paper. Hence, taking strict stance, they are being debarred from submitting their research papers in the UGC-CARE Listed Journals, like the *Jharkhand Journal of Development and Management Studies* (JJDMS), w.e.f. April 2023."

  
Prof. Dr. Anirudh Prasad  
Editor, JJDMS

  
Prof. Dr. Amar E. Tigga  
Dean Academics, XISS

  
Prof. Dr. Joseph M. Kujur, S.J.  
Director cum Editor-in-Chief, JJDMS

  
Prof. Dr. Shyamal Gomes  
Associate Editor, JJDMS



**Note:** Details of correspondence made between the authors concerned and the editor JJDMS from January 3, 2023 to April 13, 2023 as cited in the text, is attached herewith.

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