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Naipunnya Institute of Management and Information Technology

Pongam, Korratty East, Trissur, Kerala-680 308, Ph:0480 2730340,2730341

Web: www.naipunnya.ac.in, Email: mail@naipunnya.ac.in

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From Chief Editor's Desk...

NAIVIGYAN is a multidisciplinary ISBN proceeding, covering research papers from Commerce, Computer science, Management, Languages and other related fields. The book provides a forum for compiling theory and comprehensive technical review articles of interdisciplinary and original research with significant research results and analyses in related areas and their applications. It is designed to provide a platform for academicians, researchers and practitioners to explore new arenas of knowledge. The aim of NAIVIGYAN is to give a highly readable and valuable addition to the literature which will serve as an indispensable reference tool for years to come.

We are pleased to publish the Third Edition of NAIVIGYAN, which includes an authoritative source of information in multidisciplinary areas. As the Chief Editor of NAIVIGYAN, I take this opportunity to express my sincere gratitude to authors who have contributed their research findings to NAIVIGYAN. Further, I would like to thank the Editors, and other supporting staff at Naipunnya Institute of Management and Information Technology, Pongam for the success of this proceedings.

NAIVIGYAN has been focusing on addressing the developing areas and to document this intellectual vibrancy will always be the key aspect of this book. We focus to promote knowledge and make the various academic developments in the world accessible to every section of society. The proceedings is a hub of diverse ideas and arguments and the articles in NAIVIGYAN are peer- reviewed to achieve this goal.

We are happy to receive contributions for our next issue from Academicians, Scholars and Practitioners and Industrialists to ensure the consistency and the success of NAIVIGYAN. We welcome comments and suggestions that would advance the objectives of the Journal.

Dr. Joy Joseph Puthussery

Chief Editor

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A study on attitude of people towards household waste management

Alphy Paul*, Teresa Parackal**

*M.Com.(Finance)Batch 2019-21, Naipunnya Institute of Management and Information Technology, Pongam, Koratty(E), Kerala, E-mail: alphypp07@gmail.com

**Associate Professor, Department of Commerce, Naipunnya Institute of Management and Information Technology, Pongam, Koratty(E), Kerala, E-mail: coursecoordinatorug@naipunnya.ac.in

Abstract: Public participation and role of Panchayats are crucial elements in the effective implementation of waste management programs in rural areas of Kerala. The present paper analysis the views and attitude of people in relationship to the household waste disposal and the compositing programs embraced by the local authorities for effective and efficient waste management. An effort is made to comprehend and evaluate the various means and measures as waste management strategies undertaken by Koratty Panchayat.

Keywords: Public awareness, attitude, household waste, waste management

1. INTRODUCTION

Kerala is one of the most attractive places in India. But God's own country is now occupied with waste being dumped by the public. The quantity of waste is increasing day by day. It not only effects the environment but also the human being. This will lead to respirational diseases and many other associated diseases, hence there is an inordinate need to manage waste properly. Waste management is the progression of treating wastes and offering variety of solutions for recycling. Waste management is something that each and every household and business owner in the world needs to deliberately know and do. It is the set of activities and actions required to manage waste from its inception to its final disposal. This includes the assortment, transference, treatment and disposal of waste, together with monitoring and regulation of the waste management process. Waste management deals with all types of waste, including industrial, biological and household. The household wastes can be classified as biodegradable and non- biodegradable waste. Biodegradable wastes are wastes like food waste that can be decomposed by biological processes. This should be composted at the community level. Non-biodegradable wastes are wastes like plastics, broken glass, etc. that cannot be decomposed, that can be segregated and sold or recycled.

2. STATEMENT OF PROBLEM

Waste dumps devour adverse impacts on the environment and public health. The major issue is associated with public participation in waste management and there has been noticed a lack of responsibility towards waste handling in the community. This problem becomes more acute as the size of communities increases but also provides opportunities for decentralized waste management by panchayats, municipalities, self-help groups and NGOs. So, if we are able to manage waste properly it will make a great variance. Hence this study is to analyse the attitude of people towards household waste management.

3. OBJECTIVES OF THE STUDY

- To measure the level of awareness among individuals about the need of household waste management.
- To evaluate the efficiency of household waste management undertaken by Koratty Panchayat.
- To analyse whether the household waste is properly recycled and reused.

4. HYPOTHESIS

H0: The two attributes namely awareness among individuals regarding proper waste management and individual's willingness to do proper household waste management are independent

H1: The two attributes namely awareness among individuals regarding proper waste management and individual's willingness to do proper household waste management are dependent.

5. SIGNIFICANCE AND SCOPE OF THE STUDY

The study is relevant in the present scenario due to increase in the amount of waste being dumped. The most important reason for proper waste management is to protect the environment and for the health and safety of the population. Waste management is about being more efficient with raw materials and making the most of each stage of the production process. Hence such a

study is very much required to ensure efficient waste disposal in the locality. Scope of study describes the level at which the research is to be done. Here research is done at the Koratty Panchayat level.

6. RESEARCH METHODOLOGY

This study signifies the attitude of people towards household waste management. For this study the data was collected using Questionnaires, from the convenient pool of respondents in Koratty Panchayat of Thrissur District, Kerala, with a sample size of 100. The secondary data for the study was based on the various projects, previous studies and information on another scholar website. The tools of analysis used in this study are percentage analysis and Chi-square test. The tools used for presentation of data are with help of tables and charts.

7. ANALYSIS AND DISCUSSION

Table 1: Awareness about the environmental impact of wastes.

Awareness on environmental impact	Number	Percentage
Strongly Agree	48	48
Agree	47	47
Neutral	5	5
Disagree	0	0
Strongly Disagree	0	0
Total	100	100

Table 2: Respondents agreeableness on practices of regularly separation of waste at home

Opinion on practice of waste separation	Number	Percentage
Strongly Agree	7	7
Agree	11	11
Neutral	0	0
Disagree	57	57
Strongly Disagree	25	25
Total	100	100

Table 3: Types of wastes coming from the various houses

Types of waste	Number	Percentage
Paper and carton	3	3
Plastic and fiber bags	5	5
Food waste	4	4
E – Waste	1	1
All of the above	87	87
Total	100	100

Table 4: Opinion on incentives provided by Panchayat for the preparation and maintenance of bio-gas plant

Opinion on incentives provided	Number	Percentage
Strongly Agree	12	12
Agree	48	48
Neutral	29	29
Disagree	6	6
Strongly Disagree	5	5
Total	100	100

Table 5: Frequency of plastic or paper waste pickup from household by the Panchayat

Pick up intervals	Number	Percentage
Once in a month	0	0
Every 2 months	2	2
Every 6 months	2	2
Only once or twice	9	9
Never	87	87
Total	100	100

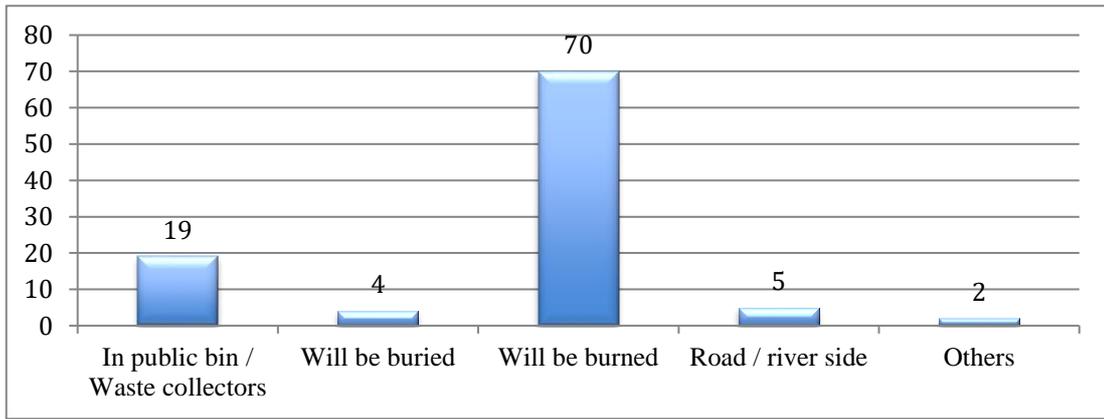


Figure 1: Methods opted for disposal of plastic waste

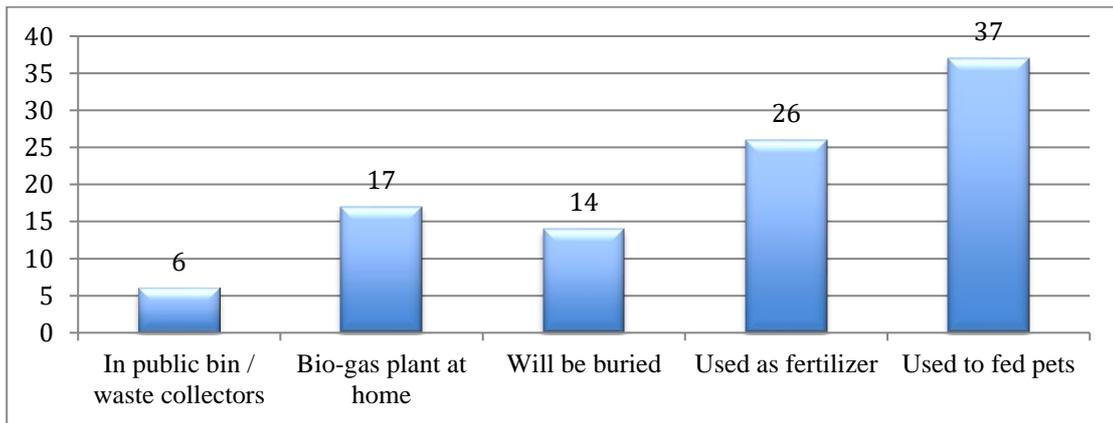


Figure 2: Method opted of disposal of food waste

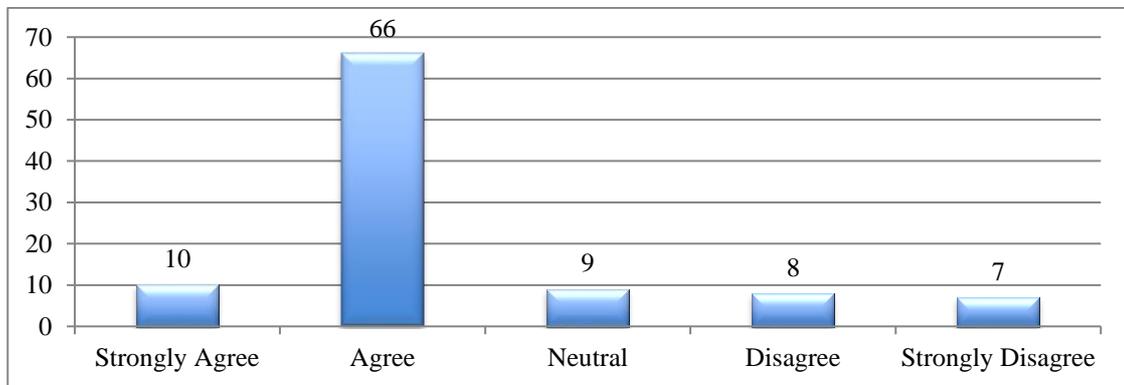


Figure 3: Opinion about proper awareness programs on waste management organised by Koratty Panchayat

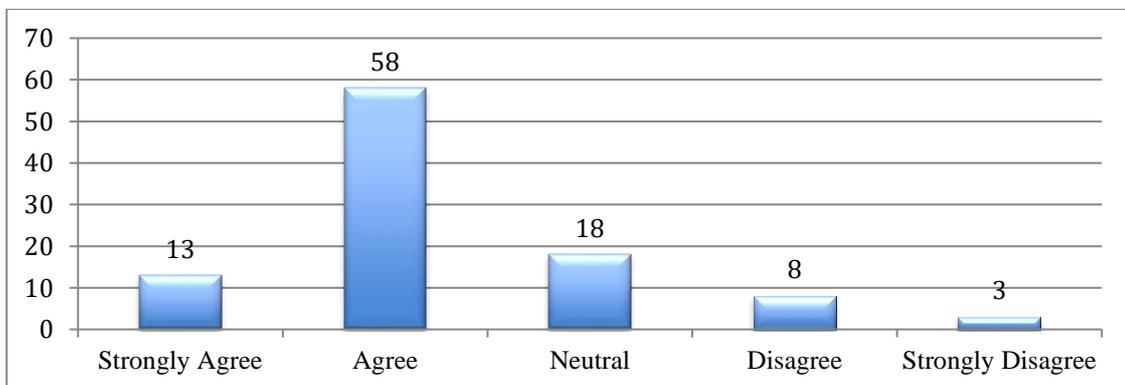


Figure 4: Opinion whether Koratty Panchayat has a dedicated staff team for waste collection

8. CHI SQUARE TEST

A chi-square (χ^2) statistic is a test that measures how expectations compare to actual observed data (or model results). The data used in calculating a chi-square statistic must be random, raw, mutually exclusive, drawn from independent variables, and drawn from a large enough sample.

The Chi Square statistic is commonly used for testing relationships between categorical variables. The null hypothesis of the Chi-Square test is that no relationship exists on the categorical variables in the population; they are independent.

H0: The two attributes namely awareness among individuals regarding proper waste management and individual's willingness to do proper household waste management are independent

H1: The two attributes namely awareness among individuals regarding proper waste management and individual's willingness to do proper household waste management are dependent

	Aware	Not aware	Total
Willingness to do	14	4	18
Not willingness to do	72	10	82
Total	86	14	100

Expected frequencies are;

	Aware	Not aware
Willingness to do	15.48	2.52
Not willingness to do	70.52	11.48

O	E	(O-E) ²	(O-E) ² / E
14	15.48	2.19	0.14
72	70.52	2.19	0.03
4	2.52	2.19	0.87
10	11.48	2.19	0.19
			1.23

$\chi^2 = 1.23$

Degree of freedom = (r-1) (c-1) = (2-1) (2-1) = 1

Level of significance = 5%

Table value = 3.841

Calculated value is less than the table value. So, accept the null hypothesis. That is, the two attributes namely awareness among individuals regarding proper waste management and individual's willingness to do proper household waste management are independent.

The other findings of the study include: -

1. 95% of the respondents are aware about the environmental impact of waste and 86% of the respondents are aware about the need for household waste management and 87% of the respondents mentioned about the different types of wastes generated in the houses such as food wastes, paper wastes, plastic wastes and E- wastes etc.
2. Only 18% of respondents manage their household waste well.
3. Only 17% of the respondents have Bio-gas plant at home who use it to dispose their food waste.
4. 70% of the people admitted that they burn their plastic waste, 4% of the people bury the plastic waste and 5% of the people dump it on road/river side causing adverse effect on the nature.
5. 37% of the respondents use food waste to feed their pets and 26% of the respondents use it as a fertilizer.
6. 57% of the respondents agreed that their family members and they have been affected by waste – borne diseases and 39% approve that waste disposal is a problem in their locality.
7. 39% of the respondents are aware and have mentioned that they have roadside garbage in their area.
8. The Panchayat provide incentives and support for the preparation and maintenance of bio-gas plant at home but 29% of the respondents are unaware about the scheme.
9. 66% of the respondents have agreed that Koratty Panchayat provide proper awareness about waste management.

10. Koratty Panchayat has a special responsibility for household waste collection and recycling. They also have dedicated staff for waste collection and disposal, but 93% of the respondents clearly stated that the waste collectors never collect food wastes from houses.
11. 87% of the respondents have said that the waste collectors from the Panchayat never collect plastic or paper wastes from their house however 9% of the respondents mentioned as it has happened only once or twice so far.
12. 69% of the respondents gave negative response about the quality of waste management system prevailing in the Koratty Panchayat. Majority of the respondents have welcomed, waste recycling ideas and benefits but have clearly indicated that Koratty Panchayat have not collected waste to be recycled and are not aware of any recycling unit in the Panchayat.

9. CONCLUSION

Human ways of life have placed pressure on the environment and have caused imbalance in the eco systems due to waste generation and its improper management. The immediate concern towards the management of waste is an integral part for sustainable development of any land with proper safety measures and waste disposal methods which can make a place cleaner, safer with fewer diseases. This study has explored the overall awareness level and attitude of the people towards waste management and arrives at the conclusion that, the Panchayat need to improve on its effort in managing wastes effectually. The Panchayat should take necessary steps to educate the residents on how to manage wastes properly by giving awareness classes, seminars etc. Residents must be more concerned about knowing the waste management steps initiated by the Panchayats from websites, portals etc. Since many have an opinion that waste disposal is a problem in Koratty Panchayat, the residents, ward members and Panchayat officials should be more vigilant and proactive to systematically follow the waste management procedures. Every resident should be an active and responsible participant to segregate wastes into plastic wastes, food wastes, paper wastes etc. in their houses. Moreover, Panchayat should also undertake effective waste recycling programs to create a positive impact.

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A study on factors affecting switching behaviour of mobile service users

Ms. Lakshmi Priya M R*

*Assistant Professor, Commerce Department, Naipunnnya Institute of Management and Information Technology

Abstract - Intention to switch from one service provider to another, leads to switching behaviour, which results in the decrease of profits of the company. Switching behaviour helps in creating relationship between consumer and producer. In this research we study and investigate the effect of several factors on switching behaviour. Pricing, response to service failures, service quality, switching cost, trust, unreliability was determined to be input variables, switching behaviour was determined to be the output variable. The model was designed to explain the factors affecting the switching behaviour of mobile service users in Ernakulam. A number of 300 questionnaires distributed to a random sample of Ernakulam mobile users. The questionnaire contains 31 items measured on a five-point Likert scale. The data were analyzed using regression analysis. It was found that two independent variables (pricing, and unreliability) have positive relationship with switching behaviour of mobile service users and other independent variables (response to service failure, switching cost, service quality and trust) have negative relationship with switching behaviour. Recommendations and directions for future research are proposed.

Keywords - switching behavior, Pricing, response to service failures, service quality, switching cost, trust, unreliability

1. INTRODUCTION

Competition in the wireless telecommunication industries has grown at an unprecedented rate in the past several years. The growth of the wireless telecommunications market is due not only to the greater number of subscribers but also to the greater variety of services that are now offered. In the early stages of market growth, the emphasis was on acquiring new subscribers, but now as the market matures, the significance of retaining current customers increase drastically.

Attracting new customers is more difficult and expensive than retaining existing customers, this is partly because service providers acquire considerable information about existing customers and can analyse this valuable information to understand their preferences and behavior (Brown, 2004). In addition, in a mature market, acquiring new subscribers often means taking them away from other service providers, which requires more incentives to make those customers switch. Based on this evidence, it makes more sense financially for an organization to focus on retaining its existing customers. The literature has shown that the longer customers stay in relationship with the company, the more value the company generate (Reichheld, 1996), so the period of time a relationship is maintained is one of fundamental factors determining the value that the customers provide to the firm (Berger and Nasr, 1998). Customer switching behaviour is consequently a serious threat or opportunity to the achievement of long-term relationship (Ganesh et al., 2000). Hence firms need to study carefully the processes determining customer switching decisions if they are willing to manage their customer bases successfully (Bansal et al., 2005). Based on the above discussion, the major problem that the researchers try to investigate is: What is the influence of some selected factors over mobile users switching behaviour in Ernakulam?

2. REVIEW OF LITERATURE

Ayesha Saeed, Nazia Hussain & Adnan Riaz (2011), made study through a detailed analysis of a questionnaire survey by involving all types of people particularly the youth. 171 responses were collected randomly to know the switching behaviour of different mobile users with the help of four predictors i.e., outcome quality, perceived commitment, price and anger incident. Findings of the study showed that beside all other factors have influence on the customers' switching behaviour but the overriding factor remained the cost effectiveness. The critical role of this factor is because of the different socio / economic conditions of a developing country like Pakistan where buying power of a common man is low as compared to rich and developed countries. But generally, it holds true as concluded by other research studies.

Abdel Hamid Saleh, M and Alqahtani, G. (2015), The purpose of the study is to investigate first, the relationship between the customer satisfaction and brand switching behaviour into the Saudi Arabian mobile-service market, and second, the association of service quality, customer service, service pricing, and value-added services with the customer satisfaction. Because of the difficulty of having a frame for the mobile-service customers from their providers, a convenience sample of 350 online respondents with the proper surveying techniques was used in data analysis and testing of the research hypotheses. The findings of the study confirm a significant negative relationship between customer satisfaction and brand switching behaviour.

Naveed R Khan& Arsalan Ghouri (2010), investigated the seven factors (Price, Reputation, Service Quality, Effective Advertising Competition, Involuntary Switching, Distance and Switching Cost) of customer switching which effects retail banking operations inPakistan. Total 302 responses were recorded and show that all considered factors have significant effect on customer switching, however, price and advertising competition identifiedas most important and least important influential factors respectively on customer switching.

Dongmei Zhang (2009), he tried to identify and analyse the factors that influence bankcustomers’ switching behaviour in the Chinese retail banking industry. The findings reveal thatPrice, Reputation, Service Quality, Effective Advertising, Involuntary Switching, Distance, and Switching Costs have an impact on customers’ bank switching behaviour. The results also reveal that the Young Age and High-Income Groups are more likely to switch banks.

3. STATEMENT OF THE PROBLEM

The price war and intense competition in wireless telecommunication industry have exposed mobile operators to one of the major threats of switching. Mainly this study is conducted to answer the following three research questions:

1. What are the factors that influence switching behaviour of mobile service users?
2. What is the relationship between each determinant factor and switching behaviour ofmobile service users?
3. How to rank the explanatory variables according to their degree of influence onswitching behaviour of mobile service users?

Consumers are now more price and service conscious in their purchasing behaviour. They are more prone to change their purchasing behaviour as telecom products and services are nearly identical in nature. The purpose of this paper is to provide an insight of the drivers that lead a customer switch from one service provider to another in wireless telecommunication industry.

4. OBJECTIVES OF STUDY

The research objectives of this study are:

- To identify the factors that influence switching behaviour of mobile service users.
- To examine the relationship between each determinant factor and switching behaviour ofmobile service users.
- To rank the explanatory variables according to their degree of influence on switching behaviour of mobile service users.

5. METHODOLOGY AND DATA COLLECTION

The primary data was collected through a survey questionnaire. A questionnaire wasprepared based on previous research in the literature. The secondary data consist of different published articles, journals and internet etc.

6. TOOLS FOR ANALYSIS

The collected primary data were statistically processed, classified, tabulated and analyzed by using statistical and mathematical tools and techniques like percentages, mean, mode and standard deviation. Regression analysis was used to test hypothesis. In most cases tables and statistical results were derived with the help of the software called Statistical Package for SocialScience (SPSS).

7. RESULTS AND DISCUSSIONS

Cronbach’s Co-efficient

Factors (Constructs)	Number of Items	Cronbach’s Alpha
Pricing	5	.897
Response to service failure	2	.781
Service quality	5	.817
Switching cost	7	.796
Trust	5	.837
Unreliability	4	.736
Switching Behaviour	3	.744

Regression analysis was conducted to measure the influence of P, RS, SQ, SC, T and U on SW.The independent variables are

P, RS, SQ, SC, T and U and the dependent variable is SW. The main objective of regression analysis is to explain the variation in one variable (called the dependent variable) based on the variation in one or more other variables (called independent variables). If multiple independent variables are used to explain the variation in a dependent variable, it is called a multiple regression model. The output of multiple regression analysis was used to test the hypotheses.

Table 1: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.637 ^a	.406	.394	.76412

a. Predictors: (Constant), U, SQ, SC, P, T, RS

R square is the percent of the variance in the dependent explained uniquely or jointly by the independents. The R square and adjusted R square will be same when used for the case of few independents. The R square and adjusted R square shown in Table 1 is almost the same.

Gujarati (2006) recommends that it is a good practice to find the adjusted R square value because it explicitly takes into account the number of variables included in the model. Hence adjusted R square is used for interpreting the results. Table 1 shows that 0.76412 percent of the variation in SW is explained by P, RS, SQ, SC, T and U.

Table 2: ANOVA of Regression Model

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	116.938	6	19.490	33.380	.000**
Residual	171.075	293	.584		
Total	288.013	299			

** denotes significant at 1% level.

ANOVA table showing the regression model fit presented in Table 2 shows that the model is statistically significant at 1 percent significance level.

Table 3: Beta Coefficients of the Regression Model

Model	Unstandardized Coefficients		Standardized Coefficients	T Value	Sig.
	B	Std. Error	Beta		
1 (constant)	.841	.355		2.367	.019**
P	.503	.055	.516	9.177	.000**
RS	.057	.057	.059	1.010	.313**
SQ	-.093	.073	-.073	-1.281	.201**
SC	.007	.084	.005	.085	.932**
T	.058	.074	.044	.788	.431**
U	.177	.067	.146	2.646	.009**

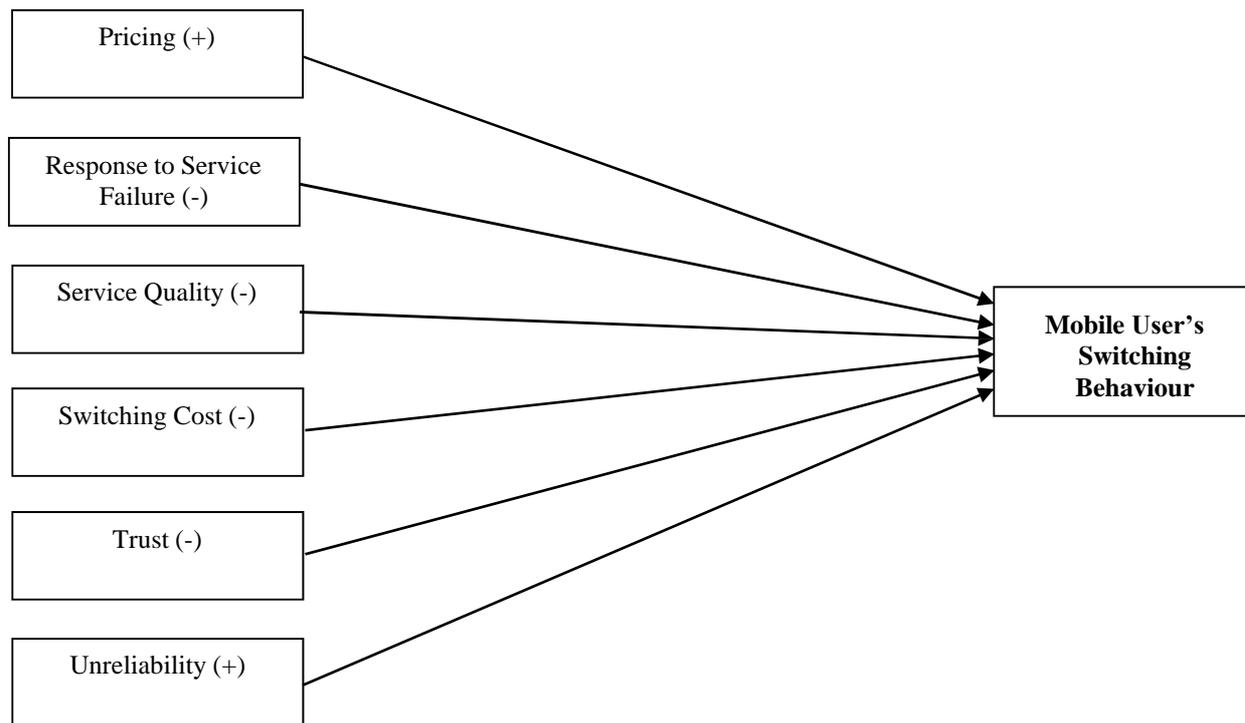
** denotes significant at 5% level

Table 4.4.3 presents the beta values, t values and significant values of independent variable P, RS, SQ, SC, T and U. The independent variables P (t = 9.177, p = 0.000) and U (t=2.646, P=0.009) are statistically significant at 1 percent significance level. It means that these two independent variables have significant positive effect on SW.

Hence H01 and H06 are rejected. And H02, H03, H04 and H05 are accepted that is RS, SQ, SC and T have negative effect on switching behaviour. The beta coefficients give a measure of the contribution of each variable to the model. Higher the beta value, the greater is the effect of independent variable on the dependent variable. Among the independent variable P has greater effect followed by U, RS, T, SC and SQ. So, it can be concluded that, pricing and unreliability have positive influence on switching behaviour and response to service failure, trust, switching cost, and service quality have negative effect on

switching behaviour of mobile service users in Ernakulam.

Figure 1. Validated Model of the Study



8. CONCLUSION

The three Research Objectives in this study were addressed by testing 6 hypotheses. The first research objective was to identify the factors that influence switching behaviour of mobile service users. In this study mainly discussed six factors they are pricing, response to service failure, service quality, switching cost, trust and unreliability. The second objective was to examine the relationship between each determinant factor and switching behaviour of mobile service users. The result of the logistic regression analysis showed that there was a significantly positive relationship between customers' switching behaviour and the influencing factors: Pricing and Unreliability.

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A study on the bandwagon effect among college students to invest in the stock market during pandemic

Jissmol Binu Francis*

**Assistant Professor, Naipunnya Institute of Management and Information Technology, East Koratty, Pongam, Thrissur District, Kerala 680308, (affiliated to University of Calicut)*

Abstract: The bandwagon effect is a psychological phenomenon in which people do something primarily because other people are doing it, regardless of their own beliefs, which they may ignore or override. This tendency of people to align their beliefs and behaviours with those of a group is also called a herd mentality. The term "bandwagon effect" originates from politics but has wide implications commonly seen in consumer behaviour and investment activities. This phenomenon can be seen during bull markets and the growth of asset bubbles. Trading psychology is significantly influenced by the bandwagon effect. Any trader tends to feel more confident when he gets to know many traders share the same view as his. Initial public offerings during the current bull markets are also a notable example of the bandwagon effect in practice. The bandwagon effect prevents objective analysis of investing by clouding judgment and making investors become influenced by the behaviour of others. Out of the 100 respondents which was taken for the survey, they have expressed the concerns relating to depth of knowledge in decision making, people who influences their decisions, risk taking capacity, preferred sectors of their investments etc.

Keywords. Price Fluctuation, Investment in pandemic Behavioral impact, stock market

1. INTRODUCTION

As millions of people from all over the world struggle to cope with the global pandemic suffering lockdowns and quarantines, a large number of people have turned to learn and prepare for their financial future. Many investors who are searching for yield have turned to the stock market and dividends as a way to generate a return on their investment. The stock market has become an attractive investment avenue for most investors, and the stock market has enormously grown over the years. A stock market is a place where shares of public listed companies are traded. The Indian stock market is one of the oldest and largest in the world. The rapid industrialization in the country since independence has given vitality to the stock market. The stock market helps to channelize household savings to the corporate sector which in turn facilitates the development of industrial and service sectors. An equity share is a part of the ownership capital of the company eligible to share many benefits from the company. When one invests in shares, he keeps it for some time depending upon the stock price. When the rates of shares increase, he sells the securities to another party.

This study is to analyse whether the bandwagon effect influences college students to invest in the stock market. And also identify the factors that are created a bandwagon effect among college students to invest in the stock market during the pandemic

1.1 EFFECT ON COLLEGE STUDENTS

The bandwagon effect is a psychological phenomenon in which people do something primarily because other people are doing it, regardless of their own beliefs, which they may ignore or override. This tendency of people to align their beliefs and behaviours with those of a group is also called a herd mentality. The term "bandwagon effect" originates from politics but has wide implications commonly seen in consumer behaviour and investment activities. This phenomenon can be seen during bull markets and the growth of asset bubbles. The bandwagon effect refers to the tendency people have to adopt a certain behaviour, style, or attitude simply because everyone else is doing it. The more people that adopt a particular trend, the more likely it becomes that other people will also hop on the bandwagon.

The bandwagon effect arises from psychological, sociological, and, to some extent, economic factors. People like to be on the winning team and they like to signal their social identity. Economically, some amount of bandwagon effect can make sense, in that it allows people to economize on the costs of gathering information by relying on the knowledge and opinions of others. The bandwagon effect permeates many aspects of life, from stock markets to clothing trends to sports fandom.

In microeconomics, bandwagon effects may play out in interactions of demand and preference. The bandwagon effect arises when people's preference for a commodity increases as the number of people buying it increases. This interaction potentially disturbs the normal results of the theory of supply and demand, which assumes that consumers make buying decisions exclusively based on price and their personal preference. The bandwagon effect can have a powerful influence on people in many areas of life, so it's important to understand it. As such, in the following article, you will learn more about the bandwagon effect, understand why people experience it, and see what you can do to account for its influence.

Investing and financial markets can be especially vulnerable to bandwagon effects because not only will the same kind of social, psychological, and information-economizing factors occur, but additionally the prices of assets tend to rise as more people jump on the bandwagon. This can create a positive feedback loop of rising prices and increased demand for an asset, related to George Soros' concept of reflexivity. For example, during the dotcom bubble of the late 1990s, dozens of tech start-ups emerged that had no viable business plans, no products or services ready to bring to market, and in many cases, nothing more than a name (usually something tech-sounding with ".com" or ".net" as a suffix). Despite lacking in vision and scope, these companies attracted millions of investment dollars in large part due to the bandwagon effect.

2. OBJECTIVES OF THE STUDY

1. To analyse whether the Bandwagon effect influences college students to invest in the stock market.
2. To identify what are the factors that created a bandwagon effect among college students to invest in the stock market.

3. STATEMENT OF THE PROBLEM

The title of the research is 'A study on the Bandwagon effect among college students to invest in the stock market during pandemic with special reference to Ernakulum District'. This indicates how much the students follow the other students to invest in the stock market during the pandemic and also identifies the factors that are created a bandwagon effect among college students. The satisfaction level of college students to invest in the stock market are analysed by using primary data.

4. SIGNIFICANCE OF THE STUDY

The stock market is known as a pulse of the economy or economic mirror, which reflects the economic conditions of a country. During this pandemic, India has to meet a huge financial crisis where many businesses have faced huge losses. Many people had their jobs gone and struggling for a living. At this time, the stock market investment had a major impact making so many people come forward and invest in the stock market. Mainly it had attracted the youths of the country. So, it is a very relevant study and this is the first-ever study conducted. This study is unique as it mainly focuses on college students. This study analyses the influence of the bandwagon effect among college students to invest in the stock market. The importance of this study is to identify the key to reviving and sustaining the college student's interests in the securities market. This study also helps to find how this pandemic stage affected the stock market and identify the factors that affecting college students to invest in the stock market.

5. SCOPE OF THE STUDY

This study is conducted among the college students in Ernakulum District. The study mainly focuses on the influence of the bandwagon effect among college students to invest in the stock market and also identifies the factors affecting college students to invest in the stock market during the pandemic. The study utilizes aggregated data rather than firm-level data.

6. RESEARCH METHODOLOGY

The research methodology is the systematic, theoretical analysis of the methods applied to a field of study. It comprises the theoretical analysis of the body of methods and principals associated with a branch of knowledge

7. REVIEW OF LITERATURE

Ding, Levine, Lin & Xie (2020) perform their study regarding corporate immunity during the COVID-19 pandemic. During the first quarter of 2020, they use the data of more than 6, 000 firms from 56 countries. They aim to determine the impact of COVID-19 cases on stock prices and corporate characteristics in this case. The findings of the study suggest that the firms with stronger pre-2020 finances, less exposure to the pandemic, less entrenched executives, and higher social responsibility activities faced a mild pandemic-induced drop in the stock price. Additionally, the findings also tell that the companies having larger corporate ownership did well and companies having higher ownership of hedge funds did worst in terms of performance.

Amore, Pelucco & Quarato (2020) in their study analyse family ownership during the COVID-19 pandemic. They test how the inclusion of families in governance and ownership affects the financial performance of the companies. The sample of the

study has been selected from Italian firms during the spread of COVID-19. The findings suggest that the firms having controlling shareholders on their boards performed better during the pandemic compared to the others.

Kajal Gandhi (2015), Retail Investors Participation in Indian Stock Market - A Survey, GJRA - Global Journal for Research Analysis (Vol.4, Issue-02), ISSN No 2277 - 8160: paper findings were based on the survey which has been carried out among five cities-Mumbai, Delhi, Kolkata, Chennai and Ahmedabad. The respondents of the metro cities are more inclined towards investing in stock market as they consider it as financial tool but they don't have expertise knowledge or don't prefer to hire a professional to manage their portfolio due to which they fall prey of losses. However, people at Tier-II cities like Ahmedabad still consider the traditional investment like gold, property, gold and bank deposits are their favourite option this is due to narrow minded as there are low saving habits, low awareness of investment opportunities.

Rakesh H.M (2014), A Study on Individual Investors Behaviour in Stock Markets of India, the paper proposes to study the behaviour of individual investors in the stock markets and the factors that influence their investment decisions, which include awareness level, investment duration, etc. The research was based on the primary data collected from the city of Mysore of 150 respondents, being stock market investors.

Reena Rai (2014), Factors Affecting Investors' Decision-Making Behaviour in the Stock Market: An Analytical Review, Indian Journal of Applied Research. The paper understudy aims to study the factors influencing an investor's decision-making behaviour on basis of related studies. It states that the various factors that influence include various demographic factors such as gender, age, education.

Pattabhi Ram.V. (1995) emphasized the need for doing fundamental analysis and doing Equity Research (ER) before selecting shares for investment. He opined that the investor should look for value with a margin of safety concerning price. The margin of safety is the gap between price and value.

Pyare Lal Singh (1993) in the study titled, Indian Capital Market - A Functional Analysis, depicts the primary market as a perennial source of supply of funds. It mobilizes the savings from the different sectors of the economy like households, public and private corporate sectors. The number of investors increased from 20 lakhs in 1980 to 150 lakhs in 1990 (7.5 times).

Jawahar Lal (1992) presents a profile of Indian investors and evaluates their investment decisions. He made an effort to study their familiarity with, and comprehension of financial information, and the extent to which this is put to use. The information that the companies provide generally fails to meet the needs of a variety of individual investors and there is a general impression that the company's Annual Report and other statements are not well received by them.

Nabhi Kumar Jain (1992) specified certain tips for buying shares for holding and also for selling shares. He advised the investors to buy shares of a growing company of a growing industry. Buy shares by diversifying in several growth companies operating in a different but equally fast-growing sector of the economy. He suggested selling the shares the moment the company has or almost reached the peak of its growth.

8. DATA ANALYSIS AND INTERPRETATION

Particulars Table 1. Awareness of Stock Market Investment

	No of respondents	Percentage
Yes	50	100%
No	0	0
Total	50	100%

Table 2. Source of Information

Particulars	No of respondents	Percentage
Friends	26	52%
Online media	22	44%
Stockbrokers	0	0
Advertisement	2	4%
Total	50	100%

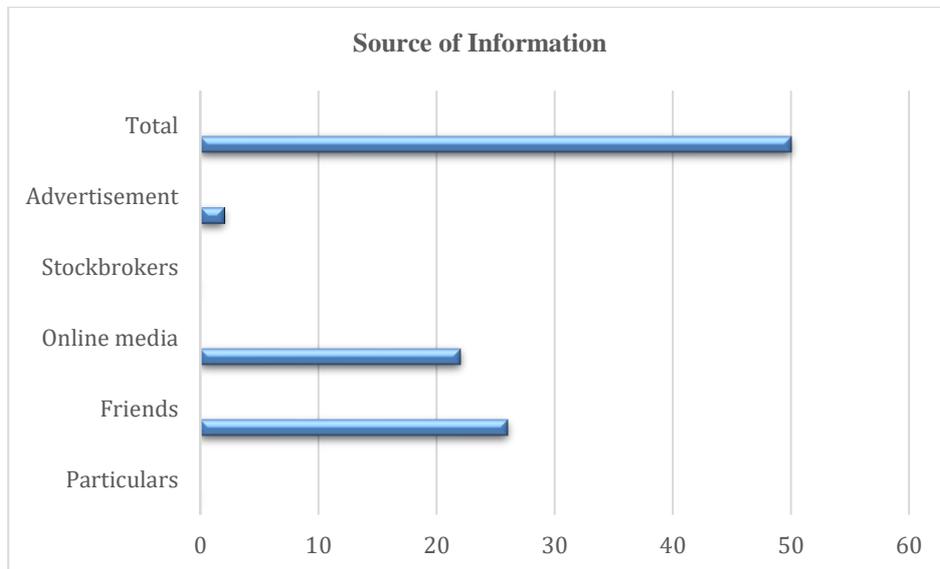


Table 3. Investment in the Stock Market

Particulars	No of respondents	Percentage
Before pandemic	13	29%
After pandemic	32	71%
Total	45	100%

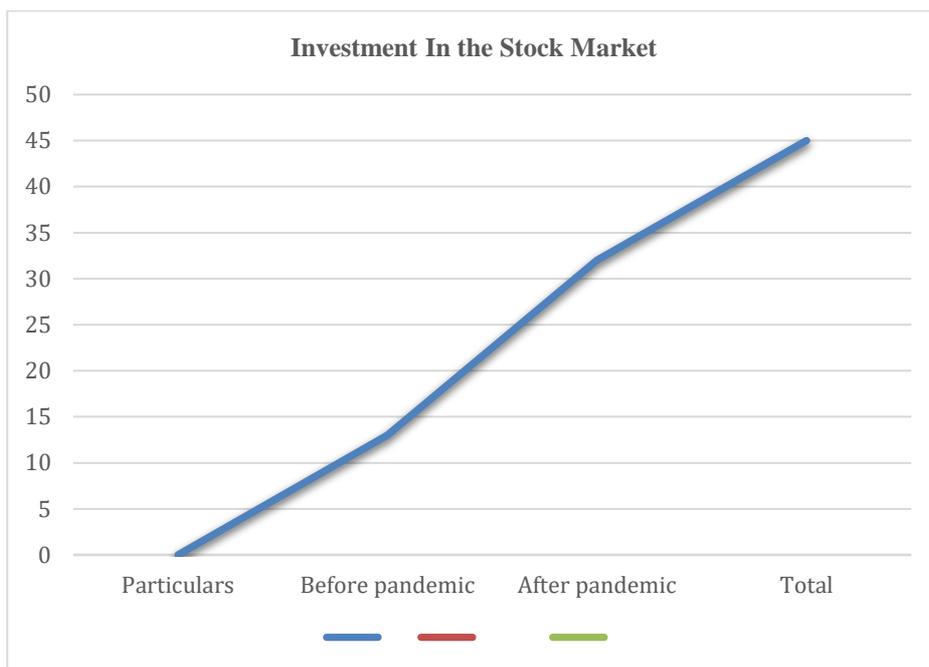


Table 4. Inflation in Investment

Particulars	No of respondents	Percentage
Yes	43	86%
No	7	14%
Total	50	100%

Table 5. Factors Influencing Investment Decision

Particulars	No of respondents	Percentage
price fall during thepandemic	11	22%
Profit-making	21	42%
Friends in the stock market	18	36%
Total	50	100%

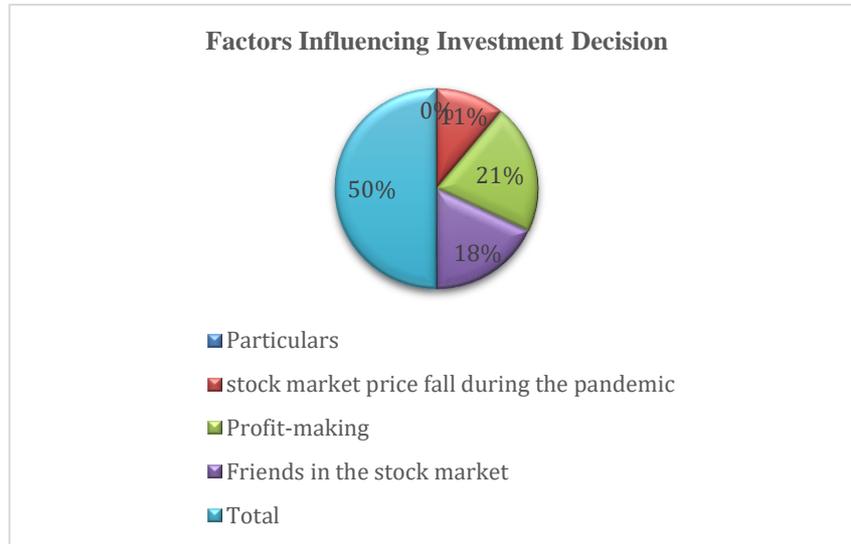


Table 6. Course on Stock Market

Particulars	No of respondents	Percentage
Yes	21	42%
No	29	58%
Total	50	100%

Table 7. Depth of Knowledge

Particulars	No of respondents	Percentage
High	6	12%
Moderate	41	82%
Low	3	6%
Total	50	100%

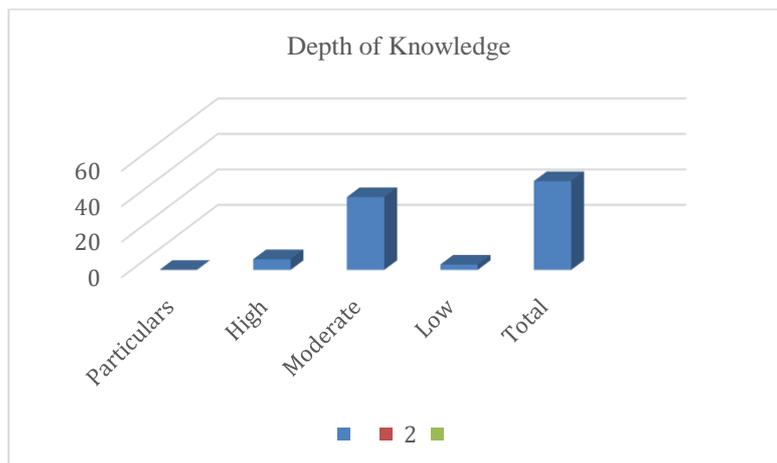


Table 8. Monitoring Stock Performance

Particulars	No of respondents	Percentage
Always	20	40%
Sometimes	25	50%
Never	5	10%
Total	50	100%

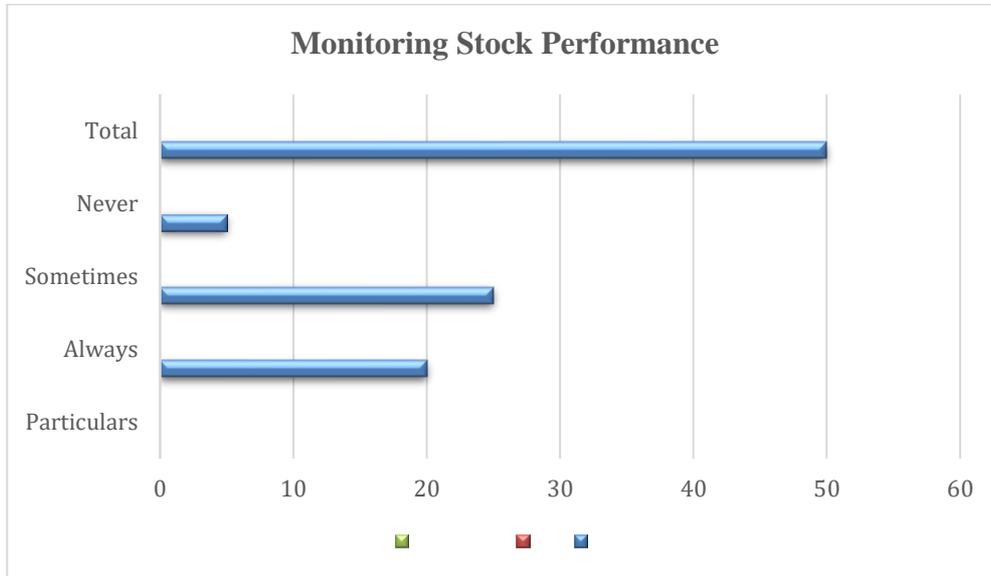


Table 9. Type of Investor

Particulars	No of respondents	Percentage
Speculative	27	54%
Capital long	9	18%
Both	14	28%
Total	50	100%

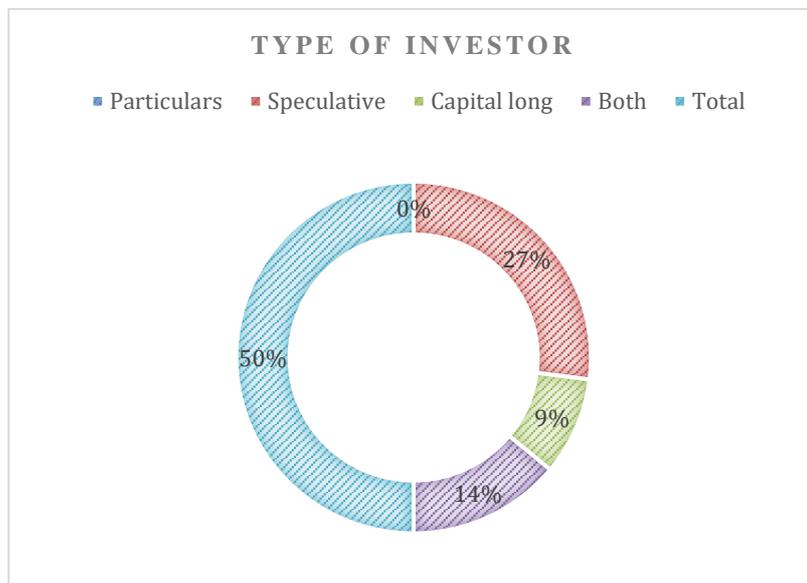


Table 10. Preferred Sectors of Investment

Particulars	No of respondents	Percentage
Agriculture sector	2	4%
Commercial services	13	26%
Finance & investment	21	42%
Alternative market segment	6	12%
Industrial & allied sector	8	16%
Total	50	100%

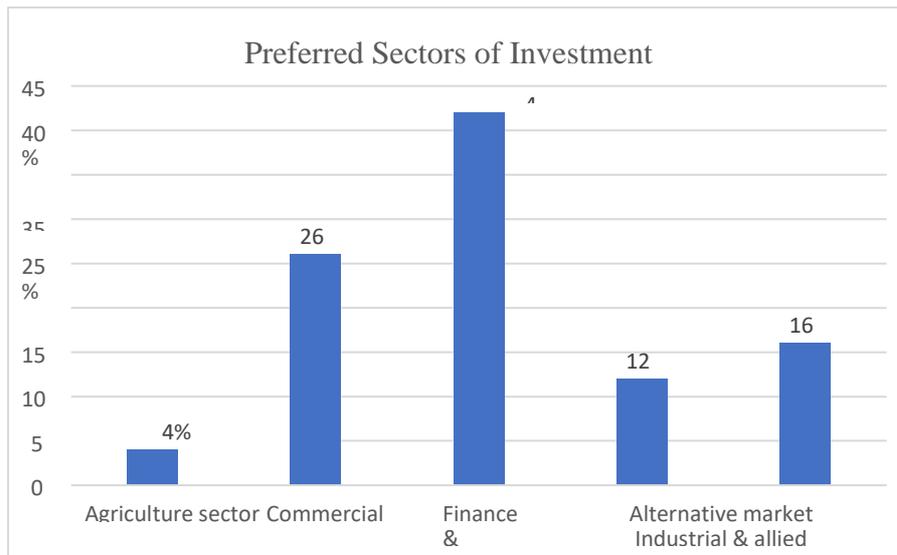
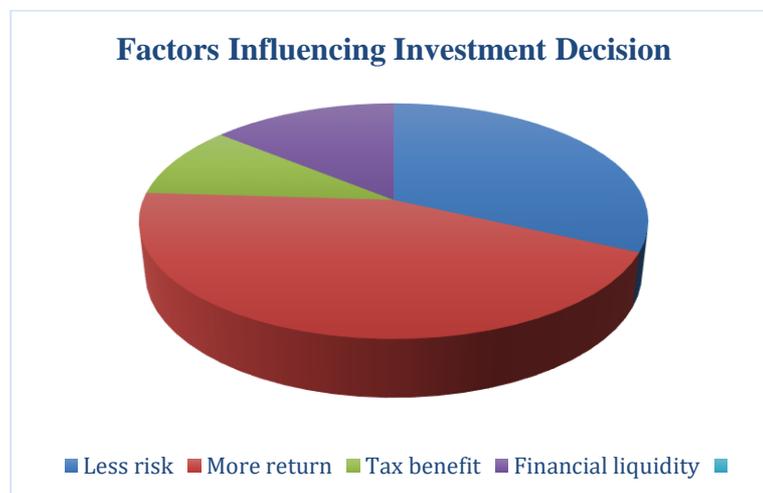


Table 11. Factors Influencing Investment Decision

Particulars	No of respondents	Percentage
Less risk	16	32%
More return	22	44%
Tax benefit	5	10%
Financial liquidity	7	14%
Total	50	100%



9. RESULTS AND DISCUSSIONS

- Out of 50 respondents, majority of respondents are from male category. From this it is evident that most of the influences are male.
- Out of 50 respondents, 84% of the investors are undergraduates and only 12% are postgraduates. From it is evident that the majority of investors are from college backgrounds.
- Out of 50, all the investors are aware of the stock market. So, all the respondents have some knowledge of the stock market.
- Out of all respondents, 71% of the respondents strongly agree that there is a vast increase in investment after the pandemic which objectify bandwagon effect influences the college students to invest in the stock market.
- 86% of the respondents agreed that because of the current pandemic situation they have invested in the stock market. From this, it satisfies the objective of this study.
- The majority (62%) of the respondents invested in stock is to achieve profit from their investment. From this, we can see that most of the investors are mainly focusing on profit-making.
- Out of 50 respondents, 82% have moderate knowledge of stock investment criteria. From this, it is evident that many of the investors have very much knowledge on stock investment planning, buying and selling.
- More than half of the investors are occasionally monitoring their stock and 40% eminently monitoring their stock.
- Out of 50 respondents, 54% are short-term investors. It shows the majority of the respondents are determined to follow the speculative way for a safe investment.
- The majority of the respondents are interested to invest in the finance & investment sector.
- Out of 50 respondents, more than half of investors perceive knowledge on the stock market from their friends during pandemics. Friends as a reliable reference for their investment decision, which objectify the factor that involves the bandwagon effect among college students to invest in the stock market
- The majority of the respondents invest to get a better return from their investment.
- Out of 50 respondents, more than half (70%) of investors find investing from home is relevant during the pandemic which summarizes the relevance of this study.
- Out of 50 respondents, the majority (52%) of the investors strongly agree that they have studied the market fundamentals of underlying stock before making investment decisions.

10. RECOMMENDATIONS

- Investors can study the latest trends and do investments accordingly to have more effectiveness.
- Most people are worried about losing their job because of the pandemic so, investing in the stock market is a good decision during the pandemic.
- In this current pandemic situation, money-making is difficult so investment from home is achievable in the stock market.
- Investing in the stock market along with college education is affordable for youngsters.
- Investing in short-term plans can reduce risk factors in youngsters.
- Before investing in the stock market youngsters can go through online courses related to the stock market it helps to get knowledge on stock investment.
- Understanding the basics of the stock market and doing proper research before investing is advisable to mitigate risks and maximize returns.

11. IMPLICATIONS OF THE STUDY

This research is done for academic purposes and to analyse the influence of the bandwagon effect among college students to invest in the stock market during the pandemic with special reference to Ernakulam district. From the sample taken out of 50 students, it is evident that the stock market is having a great effect on youngsters. The objective of the study is accomplished and it has been found out that the youngsters are well aware of stock marketing as well as find it useful.

Many factors showed the awareness and reliability of stock market investment like risk, return, bandwagon effect, financial liquidity, information, and relevance. These factors have played an important role in meeting the objective. The study also recommended various things to improve the awareness and reliability of stock market investment on youngsters.

Stock market investors have certain disadvantages like volatility, risk, etc. Although there are several advantages of share market investment, investors must be cautious while making investment decisions. Understanding the basics of the stock market and doing proper research before investing is advisable to mitigate risks and maximize returns. It is identified from the study there are bandwagon effect influences youngsters towards investing stock market during pandemics.

The primary objective of investing is to ensure that every person is able to meet his or her future financial objectives. Rise in inflation makes it inadequate for individuals to simply earn and save some part of their incomes. To meet the price increases

due to inflation, investments become important. The stock market is one of the oldest and most popular investment avenues due to several benefits of investing in stocks.

Compared to other investment products like bonds and fixed deposits, stock investing provides investors an excellent possibility of making greater returns in comparatively shorter time periods. Adhering to the stock market basics, such as planning the trade, using stop-loss and take-profit triggers, doing the research and due diligence, and being patient can significantly mitigate the risks inherent to stock investing and maximize the returns on share market investments.

The stock market offers different financial instruments, such as shares, bonds, mutual funds, and derivatives. This provides investors a wide choice of products in which to invest their monies. In addition to providing investment choices, this flexibility is beneficial in mitigating the risks inherent to stock investing by enabling diversification of investment portfolios.

12. CONCLUSION

Technical development has influenced every aspect of modern living. The stock exchanges are also using various technical advancements to provide greater convenience to the investors. The trades are all executed on an electronic platform to ensure the best investment opportunities to investors in an open environment. In addition, broking service providers offer online share trading facilities that make investing convenient, because investors can place their orders through a computer from the comfort of their homes or offices. The demat account makes it easier for investors to hold all the products within their investment portfolio electronically in a single location, which makes it easier to track and monitor the performance.

Although stock investing has several benefits, investors must also be cautious while making their decisions. Understanding the stock market basics and doing their research before investing is advisable to mitigate risks and maximize returns.

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A Study on the Impact of Online Shopping on Retail Business with Reference to Textiles

Mini Joshy*, Jeena Antony**, Aneena Benny***

*Assistant Professor, Dept. of Commerce, Naipunnnya Institute of Management and Information Technology, Pongam, Thrissur, Kerala

** Assistant Professor, Dept. of Commerce, Naipunnnya Institute of Management and Information Technology, Pongam, Thrissur, Kerala

*** Student, B. Com Cooperation, Naipunnnya Institute of Management and Information Technology, Pongam, Thrissur, Kerala

Abstract: In the case of online shopping, consumers do not need to travel all the way to the brick-and-mortar shops. Online shopping offers unique products, 24 hours functioning and huge discount rates. These factors make online shopping popular among consumers... This study is an attempt to understand the impact of online shopping on textile retail business. Convenient sampling method has been used for the study. Primary data have been collected from 50 retail shop owners through Direct Personal Interview method. Responses were collected using 5-point Likert scale (Strongly disagree, Disagree, Neutral, Agree, strongly agree). Convenient sampling method is used for the study. Data analysis is done using SPSS 20.0 software. This study reveals that retail business has been affected very badly because of the increasing interest of online shopping among the consumers, and the turnover from retail business has been reduced as well. This study observes some new strategies introduced by the retailers to cope up with the trend of online shopping.

Keywords: Online shopping, retail business, turnover, strategies.

1. INTRODUCTION

Online shopping is a form of electronic commerce, which allows the consumers to buy goods or services directly from a seller over the Internet using a web browser. Consumers can visit various website through search engine and buy the products of their interest without much delay and they can easily access various sites through computers, laptops, tablets and smart phones. Online shopping has attained immense popularity in recent days mainly because people find it convenient to shop from the comfort of their home or office and eased from the trouble of moving from shop to shop in search of the goods of their choice. The inception of Information Technology into business and trade has given birth to a new trend of business through online retailing all over the world. Online shopping has experienced a rapid growth during the recent years due to its flexibility in operations. Many companies started retail business through their own websites including large variety of products and services along with attractive offers to the customers. With the advent of computers, tablets and smartphones, India has become technologically advanced. What was traditionally purchased directly from stores are now increasingly being bought online. Groceries and consumer goods are all available over internet. Some of the main online stores at present in India are Amazon, Flipkart, Snapdeal, Home shop 18, and Myntra.

Retail is a procedure of offering merchandise and services to clients through various channel of dissemination. This platform works as a consortium which avails all the goods that are available in petty shops to the big shopping malls. It comprises apparels, shoes, plumbing materials, furniture, jewellery and food items etc. The study focusses on the retailers with respect to textile business. It facilitates the consumers to buy the products according to their need in time without much delay. Thus, as a result E-stores have emerged to meet the demands of large segments of customers. This study includes analysis about the impact of increasing trends faced by the shop retailers. A retailer is a merchant or an agent or a business enterprise, whose main business is selling the goods and services directly to consumers through various distribution channels. In this study an attempt has been made to highlight the growing impact of the increasing trend of online shopping over the various clothing retailers. Retailers comprise of a large section of the population and a larger population is dependent upon these retailers. But the emergence of online shopping with their attractive incentives, big discounts and wide varieties has created an adverse impact on them. This study tries to identify how retail businesses are being affected by the growing online shopping.

In this study, an attempt has been made to highlight the impact of the increasing trend of online shopping over the various fixed shop retailers. Retailers comprise of a large section of the population and a larger population is dependent upon these retailers. But the advent of e-stores with their attractive incentives and wide varieties has spread a fear of uncertainty and

helplessness among the retailers. This study looks into the various aspects of how the retail business are being affected and also the various recovery mechanisms they put forward to counter those e-stores in their race of survival.

2. STATEMENT OF THE PROBLEM

Online Shopping has made tremendous changes in all spheres of the economy. The study focusses on the impact of online business in textile business and find out how it has affected retailers. The study focuses on the small textile retailers' in Angamaly Town. The nearby store is always the most important concern for all reason and seasons. It needs to revive not just survive. The retail stores need to simply uplift its pattern of business and face the competitive world with a more positive outlook. E-stores and retail stores both have to survive, none at the cost of the other. It's not just about the livelihood it gives to the thousands of people, but also the convenience and the steadfastness of a fixed retail store. This study focusses on understanding the business strategy adopted by the retailers over the trend of online shopping and to survive in the market.

3. OBJECTIVES OF THE STUDY

- To study the impact of online shopping on textile retail business.
- To understand the effect of online shopping in terms of turnover.
- To understand the business strategy adopted by the retailers to cope with the trend of online shopping.

4. HYPOTHESIS

H0: There is no association between the strategies adopted by the retailers and the turnover from the retail business.

H1: There is association between the strategies adopted by the retailers and the turnover from the retail business.

5. RESEARCH METHODOLOGY

Primary data as well as secondary data are used for the study. Primary data are collected from 50 retail shop owners in Angamaly town through Direct Personal Interview method. Responses were collected using 5-point Likert scale (Strongly disagree, Disagree, Neutral, Agree, strongly agree). The secondary data are collected from papers, published articles in journals, newspapers, magazines and websites. Convenient sampling method is used for the study. Simple percentage is used to obtain the results of the study. Chi-square test has been performed to analyse the association between the new strategies introduces by the retailers and the turn over obtained from the business.

6. REVIEW OF LITERATURE

Jyothi Meshram (2016) she published a paper on the topic study of impact of online shopping on conventional shopping methods by today's youth with respect to clothing and accessories. Which includes highlighting the growing impact of the increasing trend of online shopping over the various fixed shop retailers. Retailers comprise of a large section of the population and a larger population is dependent upon these retailers. But the emergence of e-stores with their attractive incentives, big discounts and wide varieties has created an adverse impact onto them. This study tries to identify how retail the growing numbers of e-stores is affecting businesses. This paper also unravels the declining number of footfalls to fixed shop retailers due to increasing trend for online shopping. The future research needs an investigation on the subject and problems need to be identified for online shopping which can be a social media management, getting utmost value from Search Engine optimisation, multidevice usage, optimising the mobile experience, competing with the noise and proving ROI of marketing activities of online shopping.

Archana Singh (2016) in this paper she had attempted to highlight the growing impact of the increasing trend of online shopping over the various fixed shop retailers. The emergence of e- stores with their attractive incentives, big discounts and wide varieties has created an adverse impact on them. This paper also unravels the declining number of footfalls to fixed shop retailers due to increasing trend for online shopping. It was also noticed that the online shopping creates a positive impact on the consumers thereby they end up shopping more while they are online. The footfalls to conventional shops are thereby decreased due to online shopping and the positive impact while shopping.

James Wilson (2020) he published an paper on the topic impact of e-commerce trends on the retail industry. In fact, the trends in the ecommerce industry play a pivotal role in changing the fate of the entire retail business. Ecommerce has a great impact on the retail industry influencing the latter to offer an equally engaging shopping experience. The best ecommerce trends have slipped into the retail world and most of the retail shops either have or will have an online presence soon. Retailers are adopting new technologies that enable potential customers to access the listed products anytime, anywhere. This helps to bring in more customers to the website and generate sales. The persons who are aiming at a strong online reputation for your retail business, then it is important to stay updated with the latest trends. The popularisation of ecommerce trends within the last decade has truly created a great impact on customers and their shopping experience. This has influenced the retail industry

too in fuelling their sales through the use of online platforms. Do let us know in the comments section given below how e-commerce trends have impacted your retail business.

Umesh Maiya (2020) he published a paper based on the topic impact of online shopping on retail business in Udupi district. This article deals with the impact of the growing trend of online shopping in various retail chains with offline stores. Retailers make up the majority of the population, and more and more people rely on this retailer. But emergency of e-stores attractive, incentives, big discounts and big changes has a negative impact on them. The purpose of this study is to determine how this will affect retailers as the number of e-stores increases. Many companies began retailing by hosting their own websites, which included various services with attractive customer offers. The platform function as a consortium that uses all the products offered small stores, in large shopping centres. It consists of clothes, shoes, installation materials, furniture, jewellery and food. The result was an e-store that meets the requirements. The study reveals that a decrease in the number of steps towards ground retailers as online shopping trend increase. This conceptual review analyses online purchases or conversions, and analyses changes in customer behaviour with online purchases. As a result, online retailers and offline retailers may conclude that they should focus on build stable relationships between manufacturers and customers to improve your business and accelerate economic growth.

Nilesh Jain (2020) he presented a paper on the topic online shopping in India. The Internet is a global system of interconnected computer networks that use the standard Internet protocol suite (TCP/IP) to serve several billion users worldwide. It is a network of networks that consists of millions of private, public, academic, business, and government networks, of local to global scope, that are linked by a broad array of electronic, wireless and optical networking technologies. This paper is an attempt to throw some light on the behavior of Urban Indian Youth that uses the Internet. The study highlights that urban Indian youth is more an online surfer than an Online Shopper. It has still to equip itself with the new techniques of e-commerce. Only a very small percentage of Indian youth has started appreciating the role of Internet in shopping. It is well equipped for using the Internet as an online surfer but needs time and experience to be an online shopper. In our study, payment methods, postal shopping and shipping methods and convenience of delivery are discussed with respondents for future prospects of online shopping in India.

Seema Hariramani (2020) she had published a paper with topic consumer's perception towards online shopping. Technological breakthroughs have brought the people's dream come true. Day in and day out whatever people wish for, there is someone who is ready to offer that. These technological inventions on one hand ease the life on the other hand they make people work like machines. Online shopping is one such technological boon to the people who are time scarce. This prompted to study the consumers' perception related to various aspects of online shopping. Data collected with convenience-based sample of 765 from Ahmedabad analysed through Factor Analysis technique revealed that Advertising and Promotion Strategies of the website is the most important factor that affects the consumers' perception towards online shopping. Multiple Regression Analysis revealed that "Social and Rational Buying" is a major contributing factor to the overall satisfaction level of online shoppers. Discriminant Analysis discriminated the shoppers into Satisfied, Dissatisfied and Indifferent Shoppers and Social and Rational Buying is the most important factor which discriminates the groups of shoppers, followed by advertising & promotion strategies, convenience & time saving and so on.

Muhammad Kashif, Aziz-Ur-Rehman, Muhammad Kashan Javed (2020) the authors published a paper on the relevant topic covid -19 impact on online shopping. The main purpose of this study is to investigate if the coronavirus is pushing people to do online shopping and will they continue doing online shopping when this plague is over. The data for this paper has been collected by circulating questionnaire on the social media as the situation is unsuitable to go for physical surveys. The questionnaire is comprised of six different questions 549 people were approached for feedbacks on the questionnaire and 205 people responded. This ratio is not bad as online survey usually give responses around this number. This report is comprehensive in knowing whether coronavirus is triggering people to do online shopping, or they are still managing to buy products physically. Investigation has brought on the conclusion that people are not doing more online shopping during coronavirus and people also disagreed that they will be continuing doing online shopping with the same rate in future when this pandemic is over.

7. RESULTS AND DISCUSSION

Table 1: Responses for various questions related to different factors affecting the retail business on the advent of online shopping.

Responses in percentage						
	Factors	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1	There is decrease in average turn over	40	30	20	6	4
2	There is decrease in profit margin	20	46	20	10	4
3	Attitude towards new strategies adopted.	25	15	60	0	0
4	Replacement on damaged items.	0	50	50	0	0
5	Providing aftersales services.	0	40	60	0	0
6	Providing discount rate before purchase	40	30	28	2	0
7	Providing increased discount rate	0	20	70	10	0
8	Showing variety of stock	80	20	0	0	0
9	Advertisement rate of enterprise	90	10	0	0	0
10	Home delivery services	20	60	10	6	4
11	There is increase in window-shopping in recent time.	0	10	60	20	10
12	Retail textile sales effected by online shopping	70	20	10	0	0
13	Pattern of business has been changed.	10	20	50	10	10
14	Sales of monthly stock	10	20	40	16	14
Strategies and measures taken						
15	Add variety	56	30	12	2	0
16	Discounts on festive seasons	10	44	30	12	4
17	Expand to super store	0	2	2	20	76
18	Be more flexible	14	12	12	50	12
19	Quality	60	30	10	0	0
20	Service	40	30	0	12	18
21	Customer Relationship Management	56	32	2	10	0

(Source: Primary data)

In the above table there are 21 responses related to various factors to study the impact of online shopping on retail business. The table shows that 40% of the respondents strongly agree that their turnover has been decreased as a result of the emerging trend of online shopping, where as 6% of the respondents disagree with the statement. 50% of the retailers are agreed that they are providing replacement services on damaged products, and the other half of the respondents are not providing replacement service. Majority of the respondents (70%) show neutral attitude towards giving an increased discount rate. A good percentage of the respondents (80%) keep variety of stock in their retail shops. Most of the respondents (90%) reported that they advertise their product to attract the customers. 70% of the retailers in textile business believe that their business has been affected very badly because of the advent of online shopping. Moreover, the table shows the responses with regard to providing improved quality items and services to attain the better turn over as part of survival (60% and 40% respectively). However, 56% respondents agree that customer relationship management must be given more importance to improve the business.

Table 2 : Chi-Square Test

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	400.000 ^a	84	.000
Likelihood Ratio	269.431	84	.000
Linear-by-Linear Association	89.960	1	.000
N of Valid Cases	100		

The above table shows the Chi-Square test for testing the association between the strategies adopted by the retailers and the average turnover from the business. The test result shows that the p value (0.000) obtained is less than 0.05, So it is found that there is statistical association between the strategies adopted and the average turnover.

8. FINDINGS

- Because of the increased online shopping trend, the retailers have reported a decreased turn over from the business.
- A good proportion of the respondents adopt new strategies to improve the business.
- Half of the respondents are providing replacement services to the customers on different materials.
- Majority of the retailers are able to keep a wide variety in their stock.
- Retailers who are doing home delivery services of their products to the customers are marginally higher.
- Most of the retailers have neutral attitude towards giving increased discount rate on their products.
- A very good number of retailers give advertisement on their store to attract customers.
- Not many respondents' monthly stock is got over by sales.
- Majority of the respondents found to have affected by online shopping trend.
- A good number of respondents are found to have formulated new strategies and measures.
- Chi-Square test result shows the association between the strategies adopted and the average turn over from the business.

9. CONCLUSION

The face of retail has changed. The advent of technology in recent period being the primary reason for it. Today, retailing means going into shopping centers going online and going mobile. But the nearby store is always the most important concern for all reason and seasons. It needs to revive not just survive. The retail stores need to simply uplift its pattern of business and face the competitive world with a more positive outlook. E-stores and retail stores both have to survive, none at the cost of the other. It's not just about the livelihood that gives to thousands of people but also the convenience and the steadfastness of a fixed retail store.

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Public Perception Towards Digital Payments

Mrs. Roseland Peter*

**Assistant Professor, Naipunnya Institute of Management and information Technology, Pongam, Koratty*

Abstract: This study is to analyse public satisfaction with cashless transaction systems by providing a digital payment platform. Digital payment occurs when goods or services are purchased through the use of various electronic mediums. There is no use of cash or cheques in this type of payment method. In digital payment the payment is made through digital nodes. These digital nodes are used by both, payer and payee. Digital payments can be defined as any payments that are done online via the internet or mobile-enabled services. It is also known as electronic payment. There are various types or modes of digital payments. Some of these include the use of debit/credit cards, internet banking, mobile wallets, digital payment apps, unified payments interface [UPI] services, unrestricted supplementary service Data [USSD] Bank prepaid cards, mobile banking, etc. Payments that are done over mobile channels and the internet are digital payments.

Keywords: Digital payment, public perception

1. INTRODUCTION

Digital payment methods are often easy to make, more convenient and provide customers the flexibility to make payments from anywhere and at any time. These are a good alternative to traditional methods of payment and speed up transaction cycles. Post demonetization, people slowly started embracing digital payments and even small-time merchants and shop owners started accepting payments through the digital mode.

In order to encourage and promote digital payment in India, the government of India has been taken several steps. One such step is digital India payments. The digital India payment is a part of Digital India Campaign. The aim of digital payment is to make India a paperless, cashless, and digitally empowered economy. So before promoting it is necessary to identify what perception people have towards digital payment and what all are the factors that play a significant role in the usage of digital payment. Also, we need to provide information regarding the benefits of using these payment methods.

2. STATEMENT OF THE PROBLEM

The government of India has been taking several measures to promote and encourage digital payment in the country. As a part of the 'Digital India' campaign, the government aims to create a digitally empowered economy. So, it is necessary to conduct a study about the perception of people towards digital payment to find out how many are using these payments for their daily transactions before it is promoting. Also, to find out what all are the reasons that have a significant role in the usage of digital payment.

3. REVIEW OF LITERATURE

Prakash S. Chougule, Suresh T. Salunkhe, Tejaswi S. Kurane and Puja A. Pawar [2020] studied "A Study of Impact of cashless Transaction on society using statistical Methods" and came to a conclusion that most of the people use online banking before demonetization for money transfer and feel secured about it. Also, the study found that male users are more aware about plastic money than female for transaction.

Sharif and Ram Mohdand Pal [2020] studied 'moving from cash to cashless: A study of consumer perception towards Digital transactions' and concluded that the digital India programme is a flagship programme of the government of India with a vision to transform India into a digitally empowered society and knowledge economy. The study also reveals that the level of literacy and acquaintance with information and technology of people is not adequate to implement the cashless system.

Sindhu Singh [2020] studied "An integrated model combining the ECM and the UTAUT to explain users post-adoption behaviour towards mobile payment systems and found that the UTAUT model can be extended to study post-adoption behaviour towards mobile payment system. The study findings have both theoretical and practical value for further understanding of pre-and post-adoption behaviour with respect to mobile payments.

4. OBJECTIVES OF THE STUDY

- The main objective of this study is to identify the perception of the people towards digital payment.
- To understand the concept and benefits of digital payment.
- To identify the reasons that affect the people in the usage of digital payment.

5. RESEARCH METHODOLOGY

Both primary and secondary data are used for the study. The primary data are obtained from the sample by preparing a well-structured questionnaire and send it to them. Their response to the questions will recorded and interpreted.

Secondary data are collected from papers, published articles in journals, newspapers and websites covering wide collection of academic literature on digital payment etc. with the help of primary and secondary data an attempt had been made to study about perception of people towards digital payment with special reference to Mala Panchayath''

6. DATA ANALYSIS AND DISCUSSION

Variables	Category	Percentage	Total
Age of the Respondents	Below 20	32	100
	21 - 30	28	
	31 - 40	16	
	41 – 50	16	
	Above 50	8	
Gender of the Respondents	Male	56	100
	Female	40	
	Prefer not to say	4	
Educational Qualifications of the Respondents	Undergraduate	52	100
	Post graduate	8	
	Diploma	12	
	Other	28	
Awareness about Digital India Project	Yes	68	100
	No	8	
	Heard before	24	
Having a bank account from the respondents	Yes	96	100
	No	4	
	Prefer not to say	0	
How often visit Bank.	Daily	0	100
	Weekly	0	
	Monthly	28	
	Yearly	4	
	Rarely	60	
	Never	8	
Frequently used mode of payment from the respondents.	Cash	52	100
	Cheque	4	
	Digital payment	44	
Reason of using cash or cheque payment	Safe	28	100
	Old habit	24	
	Convenient	12	
	Not using it	44	
Reason of using digital payments	Fast	6	100
	Secure	8	
	Convenient	5	
	Time saving	4	
	To avoid necessarily carrying cash	6	
	To make transactions during non-banking hours		
	Not using it.	6	
	Other	0	
Awareness about concepts, features and modes of digital payment.	Fully aware	36	100
	Partially aware	48	
	Somewhat aware	16	

	Not at all aware	0	
Concern about security of digital payment	Very concerned	56	100
	Little concerned	28	
	Somewhat concerned	12	
	Not at all concerned	4	
Having Debit / Credit card	Yes	56	100
	No	40	
	Prefer not to say	4	
Awareness about function of Debit/credit card/s	Fully aware	44	100
	Partially aware	40	
	Not at all aware	16	
Usage of Debit / Credit card	Daily	4	100
	Weekly	24	
	Monthly	28	
	Yearly	8	
	Never	36	
Reason to use Debit / credit card	Fast	4	100
	Time saving	4	
	To avoid necessarily carrying cash	56	
	Do not use it	36	
Ratings of the service provided by Debit /Credit card	Strongly satisfied	16	100
	Satisfied	48	
	Neutral	36	
	Dissatisfied	0	
	Strongly dissatisfied	0	
Usage of Online payment apps	Yes	56	100
	No	40	
	Prefer not to say	4	
Type of Online payment apps used.	Google pe	10	100
	Phone pe	12	
	Mobi Kwik	4	
	Paytm	10	
	Amazon pay	8	
	Airtel pay	12	
	Other	0	
	Do not use any app	44	
Who recommend to use online payment apps?	Friends	40	100
	Parents	0	
	Relatives	4	
	No one	52	
Duration in usage of online payment apps.	Daily	8	100
	Weekly	8	
	Monthly	40	
	Yearly	0	
	Rarely	8	
	Never	36	
Reason to use Online payment apps	Fast	12	100
	Time saving	8	
	Convenient	8	
	Secure	4	
	To avoid necessarily carrying cash	14	

	To make transactions during non-banking hours	10	
	Not using	44	
Purpose of using Online payment apps	Recharge	16	100
	Utility bills payment	18	
	Money transfer	13	
	Online purchase	10	
	Not using it	44	
Ratings to the services of online payment apps	Strongly satisfied	20	100
	Satisfied	36	
	Neutral	22	
	Dissatisfied	0	
	Strongly dissatisfied	0	
Satisfaction level towards the use of Internet banking facilities	Strongly satisfied	12	100
	Satisfied	36	
	Neutral	52	
	Dissatisfied	0	
	Strongly dissatisfied	0	
Response towards asking shop keepers for making digital payment on their behalf.	Do not know how to use digital payment	12	100
	Not enough balance in bank	12	
	Afraid of lose money	16	
	Making payment by myself	40	
	Prefer not to say	12	
Response towards ever been a victim of digital fraud and loose money	Yes	8	100
	No	92	
	Prefer not to say	0	

7. RESULTS

- The age of the respondents has been listed. 32% of the respondents are aged below 20.
- Gender of the respondents has been listed. 56% of the respondents are males.
- The educational qualification of the respondents has been listed. Around 52% of the respondents are under graduate.
- The awareness about Digital India Project has been listed. Around 68% of the respondents in study are aware about Digital India Project.
- Around 96% of the respondents in the study have Bank Account. Only 4% of the respondents are not having Bank Account.
- The visiting of Bank from the respondents has been listed. Around 60% of the respondents visit their Bank rarely
- The frequent used mode of the payment of the respondents has been listed. Around 52% of the respondents are using cash mode of payment. And around 44% of the respondents are using digital mode of payment.
- The reason to use cash mode of payment has been listed. Around 28% of the respondents are using because they feel it is safe and 28% of the respondents are using because of old habits.
- The awareness about digital payment has been listed. Around 48% of the respondents are partially aware about digital payment.
- The concern about security while using digital payment has been listed. Around 56% of the respondents are very concerned about security while using digital payment
- Around 56% of the respondents in the study have Debit or credit card.
- The awareness about functions of Debit or Credit card has been listed. Around 44% of the respondents are fully aware about functions of Debit or Credit card.
- The using of Debit or Credit card has been listed. Around 28% of the respondents in the study are using their Debit or Credit card monthly.

- The reason to use Debit or Credit card has been listed. Around 56% of the respondents are using to avoid necessarily carrying cash.
- The experience after using Debit or Credit card has been listed. Around 48% of the respondents are satisfied with the services provided by Debit or Credit card.
- Around 56% of the respondents in the study are using Online Payment Apps.
- The recommendation to use online payment apps has been listed. Around 48% of the respondents in the study are getting recommendation from their friends or relatives to use Online Payment Apps. And from that 40% of the respondents are getting recommendation from their friends.
- The using of Online Payment Apps from the respondents has been listed. Around 40% of the respondents are monthly using Online Payment Apps.
- The reason to use Online Payment App from the respondents has been listed. Around 14% of the respondents are using Online Payment App to avoid necessarily carrying cash.
- The purpose of using Online Payment Apps has been listed. Around 18% of the respondents in the study are using Online Payment Apps is to make utility bill payment.
- The experience after using Online Payment Apps has been listed. Around 20% of the respondents in the study are strongly satisfied with the services provided by online payment apps. And 36% of the respondents are satisfied by the services provided by Online Payment Apps.
- The experience after using Internet Banking facilities has been listed. Around 36% of the respondents are satisfied with the services provided by internet banking.
- Around 48% of the respondents are depending on shop keepers to make digital payment on their behalf.
- The reason to ask shop keepers to make digital payments on their behalf has been listed. Around 16% of the respondents are asking shop keepers to make digital payment on their behalf because they are afraid of losing money.
- Around 92% of the respondents never been a victim of digital fraud and lose money.

8. CONCLUSION

The Indian government has been promoting and propagating online payments aggressively, starting with demonetization back in 2016. 'Digital India' had been the guiding force of many economic and financial decisions that pushed Indians to switch to online payments. Now because of Covid pandemic situations more people are moving from cash payment to digital payment. Nowadays the perception of people towards digital payment are changing. More people are started to use digital payment because of demonetization and Covid situation. And they are starting to realize the benefit of using digital payment.

From the study it is clear that majority of the people in Mala Panchayath are using cash payment as their frequent mode of payment because they are feeling safe, convenient and satisfied with the traditional mode of cash payment. But after demonetization and Covid pandemic situation more people are coming to understand the benefits of digital payment and start using it. From the study we can find that out of 50 respondents 44% of the respondents are using digital payment. And they find easy using digital payments.

The study can be concluded by saying that we can hope that more people will start using digital mode payment because people are getting to aware about the features, concept and benefits of using digital payment. It will make a slight movement towards using digital payment.

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A study on consumer satisfaction and switching intention towards telecom services

Lakshmy Priya M G*, Edwin Joe**

**(Assistant Professor, Naipunnya Institute of Management and Informaton Technology, Department of commerce)*

*** (Student, Naipunnya Institute of Management and Informaton Technology, Department of commerce)*

Abstract: There is a mushroom growth in the telecom service sector nowadays. A lot of people rely on these telecom services and therefore the SIM providers come up with new services. Also, competitions in this field are increasing day by day. If the standard of the services provided degrade, there is a chance for the customer to switch the SIM. Mobile service providers must understand the customer satisfaction and switching intention towards telecom services. Therefore, the study of satisfaction level, switching intentions, and problems, etc. of people has become mandatory. Both primary and secondary data are used for the study. The primary data are collected from 50 respondents residing in Irinjalakuda municipality using convenience sampling method. A well-structured questionnaire is used for collecting the data. The first part of the questionnaire includes socio- economic profile of the respondents and second part includes the questions related to the objectives formulated for the study. The secondary data are collected from papers, published articles in journals, newspapers, magazines and websites. The study revealed that the factors that affect positively on customer satisfaction are customer services, service pricing, and attractive packages and offers. Majority of the customers are agreed that Unreliable Customer services, Poor network coverage, Inability to resolve complaints, Poor roaming network and Lack of customer care service are the major problems. The major factor that causes the switching intention of the customers include poor service quality, unaffordable price and Lack of customized solutions. Service quality is the most important factor that affects customer's customer satisfaction.

Keywords: Telecom Services, Customer Satisfaction, Problems, Switching Intentions

1. INTRODUCTION

Telecommunications systems are run by telecommunications service providers and administered by regulatory agencies such as the Federal Communications Commission in the United States. Telecommunication services offered by these service providers include internet service, wireless service, radio, television, cable, and satellite television. Telecommunication is extremely important for business – it means web browsing, email, social media and social networking, web-conferencing, phone services, file sharing, and more. It means communicating effectively with employees and customers, allowing maximum collaboration and data sharing. Telecommunication helps to improve efficiencies and performance across an organization.

Telecommunication is the main source of interaction among individuals and groups in order to exchange data both nationally and internationally within a matter of seconds and minutes. It is important to investigate the reasons behind telecom usage patterns and to understand the factors playing an important role in the perception of telecom services. In order to build a strong relationship with better delivery of telecom services which may result in satisfied customers, these investigations are important for both consumers and telecommunication service providers. Customer perception is the primary goal of every business organization.

The success of the service provider, in the long-term relationship with customers, is determined by customer satisfaction and loyalty. Quality is generally regarded as a key factor and an influence of customer perception. The telecommunications industry in India has strategically positioned to provide quality service to satisfy customers. Telecommunications, or telecom, refers to the process of exchanging information such as voice, data and video transmissions via electronic technologies like telephones (wired and wireless), microwave communications, fiber optics, satellites, radio and television broadcasting, and the internet.

2. STATEMENT OF THE PROBLEM

Mobile service is one of the fastest-growing industries in India. There is a mushroom growth in the telecom service sector nowadays. A lot of people rely on these telecom services and therefore the SIM providers come up with new services. Also, competitions in this field are increasing day by day. If the standard of the services provided degrade, there is a chance for the customer to switch the SIM. Mobile service providers must understand the customer satisfaction and switching intention

towards telecom services. Therefore, the study of satisfaction level, switching intentions, and problems, etc. of people has become mandatory. So, the present study related to this context deserves much significance.

3. OBJECTIVE OF THE STUDY

- To understand the level of satisfaction of customers towards telecom services.
- To understand the problems faced by the customers.
- To investigate the switching intention of customers.

4. RESEARCH METHODOLOGY

Both primary and secondary data are used for the study. The primary data are collected from 50 respondents residing in Irinjalakuda municipality using convenience sampling method. A well-structured questionnaire is used for collecting the data. The first part of the questionnaire includes socio- economic profile of the respondents and second part includes the questions related to the objectives formulated for the study. The secondary data are collected from papers, published articles in journals, newspapers, magazines and websites. Simple Percentage is used to obtain the results of the study.

5. REVIEW OF LITERATURE

Debnath (2020) "Benchmarking telecommunication services in India: An application of data envelopment analysis" In his study, he explained that the prime focus of the service providers is to create a loyal customer base by benchmarking their performances and retaining existing customers in order to benefit from their loyalty. With the inception of LPG in 1991, and with a view to expand and improve telecom infrastructure has opened a great chance to the participation of the private sector, and also the Government of India permitted foreign companies holding 51 percent equity stake in joint ventures to manufacture telecom equipment in India. The Indian Government has announced a changing of the existing policy, which allows private firms to provide communication services and eradicated the monopoly of the state-owned telecommunication sector. These changes have been benefited with many companies and enhancing the industrial growth.

K. Reddy Sai Sravanth, N. Sundaram, Desti Kannaiah (2019) " PEST Analysis of Present Indian Telecom Sector" This research paper studied the Political, Economic, Social and Technology factors of the Indian telecom sector. There was insecurity in legislation and the conducive environment to function so that the FDI in telecommunications businesses has been reduced. Even though the government has set targets to reach 8 percent of Telecom GDP by 2022. They will have to provide 4 million jobs in the digital communications sector in the coming days.

Fernandez (2018) "Understanding Dynamics in an Evolving Industry: Case of Mobile VAS in India" In their study titled analyzed that Mobile Value-Added Services (VAS) is a rising star in the fast-growing wireless business. An attempt has been made at understanding the strategic dynamics of the evolving environment, focused with the Indian players for operating, challenges and structure of the customer attitude. While the value chain of industry is most complicated yet one can observe the nature of purchasing powers between mobile network operators and content aggregators.

Sivarthina Mohan. and Aranganathan (2018) "Conceptual framework of Mobile Marketing" In their study: Spamming the consumer around the world" found that, Mobile phones can also be an extremely cost-effective communication channel as well as an efficient way of delivering a marketing message. The mobile service provider has also concentrated the promotion strategies as an integral part of any brand's marketing campaign due to competitive scenario. It has become an important tool for engagement of new brands and aims to fulfill the gap of expectation and actually perceived. The popularity of the Mobile Internet, has attractive from the youth as well as business needs to achieve a significant attachment in the mobile service provider. The study has pointed out the success of mobile advertising will directly depend upon the market penetration and the success of Mobile Internet users.

Ashutosh Mishraet (2017) "A Comparative study on major telecom service providers in India." The objective of the study is to understand the attitude of people towards various telecom services in India. The study found that Airtel outdoes its rest of the competitors in the case of all the three business matrices used which are Net Sales, Profit after Tax Reduction and Market capitalization. Also the level of satisfaction of the customers of Airtel is higher than that of other customers.

6. ANALYSIS ON CONSUMER SATISFACTION AND SWITCHING INTENTION TOWARDS TELECOM SERVICES

Table 1, Satisfaction of customers towards Telecom Services

Factors	Highly satisfied	Satisfied	Neutral	Dissatisfied	Highly dissatisfied
Current SIM providers	5	22	17	4	2

Lower call rates	17	16	15	1	1
Low price for data service	11	17	19	2	1
Variety of value-added services	11	14	21	3	1
Attractive package and offers	11	17	18	3	1

(Source: Primary Data)

Table 1 shows the level of satisfaction of customers towards telecom services. From the analysis it is clear that majority of the customers are satisfied towards Current SIM providers, Lower call rates and Low price for data service and attractive packages and offers.

Table 2, Problems faced by the customers

Factors	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Unreliable Customer services	8	12	21	7	2
Poor network coverage	9	13	13	9	6
Inability to resolve complaints	9	12	17	8	4
Poor roaming network	9	17	8	9	7
Lack of customer care service	15	11	15	7	2

(Source: Primary Data)

Table 2 shows the problems faced by the customers towards telecom services. Majority of the customers are agreed that Unreliable Customer services, Poor network coverage, Inability to resolve complaints, Poor roaming network and Lack of customer care service are the major problems.

Table 3, Switching Intention of customers towards telecom services

Factors	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Poor service quality	25	15	7	2	1
Unaffordable price	20	10	15	3	2
Low commitment	11	9	20	8	2
Service providers lack of knowledge	5	6	9	25	5
Lack of customized solutions	24	16	8	1	1

(Source: Primary Data)

Table 3 shows switching intention of the customers towards telecom services. The major reasons for the switching intention are poor service quality, unaffordable price and Lack of customized solutions.

7. FINDINGS

- Majority of the customers are satisfied towards Current SIM providers, Lower call rates and Low price for data service and attractive packages and offers.
- Majority of the customers are agreed that Unreliable Customer services, Poor network coverage, Inability to resolve complaints, Poor roaming network and Lack of customer care service are the major problems.
- The major reasons for the switching intention are poor service quality, unaffordable price and Lack of customized solutions.

8. CONCLUSION

The purpose of the study is to investigate the relationship between the customer satisfaction and brand switching intention of the customers according to service quality, customer service, service pricing, and value-added services. Competition in the mobile telecommunication industry has grown dramatically in the recent years. The growth and competition are not only driven by the number of subscribers but also by the variety of service providers on both global and local levels.

Customer satisfaction has the largest attention when it comes to customer retention and loyalty. From this study it is clear that the ethics of the company, affordability, network connection availability matters while selecting a SIM. The factors that affect positively on customer satisfaction are customer services, service pricing, and attractive packages and offers. Majority

of people said that the factors that may cause the switching intention of the customers include poor service quality, unaffordable price and Lack of customized solutions. Service quality is the most important factor that affects customer's customer satisfaction.

In this regards, mobile companies must not neglect awareness campaigns and advertisements to educate customers and inform them of the existing and expected services, prices, technical issues, rights, and obligations as a critical step in customer's overall customer satisfaction. They might also build a strong relationship between customers and service providers. This study can be concluded by saying that most of the consumers are satisfied with the current Telecom services, and few of them have the intention to switch to another Telecom services due to poor service quality, unaffordable price and Lack of customized solutions.

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Education at crossroads: Covid 19 pandemic induced paradigm shift and after -opportunities and challenges in education sector

Noble Devassy*, Rajani Stanley**, Johns Shaju, Sneha Cherian, Ann Mariya Sabu***

*Assistant Professor, Naipunnya Institute of Management and Information Technology, East Koratty, Trichur Dist., Kerala

**Training Manager- Naipunnya Institute of Management and Information Technology, East Koratty, Trichur Dist., Kerala

***(Students, Naipunnya Institute of Management and Information Technology, Department of commerce)

Abstract: Within a short span of COVID-19 pandemic, many researchers have shared their works on online learning in different ways. Several schools, colleges have discontinued face-to-face class room interactions. There is a fear of losing 2020-2021 academic year or even more in the coming future. The need of the hour is to innovate and implement alternative and new educational systems, different learning methods and assessment strategies. The COVID-19 has provided the students with an opportunity to be introduced to the digital learning and at the same time face the challenges. This research work aims to provide a report on the Opportunities and Challenges of the COVID-19 pandemic on online learning of students in Kerala State and indicate the way forward.

Keywords: Covid -19 pandemic, challenges and opportunities in education sector, Kerala State.

1. INTRODUCTION TO THE STUDY

The World Health Organization (WHO) declared COVID-19 as a global public health emergency of international concern on 30th January 2020 as well as a pandemic on 11th March 2020. Certainly, like many other aspects of everyday life, COVID-19 has a serious impact on students, instructors, and educational organizations around the globe. This research intends to examine the students' perception on the impact of Covid-19 towards digital learning and its challenges in Kerala State with special reference to online learners.

2. RESEARCH PROBLEM

The pandemic caused schools, colleges and universities across the globe to shut down their campuses so that students could follow social distancing measures.

- Transformation from an environment of conventional education to virtual learning has linked to various obstacles and challenges.
- Under this situation the researchers have decided to study the students' perception on Covid 19 opportunities and challenges on online learning in education sector in Kerala.

3. REVIEW OF LITERATURE

A few recent research studies have explored the challenges and impact associated with e-learning during pandemics (Mailizar et al., 2020). Researchers are trying to explore the advantages and challenges of recent e-learning initiatives from the perspective of various stakeholders.

The study conducted by Mailizar et al., (2020), suggested that students' voices are important on this issue, therefore, future research should investigate students' opinions regarding online learning to examine the challenges faced by students. More research is needed to explore the challenges of utilizing e-learning that hinders students from achieving their learning goals.

Basilaia and Kvavadze (2020) also suggested that the quality of learning online should be investigated in future research studies.

Dr. Archana Sawshilya (2020) on the topic "Education sector at cross roads –A Paradigm shift during Covid Crisis: Challenges and Opportunities" suggested that online teaching learning process is more convenient and more comfortable in providing us ample opportunities to enhance our academic calibre and desire.

4. OBJECTIVES OF THE STUDY

This study aims:

- To find out the students' perception on online classes during the Covid-19.
- To highlight the challenges and obstacles of online learning faced by the students of Kerala State.

5. SCOPE OF THE STUDY

In this work, how the students are equipped to deal with online opportunities on Covid-19 on the education sector, along with various challenges and its measures to be undertaken to overcome this pandemic is discussed. The study is limited to the students of Kerala State those who are learning through online platforms.

Research design

Convenience sampling: Kerala is a large State, and due to practical reasons, we were unable to collect data throughout the whole State. The population for this study was, in a strict sense, all the SSLC, plus two, degree courses, post graduates and other category of students who are studying online.

Research Participants: Students of Kerala State who were undergoing SSLC, plus two, degree courses, post graduates and other categories.

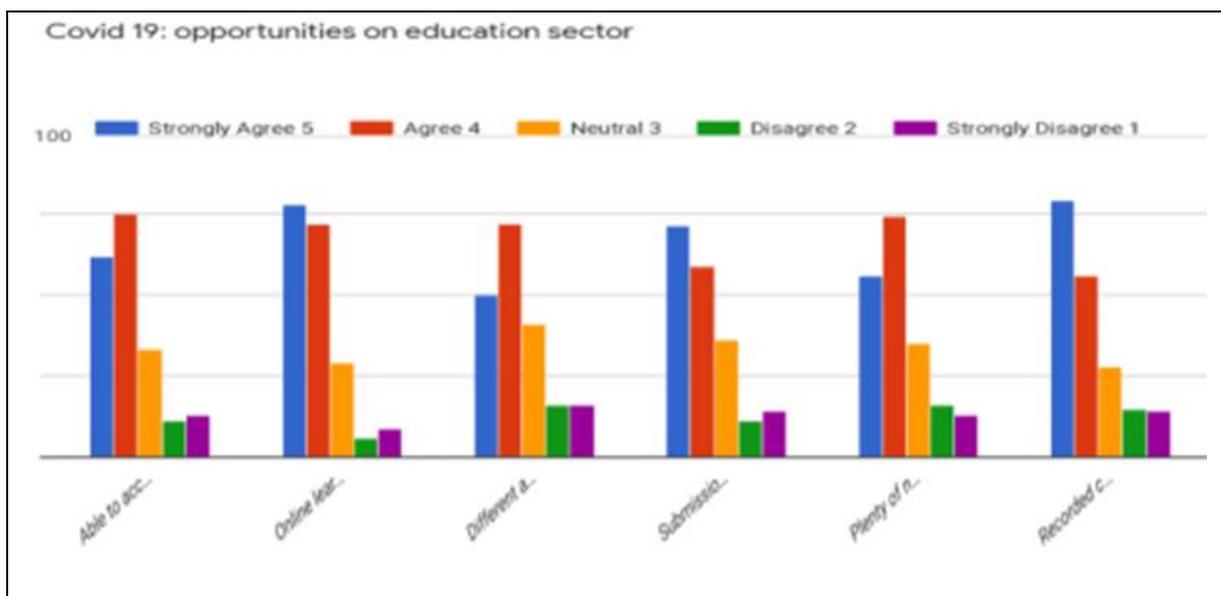
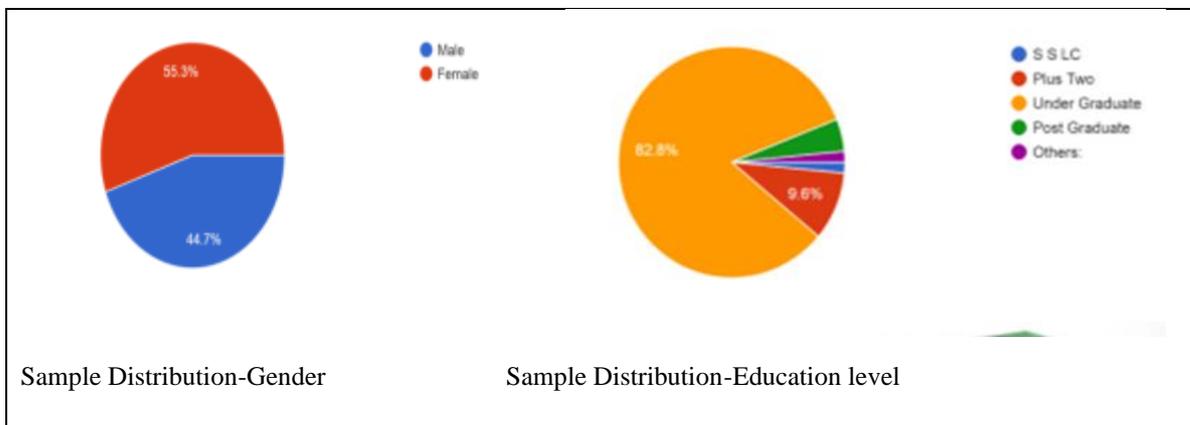
Sample size: 200 students responded to this study to find their perspectives about online learning. All the responses on students' knowledge were coded in a 5-point scale, ranging from 1 = strongly disagree to 5 = strongly agree. We developed a questionnaire and shared it online.

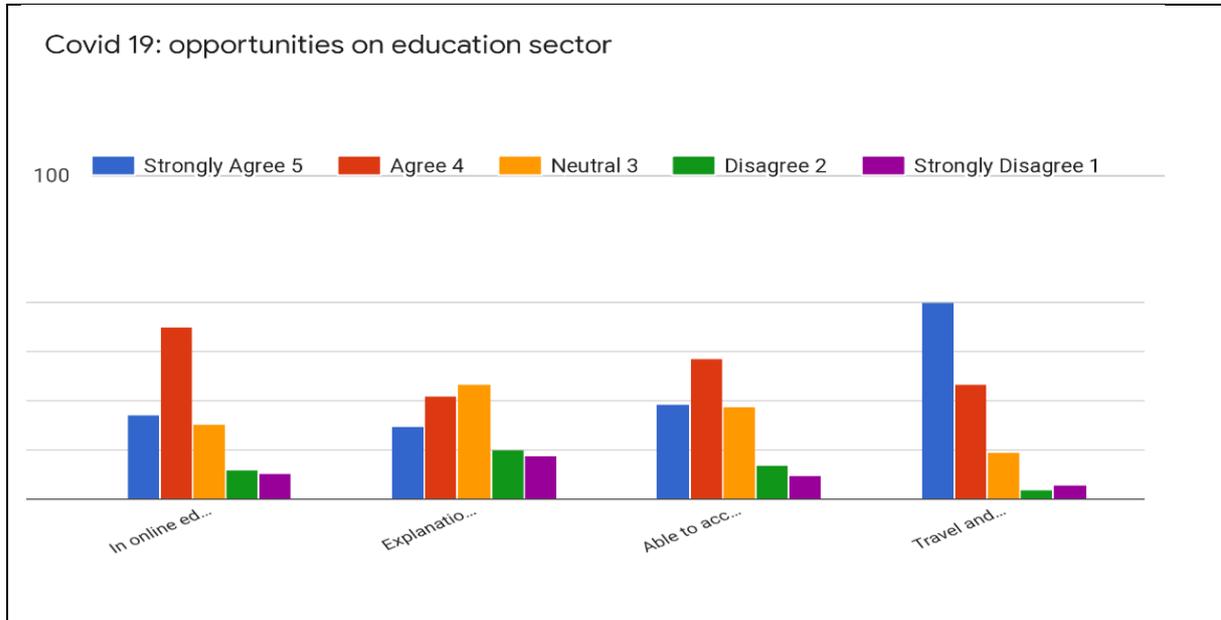
Data and Method of collection: Primary data were collected using online questionnaire.

Tools used for analysis: Percentage analysis.

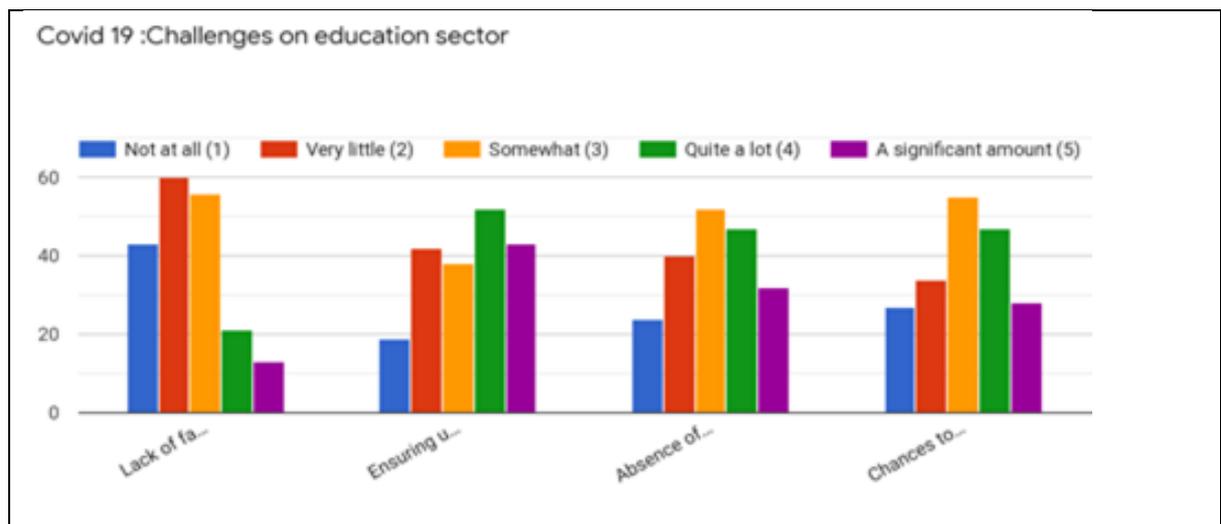
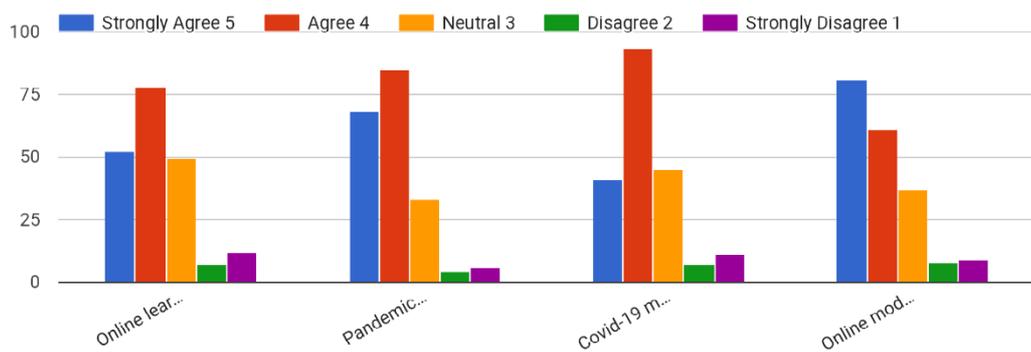
Tools used for presentation: Diagrams and Graphs.

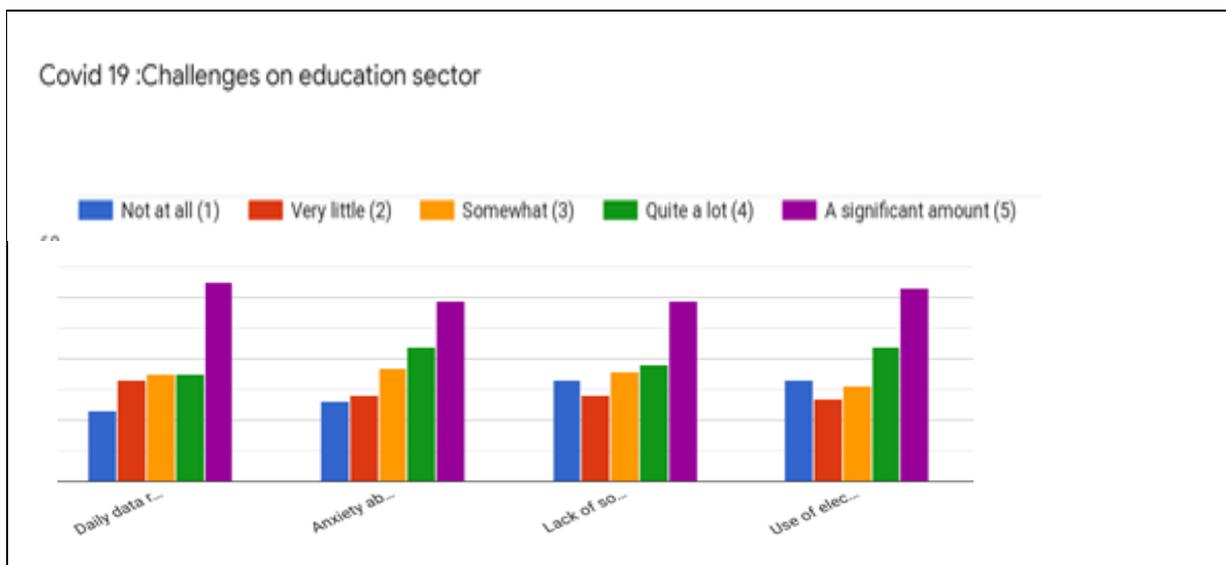
6. DATA ANALYSIS





Covid 19: opportunities on education sector





7. RESULTS:

The online learning opened gates to various innovative technological methods,39% of respondents agree and 26% strongly agree to the statement. In the statement, that online mode turned education to be accessed anytime, anywhere, the 40.5% respondents strongly agreed. 36% respondents agreed to the statement that different applications and online sources can replace extra classes and tuitions. 37.5% students agreed that they are able to access free online materials and classes through online learning. 39.5% respondents strongly agreed that recorded classes can be heard many times as needed.

Ensuring uninterrupted internet connectivity is a challenge in online education was stated by 26% respondents as quite a lot. 32.5%students reported as at a significant amount to the statement that daily data requirements were increased by online learning. Anxiety about future and job opportunities was increased during pandemic were showed by 29.5%-as significant amount. 31.5% students stated that at a significant amount the use of electronic device for a long time creates disappointment. 29.5% students stated that at a significant amount they faced the lack of social interactions during pandemic causes depression.

8. SUGGESTIONS

It is suggested that educational institutions and Government should ensure the availability of the required electronic devices. Second and importantly, it will have to provide regular awareness and training sessions to upgrade into latest technologies. A strong sense of responsibility will have to be inculcated amongst the service providers to provide a better bandwidth. There is a limit up to which the government alone can take on the fight. Therefore, it is important, for the education institutions to ensure secured measures to use the Internet in a safe manner. Measures should be taken to promote student’s “Earn while learn” programs. It is important touse innovative tools to make the classes more interactive and interesting. Ensure provision of tele therapy, tele counselling, mentoring and many such services to bridge the psychological needs.

9. SCOPE FOR FURTHER RESEARCH

The study pointed out some important concern about the understanding of COVID-19 pandemic among students. There is a clear need to increase the sample size and use random selection techniques. There is a need to elaborate on inclusion of faculty members’ and education institutions opinions. This study will be useful for the Government of Kerala and various institutions for taking Covid 19 related decisions.

10. CONCLUSION

The ongoing Covid-19 crisis has presented an opportunity to rethink the deep-rooted classroom mode of education and underscored the significance of online learning. It has been a great leveler as it has enabled various stakeholders to collaborate and assess the gaps and shortcomings in the conventional model. The COVID-19 may be just the ‘tipping point’ for reform of the Indian education system. Let’s implement the above said inputs effectively to take the educational sector from disruption to recovery.

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Study on customer engagement on social commerce platforms

Dr. Antony George*, Heera Babu**

*Assistant Professor, Naipunnya Institute of Management and Information Technology, East Koratty, Trichur Dist., Kerala

**PG Scholar- Naipunnya Institute of Management and Informaton Technology, Department of commerce

Abstract: The popularity of social networks such as Facebook, Twitter and Instagram have created opportunities for new online business models. Among these, social commerce is a combination of two digital trends- ecommerce and social media. Social commerce is a next generation trend that will reshape the future of commerce. The rise of social commerce eliminated the limitations of ecommerce. However, social commerce is still in the infancy stage. So, there persist some issues on purchasing through social commerce which are yet to be resolved. There are some factors which leads to the adoption of these social commerce platforms by the customers. Even though the number of social media users are quite high, but the engagement of people on social commerce platforms are comparatively lower due to some factors. The unawareness and non- engagement of people on social commerce hinders the opportunity of people for better and advanced shopping experiences. This research paper aims to outline the factors influencing the adoption of social commerce platforms by the customers and the major hindrances for the etc. on social commerce platforms.

Keywords: Social commerce, e-commerce, trust, ratings and reviews, recommendations

1. INTRODUCTION

The popularity of social networks such as Facebook, Twitter and Instagram have created opportunities for new online business models. Among these, social commerce is a combination of two digital trends- ecommerce and social media. Social commerce, a relatively new subset of ecommerce is blurring the line between social interaction and online shopping. The term social commerce was introduced by Yahoo on November 2005 to describe a set of online collaborative shopping tools such as shared pick lists, user ratings and other user generated content sharing of online product information and advice, the area of social commerce has been expanded to include the range of social media tools and contents used in the context of ecommerce especially in the fashion industry. Social commerce is a new trend and refers to the application of social elements such as attention, sharing, communication, discussion, and interaction to the e-commerce transaction process. Interaction and promotion in social commerce are initiated not only by merchants, but by consumers themselves. Consumer's initiative is mainly to share recommended commodities with other consumers or potential users through social platforms. Today, comprehending consumer behaviour is becoming dynamically challenging with the emergence of social commerce. Social commerce is a more recent phenomenon and rapidly expanding in market is not been studied as extensively. Despite currently being in the infancy, social commerce is advancing at an incredible rate.

With the rise of Facebook and other social media channels, people are now spending more time than ever before using social media. Usage patterns have changed to match this continuing trend. Customers now have a stronger voice than ever before. While in the past sales used to be a consequence of mass messages spread via adverts, they are now more dependent upon building relationships with the customer. In the world of social marketing, achieving and impressing new customers has become less important as companies focus more on on-going engagement, relationships and lifetime customer value. Thus, this study is an attempt to analyse mainly the factors influencing the adoption of social commerce by customers and the major hindrances for the non -engagement of them in these platforms.

2. LITERATURE REVIEW

Rahul Malik (2020) "Social commerce in India: Market and product study" has stated the role of social commerce and its benefits to customers and merchants. It is also been stated that by 2025, India's e-commerce market will reach US\$ 220 billion while social commerce can potentially grow to become a US\$ 100 billion market.

Economic Times (2020) "Social commerce is redefining India's e-commerce ecosystem" states that social commerce entails an amalgamation of the use of social media and e-commerce and its growth can be estimated with India's vast social media user base and our growing appetite for e-commerce.

Pranit Sarda (2019) "How social commerce is changing e-tail in India" stated that unlike random pages on social media apps like Instagram, these platforms keep all the stakeholders' interests in mind while aiming to increase the number of

transactions. And unlike Facebook Marketplace, social commerce platforms also take on the responsibility to handle logistics, returns, and payments—generally COD—and any disputes.

Arunraj Rajendran (2019) “Social Commerce – The Next Billion-Dollar Market in India” stated that social Media platforms have already shown that they are heading towards creating e-commerce experience within the platform.

Rohit Yadav and Tripti Mahara (2018) “Interactions and participation on social commerce websites: Exploratory study” stated that an increasing number of organizations are adopting social commerce to engage and occupy customers in product development, sales and support activities. Therefore, it is imperative for retailers and marketers to know customers’ adoption behaviour towards SC websites and the benefits they gain through voluntary contribution of information on these websites.

3. RESEARCH METHODOLOGY

Descriptive research is used in this study to obtain information concerning the current status of the social commerce to describe "what exists" with respect to variables or conditions. The Primary data have been collected from 100 respondents using self-administered questionnaire. The respondents were the individuals who were participating on the social commerce platforms. The exclusion criteria were placed as “no purchases made from the social commerce platforms”. People between the age group of 20– 35 in the Chalakudy municipality were taken as the universe of the research. The technique used for the study was purposive sampling wherein the customers with the age category of 20- 35 were taken into consideration.

3.1 Stimuli development

To select the independent variables and to assess the viability subjected by the authenticity of the study report, a pilot study was conducted among 50 respondents with a great deal of accuracy, followed by a well-structured questionnaire. The study, being of descriptive nature chooses to raise several opportunities for further research both from the perspective of theory development and concept validation. Moreover, subsequent research is necessary to refine, validate and further elaborate the research findings.

3.2 Independent Variables

The research instrument employed in this research was a study on customer engagement on social commerce platforms. Five independent variables are taken in this day which includes gender, trust, ratings and reviews, recommendations and familiarity.

3.3 Dependent Variable

Customer engagement is the dependent variable in this study. The study consists of various factors influencing the adoption of social commerce by the customers. The responses were measured on a 5-point Likert scale (5= Strongly Agree, 4= Agree, 3= Neither Agree nor Disagree, 2= Disagree, 1=Strongly Disagree). Respondents were asked to respond to the structured questionnaire using the 5-point Likert scale ranging from 5(Strongly agree) to 1(Strongly Disagree) to measure the relatedness objectives of the study and formed the hypotheses to draw a meaningful conclusion.

4. DATA ANALYSIS AND INTERPRETATION

Section I

Reliability test using Cronbach’s Co-efficient

Table 1: Cronbach’s Co-efficient

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.637	0.637	5

Item Statistics			
	Mean	Std. Deviation	N
Recommendations from friends and relatives are the most credible form of advertising among customers	3.93	0.859	40
Ratings and reviews given on social commerce platforms are reliable	3.53	0.905	40

Gender influences on customer engagement in social commerce platforms are high	3.30	0.853	40
I do not doubt the authenticity of these platforms	3.25	0.707	40
I am familiar with purchasing products from social commerce platforms	3.90	0.778	40

(Source: Author's Calculation)

A Reliability Test was carried out using Cronbach's Alpha, which measures the internal consistency of research constructs and the result is exhibited in Table 1. The general rule of thumb is that a Cronbach's alpha of .70 and above is good, .80 and above is better, and .90 and above is best. But, if the number of items is less than ten, an alpha value above 0.5 is also considered as having good reliability. In this research the **Cronbach's Co-efficient is 0.637**. Thus, it can be concluded that the scale has internal consistency and reliability. In other words, the items that are used in it measures what are intended to measure.

Section II

Chi-Square Test and hypothesis testing

The Chi-Square Test of independence has been used to determine whether there is an association between the variables (Gender and Customer engagement). It is a nonparametric test. This test utilizes a contingency table to analyse the data.

Hypothesis 1

H₀1: There is no association between gender and engagement of customers in the social commerce platforms.

H₁1: There is association between gender and engagement of customers in the social commerce platforms.

Table 2 Chi- Square Test

		Gender		Total
		Female	Male	
Gender influences on customer engagement in social commerce platforms are high		35	25	60
	Agree	10	7	17
	Disagree	6	2	8
	Neutral	6	3	9
	Strongly agree	3	1	4
	Strongly disagree	1	1	2
Total		61	39	100

Chi-square Test

	Value	df	Asymp. Sig. (2sided)
Pearson Chi-Square	1.425 ^a	5	0.922
Likelihood Ratio	1.486	5	0.915
N of Valid Cases	100		

a. 7 cells (58.3%) have expected count less than 5. The minimum expected count is 0.78.

Interpretation: Table 2 shows whether there is an association between the gender and customer engagement on social commerce platforms. Since the p value is greater than the significance level (0.5), null hypothesis is accepted. So, the test proves that there is no association between the gender and customer engagement on social commerce platforms (Value=1.425, p= .922). Both the variables are independent.

Section III

B. Regression analysis and Hypothesis testing

Regression analysis was conducted to measure the influence of Trust (T), Recommendations (R), Ratings and Reviews (Rr) and Familiarity (F) on Customer Engagement (CE). The independent variables are T, R, Rr, F and the dependent variable is CE. The main objective of regression analysis is to explain the variation in one variable (called the dependent variable) based

on the variation in one or more other variables (called independent variables). If multiple independent variables are used to explain the variation in a dependent variable, it is called a multiple regression model. The output of multiple regression analysis was used to test the hypotheses.

Hypothesis 2

H02: Trust has no significant positive influence on customer’s intention to adopt social commerce.

H12: Trust has a significant positive influence on customer’s intention to adopt social commerce.

Table 3 Trust factors
ANOVA^a

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7.209	2	3.604	3.550	0.039 ^b
	Residual	37.566	37	1.015		
	Total	44.775	39			

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	3.810	0.776		4.910	0.000
I trust social commerce platforms in protecting privacy	0.616	0.258	0.491	2.389	0.022
I do not doubt the authenticity of these platforms	-0.775	0.311	-0.511	-2.490	0.017

Interpretation: Tables 3 represent the beta values, t values and significant values of independent variables. The independent variable T is statistically significant at 1 percent significance level as the statement one shows (t = 2.389, p = 0.022), and the statement two shows (t = -2.490, p = 0.017). It means that independent variable Trust (T) has significant positive effect on Customer Engagement (CE).

Hypothesis 3

H03: Recommendation has no significant positive influence on customer’s intention to adopt social commerce.

H13: Recommendation has a significant positive influence on customer’s intention to adopt social commerce.

Table 4 Recommendation factors
ANOVA^a

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10.014	1	10.014	10.947	0.002 ^b
	Residual	34.761	38	0.915		
	Total	44.775	39			

Coefficients^a

	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.010	0.716		1.410	.167

	Recommendations from friends and relatives are the most credible form of advertisement	0.590	0.178	0.473	3.309	0.002
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Interpretation: Tables 4 represent the beta values, t values and significant values of independent variables. The independent variable T is statistically significant at 1 percent significance level as the statement one shows (t =3.309, p = 0.002). It means that independent variable Recommendation (R) has significant positive effect on Customer Engagement (CE).

Hypothesis 4

H04: Ratings and Reviews has no significant positive influence on customer’s intention to adopt social commerce platforms.

H14: Ratings and Reviews has a significant positive influence on customer’s intention to adopt social commerce platforms.

Table 5 Ratings and Reviews

ANOVA^a

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	12.730	1	12.730	15.095	0.000 ^b
	Residual	32.045	38	0.843		
	Total	44.775	39			

Coefficients^a

	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.101	.591		1.864	0.070
	Ratings and reviews given on social commerce platforms are reliable	0.631	0.162	0.533	3.885	0.000

Interpretation: Tables 5 represent the beta values, t values and significant values of independent variables. The independent variable T is statistically significant at 1 percent significance level as the statement one shows (t =3.885, p = 0.000). It means that independent variable Ratings and Reviews (Rr) has significant positive effect on Customer Engagement (CE).

Hypothesis 5

H05: Familiarity has no significant positive influence on customer’s intention to adopt social commerce platforms.

H15: Familiarity has a significant positive influence on customer’s intention to adopt social commerce platforms.

Table 6 Familiarity

ANOVA^a

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.190	1	1.190	1.038	0.315 ^b
	Residual	43.585	38	1.147		
	Total	44.775	39			

Coefficients^a

	Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.
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		B	Std. Error	Beta		
1	(Constant)	2.449	0.876		2.795	0.008
	I am familiar with purchasing products from social commerce platforms	.225	0.220	0.163	1.019	0.315

Interpretation: Table 6 represent the beta values, t values and significant values of independent variables. The independent variable T is statistically significant at 1 percent significance level as the statement one shows (t =1.019, p = 0.315). It means that independent variable Familiarity (F) has no significant positive effect on Customer Engagement (CE).

5. VALIDATED MODEL

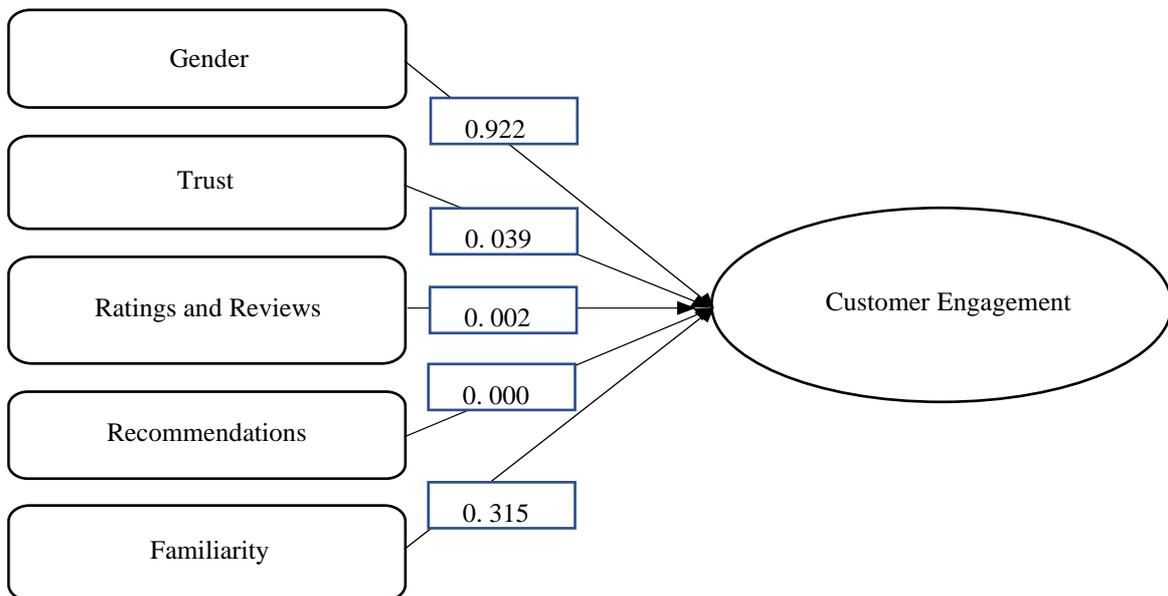


Fig 1: Validated Model

6. RESULTS

The findings of the study reflect the factors influencing customer’s intention in the adoption of social commerce platforms, major hindrances for the involvement of customers on these platforms etc.

- Among the respondents, 61% are female.
- 87% of the respondents are aware about the social commerce platforms.
- Only 40% of the respondents have made purchases from social commerce platforms.
- 50% of the respondents prefer fashion products more to purchase from the social commerce platforms followed by electronics.
- 50% of the respondents are of the opinion that Instagram is the most effective and reliable social commerce platform.
- The Chi – Square test proves that there is no association between the gender and customer engagement on social commerce platforms.
- Trust (T) has a significant positive effect on Customer Engagement (CE).
- Recommendation has a significant positive effect on Customer Engagement (CE).
- Ratings and Reviews (Rr) has a significant positive effect on Customer Engagement (CE).
- Familiarity (F) has no significant positive effect on Customer Engagement (CE).
- 50% of the respondents strongly agree that lack of quality assurance and certified products creates a barrier of trust and affordability for them while planning to buy the products.
- 40% agree that they trust the social commerce platforms in protecting their privacy.

7. SUGGESTIONS

- Companies would need to study consumer's shopping patterns and online behaviour while analysing advanced data. This insight could be used for providing the customized experiences for the customers throughout the shopping journey.
- Choose the right social commerce platform where the audience regularly engage, generate responses and not the platform where they don't interact more.
- Focus on the target audience by showcasing products that you know they want to buy.
- Encourage people to review the business and the products as it is a great way to build new relationships.
- Take proper measures to allow the customers to make their purchases within their social media experience.
- People are more aware of their rights as consumers and they are very much conscious about the quality of the products. So, to ensure the increased participation of the customers on the social commerce platforms, quality of the products should be taken into consideration.
- Attractive and creative advertisements and posts on these platforms have an influence on the purchase decision of customers. Making it attractive will lead to more engagement of customers and increased sales.
- Providing good service quality will bring more customers to these platforms.
- Capturing the trust of the customers will help to retain the existing customers and attract the new customers.
- Interactions by way of messages, collaborations etc. can make a good relationship with the customers.
- There should be transparency and non-discrimination in publishing the ratings and reviews as many of the customers look for online reviews before they make the purchases.

8. SCOPE FOR FURTHER RESEARCH

Even though numerous studies have been conducted on social media and ecommerce but there are hardly any studies conducted regarding social commerce. The research findings are expected to highlight and contribute significantly the factors influencing the adoption of social commerce by customers. It also directs the companies on increasing and improving the awareness, satisfaction and purchasing decision of consumers on social commerce platforms and it also helps the customers to know more about social commerce. As social commerce is still in its infancy, the analysis, findings and suggestions to be proposed by the researcher will be helpful for further studies in social commerce. Further, the research provides the scholars with an initial set of understanding and setting for the construction of materials that can be undertaken for subsequent studies.

9. CONCLUSION

The study on customer engagement on social commerce platforms reveals the various factors influencing the customer's adoption of social commerce platforms. The results of the study shows that the factors such as trust, recommendation, ratings and reviews are having a significant positive influence on the customer's intention to adopt social commerce.

Moreover, it also shows that there is no association between gender and the customer engagement on the social commerce platforms. Instagram, Youtube, WhatsApp, Facebook etc. are the famous platforms for the brands, through which they can interact more with the customers and increase their sales potential. This is because the followers of these social media influencers actually make their purchases of their products after their recommendations. By creating trust and good relationship with the customers social commerce can attract and reach more customers as the majority of people are spending their time on these social media platforms.

On the basis of the findings of the study it is evident that the social commerce will soon gain popularity among the users even though it is in the infancy and it will be the next generation trend that will definitely reshape the future of commerce.

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A study on customers' preference and satisfaction towards mobile banking services

Lakshmy Priya M G*, Aparna C R**

(Assistant Professor, Naipunnya Institute of Management and Informaton Technology, Department of commerce)

(Student, Naipunnya Institute of Management and Informaton Technology, Department of commerce)

Abstract: Mobile banking is an emerging alternate channel for providing banking services as it has become the choice of millions of people. Technological advancement helped banking organization in replacement of physical cash into cost effective and less risky flexible payment system. "Mobile Banking service" is provided by almost all the Indian banks. The present study is focused on the customers 'sources of information about mobile banking services, most preferred online mobile application by the customers, the most important purpose of using mobile baking and customers' level of satisfaction towards mobile banking services. Both primary and secondary data are used for the study. The primary data are collected from 50 respondents using convenience sampling method. A well-structured questionnaire is used for collecting the data. The secondary data are collected from papers, published articles in journals, newspapers, magazines and websites covering wide collection of academic literature on Mobile banking etc. the research revealed that the most preferred online mobile app is Google pay. The study also invented that majority of the respondents are using mobile banking services for the purpose of money transfer and the respondents are satisfied with the mobile banking services.

Keywords: Mobile Banking, Sources of Information, Preference, Purpose of using Mobile Banking Services, Customers' Satisfaction

1. INTRODUCTION

Mobile phone has become a common technology device, that is a part of every individual in this modern era. Mobile banking is an emerging alternate channel for providing banking services as it has become the choice of millions of people. It is a recent telecommunication innovation, which is a boon for the bank and its customers. Banks are looking at various ways to make use of mobile phone technology by providing the best mobile banking services to the customers. It is one of the latest and most innovative medium and is the new trend among the customers with the feature to access their accounts at any time. Globalization, competitive pressure and technology advancement changes the whole process of banking industry. Technological advancement helped banking organization in replacement of physical cash into cost effective and less risky flexible payment system. "Mobile Banking service" is provided by almost all the Indian banks.

The banker and customer have to know about one another. The banker has to understand the customer's needs and in the same way the customer has to know about the various services offered by the banks and it increased level of awareness among the customers.

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The main intention behind this research is to recognize the factors which are influencing and contribute to the user's intention to avail the Mobile Banking Services. The present study is focused on the customers 'sources of information about mobile banking services, most preferred online mobile application by the customers, the most important purpose of using mobile baking and customers' level of satisfaction towards mobile banking services. The banker has to understand the customer's needs and in the same way the customer has to know about the various services offered by the banks and it increased level of awareness among the customers.

2. STATEMENT OF THE PROBLEM

Mobile Banking is presently growing in India. During past few years quite a large amount of people has been availing the mobile banking services. Mobile banking is the easiest and least stressful way for the customers to do their bank transactions. It's more attractive to customers because it allows them to reduce the wastage of their time in bank to do up their transactions.

The present study is focused on the customers 'sources of information about mobile banking services, most preferred online mobile application by the customers, the most important purpose of using mobile banking and customers' level of satisfaction towards mobile banking services. So, the present study related to this context deserves much significance.

3. OBJECTIVES OF THE STUDY

- To know the sources of information about mobile banking.
- To know the most preferred online mobile application by the customers.
- To know the most important purpose of using mobile banking.
- To analyse customers' level of satisfaction towards mobile banking services.

4. RESEARCH METHODOLOGY

Both primary and secondary data are used for the study. The primary data are collected from 50 respondents using convenience sampling method. A well-structured questionnaire is used for collecting the data. The secondary data are collected from papers, published articles in journals, newspapers, magazines and websites covering wide collection of academic literature on Mobile banking etc.

5. TOOLS USED FOR DATA ANALYSIS

Simple percentage is used to analyse the data and diagrams are used for representing the collected data.

6. REVIEW OF LITERATURE

C Changchit, R Lonkani & J Sampet, (2017)¹ studied "Mobile banking: Exploring determinants of its adoption" and examined the factors that impact acceptance of the use of mobile banking. And the findings suggest factors that banks should consider while implementing mobile banking services, thus allowing them to design services that meet the needs of their customers.

Deepak Chawla & Himanshu Joshi, (2018)⁵ studied "The Moderating Effect of Demographic Variables on Mobile Banking Adoption: An Empirical Investigation" and concluded that by extending the Technology Acceptance Model and Diffusion of Innovations theory, the research provides insights into the factors influencing consumers' attitude to adopt mobile banking applications. Besides, the results of moderating effect improve in understanding the demographic differences, which influence the degree of mobile banking adoption.

R. Tamilselvi & P. Balaji, (2019)¹² studied "The key determinants of behavioural intention towards mobile banking adoption" and analysed the customer behaviour in mobile banking usage intention and adoption with the primary objective to explore the factors determining the behavioural intention of mobile banking adoption practices among the bank customers. This study concluded that banks should advertise and promote mobile banking through handsets and live demonstration counters at selected branches manned by a dedicated staff to adopt various promotional activities for enhancement in digital literacy and financial inclusion with other government schemes.

Zahoor Ur Rehman & Fazal Ali Shaikh, (2020)¹⁵ studied "Critical Factors Influencing the Behavioural Intention of Consumers towards Mobile Banking in Malaysia" and the results revealed that consumers' behavioural intention was significantly and positively influenced by perceived usefulness and ease of use, while a significant negative relationship was found between consumers' behavioural intention and perceived risk. The findings also revealed a mediating relationship of attitude between perceived usefulness, ease of use and risk, and behavioural intention to use mobile banking. The study provides appropriate guidelines to Malaysian banks and mobile banking application developers for the effective implementation and design of mobile banking services.

7. ANALYSIS ON COUSTOMERS' ADOPTION BEHAVIOUR TOWARDS MOBILE BANKING

Table 1 . Response towards frequently used online banking application by the Respondents

Options	No of Respondents	Percentage
Google pay	37	74
Phonepe	10	20
Paytm	3	6
Tez	0	0
Others	0	0
Total	50	100

(Source: Primary Data)

The table 1 shows the Response towards frequently used online banking application by the Respondents. From the analysis it is clear that out of 50 respondents 37 (74%) of the respondents use Google pay, 10 (20%) of the respondents use Phonepe and the rest 3 (6%) use Paytm. So, the majority of the respondents use Google pay as their online banking application.

Table 2 Response towards the source of information about mobile banking services

Options	No of Respondents	Percentage
Bank	22	44
Media	7	14
SMS from mobile operator	7	14
Friends	10	20
Family	4	8
Others	0	0
Total	50	100

(Source: Primary data)

From the analysis it is clear that out of 50 respondents 22 (44%) of the respondents have bank as their source of information about mobile banking services. 10 (20%) of the respondents have friends as their source, 7 (14%) of the respondents have media as their source, 7 (14%) of the respondents have SMS from mobile operator as their source and the rest 4 (8%) of the respondents have family as their source of information about mobile banking services.

Table 3 Response towards the purpose of using mobile banking

Options	No of Respondents	Percentage
Deposit	6	12
Withdrawal	5	10
Money transfer	20	40
Payment	10	20
Saving	3	6
purchasing	4	8
Others	2	4
Total	50	100

(Source: Primary data)

From the analysis it is clear that out of 50 respondents 20 (40%) of the respondents uses it for money transfer, 10 (20%) of the respondents uses it for payment, 6 (12%) of the respondents uses it for purpose of deposit, 5 (10%) of the respondents uses it for withdrawal, 4 (8%) of the respondent uses it for purchasing, 3 (6%) of the respondents uses it for saving and the rest 2 (4%) of the respondents uses it for other purposes. So, the majority of the respondents in this study use mobile banking for the purpose of money transfer.

Table 4 Satisfaction of customers towards mobile banking

Factors	Highly satisfied	Satisfied	Neutral	Dissatisfied	Highly dissatisfied
User interface of mobile banking	15(30)	31(62)	4(8)	0	0
Data and information security	11(22)	30 (60)	9(18)	0	0
Accuracy of transactions	11(22)	30(60)	7(14)	2(4)	0
User friendliness of mobile transactions	41 (82)	6 (12)	3 (6)	0	0

(Source: Primary Data)

From the above table it is clear that majority of the respondents are satisfied with User interface of mobile banking (62%), Data and information security (60%), and Accuracy of transactions (60%). It is also evident that 82% of the respondents are highly satisfied with the User friendliness of mobile transactions.

8. FINDINGS

- From the analysis it is clear that out of 50 respondents 22 (44%) of the respondents have bank as their source of information about mobile banking services.
- From the analysis it is clear 74% of the respondents prefer Google pay for their mobile banking transactions.
- Majority of the respondents (40%) in this study use mobile banking for the purpose of money transfer.
- The respondents are satisfied with User interface of mobile banking (62%), Data and information security (60%), and Accuracy of transactions (60%). It is also evident that 82% of the respondents are highly satisfied with the User friendliness of mobile transactions.

9. CONCLUSION

Around the world, banks are taking various technological initiatives to provide financial services. Use of technologies like mobile phones ensures their success and directly impact bank performance. To achieve growth Banks must understand their customers' perceptions about mobile banking features and determines the impact of these features on consumer's usage rate of mobile banking.

The wireless technology and the large penetration of mobile devices have created tremendous business opportunities, and banks have started taking advantage of the huge explosion of mobile penetration by offering their products and services through mobile phone, which could generate much revenue and competitive advantage. Although, there are many advantages of mobile banking the adoption of mobile banking in India is at its infancy rate and there is a lack of empirical studies related to the adoption of mobile banking in India. In the present study majority of the respondents are satisfied with the mobile banking services.

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Consumers perception towards health insurance during covid -19

Dr. Mathew Jose K*, Jesna**

*Professor, Naipunnya Institute of Management and Information Technology, East Koratty, Trichur Dist., Kerala

**PG Scholar- Naipunnya Institute of Management and Informaton Technology, Department of commerce

Abstract: The recent Coronavirus pandemic has grappled the nation and cornered us in lockdown. The Indian government is taking all possible measures to make sure that COVID-19 does not spread in India. The health-conscious generation is doing all in their fitness routine that they think they need to keep fit and build immunity – from working out at home to meditating to going on morning walks. While they all are working to keep themselves mentally and physically healthy, there are always chances of an unexpected exigency owing to the infectious disease. This is why health insurance plays an important role in medical contingencies to take care of increasing medical expenses and protect the wealth of individuals. Prior to this pandemic, even educated people had been procrastinating the purchase of insurance. This mind set is probably changing now and customers are now looking for protection products.

Keywords: Consumer perception, health insurance, Corona Kavach, Corona Rakshak

1. INTRODUCTION

A health insurance plan helps you stay covered against various diseases. 2020 Will be remembered as a crucial time in history. The months was gone, and the pandemic is still looming around. We have all evolved from being extremely fearful of the unknown to now learning how to live with it. Those who are taking health insurance in this situation is more than the previous period. The government hospitals provide primary care of COVID-19 patients at economic cost. But given the rising number of cases, limited healthcare facilities and shortages of specialised staff, these hospitals are already working beyond their capacity. In these times the income is limited, but the COVID treatment cost is high and equally critical for survival. The rates may be charged per patient in a private hospital is fixed at ₹3300 for care in high dependency units and ₹ 11500 for ICU care with ventilation per day. Now people are more bother about the COVID-19 pandemic. In this situation health insurance plays an important role. The people who taking health insurance is more than the previous times because it provides a greater relief to the people from the high Covid medical expenses. So, conducting a study in this context deserve much relevance.

2. HYPOTHESIS

Hypothesis 1: Taking health insurance is independent of income

Hypothesis 2: Taking health insurance is independent of age

3. LITERATURE REVIEW

According to Mondal, A. (2021). Does Covid-19 Pandemic Accelerate the Growth of Health Insurance Segment? A Study in Respect of Indian Health Insurance

Covid-19 pandemic has impacted production as well as service sectors of the world. The wave of the pandemic has also impacted the Indian insurance sector. Health insurance, as a protective investment, is gaining importance as a consequence of the pandemic. In this paper, an attempt has been taken to study whether the pandemic has accelerated the growth of health insurance sector or not? For that purpose, segment-wise market share and growth rate have been computed. This study concluded that pandemic has accelerated the growth rate of health insurance sector in case of private insurance sector.

4. THEORETICAL FRAMEWORK

Health insurance and covid -19

The pandemic has driven a sudden realization around the significance of protective investments, especially when it comes to the aspects of health and life security. Health insurance has definitely taken the front seat when it comes to return-based instruments, both from the perspective of securing access to quality healthcare as well as investing in healthcare finances.

Today, India is among the top three countries worst hit by the Coronavirus pandemic. For the healthcare ecosystem, the pandemic has left its mark on almost all industries and sectors across the spectrum, including health insurance. While the pandemic is still showing no signs of abatement, we are now able to forecast its impact the health insurance industry in the near and mid-term future with enough cues from the past quarter's data.

Then there has been a clear change in the customer mind-set. This could over time lead to health insurance transforming from a traditionally “push” product to a “pull” one. The full picture is not altogether rosy, however. The health insurance industry is simultaneously grappling with many a challenge as well as uncertainties that are directly borne out of the pandemic.

Let us begin with a view of the positive changes that the health insurance industry has seen over the last few months. Firstly, there is the obvious and disconcerting uncertainty around treatment expenses for COVID-19. With significantly higher claim costs than those generally associated with infectious illnesses and epidemics, the Coronavirus pandemic is an actual nightmare in many respects. Most insurers are still scrambling to accurately predict the impact on healthcare expenses and consequently the claims book. Additionally, the industry is grappling with a somewhat confusing claims experience in many cases. There is in fact a visibly high degree of dissonance at the time of claims, which impacts the customer in a rather unpleasant manner. Although the insurance regulator has been proactive in ensuring there are no unnecessary hassles at the claims stage, there have been factors that had a significant impact on the experience.

Coronavirus health insurance

The outbreak of the novel corona virus has been in the news for months now. With the latest figures shared by the World Health Organisation (WHO) currently, the confirmed cases across the globe are 71,919,725 and have taken away the 1,623,064 lives so far (as on 16 December 2020).

Currently, in India, as on 16 December 2020, there are 332,002 active cases of corona virus (COVID 19) it has become a matter of great concern for our vastly populated nation. About 9,456,449 corona virus patients have been discharged and cured in the country. It is important to be prepared for any unfavorable circumstances in advance. Having a health insurance policy provide a great relief to this pandemic situation.

Corona virus health insurance refers to an insurance policy that covers the medical expenses incurred on the treatment of COVID- 19. A corona virus health insurance policy is designed to cover hospitalisation expenses of the policy holder, irrespective of the disease that he has been diagnosed with. Almost all the health insurance plans over hospitalisation expenses incurred on the treatment of viral infections. Since Corona virus is a viral infection, a comprehensive health insurance policy pays off pre & post hospitalisation expenses including inpatient and outpatient expenses, incurred on the treatment of COVID-19. Health insurance for corona virus will be available from the day the insured gets diagnosed with the disease and therefore, does not come under the category of preexisting illness.

The three types of coronavirus health insurance are,

1. Corona Kavach Insurance Policy:

The Corona Kavach policy is a standard coronavirus health insurance policy that covers hospital expenses, the cost of home care, ambulance costs, the cost of PPE equipment, medication, gloves, masks, doctor's fees, and intensive care costs incurred during treatment for the COVID-19 pandemic. The sum insured starts from 50,000 rupees and goes up to 5 lakh rupees. You can get your family covered by this plan which also pays for Ayush treatment in India.

2. Corona Rakshak Policy:

The Corona Rakshak policy is also a COVID-19 specific health insurance policy that pays for hospitalization of a minimum of 72 hours and more, as required for COVID-19 treatment in India. The policy covers expenses related to PPE, nebulizers, masks, oxygen cylinders, gloves, oximeters, AYUSH treatment, etc. which are limited by a regular health insurance policy. This COVID-19 insurance policy is available for people between the ages of 18 and 65 on a one-time insurance basis ranging from Rs 2.5 lakh to Rs 5 Lakh. Applicants with comorbidity can also be insured by paying an additional premium.

3. Corona virus Group Health Insurance Policy

COVID-19 Group Health plan is a health insurance policy for groups that have been designed to cover labourers and contractual workers from the risk of coronavirus pandemic. It provides coverage for any medical expenses incurred by the group members during the treatment of the COVID-19 disease. This policy can be issued to a group of people who are working for a common employer, business owner or entrepreneur. In other words, it is a group health insurance for coronavirus disease that covers contract workers and labourers working for an employer or contractor.

How covid-19 is changing the health insurance market in India

The Way Forward

Everyone in the health insurance industry will readily vouch for how drastic the influence of COVID-19 has been on their businesses and lives. A full-scale transformation is indeed underway and of course the digitalization of the customer journey

will be a critical component in this transformation. In my view, the industry and its customers – the insurance buyers – can expect some clear changes in the coming months and years.

First up, we will see a fast-growing trend of innovatively designed health insurance products. In fact, product design has been a key barrier to true digitalization for the longest time. Most insurance providers have been trying to adapt their digital processes to a product that is based on an offline distribution model. Complicated product features, complicated risk mitigation conditions, multiple and confusing product variants have all contributed to products that do not really motivate purchases. With consumers coming around to purchase health insurance digitally, the need for the user-friendly friendly digital products has never been greater.

Secondly, we will see a growing acknowledgement of the need to simplify policy documentation. Simplified and uncomplicated policy benefits will need to be accompanied by terminologies and product documentation which are precise as well as easy to understand. This will play a significant role in establishing trust and a truly digital experience; not to mention, a greater access for people across economic and educational backgrounds.

Thirdly, we will see the emergence of a complete digital ecosystem for claims processing and policy management. Be it automated claim adjudication that can significantly improve decision- making times, or better digital controls at the provider and insurer's end, customers are looking to significantly faster claim settlements which require minimal manual processing.

Fourth, we will also see the emergence of a user-centric digital distribution channel. The primary factor here will be how convenient and easy it is to buy an insurance policy online. With existing insurers focussing on digital distribution models, the emergence of specialists such as Acko and Godigit, along with the entry of next-gen digital healthcare financing distribution companies like Vital, Plum, Onsurity, Toffee, Kenko, Riskcovry etc. that are looking at offering customer experiences that go beyond plain vanilla insurance plans, things sure seem to be getting exciting in this space. These new companies are focusing on user experiences with not only the insurance product but also other wellness needs. Of course, what remains to be seen, is just how long will the pandemic and its impact last, and will it truly transform the way industry functions for the better.

The COVID-19 pandemic has created havoc in everyone's life. But it has also led to some major changes in the health insurance industry, which have worked in the favour of the general public. For starters, the coronavirus health plans have made it possible for people to afford the medical expenses arising out of COVID-19 disease. Moreover, anyone can buy Corona Kavach policy or other health plans online without physical signatures and can pay the premium via instalments. Hopefully, these changes will increase the penetration of health insurance in India.

5. DATA ANALYSIS

Table 1. The Period in Which the Respondents Take the Health Insurance

Options	Number of Respondents	Percentage
Before 2018	17	34%
In 2018	5	10%
In 2019	4	7%
In 2020	18	36%
In 2021	6	12%
Total	50	100

(Source: primary data)

Interpretation

Table shows the period in which the respondents take the health insurance. From the table it is clear that out of the 50 respondents who have the health insurance, 34% of the respondents are talking health before 2018, 10% are of in the year 2018, 7% are of in the year 2019, 36% are of the year 2020 and 12 are of in 2021. That is majority of them are taking the health insurance in the year 2020.

Table 2. Reason for Taking Health Insurance during COVID-19

Options	Number of Respondents	Percentage
Safety	42	42%
Savings	20	20%
Future Benefits	28	28%
Tax Deduction	6	6%
Others	4	4%
Total	100	100

(Source: primary data)

Interpretation

Table shows the reason for taking health insurance during COVID-19. From the table it is clear that 42% of the respondents are talking health insurance for safety purpose, 20% of them are for savings, 28% of them are for future benefits, 6% of them for tax deduction and 4% of them are for other purposes.

6. FINDINGS

1. 56% of the respondents are male.
2. 32% of the respondents are post-graduate and majority (60%) of the respondents are working.
3. 50% of the respondents having health insurance and others not having health insurance.
4. out of the 50% of the respondents who have the health insurance 34% of them are taking health insurance in the year 2020.
5. only 10% of the respondents having the Coronavirus health insurance and out of the 90% of the respondents who do not have Coronavirus health insurance, majority (65.55%) of the respondents are highly interested in talking the Corona virus health insurance, but they are unaware about it.
6. 50% of the respondents strongly encourage others to take health insurance and 50% of them are considered health insurance is extremely important during the COVID-19 pandemic period.
7. 42% of the respondents are talking health insurance for safety purpose, and 40% of the respondents are suffered from coronavirus.
8. 40% of the respondents are strongly agree with the statement that “In order to Overcome the COVID-19 Pandemic a Health Insurance Coverage is Important”. 38% of them are agree with the statement that “Health Insurance Purchases Doubled in 2020 Compared to the Same in 2019”.
9. 42% of the respondents agree that health insurance is better for family security.
10. Out of the 50% of the respondents who have the health insurance, 42 % are of the age between 40-49 and 34% of them are income above 40000. So, taking health insurance is dependent on age and income.
11. 48% of the respondents daily COVID treatment cost is 3000-5000 and 43% of the respondents are treatment in between 10-15 days.
12. 27% of the respondent’s annual health insurance premium is between 10000-20000 and most of them say that Coronavirus health insurance premium is cheap
13. The respondents are unaware about the various aspects of Coronavirus health insurance policy.

7. CONCLUSION

Most people infected with the COVID-19 virus will experience mild to moderate respiratory illness and recover without requiring special treatment. Older people, and those with underlying medical problems like cardiovascular disease, diabetes, chronic respiratory disease, and cancer are more likely to develop serious illness.

Then there has been a clear change in the customer mind set. The pandemic has driven a sudden realisation around the significance of protective investments, especially when it comes to the aspects of health and life security. Health insurance has definitely taken the front seat when it comes to return-based instruments, both from the perspective of securing access to quality healthcare as well as investing in healthcare finances. This could over time lead to health insurance transforming from a traditionally “push” product to a “pull” one.

This study is beneficial in various ways. The study helps to understand the consumers perception towards health insurance policy during COVID 19 pandemic. It also provides information related with the factors that influencing consumers buying behaviour towards insurance in this pandemic situation. We also get information relating to consumers awareness for taking insurance policy.

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Influence of personality traits on stock market investors

Ms. Jeena Antony*

*Associate Professor, Naipunnya Institute of Management and Information Technology, East Koratty, Trichur Dist., Kerala

Abstract: Decision making part in investment is a very complex process. Stock market investors is concern change is dynamic. The current study tries to identify how the personality traits influence the investment decisions of the investors. Five personality traits had been identified in the study extraversion, neuroticism, and openness to experience, agreeableness and conscientiousness on investment decision. Information search, social interaction and investors risk perception are also the major factors' affecting the stock market investment is concerned. The data is collected from 100 stock market investors. The findings of the study include that personality traits have the influence on the stock market investors in their investment decisions.

Keywords: Investment Decision, information search, personality traits

1. INTRODUCTION

Success of any investment depends upon the decision-making skill of an investors. Decision making skill to a certain extent depends on the personality traits one possesses. So, in this context it is important to identify the personality traits like Extraversion, Agreeableness, Conscientiousness, Neuroticism and Openness to experience. Timely decisions can be only taken if the investors are updated with the information to the date. The study also focuses on the role of information search and its mediating effect in the investment of the stock market investors. Information search relates to taking search of advices relating to investments from all available resources. It helps to reduce the risk connected with investment decision of the investor. Risk, volatility and uncertainty are the main features of the stock market. Higher the risk greater will be the return. So, the risk is inevitable factor in any investment. The study examines the role of stock market investors and how the personality traits influence their investment decisions. The study also tries to investigate the mediating role of information search and moderating role of social interaction and risk perception of investors. The data was collected from 100 stock market investors in Ernakulam district

2. OBJECTIVES OF THE STUDY

1. To study the influence of personality traits on stock market investors.
2. To identify the role of information search on the investment decisions making.
3. To identify how the risk attitude in the contribution of personality traits.
4. To understand the role of social interaction in investment decision of stock market investors.

3. RESEARCH METHODOLOGY

The study is both descriptive and analytical. The primary data was collected by using the structured questionnaire along with secondary data. The convenience sampling method was used from the 100 respondents.

Source: Primary

Population: Ernakulam District

Sampling Size: 100 stock market investors

4. REVIEW OF LITERATURE

Vaishnavi Rathinasamy & Hemavathy Ramasubbain (2020) To study the relationship between the personality of the individuals and their investment decisions and to analyze the big five personality traits investment behavior an impact on investment decisions. Findings of the study says that the big five personality are having impact on the investment decisions of the investors. It acts as a major role in the investment behavior of investors in making investment decisions.

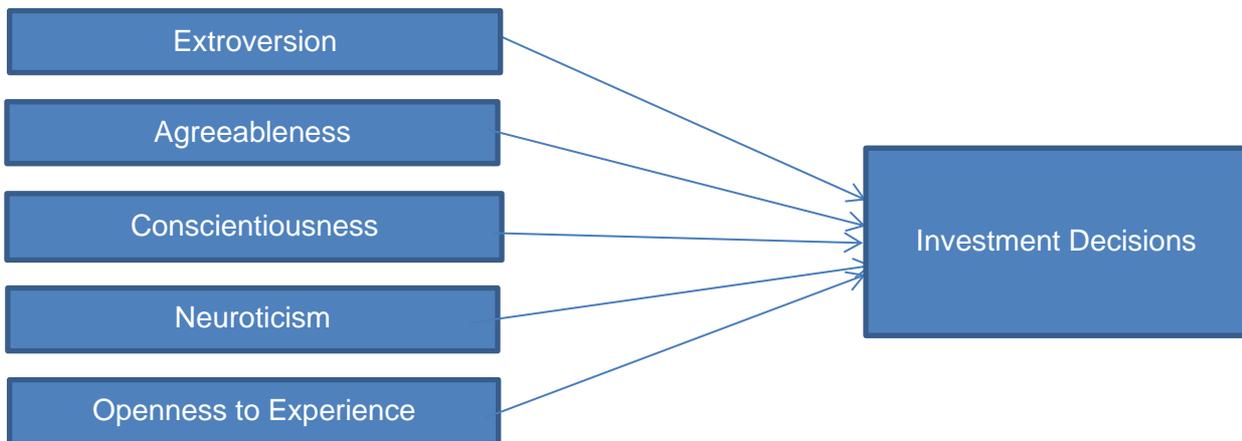
Ninditya Nareswari, Citra Wanodya Rahmani & Nugroho Priyo Negoro (2021) The objective of this study was to test the effect of the Big Five personality traits on the perception of investment performance. This study also tests the moderating role of social interaction. The finding of the study says that openness personality had a negative effect on perceived investment performance at the same time conscientiousness, extraversion, agreeableness, and neuroticism had a positive impact on perceived investment performance. It also concludes that social interaction moderates the relationship between conscientiousness, agreeableness, and perceived investment performance. The studies conclude that Information selection and investment knowledge is important when allocating asset to achieve investment objectives.

Saleh M. Shehata, Alaa M. Abdeljawad, Loqman A. Mazouz, Lamia Yousif Khalaf Aldossary, Maryam Y. Alsaeed and Mohamed Noureldin Sayed (2020) The objective of the study was to identify the financial knowledge’s impact on the investors’ intentions to invest and the second objective is to find out the moderating role of perceived risks on the relationship between financial knowledge and the investors’ intentions. The findings of the study say that formation of financial knowledge, the total effect of Subjective knowledge is greater than the total effect of objective knowledge. The findings indicate that there is a positive relationship between financial knowledge and perceived risks and between financial knowledge and the intention to invest. The perceived risks have a negative effect on the relationship between financial knowledge and the intention to invest in the Saudi Arabian Stock Market.

Muhammad Nauman Sadiq and Raja Ased Azad Khan (2019) The objective of the study is to investigate the role of risk behavior in mediating the association between personality traits and investment intention and moderating role of financial literacy between the association of risk behavior and investment intention. The findings of the study says that individuals who are active, sympathy toward others, determined, well-organized are more willing toward Investment. The results revealed that risk behaviour partially mediates the relationship of Personality traits with short term investment intentions.

Marvello Yang, Abdullah Al Mamun , Muhammad Mohiuddin , Sayed Samer Ali Al-Shami and Noor Raihani Zainol (2021) The objective of the study was to investigate the effects of risk tolerance, financial wellbeing, financial literacy, overconfidence bias, herding behavior, and social interaction on stock market investment intention and stock market participation among working adults. The findings of the study say that there is a significant positive effect of risk tolerance, herding behavior, and social interaction on stock market investment intention and also on stock market participation. Stock market investment intention was also found to successfully mediate the relationships of risk tolerance and overconfidence bias with stock market participation.

5. CONCEPTUAL MODEL



6. DATA ANALYSIS AND INTERPRETATION

H0: There is no significant difference relationship between personality traits and investment decisions

H1: There is significant difference relationship between personality traits and investment decisions

Correlations

	INVESTMENT DECISIONS	personality traits
INVESTMENT DECISIONS	1	-.524**
Pearson Correlation		.000
Sig. (2-tailed)		100
N	100	100
personality traits	-.524**	1
Pearson Correlation		.000
Sig. (2-tailed)		100
N	100	100

** . Correlation is significant at the 0.01 level (2-tailed).

Since the p value is less than 0.05, we can accept the hypothesis that there is significant relationship between extraversion and investment decisions.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Investment Decisions	100	1.00	6.00	3.3000	2.50454
Perceived Risk	100	1.50	3.25	2.1150	.49673
Information search	100	3.00	5.00	4.5500	.70173
Social Interactions	100	4.00	5.00	4.5350	.49749
Valid N (listwise)	100				

From the above data it is cleared that the mean of investment decisions is higher with 2.5, Social interaction and perceived risk have the mean of 0.49673 and information search also possess the mean of 0.70173
 H0: There is no significant difference between age and investment Decision.
 H1: There is significant difference between age and investment decision.

ANOVA

INVESTMENT DECISIONS

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	5.502	2	2.751	62.947	.000
Within Groups	4.239	97	.044		
Total	9.740	99			

Since the p value is less than 0.05, we accept the null hypothesis that there is a significant difference age and investment decision. Age is the independent variable and investment decision is the dependent variable.

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Applications of graph theory in operations research

Shajitha T B*, Stinphy Maxon**

*Asst. Professor, Department of Computer science, Naipunnya Institute of Management and Information Technology, Pongam, Koratty

**Asst. Professor, Department of Computer science, Naipunnya Institute of Management and Information Technology, Pongam, Koratty

Abstract: One of the most important areas in mathematics is graph theory which is used in different structural models. Graph theory is a very usual and dominant tool in combinatorial operations research. Graph theoretical ideas are enormously applied by computer discipline applications. Some important research problems in operations research can be solved using graphs. A transport network can be represented as a graph model for which the objective is to maximize the flow or minimize the cost within the constraints. In the same way one of the most useful terms is graph colouring and is applied in resource allotment, assignment and transportation problems. This paper gives an overview about the applications of graph theoretical measures to find optimal solutions in different fields of operation research like planning, transportation, allocation.

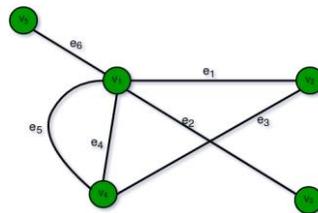
Keywords: Graph theory, Konigsberg Bridge problem, Operations Research, Travelling salesman's problem, Game Theory

1.INTRODUCTION

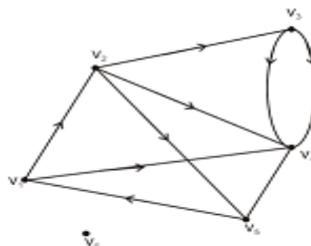
The rapid change in social and business environment has made decision making, a difficult task to accomplish the needs of management and other areas. Within a short span of time itself, we can see the elevation of numerous issues in different fields. In this situation OR and graph theoretic approach will meet the needs of industries and business for analyzing the reasons of failure, implementation of results etc. Graph theory and operational research are the key areas of mathematics where we can observe the modelling approach the comparison of each and every possible alternative of OR and Graph will help to grow the social and business areas. In that, graph theory helps us to formulate the mathematical structures by using the set of vertices and edges and OR gives the analytical method for problem solving and decision making. Various applications are found in graph theory and OR in the area of computer technology, communication science, architecture, combinatory etc. The systematic approach of OR and formulation of mathematical structures using graph will together work as an efficient tool of mathematics in the fields related to management, business, industries etc.

Graph: A graph $G = G(V, E)$ consists of two components:

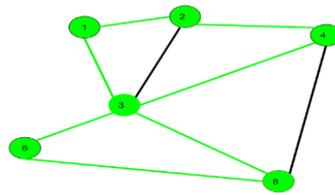
1. The finite set of vertices V , also called points or nodes, and
2. The finite set of edges E , also called lines or arcs connecting pair of vertices.



Directed graph: A graph is said to be the directed graph or digraph if it is required to associate a direction with each edge of the graph.



Walk: A walk is a sequence of vertices and edges that begins at v_i and travels along edges to v_j so that no edge appears more than once. A walk is said to be closed walk if it is possible that a walk begins and end at the same vertices, $v_i = v_j$. Otherwise, the walk is called open.

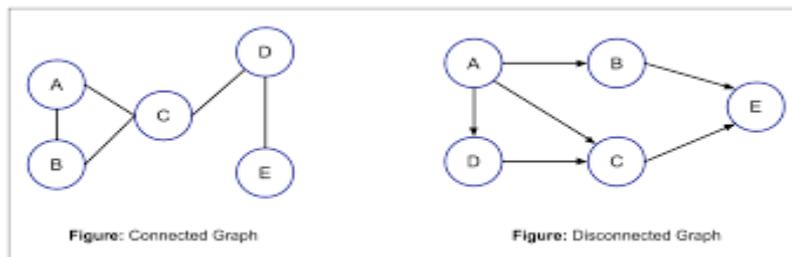


Path: It is walk through a sequence $v_0, v_1, v_2, \dots, v_n$ of vertices each adjacent to the next, without repetition of vertices. Length of a path is the number of edges in it.

Trail or simple path: A trail or simple path from a vertex u to v is a path that does not involve a repeated edge.

Circuit or Cycle: It is a closed walk of non-zero length that contains no repeated edge where start and end vertex is same.

Connected graph: A graph is said to be connected, if there exists at least one path between every pair of its vertices, otherwise it is called disconnected.



Sub graphs: If $G (V, E)$ is a directed or undirected, then the graph $H (V', E')$ obtained by deleting few vertices and edges

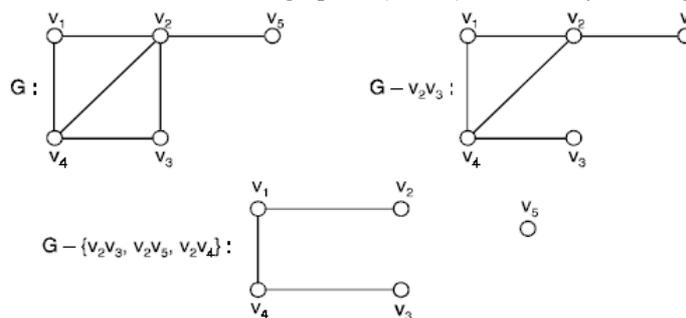
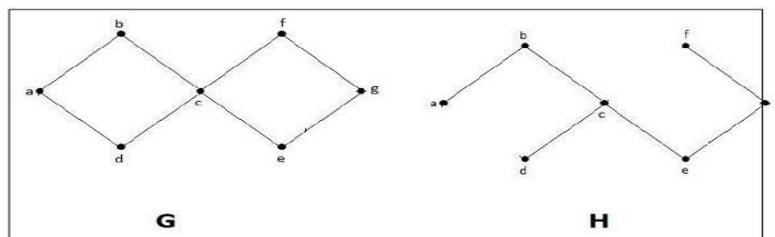


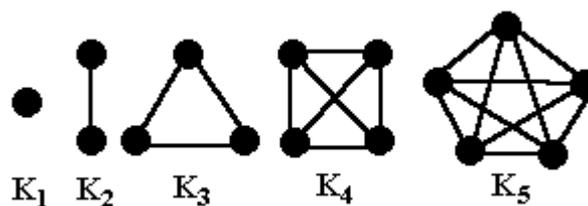
Fig. 21(b). Deleting edges from a graph.

from G is called a sub graph of G .

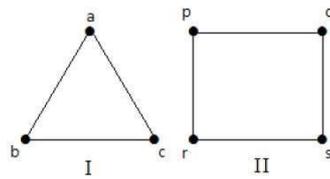
Spanning sub graph: A sub graph $H (V', E')$ of a given directed or undirected graph $G (V, E)$ is called a spanning sub graph of G if H c



Complete graph: A complete digraph is a directed graph in which every pair of distinct vertices is connected by a pair of unique edges.



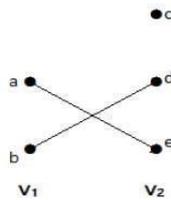
Regular graph: A graph G is said to be regular, if all of its vertices have the same degree. In a graph, if the degree of each vertex is 'k', then the graph is called a 'k-regular graph'.



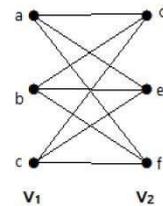
In both the graphs, all the vertices have degree 2. They are called 2-Regular Graphs.

Bipartite graph: A simple graph $G = (V, E)$ with vertex partition $V = \{V_1, V_2\}$ is called a bipartite graph if every edge of E joins a vertex in V_1 to a vertex in V_2 . A bipartite graph 'G', $G = (V, E)$ with partition

$V = \{V_1, V_2\}$ is said to be a **complete bipartite** graph if every vertex in V_1 is connected to every vertex of V_2



Bipartite graph



Complete Bipartite

Euler graph: Eulerian Path is a path in graph that visits every edge exactly once. Eulerian Circuit is a Eulerian Path which starts and ends on the same vertex. A graph that contains a Euler tour is called Eulerian graph.

Hamiltonian graphs: If there exists a closed walk in the connected graph that visits every vertex of the graph exactly once. (Except starting vertex) without repeating the edges, then such a graph is called as a Hamiltonian graph.

1. HISTORY OF GRAPH THEORY

The root of the Graph theory began with the Königsberg bridge problem in 1735. The seven bridge of Königsberg is a historical problem was solved by Leonard Euler (1707-1782), the father of graph theory. He was a Swiss mathematician, physicist, astronomer, geographer logician and engineer who founded the studies of graph theory and topology which made influential discoveries in mathematics.

Euler solved this bridge problem in 1736 by using the concept of graph theory. The Königsberg bridge puzzle is universally accepted as the problem that gave birth to graph theory. The problem asked whether one could cross all seven bridges of the city of Königsberg exactly once and return to the starting point. So many people tried to solve this problem but all attempts were unsuccessful.

2. KÖNIGSBERG BRIDGE PROBLEM

The city of Königsberg was located in the Pregel River in Prussia. The river was divided into 4 separate lands, including the island of Kneiphoph. The four regions are linked to each other by seven bridges as shown in the figure. The key of Euler was very simple to prove that the problem is unsolvable. Euler redrawn the fig 1.1 into a graph theoretical structure by replacing each land area by a point and each bridge as an edge connecting the corresponding regions as in fig 1.2.

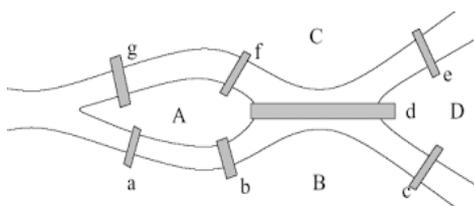


Fig 1.1

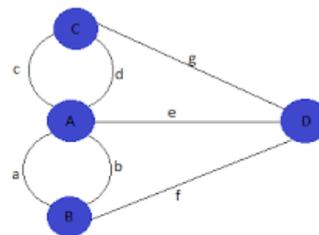


Fig 1.2

To prove that the problem is unsolvable it is enough to show that the graph fig 1.2 cannot be traversed in certain way. For that Euler developed a certain criterion for a given graph to be traversable, and shows that the graph is traversable if every point is incident with an even number of lines. But in Königsberg bridge problem not every point is incident with an even

number of lines. He did this by avoiding the unnecessary details and reduced into essential elements, which later formed a more abstract structure called a Graph.

3. OPERATIONS RESEARCH

Operations research is an analytical method for solving problems and making decisions useful for the management of the organization. Unsolvability problems are broken down into different components and mathematically analysed it to develop a potential solution or workable solution for the issue they are facing. The term operational research; the systematic and scientific study of operations was first mould in 1940 by MC Closky and Trefthen of the United Kingdom. Operational research has its beginning in World War II, were a team of British scientists set out to make decisions regarding the best utilization of war material. Today OR is a dominant and indispensable decision-making tool; that seeks the optimal state in all conditions and thus provides optimal solutions to the organizational problems.

In India OR came into existence in 1949 with an initiative of an OR unit at the Regional Research Laboratory at Hyderabad, for planning and organizing research. Later in 1957, operational research society of India was founded and provide a forum for the OR scientists to widen the visuals by the exchange of knowledge with other countries, affiliated to International Federation of OR society (IFROS). Due to multi-disciplinary character of OR, makes a wide scope of application in different areas. Since there is no precise definition of for OR, one among them is "OR is the application of method of science to complex problems in the direction and management of large system of men, machines, materials and money in industry, business and defense.

The distinct approach is to develop a scientific model of the system incorporating measurements of factors such as chance and risks to predict and compare the outcomes of alternative decisions, strategies or controls.

4. APPLICATION OF GRAPH THEORY IN OR

This paper is designed to showcase the relevance of graph theory in OR. Graph theory has become a useful tool for yielding the new OR models. And finds that it is an efficient way to express the relationship between the numbers of elements of a system by means of a graph. Some of the main application of graph theory in OR are Travelling salesman problem, network problem, finding the shortest spanning tree in weighted graph obtaining an optimal matching of jobs and men and locating the shortest path between two vertices in graph etc. Some important operational research problems that can be solved by using graphs are explained below.

5. TRANSPORT NETWORK

"When different points, whether in one-two-or three-dimensional space are limited together into a structure they are said to form a network. Such networks, by carrying flows of goods, people, information or anything else that is moved from one place to another, give rise to regional transport system" (Robinson and Bamford, 1978).

Nowadays, transport is the basis for the functioning of national and global economics. The proper operation of the transport sector must have the right tool to model, analyze and optimize its elements. The best and natural way to describe the transport system was a graph network. A transport network graph is used to model the transportation of commodity from one place to another place. The objective is to maximize the flow or minimize the cost within the flux. A simple connected weighted digraph G is called a transport network, provided the weights of each edge should be a non-negative number. Graph theory is foundational implement in transport network system.

A common features of transportation system is the existence of a capacity associated with each edge. In transport geography the most networks have an obvious spatial network, which tend to be defined by more by their links than by their nodes. A telecommunication system, can also be represented as a network. It is important to analyze the maximum rate of flow from one destination to another destination in highways, telephone lines, rail road's etc.

6. TRAVELLING SALESMAN PROBLEM

Travelling salesman problem is one of the most intensively studied problem in optimization, and was formulated in 1930. It is the hardest computational problem, as it does not have any quick solution. The hardness of TSP will increase simultaneously with number of places considered. TSP is a travelling door-to-door seller of goods.

Suppose a sales man is required to visit a certain number of cities allotted to him. The problem is to find a shortest route starts from his home city, passes through each city exactly in once and return to the home city where he begins. Representing each city by vertices and roads between them by edges we will get a graph from the problem. In this graph, every edge e is associated with a real number, $w(e_i)$. If each of the cities has road to every other city, a complete weighted graph is obtained. This will have a numerous Hamiltonian circuit and we have to pick one of the smallest sums of distances. The total number

of different Hamilton circuit in a complete graph of n vertices is $\frac{(n-1)!}{2}$. Analyzing the table below, we can observe the complexity of TSP.

n	3	4	10	40	100
$\frac{(n-1)!}{2}$	1	6	181400	1.0198941e46	4.66631077e155

In operational research, finding the shortest and most efficient route for a person to a given list of destination is challenge in travelling salesman problem. Assignment problem is used for solving TSP. In that the best method is the Hungarian method.

7. GAME THEORY

Game theory is the science of strategy. It attempts to determine mathematically and logically the actions that “players” should take to serve the best. Game theory is also the theory of independent and interdependent decision making. It is concerned with decision making in organization where the outcome depends on the decision of 2 or more independent players. For example, advertising and marketing campaigns by competitive business firms, election etc. The action of each competitor may be either finite or infinite. This competitive situation can also be called ‘Game’. The following are the properties of game.

- Each player has a finite number if strategies available to him.
- A play of game takes place when each player employs his strategy.
- Every game result in an outcome.

A game is called 2- person game according as it is played between two or more persons.

Therefore, according to game theory, the actions and choices of all participants affect the outcome of each. Another classification is based on the randomness introduced in the game such as dice or cards. A game in which each player knows exact position of game is called perfect-information game. Otherwise, it is called imperfect - information game.

Now a two-person, perfect information finite game without change, moves can be depicted naturally by a digraph. The vertices represent the position in the game and edges represent the moves. There is a directed edge from v_i to v_j if the game can be transformed from position v_i to v_j by a move permissible by the rules of the game.

8. CONCLUSION

The main aim of this paper is to present the importance of graph theoretical ideas in various areas of operations research. It has been shown that graph theoretic models often afford new insight into a wide variety of operations research problems. There is virtually no end to the list of problems that can be solved with graph theory. Graph theory and operations research both are becoming significant as these can be applied to many practical problems effectively.

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PBL-A Teaching and Learning Approach

Sarithadevi S*

**Asst Professor, Department of Computer Science, Naipunnya Institute of Management and Information Technology, Kerala, India.*

Abstract-Problem-based learning (PBL) is an educational strategy in which pupils are given challenges to complete that serve as a learning stimulus. It is regarded as a viable alternative to traditional modes of training, and it is well suited to areas that place a premium on applied rather than theoretical knowledge. A professional in professions such as medicine and engineering must be able to adapt his or her academic knowledge to real-world difficulties. PBL is not just for tertiary education; it may also be a useful technique for engaging students' intellectual abilities in primary and secondary school. Problem-based learning demands more attention and implementation in today's skill-driven job environment.

Keywords - problem based learning, self-directed learning, group learning, education

I. INTRODUCTION

Problem Based Learning (PBL) is originated in 1960s in the medical school of McMaster University. Problem based learning is a term used in teaching and learning environment. Instead of traditional chalk and board method of education system, problem based learning focus on sharing complex problem to students and can ask them to solve the problem. By sharing a problem with students, it becomes a problem of the entire class including teacher and students. This scenario could be similar to a real-life occurrence. A husband or wife's personal difficulty, for example, can be shared with the entire family. Similarly, in research, it is beneficial to discuss the problem with the research guide or peer groups. By presenting the problem to a group of individuals, everyone can analyse it and work together to discover a solution.

You could obtain other suggestions to address the problem if you share the situation with others. It is critical to have a thorough understanding of the problem in order to solve it. It is regarded to be half solved if you have good knowledge/understanding of the problem. Students can be organised into small groups under the PBL approach, and the problem can be assigned to each group to solve. The issues are never subject-specific; they can come from any field, including science, mathematics, social science, and so on. Weather, poverty, unemployment, health, education, and other issues may be related with real-life concerns. Because our student community is now dealing with all of these issues, they may be able to come up with their own answers to these real-life issues. Given below are examples of problem based learning assignments in science –

- 1) Some researchers discovered that particular bacteria can be used to clean up radioactive waste in water. However, this does not hold true for all scientists. Students can apply some methodology to analyse data on bacteria and determine if bacteria are pollution eaters or not. Finally, they can report their findings on this problem.
- 2) Tiny problem solvers can also be found among small youngsters. The first grade children of Two Rivers Public School in Washington, DC, are given a small task to research spider expeditions. The kids were first instructed to create a spider diagram. After that, each student created their own spider story. They dissected their own spider's parts. The small youngsters were attempting to determine whether or not the spiders were dangerous.

II. CHARACTERISTICS OF PROBLEM BASED LEARNING

It's the foremost preliminary step for proceeding with any research work writing. While doing this go through a complete thought process of your Journal subject and research for its viability by following means:

A. PBL is student centric and experimental

In PBL, teachers act as facilitators or mentors. Students have to involve in the learning process by themselves with the intension of problem solving.

B. Solutions to many authentic problems

By using the concept of PBL, many real world, authentic problems can be solved in the areas of medicine, engineering, administration, etc..

C. Student's pre existing knowledge can be taken into consideration

The facilitator can form student teams in such way that whoever is good at certain area, they can be assigned to solve problems of that specific area.

D. Active involvement of students are needed in all PBL stages

Active participation of students is needed in all stages of PBL. Students should involve in all stages like planning, organising and evaluate their work.

E. New information can be collected from peer groups

Students can share their learning and work experiences with their peer groups. This will lead to self-directed learning among student groups.

F. New knowledge can be accomplished

In PBL method, the problems can be considered as a tool to attain the essential knowledge. The analytical and research skill of students increases by solving the real life problems. Their communicative as well as decision making skills improve.

III. ADVANTAGES OF PBL

A. Interdisciplinary

There may be students from different subject domain working on a problem. Therefore, knowledge of different disciplines can be blended together for learning new facts.

B. Keen learning

Students can go ahead as life long learners. They don't need to memorise things and cognitive skills of the problem solvers increases because of continuous brain activity.

C. Transferrable skills of students increases

The transmissible skill of students increases by solving real life problems. The transferrable skills acquired by them becomes important in their career as well since employers always selects those people who can survive in new environments.

D. Enhancing teamwork

Working as a group helps the students to communicate and collaborate well with others. Their communication and listening skill improve, responsibility and honesty becomes their strength during the journey of their life.

IV. DISADVANTAGES OF PBL

A. Poor performance on tests

Dedicating too much time in problem based learning, causes poor performance among students in systematic or standard tests. They may not be able to achieve high score for multiple choice and short answer questions.

B. Students unpreparedness

Even if most of the students will be involved in problem based learning, some of them may not be ready to involve in such kind of practices. Their participation may be thwarted due to immaturity, unfamiliarity and lack of prerequisite knowledge.

C. Teacher unpreparedness

Teachers may have to change their teaching styles to implement PBL in curriculum. Teachers should not give false or incorrect statement about the cognitive thinking capability of students as it may demotivate students in finding solutions to real life problems.

D. Time consuming Evaluation

The teacher has to choose a correct evaluation method for the entire process. She/He may have to assess each student in the group by closely recording their individual contribution towards problem solving.

E. Varying degrees of relevancy and applicability

It is tough to find out a problem that students can solve with their content and skills. Sometimes it may feel that PBL is too hard or difficult.

V. PROBLEM BASED LEARNING AS AN APPROACH TO TEACH A TOPIC IN SOFTWARE ENGINEERING

“Principles of Software Engineering” is an important course that is part of the syllabi of undergraduate programs in Computer Applications or Computer Science. This course mainly focuses on the theoretical aspects of software development. According to the curriculum provided by the University of Calicut, this particular subject consists of five modules, in which the learning outcome of the first module is to understand different software life cycle models, i.e., what are the different approaches for

software development. The theory parts of many software development methods like waterfall model, spiral model, increment model, agile model, extreme programming model, etc., are taught in this module.

An important topic in 'Software Engineering' is SDLC (Software Development Life Cycle). This SDLC consists of five different stages. They are –

- 1) Planning
- 2) Define requirements
- 3) Development
- 4) Testing
- 5) Deployment and maintenance

Module 2 to Module 5 consists of the theory part of the above five steps. The teaching style can be changed by implementing PBL on the subject wherever possible.

The adoption of problem based learning can be better understood with an example, detailed in subsections A and B.

A. Real life problem

Open course selection by students in college is a time consuming and very hectic process. Open course is a subject offered by one individual department to other department students. For example, department students from other departments can join for the courses offered by the Computer Science department. Computer Science department can provide four different courses to other department students. Likewise, each department can offer their courses to students from other departments. So, keeping track of the list of students and assigning the students to the particular teacher is always found confusing. The problem can be stated as - How a computerized information system can help to solve the problem of open course selection in the college? The concept of the topic SDLC (Software Development Life Cycle) can be used to solve the above problem.

B. Method

In class of 35 students, they can be divided into 7 groups of 5 each. Each group can come up with their own solutions to the above problem. Firstly, students may need a deeper understanding of the SDLC concept as well as the given problem. They may go to each department in college, and have to note down the requirements of the department. They can draw data flow diagram in the designing phase. Development stage is done via programming the software. After that they can test the software they developed, once it is tested against all bugs, software can be implemented.

A mentor can be assigned to each group for monitoring their work. They are free to choose any SDLC model for their work. Finally, each group can present their solutions to the open course selection problem. Assessment of all the 35 students can be done by setting evaluation criteria.

Each team can be assessed based on the following criteria -

Specification Check	Method Used	Effectiveness	Delivery Time	Documentation	Quality of the software
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Each student can be assessed based on the following criteria –

Role in the team (E.g., Planner, designer, developer, tester)	Involvement in the problem	Response from other students about his/her contribution	Understandability of the problem by the student	% of contribution to the team	Any innovative idea from the student to solve the problem
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VI. PBL - FUTURE SCOPE

The universities in India should make changes in their curriculum structure so that PBL method can be incorporated into teaching and learning process. This will require reduction of content in the syllabus of each programme. By reducing the content of syllabus, students will able to get enough time to solve the real life problems associated with the topics they learn. Training should be given to teachers to meet the requirements of PBL method of teaching. Financial level services should also be provided from the administrative level to colleges. Teachers, students and management should work together to implement the concept of problem based learning in colleges.

A Comprehensive overview of characteristics and challenges of IoT Security

Ms. Laiby Thomas*

**Research Scholar, Srinivas University, Mangalore
Asst. Professor, NIMIT, Pongam laibymary@gmail.com*

Abstract— IoT is now becoming an inevitable part in everyone's life. Internet of Things connects many devices, sensors, applications via wireless or mobile networks to fulfill the required tasks. IoT invests interest in various fields like agriculture, healthcare, smart cities, homes, cars, transportation etc. Even though IoT eases human life but also opens to different security challenges. Adopting IoT in a sensitive environment is really a challenging task because of subtle data. This may cause hazards for nourishment of IoT in the coming days. In light of this, we try to examine the various factors that contribute to the challenges of IoT security.

Keywords — IoT, IoT Architecture, Security

1. INTRODUCTION

By the advancement of technology and communication systems, IoT becomes more popular among researchers. IoT architecture constitutes objects which are connected through wired or wireless medium. These objects interact with each other to form various applications smart. In this digital era, IoT has developed into an enhanced system which acts as a connecting platform for infrastructure and its environment. This infrastructure is having both software and hardware components with various objects which make it difficult to manage. Though IoT is popular because of its advancements but also vulnerable to many security issues. So building effective and secure IoT systems is really a challenging task. Many IoT applications are in use nowadays but those lack reliable security techniques. IoT devices are more open to security threats because it encompasses a large number of heterogeneous devices which are handling very sensitive data. Handling these fragile data in a secure way is one of the greatest challenges faced by IoT nowadays.

IoT devices mainly composed of sensors, actuators and the network on which the devices are connected. This simple structure of IoT makes it more vulnerable to security threats. There is no common standard to ensure the security in IoT. This leads to the leakage of sensitive data and many more. IoT systems also suffer from the low computational processing, low memory and low power. The number of IoT devices are drastically increasing now. According to Statista—the German company specialising in market and consumer data, the number of IoT devices will be increased 75 billion by the year 2025. As the number increases, security risk provided by the devices are also rising. This article mainly focuses on the overview of generic IoT architecture and general characteristics of IoT systems. This is followed by discussing various security threats and challenges at each layer. In the end the necessary security requirements are discussed.

2. BACKGROUND STUDY

Security and its associated challenges in IoT is one of the major threats due to the diverse and susceptible nature of IoT devices and its infrastructure. Many Researchers contributed to the ongoing research of IoT applications.

Waseem Iqbal et al. put forward a tremendous effort in their research paper and they put forward a detailed analysis on the threats, security requirements, challenges and attacks in the IoT network. Researchers highlighted the core issues that are the main hurdles in integrating collaborators in one platform and their findings that insist on a network based security solution for the IoT paradigm.

Liao et al. discussed a systematic literature review to analyze the security of IoT devices and to provide the countermeasures in response to security problems and challenges by using mobile computing. In their work they suggested that a strong security mechanism is required to enhance the existing security works.

H.Reza Ghorbani and M.Hossein Ahmadzadeganin suggested in their paper that in order to upgrade the security of IoT, it is necessary to pay particular attention to the location of storage, media and method of transmission, the method of encryption, recovery and so on.

Vikas Hassija and others in their work suggested a detailed review of the security-related challenges and sources of threat in the IoT applications and also discussed various emerging and existing technologies focused on achieving a high degree of

trust in the IoT applications. They suggested four different technologies such as blockchain, fog computing, edge computing, and machine learning, to increase the level of security in IoT.

3. IoT AT A GLANCE

This section elaborates on the definition, Characteristics and the architecture of IoT.

A. Definition of IoT

IoT is the collection of things/objects connected to each other over a wired or wireless medium to share information between devices without any human intervention.

According to Kevin Ashton who coined the term IoT, *'The Internet of Things has the potential to change the world, just as the Internet did. Maybe even more so'*. There are many definitions for IoT by different authors and organizations. However ITU (International Telecommunication Union) provided a definition for IoT. It stated: *'a global infrastructure for the information society, enabling advanced services by interconnecting (physical and virtual) things based on, existing and evolving, interoperable information and communication technologies'*.

A. Characteristics of IoT

As we discussed, IoT provides many benefits to society as it automates many tasks and offers a better life style. For the IoT ecosystem the main features include.

- **Large Scale:** IoT is a rapidly increasing technology as the devices are increased in billions. It should be flexible enough to accommodate small or large number devices according to the demand. IoT is now scaling up from smart homes to smart cities, so the use cases vary in scale. This large scale data produces huge amounts of data which in turn increase the responsibility of IoT ecosystem. Because it needs to take a better walk to the interpretation and analysis of this data.
- **Sensing:** The primary job of the IoT ecosystem is to sense the inputted data. So sensors are the most fundamental unit of the IoT ecosystem. Sensors play an important role to get the best insight about the physical environment. Sensors will interact with the actual environment and measure any changes happened. This will increase the human awareness about the physical environment.
- **Complex System:** IoT is a complex system as it comprises a large number of heterogeneous components connected together. Management of these devices and data produced by them is a tedious task as it lacks strong security measures, low computational power, and low memory.
- **Dynamic Environment:** The first and foremost job of IoT is to sense the actual environment and make decisions out of it. These sensing varies from case to case or depends upon the physical environment. So any IoT ecosystem must be dynamic to the changing environment.
- **Intelligence:** IoT devices gather huge amounts of data everyday. IoT devices will become smart as we apply learning algorithms on top of that. So combining sophisticated learning algorithms with IoT helps IoT devices take wise decisions and act accordingly.
- **Heterogeneity:** IoT consists of billions of heterogeneous devices and features such as different platforms, networking protocols. So managing IoT devices becomes a tedious task of this.
- **Connectivity:** Connectivity is one of the important features of IoT. IoT will not be in existence without the seamless connection. The sensed data is passed over the network to reach the interconnected devices and make the intelligent decisions. IoT devices may run on bluetooth, wifi, Li-fi, or over wired network.
- **Unique Identity:** Each device in the IoT network is identified by using an unique number such as an IP address.

B. Generic Architecture of IoT

A generic reference model is introduced by the IoT World Forum (IWF) in 2014. This model helps to enable the IoT industry by providing the common framework. The basic premises in the IoT network are devices, network, edge computing, databases, applications, act and collaborate. All these premises are widely spread into the 7 layers of IoT framework. This model helps the manufacturers to build devices which are compatible to other system and ensures the compliance to make IoT as a real and approachable system.

Layer 1 is the things in IoT, which are physical devices and controllers. This include devices, sensors, machines etc. Communication and processing units come under layer 2 which is connectivity layer. Layer 3 is edge computing which is

responsible for data element analysis and transformation. This layer is responsible for analysing the huge amount of data and transforming the size of data to be handled by the upper layer. Layer 4 is dealing with the data accumulation. This layer stores the event driven information from the lower layers and make it available to the non-real time application world. So the application softwares can access the data as they need. A perfect transformation of event driven processing to the query based processing. Data abstraction is dealt by Layer 5. Data reconciliation is important as it different in size, format, shape, semantic and access protocols. So layer 5 will aggregate the data and make it accessible to the application as they need. It will filter, select, project and reformat the data to serve the client applications. Layer 6 is the application level. It is directly interacting with the user. The data at rest is being used by the application layer to interpret the information. This layer is not strictly modeled as applications vary based on the business needs. Layer 7, the last layer, deals with the collaboration and process which is considered as the higher level in IoT reference model. Application layer gives the right data at the right time. But it is of little use unless it commits an action. So this layer includes people and process to do the desired action in a way that it improves people's life style.

4. SECURITY IN IoT

The key challenge of the IoT ecosystem is ensuring the security of the sensitive data. Many nodes are being added to the network and thus rises the risk of malicious activities performed on the IoT use case. Security must be provided to each devices connected, all processes at each level and to the data moving between each layer. So that security must pervade each layer of IoT reference model. IoT devices are more vulnerable to security attacks. So adding poorly secured objects to the system will disturb the IoT ecosystem. So IoT devices and applications security must be considered as fundamental priority. So based on these, we analyse different security issues that could be happening in the IoT ecosystem.

The following section draws attention to the various threats and challenges to IoT use cases.

A. Generic Threats

Some of the generic threats that are applicable on all IoT systems are:

- 1) **Hardware Vulnerabilities:** Fundamental parts of any IoT system are its devices. These devices are prone to attack as they lack built in security measures. As we discussed earlier, adding any poorly secured node will disturb or question the entire system security. This happened mainly because security is not a concerned issue of commercially developed products rather they are device functionality centric.
- 2) **Social Engineering Vulnerabilities:** IoT devices are useful when they are interacting with the users and make decisions from the gathered data. But hackers may access the smart IoT devices to keep an eye on one's lifestyle, habits, voice, preferences etc.
- 3) **User Unawareness:** One of the potential threats to the IoT system is users. Without much awareness users may send their sensitive information via mobile devices over the internet. Usage of weak passwords, not keeping the software to be updated also risks the security flaws in the IoT.
- 4) **DoS/DDoS Attack:** As IoT works on a distributed network, DoS/DDoS attacks will have a high impact on security. These attacks make the data unavailable to the users. These are happening on IoT devices due to low memory, low computational power and battery consumption.

B. Architecture Layer Wise Threats

In general, the IoT layers can be divided as Physical, Network and Application layers. This part discusses the threats at these layers of IoT.

1) Physical Layer Attacks:

Physical layer made up of sensors or actuators. So attacks happen mainly on these devices. Some of the threats are

- a) **Battery Drainage Attack:** Power loss attacks are performed by sending continuous authentication requests without allowing the device to enter into energy saving mode.
- b) **Node Tampering:** This attack aims at the sensor nodes by tampering or replacing the sensor nodes to access the sensitive information.
- c) **Social Engineering Attack:** The intruders take advantage of users' unawareness to manipulate the sensitive information.
- d) **Malign Node Injection:** A Duplicate node is placed between actual communicating nodes of IoT to control the data flow in the IoT ecosystem.
- e) **Malign Code Injection:** This type of attack injects malicious code into IoT nodes to gain control over the sensitive data.

2) Network Layer Attacks:

IoT systems are a combination of different private LAN's to transfer data between the IoT devices. Few threats are

eavesdropping, spoofing, MITM attack, RFID node replication etc.

a) Eavesdropping: A weak connection between the server and client may be subject to the threat of eavesdropping. The sniffer software which is installed at the server by the hacker will intercept the information passed over the network.

b) RFID Spoofing: The intruder spoofing the RFID signals to obtain the information stored in the RFID tags. And then uses this original tag ID to send his own information as if it came from the original source.

c) MITM Attack: Man-In-The- Middle Attack is performed by placing a spiteful node between the communicating nodes to intercept the traffic. So an intruder can listen to the data over network by being far away from the network.

According to the IoT reference model, security requirements at each layer is figured as follows.

3.Security Challenges:

Software and firmware vulnerabilities: It's difficult to ensure the security of IoT systems, owing to the fact that many smart devices are resource constrained and have limited computational capability. As a result, they can't conduct resource-intensive security functions and are more vulnerable than non-IoT devices.

Insecure communications: The majority of existing security methods were created for desktop computers and are challenging to install on IoT devices with limited resources. As a result, typical security methods aren't as effective when it comes to protecting IoT device communication. The risk of a man-in-the-middle (MitM) assault is one of the most significant hazards posed by insecure communications. If your device does not use secure encryption and authentication protocols, hackers can easily use MitM attacks to compromise an update procedure and take control of your device.

Data leaks from IoT systems: All data is sent to and kept on the cloud, and cloud-hosted services are vulnerable to outside threats. As a result, data leaks can occur from both the devices themselves and the cloud environments to which they are connected.

5. CONCLUSION

The Internet of Things (IoT) is a network of networked devices that allows for effortless data exchange among physical items, and its popularity has grown in recent years. Medical and healthcare equipment, autonomous vehicles, industrial robots, smart TVs, wearables, and smart city infrastructures are all examples of items that may be monitored and controlled remotely. Because the Internet of Things is a diverse ecosystem with a lack of interoperability, traditional security solutions are ineffective. However, other aspects of IoT security concerned with maintaining integrity, confidentiality, and secure user access of data are improved. These security methods, despite being designed with the user and the IoT ecosystem in mind, contain a number of shortcomings. As a result, a separate module is required to provide IoT network security. At the same time, it has the potential to disrupt IoT network security and pose serious privacy and security risks to consumers. As a result, IoT networks require an efficient security system.

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Reclaiming the Self: Trauma and Healing in Markus Zusak's - *The Book Thief*

*Ms. Annie Sebastian**

**Assistant Professor, Naipunnya Institute of Management and Information Technology, East Koratty, Trichur Dist., Kerala*

Abstract - The word trauma is said to have originated from the Latin word 'Trauma', derived from the Greek word 'Traumatikos' which means a serious wound to the body referring to a physical wound in medicine. However, with the development of psychology, researchers found the connection between people's abnormal behaviours and their traumatic experiences. Thus, trauma also refers to a psychic wound caused by a distressing experience and the anguish that invariably follows. Psychoanalytic theories on trauma paired with additional theoretical frameworks such as post structural, sociocultural, and postcolonial theory form the basis of criticism that interprets representations of an extreme experience and its effects upon identity and memory.

In modern times, trauma theory is said to have been first used by Cathy Caruth in her work *Unclaimed Experience: Trauma, Narrative, History* (1996) the origins of which can be traced back to Freud's psychoanalysis, where he claims "all neurosis was a result of previous traumatic experience". It purports that when traumatic events occur, the brain in a protective gesture, blocks them from fully entering the consciousness. They are repressed and buried in the depth of the psyche, for the large part inaccessible to the conscious individual in normal everyday life. However, these traumatic stimuli refuse to remain buried and often assert themselves as intrusive images and waking nightmares; as symptoms of trauma-related illnesses or through unconscious acts of repetition. This study traces the traumatic experiences and its imprints on the psyche of Liesel through the lens of Cathy Caruth's theory of trauma in *Unclaimed Experience: Trauma, Narrative, History* and the healing power of words that abets her survival.

The Book Thief by Markus Zusak, is one of the finest examples which showcases trauma and suffering from the point of view of a nine-year old, in the backdrop of one of the most horrific and agonising events of the last century. It unfurls within the palm of death—both the tragic death of Liesel's brother that instigates the novel and the destruction of Himmel Street that concludes it. Nestled in a war-torn Europe, the main character's childhood is filled by encounters with Death. These encounters plunge her into a labyrinth of trauma as she searches for grounding in the constant upheaval. Liesel's portrayal as a girl enveloped in darkness, in the shadow of death speaks for the silent voice of the traumatized.

Keywords - Holocaust, Power of words, Survival, Trauma

1. INTRODUCTION

The Book Thief follows the story of a young German girl, Liesel Meminger, and her struggle for survival during the World War II. The atrocities of war rattle the foundation of her developing identity. Though Liesel may not always be an eyewitness to the gruesome violence of war, she nevertheless is enwreathed by the violence of death. Recounted through the voice of Death, *The Book Thief* exposes its destructive power and affirms the importance of the rehabilitation of the traumatized.

The majority of the novel takes place in the fictional town of Molching, Germany, near Munich, between 1939 and 1943. Liesel Meminger, nine years old is traumatised by the death of her brother and separation from her mother. Liesel goes to live with Hans and Rosa Hubermann at 33 Himmel Street in Molching. Later she meets her kindred spirit, Max Vandenburg a young Jewish man who is sheltered by her foster parents in their basement. Their misfortunes and the mutual love for books and words cements their strong and loyal bond. The novel also explores her friendship and tentative feelings of love for the next door neighbour Rudy Steiner who worships the American athlete Jesse Owens. Ilsa Hermann, the mayor's wife, plays a significant role in Liesel's journey even though their relationship is complicated. Shattered by the death of her son, she nevertheless introduces Liesel to an exciting and engrossing world of books by giving her access to her library. She is ecstatic at the sight of hundreds of books. She goes to touch them one by one, associating their physicality with the words within them. This magic world of books expands her imagination.

Markus Zusak, in his youth, had some background of a holocaust past, with his parents being a German and Austrian, who had migrated to Australia. Zusak certainly has grown up with that heritage of knowing the stories of the Holocaust and its experiences, which has helped him to give a poignant portrayal of trauma in *The Book Thief*. Published in 2005, it became

an international bestseller and was translated into more than sixty three languages. The book, which was made into a major motion picture, was recognised with the 2014 Margaret A. Edwards Award for lifetime achievement in writing for young adults.

2. TRAUMA AND THE POWER OF LANGUAGE

Liesel encounters Death for the first time when her brother dies on the train. She stares Death in the face, as she is shocked by her loss. Death admits when he picks up Werner's soul in his arms that Liesel "caught [him] out" (Zusak,21). In this moment, however, Liesel cannot not fully understand what she sees. She is imprisoned by the "stiffness of movement and the staggered onslaught of thoughts" (Zusak,21). These staggered thoughts reveal her inability to recognize death as it occurs. Her physical body witnesses her brother die, but her mind cannot process the event fast enough. As Death so accurately writes, "With one eye open, one still in a dream, the book thief . . . could see without question that her younger brother, Werner, was now sideways and dead" (Zusak,20). In this moment, Death indicates that as her physical body senses her environment with one eye open, her mind remains in a dream unable to process the moment. In her study, Caruth defines this phenomenon in trauma victims as the delayed response (Unclaimed Experience: Trauma, Narrative, History,11). By looking at Liesel's behaviour through Caruth's theory, it becomes clear that Liesel cannot yet respond to the event she witnesses. Even though Death does not threaten her, watching the death of her brother sufficiently sends her into a traumatic shock.

While her brother's death is enough to send Liesel down a traumatic spiral, her trauma builds when her mother abandons her. While Liesel's mother may feel that she makes the best decision for her daughter's safety, Liesel suffers from the traumatic shock of being left in a strange land after the death of her brother. She becomes, as Death sombrely points out, "an expert of being left behind" (Zusak, 5). In one traumatic day, Liesel loses every relationship that defines her world. The loss of her brother is heightened by the perceived betrayal of her mother. Liesel trusts her mother to take care of her; however, her mother betrays her trust by abandoning her. Instead of having the comforting embrace of a mother in the face of overwhelming grief, Liesel must face the world alone as a stranger in a foreign land:

"..... if her mother loved her, why leave her on someone else's doorstep? Why? Why? Why? The fact that she knew the answer — if only at the most basic level — seemed beside the point. Her mother was constantly sick and there was never any money to fix her. Liesel knew that. But that didn't mean she had to accept it. No matter how many times she was told that she was loved, there was no recognition in that, the proof was in the abandonment. Nothing changed the fact that she was a lost, skinny child in another foreign place, with more foreign people. Alone." (Zusak,32)

Once Liesel loses her family, she loses the foundation for her identity. It is believed that there is a correlation between lost family and lost identity. The foundation of personality development lies in the security of the care and love provided by the dear ones in your life. When this connection is shattered, the traumatized person loses her basic sense of self.

At her brother's funeral, Liesel steals her first book, *The Gravediggers Handbook*. We are immediately told by Zusak that "the point is it didn't really matter what the book was about. It was what it *meant* that was more important" (Zusak 45). This observation proves to be accurate as Liesel in fact does not have the ability to read by herself at this stage in the novel. She is therefore compelled to steal the book because she needs a 'thing', an object to fill the metaphysical gap left by the loss of her brother. At the same time, she is subconsciously reaching out for the tool that will sustain her – that of a narrative.

Liesel's loss of identity culminates in the traumatic expressions of fear, nightmares, and book thievery. Caruth explains that trauma is not located in the event, but rather in its "very unassimilated nature to haunt the survivor later on" (Unclaimed Experience: Trauma, Narrative, History,4). Liesel's trauma is not isolated on that fateful train; rather, Liesel's trauma haunts her throughout her life. As Caruth explains, trauma is "the wound of the mind—the breach in the mind's experience of time, self, and the world—[it] is not . . . a simple and healable event, but rather an event that . . . is experienced too soon, too unexpectedly, to be fully known" (Unclaimed Experience: Trauma, Narrative, History,4)

Since Liesel witnessed her brother's death, she was haunted by the recurring dream with the image of her dead brother staring at her on the train:

"Those first few months were definitely the hardest. Every night, Liesel would nightmare. Her brother's face. Staring at the floor. She would wake up swimming in her bed, screaming, and drowning in the flood of sheets. On the other side of the room, the bed that was meant for her brother floated boat like in the darkness. Slowly, with the arrival of consciousness, it sank, seemingly into the floor. The vision didn't help matters, and it would usually be quite a while before the screaming stopped. (Zusak 38)

These dreams testify to the trauma that haunts her. She cannot escape her brother's death. Even the vision of the floating bed emphasizes her loss. Furthermore, she screams in terror at the reality of her loss. In addition, these dreams gradually become mixed with other traumatic images – visions of her mother, seeing her face “a hundred times in a single afternoon” (Zusak,38), Nazi ‘brown shirts and other fragmented symbols of her contemporary trauma. Liesel cannot escape these visions, and they follow her as constant reminders of her traumatic encounters. Liesel had nightmare every night is not because she was afraid of a dead boy but because she had been tortured by her inability to save her young brother. Thus, the guilt becomes her constant companion.

The behaviour of Liesel reveals her anxiety and fragility. She is reluctant to trust others and let them into her life. Her foster father, tears down the walls that she has erected with his persistent efforts. He offers her tools to survive the trauma. He guides her through the delightful and captivating world of language by giving her midnight lessons in the basement, reading from the book that she took from her brother's burial. Liesel claims fragments of her lost identity by learning to read. When Hans reads to her, it soothes her back to sleep. Later, her reading in the bomb shelter proves to be an anchor for herself and those around her. Reading aloud to her bereaved neighbour, Mrs Holtzapfel, also proves to be therapeutic. Even in her darkest moments when she is dealing with the suicide of her son, Mrs Holtzapfel calls for Liesel: “the words go unheard but the sound is comforting” (Zusak,477).

As Liesel begins her journey towards recovery, she depends on the relationships that surround her. When she first arrives on Himmel Street, she is nothing more than a scared child, scarred by the reality of war. However, Hans' soothing presence provides her with the security and continuity that she needs to trust her environment. Once she recognizes this safety in the shadows of Himmel street, she empowers herself through the reflections of others. She learns from Ilsa Herman the importance of reconciliation and acceptance. From Max, she learns to empathize with those who suffer. And with Hans, she discovers the power of her words and the hope for healing. She knows that she can rely on words and utilise them in her recovery. Thus, she becomes empowered to survive.

Liesel understands the value of books, even though she fails to recognise it when the people of Molching gather for a bonfire to celebrate the *Führer's* birthday during which they burn enemy propaganda, including books. Liesel notices three books deep in the pile that haven't burned. She pulls one out and tucks it beneath her shirt. The fact that three books survived the bonfire makes her realise that the world of words and ideas will always survive and that they are always worth fighting for. Rosa later gives her a book called *The Word Shaker*, which Max made for her. It contains many of Max's stories, thoughts, and sketches. The fable about the word shaker catches Liesel's attention. In it, Max describes a girl who is able to use words like some of Hitler's most skilled word shakers. It essentially dramatises the way Liesel utilises words to create a safe haven for herself in the midst of Nazism, and how he was able to find refuge in it as well. He suggests that words are the most powerful force there is, indicated by the fact that Hitler relies on the magic of words to gain control of the world

Liesel first realises the power of words in the small black binding of *The Grave Diggers Handbook*. She uses this book and the others that she steals in order to regain some semblance of control over death. Having faced a traumatic event, she feels especially powerless. The feeling of inadequacy is heightened by the ridicule she faces at school because of her illiteracy. By learning to read, however, she reclaims an aspect of control in her life. As a victim, Liesel resorts to book thievery and reading in order to conquer Death. However, as she begins to recover from her trauma, she becomes the author of her trauma story. No longer does she seek to erase her trauma from her life, but rather, through the reconstruction of her personal narrative, she accepts the reality of her loss into her life. In essence, as she recounts her encounter with Death, she learns to accept his inevitability. This acceptance signals the culmination of her recovery. Instead of trying to erase the past, she learns to assimilate it into her future.

As Liesel develops into a young woman who survived the trauma, she learns more than how to read; she learns how to utilize the power of language in her life. She uses books to soothe children in the bomb shelter as the sirens resound through the night. She uses her poetic language to bring Max mental pictures of the sky. In essence, she explores every aspect of language, even “the injury of words. Yes, the brutality of words” (Zusak,262) to hurt Ilsa Herman. All of these however, pale in comparison to Liesel's use of words in her recovery. As she writes from the basement, she faces her trauma, remembering her losses in painful and emotional detail. She gathers the soul of each loved one into her words to remember them always. Through the power of words, Liesel then reconnects with the world as a survivor with a story to tell. Zusak summarises this important function of the narrative as Liesel speaks to the body of her dead father: “Goodbye Papa – you saved my life – you taught me to read” (Zusak,542).

The mayor's wife gives Liesel a blank notebook so she can begin writing her own story. One night, while Liesel is in the basement editing her book, her neighbourhood is bombed. Hans, his wife Rosa, her friend Rudy, and the rest of the neighbours are killed. When rescue workers pull Liesel out of the rubble and take her away, she leaves behind her finished book, called "The Book Thief." Death, who has been watching, rescues the book. Liesel goes to live with the mayor and his wife. She lives on and meets Death towards the end of her own life - a life well lived with her three children and many grandchildren. The novel concludes with Death presenting Liesel with her own book, "The Book Thief" when he comes to collect her soul.

3. CONCLUSION

The Book Thief reflects the collective story of trauma experienced during World War II and the Holocaust. The concept of trauma, is generally understood as a severely disruptive experience that profoundly impacts the self's emotional organization and perception of the external world. Trauma studies explores the impact of trauma in literature and society by analysing its psychological, rhetorical, and cultural significance. The incorporation of trauma into literature has enabled an enhanced explication of the power and complexity of the relationships among cataclysmic historical events. Zusak's exploration into trauma and the coping mechanisms employed by individuals is a poignant reflection upon the human condition. Furthermore, this story reveals how individuals face their darkest moments and still survive. Liesel's story does not trivialize the pain, nor does it sentimentalize the past. The trauma that comes with suffering is hard to forget but still they survive with the power of their indomitable will. Words and stories hold tremendous value in the novel, which suggests that they are among the most powerful ways in which people connect with one another on the road to survival, recovery and healing.

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ആധുനികതയും പാരമ്പര്യവും കക്കാടിന്റെ കവിതകളിൽ

മിസ്. സിമിത ലിനേഷ്*, *അസ്സിസ്റ്റന്റ് പ്രൊഫെസ്സർ, നൈപുണ്യ ഇൻസ്റ്റിറ്റ്യൂട്ട് ഓഫ് മാനേജ്മെന്റ് ആന്റ് ഇൻഫോർമേഷൻ ടെക്നോളജി, ഈസ്റ്റ് കൊരട്ടി, ത്രിശ്ശൂർ, കേരളം

പോയ കാലത്തിന്റെ എഴുത്തുരീതികളെ അട്ടിമറിച്ച് കൊണ്ട് സാമൂഹികാവബോധത്തിന്റെ തുറന്ന അടരുകളിലേക്ക് കവിത പടർന്ന് കയറുന്ന കാഴ്ച ആധുനികതയിൽ ചിരപരിചിതമായിരുന്നു. അവിടെ പലപ്പോഴും കവിത നിഷേധവും പുനർനിർമ്മിതിയുമായി ഉടച്ചുവാർക്കപ്പെടുന്നു. പാരമ്പര്യത്തെ നിരാകരിക്കുന്ന രീതി പ്രബലമാവുകയും ചെയ്യുന്നു. ‘ആധുനികതയുടെ തുടക്കം പിതൃഹത്യയി’ലാണെന്ന് “വിഭാവ’ എന്ന ആധുനിക ഇന്ത്യൻ സാഹിത്യത്തിന്റെ ആദ്യത്തെ ഇംഗ്ലീഷ് പരിഭാഷാ സമാഹാരത്തിന്റെ അവതാരികയിൽ യു ആർ അനന്തമൂർത്തിയും സി ആർ നാഗരാജും നിരീക്ഷിക്കുന്നുണ്ട്.

ടി.എസ് എലിയറ്റ് ‘കവിതയും പാരമ്പര്യവും’ എന്ന ലേഖനത്തിൽ പാരമ്പര്യത്തെ പുനർനിർവചിക്കുമ്പോൾ കവിത വ്യക്തിപരമല്ലാത്തതായിരിക്കണമെന്ന് വാദിക്കുന്നുണ്ട്. ഈ പശ്ചാത്തലത്തിൽ മലയാളസാഹിത്യത്തിലെ ആധുനികകവികളിലൊരാളായ കക്കാടിന്റെ കവിത പരിശോധിക്കുമ്പോൾ ജീവിതമോ അനുഭവമോ തമ്മിൽ അർത്ഥവത്തായ ബന്ധം നിലനിൽക്കുന്നില്ല എന്ന തിരിച്ചറിവിന്റെ ഉൾബലത്തിലൂടെ വികസിക്കുന്ന കവിതയെ കാണാൻ സാധിക്കുന്നു. ഒരേ സമയം ആധുനികനായിരിക്കുകയും പാരമ്പര്യത്തെ ചേർത്തു നിർത്തുകയും ചെയ്ത് കൊണ്ട് കവിതാ വഴി വ്യത്യസ്തമാക്കുകയാണ് കക്കാട് ചെയ്തത്. താന്ത്രിക് പാരമ്പര്യത്തിൽ അധിഷ്ഠിതമായ കുടുംബ പശ്ചാത്തലത്തിൽ ജനിക്കുകയും മാർക്സിസമുൾപ്പടെയുള്ള പ്രത്യയശാസ്ത്രാവബോധങ്ങൾ ആർജ്ജിക്കുകയും ആധുനികതയുടെ ഭാവുകത്വപരിണാമത്തെ സ്വാംശീകരിക്കുകയും കൂടി ചേരുമ്പോൾ കക്കാടിന്റെ കവിത ആധുനികതയുടെ പുതിയ വഴി തുറക്കുന്നു.

പരിചിതമായ എഴുത്തു രീതിയിൽ നിന്ന് മാറി നിന്നുകൊണ്ടാണ് പലപ്പോഴും കക്കാട് കവിത എഴുതിയത്. പഴമായോ പുതുമയോ എന്ന് വേർതിരിച്ചറിയാൻ കഴിയാത്തവണ്ണം അവയിൽ നഗരത്തിന്റെ ആകലതകളും ഗ്രാമത്തിന്റെ നൈർമല്യവും കടന്ന് വരുന്നു. നഗരജീവിയായ സാധാരണ മനുഷ്യനൊപ്പം അദ്ദേഹം കവിതയിൽ കവി സഞ്ചരിക്കുകയും ചെയ്യുന്നു. ആധുനിക മലയാള കവിതയിൽ ദുർലഭമായ ഒരു കാവ്യരചനാരീതി, പുരാണവും ഇതിഹാസവും നാടൻ പാട്ടും താന്ത്രിക് പാരമ്പര്യവും മാർക്സിസ്റ്റ് ചിന്തയും ചേർത്ത് രൂപപ്പെടുത്തുമ്പോൾ ആധുനിക കവികളിലെ വേറിട്ട വ്യക്തിത്വമായി കക്കാട് ശോഭിക്കുന്നു.

നാഗരികന്റെ ദുഃഖം നിറയുന്ന കവിതകളെന്ന് പുറമേക്ക് തോന്നുമ്പോൾതന്നെ ഗ്രാമശുദ്ധി മുഴുവൻ ആവാഹിച്ച് ഒരേ സമയം നാഗരികനും ഗ്രാമീണനും ആവുന്നു കവി. രണ്ടിനെയും അനുഭവിച്ചുകൊണ്ട് ജീവിതത്തിന്റെ അർത്ഥതലത്തെ വികസിപ്പിക്കുന്ന ഒരാൾ എന്ന നിലയിലും

മനസ്സിൽ ആഴത്തിൽ പതിഞ്ഞ പാരമ്പര്യത്തെ നിരാകരിക്കുന്നതിലല്ല അതിന്റെ തുടർച്ചയിലാണ് ജീവിതത്തിന്റെ ശരിയെന്നും കവി തിരിച്ചറിയുന്നുണ്ടെന്നും കക്കാടിന്റെ കാവ്യലോകം അടയാളപ്പെടുത്തുന്നുണ്ട്. എല്ലാം ആവർത്തനങ്ങളാണെന്നും അവസാനിക്കുന്ന ഒന്നല്ല എന്നുള്ള ധ്വനി വായനക്കാരനാണ് മനസ്സിലാക്കേണ്ടത് . എല്ലാം ഒരേ മാതൃക എന്നാവശ്യപ്പെടുമ്പോഴാണ് പലപ്പോഴുമതു പ്രശ്നമാവുന്നത് .

കക്കാടിന്റെ കവിതകളിലെ പ്രമേയപരമായ സിവിശേഷതകളെ വിലയിരുത്തുന്ന ആർ. രാമചന്ദ്രന്റെ :

“ഉപരിതലത്തിൽ കാണുന്ന സങ്കീർണ്ണതകൾക്കു പിന്നിൽ സുവേദ്യമായ ഒരു ഭാവമാണ് കക്കാടിന്റെ കവിതയിൽ ദയാരഹിതവും ഉദ്ധതവുമായ ആധുനിക നാഗരികതയുടെ പാദാഘാതത്തിനു വിധേയമാകുന്ന ദുർബല മനുഷ്യത്വത്തിന്റെ വിമുക്തി കാണാത്ത ദുഃഖമാണ് കക്കാടിന്റെ മുഖ്യ പ്രമേയം. (2014: 508)”

എന്ന നിരീക്ഷണം വളരെ ശ്രദ്ധേയമാണ്. കേവലവിഷാദത്തിനുപരിയായി അതിനോടുള്ള കലഹവും ആ കവിതകൾ പ്രകടമാക്കുന്നുണ്ട്. കക്കാടിന്റെ കവിതകളെപ്പറ്റിയുള്ള പഠനങ്ങളധികവും അതിന്റെ രൂപശില്പപരമായ വഴികളുടെ സങ്കീർണ്ണതകളിലുടക്കിനില്ക്കുന്നതായി നിരീക്ഷിക്കപ്പെട്ടിട്ടുണ്ട്. നാഗരികന്റെ ഉദ്ദിഗ്നതയും വിഹ്വലതകളും പകർത്തുമ്പോഴും കാവ്യരചനാമാതൃകകളിലൊരു പാരമ്പര്യബോധം കൈവിടാൻ പലപ്പോഴും കക്കാടിനാവുന്നില്ലെന്നു കാണാം.

നഗരകവിതകളുടെ ശിഥിലമാതൃകൾ എഴുതിയ കവിയുടെത്തന്നെ ജംബുകന്ദത്തം , ചെറുകുളുടെ പാട്ട് എന്നീ കവിതകൾ പരിശോധിക്കുമ്പോൾ അതു നാടൻപാട്ടിന്റെ പാരമ്പര്യത്തിലേക്ക് അനായാസം നടന്നു കയറുന്നതായി കാണാം.

“പല്ലണയ്ക്കുക നഖമർത്തുക
മർത്തു ലോകമടക്കുക
തന്നെ വിറ്റും ചോറു നേടും
മനുജവംശമൊടുക്കുക”

ഇവിടെ ആധുനികതയുടെ നിഷേധവും രോഷവും പകർത്തുവാൻ കക്കാട് ഉപയോഗിക്കുന്നത് നാടൻ പാട്ടിന്റെ ശക്തമായ താളബോധത്തെയാണ്. പാതാളത്തിന്റെ മുഴക്കവും വജ്രകണ്ഠലവും എഴുതിയ കവി തന്നെയാണ് ചെറുകുളുടെ പാട്ടിലൂടെ :

“ആടടെ ചെറ്റേ, ആട്

മറ്റേതുണ്ടീ നാണംകെട്ട ജഗത്തിൽ ചെയ്യാൻ”

എന്ന് ലോകത്തോട് വിളിച്ച് പറയുന്നത് .ആധുനികനായിരിക്കുക എന്നതിനോടൊപ്പം ഇവിടെ കവി പാരമ്പര്യത്തിന്റെ വക്താവാവുകയും അതിനെ വെല്ലുവിളിക്കുകയും ചെയ്യുന്നവനെ സങ്കീർണ്ണത കക്കാടിന്റെ വ്യക്തിത്വത്തിലുണ്ട്. അതിന്റെ തിരച്ചറിവിലാണ് :

“പെരുവഴി കൺമുനിലിരിയ്ക്കേ
പുതുവഴി നീ വെട്ടുന്നാകിൽ
പലതുണ്ടേ ദുരിതങ്ങൾ”

എന്ന് പറയേണ്ടി വരുന്നതും.

ആധുനികതയുടെ ഭാഗമാവുകയും രക്തത്തിൽ അലിഞ്ഞ് ചേർന്ന പാരമ്പര്യത്തിന്റെ കനത്ത ഭാരത്തെ വെല്ലുവിളിക്കുകയും ചെയ്യുമ്പോൾ കലപതിയുടെ ശബ്ദം ഉയരുന്നത് :

"ഉണ്ണീ, ചോദ്യവും ഉത്തരവും ഒന്നു തന്നെ:
നിറങ്ങളും പാട്ടുകളും ഒന്നു തന്നെ."

എന്നാണ് . എന്തിൽ നിന്നാണോ നാം ഓടിയൊളിക്കാൻ ശ്രമിക്കുന്നത് അത് തന്നെയാണ് നമ്മെ നാമാക്കി മാറ്റുന്നതും എന്ന തിരിച്ചറിവ് നാഗരികന് നഷ്ടപ്പെട്ടിരുന്നു. നഗരവും ഗ്രാമവും പേറുന്ന അവിശുദ്ധിയും വിശുദ്ധിയും പരസ്പരം കൂടിക്കഴഞ്ഞ് കിടക്കുന്ന അശാന്തിയുടെ കാലത്ത് ജീവിക്കേണ്ടിവന്നവന്റെ വ്യഥ കക്കാടിന്റെ കവിതകൾ എടുത്തു പറയുന്നു. ഒരേ സമയം അവ വിരുദ്ധമാവുന്നതിനൊപ്പം ജീവിതത്തിനോടൊപ്പം ചേർന്ന് പോകുന്ന ദ്വന്ദ്വങ്ങളുമാവുന്നു.

പാതാളത്തിന്റെ മുഴക്കം എന്ന കവിതയിലെ ആശയത്തെ പരിശോധിക്കുമ്പോൾ നഗരത്തിന്െ ആസക്തികളിലേക്ക് മുങ്ങി താഴുന്ന അതേ നിമിഷം തന്നെ :

“ദൂരെ കുന്നും കുഴിയും ചളിയും
കുടുമ വളർത്തിയ പഴമകളും
വെയിലും ചരലും
തെളിഞ്ഞ മൽ ഗ്രാമം
ഒരു വിഡ്ഢി കണക്കേ നിൽപ്പു മുക “

എന്ന ഓർമ്മ ഉണരുന്നു. കൊതുകുവലയ്ക്കലിൽ ഉറങ്ങാൻ ശ്രമിക്കുമ്പോൾ ഗ്രാമത്തിന്റെ ശാന്തി ഓർമ്മയിലേക്ക് എത്തുന്നു.

‘പാർക്കിൽ’ ഇരിക്കുന്ന കവിയും നേരെ നടന്ന് കയറുന്നത് നഗരത്തിന്റെ രോഗാതുരമായ ഹൃദയത്തിലേക്കാണ്. നഗരമെന്ന വലിയൊരാടി ഹൃദയത്തിൽ അമർന്ന് കയറുന്നു. അന്വേഷണത്തിന് അർത്ഥമില്ലെന്നറിഞ്ഞിട്ട് മരവിപ്പാർന്ന ചിരി സമ്മാനിക്കുമ്പോൾ :

‘കണ്ണിന് പിന്നിൽ കാതിന് പിന്നിൽ

കതകുകൾ മുറുകിയടഞ്ഞു കിടപ്പു’

ഈ മഹാശൂന്യതയിലാണ് യക്ഷൻ മയങ്ങുന്നത് .യക്ഷന് തിരിച്ചറിവുണ്ടാകും മുൻപ് തന്നെ താൻ നടന്ന വഴിയിൽ മറ്റാരും ഉണ്ടാകാതിരിക്കാൻ കുപ്പിച്ചില്ലുകൾ പാവുന്നു. നാഗരികനായ മനുഷ്യൻ ഗ്രാമീണനിൽ നിന്നും വ്യത്യസ്തനാകുന്നത് ഇങ്ങനെയല്ലേ? ആത്മാവ് നഷ്ടപ്പെട്ട ഭോഗവസ്തുക്കൾ നഗര സീമകളിൽ ധാരാളമുണ്ട് ഇത് അനുഭവിക്കാൻ തിരക്ക് കൂട്ടുന്ന യക്ഷന്റെ ആത്മാവ് യഥാർത്ഥത്തിൽ സുഖലോലുപരാവുന്ന ആധുനിക മനുഷ്യന്റേതെന്നാണ്. ഭോഗാസക്തിയിൽ ജീവിതത്തിന്റെ സുഖം തേടുന്ന നാഗരികമനസ്സിന്റെ വിഹ്വലതകളെ അടയാളപ്പെടുത്തുപ്പോഴും കവിയ്ക്കുപയുക്തമാകുന്നത് യക്ഷനും കാളികൂളിയാദികളും വേതാളവുമൊക്കെതന്നെയാണ്. ഇതു ഒരു കവിതയിൽ മാത്രമല്ല പലകവിതകളിലും ആവർത്തിച്ചുവരികയും ചെയ്യുന്നുവെന്നതാണ് പ്രധാനം.

പാരമ്പര്യം അദ്ദേഹത്തെ സംബന്ധിച്ചിടത്തോളം പ്രധാന ആശയം തന്നയായിരുന്നു. പുതുകവിതയെ സംബന്ധിച്ചിടത്തോളമുള്ള തന്റെ സങ്കല്പം വ്യക്തമാക്കുന്നിടത്ത് ‘ പുതിയ കവിത ആമുലാഗ്രം പുതിയ ഏർപ്പാടല്ല. ഇതുവരെയുള്ള കവികളുടെ സംഭാവനപമ്പരകളുടെ തുടർച്ചയാണ്. ചങ്ങലയിലെ ഒടുക്കത്തെ കണ്ണി. പാരമ്പര്യത്തെ അതു നമ്മുടെ കാലത്തേക്കെത്തിച്ചിരിക്കുന്നു’ (2014:502) എന്നുപറയുന്നത്. ആധുനികവിതകളെപ്പറ്റി പറയുന്നകൂട്ടത്തിൽ എൻ. അജയകുമാറും അദ്ദേഹത്തിന്റെ കവിതകളിലെ ധർമ്മത്തെപ്പറ്റി പറയുന്ന :

“ ധർമ്മം എന്ന അമൂർത്തമായ സങ്കല്പം ഒരു ചിഹ്നത്തിൽ ആവാഹിച്ച് അവതരിപ്പിക്കുന്ന രീതിയാണ് കവിതകൾക്ക് പൊതുവായുള്ളത്. ഇളക്കമില്ലാത്ത ഒരു സങ്കല്പമാണതെന്നും ഈ കവിതകൾ സൂചിപ്പിക്കുന്നുണ്ട്. ധർമ്മത്തിന്റെ മഹത്വം ബോധ്യമുള്ള കവി ആത്മത്യാഗം അനുഷ്ഠിച്ചും അതു സംരക്ഷിച്ച് നിർത്തേണ്ടതാണെന്ന ഉത്തരവാദിത്വബോധവും പ്രകടിപ്പിക്കുന്നു. എന്നു വെച്ചാൽ,കവിതക്ക് ധർമ്മബോധം കാത്തുരക്ഷിക്കാനാകും എന്ന് പ്രതീക്ഷിക്കുന്നു”

നിരീക്ഷണവും ഇതിനോടു ചേർത്തുവായിക്കാവുന്നതാണ്.

കക്കാടിന്റെ കവിതകൾ ദൂരഗ്രാഹ്യമെന്ന് പറയുമ്പോൾ അത്തരം കവിതകളെല്ലാം കൂടി ചേർന്ന് കാവ്യപരമായ സൗന്ദര്യത്തിലേക്ക് ഉൾച്ചേരുന്ന ഒന്നാണ് സഫലമീ യാത്ര എന്ന പ്രശസ്തമായ കവിത.

ആതിര വരുന്നേരമൊരുമിച്ചു കൈകൾ കോർ-

ത്തെതിരേൽക്കണം നമുക്കിടങ്ങി;വരാംകൊല്ല-

മാരെന്നു,മെന്തെന്നു, മാർക്കറിയാം!

എന്നിടത്തെല്ലാം ആ കവിതയുടെ രൂപശില്പമതുവരെ കാണാത്തവിധം സൗന്ദര്യാത്മകമാവുന്നുണ്ട്.

ആധുനികതയുടെ കാലത്തെ ഭാവുകത്വത്തെ രൂപപരവും ആഖ്യാനപരവുമായി ആവിഷ്കരിക്കുവാൻ കവി ഉപയോഗിക്കുന്ന രചനാതന്ത്രമാണ് ആധുനികകവികളിലോരോരുത്തരെയും വ്യത്യസ്തമാക്കുന്നത് . ഒരു ഭാവുകത്വത്തിൽ നിന്ന് മറ്റൊരു ഭാവുകത്വത്തിലേക്ക് പ്രവേശിക്കുമ്പോൾ അതിനെ നിഷേധിക്കുന്ന പുതിയ തലമുറ വളരുന്നു.മുൻപുള്ളതിനെ പാടെ നിരാകരിക്കുന്ന ഈ രീതിയെ കക്കാടിലെ കവി എതിർക്കുന്നുണ്ട് .ഒന്നിനെ നിരാകരിക്കുന്നതോ നിഷേധിക്കുന്നതോ അല്ല അതിന്റെ തുടർച്ചയായിരിക്കണം പുതിയ കാലം ആവശ്യപ്പെടേണ്ടത്. പഴയതിന് തുടർച്ച വേണ്ടെന്നു പറയുന്ന യാഥാസ്ഥിതികരോട് പടവെട്ടുകയാണ് കക്കാടിന്റെ കവിത. കാലങ്ങളായി നില നിൽക്കുന്ന കണ്ണികളോട് ചേർത്ത് കെട്ടുന്ന പുതിയ കണ്ണികൾ ചേർന്ന് പോകുക എളുപ്പമല്ല. ആ ചേർച്ചയ്ക്കാവശ്യമായ രൂപപരതയും ആഖ്യാനപരതയും ഒരു പോലെ കലർത്തി അതിനെ പുതുമയുള്ളതാക്കലാണ് വിപ്ലവം. അത് ഒരു പരീക്ഷണകാലമായിരുന്നു. ആ പരീക്ഷണങ്ങളുടെ ആലയും ആകെ തുകയുമാണ് കക്കാടിന്റെ കവിത, അതു തന്നെയാവാം ഒരുപക്ഷെ അതു സങ്കീർണ്ണമാവുന്നതും.

ആധാരഗ്രന്ഥങ്ങൾ

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A study on brand preference among youth towards mobile phones with special reference to Nimit

Sanjay Kumar TS*

* Department of Commerce, Naipunya Institute of Management and Information Technology, Pongam, Koratty

Abstract- Successful marketing of products demand a thorough understanding of customer's taste, choice, preference, etc. This study is focused on assessing the buyers in terms of "brand preference". It will be useful in creating most favourable brand by knowing the buyer perception and response. Marketers can trace out important reasons for brand preference and can focus according to choice, perception and preference of buyers. This study will be significant in helping markets understand brand players in mobile phone market.

Keywords - students, Brand preference, youth, mobile phones, Brand.

1. INTRODUCTION

According to Oxford English Dictionary one of the earliest uses of word "mobile" was in association with the Latin phrase "mobile vulgus", i.e. excitable crowd. Today's mobile phones live up to these origins. If the fixed line telephone has brought communication links into the workplace and homes, the "mobile" puts them straight into the hands of numerous and varieties of individuals. Mobile phone is a smart communication media. It is not a one-way communication like pager. Cellular communication basically gives the power of an advanced telephone system card. Cellular communication works like the radio set which is normally used. The handset or mobile phone is in fact an own private radio transmitter and receiver, very similar to the walkie talkies used by the police and security personal. The key difference is that a cellular phone network is connected to the fixed line or conventional telephone system allowing additional access to the telephone world. With the revolution in telecom sector in India, the mobile phone market is becoming more and more competitive. Various companies have launched different handsets of mobile phones in the market. These mobile phones are available at various price range and also offers varieties of services to the customers. In this study, the preference of customers about the brands of mobile phones and association between various attributes have been studied. Mobile phone can be used to make and receive subscriber trunk dialling (STD) and international subscriber dialing (ISD) calls.

2. REVIEW OF LITERATURE

- **Fred Robins, (2003)** analyzed that the marketing of the next generation of mobile phones. It begins with comments on the state of the telecom industry and draws attention to elements of technological and product convergence, highlighting the point that while industry convergence on digital technology is a fact, today's mobile telephony marketplace is nonetheless characterized by three generations of technology and the latest generation, 3G, embraces three related but competing standards. The research examines 2G, 2 and a half G and 3G developments around the world and identifies factors relevant to the marketing of 3G, including recognition of geographical and user diversity and the consequent need for marketers to keep these various user perspectives in mind.
- **Androulidakis; G. Kandus (2011)** correlated the brand of mobile phone to users' security practices. Users show different behaviour in an array of characteristics, according to the brand of the mobile phone they are using. As such, there is a categorization of areas, different for each brand, where users are clearly lacking security mind, possibly due to lack of awareness. Such a categorization can help phone manufacturers enhance their mobile phones in regards to security, preferably transparently for the user.
- **Harish and Raj Kumar (2011)** examined service quality and customers preference of cellular mobile service providers in India. The study found that consumers' perception varied in accordance with the communication quality, call service, price, customer care and service provider's quality. The study found that price has significant positive impact on consumers' perception of a telecommunication service provider.
- **Nabaz T. Khayyat and Almas Heshmati (2012)** have contacted the research on "Determinates of mobile phone student's satisfaction in the Kurdistan region." The main objective of this research was to identify and to quantify the impacts of the factors that drive student's satisfaction in the mobile telecommunications business, and to determine the relationship between the demographic variables and the degree of student's satisfactions. The findings of this study can help mobile phone operators in their operation and their strategic plans of marketing.
- **Nasr Azad; Maryam Safaei (2012)** states that there are many evidences to believe that customers select their products based on brand name. Products also maintain their own characteristics, which make them differentiable from others. In this

paper, researchers have present an empirical study to determine important factors influencing customers' purchasing intend for cellular phones in capital city of Iran, Tehran. The results of the study show that there are some positive relationships between exclusive name and quality perception, between exclusive name and word of mouth advertisement, between quality perception and fidelity, between word of mouth advertisement and brand name and between brand name image and brand name.

- **Sharma M. (2012)** consumer preference defines as the individual tastes, as measured by utility, of various types of goods. Notice that preferences are independent of income and prices. Ability to purchase goods does not determine a customer's likes or dislikes. Brand preference are dependent on various variables which are customer used, that measured by utility.
- **Dr. V. Maheswari (2015)** conducted the study on "Brand choice of mobile phone users in Chidambaram town." The objectives of this study is to highlight the key players in mobile phone market, to study the criterion on mobile phone users in Chidambaram town, and to study the level of satisfaction on usage of mobile phone users in the study area. The research conclusion from the study, the small local players like Micromax, Karbonn, Lava, Lemon, Spice and alike will have to quickly rethink their product, marketing and service strategy fresh according to the small towns like Chidambaram to put their house in order.
- **Thokoa and Kalebe (2015)** Customer satisfaction is important in that satisfied customers from the foundation of a successful service provider because it leads to repeat purchases, brand loyalty, as well as positive word of mouth that may further improve financial performance of the preferred service provider.
- **Prasad (2016)** in his article mentioned that Indian youth has a strong inclination towards the gadgets with preference for latest software. The factor of success for smartphones over the years has been not only in their ability to run well, but also to give access to extended capabilities via third-party app.
- **Sumathi K. and others (2018)** in their study explored the impact of smartphone on academic performance of higher learning students. They mentioned that smartphone and tablets play a very significant role in higher learning student's information seeking behavior in meeting their learning and research needs. It was revealed that there is high level of awareness about the usage of smartphones by higher learning students for their academic works.

3. STATEMENT OF PROBLEM

In present context, mobile phone has a huge impact in lives of people daily. In our country the mobile phone industry is still in its growth stage, as compared to the industrially advanced countries. Now-a-days, the customers are more dynamic. Their taste, needs and preference are changing with the advancement in technology and communication with the outside world. The major problems identified regarding the mobile phone brands is to determine the most preferred brand and to identify the attributes which are significant in preference of a specific brand. This research aims at determining how the promotion campaigns of mobile phones have made consumers aware about the different brands of mobile phones. Understanding the type of mobile phone a buyer prefers is a major concern for marketers. This research will help in determining the choice of mobile phone consumer prefers according to their age, income level and educational background inside as well as outside Thrissur District and thus selling the brands accordingly which would also help to reduce the risk of the marketer. This research is guided towards determining the brand preference of various mobile phone among youth.

4. OBJECTIVES OF STUDY

- To identify the most preferred brands and reason for choice
- To analysis the factors which influence the youth choose a brand
- To understand the satisfactory level of users towards different brands

5. METHODOLOGY AND DATA COLLECTION

Universe: For studying the mobile phone brand preference, Nimit have been chosen.

Sample: The total number of students in the college is 1200. From the universe, sample of 50 student's were selected through Convenient sampling method. Proportional representation is given to all classes of employees in the organization.

Tools: The data have been collected through a structured questionnaire with Likert 5 point scale and have been analyzed with the help of percentage, chart and averages used for analysis of data.

Sampling Technique	convenient Sampling Method
Sampling Size	50 students
Tools for analysis	Likert 5 point scale & Percentage, chart and averages.

6. RESULTS AND DISCUSSIONS

The selected students were distributed a structured questionnaire through google forms which was filled by them selves. The questionnaire was aimed at understanding the mobile phones brand preference among the use. The results of the survey are discussed in the following paragraphs categorizing into for major areas:

1. Current mobile phones
2. Preferred features
3. Reason for choice of brand

Table 1 Current Mobile Phone

Brands	Respondents	Percentage
Nokia	7	14
Samsung	15	30
iPhone	5	10
Vivo	10	20
Others	13	26
Total	50	100

(Source: Primary Data)

Table 1 shows shows that out of the selected sample size, 14% of the respondents prefer Nokia, 30% of the respondents prefer Samsung, 10% of the respondents prefer iPhone, 20% of the respondents prefer Vivo and remaining 26% of the respondents prefer other brands like Micromax, Oppo, Xiaomi, etc. Thus, it is clear that majority of the respondent are using Samsung. Samsung is the most using mobile phone brand currently and iPhone is the least used.

Table 2 Preferred Feature

Particulars	Respondents	Percentage
Good Battery Life	18	36
High Definition Camera	20	40
GPRS/GPS	3	6
Dual SIM Card Lots	7	14
Others	2	4
Total	50	100

(Source: Primary Data)

It is the evident from table 2 shows the features of mobile phones most people prefer. 36% of the respondents prefer good battery life, 40% of the respondents prefer high definition camera, 6% of the respondents prefer GPRS/GPS, 14% of the respondents prefer dual SIM card lots and remaining 4% of the respondents prefer other features. High definition camera is most preferred by the respondents.

Table 3 Reason for Choice of Brand

Particulars	Respondents	Percentage
Better Features	18	36
Reasonable Price	15	30
Better Outlook	10	20
Satisfied Friends/Peers	5	10
Others	2	4
Total	50	100

(Source: Primary Data)

Table 3 shows that 36% of the respondents look for better features, 30% of the respondents look for reasonable price, 20% of the respondents look for better outlook, 10% of the respondents are satisfied by their friends or peers and only 4% of the respondents look for others specifications. This study reveals that most of the youngsters to choose the specific brand due to his better features.

7. CONCLUSION

This study was conducted to know the brand preference of mobile phones among youth. The demographic factors of consumers have an influence on brand choice. The prominent brands for consumers are iPhone, Samsung, Nokia, Oppo, Vivo, Xiaomi and Micromax. It is very clear from the analysis that Samsung is the most preferred brand. It is seen that youth's brand choice is driven by a number of factors like price, appearance, quality aspects, advertisement features, brand image, etc. Even though better features was the most preferred reason for choosing the brand, reasonable price is also equally important. The consumers are aware that new technologies will reduce their price over time.

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A study on impact of covid 19 on investment pattern of women investors in Thrissur district

Rajeswari V*

**Student, PG Department of Commerce, Naipunnya Institute of Management and Information Technology Pongam, Koratty, Thrissur District, Kerala state, India*

Abstract - The COVID-19 pandemic unveiled the world disaster in care and countries heavy dependence on women unpaid care work. An increased number of women in India are taking possession of their money and investing greater than in contrast to 2020, when the COVID-19 pandemic ravaged the economic system and hit family budgets, in accordance to the survey. The share of women who actively make investments has risen via 10 percentages. COVID-19 creates an advantageous change in the investment women investors. There are a number preference are availed to the buyers to make investment. In this context, researchers made an attempt to study the A study on impact of Covid 19 on investment pattern of women investors in Thrissur district The findings about end result point out there is an exquisite effect on the investment pattern of women during the pandemic.

Keywords: investment pattern – Covid – 19, Investors attitude

1. INTRODUCTION

Investment is mentioned as one of the effective equipment in the alleviation of poverty. Investors usually operate technical or imperative evaluation to decide beneficial investment opportunities, and usually opt for to decrease danger whilst maximizing returns. Comparing with the historic time existing day women are greater trained and knowledgeable. Now days, we locate extra and extra women who are financially independent. They are supposed to be chance adverse, security oriented and guided with the aid of sure bet of returns. With mixture degree of understanding and awareness, women slowly take section in the chance investment portfolios and they are turning into systematic in their investment behaviour. Women have normally been greater hesitant while it comes to economic investments. They are greater careful while it comes to money. The new women funding golf equipment take the worry out of investing. Saving is a dependency specifically embodied to ladies. Even within side the past, while specifically relied on their spouse's income, they used to shop to satisfy emergencies in addition to for destiny activities. The Covid19 pandemic became crueler to women than men. A high-frequency Smartphone survey statistics amassed by the World Bank inside the preliminary segment of the Covid-19 pandemic as much as July 2020 suggests that 42% of ladies misplaced their jobs while 31% of people misplaced theirs. According to the statistics from every other World Bank survey, ladies-led agencies have been disproportionately suffering from the crisis. "Women-owned agencies are focused on sectors that have been harder-hit through lockdowns and mobility restrictions. Even inside those sectors, ladies-owned agencies fared worse," the survey said. By September 2020, men had recovered 49% of their preliminary employment losses, as compared with 30% of women. But as time passed, the situation had completely changed. Every investment avenue has positive traits that affect its hazard and return and resource in attaining distinct investment targets of the Investors. Some of the key targets of investment are the protection of the important invested, capital growth, era of ordinary income, tax saving, the want for liquidity, rapid returns. There are a variety choice are availed to the consumers to make investment. It does no longer solely recommend the activity of investing i.e., sacrificing assets these days in special avenues for getting large returns in the future, on the other hand it entails endless different aspects. Investment is a function of the diploma of appreciation amongst merchants about the pretty a variety investment avenues, return and risks associated with the investment products, choosing the applicable range of monetary merchandise in accordance to the investment goal, investible funds etc. Investment in financial property has grown drastically in the preceding decade. The current discovery work will aid a financial company to apprehend the current recognition of focal point of financial devices amongst the human beings and devise the strategies to make people aware of the extra than a few investment avenues. It is imperative to unfold this interest formerly than marketing the range of merchandise to the people. Further, such lookup need to be carried out at periodical intervals for the purpose that investor's behavior, preferences or attitude trade with time which in the give up changes the market scenario. At this juncture, it used to be felt fundamental to examine about and apprehend the investors' awareness, preference, and pattern of investment in a range of financial assets.

2. REVIEW OF LITERATURE

(Anita, 2021) Research result shows that the developments in the financial markets around the globe are providing a wide variety of markets and investment options to the investor's. This in turn makes the investment decision process more complex. Research has been done to identify the factors influencing the investor's attitude towards investment.

(J.Gayatri, 2019) The study to analyze them influence of demographic factors and sources of information on the investor's awareness .The study also assessed the risk attitude of women investors towards various investment avenues. The study reported that there exists a difference in the risk attitude of rural and urban investors. Married and unmarried did not differ in their awareness level. But there is difference in attitude towards risk perception. The study concluded that recent technology development has enabled investors to be well informed decisions on investment.

(Chaurasia, 2017)The study to know the investment preferences of investors based on demographic characteristics and concluded that the most preferred investment avenue among investors is fixed deposit due to lack of awareness for the benefits of other investment options and demographic.

(Singh, 2016) The study the financial literacy among investors and to understand the impact of financial literacy on financial planning. He concluded that financial literacy to be imparted to investors. It would help to develop an insight for designing proper investment decisions. Thus the investment decisions would definitely contribute towards their future.

3. RESEARCH PROBLEM

Investment, even a small component of quantity from financial savings can produce great income for a long period. So, the women investor ought to be conscious of investment avenues and have to pick a correct direction in investing. How an awful lot to invest? Where to invest? Is the puzzling vicinity for the investor? How financial literacy help to the better risk taking and also the impact of Covid 19 in investment decisions. The investor has to be cautious whilst investing. So, the existing research is very vital and helps to discover the preferences of investor in investment and investment avenues on hand for investment.

4. RESEARCH OBJECTIVES

□ To analyse the various alternatives of investment which are available in the market □ To find out how Covid- 19 change the attitude of women investors.

5. RESEARCH VARIABLES

The study uses demographic variable on account of women to analyze the attitude on investment alternative which are available in the market and their preference on investment. It also analysis the impact of coved 19 on investment attitude of women.

6. RESEARCH METHODOLOGY

The study used both primary and secondary data. Primary data collected from women by applying questionnaire. Secondary data collected from journals, magazines, newspaper, and internet. Questionnaire applied as a method of data collection and it collect demographic questions, general questions on account of investment preference and attitude among women. Population is the sum of all women. Samples refer to the sum of selected women from Thrissur district those who are make investment .The selected women are classified as based on their age, education, profession. The selected women who are make investment. The researcher selected 100 samples by applying convenient sampling technique. For percentage analysis MS Excel is used.

7. DATA ANALYSIS AND INTERPRETATION

Table 1: Demographic variant using descriptive statistics analysis

Variables	Category	Number of Respondents	Percentage
Age	Less than 20	1	1
	20-40	72	72
	41-60	16	16
	Above 60	11	11
Locality	Urban	33	33
	Semi urban	40	40
	Rural	27	27

Education	Post Graduation	33	33
	Graduation	50	50
	Professional	11	11
	School final	6	6
Occupation	Salaried person	64	64
	Self employed person	36	36
Marital status	married	62	62
	unmarried	33	33
	widow	1	1
	separated	4	4
Annual income	Below 200000	56	56
	200001-400000	37	37
	400001-600000	3	3
	Above 600000	4	4

Interpretation: The above table shows the demographic details. This study select age, locality, education, occupation, marital status, annual income to gather the small print about the respondent’s demographic details. The above table value shows 62 percent of the respondents are salaried and 36 percent of the respondents are self employed. The age has classified into four options. Most of the respondents are within the age bracket of 20-40. The tutorial qualification has four options. Most of the respondents are graduate. This Study chooses four options for marital status. The table value Shows annual income is 56 percent in the group of below 200000 the locality of the respondents are semi urban i.e., 40%.

Table 2: Earnings of respondents

Si no	Earnings	Percentage
1	Less than 25000	33.3
2	25001-50000	44.4
3	50001-100000	16.7
4	More than 100000	5.6

Interpretation: from the above table 2, it is clear that the earnings of woman investors are between 25001 to 50000. only 5.6% women are investing more than 100000.

Table 3. Advice of investment

Si no	Advice of investment	Percentage
1	Brokers	22.2
2	Magazines and newspaper	16.7
3	Bank	5.5
4	Family and friends	55.6

Interpretation: from table 3, 55.6% women investors are take advice from family and friends .the advice from bank is very lower percentage.

Table 4.basis of Investment decision of women investors

Si no	Basis of Investment decision	Percentage
1	Past performance	27.8
2	Economic scenario	11.1
3	High earnings	33.3

4	Liquidity	27.8
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Interpretation: from the analysis, basis of investment decision of women investors are more considering higher earnings factor rather than economic scenario. Economy and liquidity have equal importance in investment decision making.

Table 5. Average rate of earnings

Si no	Average rate of earning	Percentage
1	Below 10%	33.3
2	10-20%	50
3	Above 21%	16.7
4	Net loss	-

Interpretation: The average rate of earnings of women investors is between 10-20%.it is clear that women are not face the net loss from the investment .that means women are more conscious about their investment.

Table 6. investment alternatives

Si no	Investment Alternatives	percentage
2	bank	34
2	Insurance	12
3	Mutual fund	6
4	gold	9
5	Real estate	3
6	equity	9
7	Government securities	9
8	Post office savings	18

Interpretation: The above table shows the investment alternatives chosen by the women investors. The women are most preferred the bank with considering safety to their investment. The post office savings and insurance are the other important investment avenues. Gold, equity, govt security investment have same proportion to the investment. There is a low percentage of investment in the mutual fund and real estate.

8. RESULTS AND DISCUSSION FINDINGS

- Women are less aware about the investment like mutual fund and real estate
- There are 34% women are selected bank avenue for the investment
- There is no impact of Covid 19 on level of risk tolerance
- Safety factor of investment may not change due to pandemic.
- The tax liability of investor has make no impact before and during pandemic
- The Covid 19 is does not make change the income level of women investor

9. SUGGESTIONS

Investors ought to have a scientific investment plan.

- Conduct seminar, webinar for improve the knowledge level of women investors about investment
- Improve the women development and empowerment program for women independence and financial stability.

10. CONCLUSION

Covid 19 pandemic has change the financial stability of people. The women investors are provide very much importance to the investment. But the women investors are less aware about the investment avenues. The Covid create much aware about importance to the financial stability of investors but it does not influence the risk level, tax exemption and liquidity.

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Bhagavad Gita as a guide to improve mental health

Aathira K U*

*Undergraduate student of Naipunnya Institute of Management and Information Technology, Pongam

Abstract- *Bhagavad Gita* is often seen as a religious text. This paper explores *Bhagavad Gita* as a life guide, answering the dilemmas of the mind. Lord Krishna gives solutions to the various problems arising in the mind. Mental health issues are increasing at an alarming rate. In recent years, many people, especially youngsters, have fallen prey to mental health issues. This paper is focused on the mental health issues faced by college students, specifically stress, depression and anxiety. It also explores the influence of Covid 19 in college students. This paper analyses some shlokas associated with these mental health issues and how the teachings of *Bhagavad Gita* can also help college students overcome their dilemmas.

Keywords: Bhagavad Gita, Lord Krishna, mental health, stress, depression, anxiety, Covid

1. INTRODUCTION

The *Srimad Bhagavad Gita*, also known as the ‘Song of God’, is 700-verse Hindu scripture that is part of the epic *Mahabharata*. The *Mahabharata* is divided into 18 sections and the *Bhagavad Gita* is set in the sixth section, which is called the Bheeshma Parva. *Gita* is also called as ‘*Gitopanishad*’, or the ‘*Gītā Upaniṣhad*’ as it contains the important aspects of the knowledge of the *Vedas*. *Gita* was compiled by Veda Vyasa in Sanskrit language. *Gita* describes the divine dialogue that took place between Lord Krishna and his devotee Arjuna on the battlefield of Kurukshetra.

The *Bhagavad Gita* is set deep within the *Mahabharata*. Two vast sets of armies have gathered and are ready to battle. It is between a rival set of cousins, the Pandavas, sons of Pandu and Kauravas, the sons of Dhritarashtra, Pandu’s blind elder brother, to resolve the dispute of kingdom and honour. Dhritarashtra was ineligible for kingship, but had been regent of the kingdom and guardian of the crown princes. He had partitioned the kingdom, but his sons arranged a gambling match and won it. They refused to give back the money and publicly humiliated Pandavas’s wife, Draupadi, which precipitated the war.

At the beginning of Dharma Yuddha, Pandava prince Arjuna faces a moral dilemma of battling against his own kin. He expresses his resolve not to fight to Lord Krishna, his charioteer and great friend. Lord Krishna answers Arjuna’s questions until he is more resolved to fight, and the divine discourse between them is the *Bhagavad Gita*. The war rages on for 18 days and the Pandavas emerge victorious.

The Lord Krishna-Arjuna discourse covers a broad range of spiritual topics, ethical dilemmas and philosophical issues that go beyond the war Arjuna faces. Arjuna seems to be inspired by Lord Krishna to believe that there is an attitude that can be adopted by a person to do his or her activities, which can increase the creative benefit of the activity as well as ensuring that psychological and spiritual ill-effects of the activity do not arise in the individual. Lord Krishna names this attitude as ‘yoga’, which is applicable to all activities, not just war and to all people, not just Arjuna as it is a general attitude. For this reason, the *Bhagavad Gita* is taken out of the context of *Mahabharata* and used by millions of people as a guide to life.

According to WHO, mental health is a state of well-being in which an individual realises his or her own abilities, can cope with the normal stresses of life, can work productively and is able to make a contribution to his or her community. The WHO stresses that mental health is “more than just the absence of mental disorders or disabilities.” Multiple socio-economic, psychological, biological and environmental factors influence the level of mental health of a person at a point of time. Poor mental health is also associated with unhealthy lifestyle, stressful educational and working conditions, physical ill-health, social exclusion, gender discrimination, identity crisis and human rights violation. Specific psychological factors also expose a person to mental health problems. Biological factors include genetic factors. In this paper, mental health issues like stress, depression and anxiety are focused.

College education marks a transition in young people. Through this transition, the students face new challenges, such as making independent decisions about their lives and studies, working part-time, meeting a diverse range of people and adjusting to the academic demands. Students who live in hostels are also cut from immediate emotional and financial support. These students might be from different cultural backgrounds and might find it difficult to adjust with others. The challenges faced by these students affect their mental health and well-being. A strain on mental health is placed on students once they start college, and although it decreases throughout their studies, it does not return to pre-college levels. Today’s education system emphasises grades and students are pressured to do well in their academics. Many students fail to meet the demands

of college education like exams, assignments, seminars, mandatory class attendance etc, and they perform poorly in academics. The immense pressure faced by college students often results in stress, anxiety, depression etc. The interest in mental health and well-being in college students has significantly increased in the last decades, but there are still students who don't seek treatment because of the stigma surrounding it.

Coronavirus disease of 2019 (Covid-19), emerged in Wuhan, a city in China in December 2019, and then spread rapidly to other countries. As a result, in the second week of March 2020, the World Health Organisation in a media briefing, declared Covid-19 to be a pandemic. During this time, all institutions, including colleges were shut down and online teaching and learning became a new normal. The influence of Covid-19 further increased the incidences of these disorders like depression, stress, anxiety in college students. The sudden shift from classroom learning to online learning combined with lack of social interaction, change in lifestyle, uncertainty of future, could have intensified the level of anxiety among students. Other reasons that could have resulted in the deterioration of mental health are, losing part-time jobs which caused financial hardship, physical inactivity, reduced sleep quality etc.

In *Bhagavad Gita*, the psychological problems of Arjuna resulted in his despondency. Lord Krishna resolves Arjuna's problems by elevating his consciousness from physical to spiritual reality. *Gita* is not just about Arjuna's mental dilemmas. Through *Gita*, Lord Krishna answers the worries of all people. Thus, *Gita* is a book of answers to the problems of mind. Spiritual awareness lifted Arjuna from his dilemmas. Similarly, one needs to gain spiritual awareness to control their mind. It can be done through "constant practice and detachment."

2. ANALYSIS OF A SHLOKA ASSOCIATED WITH STRESS

Stress is a feeling of emotional or physical tension. It can come from any event or thought that makes you feel frustrated, angry, or nervous. Stress is the body's reaction to a challenge or demand. In short bursts, stress can be positive, such as when it helps you avoid danger or meet a deadline. But when stress lasts for a long time, it may harm your health. For the longest time, studying was not perceived as stressful. The expectations from parents which later on develop into a burden they can't carry anymore is seen as stressful.

Regardless of the trigger causing, the stress response elicited by an individual is identical. For example, in situations of exam anxiety, work stress or marital stress, the same physiological responses are elicited from the body. Some of the physiological changes that can be observed in the body are changes in heart rate (HR), blood pressure (BP), respiratory rate, increased blood flow towards skeletal muscles, etc. While the stress response may be identical, the sources of stress reported by individuals vary. Some of the common stressors reported in an academic setting include excessive assignments, poor time management and social skills, peer competition, long hours and expectations of rote learning etc. Other individual specific factors include problems in financial management, changes in living atmosphere, difficulties managing personal and academic life, etc. Fear of failure instilled by parents and institutions affects their self-esteem and confidence.

The pressure faced by college students is immense and many students find it difficult to manage class, assignments and exams. This often leads to frustration, anger and stress. Today's education system gives a lot of importance to marks. So, a fear of failure adds to their pressure. They lose sight of what is important- learning. Students get fixated on getting marks and passing the exams. Some of them turn to malpractice, while others study the syllabus without actually comprehending it. They study just for the exams and not to gain knowledge. This works like a cycle and thus many students don't benefit from their education. They continue to focus on unimportant things which are materialistic in nature.

During Covid-19, the situation worsened. Most of the students turned to malpractice. Many students didn't even listen to online class. They deviated from their path by indulging in leisurely activities. Listening to class became the least of their worries and they either slept or watched something. This resulted in a decline in their learning capacities. Even when they tried to study, they couldn't concentrate like before or were bored easily. Choosing to indulge in the physical and materialistic world, limited their capabilities.

“कामक्रोधविमुक्तानां यतीनां यतचेतसाम् ।

अभितो ब्रह्मनिर्वाणं वर्तते विदितात्मनाम् ॥ २६ ॥”

“Those who are free from anger and all material desires, who are self-realised, self-disciplined and constantly endeavouring for perfection, are assured of liberation in the Supreme in the very near future.” (“Bhagavad-Gita: Chapter 5, Verse 26”)

Setting a goal and working towards it, without indulging in materialistic desires is important. When one is focused on the goal and makes continuous efforts, they will surely be rewarded for their efforts. One should be able to differentiate between what is important and what is not, and make the required changes to improve themselves. Lord Krishna says that one should focus on the process, and not their results. If students focus on learning, rather than memorising something for the exam to get marks, their efforts will surely be rewarded. Fruits of one's action, in this case, marks of the exams, shouldn't be focused. The action of learning should be focused. They should be able to understand the difference between learning and memorising for the exam, and make the conscious effort of changing their studying patterns. A student who sets a goal for himself, makes continuous efforts towards it, focusing on the process and not their results, without being pulled down by materialistic desires will be rewarded for his efforts.

3. ANALYSIS OF A SHLOKA ASSOCIATED WITH DEPRESSION

Depression is a common mental disorder that presents with depressed mood, loss of interest or pleasure, decreased energy, feelings of guilt or low self-worth, disturbed sleep or appetite, and poor concentration. Long lasting or recurrent effects of depression, causes an inability to function properly. Increased fatigability and insomnia are also symptoms of depression.

In an academic setting, a student may experience difficulty in concentrating and remembering. Loss of interest in studies might be because of not understanding what they are studying. As a result, they are highly distracted. Students also face emotional problems like feeling worthless, incompetent and inferior to others; worrying excessively causing a lack of appetite or disturbed sleep; disappointment when not appreciated; unconscious desire to fail so that he or she doesn't have to meet others' expectations; dejection while facing failure etc. Depression has a profound negative impact on the development of college students, not only for academic achievement, but also for physical health, or even make them prone to negative events such as suicidal ideation or behaviour.

“मात्रास्पर्शास्तु कौन्तेय शीतोष्णसुखदुःखदाः ।

आगमापायिनोऽनित्यास्तांस्तितिक्षस्व भारत ॥ १४ ॥”

“O son of Kuntī, the nonpermanent appearance of happiness and distress, and their disappearance in due course, are like the appearance and disappearance of winter and summer seasons. They arise from sense perception, O scion of Bharata, and one must learn to tolerate them without being disturbed.” (“Bhagavad-Gita: Chapter 2, Verse 14”)

Here, Arjuna is addressed as son of Kunti and also as Bharata as he is supposed to have great heritage from both sides of his family. Lord Krishna says that one has to execute his duty in spite of climatic inconveniences.

In a student's life, he comes across times of happiness and distress. Both could be from any personal or any college related matters. For example, a college student has a vibrant life of college dances, competitions, fests etc. It brings forth happiness in him. But academic life might be stressful. So, there are both good and bad times. Lord Krishna says that these times are like the passing of seasons, fleeting, yet cyclic. He says that one should learn to live with them and not be disturbed by them. Getting attached to either of the times will lead to disappointment. If one gets attached to the happy side of college life, he won't be able to cope with distress, and if he gets attached to the distress of college life, by completely giving up, that would lead to him drowning more in disappointment without being able to get out.

The sudden shift from classroom learning to online learning was stressful for college students as they had vast syllabus to study and online learning didn't help them in understanding concepts. But as the lockdown went by, most students started losing interest in online learning and studies in general. Being isolated from social settings, they started developing depressive symptoms. Now the thought of going back and adjusting to a bustling college life was stressful. Other than that, many students were happy staying home. Getting marks was their main concern in academic life and it became easier while staying at home by indulging in malpractice. So even during Covid 19, students had contrasting times. It is important to realise that these times are also fleeting. A student will only overcome these times by learning to live with them and not letting it affect them. A student will be able to stick to their goal when they do not get attached to either of the contrasting times.

4. ANALYSIS OF A SHLOKA ASSOCIATED WITH ANXIETY

Anxiety is an emotion characterised by feelings of tension, worried thoughts and physical changes like increased blood pressure. It can be a normal reaction to stress. For example, an individual might feel anxious before taking an important decision or before taking a test. The anxiety might give a boost of energy. But the fear is overwhelming for people with anxiety disorders, as it is not temporary.

Students with anxiety exhibit a passive attitude towards studies such as a lack of interest in learning, doing poorly in assignments and exams etc. The psychological symptoms of anxiety in students are going blank during a test, panicking, feeling helpless while doing assignments, feeling nervous before seminar etc. Students with high levels of anxiety have a reduced memory span, lose concentration, and lack confidence, and poor reasoning power. Anger and regret related to studies are also seen in students as a result of anxiety. Anxiety among students could also be created by an over demanding syllabus or insensible teaching. Pressure experienced by students causes high levels of anxiety which results in poor academic performance. Learning difficulties will create students' anxiety of feeling discomfort, which means that feeling anxious in the classroom does not improve learning. Students who felt satisfied and had low levels of anxiety achieved a higher academic performance. Therefore, anxiety has been regarded as the most significant factor in determining students' achievement in academic performance.

At times, students are filled with thoughts that pull them to different directions. They do not know what is good for them and thus become indecisive. Confusion arises in the mind and it might lead to anxiety and fear. Fear and anticipation about the future and career often troubles them. They fail to stick to one goal and try to make a decision based on what others said. Even then, they do not put in the required efforts, which ultimately leaves them stranded and more in confusion. They continue to live in this anxious state as long as they do not learn to control the mind.

During Covid-19, anxiety and fear were prevalent. In the student community, this was mostly about the fear of the future. Covid-19 brought upon helplessness, which overpowered students. Time was passing by easily, and many were nearing the end of their course. They were unsure of the path they had to take. Another reason that could have brought upon them is the influence of social media. Seeing peers understand what they wanted and doing something they loved, weakened the minds of students who were undecided about the future. Watching such videos of people, made them feel inferior. Slowly their anxiety increased and couldn't be brought down as they were watching similar videos every day.

“श्रीभगवानुवाच |

असंशयं महाबाहो मनो दुर्निग्रहं चलम् |

अभ्यासेन तु कौन्तेय वैराग्येण च गृह्यते || 35||”

“Lord Krishna said: O mighty-armed son of Kunti, what you say is correct; the mind is indeed very difficult to restrain. But by practice and detachment, it can be controlled.” ("Bhagavad-Gita: Chapter 6, Verse 35")

Lord Krishna answers Arjuna's prayers by telling him that mind is indeed difficult to restrain, but can be done by constant practice and detachment. Here, detachment means separating oneself from the consequence of actions. Lord Krishna emphasises on being detached from the fruits of one's actions. The chaos will always remain and one can try to find a way out of it by constant practice and detachment. It becomes easier for the person to know his path and his goal, when he is in control of his mind. A steady mind is free from attachment and isn't influenced by misery or happiness.

It is not easy to detach oneself from the physical world, when the mind is pulled into materialistic desires. For a student it is difficult to detach themselves from the pressures of academics, as they are constantly subjected to it. An anxious atmosphere is created in the college by students especially at the time nearing exams. Due to the restless and turbulent nature of mind, many students fail to grasp the topics that they are studying, which leads more to anxiety and panic attacks. Lord Krishna says that a way to separate a person from his mind is through meditation. During meditation, one is able to separate themselves from their mind. They are able to reflect on one's thoughts. It gives an objective perspective, compared to the subjective perspective one has throughout the day.

5. CONCLUSION

Academic pressure worsens the already existing mental health issues in college students. They struggle to meet the demands of college education and in the process fail to realise the importance of learning and acquiring knowledge. Fear of failure, anticipation of the future, exam anxiety etc., grips them. Thus, depression, anxiety and stress become common mental health issues in college students. Today's education system gives a lot of importance to grades. Unable to handle pressure, many students give in to malpractice, which deviates them further from their goal. Materialistic desires govern the minds and learning is eventually forgotten.

Covid-19 worsened the situation in college students as it created new stressors like frustration and boredom. Initially students faced difficulty in understanding the portions because of the sudden transition from classroom learning to online learning.

Later on, many students had a lack of interest in studies and indulged in leisurely activities. This resulted in a restriction of students' mental capabilities. Social isolation paved the way for social anxiety, as many students didn't know how to readjust to college life. The idea of meeting new people and taking seminars made them feel nervous. Thus, Covid-19 intensified the mental health issues in college students.

Four concepts are highlighted in *Bhagavad Gita* as solutions to the issues of the mind. Through the concept of detachment, Lord Krishna tells people to adopt a certain attitude, which he calls “yoga”, helps people in increasing the benefit of their actions without the interference of the troubles of their mind. Detachment is being detached from the consequences of one's actions. Concept of Self is the connection of the individual self to the universal and also to all living and non-living things. Through the concept of Dharma, Lord Krishna says that one should do their own work and not copy others for the fear of failure. He says that it is better to make mistakes while doing one's own work. Concept of Dhyana talks about meditation. It decreases stress, increases attention and helps in fulfilling one's duties.

Gita has inspired various prominent personalities like TS Eliot, Ralph Waldo Emerson, Albert Einstein, Lala Lajpat Rai, Bal Gangadhar Tilak and Mahatma Gandhi. Gandhi referred to *Gita* as his “spiritual dictionary”. In *The Bhagavad Gita According to Gandhi*, he says that,

"When doubts haunt me, when disappointments stare me in the face, and I see not one ray of hope on the horizon, I turn to *Bhagavad-Gita* and find a verse to comfort me; and I immediately begin to smile in the midst of overwhelming sorrow. Those who meditate on the *Gita* will derive fresh joy and new meanings from it every day" (Gandhi)

Aldous Huxley, English writer and philosopher in his Introduction to *Bhagavad-Gita: The Song of God*, found *Gita*

"the most systematic statement of spiritual evolution of endowing value to mankind. It is one of the most clear and comprehensive summaries of perennial philosophy ever revealed; hence its enduring value is subject not only to India but to all of humanity." (Prabhavananda and Isherwood 13)

Similar studies have been conducted by researchers. Through *Need of Bhagavad Gita Concepts in the Present Scenario of Professional Education*, the researchers have attempted to study the impact and insinuations of the *Bhagavad Gita* within the current education scenario and academia. They have concluded that the teachings of *Gita* shall help the students and teachers to be future oriented and forward looking and seek inspiration in the form of valuable knowledge for contemporary benefits (Sharma and Ramachandran 2015). Through the *Impact of Bhagavad Gita Course on College students: A Study Based on Students Feedback*, the researcher throws light on the effect of the course of *Bhagavad Gita*. The scholars in batches shared their feedback based on their experiences and suggested a mixture of traditional and modern methods of teaching for better comprehension and participation. A detailed study of the scholar concludes the improvement of clarity of the status of the mind with regards to focus, concentration and contentment (Lolla 2020). Through *Pedagogy of Value Education in the Light of teachings of the Bhagavad Gita*, the researcher brings forth an indigenous model for value inculcation among the youth in a very systematic way. It points to a significant pathway for uplifting excellence through educational inputs and evolves a design for value education through real world experiences or experiential learning for the scholars. The research emphasises on the importance of the concept of “Swadharma” and also throws light on certain values because the guiding lights of life are committed to self-knowledge manifesting the divinity within each action for the enjoyment of existence and therefore the glory of God (Singh 2016).

Despite the previous studies, this project was taken up considering the increased levels of stress due to Covid 19 and the decreased level of social life in college students. The universality of *Bhagavad Gita*, is also eternal in nature. Implementing the teachings of *Bhagavad Gita* by college students will improve their focus towards their personal and career goals, ensuring success in life. The adoption of the detached attitude or “yoga” will help students achieve their goals without getting caught in the troubles of the mind or the worries of the result.

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A study on the impact of green marketing practices on consumer buying decision with reference to cochin corporation

Ann Margret Johny*

**UG Scholar (Commerce), Naipunnya Institute of Management and Information Technology, Pongam, Koaratty, Thrissur District, Kerala 680308 (Affiliated to University of Calicut)*

annmargretjohny01@gmail.com

Abstract - Due to the negative impact of human activities on the environment, the calamities are increasing year by year. Several studies have shown that going green is the only solution. The academicians gradually started including green marketing in their books, journals, etc. The government started initiatives to introduce green marketing practices among the consumers. The organisation started to introduce products which are less harmful to the environment. The green products leads to enhancing the quality of life, environmental protection, increase of product value, high level of satisfaction. Green marketing has changed consumers mindset and how they stand on environmental issues becoming more of a central core value.

Keywords: Green products, Green marketing, Green marketing practices

1. INTRODUCTION

The negative impact of human activities on the environment is a matter of concern today. Government all over the world is making efforts to minimize human impact on the environment. Today our society is more concerned with the natural environment. Understanding society's new concern businesses have begun to modify their behaviour and have integrated environmental issues into organizational activities. Academic disciplines have integrated green issues in their literature. This is true with marketing subjects too and their terms like "green marketing" and "environmental marketing" are included in the syllabus. Governments all over the world have become so concerned about green marketing that they have attempted to regulate them. Green marketing refers to the process of selling products and/or services based on their environmental benefits. Such a product or service may be environment friendly in it or produced and/or packed in an environmentally friendly way. It also helps to study the different perceptions of consumers about green products and patterns. Green marketing has changed customers' mindsets and how they stand on environmental issues becoming more of a "central core value" that influences consumption and marketing decisions. It helps in studying the level of awareness of consumers about green products and patterns.

2. LITERATURE REVIEW

Chetna Priti (2021); has conducted a study on green marketing: an evolving phenomenon. The study is conducted with the help of information collected through secondary sources. The findings of the study are the benefits associated with green marketing need to be aggressively promoted through integrated marketing communication with a major focus on social media marketing which is deep penetration among the audience. Green Marketing is facing challenges, mainly with the cost escalation through green practices leading to reduced attraction and purchase of the product.

Sudhir Yadav et.al (2021); has conducted a study on green marketing practices and challenges to Indian companies. The conclusion drawn by the author is adopting green marketing may not be accessible to business undertaking in the long run. Green Marketing is the need of the hour because of environmental issues worldwide but there is a long way to go due to the lack of wide acceptability.

Dalia Sedky, Mohammad Abdallah AbdelRaheem (2021); has conducted a study on studying green marketing in emerging economies. The authors have concluded that green marketing is a coin of two faces. It can be that good man who cares for the environment or it can turn into greenwashing full of deception and greed. Business companies should be honest with themselves when they adopt green marketing. From the researcher's point of view, green marketing can be defined as the equation of achieving profits, satisfying customers, and at the same time keeping the environment safe.

3. STATEMENT OF PROBLEM

This topic is extremely important as new opportunities for companies in such a highly competitive global environment can arise. Many researchers defend that becoming green is the only option to save our planet. The increasing awareness about environmental concerns has been changing customers' preferences and tastes, turning this concept into a revolutionary one, and establishing a barrier to traditional marketing. This shift from traditional marketing to green marketing reflects the change in customers' perceptions. Becoming green means businesses behave in a more responsible way (eco-friendly) diminishing their impact on the environment to prevent serious consequences from happening in society's welfare.

4. OBJECTIVES OF THE STUDY

- To study the level of awareness of consumers about green products.
- To study the perception of consumers towards green products and marketing practices.
- To explain the issues and challenges of green marketing practices.

5. SCOPE OF THE STUDY

In order to develop goods that can appeal to the consumer reasonably affordable prices and environment-friendly products causing minimal damage are required. In order to reflect an image of high quality, environmental sensitivity and hence the production of products compatible with the environment are required. The study will observe how social responsibility and green marketing have been important in today's society. It is predicted that the futures markets would be directly linked to the development, transfer, and implementation of eco-friendly technologies.

6. RESEARCH METHODOLOGY

The researcher sampled 50 respondents. The analysis tool which was used is Percentage analysis and the tool for presentation is graphs. The questionnaire was used for collecting data. The research was undertaken with both primary and secondary data. Primary Data was collected from respondents through the help of questionnaire. Secondary data was collected from various sources such as websites, journals, articles.

7. DATA ANALYSIS AND INTERPRETATION

S.No	Category	Subgroups	%	Total
1	Gender	Female	56	100
		Male	44	
2	age	15-24	58	100
		25-34	28	
		35-44	6	
		45-54	8	
3	Educational Qualification	Secondary level	8	100
		Undergraduate	56	
		Postgraduate	30	
		Others	6	
4	Income level of respondents	0-5000	26	100
		5000-10000	18	
		10000-20000	12	
		20000-30000	18	
		Above 30000	26	
5	Awareness of green products	Yes	90	100
		No	10	
6	Green products bought recently	Yes	89	100

		No	22	
7	Willingness to pay more on green products	Agree	48	100
		Disagree	20	
		Neutral	32	
8	Means of awareness on green products	Television	24	100
		Magazine	20	
		Newspaper	24	
		Others	32	
9	Enough information about the green product while purchasing	Agree	62	100
		Disagree	14	
		neutral	24	
10	Reason to pay more on green products	Enhance the quality of life	34	100
		Environmental protection	42	
		Increase of product value	8	
		High level of satisfaction	16	

8. RECOMMENDATIONS

The following recommendation were built on the findings

- The Government should take more initiative to increase the awareness of green products among consumers.
- Organisation should produce more products which are environmentally safe.
- Government and organization should take more initiative to bring up more green products which also leads to enhancing the quality of life, environmental protection, high level of satisfaction, etc.

9. LIMITATION AND SCOPE FOR FURTHER RESEARCH

The time factor and needed resources were short and it caused some difficulties for the researchers during the study. The research is limited to a sample of 50, a higher sample size may provide more reliable results. The study being an academic one, the study is limited to cochin corporation. A study with a wider geographical area will help to produce with a better result.

10. CONCLUSION

It is to conclude that consumers are aware of green products. The organisations and government should take initiative to increase awareness among the consumers. The company should produce environmentally sustainable products. They should increase the awareness with the help of advertising. To get more information on this topic more research and study must be conducted.

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A study on investment pattern among youth

Christo P Joshy*

*UG Scholar (Commerce), Naipunnaya Institute of Management and Information Technology, Pongam, Koaratty, Thrissur District, Kerala 680308 (Affiliated to University of Calicut)

Abstract - Through this project "A study on investment pattern among youth" is a complete study on the different investment activities that are common among youngsters, investment in stocks, investment in other securities, their risk bearing capacity and their viewpoints about the financial setup. Through this project we would also discuss the remedies and also about the best way to achieve financial freedom at the earliest for a youngster. Behavioural finance draws heavily from cognitive psychology to understand investor behaviour in the real world. There are different options for investing of the hard earned money in different assets and it is crucial to make wise decisions to achieve financial freedom. Investors generally expect higher returns from riskier investments. When a low-risk investment is made, the return is also generally low. Similarly, high risk comes with a chance of high returns. Investors, particularly novices, are often advised to diversify their portfolio. Diversification has the statistical effect of reducing overall risk.

Keywords – Investment, youth, behavioural finance

1. INTRODUCTION

When it comes to money and investing, it is not always as rational as people think. Mainstream financial theory relies on the assumption that market participants are rational actors, who are self-interested utility maximizers who never make mistakes. Behavioral finance has emerged to challenge the assumptions of rational actor theory as it applies to markets, investments, and other financial matters. Investment is the dedication of an asset to attain an increase in value over a period of time. Investment requires a sacrifice of some present asset, such as time, money, or effort. In finance, the purpose of investing is to generate a return from the invested asset. The return may consist of a gain (profit) or a loss realized from the sale of a property or an investment, unrealized capital appreciation (or depreciation), or investment income such as dividends, interest, or rental income, or a combination of capital gain and income. The return may also include currency gains or losses due to changes in the foreign currency exchange rates.

2. STATEMENT OF THE PROBLEM

Every ones ambition is to achieve financial freedom. To achieve the financial freedom, financial literacy is important. Management of finance and investing from the early age can achieve financial freedom in early period itself. But unfortunately, in the present world most of our young generation lack financial literacy and does not know how to manage the finance. The main aim of the study is to analyze the investment activities among youth.

3. OBJECTIVES OF THE STUDY

- To identify and study the investment behavior of youth.
- To analyze and study the different avenues for investment.

4. SIGNIFICANCE OF THE STUDY

Investment decisions concerned with the allocation of funds into different investment opportunities for the purpose of earning the highest possible return. Investment refers to a tool used by people for allocating their funds with the aim of generating revenue. It is the one through which profit is created out of resources by deploying them into financial assets. Investment simply refers to the purchase of assets by people not meant for immediate consumption but for future use that is wealth creation. These assets are purchase with the hope of earning income or benefitting from their appreciated value that increases over the time. Investment assets comprises of stocks, mutual funds, bonds, real estate, derivatives, jewelry, art work etc. Every investment object mainly serves three objectives that are safety, income and growth..

5. SCOPE OF THE STUDY

The scope of study is limited to Angamaly and Chalakudy. This study is confined of the investment decisions of youth. The study focuses on the study of the behavior of youth towards different investment avenues.

6. RESEARCH METHODOLOGY

Convenience sampling method is used for the study. Primary data is collected through questionnaire and secondary data is

collected from journals, articles, internet etc. Simple percentage analysis is used for data analysis.

7. REVIEW OF LITERATURE

Mr. Rajeev Kumar, Dr. Narendra Singh Chawda, Dr. Rajan K. Shrikhande (2021)“Savings and prudent investments is inevitable for secured financial future”. This bare truth needs to be understood and analysed. Savings and Investment are considered as two very important concepts that need to be studied in order to understand the behaviour, pattern and decision-making process of the mass investors. Even today majority of the people are still not aware of the significance of savings and investments. Therefore, it is very crucial to make them aware about the importance of investment, different avenues available in the market and then, understand their attitude towards the investment at early stage of life. The present study can be relevant to understand the investing pattern and attitude, behaviour investors in India mainly in Pune.

Aswini Ajay & Shabu K R (2020) The study is conducted to identify the factors affecting the preference in various investment options by salaried youth in Kerala and whether these decisions will help them in gaining benefits in future. It also analyses the investment patterns followed by individuals belonging to various sectors in Kerala. The basic objective of the study is to identify the investment behaviour among youth and to identify the factors affecting their investment pattern.

Aabida Akhter, Mohiuddin Sangmi (2015) Stock market is known as a pulse of economy or economic mirror, which reflects the economic conditions of a country. Investors are believed to be the backbone of the securities market. Their education and awareness, therefore, hold the key to reviving and sustaining their interests in the securities market. Stock market awareness comes under the broader concept of financial literacy. This study is an attempt to assess the awareness of youth about various aspects of stock market including concepts, products, processes, institutions etc. The results of the study reveal that the sample youth possess low to moderate level of stock market knowledge and the awareness level is not significantly different among different sample groups based on the discipline they are studying.

Amiya K. Sahu,L. Vaswani, Amrita Chakraborty (2013) This paper reviews the relevant literature on institutional investment and firm performance in India. The first part of the paper discusses the development of institutional investments in general. The discussions are segmented into ownership and firm performance; role of large shareholders and institutional as large shareholders in influencing corporate governance, reducing agency costs and affecting firm performance.

8. DIFFERENT INVESTMENT AVENUES

1. Non marketable financial assets.

- Bank deposits
- Post office deposits
- Co-operative deposits
- Public provident fund deposits

2. Bonds

- Government securities
- GOI relief bonds
- Govt. agency securities
- PSU Bonds
- Debenture of private sector company

3. Mutual fund schemes

- Equity shares
- Debt schemes
- Balanced schemes

4. Real estate

- Agriculture land
- Semi urban land
- Time share in a holiday resort

5. LIC Policies

- Endowment assurance policy
- Money back policy
- Whole life policy
- Premium back term assurance policy

6. Money market investment

- Treasury bill
- Commercial purpose
- Certificate of deposits

7. Precious objects

- Equity shares
- Debt schemes
- Balanced schemes

8. Equity shares financial assets

- Blue chip shares
- Growth share
- Income share
- Speculative shares

9. Financial derivatives

- Options
- Futures

9. DATA ANALYSIS AND INTERPRETATION

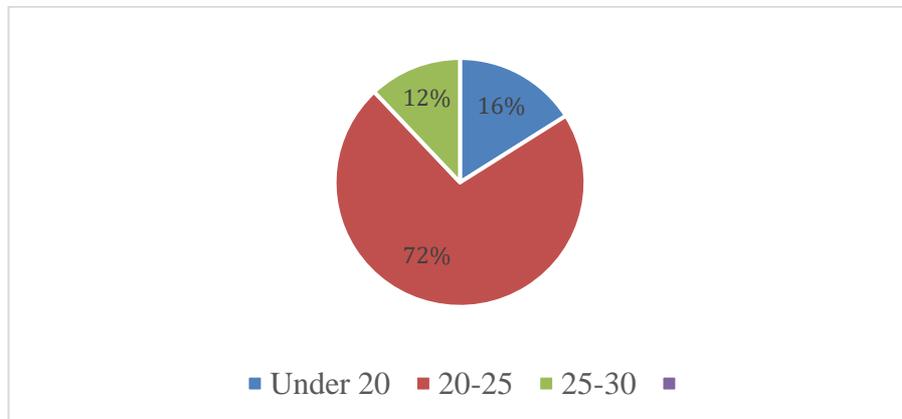


Figure 1 Age wise classification of respondents

Interpretation

The above figure shows that out of 50 respondents 16% of respondents are below the age of 20, 72% of respondents are from the age category of 20-25 and 12% of respondents belong to the 26-30 age group.

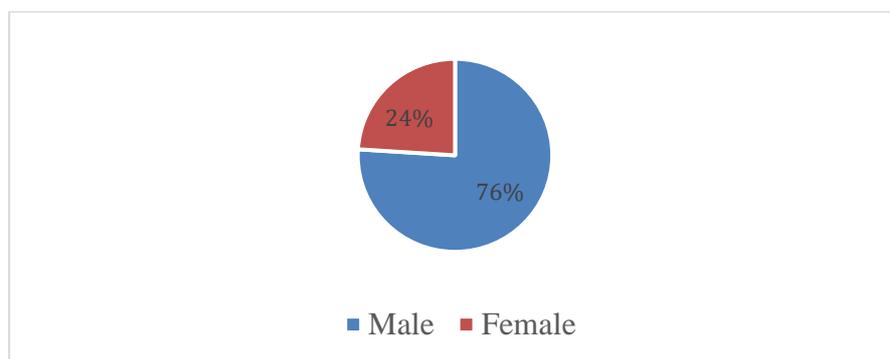


Figure 2 Gender wise classification of respondents

Interpretation

The above figure shows that 76% of respondents are male and 24% of respondents are female.

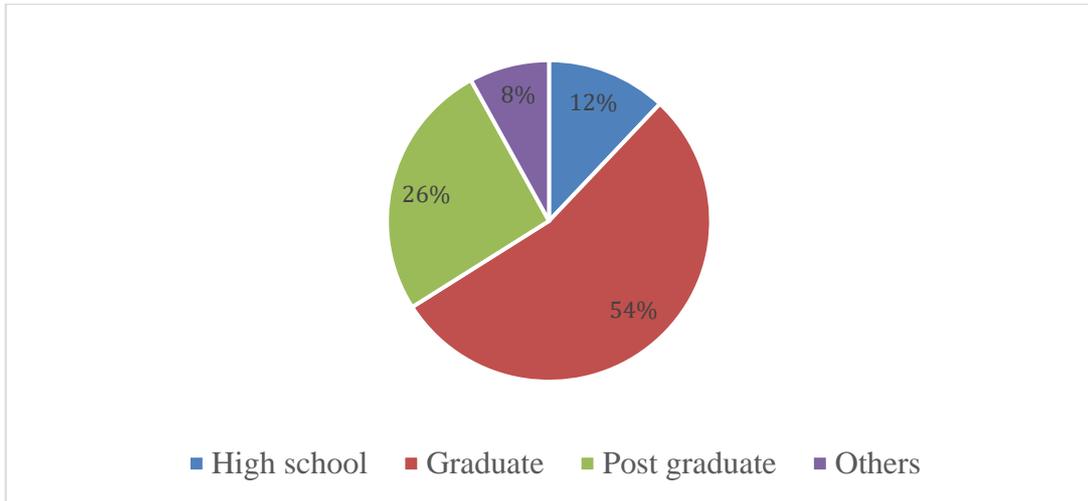


Figure 3 Educational qualification of respondents

Interpretation

The above figure shows that majority of respondents are graduate (54% of the respondents), 12% of respondents are from the high school, 26% of respondents are postgraduate and 8% of the respondents belong to the category others.

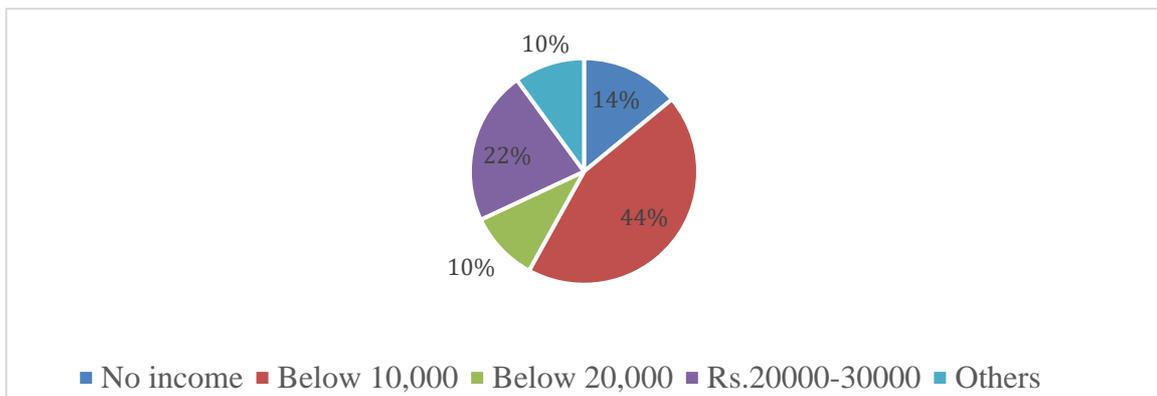


Figure 4 Monthly income of respondents

Interpretation

The above figure shows that 14% of respondents have no income source, 44% of respondents have a monthly income source of below 10,000, 10% of respondents with below 20,000, 22% of respondents with 20,000-30,000 category and 10% of respondents selected other.

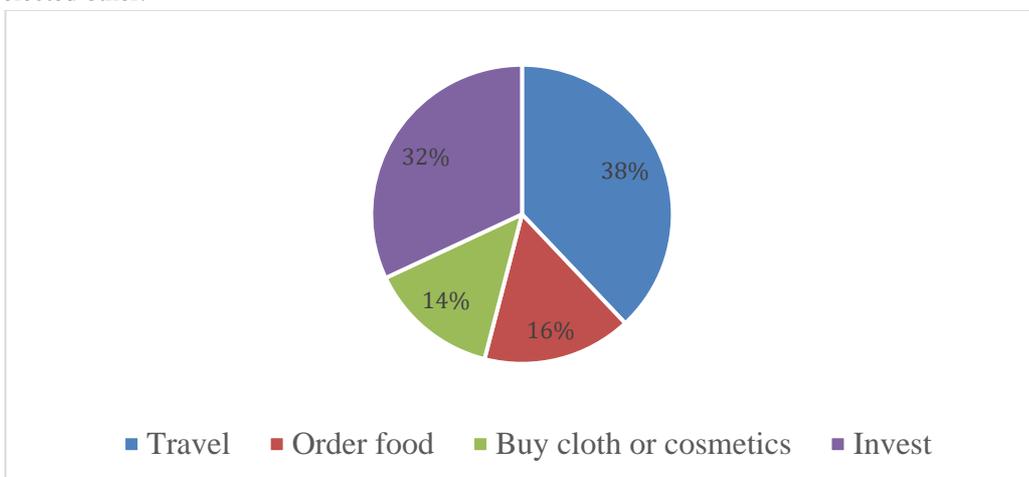


Figure 5 What do you prefer to do most, when having extra money

Interpretation

The above figure shows that 38% of respondents prefer to travel when they have extra money, 16% prefer to order food, 14% prefer to order cloths or cosmetics and 32% of respondents prefer to invest when they have extra money.

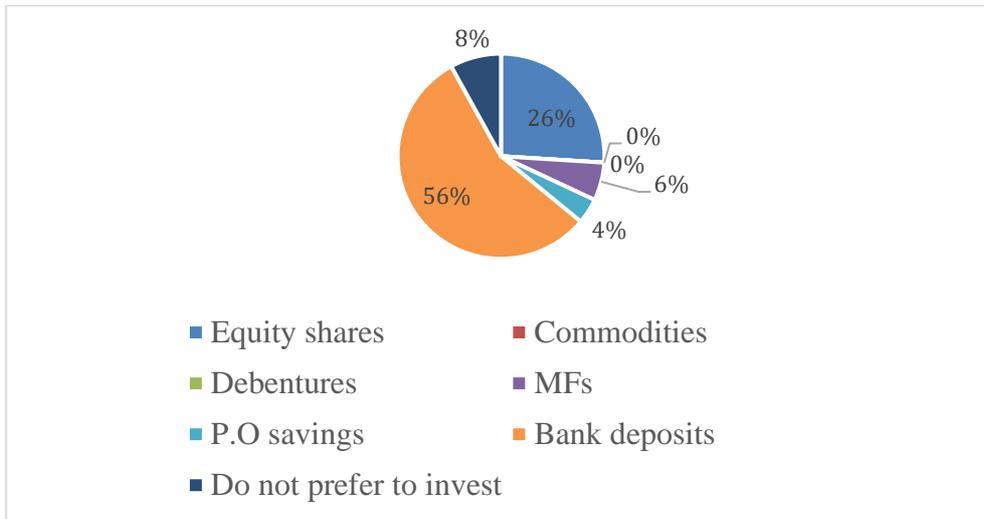


Figure 6 What investment vehicle do you prefer?

Interpretation

The above figure shows that majority of respondents (56%) prefer bank deposits, 6% for mutual funds, 4% P.O savings, 0% for commodities and debentures, 26% of respondents prefer to invest in equity and 8% of respondents do not prefer to invest.

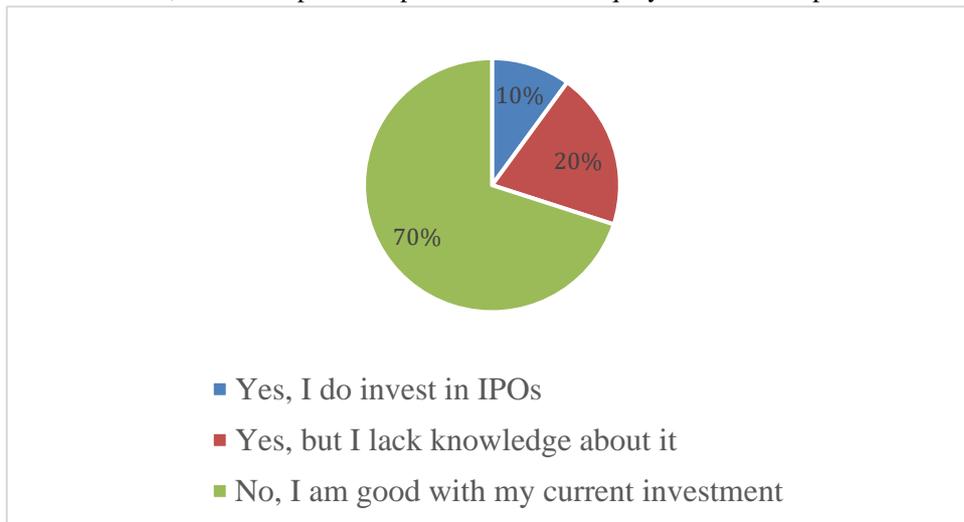


Figure 7 Would you invest in IPOs at the current level, since it have been very popular among investors?

Interpretation

The above figure shows that 70% of respondents do not invest in the IPOs, 30% of respondents invest in IPOs.

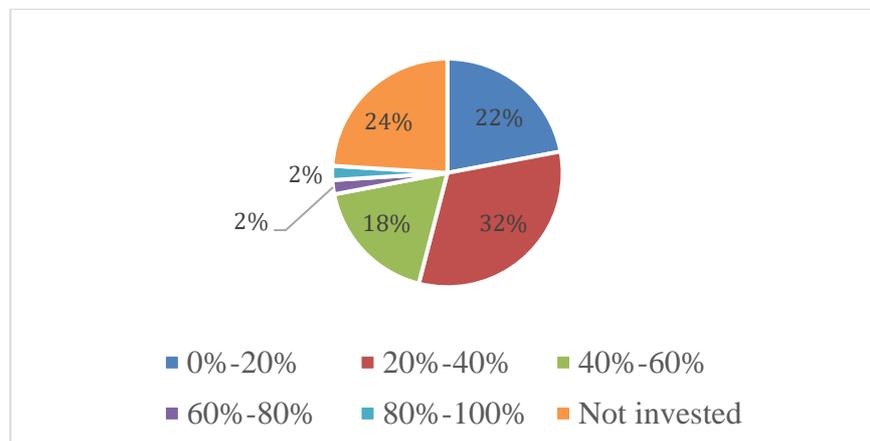


Figure 8 Percentage of savings, invested annually by the respondents

Interpretation

The above figure shows that 22% of respondents invest 0%-20% of their savings, 32% with 20%-40% of their savings, 18% of respondents with 40%-60%, 2% of respondents with 60%-80%, 2% of respondents with 80%-100% of their savings and 24% of respondents not invested.

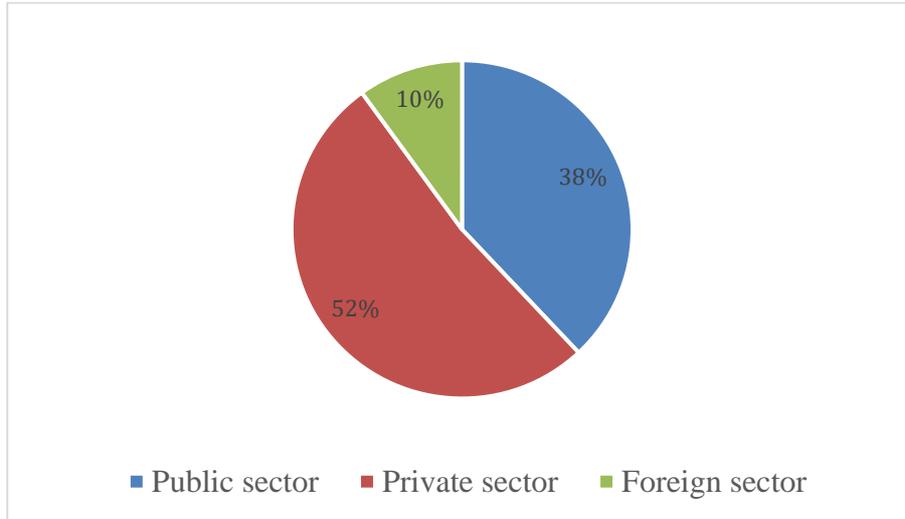


Figure 9 Respondents preferred sectors to invest their money

Interpretation

The above figure shows that majority of respondents (52% of the respondents) prefer private sector, 38% of the respondents prefer the public sector and 10% of respondents prefer to invest in the foreign sector.

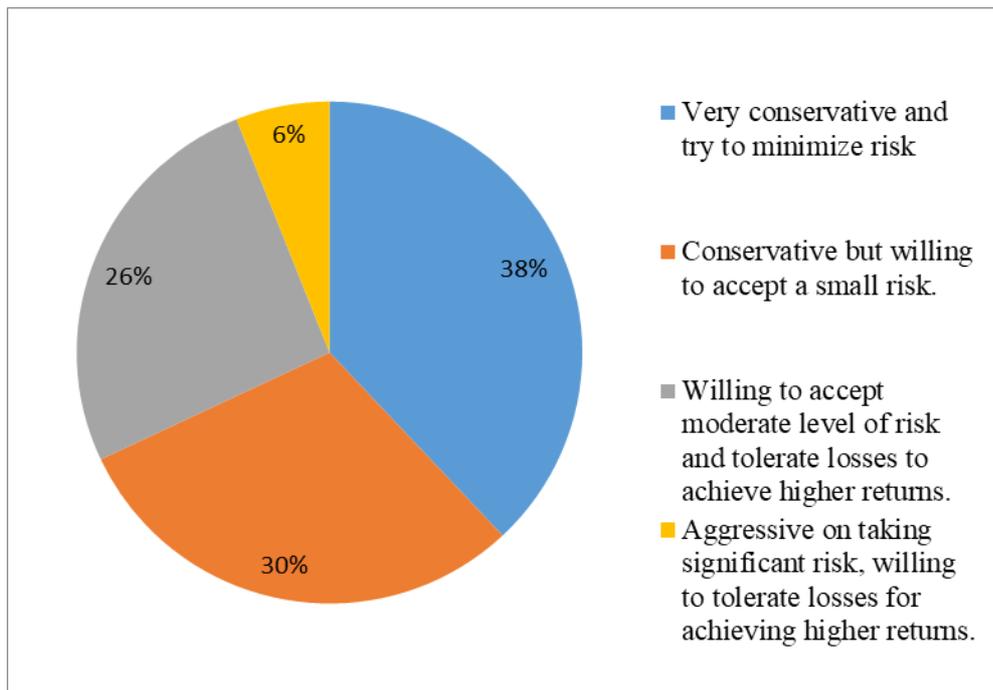


Figure 10 In making financial and investment decisions

Interpretation

The above figure shows that 38% are Very conservative and try to minimize risk and avoid loss, 30% with Conservative but willing to accept small amount of risk, 26% are willing to accept a moderate level of risk to achieve higher returns and 6% are Aggressive and to take risk for achieving higher returns.

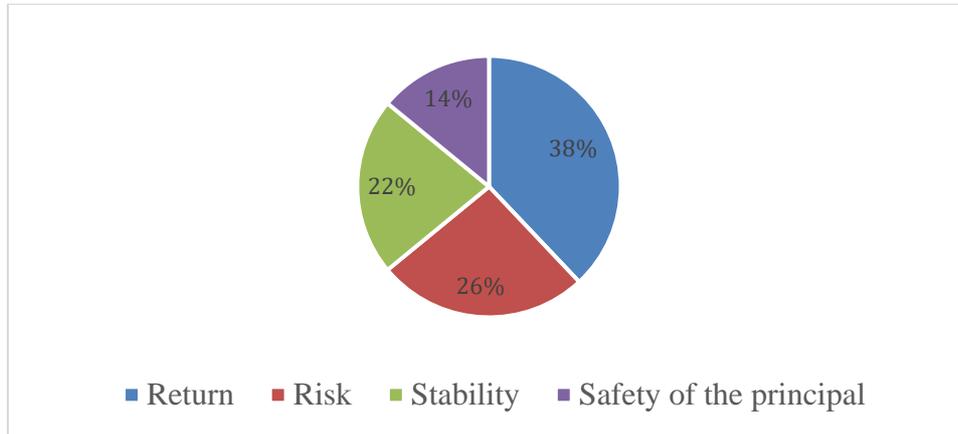


Figure 11 Factors guiding investment decisions

Interpretation

The above figure shows that 38% of respondents selected return, 26% risk, 22% stability and 14% selected the safety of the principal amount.

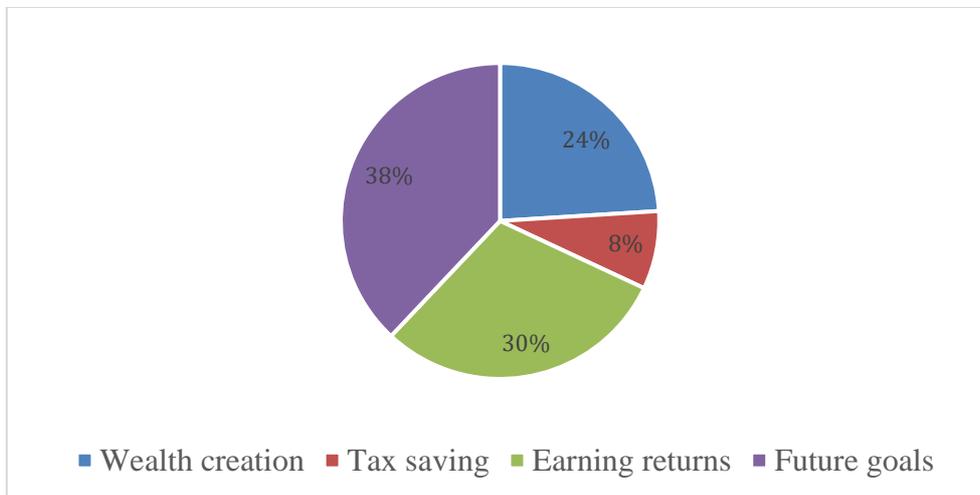


Figure 12 Specific goal behind investment

Interpretation

The above figure shows that 24% respondents goal is wealth creation, 8% with tax saving, 30% with earning returns and 38% of respondents have future goals.

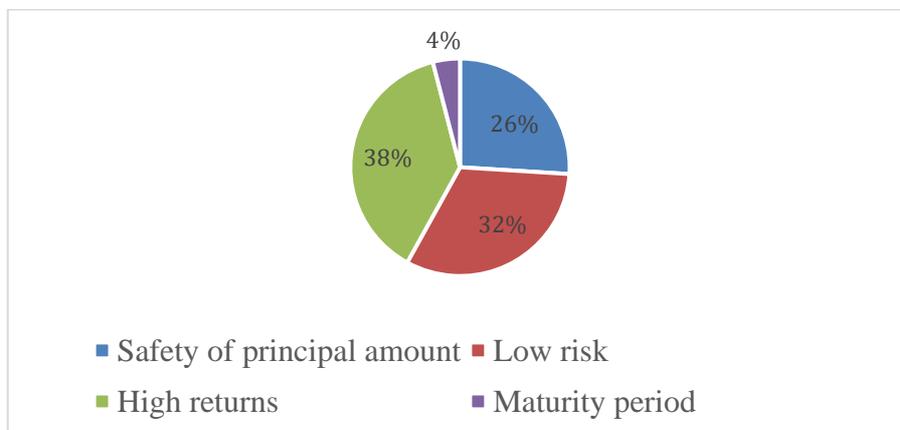


Figure 13 Which factors you prefer most before investing?

Interpretation

The above figure shows that 26% of respondent selected safety of principal, 32% is considering the low risk, 38% of respondents preferring high returns and 4% of respondents considering the maturity period of the investment.

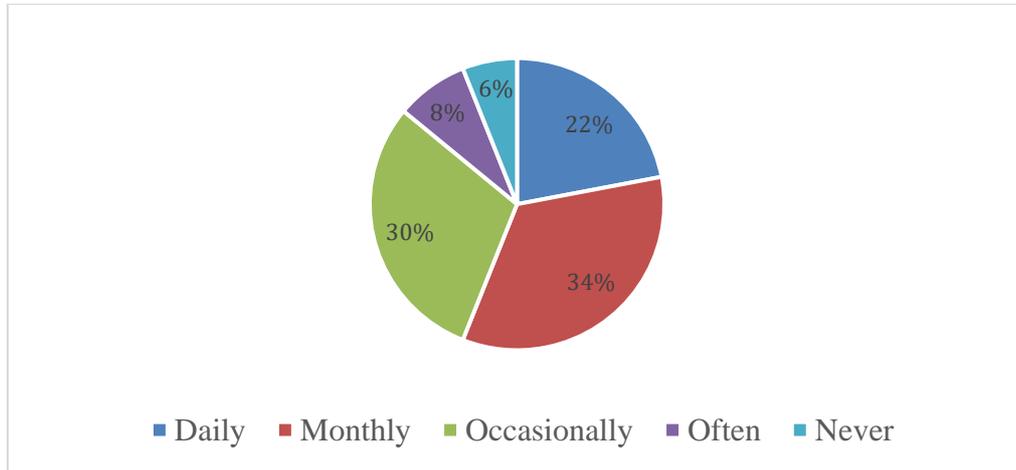


Figure 14 How often do you keep a check on the investment?

Interpretation

The above figure shows that 22% of the respondents monitor their investment daily, 34% of respondents monthly, 30% of respondents occasionally, 8% of respondents often and 6% of respondents never monitor their investment.

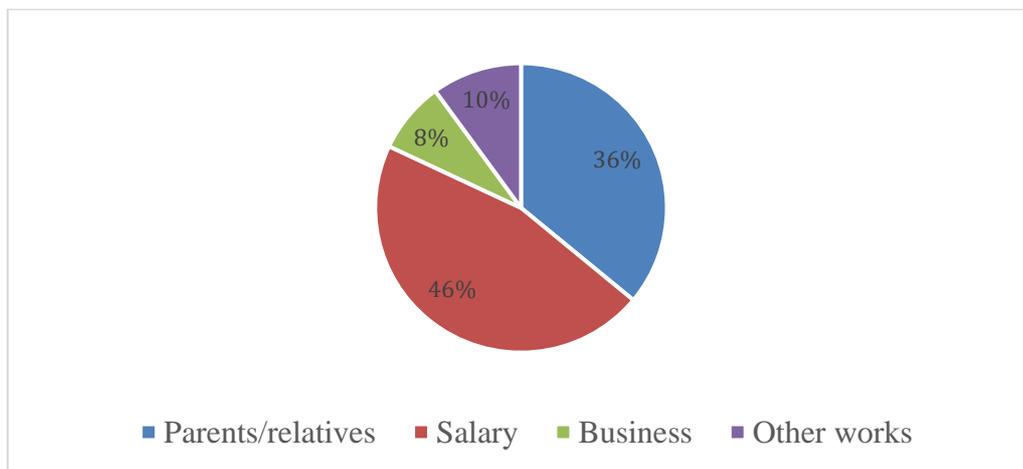


Figure 15 What are the main source of funds for your investment?

Interpretation

The above figure shows that 46% of respondents source of fund for investment are from salary, 36% respondents from parents, 8% from business and 10% of respondents from other works.

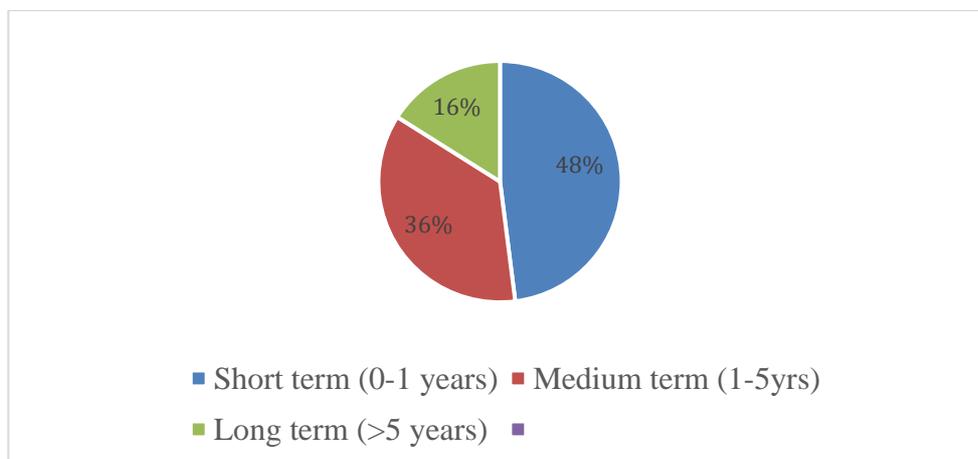


Figure 16 What is the time period you prefer to invest?

Interpretation

The above figure shows that 48% of the respondents prefer to invest for a time period of 0-1 years, 36% of respondents with 1-5 years, 16% of respondents with more than a period of above 5 years.

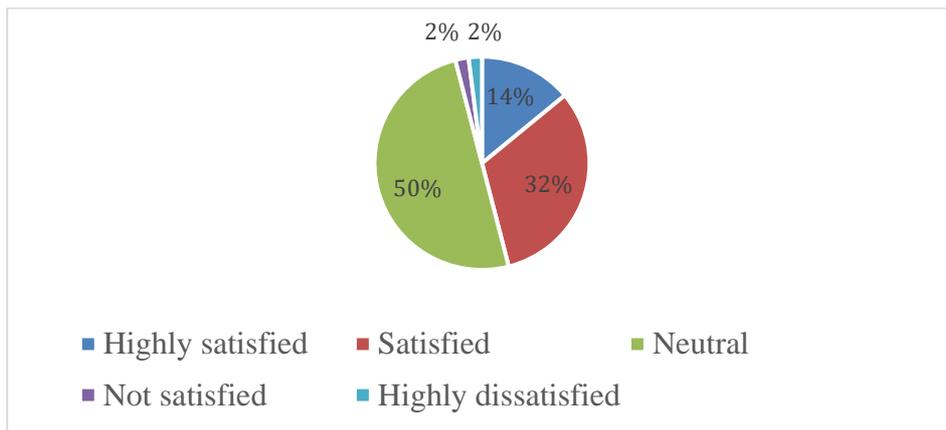


Figure 17 Are you satisfied with your current investments?

Interpretation

The above figure shows that 32% of the respondents are satisfied with their investment, 14% of the respondents are extremely satisfied with their investment, 2% of respondents not satisfied with their investment, 2% with extremely not satisfied and 50% of the respondents are in the situation of neutral.

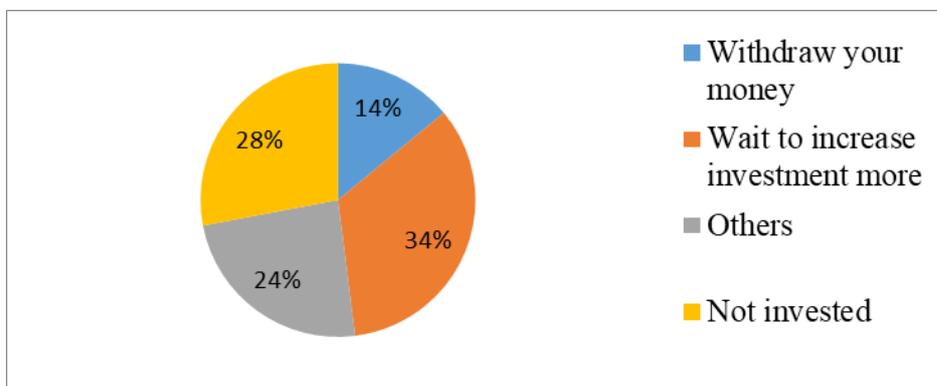


Figure 18 Do you invest your money in share market? If yes, imagine that stock market drops after you invest in it, then what will you do?

Interpretation

The above figure shows that 14% of the respondents withdraw their money when the stock market drops after investment, 34% of the respondents wait to increase and invest more in it, 28% of respondent will not invest or not invested and 24% of respondents selected others.

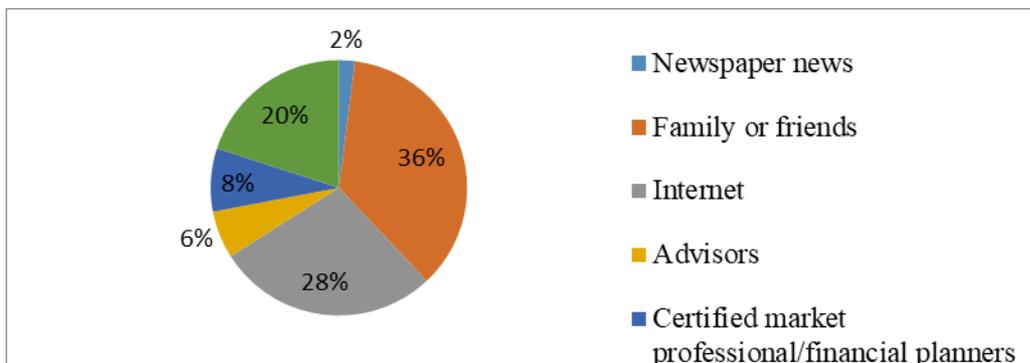


Figure 19 Respondents source of investment advice

Interpretation

The above figure shows that 36% of respondents source of investment advice is from family or friends, 28% of respondents from internet, 20% of respondents invest with self-research and analysis, 8% of respondents source of investment advice is from the certified market professionals or financial planners, 6% of respondents source of investment advice are from other advices and 2% of respondents source of investment advice is from the newspaper.

10. FINDINGS

Through this study 56% of the total respondents prefer to invest in bank deposits. Out of the total population, 38% of respondents prefer to travel when they have extra money. Out of the total population, 70% of the respondents do not invest in IPOs. 32% of respondents invest 20%-40% of their savings annually. Out of total respondents, 52% of them prefer to invest in private sector. 38% of the respondents are very conservative and try to minimize risk and avoid the possibility of any losses. 24% of the total respondent's goal behind the investment is wealth creation. 38% respondents prefer high returns from the investments. 34% of the respondents keep a monthly check on their investment. 46% of the respondent's source of fund for the investment are from salary. 48% of the respondents prefer to invest for a time period of 0-1 year. 32% of the respondents are satisfied with their current investment. 34% of the respondents wait to increase and invest more, if the stock market drops after investment. 36% of the respondent's source of investment advice is from family or friends.

11. SUGGESTIONS

Based of the findings of the study, it is proposed to suggest that, Youth should invest more time to understand the different investment avenues. Proper education for the management of finance is necessary. To attain financial freedom very faster, investing from the early period is very important. Proper environment should be created by parents and teachers to educate the youth about the finance. Youth should spend more time to attain financial freedom rather than just wasting time by watching entertainments, jokes, reels, youtube etc.

12. CONCLUSIONS

From the survey it is clear that very few youth only try and invest their money rather than just spending it on entertainment or any other purpose. Thus, it is clear that they are not aware about the importance of the investment in their life to achieve the financial freedom. Investment ensures present and future financial security. It allows to grow the wealth and at the same time generate inflation beating returns. Investing also benefit from the power of compounding. Investment have the potential to meet financial goals, such as purchasing house, accumulating retirement corpus, building emergency fund etc. When you have a long term goal of ten or more years it may make sense to invest that money to help you reach your goal faster. There are many benefits of investing. If you want to create financial stability, grow your wealth, and stay on track for retirement you need to come up with an investing plan that suits your needs. Savings is a sensible starting point in investing because it provides the funds you need to purchase a range of different assets.

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The psychopathic traits reflected in Amy Elliott Dunne in Gillian Flynn's gone girl : a psychoanalytic approach

Medha G Nair*, Johns Shaju**, Mariya Joseph***

*Undergraduate Students of BA English Language and Literature, Naipunnaya Institute of Management and Information Technology, Pongam

**Undergraduate Students of BA English Language and Literature, Naipunnaya Institute of Management and Information Technology, Pongam

***Undergraduate Students of BA English Language and Literature, Naipunnaya Institute of Management and Information Technology, Pongam

Abstract - Gillian Flynn is an American writer known for her psychological thriller novels. This research is about The Psychopathic traits reflected in Amy Elliott Dunne in Gillian Flynn's *Gone Girl*. The characteristics and the causes of psychopathic personality are portrayed through the leading character Amy Elliott Dunne of *Gone Girl* novel by Gillian Flynn. The objectives of this study are to describe characteristics of psychopath reflected in Amy, to analyze cause of being of psychopath through psychoanalysis and personality theories. And to know some of the pressure that affect to her psychological conditions and make her become psychopath, especially the pressure in her marriage. Firstly, from her parents who wrote a children book *Amazing Amy* as the perfect child so it shaped her as a perfectionist and it triggers her narcissistic personality disorder. Secondly, she is a brilliant, calculating psychopath who made an ingenuine and elaborate plan to fake her own death and frame her husband Nick for murdering her, as punishment for Nick's infidelity. Thirdly, the cause of psychopath. Family problem is one of the main cause for Amy to be a psychopath. This novel lays down the demon in woman. *Gone Girl* novel by Gillian Flynn is the primary source of data by using psychoanalytic approach and personality theories.

Keywords: Psychopath, Novel *Gone Girl*, Psychoanalysis, Personality disorder

1. INTRODUCTION

Gillian Flynn is known for her ability to subvert and redefine the portrayal of women in the crime genre. Since her debut novel *Sharp Objects* (2006), Flynn has written two subsequent novels - *Dark Places* (2009) and *Gone Girl* (2012). *Gone Girl* begins with the story of a budding relationship between two successful writers in New York, Amy Elliot and Nick Dunne. After falling in love and getting married, the couple move from their city life to North Carthage, a small town in Missouri financially devastated by a recession. The environment the couple inhabits then alters the power dynamics of their relationship. Amy is now the more fiscally stable of the pair. When Nick finds himself without work, Amy lends him money to open a bar. However, feeling emasculated by her financial superiority, Nick has an affair with a younger woman. The recession and the revelation of his infidelity fuels a marital breakdown and Amy and Nick become dissatisfied in their marriage. When Amy suspiciously vanishes on the morning of their fifth wedding anniversary, her disappearance sparks a media frenzy and their seemingly picture-perfect relationship is publicly dismembered. Incriminating evidence is then produced which places Nick as a suspect in his wife's disappearance. The story then follows his personal investigation to uncover the truth.

Gone Girl is a novel written by Gillian Flynn which focuses on the two main characters, Amy and Nick, with their view point of their perspective. The book is divided into two parts. In the first part Nick chapters are telling what is currently going on in the story, while Amy's chapters are told through her diary, presenting what has happened before the beginning of the book. In the second half of the book both characters' chapters are told in present. The story begins when Nick gets home one day and finds signs of a struggle; broken furniture, blood... This leads to the conclusion that something has happened to Amy. Nick tries to help the police find out what happened to Amy. They find several clues. These clues are actually left by Amy herself, as it turns out that she has staged her own kidnapping and possible murder. She has made up a scheme to avenge Nick for being a bad husband. This leads to Nick having to struggle to prove himself innocent, which is hard since Amy has planned everything to point that Nick wanted to murder his wife. In the end, Nick finds out what Amy has done and learns to use it to his advantage. He succeeds in clearing his name but is manipulated by Amy to stay together with her, even though she framed him for murder.

Amy is the leading character of *Gone Girl*. Her character could be divided into two category; fake and real. In the middle of the novel the reader is presented with a plot twist; it turns out that everything Amy has told in the first half of the book has been a lie. The premise of the novel is that Amy goes missing in the beginning. The police and the reader are left with clues written in her diary. This diary is presented to the reader in the form of her point of view chapters. They are written to make the reader, and the police, think that she was afraid of her husband and thus suspect Nick of murdering her. However, the plot twist is that she made up everything in the diary and wanted to frame her husband, because she was unsatisfied with her marriage to him. The first view of Amy is that she is this very nice girl, or “cool girl”, which is a term used repeatedly in the novel. Through her diary she is presented as the perfect woman for Nick; she is funny, smart and good looking. She is also shown to be ready to do anything for her man, no matter his faults. Basically, Amy is depicted as everything you could ask for in a woman. This view of her is however entirely changed after the plot twist is revealed. Turns out that she is mentally unstable, manipulative and always scheming to get what she wants. Much of Amy’s complex identity can be traced back to her upbringing. She was an only child of two psychologists. Not only was she an only child, but she was an only child in a rich family. Thus, she is used to being spoiled by her parents. This is further complicated by the fact that her parents are famous authors, which inspired, or intended, her to attempt becoming one herself.

2. AMY AS A PSYCHOPATH

Gone Girl cleverly describes the interpersonal components of female psychopathy through its portrayal of Amy. The viewer develops empathy for her and is immediately inclined to cast her as victim in the film. This derives largely from Amy’s recounting of the events through her journal. The sense of being duped upon finding that the journal is a complete fabrication reflects an important moment in the interpersonal exchange with a psychopath. Interpersonal components of psychopathy include glibness, superficial charm, pathological lying as well as conning and manipulative behaviour. Amy through her journal manages to fashion a dense and elaborate lie conveyed in the most convincing manner. Affectively, psychopaths are extremely low on empathy, feel no guilt and lack responsibility. As such, their capacity to sustain an elaborate lie does not register affectively. This muted affective component is also what allows them to evince a void of anxiety when confronted over their lying behaviour they simply could not care.

The instrumental nature of Amy’s plan to incriminate her husband is another hallmark of the primary psychopath. Primary psychopathy has been conceptualized as manifesting in callous, calculating, manipulative and deceitful interpersonal behaviours, whereas secondary psychopathy is conceptualized as having more of a neurotic basis that predisposes the sufferer toward impulsive and irresponsible behaviours. Amy’s plan is protracted, detailed and instrumental. She has many moments during its design to morally reflect on its implications, to empathically consider what will happen to her husband. However, she lacks the neuro-circuitry to do this, she is an affective iceberg and, in this manner, exhibits the seminal symptomatology of the primary psychopath. One can see this aspect again when she tricks her husband into having his sperm frozen and later impregnates herself with it to ensure he will not leave her.

In terms of the lifestyle components of psychopathy, key features would include sexual promiscuity, parasitic lifestyle, impulsivity and irresponsibility. Amy Dunne as we learn later in the film evinces many of these features. She has been involved in a string of sexual relationships which all ended with her attempting to destroy the reputation and lives of her partners. She is exceedingly parasitic as exemplified by her emotional manipulation of her ex-boyfriend to materially provide for her while she is in hiding. As noted, the overarching phenotypic expression in the film is that of a primary psychopath, Amy does not exhibit many impulsive moments, most of her behaviour is instrumental, pre-planned and intentional. This form of instrumental planning is taken to disturbing extremes toward the climax of the film where she has to perform a series of anatomically unsettling manoeuvres in the build up to the murder of her infatuated ex-boyfriend. It is at this point of the film that a highly controversial component of female psychopathy comes to the fore, namely, the issue of violent behavioural displays.

The antisocial component of psychopathy includes violent behavioural displays, juvenile delinquency, revocation of conditional release and criminal versatility. The chronicity of psychopathy is difficult to establish with Amy and the only evidence of this stems from a series of flashbacks in the novel detailing some of her former relationships. As such, components such as juvenile delinquency cannot be evaluated. The same applies to revocation of conditional release which pertains to sentenced offenders. However, it is clear that Amy has the capacity to evince diverse criminality ranging from fraudulent behaviour and stealing to cold-blooded murder. The latter behaviour also speaks to the issue of violent behavioural displays, a key feature of the antisocial component. Empirical research suggests that this aspect is in fact rare in female psychopaths. Female psychopaths displayed fewer explicit acts of violence and instead engaged in forms of manipulative and destructive relational aggress. This is what makes the character of Amy such a fascinating case study, she manifests much of the key symptomatology of psychopathy and in this way offers the viewer a compelling illustration of the disorder.

It also allows for the clinician or academic using the filmic illustration to provide a detailed rating of her psychopathic behaviour on all key dimensions.

The sociopath is the people who showed antisocial behaviour especially be marked with the less empathy for other people, combined with abnormal behaviour and disability to adjust them self with people norms. Another characteristic that showed by the sociopath is stealing, lying, the less of regret to other people and to living things, the not responsible behaviour, impulsive behaviour, the abuse of alcohol and drugs, breaking the law, breaking other people's rights and many more. People with sociopathic behaviour tend to be attractive, displayed the manipulated behaviour to people around them and the sociopath often take control for everything and all people around them. Although there is no one born with this disease, the personality disorder of sociopath involve the history of persistent antisocial behaviour during the childhood before 15 years old and if there is no treated, this personality disorder can be continued until maturity. The sociopath has the similarity with psychopath but have the differences in some point. Both of this mental disorder can changed into extremist if they feel unsatisfied during their action. The psychopath and the sociopath people will kill anyone without feeling guilty because both of these grow with regardless feeling. Both of this disease can cause a dangerous situation around us. And because of them grow without regardless, usually they act with play safe and clean hand. It's hard for us to sniff out the traces of their crimes.

Sociopath is related to or characterized by asocial or antisocial behaviour or exhibiting antisocial personality disorder. That is why individuals with sociopathic personality having a mental condition in which a person consistently shows no regard for right and wrong and ignores the rights and feelings of others. They often violate the law, becoming criminals. They may lie, behave violently or impulsively. Therefore, people with this disorder typically tend to antagonize, manipulate or treat others harshly or with callous indifference. They show no guilt or remorse for their behaviour. In this novel, Amy Elliot Dunne's sociopath is caused by alienation. Woman can be more cruel than man and become a psychopath when her feelings got hurt even after the marriage. This trauma could lead to certain personality disorder. And thus it breaks usual stereotypical woman behaviour.

3. CHARACTER ANALYSIS OF AMY

As a human being, in the nature, thoughts and actions, is the result of the human soul itself. To be able to understand why humans behave as they do, it is very necessary to identify against the establishment and structure of the human soul. The work of *Sigmund Freud* in the files of *psychoanalysis* in bemused as he answered questions about the human psyche in a way that cannot understand and have never owned by any other person before. This paper will explore more in depth about Sigmund Freud's conception of the formation and structure of the human soul. This section will discuss the shift from static to conscious conception (libidinal) from unconsciousness, sublimation and fundamental role not only in the psychological development of the individual but also in the psychological development from the perspective of culture, and then will also explore the dimensions of social identity formation. The explanation of these concepts will clarify the role of the human soul in regulating human behaviour in the realm of the individual and society. Sigmund Freud stated that there were some mental processes the unconscious, recognition and immune suppression, theory and appreciation of the importance of sexuality is also a subject matter and grounding staple theory of psychoanalysis . Freud saw the soul arranged into three parts; *Id*, *Ego* and *Superego*, all developed at various stages in our lives.

The *Id* is part of the soul which are not organized that contains a boost against human instincts. The *Id* is part of the soul that was already there when people are born and it was a source of the needs, wants, desires, and impulses towards the body; especially the urge toward sexual and aggressive nature of human. The *Id* is the aspect that is entirely unconscious of the soul, Sigmund Freud said that, *Id* "source of all psychic energy"; the *Id* is part of the core which escribes human personality. Sigmund Freud argued that, the *Id* act in accordance with the principle of fondness and Freud said that *Id* contains the libido, which is the main source of the power of instinct which are not fully responsive to the demands of reality.

Ego is the action of the *Id*. The *ego* automatically will do what *Id* wants to do. It is governed by reality principle instead of pleasure principle that governs the *Id*. The desire of the *Id* creates willpower the call with the *Ego*, which in general *Id* is a important component of the soul which can ensure that the influence of *Id* can be expressed in a manner that is reasonable and acceptable to the real world. Acting and accordance with the principle of *Ego* that is realistic. To be able to better understand of the role of the *Ego*, it is very important to first discuss about the three stages of consciousness and the function of each other. The *Ego* has the advantages of a psychic functions can distinguish between illusion and reality. This is a set of thoughts that make sense in the. The *Ego* acts as an intermediary of thought and a healthy mind. The *Ego* becomes an intermediary between three things: the outside world, *Id* and Super-*Ego*.

Super *Ego* is the description of the internalization of rules in culture, especially by older people to apply who taught by them. According to Freud, Super *Ego* can be describing as an example of success in the identification with a parent as an agent

behind all. The Super Ego has a goal to accomplish. It is composed of several parts that are organized from the order of personality, which includes the goals, the goals of individual Ego in spiritual, and one's conscience. This is the psychic agency critiquing and prevent against impulse, fantasies, feelings and actions. The working system of Super Ego at odds with Id, because the Super Ego trying to act in ways that fit within the social realm. It is the demands of the Super Ego that conflicted with the demands of the Id, the Ego must mediate between both.

Beginning from Amy's parents who wrote the book the story of the "Amazing Amy" and force Amy to be the same figure as in the book, it made Amy as the woman who dreamed of by any woman and became a favourite of the males. Although it made the psychological condition of Amy is depressed, but it makes the popular figure of Amy. Amy is a smart woman. Actually, Amy was born just as young children in general, just that she has a face more beautiful than the other girls. Amy became smart figure since her parents forced her to be the same figure as that figure in write in a book written by her father. "I'm being bullied by my parents," with however to catch the attention of the public that i was a beautiful girl and perfect as "Amy" in the "Amazing Amy". (Flynn, 147)

Beginning from her father who wrote the book the story and then forcing her to be such as a figure in the book, it is a suppression of Amy. But, on the other hand, Amy could be the figure who really amazing that in the brains of many people. There is some information in the novel that explains about the genius of Amy.

The things that make Amy be a vengeful figure when Amy undergoes pressure since she was a little girl until finally makes her soul was disturbed and contracted the psychopathic syndrome. It made Amy uncontrolled and becomes a difficult figure in the guess. All the people on her surrounding must follow her preferences. Not only that, but also, she even wanted to control the full of all the jobs of her desire. If there are any people that do against to Amy, Amy's law says that the person must make amends with blood. "Goodness must reply with goodness and badness must be countered with ugliness," said Amy. (Flynn, 145) Because the syndrome on her, Amy is not afraid to do anything. Despite having to do evil to counter the ugliness that's doing it.

Amy knows Nick do infidelity with other women. Therefore, Amy began to plan a retaliation to avenge the deed, Nick. She used weakness of Nick to set him up with a way to make the issues that Nick killed Amy and raise such issues in order to make the public believe it and the police catch Nick, charges of murder against Amy. Amy says: "Nick must be taught a lesson. He's never been taught a lesson". (Flynn, 146). In her eyes, extreme revenge including framing her husband for murder, is completely justified.

From the quote above it is very clear that Amy was a vengeful figure. Amy devised a plan to take revenge on Nick because of infidelity. Not surprisingly, she is very perfectionist in planning everything, Amy plans not only to give warning against Nick, but also she gives a very heavy sentence against Nick. Over the past year Amy devised a plan of revenge against Nick, including many years of trying to convince everyone that Nick committed murder against her.

Remorse is an emotional expression of personal regret felt by someone after they have been doing of an act which they deem to be embarrassing, painful, or violence. There is some lack of remorse in this novel;

When Amy realized that she must go back to real personality, she makes a plan bring to Nick that she was real Amy. That plan was stronger when she knows Nick make affair with Andie. Trapping the husband with her murder is Amy plan. It was extreme plan. Amy does that because she lost her remorse. It's rather extreme, framing your husband for your murder. (Flynn, 365).

After she saw Andie with her husband, Nick, she wanted to destroy Andie. She wanted to make Andie suffer like her when Andie took Nick from her. Andie made Amy's home wrecked. Homewrecker. My home was dishevelled but not yet wrecked when she first started kissing my husband, reaching inside his trousers, slipping into bed with him. (Flynn, 384) She is a little slut; she is not to be pitied. I cannot believe anyone would feel sorry for Andie. I literally refuse to believe it. (Flynn, 501).

She used a knife which she had found in the basement, and then killed Desi. Finally, Desi died with a lot of blood. Amy performed this action without mercy. She was just thinking about her pleasure and thinking how to get back to Nick. The knife I used on him, and on my bonds, will be nearby on the floor where I dropped it, dazed, and walked barefoot. (Flynn, 561). I didn't think of anything but getting back to Nick. (Flynn, 561).

Lying is always done by psychopath. Normal people will lie if necessary. But each the act of a psychopath is lying. He tried to habituate this. There is some lying which is reflected in Amy, such as; Amy was a lie. She planned and then people think

that she was afraid of blood. And people accused Nick as murderer because no one people in home, except Nick. The fear of blood was a lie – during the past year, my wife had been mostly a lie. (Flynn, 583).

Amy lies to the other about her pregnant. She used this opportunity for make the fact that Nick impregnates her and then he left. She used semen Noelle to adulterate her pregnancy. You know what is hard? Faking a pregnancy. (Flynn, 398) The baby was a lie. (Flynn, 583).

In Amy's escape, she was lying about his name. She said that her name Nancy, not Lydia or Amy. 'I'm Nancy,' I say. A new name – not Lydia – which isn't smart in these cramped quarters, but it comes out. My brain sometimes goes too fast for my own good. (Flynn, 345).

She also lied about her appearance. She changed her appearance to hide identity. Change into generic clothes, tuck hair in hat, climb down the banks of the river, and scuttle along the edge, the water lapping inches below, until you reach the edge of the complex. (Flynn, 345)

Manipulation is the act of a diversion. He can make another people perform, besides he owns do it with this ability, he rarely recognizable people. Besides kill a people, Amy is also manipulating people, especially Nick, about falsify loss of her and make a trap with the murder of against him. There is some manipulative which is reflected in Amy, such as;

Amy is manipulating a blood in the kitchen floor as if she was hurt by Nick. Amy put a knife into the wrist then she cut her in upper arm, while biting a rag so that she wouldn't scream. She sat cross legged on kitchen floor for 10 minutes and let the blood drips until make puddle. 'Okay, because the tech did a Luminal sweep, and I'm sorry to tell you, the kitchen floor lit up. A good amount of blood was spilled there.' (Flynn, 248)

Cut myself has been on the list a long time. I ended up cutting into the inside of my upper arm, gnawing on a rag so I wouldn't scream. The living room looks staged, yet the blood has been cleaned up: It can't be Amy! (Flynn, 344-345)

Amy manipulates sitting room in order to police thought that there was a family quarrel. Stage the living room. Tip ottoman. Check. (Flynn, 345). Nick was trapped by Amy with a bill credit card, she collected money from credit card by using the Nick name, and it made Nick looks like greedy little cheat. Amy took money until \$ 4,000. She also steals from Nick's wallet and gets the money from a jar when she was in the bar.

I stole from Nick, from his pockets, a \$20 here, a \$10 there, a slow deliberate Stockpile – it's like that budgeting plan where you put the money you'd spend on your morning Starbucks into a jar, and at the end of the year you have \$1,500. And I'd always steal from the tip jar when I went to The Bar. (Flynn, 381-382)

Amy was trapped Tommy O'Hara with an alibi that she had been raped by Tommy. Amy went to Tommy's apartment by bringing DVD comedy and a bag of burger. They watched the DVD with the leg overlapped and then had sex. Amy has successfully manipulated Tommy. She was successfully manipulated him.

Beside manipulation, irritability and aggressiveness are another characteristic of antisocial personality disorder. People who suffer antisocial personality disorder are easily irritated and aggressive. They can get angry easily because of simple reason. Amy's irritability and aggressiveness is shown below

While driving, Amy's car is flipped by a trucker. It is not harmful but Amy is so angry and calls the company of the trucker to get the driver fired. Even in two months after the incident, Amy still tries to call the company. She even makes up the story of the incident. It is a vivid proof how Amy is easily irritated because of small cause.(Flynn, 285)

Next is about impulsivity which is a tendency to act without thinking about the consequences of your actions. These actions usually occur in reaction to some event that has caused you to have an emotional response. A person who has impulsive personality disorder is charming and good at being the centre of attention. In fact, this kind of person thrives on receiving attention.

Amy has planned her actions several months, but she needs to change several plans because the situation is not like what she imagined. The plan is that she is going to live in hostel for several weeks because she has not decided yet. But in the second week, she is being robbed by Greta and Jeff. They also live in the hostel and know that Amy has some cash. But that is all that she has. She was beaten by them and she does not have money left. Then she goes to casino place and finally she meets Desi, her ex in senior high school. Desi really obsesses with Amy, so he takes Amy to his lake house instead giving her some cash. She lives in the lake house for several weeks. She makes plan how to get out of there without getting caught by Desi and the police that she is lying about her disappearance. She knows Desi well, she studies about his behaviour and one day she sets him up.

Whenever Desi wasn't around. I'd tie the pieces as tight as I could around
my wrists and ankles so they'd leave these grooves.'
She showed me the lurid lines on her wrists, like bracelets.
I took a wine bottle, and I abused myself with it every day,
so the inside of my vagina looked . . . right. Right for a rape victim.
Then today I let him have sex with me so I had his semen, and then
I slipped some sleeping pills into his martini. (Flynn. 435)

And then she kills Desi. She saw Nick in the television and he wants Amy to go back, he said that he will make it up to Amy for the rest of his life. Amy believes it and she wants to go home. The only way that she can go home is killing Desi. She changes the plan and she will tell the police that she was kidnapped by Desi and she is being raped. She will not be blamed of murdering Desi because it was how she defended herself. She truly has no remorse for her actions and will go to whatever lengths required to accomplish the "perfect murder."

The types of psychopaths in this novel are con artist and the victim. Not all types of psychopaths by Verstappen reflected in this novel. Con artist is a psychopath who is good at manipulating, fluent lying, and distorting the facts. Con artist is also convincing others with such lies. And then the victim, this type includes the extreme psychopath, because they use sex as a tool for achieving the objectives. Like as for getting the money, trust, job, or used to resuscitate someone. And the other types like narcissists, malevolent psychopath, professional psychopath, and secondary psychopath are not being listed in this novel. The causes of psychopath in this novel are evolutionary perspective in causation. Family problem make the person can be a psychopath.

Family problem that cannot be resolved culminate made a wife be a psychopath. In the family we should be open and accept a couple we are, because we are already committed to live together. If there is a problem to be solved properly either, not to blame each other and make one of the parties to be disappointed. Amy Dunne has a personality disorder that leads to psychopathic behavior. This psychopathic behavioral symptom is illustrated in Amy's behavior and traits. A person who is categorized as a psychopath tends not to follow the existing rules. In addition, other symptoms of psychopathic behavior are difficulty controlling emotions, full of deceit, not having feelings of remorse even for a while he will feel satisfied, not afraid, irresponsible, but has an intelligent and spontaneous nature. People who have psychopathic symptoms also tend to act naturally and calmly to cover up their true nature and have an attractive appearance. In *Gone Girl*, Amy has several characteristics of the symptoms of this psychopathic behaviour.

4. CONCLUSION

The story of Amy does not belong to a particular country or society. There are thousands of Amazing Amy's in every strata of society quietly toiling away at the workplace, coming back home to toil in the kitchen, finishing up a deluge of household chores, while her husband watches TV or socializes with drinking buddies. He holds her ATM card, draws her salary, and decides what to do with her money. She quietly obeys, no questions asked. Amy was invisible till her face was splashed across the front page of newspapers or hyped on TV news channels where she metamorphoses into gone Amy. She does something drastic, shaking the very foundation that society and societal norms are built on the blood, pain, and tears of thousands of Amie's through the ages cutting across cultural cross connections. In a day and age when crimes against women are on the rise, 'real Amy' is a source of inspiration for women. It is because she dared to confront the people who abused, cheated, and controlled her. Every woman can relate to the trials and tribulations that Amy has experienced at some level or

the other. Amy was able to rebel successfully because of her courage, determination, intelligence, and resourcefulness. She did what most women actually want to do to their husbands. Additionally, women should not feel invisible again and blindly conform to gender stereotypes.

Amy is able to commit from one crime to another crime for many different advantages purposes and taking great pride of getting away from caught from crimes. Criminally speaking, Amy has committed so many crimes. For instance, when Amy is faking her own death, lying to police, identity falsification, buying stuffs on Nick's credit card name, Killing Desi, Blaming Desi for kidnapping and abusing her. Those are obvious proofs that Amy is a psychopath.

Gone Girl is one of the most thrilled-psychological stories telling how Amy and Nick as a couple are lying to each other, hating on each other, and finally solving the problem then having their reunion in a horrible way. In addition, the writer analysed the number of psychopathic symptoms Amy has. The issues of their relationship happened when Nick started to lose his interest in Marriage, been lazy all the time, on the top of that conflicts when Amy found out that Nick was cheating with Andie, a student of him. It is revealed that Amy has psychopathic symptoms which are Glib and Superficial Charm, Pathological Lying, Conning and Manipulative, Lack of Remorse and Guilt, Callous and Lack of Empathy, Shallow Affect, Parasitic Lifestyle, Poor Behavior Control, Promiscuous Sexual Behavior, Criminal Versatility. Eventually, Amy turned out to be murderous calculating psychopath in order to have revenge on Nick because he cheated on Amy and to be someone she did not agree to marry, thus, wanted Nick to be a husband she desired over again.

Amy's sociopath makes her manipulate, lie, and aggressive. She has empathy to put herself into another's feeling to attract. Then, she sets a very perfect situation with her body that she got sexual assault from Desi in the previous time. She is also easily irritated and aggressive toward simple things that annoy her. Amy's sociopathic is caused by her alienation which her parents always oppress her to do what her parents' instruction without any bad feeling and disobey. She does not really care whether her actions are appropriate according to social norms or not. She shows it through several actions such as stealing money, spitting on food, and even killing people. Amy keeps deceiving people around her in various ways. She manipulates her neighbor and also conning other people. Therefore, Amy can be categorized suffering antisocial personality disorder.

Throughout the book, one can't help but stand by Amy because she is much better than the men in her life. The main problem that the men in her life had with her is that she wasn't a doormat or a piece of furniture that they could throw away when they pleased. This leads us to a major question that women should ask themselves which is should they be defined by stereotypes in order to fit into the societal framework. No, women should challenge these biased gender stereotypes that are self-serving for men. Additionally, women should help other women realise their potential and should not feel subjugated and marginalized.

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A study on customer perception on endowment plans of LIC with special reference to Ernakulam district

Mr. Joseph James* , Mr. Noble Job A **

**Asst. Professor Dept. of Commerce, Naipunnya Institute of Management and Information Technology, Pongam, Koaratty, Thrissur District, Kerala 680308 (Affiliated to University of Calicut)*

***UG Scholar (Commerce), Naipunnya Institute of Management and Information Technology, Pongam, Koaratty, Thrissur District, Kerala 680308 (Affiliated to University of Calicut)*

Abstract - This research paper mainly deals with satisfaction level of LIC customers on endowment plans. The satisfaction level is measured mainly on the basis of source of earning, general attitude towards benefits of LIC, opinions on the best form of investment, factors of purchase of insurance policy etc. This research paper helps the reader to know more on customers attitude towards purchase of same policy of as well as new policy when there is increase in income.

Keywords - Insurance, Endowment plans, Perception, Satisfaction

1. INTRODUCTION

Human life is prone to various kinds of risks and uncertainties. Insurance is a device by which the loss likely to be caused by an uncertain event is spread over a number of persons who are exposed to it. Life insurance plans acts as a shield that keeps your family safe and sound even when you are not around. In case of life insurance, the payment is certain therefore, life insurance is also called “Life assurance”. The subject matter of life insurance is human life. Thus, life insurance contract is a contingent contract and not a contract of indemnity. This study focuses on the satisfaction level of the ‘endowment policy holders’ in order to seek their views in repeated purchase behavior on same or similar endowment insurance plans.

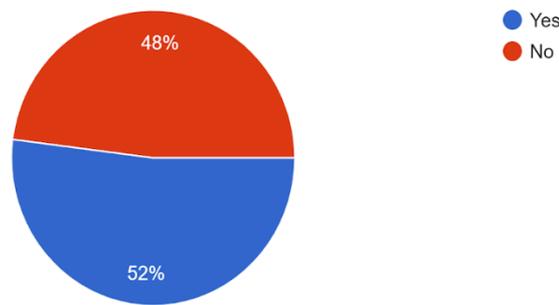
2. RESEARCH METHODOLOGY

1. **Choosing the approach** - To analyse the problem chosen, descriptive method was adopted.
2. **Sources of Data** - The study was conducted both on the basis of primary data.
 - Primary data was conducted through mailed questionnaire method specially designed for the survey.
3. **Tools for Analysis**
 1. Percentage analysis
 2. Bar Charts
 3. Pie Diagram

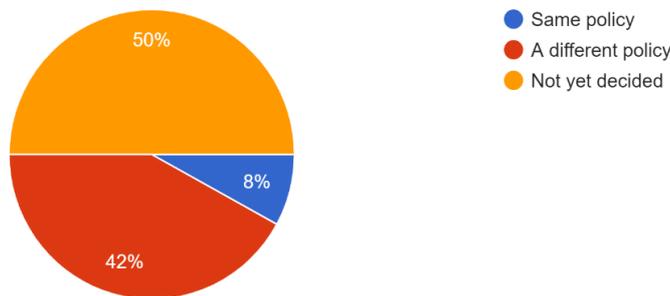
3. FINDINGS AND SUGGESTIONS

The major findings were as follows: -

- The majority of the respondents were private sector employees and self-employed people.
- Most of the customers expect all the given benefits like hedges against uncertainty, future investment and tax saving from life insurance policies.
- It was found that investment in securities such as shares, Mutual Funds etc. are highly attractive to the most respondents while 22% prefer insurance.
- It was found that most of the respondents were influenced by the insurance agents. At the same time the number of respondents who have taken insurance policies by their own decision is also equally high.
- Most of the respondents are interested in Endowment policies.
- From the study it was found that though there are many other investment options available today, the trusted name of the company is the most powerful aspect that influence a customer.
- Most of the customers have rated services offered by their current policy as good.



- 52% of respondents are interested to purchase a same policy of higher amount for a hike in their income.



- 50% of the respondents want to purchase a different policy while 42% has not decided till now.
- It was suggested that LIC should increase the awareness among people about new plans through seminars or exhibitions.
- Another suggestion was to the introduction of special insurance schemes to give a shield of protection to weaker sections of the society, like lower income group, mentally challenged and physically disabled people as well.
- Many respondents were not satisfied with the level of bonus provided.

Though the study was done peripherally with minimal data and respondents, the findings point towards the fact that the level of satisfaction for the endowment policies offered by LIC is considerably high and they are interested to go ahead with investments in the same avenues.

4. CONCLUSION

The report titled “Study on customer perception on endowment plans of LIC with respect to Ernakulam district” has given a clear idea about customers perception on insurance policies, the changes occurred in recent years, one income group to another as well. Major conclusions derived from the study was that there was immense awareness and knowledge among salaried employees group about various plans of life insurance policies and about their features.

The general satisfaction level among public with regards to insurance policy and services of agents require little more improvements. There is a common dissatisfaction among all policyholders about low level of bonus provided by insurance companies. Some respondents had concerns regarding the procedures related to lapse of policies.

However, the launching of IPO by LIC has made revolutionary change in the attitude of customers in recent days. LIC filed a draft IPO with the stock market regulator to sell 5% of Indian government’s stake to raise nearly \$8 billion. The study also shows that customers of LIC are interested to purchase new policies of higher premium when there is a hike in their income after this new step initiated by LIC.

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A study on the effectiveness of advertisement on the buying behavior of customers of Honda scooters

Sneha Sajan*, Dr. Fairouz Ashareff**

*Student (Commerce) Naipunnya Institute of Management and Information Technology, Pongam , Koratty , Kerala

** Assistant Professor, Department of Commerce, Naipunnya Institute of Management and Information Technology, Pongam , Koratty , Kerala

Abstract: Indian automobile industry plays a vital role in Indian economy especially for the two wheeler industry has seen the enormous growth in the last few years which leads to secured third position after China and Japan in terms of its sales and production. Moreover a large portion of society depends upon two-wheelers for transportation and travel, therefore the relationship between the customers and the market players must be established and explored to make the marketing effort fruitful and profitable. In the recent study, it was understood that, the contribution from the two wheeler segment itself is around 100,000 million in which Motor cycle segment (81.5% share) holds lion share. Due to the presence of heavy competition for two wheeler segment (Motor Cycle) in India, advertisement played a vital role which influence and attracts customers. The main aim of advertisement is to make people aware of the product produced by the company. The company produces the product mainly to meet and satisfy the needs of the customers. Advertising plays an important role on changing the consumer behaviour and also provides new patterns for purchasing or using any type of goods and services. The source of information for most of the customers is the advertisement from displaced on billboards, hoardings, newspapers, T.V., websites, movies, magazine, etc. All the two wheeler companied do advertisement, but some of them do well in market. In view of this, the present study is proposed to analyse the impact of advertisement on customer buying behaviour with a special reference to two wheelers in the area of Prakasam district Andhra Pradesh.

Keywords: Automobile sector, two-wheelers, Advertisements, buying behaviour of consumers

1. INTRODUCTION

In the present time marketing is under attack from different quarters. This applies to advertising also. The efficacy of advertisement is being vehemently challenged. Advertising bears the brunt of the criticisms being leveled against marketing. This is natural because, promotion in general, advertising in particular swallow a good part of the total marketing spend and hence cannot escape a part of the accountability for the failure of marketing. The advertising does not correctly recognize the role of it has to play in value building and value delivery, which is the central task of marketing.

The key success of automobile industry lies not only in having good products but also in being able to provide the customer with the level of service they desire. Because of the increasing competitiveness in the Indian automobile Industry almost all manufacturers have invested valuable resource on customer satisfaction and product promotion as a tool of maximizing the sales and capturing the maximum market share. Moreover a large portion of society depends upon two-wheelers for transportation and travel, therefore the relationship between the customers and the market players must be established and explored to make the marketing effort fruitful and profitable.

Advertising plays a major role in prompting the consumers to at least enquire about the product and on an optimistic note, to purchase the product. The present study too takes the initiative to understand the close relationship of advertising and the consumer behavior with a special reference to two-wheeler. Owners have tried to analyze the impact advertising can have on the buying behavior of consumers in Two-Wheelers segment.

The main aim of the project is to make people aware of the product produced by the company. The company produces the products mainly to meet and satisfy the needs of customers. Advertising plays an important role on changing the consumer behavior and also produces new patterns for purchasing or using any type of goods and services. The study brings the insights on impact of ads in the purchase behavior of two wheelers among the people.

2. OBJECTIVES OF THE STUDY

- To study the effectiveness of advertisement in buying behavior of Honda Scooters.
- To know the factors which influence the respondents for the purchase decision of Honda Scooters.

3. SIGNIFICANCE OF THE STUDY

This research brings out the real reach of advertisement in two-wheeler segment in vehicle industry. It will highlight the impact of advertisement on purchase behavior of people on Honda Scooters.

4. SCOPE OF THE STUDY

The research is restricted to the customers of Honda scooters among youth in Thrissur district. This study reveals the buying behavior of customers.

5. RESEARCH METHODOLOGY

A descriptive research pattern was followed in this research using convenience sampling method making use of a questionnaire. The secondary data was collected from journals, websites and other scholar websites. The sample size included for the study was 50 and the data was analysed using simple percentage method.

6. ANALYSIS AND DISCUSSION

Table 1: Marital status of respondents

Marital Status	Number of respondents	Percentage
Single	40	80%
Married	10	20%
Total	50	100%

(Primary source)

Table 2: Factors considered for buying two wheeler

Opinion	Number of respondents	Percentage
Advertisements	30	60%
Cost	3	6%
Availability of the product	2	4%
Usage of the product	15	30%
Total	50	100%

(Primary source)

Table 3: Advertisement in making purchase decision

Opinion	Number	Percentage
Yes	35	70%
No	15	30%
Total	50	100%

(Primary source)

Table 4: The features of advertisements preferred

Opinion	Number	Percentage
Message	22	44%
Celebrity	8	16%
Attraction	20	40%
Total	50	100%

(Primary source)

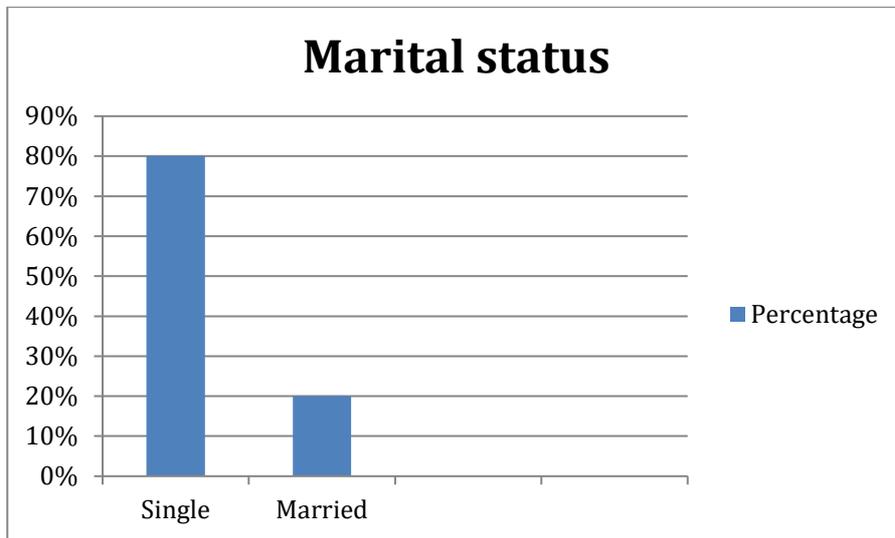


Figure 1 :Marital status of respondents

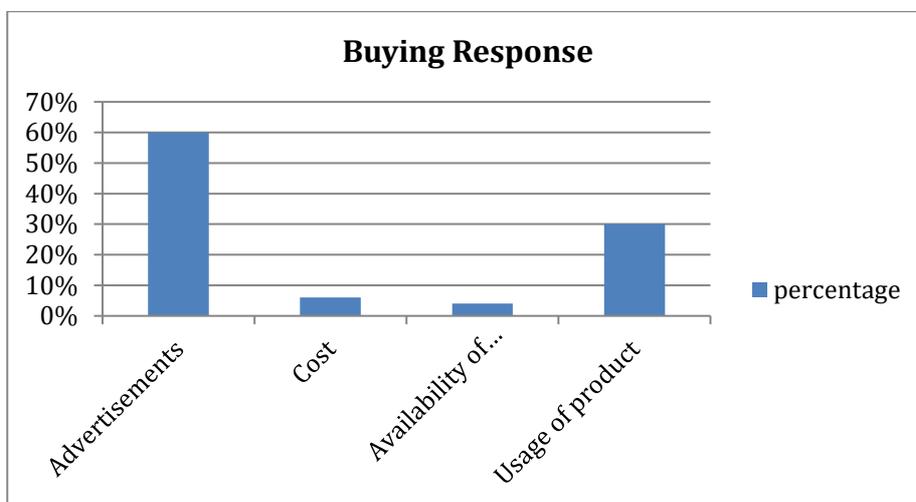


Figure 2: Factors considered for buying two wheeler

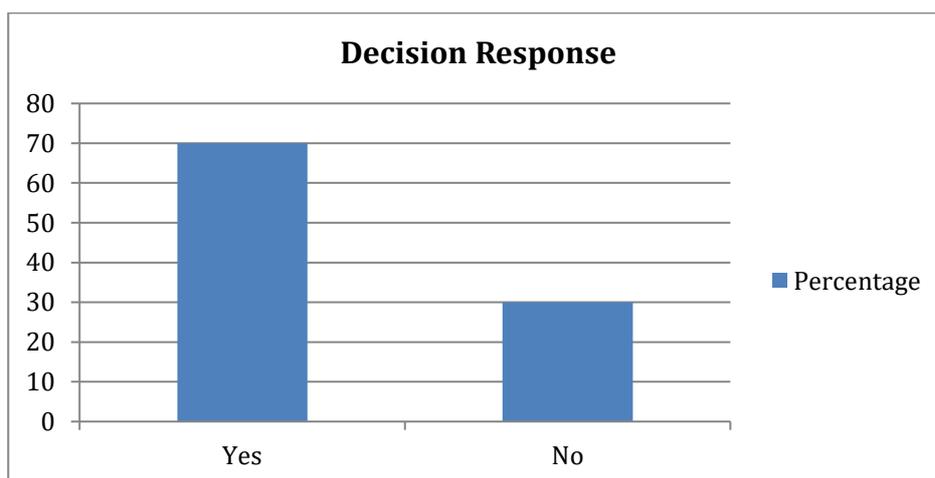


Figure 3 : showing advertisement in making purchase decision

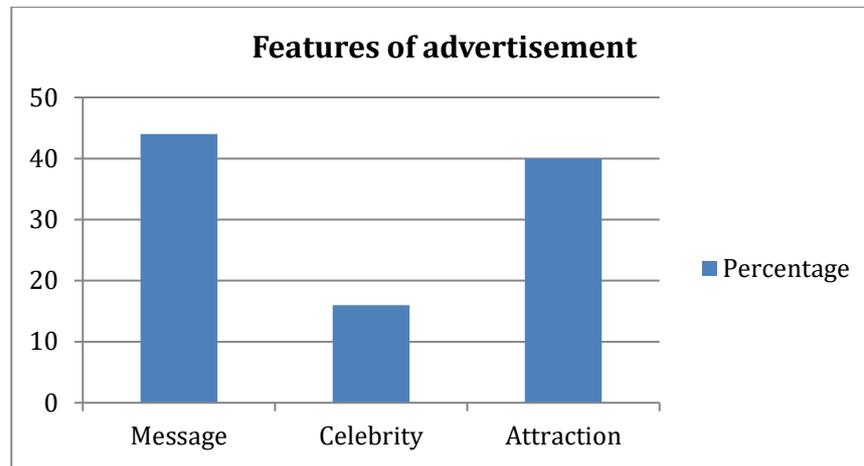


Figure 4 : showing features of advertisements preferred

The other findings of the study include:

- 50% of the respondents are using Honda's two wheelers.
- 40% of the respondents buy two-wheelers for comfort
- 60% of respondents are highly influenced by the advertisement
- 70% of respondents are reported advertisement help in making decisions for purchase of Honda scooters
- 44% of respondents are preferred by message
- 60% of respondents make shopping easier by providing comparative information
- 52% of the respondents are highly influenced by advertisement.
- 60% of respondents are notice the advertisement.
- 60% of respondents create an impact by words with visual
- 44% of respondents are agree with advertisements encourage customers to spend beyond their income
- 44% of respondents are agree with advertisements motivate the purchase behavior of customers
- 40% of respondents are agree with celebrity endorsement influence for purchasing of two wheeler
- 30% of respondents agree with advertisements create confidence in the consumers about the performance capacity of two wheelers
- 50% of respondents says advertisement always provide information about the quality of the product
- 48% of respondents says advertisement always provide information of the daily use of the product
- 82% of respondents never affected any negative impact
- 56% of respondents are influenced by television advertisement
- 60% of the role in buying in by the initiator

7. CONCLUSION

The study titled "A Study on Effectiveness of Advertisement in Buying Behavior of Customers of Honda Scooters". The study was conducted to identify that effectiveness of advertisement towards two wheelers. The main aim of the study is to understand the advertisement practices in the organization and to know whether it is effective or not. The data is collected from various sources. The study found out that the two wheeler is widely used by the population of the people who like to purchase their own two wheeler and advertisement have a great impact on the purchase desire of the two wheelers. In this research the sample size taken is 50. The technique used for the research is percentage method. After data analysis study found that the maximum numbers of respondents have purchased motor cycles by the influence of advertisements.

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Study on work from home culture in it industry during covid 19 pandemic with special reference to Kakkanad

Vandana C H, *, Meenu K R, **

**Assistant Professor, Naipunnya Institute of Management and Information Technology, Pongam, Koratty, Kerala 680308(Affiliated to University of Calicut) vandana@naipunnya.ac.in*

***UG scholar (commerce), Naipunnya Institute of Management and Information Technology, Koratty, Kerala 680308, (Affiliated to University of Calicut) , meenukr4122000@gmail.com*

Abstract: More than 2 years have passed since the World Health Organization declared Covid-19 a pandemic. Hundreds of millions of people have lived through lockdowns. We all know that work will never be the same, even if we don't yet know all the ways in which it will be different. What we can say with certainty is that the sudden shift to distributed work has provided a once-in-a-generation opportunity to reimagine everything about how we do our jobs and how we run our companies. From the employee perspective, the shift is massive and very consequential, people are making new choices about where they want to live and creating new expectations about flexibility, working conditions and life balance that can't be undone. Our [Future Forum research](#) of 4,700 knowledge workers found the majority never want to go back to the old way of working. Only 12% want to return to full-time office work, and 72% want a hybrid remote-office model moving forward. Some lessons learned are we can accomplish most tasks remotely without significant drop in productivity or quality. Most employees appreciate flexibility, especially those with long commute times. Over time, however, face-to-face interaction is required to facilitate collaboration, build relationships, solve complex challenges and generate ideas. Given these pros and cons, organisations have to rethink their working arrangements. This re-calibration will eventually settle on a sustainable new normal, likely a hybrid workforce and distributed workplace.

Keywords: flexibility, life balance, future forum research, hybrid remote office, recalibration.

1. INTRODUCTION

A prolonged social isolation, series of lockdowns and restrictions, continued uncertainty due to the pandemic and rising levels of mental stress have negatively impacted working professionals in India more than most places in the world, according to a new study by Oracle and Workplace Intelligence, an HR research and advisory firm. The most impacted are employees in India, along with Brazil and the UAE.

COVID didn't just give raise to the mask culture but also the work from home culture, it did exist before COVID as well but not as wide as today. At the beginning it was definitely a boon to the generation Z and the digital natives to still get connected and do their jobs and task through internet services right from their home space until the borderline between workspace and home tend to vanish slowly. IT sector is one where just like any other industry, work load tends to be high, but honestly a little higher. the skilled workforce did come to a point where they had to work basically more than the working hours in order to complete the unrealistic deadlines set by the higher authorities with which came the issues of stress, rigidity and imbalance.

In total, the pandemic has created a new environment for considering both work and home life within the discussion of WFH. In this paper, we present findings of a survey that aimed to understand the relationships of many of the social, behavioural, and physical factors on the physical and mental well-being of workers who switching to WFH during the COVID-19 pandemic.

2. LITERATURE REVIEW:

Gajendhran and Harrison, (2008) revealed in their study that it is difficult to monitor a worker's effort at home, especially when occasionally being interrupted by private responsibilities and family members. In a competitive labour market, such productivity effects would be respected in a worker's wage level. Evidence on the productivity effects of Work from home is inconclusive, but seems to suggest positive effects more often than negative effects.

Rahul Sachidhanand (2013) the data to the shifts for employee's daily routine especially the lot of women employees working in the business processing outsources sector. WORK FROM HOME is innovative encouragement to women employees in BPO sector. Nowadays, women are interested to join in the BPO sector, as well the company providing more security to the women employees. Knowledge is most important and also the BPO sectors create opportunity will change the developments.

Glen Krieger, Sheep & Elaine, Mathew (2014) analysing how the employees handle the limitations in agree their difficulties in daily task as well as family life. The particular establishments as well as the confidential variety imitational employees' strategy in work, which may be useful to the personal life and innovating perfect stage along with own technical combinations. We are also establishing the essential variation is comprehensive situation to employees complete the daily task in work from home clash as well as certain boundaries, which the employees describe the performance moreover to probably ignore the limitations in the work.

3. STATEMENT OF THE PROBLEM:

93 % of millennials and 95% of digital natives are having a tough time making a transition into the virtual work environment. A significant percentage of workforce feels less connected to their environment. This had not just affected them mentally and physically but also their efficiency of work and input. Hence this study on "a study on work from home culture in IT industry with special reference to Thrissur district "is conducted in order to analyse the intensity of this issue within the IT sector in Thrissur district.

4. OBJECTIVES OF THE STUDY:

1. Work life and social life balance: though working from home, you had to steal time from social life in order to maintain a better work life which where effecting men and women equally and worse for mothers.
2. Job satisfaction: deteriorating focus due to mismanagement and lakh of flexibility in work has eventually led to unproductivity and competitive mentality, a home can never be a substitution for an office environment where you see your colleges excel and eventually inculcate an urge of competitiveness.
3. Productivity of employees: this is the analysis of the efficiency with which employees complete a task and there by contribute to the overall revenue and welfare of the organisation.
4. To identify the opinion of respondents to work from home
5. Availability of remote tools
6. Health during working from home.

5. SCOPE OF THE STUDY:

The study is conducted in the area of IT sector. IT sector is one of the biggest and emerging sectors in the world as well as in India, therefore the employee satisfaction in this field is a major organisation concern. This study gives an overview on how the field and its employees had been affected since the outbreak of pandemic and the new shift or working pattern. This study is the analysis of WFH culture that is the work from home culture in IT industry with special reference to Thrissur district.

6. RESEARCH METHODOLOGY:

- Nature of data and source: both primary and secondary data has been used for conducting this study. Secondary data are obtained from websites, articles and journals. For primary data, a comprehensive questionnaire was designed.
- Data Collection Method: The data is being collected through google forms
- Sample population: the population of study include employees from IT industry in Thrissur district.
- Sample size: the sample size used for this data collection process is 150.
- Sampling method: Snow ball sampling method.
- Sample units: This study mainly emphasises on employees who work from home in the IT sector.
- Data analysis tool: Data is analysed using the percentage method.
- Data presentation tool: Data is presented in form of table and graphs

7. LIMITATION OF THE STUDY:

- Married women and Women with kids may tend to face more stress and irregularities in work life balance than men which may create gender bias.
- Sample size is limited to 150 respondents.
- Only current year data is taken
- This study is confined to Thrissur district.
- Some respondents might exaggerate the situation
- Workaholics and highly organise persons are an exception as the study focus on the majority that is the normal working class.

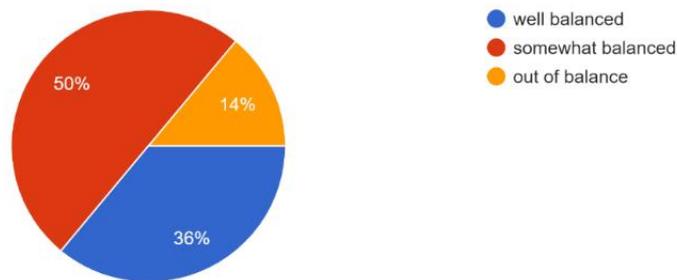
8. ANALYSIS AND DISCUSSION

Table 1: showing current feeling on WLB

SL.NO	CURRENT FEELING ON WLB	NO OF RESPONSES	PERCENTAGE
1	Well balanced	54	36%
2	Somewhat balanced	75	50%
3	Out of balance	21	14%
	TOTAL	150	100%

Graph 1: showing current feeling on WLB

current feeling on work life balance
150 responses



Interpretation: this graph shows the current feeling of respondents on work life balance ,50 % that is 75 respondents have their WLB somewhat balanced, 36% that is 54 respondents have their WLB to be well balanced,14% that is 21 respondents have their WLB to be out of balanced .so it can be inferred that the majority have their WLB to be somewhat balanced.

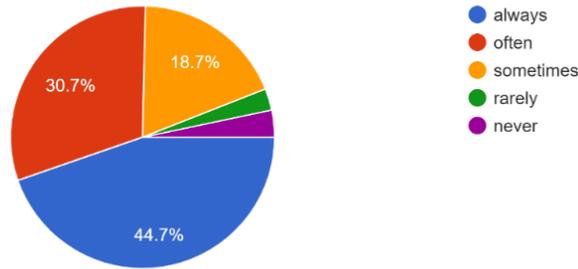
Table 2: showing availability of remote working tools

SL.NO	AVAILABILITY OF REMOTE WORKING TOOLS	NO OF RESPONSES	PERCENTAGE
1	Always	67	44.7%
2	Often	46	30.7%
3	Sometimes	28	18.7%
4	Rare	4	2.7%
5	Never	5	3.3%
	TOTAL	150	100%

Graph 2: showing availability of remote working tools

are all the equipments and remote tools you require for your work available to you ?

150 responses



Interpretation: this graph shows the availability of remote working tools for the respondents while working from home and it is seen that 44.7% that is 67 respondents had them always available, 30.7% that is 46 had them often available, 18.7% that is 28 had them somewhat available, 2.7% that is 4 of them had them rarely available, 3.3% that is 5 never had them available. so, it can be clearly inferred that majority had them always available.

(source: primary data)

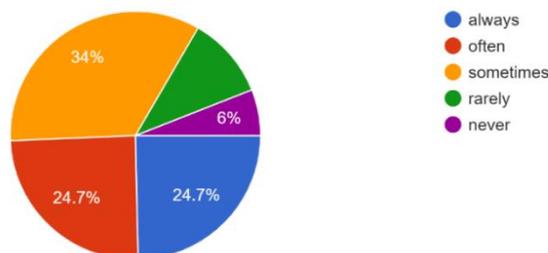
Tale 3: showing the productivity level.

SL.NO	PRODUCTIVE AT HOME AS AT OFFICE	NO OF RESPONSES	PERCENTAGE
1	Always	37	24.7%
2	Often	37	24.7%
3	Sometimes	51	34%
4	Rare	16	10.7%
5	Never	9	6%
	TOTAL	150	100%

Graph 3: showing the productivity level.

do you feel as productive at home as at office ?

150 responses



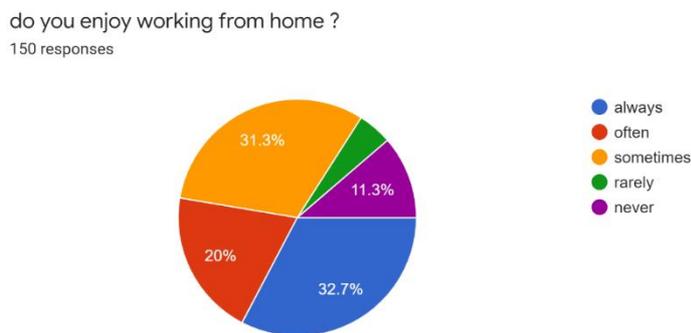
Interpretation: This graph shows the productivity level of the respondents while working from home. 24.7% that is 37 respondents are always productive, 24.7% that is 37 is often productive, 34% that is 51 is sometimes productive, 10.7% that is 16 is rarely productive, 6% that is 9 is rarely productive. It can infer that majority is sometimes productive.

(source: primary data)

Table 4: showing the frequency of enjoying the WFH

SL.NO	ENJOY WFH	NO OF RESPONSES	PERCENTAGE
1	Always	49	32.7%
2	Often	30	20%
3	Sometimes	47	31.3%
4	Rare	7	4.7%
5	Never	17	11.3%
	TOTAL	150	100%

Graph 4: showing the frequency of enjoying the WFH



Interpretation: The graph shows the frequency with which respondents enjoyed WFH. 32.7% that is 49 respondents enjoyed it always .20% that is 30 respondents enjoyed it often, 31.3% that is 47 respondents enjoyed it sometimes,4.7% that is 7 respondents enjoyed it rarely, 11.3% that is 17 respondents never enjoyed it. therefore, it can be inferred that most of the respondents enjoyed it always.

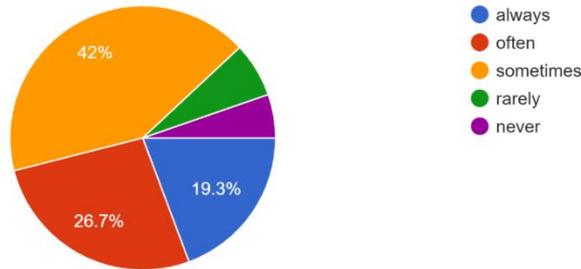
(source: primary data)

Table 5: showing if WFH affect the work efficiency

SL.NO	AFFECT EFFECIENCY	NO OF RESPONSES	PERCENTAGE
1	Always	29	19.3%
2	Often	40	26.7%
3	Sometimes	63	42%
4	Rare	8	6.7%
5	Never	10	5.3%
	TOTAL	150	100%

Graph 5: showing if WFH affect the work efficiency

does long working hours affect your efficiency ?
150 responses



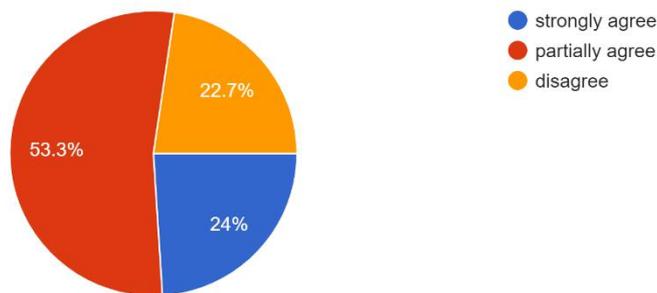
Interpretation: This graph shows the rate of candidates who felt that WFH has affected their work efficiency. 19.3% that is 29 candidates always felt affected, 26.7% that is 40 often felt affected, 42% that is 63 sometimes felt affected, 6.7% that is 8 rarely felt affected, 5.3% that is 10 never felt affected. Therefore, it can be inferred that majority felt sometimes affected. (source: primary data)

Table 6: showing whether the health is suffered due to WFH

SL.NO	HEALTH IS SUFFERING	NO OF RESPONSES	PERCENTAGE
1	Strongly agree	36	24%
2	Partially agree	80	53.3%
3	Disagree	34	22.7%
	TOTAL	150	100 %

Graph 6: showing whether the health is suffered due to WFH

do you agree "your health is suffering because of your work "
150 responses



Interpretation: This graph shows the rate with which respondents think that their health has been affected by the long WFH hours. 24% that is 36 respondents strongly agree, 53.3% that is 80 respondents partially agree and 22.7% that is 34 respondents disagree with the statement. Therefore, it can be inferred that the majority partially agree with the statement. (source: primary data)

Table 7: showing mental state

SL.NO	MENTAL STATE	NO OF RESPONSES	PERCENTAGE
1	Balanced	85	56.7%
2	Drained	39	26%
3	Wandering	16	10.7%
4	Irritated	10	6.7%
	TOTAL	150	100%

Graph 7: showing mental state

how is your mind during the working hours?

150 responses



Interpretation: This graph shows the mental state of the respondents while working at WFH mode. 56.7% that is 85 respondents have their mood balanced. 26% that is 39 feel drained, 10.7% that is 16 find their mind wandering and 6.7% that is 10 feel irritated. Thus, the majority feel balanced.

(source: primary data)

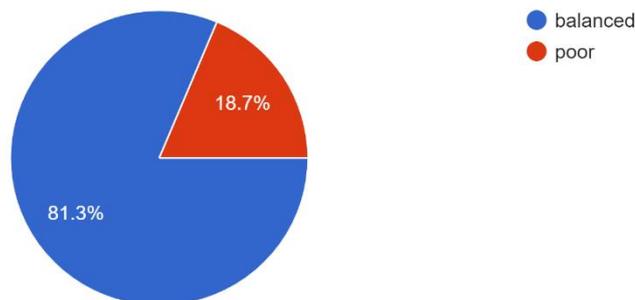
Table 8: showing social life

SL.NO	SOCIAL LIFE	NO OF RESPONSES	PERCENTAGE
1	Balanced	122	81.3%
2	Poor	28	18.7%
	TOTAL	150	100 %

Graph 8: showing social life

how is your social life ?

150 responses



Interpretation: The following graph shows the social life of the WFH respondents and it is inferred that majority with 81.3% that is 122 candidates have a balanced social life and the rest 18.7% that is 28 candidates have a poor social life (source: primary data)

9. FINDINGS

- It can be inferred that the majority of the respondents are females with 62.7%.
- It shows the family structure of the respondents where majority are from the nuclear family with 82% and the rest from joint family with 18%.
- Majority of 83 respondents is from the category of 20 to 30 with 55.3%. It can be inferred that the majority are married.
- Majority of married respondents have their partners working. Rest 30 % is the only income earners of their family.
- Majority of the income earners earn below 2 lakhs.
- It is been observed that the majority work for 8 to 10 hours.
- Majority of the respondents surveyed have their WLB to be somewhat balanced and shows comparatively high productivity.
- The availability of remote working tools for the respondents while working from home and it is seen that 44.7% that is 67 respondents had them always available.
- It can be inferred that majority could reach up to their leaders and team mates easily during work from home.
- It shows majority of the respondents spent over time work during the WFH days.
- Majority of the respondents find it ok when working in their home space.
- Majority of the respondents could easily turn off their work mode sometimes.
- It can be inferred that the majority partially agree with the statement that their health would be affected when working for longer hours.
- Majority prefer offline mode over online mode.
- It is inferred that majority with 81.3% that is 122 candidates have a balanced social life.

10. CONCLUSIONS

- Employees with more better work life balance are more likely to have a feeling of responsibility, accomplishment, ownership and control over their work lives.
- Employers who assist employees in balancing work and family life can reap the benefits of improved loyalty
- surprisingly the final result of the research contradicts the expectation, the conclusion here is that majority prefer work from home than office working hours.
- though majority suffer health issues, overtime duties and work load, medium comfort etc, still they opt for WFH
- unusually, majority claim to have inculcated social balance, work balance, ability to easily turn off work mode, receive support from superiors, easily reach teammates. And altogether enjoy WFH better.
- this change in perspective and the positive outlook towards WFH can be an aftermath of the human brain being slowly flexible and adapted toward WFH culture as its ben around 2 years since the COVID outbreak, despite the out lash it received at the beginning.

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A study on mobile brand preference of people with refernce to Chalakudy muncipality

Glerin Simethy*

*UG Scholar (Commerce), Naipunnya Institute of Management and Information Technology, Pongam, Koratty, Thrissur District, Kerala 680308(Affiliated to University of Calicut)glersimethy@gmail.com

Abstract - Branding has always been an important aspect of marketing. Brand is a powerful differentiator in a highly competitive market place. It provides the company the power to deflect competitive moves. A strong brand rings trust, confidence, comfort and reliability in the customer's mind. Brands live in the minds of consumers and are much more than just a tag for their recognition and identification. They are the basis of consumer relationship and bring consumers and marketers closer by developing a bond of faith and trust between them. The promise of brand is consistent with reliable quality, service and overall psychological satisfaction. Brand preference is the selective demand for a company's brand rather than a product; the degree to which consumers prefer one brand over another. Brand preference can be achieved by creating the positive brand image in customer's mind. Brand image is the consumer's impression about the brand's physical characteristics, its performance, the functional benefits, the kind of people who use the product, the emotions and associations it develops, and the imagery or symbolic meanings, it generates. The brand choice decisions are critical for marketer. Understanding how customers arrive at specific brand choice is essential for brand development. The present paper focuses on the study of brand preference for mobile phones with reference to the management students. The primary objective of the study is to assess the brand preference for mobile phones among the people of Chalakudy. Data collected from 50 respondents were used for the study.

Keywords: Branding, Mobile Phone, Brand Preference, Competitive Market

1. INTRODUCTION

A brand name is an assurance by the seller to the consumer about services offered by him. It reduces buyer's risk and makes the decision making process simpler. In order to reduce the risk consumer prefer those brands which are known and familiar to them. The price and brand of the product play an important role in buying decision. A change in price of particular brand affects the buying of the consumer. Future expectations about price changes can be another influential factor. The association of a brand ambassador to a project can create an impact on the preferences of the consumer towards the product. The mobile phones were introduced in the mid -1980s. In the last two decades their ownership and use has increased dramatically in many parts of the world. Mobile phones have become a necessity in daily life of consumers. Advertisements and technology in the mobile phone industry have shown rapid growth and this makes it important for marketers to obtain information about brand preference for mobile phones. The global mobile phone industry is based on many different manufactures and operations. The industry is based on advanced technology and many of the manufactures are operating in different industries, where they use their technological skill, distribution network, market knowledge brand name. Smart phones, a device which is no longer a strange thing to majority of people since it has gradually entered people in everyday life. Smart phones are mobile phones with computer abilities and internet search; the only difference could be the size and its mobility. In other words, it has become a source of entertainment, a communication tool, a search engine and so much more. Main large manufactures of mobile phone industries are Redmi, Oppo, Vivo, Samsung and Honor. In addition to these companies are many manufactures that operate globally and locally. Consumer prefer a particular brand because they find it easier to interpret what benefits brand offers feel more confident of it and get more satisfaction from using it. Because of consumer preference the brand can charge a higher price, command loyalty, and run efficient marketing programs. The brand preference therefore leads to higher asset value.

2. LITERATURE REVIEW

Thokoa and Kalebe (2015) Customer satisfaction is important in that satisfied customers form the foundation of a successful service provider because it leads to repeat purchases, brand loyalty, as well as positive word of mouth that may further improve financial performance of the preferred service provider.

Dr. V. Maheswari (2015) is conducted the study on "Brand choice of mobile phone users in Chidambaram town". The objectives of this study is to highlight the key players in mobile phone market, to study the criterion on mobile phone users in Chidambaram town, and to study the level of satisfaction on usage of mobile phones users in the study area. The research conclusion from the study, the small local players like Micro max, Karbonn, Lava, Lemon, Spice and a like will have to quickly rethink their product, marketing and service strategy fresh according to the small towns like Chidambaram to put their

house in orders.

Sharma M., (2012) consumer preferences define as the individual tastes, as measured by utility, of various types of goods. Notice that preferences are independent of income and prices. Ability to purchase goods does not determine a consumer's likes or dislikes. Brand preference are dependent on various variables which are customer used, that measured by utility.

3. STATEMENT OF THE PROBLEM

In the recent years manufacturers producing mobile phones play an important role in fulfilling the needs of the customers. As a result customers are getting wide variety of brand choices, competitive price and high standard of quality. In order to gain volumes under such competitive market, it becomes the utmost requirement of the company to study various factors that influence perception of the customer about the product and results in creating positive image of the product and impact the buying decision. The mobile industry is the most lucrative industry and the major factors influencing demand for mobile phones in India area source of entertainment, a communication tool, a search engine and so much more.

4. OBJECTIVES OF THE STUDY

1. To study the brand preference of mobile phones among the people of Chalakudy municipality
2. To identify the major features which a person looks in a mobile phone.
3. To study the frequency of changing mobile phone among people.
4. To know which advertisement media puts more impact on the buying decision.

5. SCOPE OF THE STUDY

The present study helps to analyze the competitions among existing in the present mobile phone industry. In this study we can identify how much mobile phones influences the people. It will be able to give why students use mobile phones, and also can identify which is the popular brand and also service provider among the students. The scope of the study also covers the key factors which influences the consumers how to select the mobile phones. This project is about the study of brand preference of people towards mobile phone. This study was completed using the input of data provided by the people in Chalakudy municipality. These people were surveyed for the purpose of identifying their brand preference on mobile phone.

6. RESEARCH METHODOLOGY

The researcher sampled 50 respondents. Convenience sampling method is adopted in selecting respondents. The analysis tools which were used are percentages and tools for presentation are graphs and charts.

The study was designed as descriptive in nature. Questionnaire was used for collecting data. The research was undertaken with both primary and secondary data. Primary data was collected from respondents through a structured questionnaire. Secondary data was collected from various sources like journals, magazines, websites, books, research projects and reports.

7. DATA ANALYSIS AND INTERPRETATION

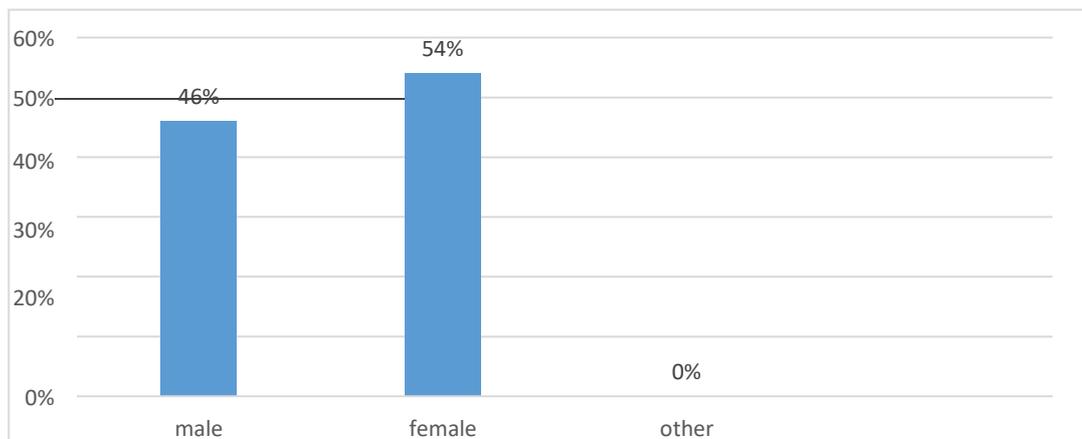


Figure 1: Gender classification of respondents

Interpretation

From the above table and figure it shows that 54% of the respondents are female, 46% of the respondents are male, 0% are others. Majority of the respondents are female.

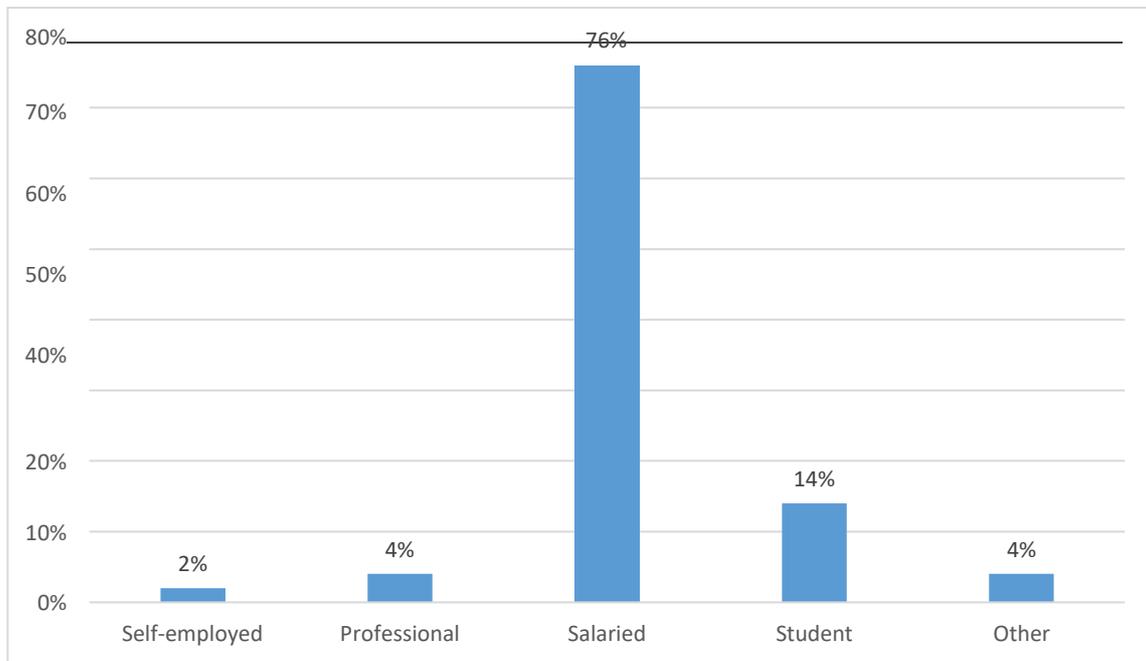


Figure 2-Occupation of the respondents

Interpretation

Above table shows that 76% of the respondents are salaried, 14% are students, 4% professional and others, 2% self-employed. It proves that most of the respondents are salaried.

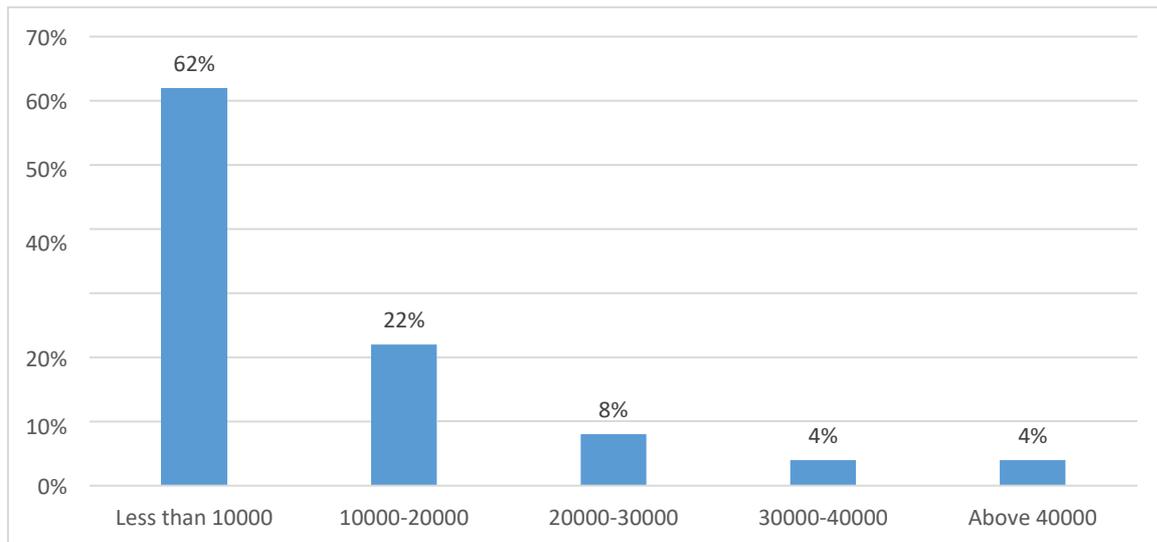


Figure 3: Monthly income of the respondents

Interpretation

From the above table and figure it shows that majority of the respondents have income less than 10000, 22% were between 10000-20000, 8% of respondents between 20000-30000 and 4% between 30000-40000 and above 40000.

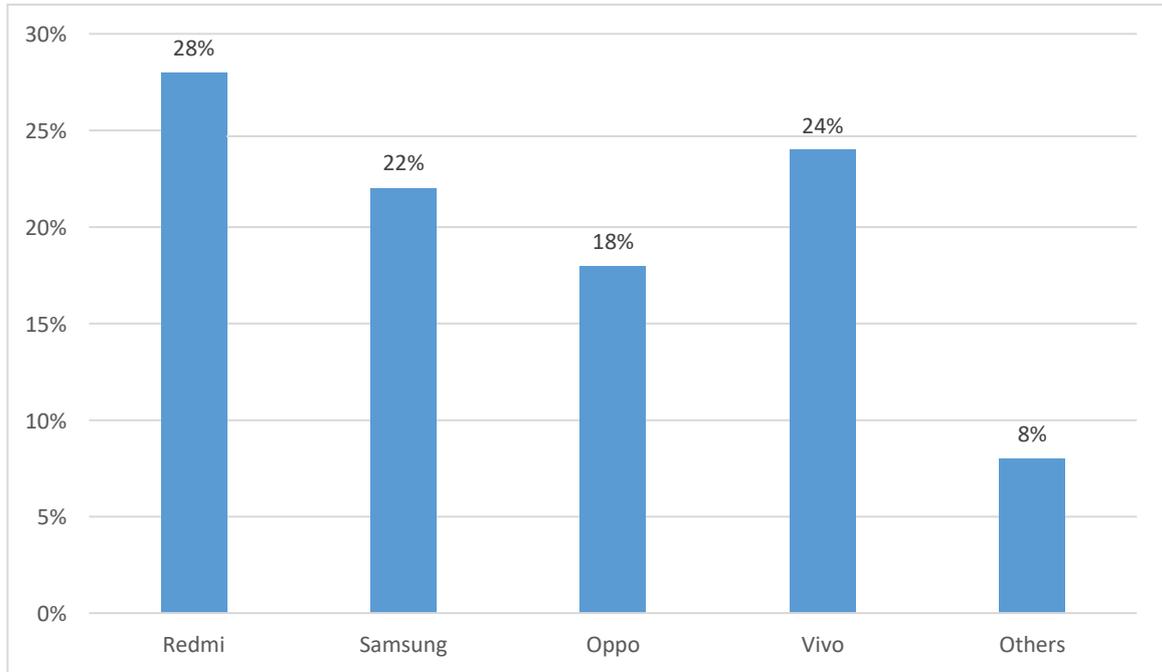


Figure4. Mobile phone brand respondent own

Interpretation

The above table shows that majority of the respondents are using Redmi, 22% of the respondents uses Samsung, 18% of the respondents uses Oppo, 24% uses Vivo and 8% uses others.
 (Others: OnePlus, Nokia, Lenovo, Apple)

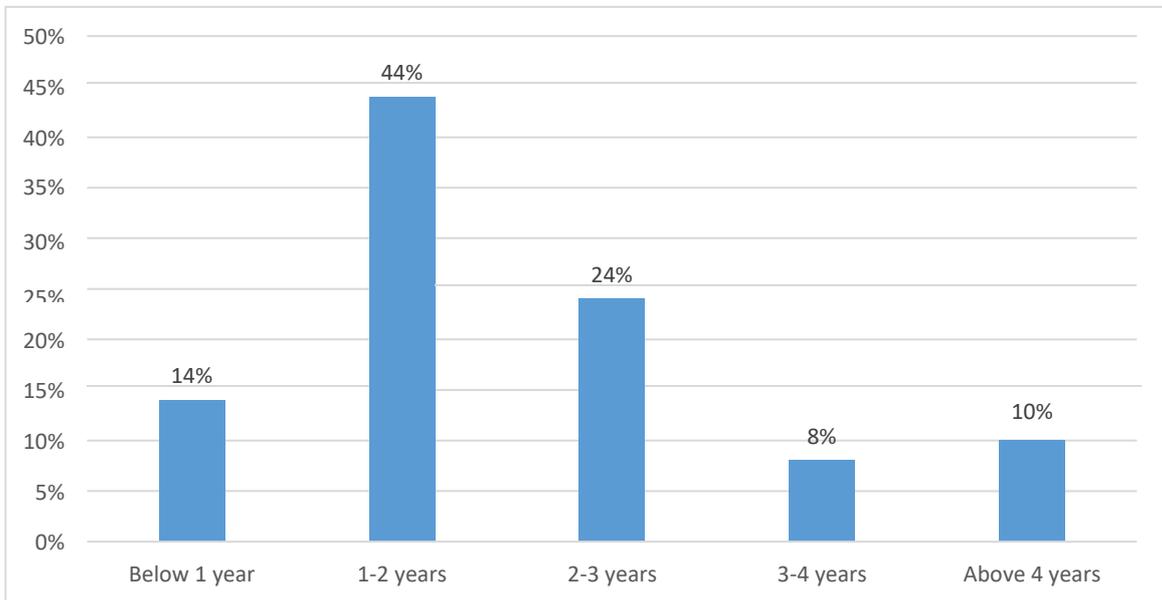


Figure 5: Duration of mobile brand respondent own

Interpretation

From the above data it shows that 49% of the respondents uses their phone between 1-2 years, 27% between 2-3 years, 15% below 1 year, 9% between 3-4 years.

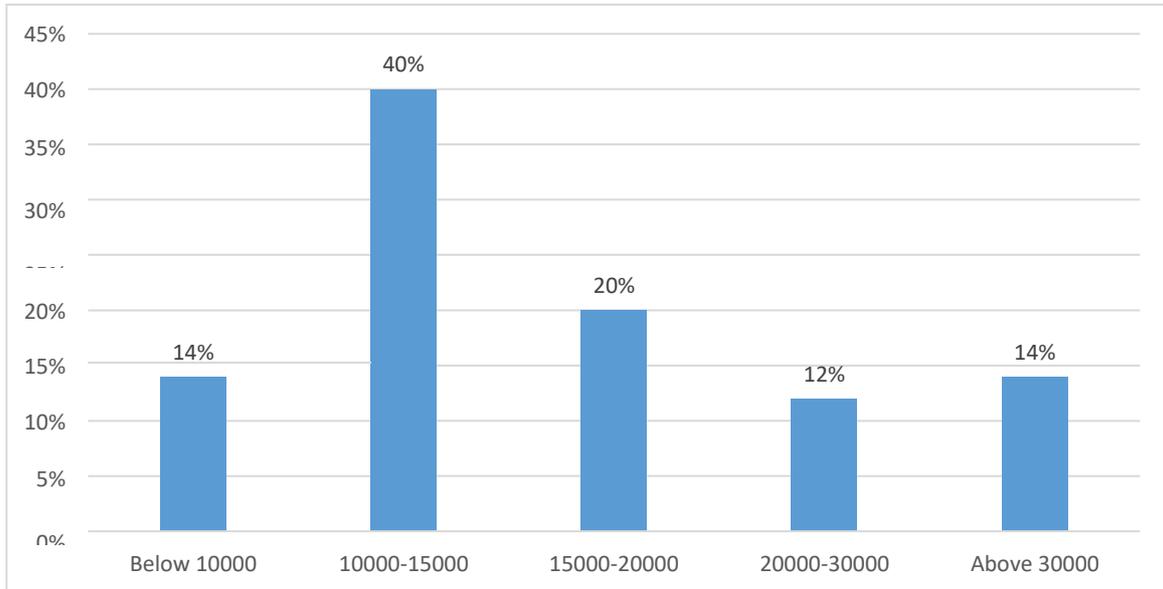


Figure 6: Cost that the respondent is willing to pay

Interpretation

From the above figure it shows that 40% of the respondents are willing to pay between 10000-15000, 20% between 15000-20000, 12% between 20000-30000 and 14% below 10000 and above 30000.

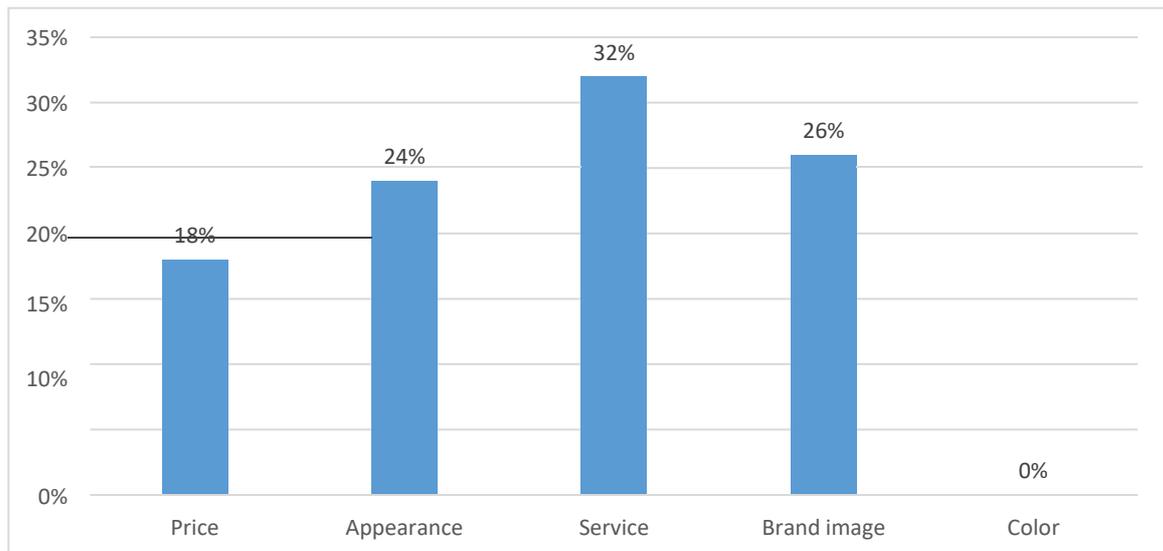


Figure 7: Why the respondents like the particular brand

Interpretation

From the above figure it shows that 32% of the respondents buy mobile phones due to its services, 26% were due to brand image, 24% were due to appearance, 18% due to price, 0% due to color.

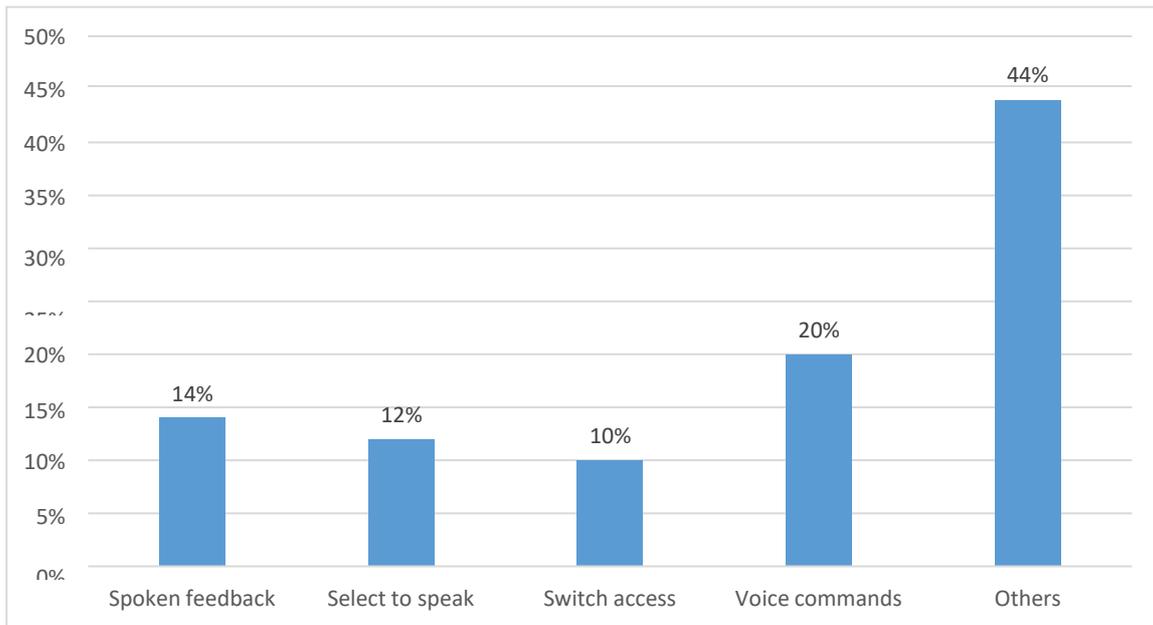


Figure 8: Features mostly needed by the respondent

Interpretation

From the above figure it shows that 44% of the respondents need other facilities, 20% need voice commands, 14% need spoken feedback, 12% needed select to speak and 10% needed switch access facility. (Other features: More storage, long lasting battery, crystal-clear display.)

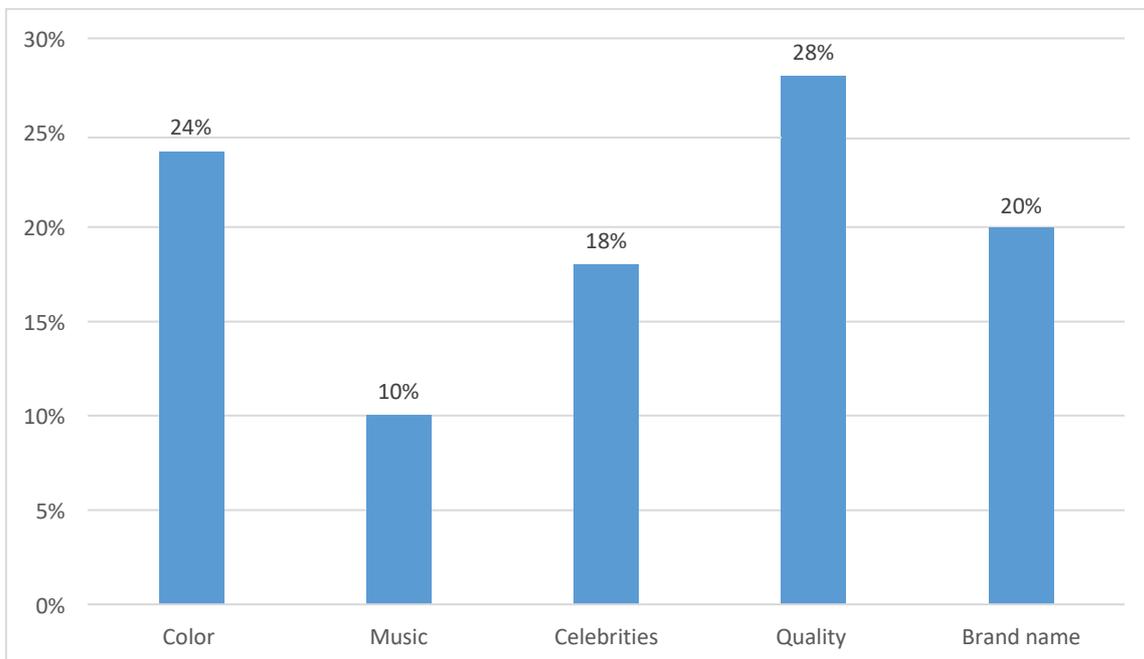


Figure 9: Factors impressed the respondents to purchase the mobile phone

The above table and figure shows that majority of the respondents were impressed by the quality, 24% were impressed by the color, 20% by brand name, 18% were impressed by celebrities and 10% by music.

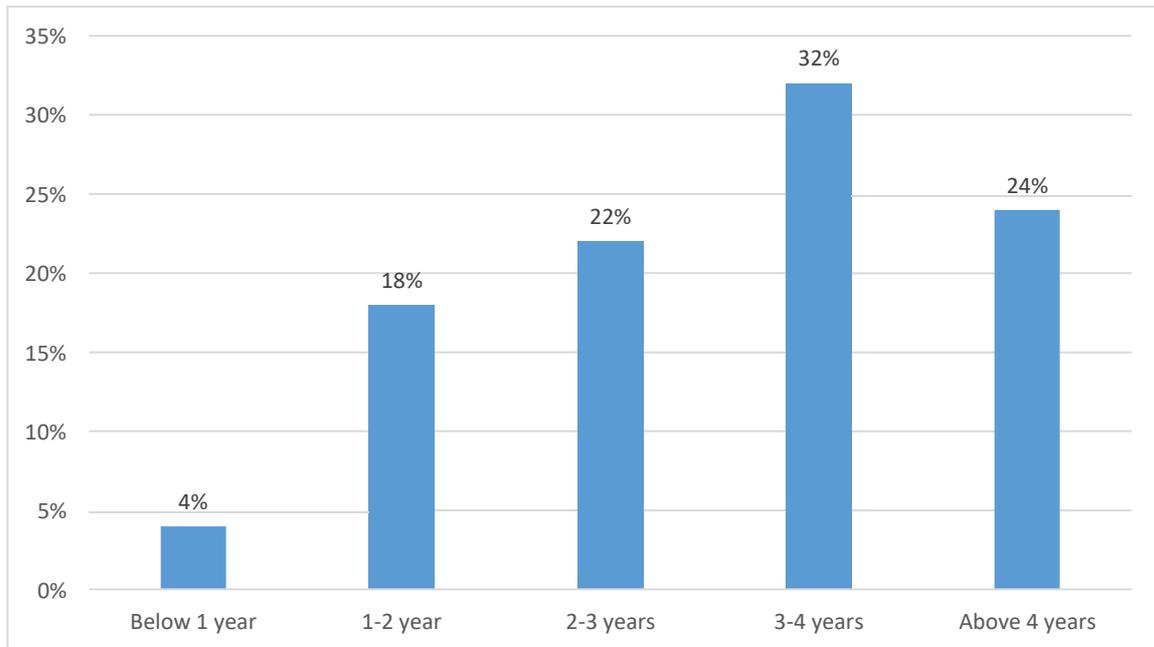


Figure 10: Duration of changing the mobile phone

Interpretation

The above table and figure shows that most of the respondents were changing their mobile phone in 3-4 years and least of the respondents were changing the phone in below 1 year, 22% between 2-3 years, 18% between 1-2 years and 24% above 4 years.

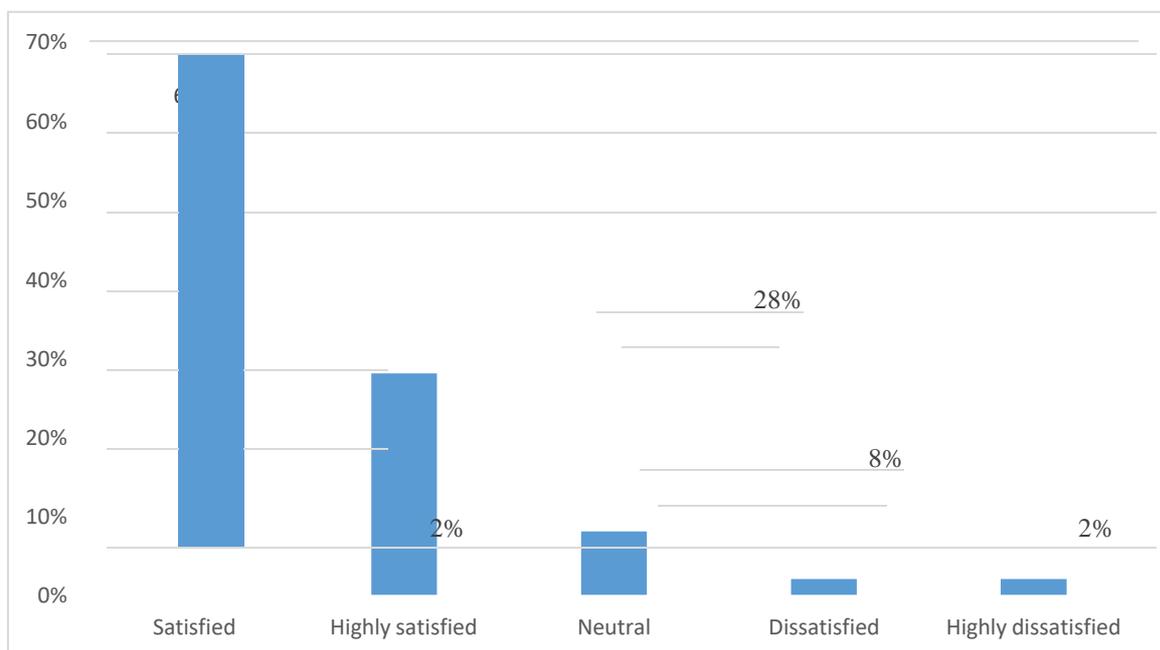


Figure 11: Satisfaction level of respondent with mobile phone

Interpretation

From the above table and figure it shows that majority is satisfied, 28% are highly satisfied, 8% of them are neutral and 2% each are dissatisfied and highly dissatisfied.

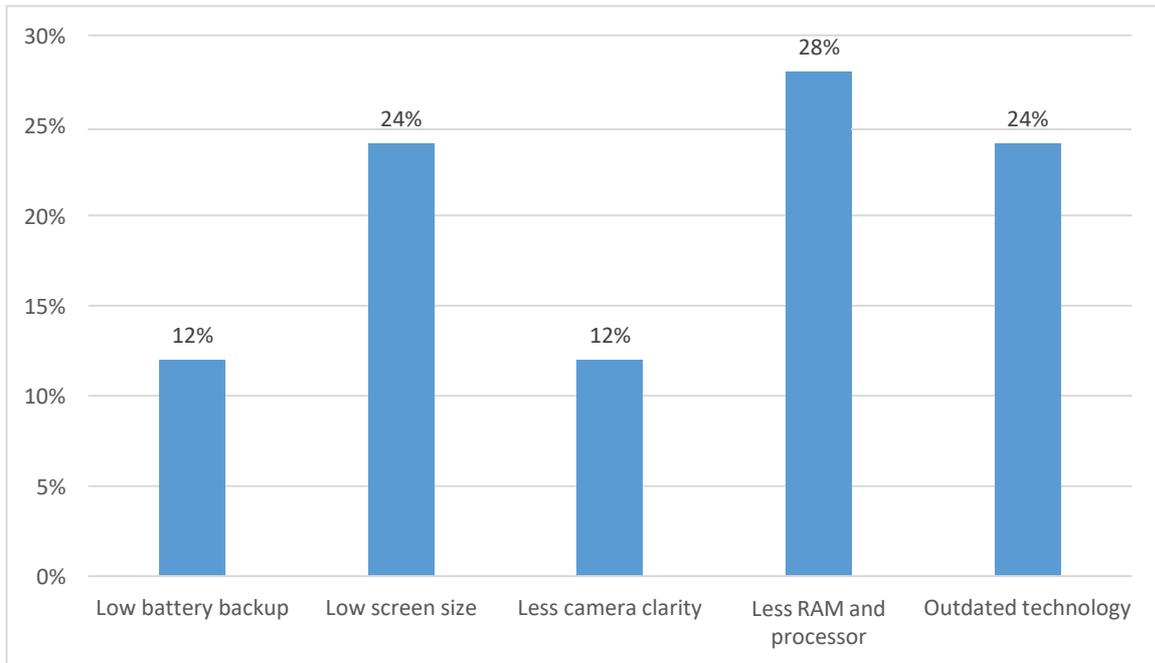


Figure 12: Reason for changing the mobile phone

Interpretation

From the above figure and table it shows that 28% of the respondents are changing mobile phones due to less RAM and processor, 24% due to low screen size and outdated technology, 12% due to less camera clarity and low battery backup.

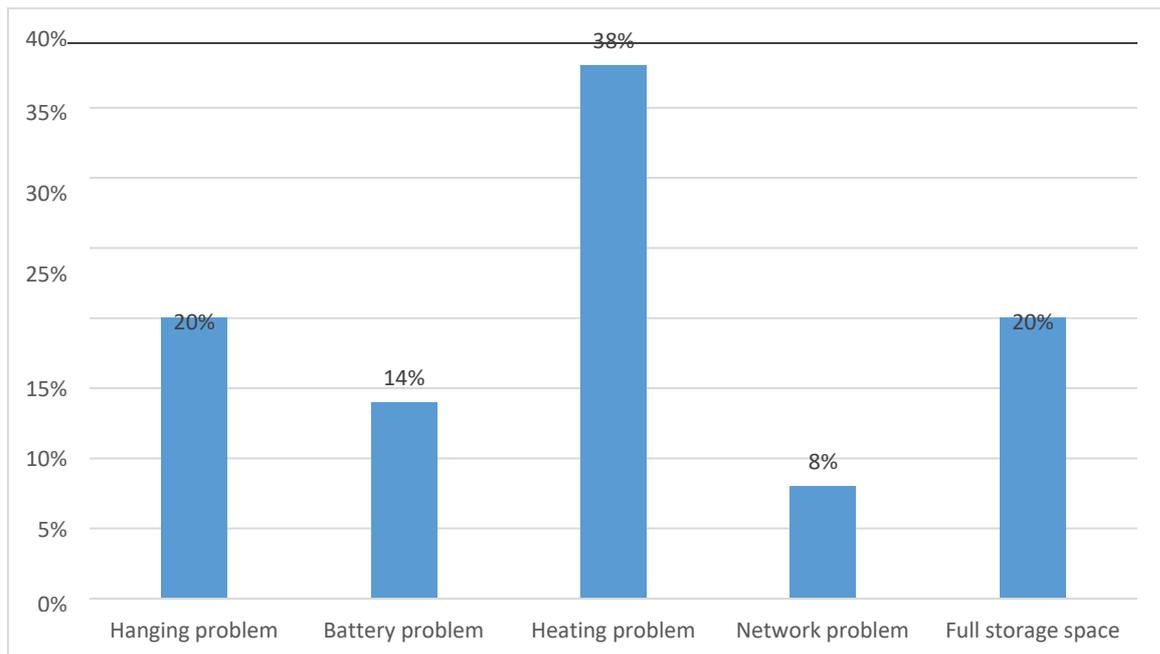


Figure 13: Complaints respondents gets most of the time

Interpretation

The table shows that 38% of the respondents are getting heating problem and 20% each are affected by hanging problem and full storage space, 14% are getting battery problem, 8% are getting network problems.

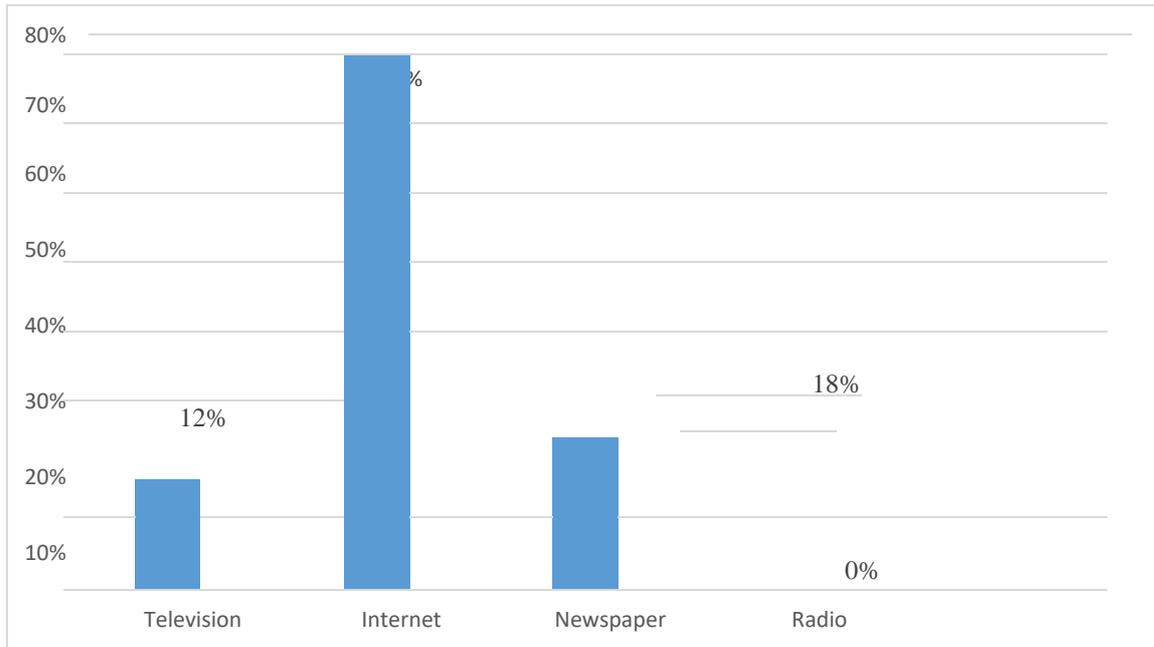


Figure 14: Platform where the mobile advertisement seen by the respondents

Interpretation

The above data analysis show that 70% of the respondents see mobile advertisement on internet, 12% on television, 18% on newspaper ,and 0% on radio.

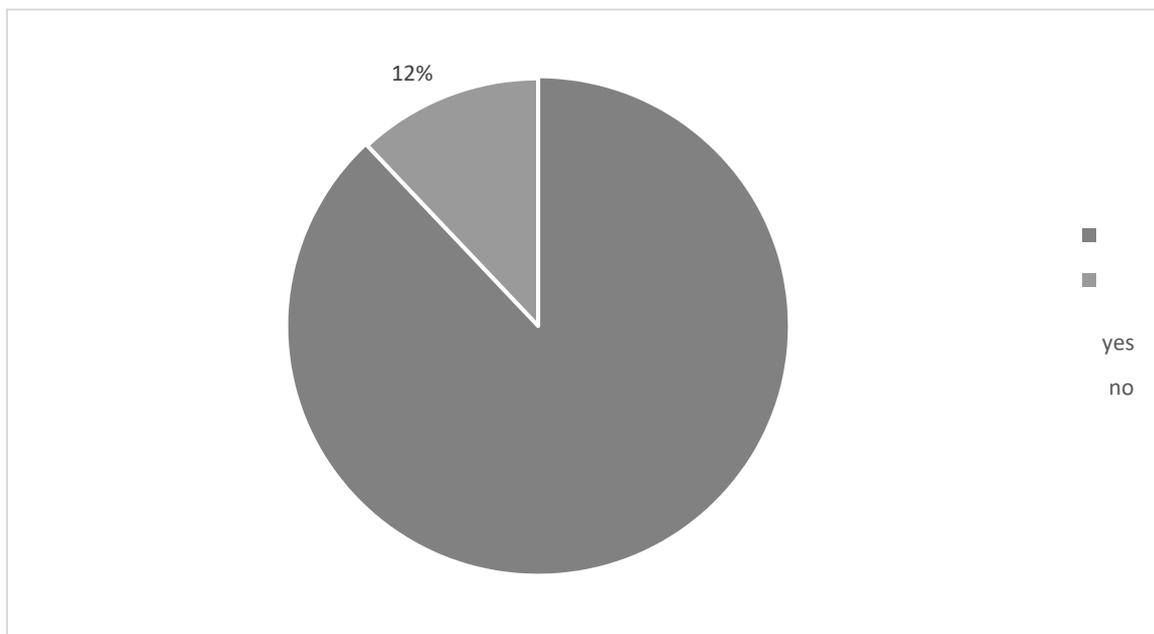


Figure 15: Influence of advertisement on shopping trend

Interpretation

The above table and figure shows that 88% of the respondents were influenced by the advertisement and 12 % were not influenced by the advertisement.

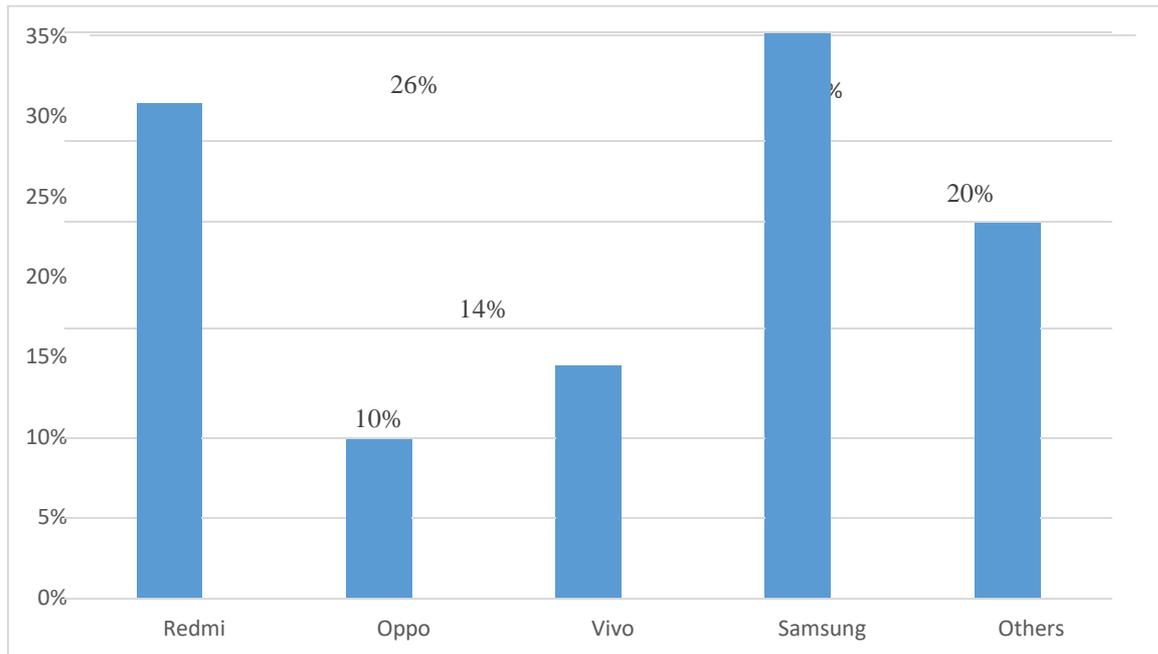


Figure 16: Effectiveness of advertisement on brand promotion

Interpretation

The above data shows that majority of the respondents like the advertisement of Samsung, 26%redmi, 20% other phones, 14% vivo and 10% oppo. (Others: OnePlus, Nokia, Lenovo, Apple)

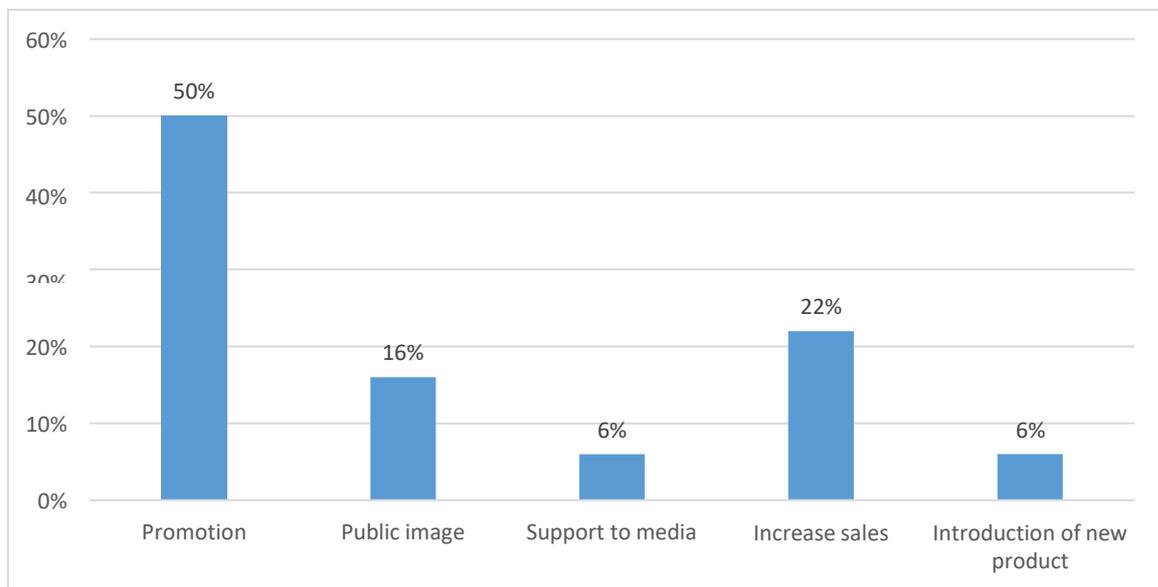


Figure 17: Function of advertisement

Interpretation

The above data shows that most of the respondents says that it is a promotional function, 22% says it increase sales, 16% public image, 6% support to media and introduction of new products.

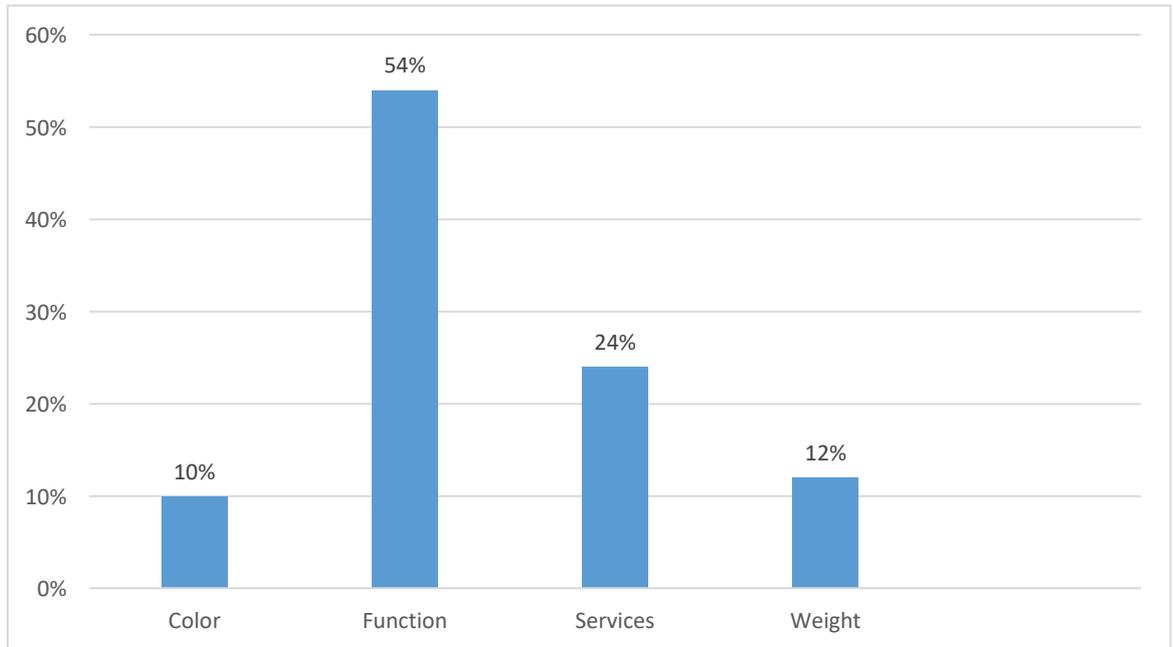


Figure 18: Changes that manufacturers to make in their brand

Interpretation

From the above data it shows that majority of the respondents says functions should be changed by the manufacturers, 24% says services, 12% weight and 10 % were color.

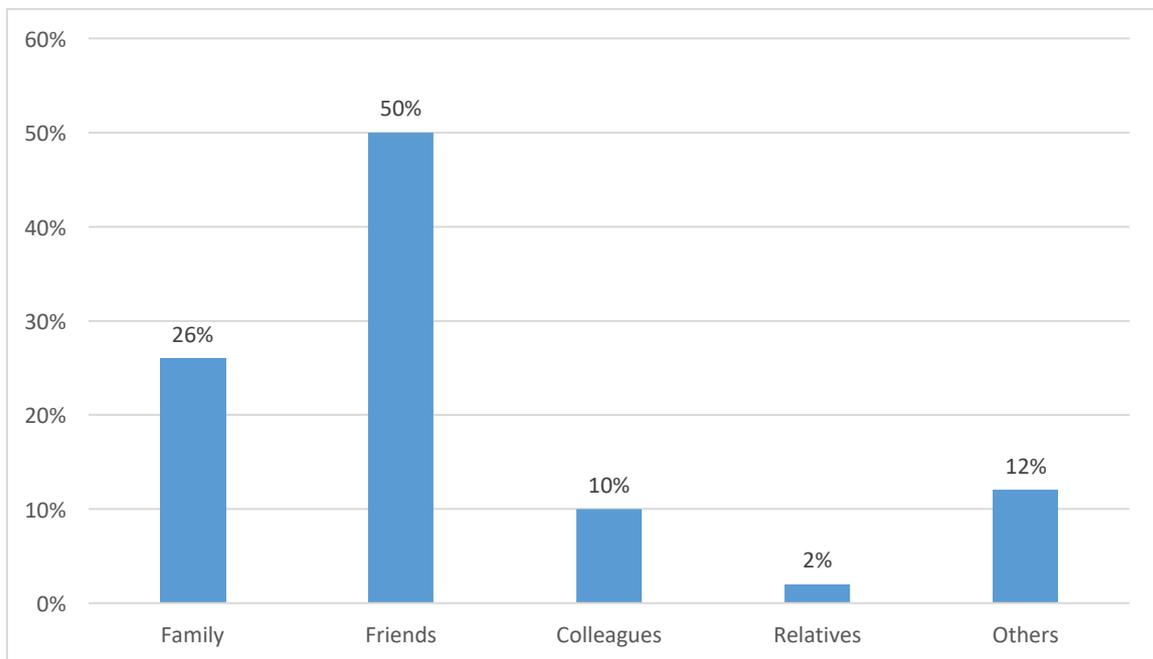


Figure 19: Persons influencing the respondents to purchase the phone.

Interpretation

The above data shows that majority of the respondents were influenced by friends, 26% influenced by family, 12% others, 10% influenced by colleagues and 2% by relatives.

8. FINDINGS

1. This study indicates that 28% of the respondents are using Redmi and its series of mobiles.
2. In this study 54% of the respondents were female.
3. 76% the respondents are salaried.
4. 62% of the respondents earn an income less than 10000.
5. 44% of the people are using their mobile phone for between 1-2 years.
6. 40% of the people want to buy a mobile phone ranging from 10000-15000.
7. 32% of the respondents like the Redmi brand because of its services.
8. 40% of the respondents agree that mobile phones are a part of status symbol.
9. 56% of the people are aware of 5G facility.
10. 28% of the respondents were impressed by the quality of the mobile phone.
11. 32% of the people were changing their mobile phone in 3-4 years.
12. 60% of the people are satisfied with their current phone.
13. 28% of the respondents are changing their mobile phones due to less RAM and processor.
14. 38% of the respondents are having heating problem.
15. 70% of the respondents see mobile advertisement on the internet.
16. 88% of the respondents are influenced by the advertisements.
17. 30% of the people like the advertisement of Samsung.
18. 50% of the respondents says that promotion is the function of advertisement.
19. 54% of the respondents needed the functions to be changed by the manufacturer.
20. 50% of the respondents were influenced by friends in buying mobile phone.

9. SUGGESTIONS

1. Vivo and Oppo should increase their marketing channels.
2. Companies should offer more phones ranging from Rs.10000-20000
3. Customer feedback should be promoted.
4. Oppo and Vivo should upgrade their brand value in the market.
5. The companies should focus on online marketing strategies.
6. The mobile manufacturers should provide total quality management.

7. CONCLUSION

Each brand has its position in the customer's mind and delivers a set of values perceived higher than those of other competing brands. A brand serves as an assurance to the customers about product performance. Brand promises the customer to deliver the stated benefits. Customers prefer those brands which fulfill their requirements. In this study it can be concluded that the best price mobile with maximum features is Redmi series mobile brand. The entire brand is selected by the consumer according to its quality, price and brand image of the mobile phones. The influence of online media is also creating an important role in increase of sales.

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A Study on Consumer Perception Towards Chit Funds of KSFE Limited in Ernakulam District

John Shaji*

**UG Scholar, Naipunnya Institute of Management and Information Technology, Pongam, Koratty, Thrissur District, Kerala 680308(Affiliated to University of Calicut)*

Abstract - Chit funds is a type of rotating savings and credit association system practiced in India, Sri Lanka, Pakistan and other Asian countries. It is an investment avenue which provides decent return on capital and credit facility to the subscribers. The Kerala State Financial Enterprises Limited also known as KSFE is a miscellaneous Non-Banking company and is fully owned by the Government of Kerala. The purpose of the study is to understand consumer perception towards chit fund operations and the products and services of KSFE Ltd. The study was conducted to determine various factors that influence the customers of KSFE Ltd to join the various schemes provided by the company. The study also helps to find out the level of consumer awareness towards the products and services offered by the company. The customers were people residing in Kerala as well as Non-residents. Demographic factors like gender, age, occupation and other factors like experience, credit facility, service quality had significant influence on the customers. The customers are more aware about the Multi division Chit fund scheme and less aware about New Bhadratha chitty scheme. The company should try to set up branches in more convenient locations and should try to attract customers through commercials/advertisements. Company should also improve the timeliness of complaint resolution.

Keywords: KSFE chit funds, consumer perception, consumer awareness, savings

1. INTRODUCTION

A 'chit fund' or 'chitty' is a contract between the foreman and the subscribers. As per the contract, each subscriber agrees to remit a fixed amount of money in specific intervals for a specific period. KSFE started operation on 6th November 1969 with headquarters at Thrissur, with a capital of 2 lakhs with 45 employees and 10 branches. Now it has a paid-up capital of Rs 100 cr, with 7500 employees and 625 branches. The chit fund is a popular investment and borrowing option for both households and all categories of people. It helps to promote financial inclusion in rural areas. It contributes substantially to the state government. KSFE is one of the profit-making companies of Kerala government. Consumer perception is defined as a process by which consumers sense a marketing stimulus, and organize, interpret, and provide meaning to it. The marketing stimuli may be anything related to the product and/or brand, and any of the elements of the marketing mix. This study helps us to find out the level of consumer awareness to products and services and also helps to know the consumer perception towards chit funds of KSFE Ltd.

2. STATEMENT OF THE PROBLEM

This research work is conducted with aim to understand the consumer perception towards chit fund operations, products and services of KSFE Ltd. The study examines the various factors influencing the consumers for selecting the chit fund schemes of KSFE with the help of primary data collected from customers of KSFE. The study also measures the level of awareness among consumers towards the products, services and operations of the the company.

3. OBJECTIVES OF THE STUDY

1. To evaluate consumer perception towards the chit fund operations and the products and services of KSFE Ltd.
2. To study level of the consumer awareness of subscribers of KSFE chit funds.

4. SCOPE OF THE STUDY

The scope of the study is limited to customers of various branches in Ernakulam District of Kerala. The study includes customers residing in Kerala as well as Non-Resident Indians.

5. RESEARCH METHODOLOGY

The study is conducted with customers of KSFE chit funds in Ernakulam district of Kerala. For the present study 200 respondents are selected at random who are chit fund subscribers of KSFE. Convenience sampling method is used for the study. Primary data is collected through questionnaire and secondary data is collected from journals, articles, internet etc. Simple percentage analysis is used for data analysis.

6. REVIEW OF LITERATURE

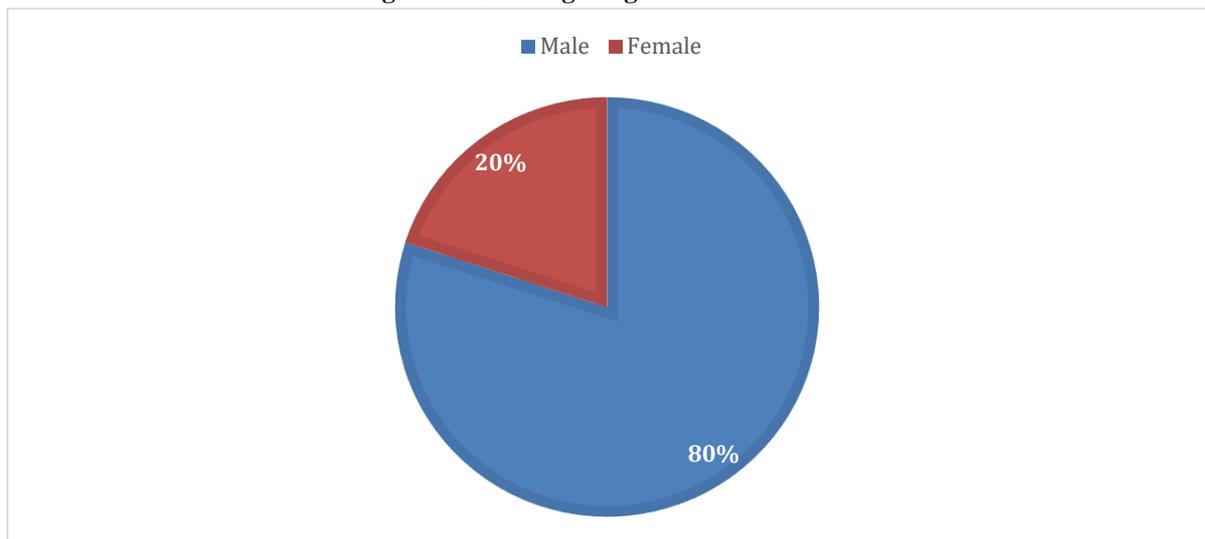
Sankararaman(2012): This paper shows the importance given by the people towards chit funds in Chennai city also said that People have good knowledge and confidence about chit fund. It has reached the people because of the simple method and systems. The statistical tool concluded that income and age is one of the important factors in deciding about the savings in chit fund.

Preethi Rao (2007): In this paper mainly focus about Chit fund and small business. It is greater financial sources for small business; it has been suffered by the money lenders with their high cost of loans and banks with their strong procedures. They can save the money in chit funds while in any emergency need for money. It also explains chit funds are more suitable financing model for small business mainly because they do not require filing of income tax returns and other accurate certification. The Author has point out that the reasons of failures of chit funds, especially the regulatory problems owing to the stringent rules recommended by the Government and the increased costs of operations for the registered chit fund companies. Since of these reasons, the registered companies are moving their functions towards unregistered companies.

Prof. Mudit Kapoor (2007): opined that the chit funds are an essential for small businesses and lowincome households. Registered chit funds are not considered about low value chit schemes due to increased operational costs and stringent rules imposed by Government. Chit funds are very safe method for both financing and saving. They are providing loans at lower interest rates than money lenders and banks.

7. DATA ANALYSIS & INTERPRETATION

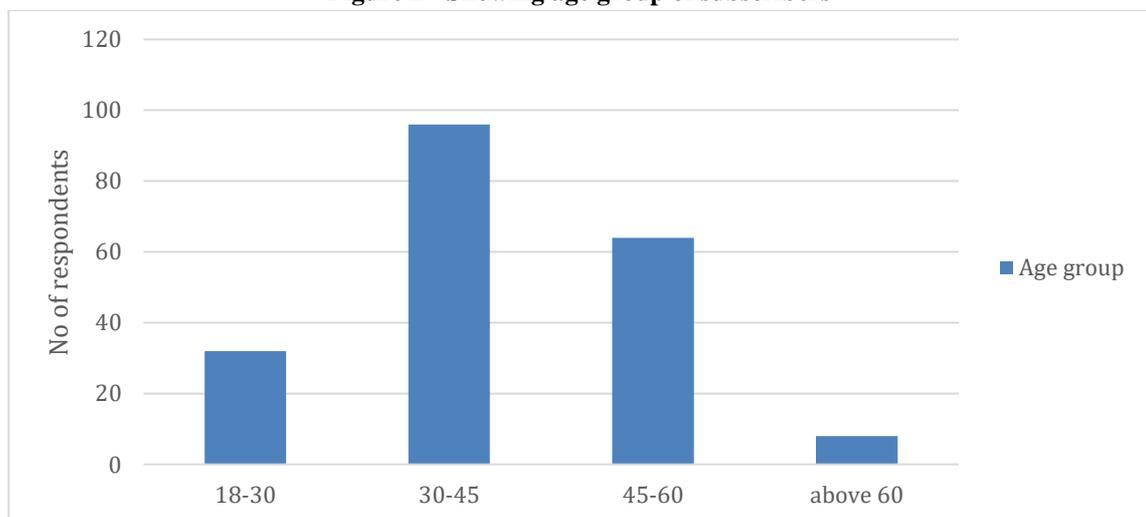
Figure 1 - Showing the gender of customers



Interpretation

As depicted in Figure 1, 80% of the customers of KSFE are males and 20% are females.

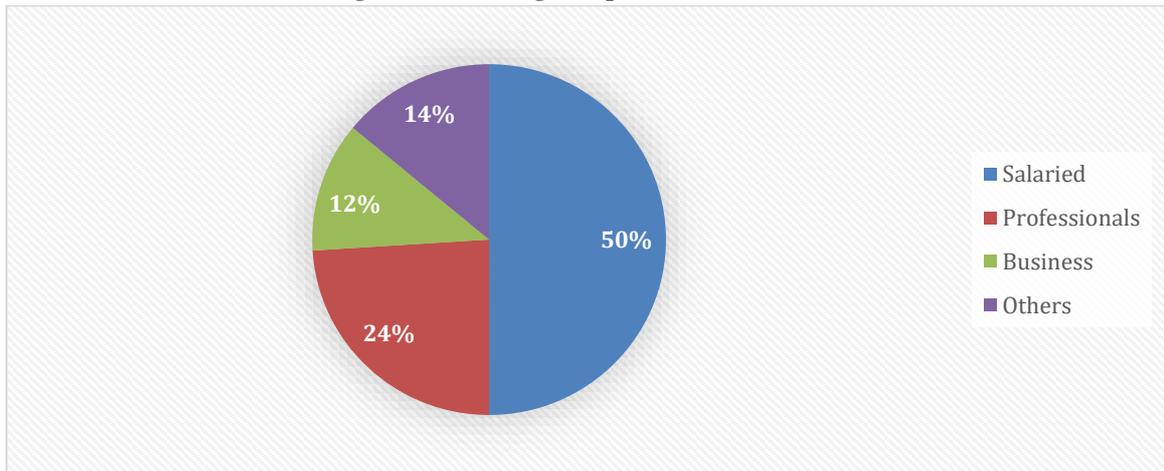
Figure 2 - Showing age group of subscribers



Interpretation

As can be inferred from Figure 2, 48% of the customers of KSFE belong to age group between 30-45 and 32% belong to age group between 45-60. 16% of customers belong to age group of 18-30 and 4% to age group above 60.

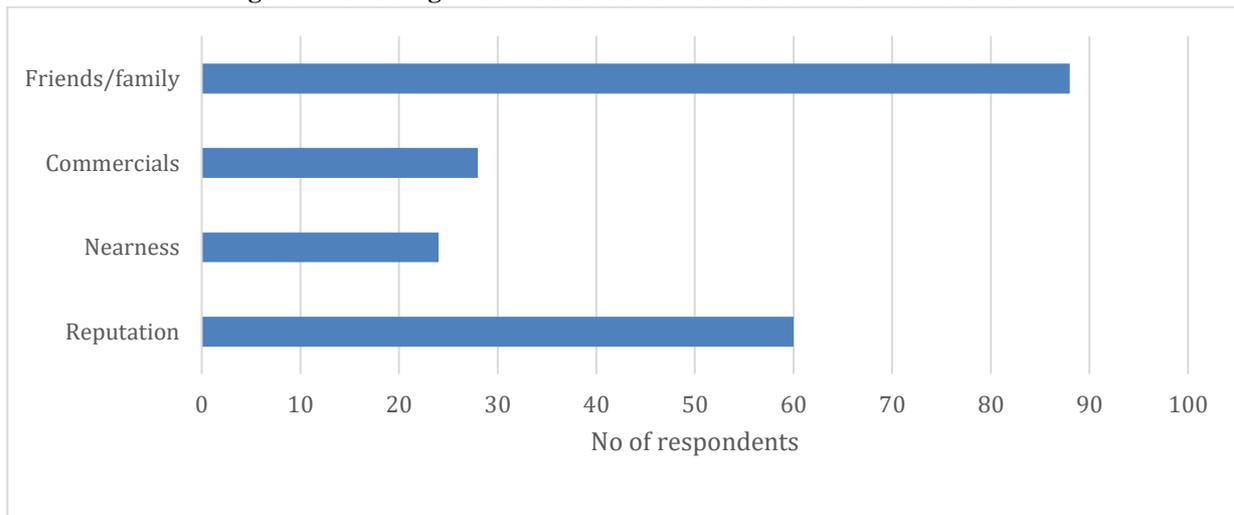
Figure 3 - Showing occupation of subscribers



Interpretation

As depicted in Figure 3, 50% of the customers of KSFE are salaried and 24% of them are indulged in business. 12% of the customers are professionals and 14% are involved in other occupations.

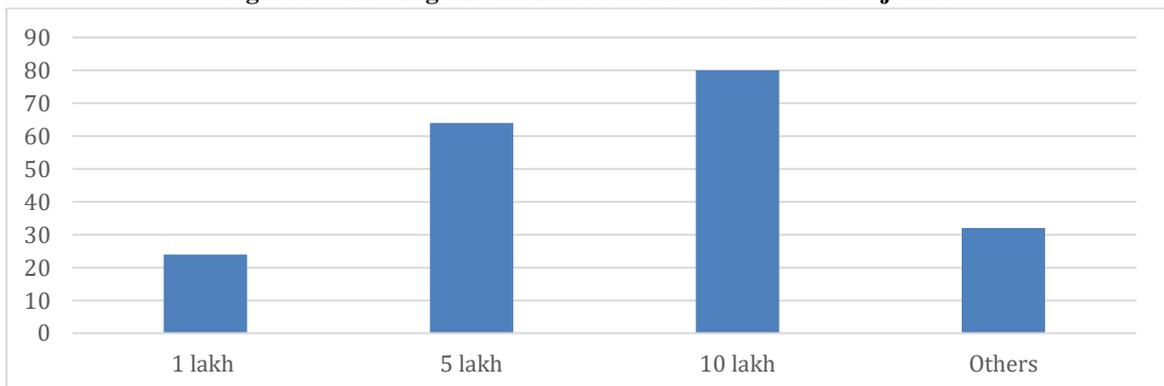
Figure 4 - Showing what induced customers to select KSFE chit funds



Interpretation

As can be inferred from Figure 4, 44% of the customers have been induced to join KSFE chit funds due to friends/family and 30% of them joined due to the company reputation. 14% of the customers were induced by commercials and 12% by the nearness of the branch.

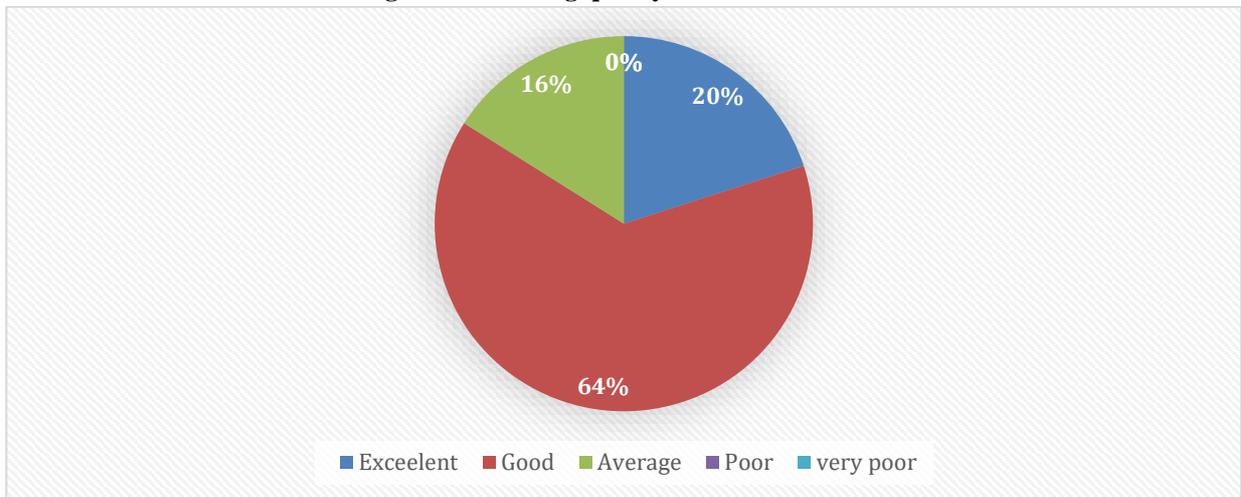
Figure 5 - Showing the chit fund schemes customers have joined



Interpretation

As can be inferred from Figure 5, 40% of the customers of KSFE have joined the 10 lakhs chit fund scheme and 32% have joined in the 5 lakhs scheme. 12% of the subscribers have joined the 1 lakh scheme and 16% of them have joined various other schemes of the branch.

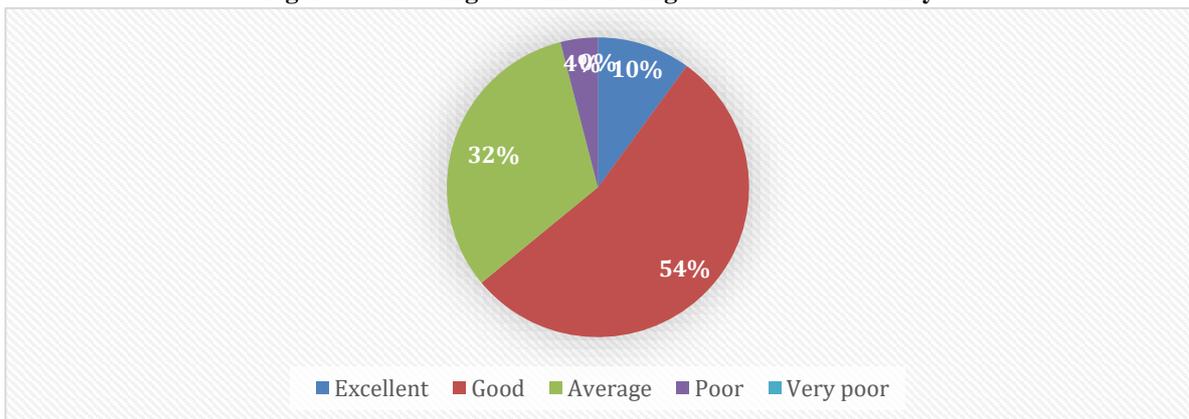
Figure 6 - Showing quality of service at KSFE



Interpretation

As shown in Figure 6, 64% of the KSFE customers rated the quality of service as good and 20% rated it as excellent. 16% of the customers rated it as average. None of them rated it as poor or very poor.

Figure 7 - Showing customers rating towards credit facility



Interpretation

As shown in Figure 7, 54% of the customers rated the credit facility as good and 32% of them rated it as average. 10% of the a the customers rated the credit facility as excellent and 4% of them rated it as poor.

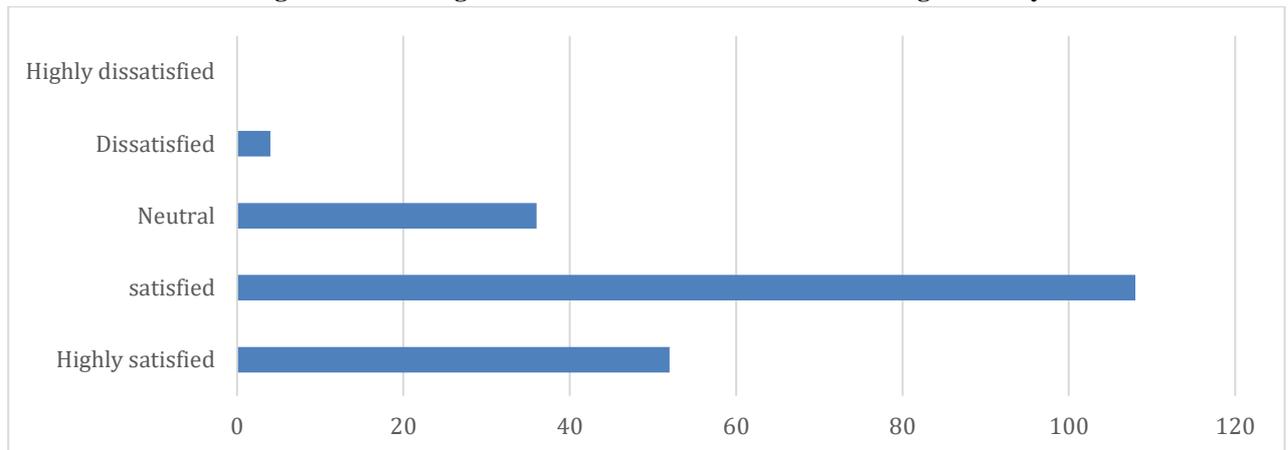
Figure 8 - Showing customers rating towards online payment mechanism



Interpretation

As depicted in Figure 8, 46% of customers rated the online payment mechanism as good and 30% rated as average. 18% of them rated it as excellent, 2% customers rated it as poor and 4% as very poor.

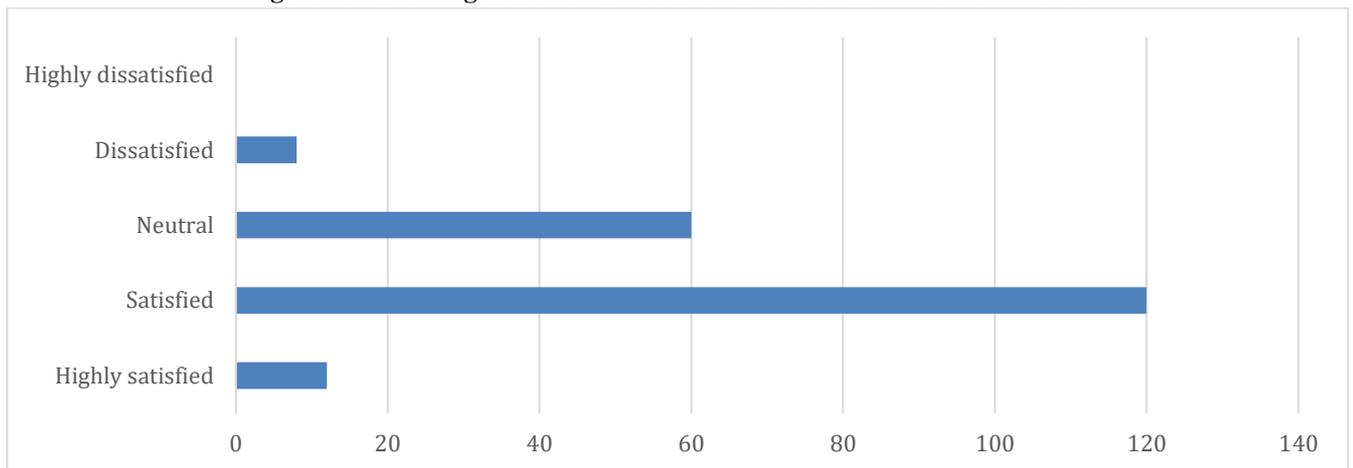
Figure 9 - Showing satisfaction of customers towards the agent facility



Interpretation

From Figure 9, we can understand that 54% of the customers are satisfied with agent facility provided by KSFE and 26% of them are highly satisfied. 18% of the customers are neutral with agent facility and 2% of them are dissatisfied.

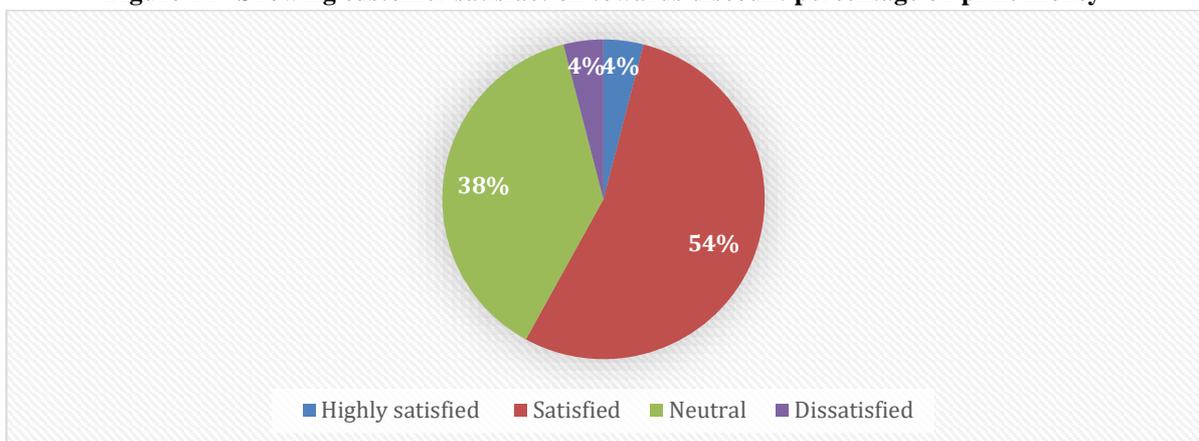
Figure 10 - Showing customer satisfaction towards return from chit funds.



Interpretation

From Figure 10 we can understand that 60% of the people are satisfied with the return from the chit funds and 30% are neutral towards it. 6% of the customers are highly satisfied and 4% of them are dissatisfied.

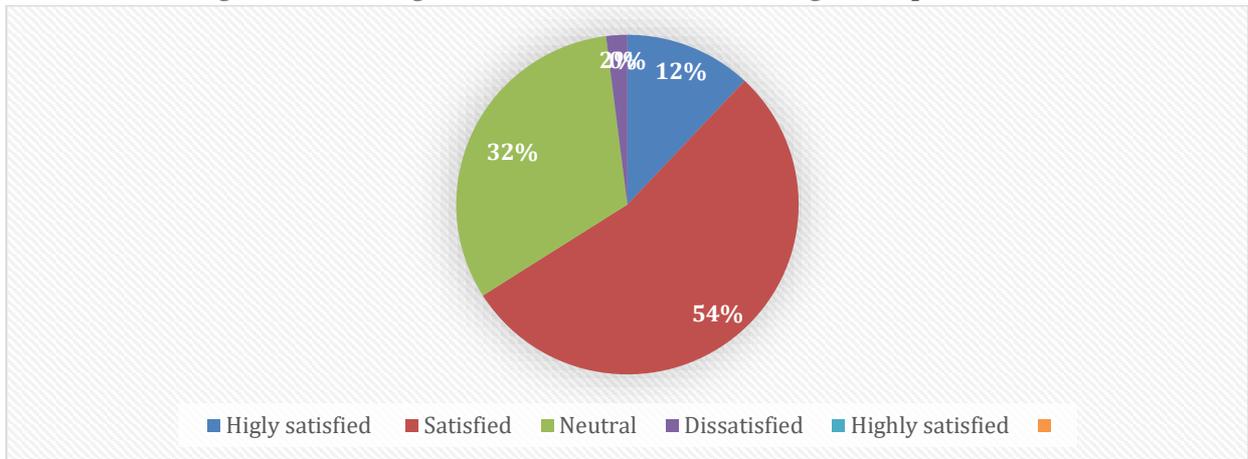
Figure 11 - Showing customer satisfaction towards discount percentage on prize money



Interpretation

As shown in Figure 11, 54% of the customers are satisfied with the percentage of discount given on auction and 38% of them are neutral towards it. 4% each are highly satisfied and dissatisfied with the percentage of discount given.

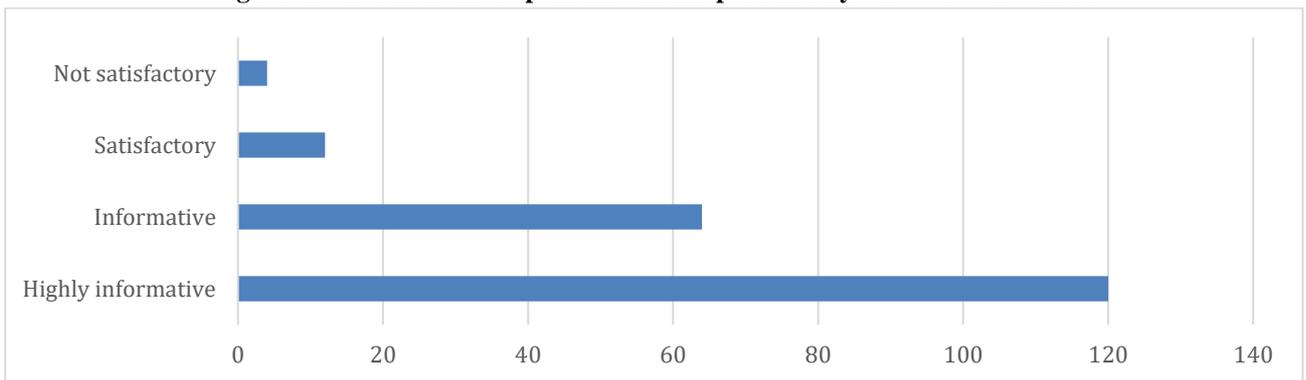
Figure 12 - Showing customer satisfaction towards Suguma Deposit Scheme



Interpretation

As depicted in Figure 13, with 44% of KSFE subscribers are satisfied with the Suguma deposit scheme and 36% are neutral to it. 14% of them are highly satisfied and 4% of them are dissatisfied towards the deposit scheme. 2% of the customers are highly dissatisfied with it.

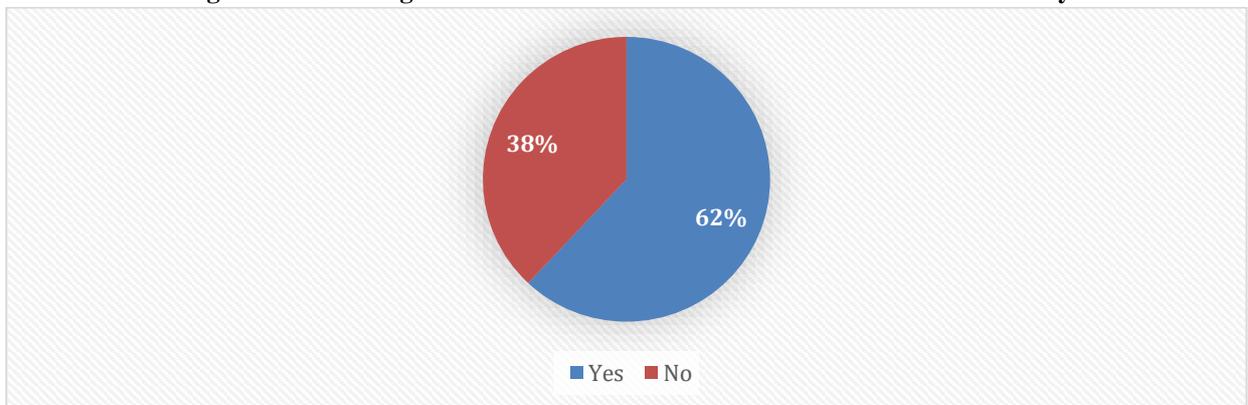
Figure 13 - Shows whether product manual provided by KSFE is informative



Interpretation

As can be inferred from Figure 13, 60% of the customers agrees that the product manual provided by the branch is highly informative and 32% agrees that it is informative. 6% of them agrees it is satisfactory and 2% of them as not satisfactory.

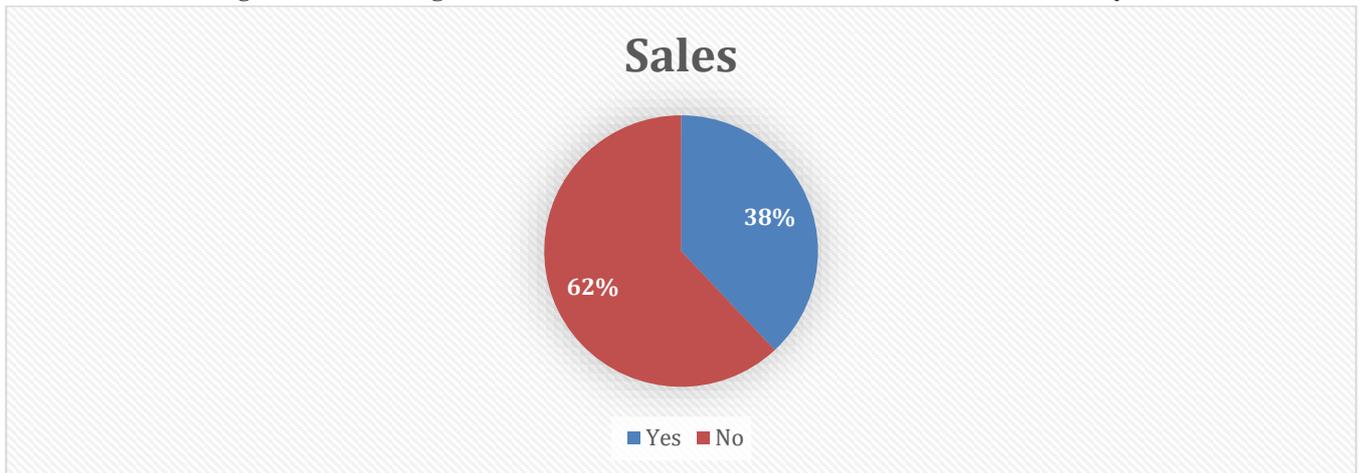
Figure 14 - Showing customers awareness towards KSFE multi division chitty



Interpretation

As shown in Figure 14, 62% of the subscribers are aware about the Multi division chitty and only 38% are not aware about it.

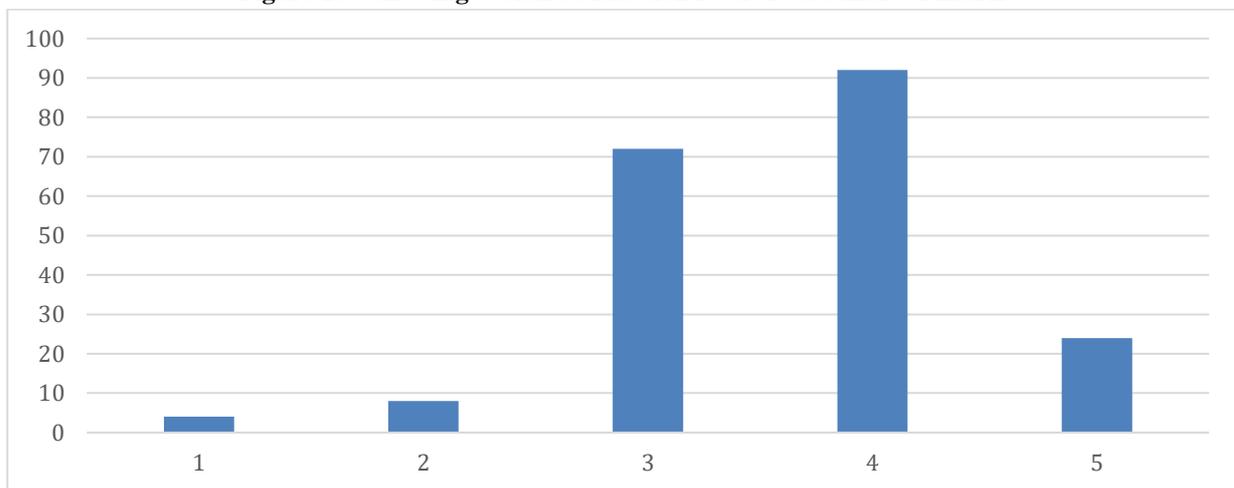
Figure 15 - Showing customers awareness towards KSFE New Bhadratha chitty



Interpretation

As shown in Figure 15, only 38% of the customers are aware about the New Bhadratha chitty and 62% are not aware about it.

Figure 16 - Showing overall satisfaction level of customers of KSFE



Interpretation

As can be inferred from Figure 16, 46% rated 4 points as satisfaction level to KSFE chit funds and services and 36% of them rated an overall satisfaction of 3. 12% of them rated 5 and 4% rated 2. Only 2% selected 1 as overall satisfaction level.

8. FINDINGS AND RECOMMENDATIONS

From this research work it has been found that 80% of the respondents are males and 20% are females. 48% of the respondents are in the age category between 30-45. The company should also try to attract more people from other age groups. Half of the respondents are salaried employees, hence the company should expand its customer base. 44% of the respondents were induced by friends/family to join KSFE chit funds. It should try to set up branches in more convenient locations and attract customers through advertisements. 40% of the respondents have joined the 10lakh scheme, hence company should improve subscriptions in other schemes. 64% of the respondents rated service quality as good and 20% rated it as excellent. 54% of the respondents have rated credit facility as good and 10% rated it as excellent. Only 46% of the respondents rated online payment mechanism as good, hence company should improve the payment options. Majority of the respondents are satisfied with agent facility provided by KSFE. 60% of the respondents are satisfied with the return from chit funds and 6% are highly satisfied, but 30% are neutral towards returns obtained. 54% of the respondents are satisfied with discount percentage of prize money and 30% are neutral, hence company should maintain an ideal discount rate. Only 44% of the respondents are satisfied with the Suguma deposit scheme, so the company should improve the interest rates. 60% of the customers responded product manual provided by the company is highly informative. 62% of the respondents are aware about KSFE Multi division chitty. Only 38% of the respondents are aware about the KSFE New Bhadratha chitty and company should be able to improve the consumer level of awareness on this particular scheme. 46% of the respondents had an overall satisfaction level of 4 towards KFSE chit funds and 36% had satisfaction level of 3.

9. CONCLUSION

This research work is conducted on the topic 'A study on consumer perception towards chit funds of KSFE Limited in Ernakulam district'. This research helps us to evaluate consumer perception towards the chit fund operations, products and services of KSFE Ltd and to study level of the consumer awareness of subscribers of KSFE chit funds. The study helps to understand the various factors influencing the customers of KSFE Ltd. These factors contribute towards customer retention, reputation etc of the company. From this study it is concluded that consumer perception and consumer awareness are the key factors that helps the company to attract, retain and grow customers. These factors should be considered while making new products. The company should try to set up branches in more convenient areas and also try to attract customers with their advertisements. From the study it is understood that consumer perception and consumer level of awareness plays a major role in developing customer base and improving the overall business of KSFE.

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Study on training and development towards maintaining employee morale in the hotel industry

Ajay Joy*

*UG Scholar Naipunnaya Institute of Management and Information Technology, Pongam, Koratty, Thrissur District, Kerala 680308(Affiliated to University of Calicut)

Abstract: It is an exploratory study based on literature review, on training programs within the hotel industry. The information gathered and discerned in this paper will explore the training needs of the employees in hotel industry and will give an insight on effectiveness of training and development in hotel industry. Since all employees need training and development no matter what industry they are in, other industries' insights may offer new perspectives to the hotel industry. Another constraint in this paper is the term training to encompass both training and development. Training is the activities that are designed to provide learners with the knowledge and skills needed for their present jobs whereas development is the learning that goes beyond today's job and has a more longterm focus. Although training and development usually go hand in hand, they differ in that training can be done by all staff, whereas development is usually undertaken by the trainee's supervisors or managers. Training also tends to be more specific while development looks more at the long-term professional goals. The trainer will teach specific skills and knowledge to the trainee in order to obtain specific goals for their present position. During the development process, staff will meet with their supervisor and or manager to discuss their strengths and weaknesses, and how to improve work performances to help expand and broaden their current career path.

Keywords: Employee morale, Training methods, Training and development, Employee satisfaction

1. INTRODUCTION

Employee morale is defined as the attitude, satisfaction and overall outlook of employees during their association with an organization or a business. An employee that is satisfied and motivated at workplace usually tend to have a higher morale than their counterparts. Employee engagement and employee satisfaction play an important role for employees to be happy in their workplace. On the contrary, employees who are not happy in their workplace, who constantly complain and crib about the various attributes in an organization, like employee policies, workplace culture, facilities at work etc. tend to have a low employee morale. This is quite evident in their behavior. Employee morale is a complex concept because it involves a lot of factors that affect their morale. Employee morale is vital to organization culture- a positive collective attitude will create a positive working environment for everyone. In the light of the continuous developments and the competitiveness, excellence and success are considered strategic goals for any business premises and similarly hospitality establishments. Today, with the increase of competition, the investment in human resources has become an important part of the strategies to be competitive. One of the unrivaled sources of power that contributes to ensure growth and steadiness in modern hospitality industry is the implementation of the talent acquisition strategy. Talent acquisition is a new methodology and technique aims to activate the role of talents, focuses on them in the processes and organizational change, select talented leaders, managers, and employees in all functions level, and develops the quality of human resources to accomplish high achievements. Talent acquisition is developing the necessary human resources to achieve the strategic aims of the establishments, through its efforts to fit the skills of working employees with current and future business needs. The discovery of talent is being considered as the primary and main task of HR departments besides their main functions of recruitment, selection and training. According to the Pareto principle of 20/80 rule, Iles et al. (2010) mentioned that 20% of the human resources can add value to 80% of the business objectives, so the companies have to invest in the talented staff to achieve 80% of its goals.

2. REVIEW OF LITERATURE

THIS IS WHY YOUR EMPLOYEE MORALE IS POOR (And What to Do About It), STEVE DIGIOIA, 29 OCTOBER 2018, The Author says about Increased wait times, dreadful closing percentages and low productivity; that's what was in store for me as I entered the contact center. Sounds like fun, right? Oh, I forgot to tell you, employee morale is poor too! How many times have you heard executives talking about how to increase employee morale and wonder how they ever got promoted to their positions in the first place? They have no clue how to do it and what tactics to use to fix the issues in their departments. They try rah-rah sessions, schedule more meetings and add another training class or two and still, their employees have the longest faces you've ever seen. Too many contact centers are more concerned about having their agents spend the least amount of time on each call than they are about resolving the issues their customers are having. If we can't fix the problem, or provide the information the caller's requests, moving quickly onto the next caller won't do us any good. Most agents genuinely want what's best for customers and become frustrated when supervisors rush them off the phone. They lose their motivation to provide exceptional service when they see management's focus is elsewhere.

THE IMPORTANCE OF TRAINING & DEVELOPMENT IN THE HOSPITALITY INDUSTRY, UTPAL BHOYAL, 28 JULY 2015, The Author says about Running a hotel is not an easy task. With turnovers, a competitive marketplace and high customer expectations, hotels have a lot on their plate, and we aren't talking about a buffet! An Oculus hotel training and mystery shopping program can help you bring your sales and reservations teams up to speed on what needs to get done to convert more reservations, up sell your rooms and sell more in-room dining. The chief function of businesses in the hospitality industry is to serve people -- whether it's food, lodging or a combination of these and other services. The importance of employee training and development in hospitality can't be overstated, because every job ultimately aims for guest satisfaction. Workers in every facet of hospitality, from dishwashers to managers and owners, affect the guest experience. Without proper training, employee-guest encounters can go off track, affecting your bottom line. Training can be expensive, but the benefits can outweigh the costs involved.

3. OBJECTIVES

- To understand various training methods used to boost employee morale
- To find employee satisfaction towards training
- To study how to maintain employee morale in the hotel industry

4. RESEARCH METHODOLOGY

Research methodology is specific procedure of technique used to identify, select, process and analysis about the topic. In research paper the methodology section allows the reader to critically evaluate the studies overall validity and reliability

5. DATA ANALYSIS AND INTERPRETATION

Table 1 - Employee morale resulting in better and positive employee relationship.

SI No	Particulars	No.of Respondents	Percentage
1	Yes	13	87
2	No	2	13
3	Total	15	100

Interpretation: According to table and 87% response Employee morale resulting in better and positive employee relationship and 13% response Employee morale not resulting in better and positive employee relationship.

Table 2 - Employee morale in the hotel

Si no	Particulars	No.of Respondents	Percentage
1	Good	12	80
	Average	3	20
3	below average	0	0
4	Total	15	100

Interpretation: According to 80% response Employee morale in the hotel are good and 20% response Employee morale in the hotel is average and 0% response below average in employee morale in the hotel.

Table 3 - Perceive of the morale in the hotel

SI no	Particulars	No.of Respondents	Percentage
1	Fair	7	47
2	Poor	3	20
3	Good	5	33
4	Total	15	100

Interpretation: According to table 47% response Perceive of the morale in the hotel are fair and 20% response Perceive of the morale in the hotel are poor and 33% response Perceive of the morale in the hotel are good.

Table 4 - Workplace stress affecting your life outside of work

Sl no	Particulars	No.of Respondents	Percentage
1	Not at all	11	73
2	Slightly	2	13
3	Very much	2	14
4	Total	15	100

Interpretation: According to table 73% response Workplace stress affecting your life outside of work and 13% response Workplace stress affecting your life outside of work are slightly affected and 14% response Workplace stress affecting your life outside of work are affected very much

Table 5 - Present training system

Sl.No	Particulars	No.of Respondents	Percentage
1	Excellent	9	60
2	Average	4	27
3	Below average	2	13
4	Total	15	100

INTERPRETATION: According to table 60% response present training system are excellent and 27% response present training system are average and 13% response present training system are below average

Table 6 - Training helps to improve teamwork in the hotel

Sl.No	Particulars	No.of Respondents	Percentage
1	very helpful	8	53
2	slightly helpful	6	40
3	not at all help full	1	7
4	Total	15	100

Interpretation: According to table 53% response training are very helpful to improve the team work in the hotel and 40% response training is slightly helpful for improving teamwork and 7% response training not at all helpful to improve teamwork.

Table 7 - Training provided by hotel is satisfied

Sl.No	Particulars	No.of Respondents	Percentage
1	Satisfied	9	60
2	Neutral	5	33
3	Not satisfied	1	7
4	TOTAL	15	100

Interpretation: According to table 7 60% response Training provided by hotel is satisfied and 33% response Training provided by hotel is neutral and 7% response Training provided by hotel is not satisfied

Table 8 - Training held on the hotel

Sl.No	Particulars	No.of Respondents	Percentage
1	Just once at beginning	2	13
2	Once a year	1	7
3	Twice a year	1	7
4	Once a month	11	73

5	Total	15	100
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Interpretation: According to table 13% response training held on the hotel just once at beginning and 7% response training held on the hotel once a year and 7% response training held on the hotel twice a year and 73% response training held on the hotel once a month

Table 9 - Co-operation of HR department is very well

No	Particulars	No.of Respondents	Percentage
1	Yes	14	93
2	No	0	0
3	Sometimes	1	7
4	Never	0	0
5	Total	15	100

Interpretation: According to table 93% response co-operation of HR department is very well and 7% response co-operation of HR department is sometimes.

Table 10 - Maintain employee’s morale in hotel

No	Particulars	No.of Respondents	Percentage
1	Conducting training	3	20
2	Collecting feedback	8	53
3	supervision	4	27
4	total	15	100

Interpretation: According to table 20% response Maintain employee’s morale in hotel by Conducting training and 53% response Maintain employee’s morale in hotel by collecting feedback and 27% response Maintain employee’s morale in hotel by supervision

Table 11 - Hotel provides training periodically

No	Particulars	No.of Respondents	Percentage
1	Agree	7	47
2	Neutral	8	53
3	Disagree	0	0
4	Total	15	100

Interpretation: According to table 47% response agree hotel provides training periodically and 53% response hotel provides training periodically neutral and 0% response disagree hotel provides training periodically

Table 12 - Training & development in the hotel helps to motivates self

Sl.No	Particulars	No.of Respondents	Percentage
1	Motivated	9	60
2	Partially motivated	4	27
3	Not motivated	2	13
4	Total	15	100

Interpretation: According to table 12 60% response Training & development in the hotel helps to motivated and 27% response Training & development in the hotel helps to partially motivated and 13% response Training & development in the hotel helps to not motivated.

Table 13 - Training in the hotel is important

No	Particulars	No.of Respondents	Percentage
1	Motivates employees and help perform better	3	20
2	Encourage self-development and confidence	8	54
3	Help organization development	4	26
4	Total	15	100

Interpretation: According to table.13 20% response training in the hotel is motivates employees and help perform better and 54% response training in the hotel is encourage self-development and confidence and 26% response training in the hotel is help organization development.

Table 14 - Training in the hotel is satisfied

Sl.No	Particulars	No.of Respondents	Percentage
1	Satisfied	11	73
2	Neutral	4	27
3	Not satisfied	0	0
4	Total	15	100

Interpretation: According to table 14 73% response training in the hotel is satisfied and 27% response training in the hotel is neutral and 0% response training in the hotel is not satisfied.

Table 15 - Training in the hotel

Sl.No	Particulars	No.of Respondents	Percentage
1	Mandatory	13	87
2	Optional	2	13
3	Not mandatory	0	0
4	Total	15	100



Figure 1

Interpretation: According to table 4.2.15 and figure 4.2.15 87% response training in the hotel is mandatory and 13% response training in the hotel is optional and 0% response training in the hotel is not mandatory.

6. FINDINGS

1. Majority of respondents agree that Employee morale resulting in better and positive employee relationship
2. Most of respondent’s response employee morale in hotel is good
3. According with the response perceive of the morale in the hotel are fair
4. Majority of respondents says workplace stress not at all affecting their outside life
5. Most of respondents says present training system in the hotel is excellent
6. Majority respondents says training in the hotel very helpful to improve teamwork
7. According with the response most of employees satisfied in training provided by hotel
8. Most of respondents says training held on the hotel once a month
9. Majority of respondents agree that the co-operation of the HR department is very good.
10. According with the response maintaining the employee morale in the hotel through collecting feedback and conducting training
11. Majority of respondents agree that the hotel provides training periodically is neutral
12. Most of respondents says training and development in the helps to motivates itself

13. According with the responses training in the hotel important to encourage self-development and confidence
14. Most of respondents agree that the training in the hotel is satisfied
15. Majority of respondents says training in the hotel is mandatory

7. SUGGESTIONS

1. I suggest you every hotel will more focused on employee morale
2. I suggest you Training held on the hotel once month
3. I suggest you that hotel must be conduct employee motivated programs weekly
4. Companies should come with new attractive works to improve team spirit.
5. Divide employees into groups and give attractive works
6. HR department co-operate more and support employees
7. Conduct games and programs to decrease employees stress
8. HR department maintain employee satisfaction

8. LIMITATIONS OF STUDY

- The co-operation of HR, was very less because of lack of time and they have more work, load
- Because of covid19 pandemic very difficult to visit and collect information
- Most of hotels were not allowing visitors so I had created a google form of questionnaires
- Very difficult to obtain the feedback from HR of different hotels

9. CONCLUSION

This research article presents the effects of employee morale of workforce retention and how to maintain employee morale in hotel industry. Employee retention is a huge concern for many employers because if retention rates are low the entire organization is affected. Ernst and Young believed that attracting and retaining employees are key elements considered when investors are evaluating the value of a company. Organizations must take measures to encourage high quality employees to stay with their organization for as long as possible. Therefore, it is pertinent that employees stay engaged, motivated and have a sense of satisfaction regarding their work role. An organization's survival is dependent upon motivated employees. An individual employee may demonstrate variances in their needs, interests and standards; concluding that factors contributing to engagement and motivation are different for each person. The hiring process is very detailed and could become costly for any company, but high turnover of key employees is detrimental to a company's success. Regardless of the industry it has been concluded in many research studies that the most common work-related stressors have damaging effects on productivity, performance, customer service, turnover and health/well-being related costs. Research proposes that motivation is the key to employee retention and reducing turnover. Studies also showed that variables such as gender or marital status had no significant effect on an employee's engagement or morale. Employee engagement describes a person's behaviors, intentions and attitude towards their work role. This research article determined employee engagement and morale are affected by training, development, a positive work atmosphere, and job satisfaction. In future research, it is critical to utilize professional development and talent

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A study on employee empowerment impacts on hotel front office operations with reference to Five-Star hotels in Kochi”

Stephen Jose*

**UG Scholar Naipunnya Institute of Management and Information Technology, Pongam, Koratty, Thrissur District, Kerala 680308(Affiliated to University of Calicut)*

Abstract - Employee empowerment is considered as an individual and personal strategy where it engages the employee at the level of emotions (McGoldrick, 2005). Employee empowerment encompasses several concepts and issues which cover benefits and goals such as discretion, autonomy, responsibility as well as commitment. While employee empowerment is important to be practiced at the workplace, emotions of employees are also gaining attention. This study, “A study on employee empowerment impacts on hotel front office operations with reference to Five-Star hotels in Kochi” helps to study the various approaches adopted by front office operations in employee empowerment with reference to hotels in Kochi. The problem that necessitated this study was to find out whether employee empowerment is being practiced in the hotel front office operation in Kochi. If practiced to what extent? If not, what could be the causes of failure? Despite of that hiccup, findings of this research will be helpful to hotels and lodges in the hospitality industry to evaluate the advantages and disadvantages of implementing employee empowerment. Furthermore, the research will benefit the industry by providing recommendations that can improve the hotel’s productivity, customers’ satisfaction as well as improving the employee-employers; working relationship. In essence, it is however quite possible to have hutch and clue of the general view of the impact of employee empowerment in hospitality industry.

Keywords - Employee empowerment, hospitality industry, workplace, emotions of employees

1. INTRODUCTION

Employee empowerment is considered as an individual and personal strategy where it engages the employee at the level of emotions (McGoldrick, 2005). Employee empowerment encompasses several concepts and issues which cover benefits and goals such as discretion, autonomy, responsibility as well as commitment. While employee empowerment is important to be practiced at the workplace, emotions of employees are also gaining attention. Emotions such as anger, fear, happiness, joy, frustration, pride and many other forms of emotions eventually influence the performance of individual employee at work. Conceptual studies have provided evidence that emotions may contribute to quality of working life which could contribute to both negative and positive impacts on organizational behaviors (Emerson, 2008). Hence, the current study argue that the practice of employee empowerment may help to increase the positive level of employees’ emotions at work due to the benefit that empowerment brings to the employees. Accordingly, the empowerment of employees is expected to reduce the negative emotions of employees at work.

Helen has been working at a big resort hotel for over three years. She is quite competent at her job and knows what all of her responsibilities are and uses her knowledge and experience to handle her job in an efficient manner. Each and every day she experiences numerous problems as well as complaints from hotel guests which might include such things as incorrect billing from the use of the automated mini bars, problems with housekeeping services, malfunctions due to worn out room facilities, service delays and a hotel outlets' service shortfalls. For each of these examples, Helen must make a decision as to how to handle the specific problem or complaint. She is aware that there are long lines of guests in the lobby seeking front desk assistance and that her managers are busy with other tasks. As she resolves each one of these problems or complaints using her own judgement, she feels confident that the front desk managers will trust her decisions since they have empowered her with the knowledge to handle the job with confidence without having to seek their assistance for each and every problem. As this example shows, empowering employees can increase their job satisfaction as well as boosting the efficiency and productivity of front desk operations. According to Zeithaml, Bitner and Gremler (2009), it is a company’s responsibility to give employees the tool needed to make decisions using their own common sense. In this way employees are able to use empowerment responsibly so that in most cases they will not have to involve their managers when dealing with everyday problems.

Hotel front office operation, as one of the segments found in the hotel industry that involves line functions due to direct interaction with guest, needs to ensure prompt decisions are fostered. However, the delay in decision making inconveniences

guests, hence the need for hotel front office operation employee empowerment. In the service sector, what satisfies the customer is not only the product, but also the delivery of quality service and it is the employees who have a tremendous impact on the customers' perceptions of the quality of both the product and the service. So, in essence, the employee is the key ingredient to increase service delivery and subsequent profitability. Organizations desiring to increase profitability through implementation of employee empowerment program are trying to influence the attitude and behavior of these employees. The study intends to determine how hotel organizations influence front office operators' attitude and behavior towards the implementation of employee empowerment.

2. REVIEW OF LITERATURE

Improving Front Desk Operations Starts with an Empowered Team Published on Jan 7, 2018 by Robin McLaughlin: Front desk employees should be very focused on creating these personal connections with guests in a limited amount of time. Having a stellar front desk team in place is integral to providing a fantastic experience for guests. This empowerment begins at training, during which staff members learn new work habits and the hotel's policies. New employees' first need to understand the property's procedures and operations; to best accomplish this, Koster recommends first training employees in the back of house, away from guests. "To build the foundation without the pressure that comes from interacting with guests gives them confidence when the time comes to put the training into action," Koster says. This back-of-house training typically includes the systems training, so the employee becomes familiar with the property's booking software and property management systems, as well as background knowledge on the hotel's operations and policies. "Once this training is complete, the new associate can stand confidently in front of the guest."

The Impact of Psychological Empowerment on Work Engagement Published on 18 Oct, 2019 by [Meng Q](#) , [Sun F](#): Many studies on enterprise organizations have found that psychological empowerment can effectively stimulate individuals' enthusiasm for work and promote the improvement of job performance. Psychological capital influences job satisfaction and organizational commitment. Whereas engagement seems to be contagious and may spread across .

3. STATEMENT OF THE STUDY

This study, "A study on employee empowerment impacts on hotel front office operations with reference to Five-Star hotels in Kochi" helps to study the various approaches adopted by front office operations in employee empowerment with reference to hotels in Kochi. Hotels in Kochi appear to have changed their philosophy to one not for total employee empowerment, but rather a more complicated management approach that includes some levels of both empowerment and centralization. Therefore, it is important to examine such combinations and to identify the distribution of employee empowerment, and the commitment of the workforce towards such practices in the hotel front office operation in Kochi.

4. OBJECTIVES OF THE STUDY

Bearing in mind the importance of empowerment in the knowledge era, the study findings could help in determining the appropriate tactic in achieving an optimal empowerment program.

To find ways to enhance employee empowerment among hotel front office operation in Kochi hotels.

To identify the effect of employee empowerment in front office employees in Kochi.

To establish the extent to which hotels provide a climate for employee empowerment for hotel front office operation in Kochi.

5. SCOPE AND SIGNIFICANCE OF THE STUDY

The purpose of the study is to determine the extent of employee empowerment in the hotel front office operation in Kochi. The results of the study, findings and recommendations may assist the hotel front office department in Kochi to effectively measure, evaluate and implement employee empowerment practices in its corporate strategy. The research may also create new knowledge and broaden employee empowerment concepts in the hotel front office department in Kochi. The findings of the study would also help the management of hotel front office operation in Kochi to identify whether their front office employees need to be given more authority and responsibility to handle problems in their work place and to provide better customer service. The finding would also serve as a guideline for hotel front office employees concerned to decide whether they should introduce a formal employee empowerment programme in future which would cover the entire employees in the hospitality industry in Kochi. The results of this study would be useful for both private and public sector in improvement of the hospitality industry standards in the region.

6. RESEARCH METHODOLOGY

It is the specific procedure or technique used to identify, select, process & analyze about the topic. In research paper, the questionnaire section allows the reader to critically evaluate the studies overall validity & reliability. The type of study taken place was descriptive in nature. The descriptive study says about the new employee empowerment strategies that are

implemented by the Front Office Operations. The data were collected from the following sources. The area of study is focused on the Front office department in 5-star hotels of Kochi.

VARIABLES OF STUDY

DEPENDENT VARIABLE: 5-star hotels of Kochi during the pandemic.

INDEPENDENT VARIABLE: New employee empowerment strategies implemented by the Front office department.

METHODS OF DATA COLLECTION : The data collection was quantitative method. The method in which is expressed in quantity that are measurable in quantitative method. Primary Data: It is collected by survey method by distributing questionnaires to the employees of the Front Office department of the Hotels. Secondary Data: The secondary data was collected from the articles, books and internet.

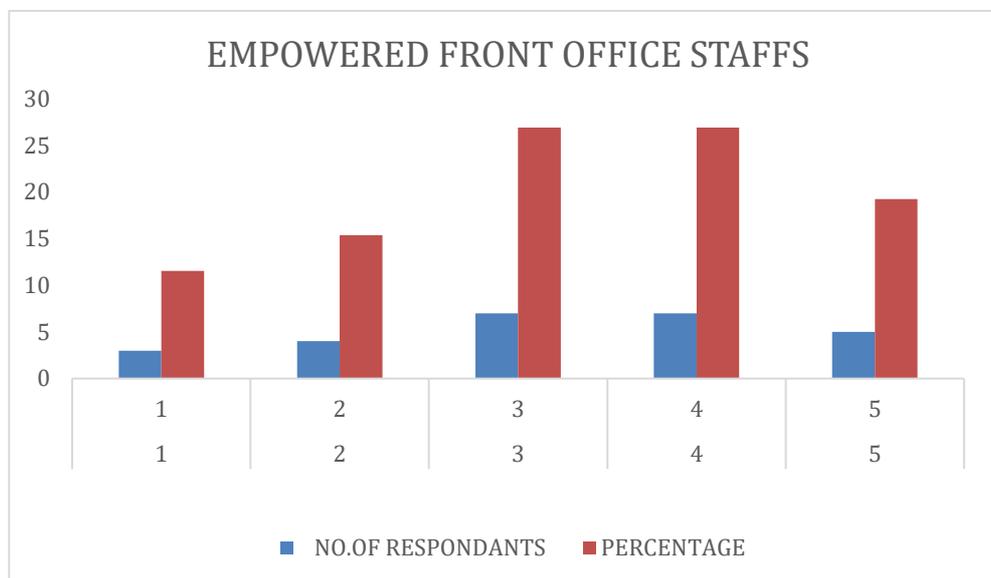
7. LIMITATION OF THE STUDY

The study required a lot of travelling within Kochi region and was therefore expensive. The other factor was the fact that the researcher was a full-time employee and had problems of getting adequate time to conduct the research. It took a lot of time to get the respondents to answer the questionnaire, from the staff working in different properties as they have had a hectic schedule.

8. DATA ANALYSIS AND INTERPRETATION

Table 1. Empowered Front Office staffs in the Hotel.

SL.NO	PARTICULARS	NO. OF RESPONDANTS	PERCENTAGE
1	1	3	11.53846154
2	2	4	15.38461538
3	3	7	26.92307692
4	4	7	26.92307692
5	5	5	19.23076923
6	TOTAL	26	100



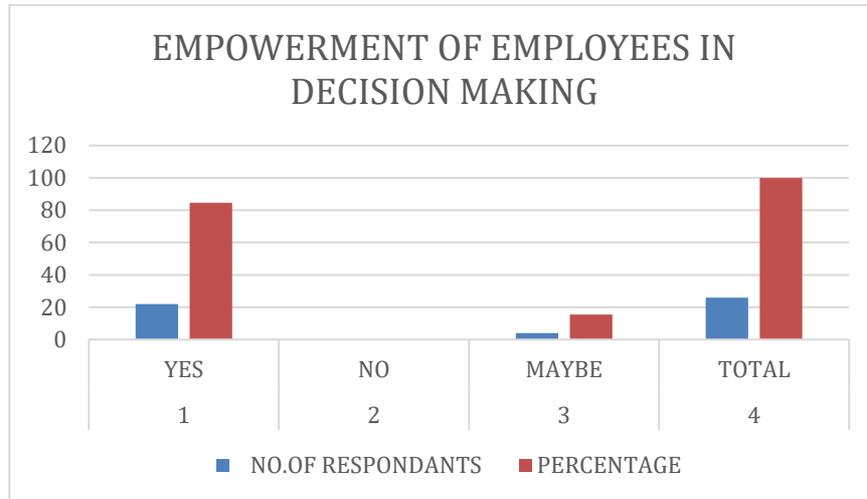
Interpretation

According to table and figure, 11.53% people have given 1 rating as they feel their front office employees are empowered in their hotel and 15.38% people have given 2 rating, both 3 and 4 rating have given 26.92% and 19.23% people have given 5 rating.

Table 2. Empowerment of Employees in Decision making.

SL.NO	PARTICULARS	NO. OF RESPONDANTS	PERCENTAGE
1	YES	22	84.61538462

2	NO	0	0
3	MAYBE	4	15.38461538
4	TOTAL	26	100



Interpretation

According to table and figure, 84.61% people have given as yes that Empowerment of Employees is necessary in Decision making and 15.38% people are not sure for the same.

Table 3. Role of environment in employee empowerment in hotel Front Office Operations in Kochi

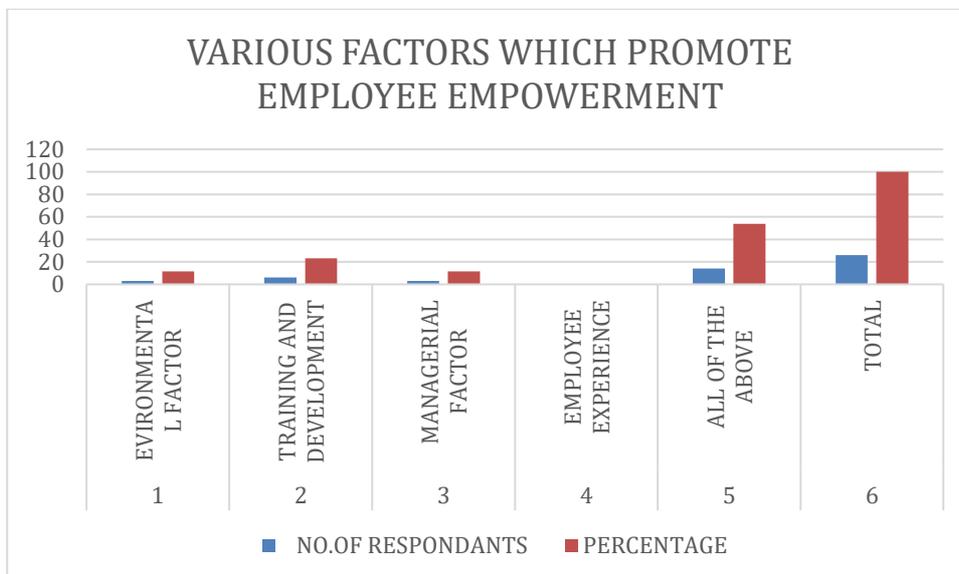
SL.NO	PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
1	AGREE	15	57.69230769
2	STRONGLY AGREE	9	34.61538462
3	DISAGREE	0	0
4	STRONGLY DISAGREE	2	7.692307692
5	TOTAL	26	100

Interpretation

According to table and figure, 57.69% people agree that hotel provides a conducive environment for employee empowerment to the hotel Front Office Operations in Kochi, 34.61% people strongly agree and 7.69% people strongly disagree with the same.

Table 4. Various factors which promote employee empowerment practices among Hotel Front Office Operations in Kochi.

SL.NO	PARTICULARS	NO. OF RESPONDANTS	PERCENTAGE
1	ENVIRONMENTAL FACTOR	3	11.53846154
2	TRAINING AND DEVELOPMENT	6	23.07692308
3	MANAGERIAL FACTOR	3	11.53846154
4	EMPLOYEE EXPERIENCE	0	0
5	ALL OF THE ABOVE	14	53.84615385
6	TOTAL	26	100



Interpretation

According to Table, Environmental Factor and Managerial Factor have given 11.53%, 23.07% have supported training and development and 53.84% have given as all the factors, as they believe all the factors help in the promotion of employee empowerment.

Table 5. Challenges that help to improve working efficiency of hotel Front office operations.

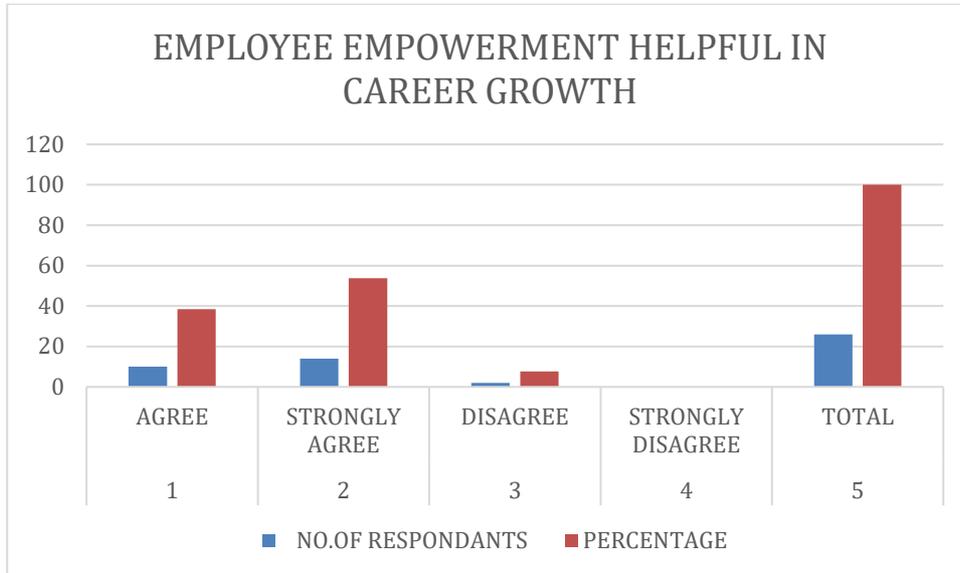
SL.NO	PARTICULARS	NO. OF RESPONDANTS	PERCENTAGE
1	AGREE	20	76.92307692
2	STRONGLY AGREE	6	23.07692308
3	DISAGREE	0	0
4	STRONGLY DISAGREE	0	0
5	TOTAL	26	100

Interpretation

According to table , 76.92% people agree that challenges Faced by hotel Front Office Employees help to improve their working efficiency and 23.07% strongly agree with the same.

Table 6. Role of employee empowerment in career growth.

SL.NO	PARTICULARS	NO. OF RESPONDANTS	PERCENTAGE
1	AGREE	10	38.46153846
2	STRONGLY AGREE	14	53.84615385
3	DISAGREE	2	7.692307692
4	STRONGLY DISAGREE	0	0
5	TOTAL	26	100

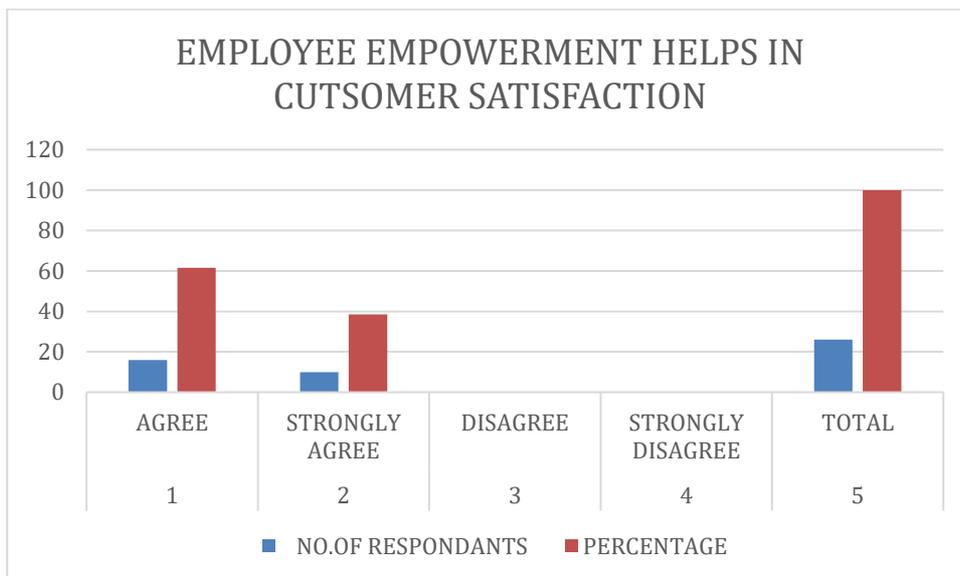


Interpretation

According to Table and figure , 38.46% of people agree and 53.84% people strongly agree that employee empowerment is helpful in career growth and 7.69% of people disagree with the same.

Table 7. Role of Employee Empowerment in customer satisfaction.

SL.NO	PARTICULARS	NO. OF RESPONDANTS	PERCENTAGE
1	AGREE	16	61.53846154
2	STRONGLY AGREE	10	38.46153846
3	DISAGREE	0	0
4	STRONGLY DISAGREE	0	0
5	TOTAL	26	100

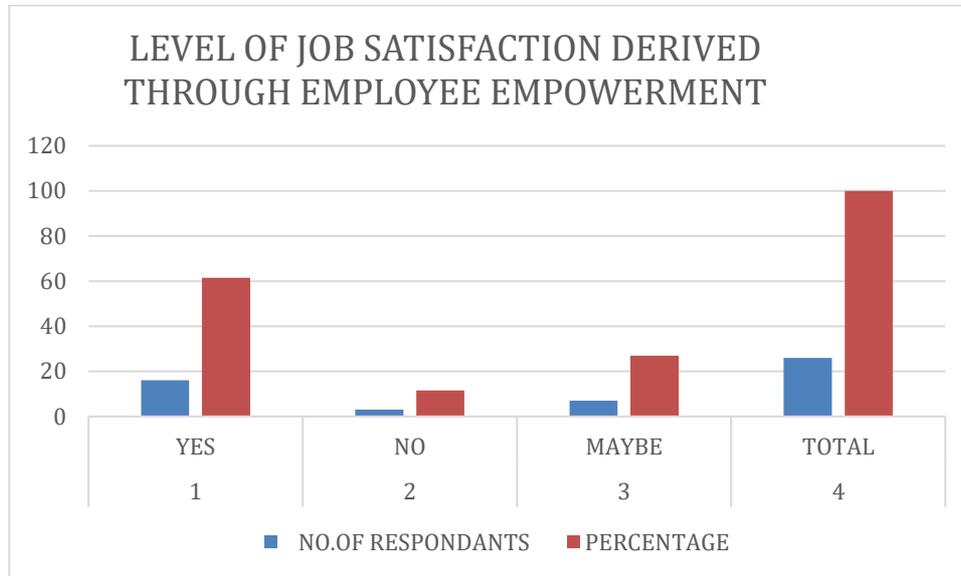


Interpretation

According to Table And Figure , 61.53% of people agree and 38.46% of people strongly agree that Employee Empowerment helps in customer satisfaction.

Table 8. Level of Job satisfaction derived through employee empowerment.

SL.NO	PARTICULARS	NO. OF RESPONDANTS	PERCENTAGE
1	YES	16	61.53846154
2	NO	3	11.53846154
3	MAYBE	7	26.92307692
4	TOTAL	26	100



Interpretation

According to Table and Figure, 61.53% of people agree and 11.53% of people disagree whether Front Office Employees get job satisfaction through employee empowerment and 26.92% of people disagree with the same.

Table 9. Positive effect of employee empowerment in organizational growth.

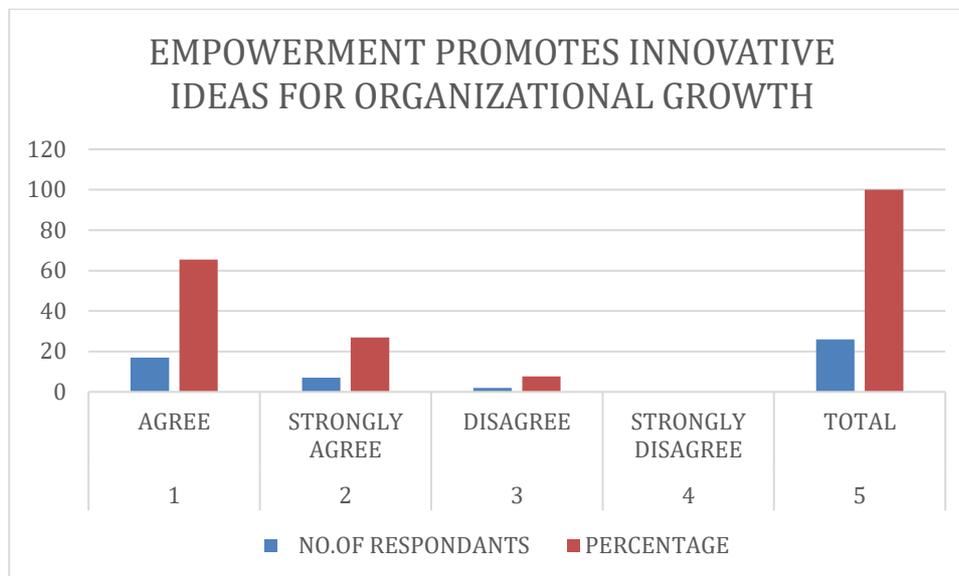
SL.NO	PARTICULARS	NO. OF RESPONDANTS	PERCENTAGE
1	AGREE	14	53.84615385
2	STRONGLY AGREE	9	34.61538462
3	DISAGREE	2	7.692307692
4	STRONGLY DISAGREE	1	3.846153846
5	TOTAL	26	100

Interpretation

According to Table, 53.84% of employee agree and 34.61% of people strongly agree that employee empowerment have a positive effect in organizational growth and 7.69% of people disagree and 3.84% of people strongly disagree with the same.

Table 10. Employee empowerment promotes innovative ideas for organizational growth.

SL.NO	PARTICULARS	NO. OF RESPONDANTS	PERCENTAGE
1	AGREE	17	65.38461538
2	STRONGLY AGREE	7	26.92307692
3	DISAGREE	2	7.692307692
4	STRONGLY DISAGREE	0	0
5	TOTAL	26	100



Interpretation

According to Table and Figure, 65.38% of people agree, 26.92% of people strongly agree that Employee empowerment promotes innovative ideas for organizational growth, and 7.69% of people disagree with the same.

9. FINDINGS

- Majority of people have given 3 and 4 in level of rating out of 5, as they feel their front office employees are empowered in their hotel.
- Most of the people has answered as 'YES' as they feel that Empowerment of Employees is necessary in Decision making.
- Based on the study majority of people agree that hotel provides a conducive environment for employee empowerment to the hotel Front Office Operations in Kochi.
- Respondents have selected 'All of the above' option as they believe all the factors help in the promotion of employee empowerment.
- Larger number of people agree that challenges faced by hotel Front Office Employees help to improve their working efficiency.
- Most number of people strongly agree that employee empowerment is helpful in career growth.
- Larger number of people agree that Employee Empowerment helps in customer satisfaction.
- Majority of people have supported 'Yes' as they believe that Front Office Employees get job satisfaction through employee empowerment.
- Respondents agree that employee empowerment have a positive effect in organizational growth.
- Based on the study most of the people agree that Employee empowerment promotes innovative ideas for organizational growth.
- Greater number of people agree that employee empowerment have direct effect on employees.
- Majority of people agree that Employee empowerment influences behavioral and attitude change in an employee.
- It's estimated that larger number of people agree that Employee empowerment should be practiced by HR department in every Hotel.
- Larger number of people of agree that Employee empowerment increases employees' responsibility.
- Respondents agree that Supervisors plays a crucial role in employee empowerment.

10. SUGGESTIONS

- Managers should always train and encourage their employees in the hotel front office working environment.
- There should be training for management and front-line staff on the value of employee empowerment in industries with strong client interaction.
- Excellent performance by employees should be rewarded.
- There is a need for workers to be trained on employee empowerment concepts.
- Management should establish a strategy framework within which success measuring tools can be utilized. As a result, employees will have a better understanding of how to practice and measure empowerment, growth, and challenge opportunities, as well as the goals that must be met.
- All hurdles that prevent employees from working in an empowered atmosphere should be removed by the organization.

- The manager is always welcome to help his staff to make good decisions by coaching, training and providing necessary information.

11. CONCLUSION

Based on the topic, “A study on employee empowerment impacts on hotel front office operations with reference to five-star hotels in Kochi.” Helped us to understand that Employee empowerment has significantly close relationship with employees’ job-related outcomes such as job satisfaction, job performance and organizational commitment. It helped to identify several advantages e.g., more input of ideas, growth of interpersonal and guidance skills. The study was prompted by the desire to determine the levels of employee empowerment in the hotel front office operation in Kochi and to assess the impact of these levels of employee empowerment on products in hotel front office as well as to find possible ways on which employee empowerment levels can be improved. The study also focused on empowerment of front office employees, their working environment, role of supervisors/managers which can play a crucial role in employee empowerment. Empowerment impacts have both positive and negative effect on employees, which an employee should identify and use it efficiently, which will help them in promotion and improve their working style effectively. The problem that necessitated this study was to find out whether employee empowerment is being practiced in the hotel front office operation in Kochi. If practiced to what extent? If not, what could be the causes of failure? Despite of that hiccup, findings of this research will be helpful to hotels and lodges in the hospitality industry to evaluate the advantages and disadvantages of implementing employee empowerment. Furthermore, the research will benefit the industry by providing recommendations that can improve the hotel’s productivity, customers’ satisfaction as well as improving the employee- employers; working relationship. In essence, it is however quite possible to have hutch and clue of the general view of the impact of employee empowerment in hospitality industry.

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A study on challenges faced by women entrepreneurs with special reference to Angamaly municipality

Maria Seby*, Tony V M**

**UG Scholar (Commerce), Naipunnaya Institute of Management and Information Technology, Pongam, Koratty, Thrissur District, Kerala 680308, (Affiliated to University of Calicut)*

***Assistant Professor, Department of Commerce, Naipunnaya Institute of Management and Information Technology, Pongam, Koratty, Kerala*

Abstract - Women entrepreneurs are those women who thinks of a business enterprise, initiate it, organize combine the factors of production, operate the enterprise and undertake the risk and handle economic uncertainty, involved in running it. Let's face it-women are natural networkers. They love to talk and mingle. This is the very reason why husbands are rarely ever managing the social calendar. In today's business environment, mastering social media is mandatory, and the ladies absolutely have a leg up! Women entrepreneurship is typically measured using women entrepreneurship surveys. These surveys address topics such as satisfaction levels, nature of enterprises, competition level etc.

Keywords: Women entrepreneurs, Challenges, Problems

1. INTRODUCTION

Women constitute around half of the total world population. Women face number of problems due to many social and cultural reasons. They often encounter problems relating to gender discrimination and further face obstacles due to low level of education, work-family conflicts, and socio-cultural impediments and so on. Even though the government organizes incentives for women entrepreneurs they faces problems. So this entire project is based on the challenges faced by women entrepreneurs.

2. LITERATURE REVIEW

Anita Tripathyl's (2020) main objective of this research was to study the significant rise of Women Entrepreneurs in India and how it has evolved since the pre independence days (before 1947), during the British colonial days. The study also analysed the reasons that have prompted the women entrepreneurs to unleash their entrepreneurial energies into start-ups.

Mitchell (2018) presented a detailed exploration of men & women entrepreneur 's motivations, background and experiences. This study identified top five financial and psychological factors motivating women to become entrepreneurs.

Veena S. Samani, (2015) in her thesis threw light on a specific section of working class the women engaged in food processing. The study shows that majority of women in Gujarat have expertise and unique skill of preparing and processing food. The food processing may be of different types and quantity, but these enterprises have been found to be great success whether attached with home or not.

SahaiShikha (2013) identified Psychographic variables like, degree of commitment, entrepreneurial challenges & future plan for expansion, based on demographic variables. The study identified business owner's characteristics as self-perception self-esteem, Entrepreneurial intensity & operational problem for future plans for growth & expansion.

3. STATEMENT OF THE PROBLEM

Women's entrepreneurs plays an important role in the society. As compared to me, women are less motivated to start business units. They faced lots of problems and challenges. The project under study women entrepreneurs and to find out their problems.

4. OBJECTIVES OF THE STUDY

- To find out the various problems faced by the women entrepreneurs.
- To analysis the awareness of incentives provided by the government for the women entrepreneurs.

5. SCOPE OF THE STUDY

The focus of the present studies women entrepreneurs in Angamaly Locality. Women entrepreneurship has been recognized as an important source for economic growth during the last decade. Women entrepreneurs as men they too provide jobs for the society and develops community.

6. RESEARCH METHODOLOGY

The researcher sampled 50 respondents. Non-Probability sampling and thereunder judgemental sampling was utilized in selecting the respondents. The collected data were statistically processed, classified, tabulated and analysed using various mathematical tools. Primary data were collected from the respondents through a structured questionnaire. Secondary data were collected from various sources like websites, books, journals, articles, research projects and reports.

7. DATA ANALYSIS AND INTERPRETATION

Table 1. challenges faced by women entrepreneurs for start up of the business

Particulars	No. of respondents	Percentage
Financial problems	13	26
Lack of information	7	14
Family ties	2	4
Stiff competition	4	8
High cost of production	9	18
Limited mobility	5	10
Others	10	20
Total	50	100

(Source: Primary data)

Inference: From the above table shows that 46% respondents faced challenges in financial problems, 14% respondents faced lack of information, 4% faced family problems, 8% faced stiff competition, 18% faced high cost of production, 10% faced limited mobility.

Table 2. Like to continuing the business

Particulars	No. of respondents	Percentage
Yes	50	100
No	0	0
Total	50	100

(Source: Primary data)

Inference: From the above table, 100% respondents are liking to continue with their business and 0% are not liking to continue with the business.

Table 3. Reasons for going with business

Particulars	No. of respondents	Percentage
Livelihood	16	32
To try something new	10	20
To Pursue passion	24	48
Total	50	100

(Source: Primary data)

Inference: From the above table 32% of the respondents is going with the business for the livelihood, 10% of the respondents tried something new, 48% of the respondents attained their passion.

Table 4. innovation for the development of enterprise

Particulars	No. of respondents	Percentage
Created a YouTube channel	9	18
Active in social media	22	44
No innovation	7	14
Others	12	24
Total	50	100

Inference: From the above table 18% of the respondents developed a youtube channel, 44% of the respondents are active in social medias, 14% of the respondents have no innovations and 24% of the respondents have other innovations.

Table 5. subsidy received from the government

Particulars	No. of respondents	Percentage
Yes	6	12
No	44	88
Total	50	100

(Source: Primary data)

Inference: The above table shows that 58% of the women entrepreneurs have received government subsidies, 18% of the respondents doesn't receive any subsidies and 24% respondents have sometimes received the government subsidies.

8. FINDINGS

- The majority of women entrepreneurs faced challenges during the starting up of a business is financial problem. So the Government should introduced more programmes support the women entrepreneurs.
- The most of women entrepreneurs affect the long working hours its effects the mental and physical health of the women entrepreneur.
- All the women entrepreneurs were fulfilling their responsibility with the society.
- 70% of women entrepreneurs like to continue with their business because they are satisfied entrepreneur.
- Half percentage of total respondents were faced competition in their business. Because of they introduce innovations to overcome the problems.
- The respondents take the loan from bank for starting a new enterprise. It shows that the bank and other financial institution help them.
- The most respondent educational qualification helps the business. It reveals that the women get good education.
- Majority of respondents are active in social media. It will help them to promote their enterprise.

9. RECOMMENDATIONS

- Technical training should be given to local area women.
- Provide adequate support to overcome the challenges face while doing the business.
- Government should provide financial and marketing support to encourage the women entrepreneurs.
- Majority of them depends bank and non-banking finance to acquire capital so Government should provide necessary subsidies to promote women entrepreneurs.
- The Government should provide more programmes to support the women entrepreneur.
- The Government should provide more opportunities to women entrepreneurs.

10. IMPLICATIONS OF THE RESEARCH

This study helps the women entrepreneurs in understanding its risks. A woman has to perform all the functions involved in establishing an enterprise.

11. LIMITATION AND SCOPE FOR FURTHER RESEARCH

- As the sampling taken was non-Probability sampling, so it might not necessarily be the representation of the actual population of the Ernakulam district.
- Respondent do not spend much time on questions because they may be in a hurry.
- There may be sampling error.

12. CONCLUSION

Looking to above problems, women entrepreneurship is certainly a sturdy road to be travelled by women where they have to prove themselves. With lots of hurdles on the way, today's woman is bold enough to stand out of the crowd setting an example for others. Its upon we, the citizens of country to pay respect and adore her in he was she balances he personal & professional life. If our country wants to be seen on global map as economy of rapid growth, blooming buds of women entrepreneurs need to be fostered first. A smart woman can pick an job but if she becomes an entrepreneur. Women entrepreneurs make significant contributions to economic growth and to poverty reduction around the world.

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A study on work-life balance of female nurses with special reference to Angamaly municipality

Sredha Babu*, Varghese Paul**

*BBA (Marketing), Naipunnya Institute of Management and Information Technology, Pongam , Koratty , Kerala

** Assistant Professor, Department of Commerce, Naipunnya Institute of Management and Information Technology, Pongam ,Koratty , Kerala

Abstract: In recent history, Wors that women professionals face, because of the types of roles women play at home and the spillover of personal life into professional life and vice versa, this problem is more prevalent among female employees ,where nurses are one among the professions who find difficulty in managing work and life. The Indian healthcare sector is expanding, bringing with it a diverse set of demands and expectations. Nurses are the largest group of workers in the health-care industry. They play an important role in satisfying the demands of the patients. A nurse's profession entails working in shifts, either for longer periods with a few breaks or for shorter stints with no breaks. They must work with a wide range of people, including thementally ill, criminals, stressed individuals, and so on. Aside from this, they are dealing with issues such as bullying, harassment, and constant unreasonableness fromother healthcare personnel. The study provided in this article attempts to study the factors influencing work-life balance of female nurses in hospitals of Angamaly municipality.

Keywords : Work life balance, nurses, health care industry

1. INTRODUCTION

Women's worklife balance has become a hot topic in today's world, where both men and women share equally in the responsibility of earning for the betterment of their families. Having a balance in the work and family realms means that the balance is in the right proportion for the individual concerned. People have different ways of balancing work and family life. Worklife balance refers to maintaining a balance between performing roles and responsibilities at work and at home. It has gotten more attention in recent years because an indivi dual's work life and personal life may present conflicting demands on one another, despitee the fact that both spheres are equally important. Women in the traditional age were restricted to domestic tasks such as cooking, cleaning,and child care. They were labelled as stay-at-home moms and were denied the right to leave the house. However, the tale has now altered, and they now play an important part in society. With rising living costs on the one hand and better education and employment prospects on the other, both men and women began to work, and many families became multiple earners. The organization's expectations of its personnel are rising in this cutthroat competitive environment. To meet the demands of the business, employees must extend themselves and focus more on their work, resul ting in a work-life balance that is unbalance. The Indian healthcare sector is one of the world's largest and fastest growing industries. Nurses occupy the largest employing group in health care sector. They are key players in health sector. The job nature of a nurse is basically having to work in shifts, work for longer shifts with few breaks or without breaks. So nurses are struggling to achieve work life balance. They have to work for different types of health affected patients. Besides, nurses are facing problems from other health careworkers. They are important participants in the health-care industry. A nurse's employment requires them to work in shifts, often for longer periods of time with few or no breaks. As a result, nurses are having difficulty striking a wor k-life balance. They are responsible for a variety of patients with various health issues.

2. OBJECTIVES OF THE STUDY

- To study the ability of female nurses in managing the dual role
- To identify the relationship between work-life balance and performance of femalennurses
- To identify the relationship between work-life balance and various demographicvariables such as income and marital status.

3. SIGNIFICANCE OF THE STUDY

The study aims at finding the importance of work-life balance of female nurses with specialreference to Angamaly municipality ,Ernakulam district .A vast majority of women are finding it difficult to achieve a desired Work-Life Balance. In comparison with men, women have more responsibilities at home. Though there are studies on Work-Life Balance, It would be relevant to make an attempt to study the problem related to work-lifebalance of nurses in hospitals of Angamaly municipality , Ernakulam district

4. SCOPE OF THE STUDY

The present study is confined to female nurses of Angamaly municipality. This study examines the work-life balance of female nurses ,as well as support from management ,working conditions, issues from external parties, support from family.

5. RESEARCH MEDHODOLOGY

A descriptive research pattern was followed in this research using convenience sampling method making use of a questionnaire. The secondary data was collected from journals, websites and other scholar websites. The sample size included for the study was 100 and the data was analysed using simple percentage method.

6. ANALYSIS AND DISCUSSION

Table 1: Marital status of respondents

Particulars	Number of respondents	Percentage
Married	68	68
Unmarried	29	29
Divorced	1	1
Widowed	2	2
Total	100	100

Table 2: Time spend by respondents on traveling to workplace

Particulars	Number of respondents	Percentage
Less than half an hour	73	73
Nearly one hour	23	23
More than one hour	4	4
Total	100	100

Table 3: Influence of monetary benefits in balancing work and life

Particulars	Number of respondents	Percentage
Strongly Agree	22	22
Agree	35	35
Neutral	20	20
Disagree	13	13
Strongly Disagree	10	10
Total	100	100

Table 4: Constant pressure due to heavy workload

Particulars	Number of respondents	Percentage
Strongly Agree	4	4
Agree	48	48
Neutral	31	31
Disagree	7	7
Strongly Disagree	10	10
Total	100	100

The other findings of the study include:

- Major part of the respondents of this study belongs to the age category below 25
- In this study ,68% of the respondents are married
- 93% respondents of this study are working in government institutions
- The majority of respondents have to travel only less than half an hour to theirworkplace
- 93% respondents are working on a shift basis
- Mental pressure is the main issue faced by the respondents in their workenvironment

- This study shows that 63% believes that authorities will take a fair decision in case if any sexual harassment
- Majority of the respondents have a neutral opinion on supervisor's consideration in their goals and values
- Most of the respondents agree that they are under constant pressure due to heavy workload in pandemic time
- Major part of the respondents agree that they are feeling bothered or upset during work
- Most of the respondents agree that they are finding difficulties from patients side
- Major the part of the respondents disagree that there is financial support for elder care and childcare from the organization
- Generally the respondents are having the help of spouse in sharing the household activities and caring children
- In this study, most of the respondent organisation have discrimination in implementing WLB policy
- Most of the respondents have support from the spouse in picking up and dropping at their workplace
- 41% of the respondents are suffering in their relationship with partner due to long working hours
- Most of the respondents are missing their family activities due to the amount of time spend on work responsibilities
- 56% of respondents admit that they are facing difficulty in finding time for hobbies, leisure activities, or to maintain friendship and extended family relationships
- Major part of the respondents agrees that salary and working conditions is help them in balancing life along with work

7. CONCLUSION

This project entitled "Study on work -life balance of female nurses with special reference to Angamaly municipality" is an attempt to study about the work -life balance of female nurses . Work life balances is a known concept nowadays and have been researched in context to every working sector .By addressing the issue and implementing supporting programs, organization can certainly improve in terms of employee morale ,individual job satisfaction, employee absenteeism. In today's competitive and global market knowledge preservation can help organization in difficult economic times that can be achieved with improved work life policies and work friendly environment. This study helps in analysing the factors influencing female nurses in balancing life along with work. This study shows Age, Marital status and income are various demographic factors influencing work-life balance.

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A study on stress management of working women with reference to Koratty panchayat

Sethuparvathy Nair T*

*UG Scholar, Department of Commerce, Naipunnya Institute of Management and Information Technology, Pongam,
Koratty

Abstract- Stress is a feeling of emotional or physical tension. It can come from any event or thought that makes you feel frustrated, angry or nervous. Stress is your body's reaction to a challenge or demand. In short bursts, stress can be positive, such as when it helps you avoid danger or meet a deadline. But when stress lasts for a long time, it may harm your health. Stress management is a wide spectrum of techniques and psychotherapies aimed at controlling a person's level of stress, especially chronic stress, usually for the purpose of and for the motive of improving everyday functioning. Working women are prone to the same stressors as working men. Yet they are confronted with unique stressors like stereotyping, social isolation, the responsibilities of work and home etc. Women may suffer from mental and physical harassment at workplaces, apart from the common job stress.

Keywords- Stress, Stress management, Working women

1. INTRODUCTION

Stress is a part of our everyday life. Stress management refers to dealing with stress in a positive way to ensure good health and general well-being. It is a wide spectrum of techniques aimed at controlling a person's level of stress. Stress can produce physical and mental strain that causes a decline in the health of a person. Although stress is inevitable, it can be managed. Managing stress in workplace becomes vital in order to keep up with the job performance as well as relationship with co-workers and employers. For some workers, changing the work environment relieves work stress. Making the environment is less competitive between employees decreases some amount of stress. That said, stress in the workplace doesn't always have to be negatively viewed. When managed well, it can increase employees' focus and productivity. People who experience too low levels of stress might feel under stimulated and passive; people experiencing stress that are at excessively high levels would feel overwhelmed, anxious, and irritable. Thus, establishing an optimum level of stress is key.

2. REVIEW OF LITERATURE

Richa Burman and Dr.Tulsi Giri Goswami (2018), the researcher made an attempt conduct a literature review by adopting Reosekar and Pohekar's research methodology (2014). Overall 204 research papers were considered to carry the study. The papers were collected from year 1993- 2017.The study reveals that work stress not only impact psychological and physical state but also had a negative impact on social and family life of employees. The level of stress is not same among all employees as it depends on upon the sectors to which they belong. The researcher identified important aspects which act as stressors and also some strategies which help to cope up with the stress such as spending time with friends / family, and by relaxing the stress may be reduced.

Reddy et al. (2018) in their study concludes that stream wise difference in stress does exist in students. It is important to deal with stress at personal, social and institutional level. Remedies such as feedback, yoga, life skills training, mindfulness, meditation and psychotherapy have been found useful to deal with stress. To identify the main reason of stress is the key to deal with it. Professionals can develop tailor made strategies to deal with stress. The integrated well being of the students is important not only for the individual but for the institute as well.

Dimitrov (2017) in his study claimed that stress can be addressed by ensuring that the students give utmost importance to their welfare. Food, exercise, work, recreation are some of the areas to focus on. He also concluded that the education system is more to do with the academic qualifications and does not contribute enough to the holistic development of students. Students are usually conditioned in a way that makes them fearful to take up upcoming challenges as the focus is only the academics and not the development of a go getter mentally. There are not many choices for the medium of education. English being the only option available can pose as a hindrance for the students from rural background. There are not many courses available that are employment centric. Fresh graduates need more communication skills development for better placements

Sharma et al. (2016) in their study stated the use of various methods to curb stress. Doing one physical exercise on daily basis can address the concern of stress. One can also adopt to various time management tools and get involved with leisure

activities which can benefit students. Also, it was suggested that colleges should have a conducive ambience to curtail the stress. Change in the style of delivery from teachers end and providing mentors can bring fresh air to the teaching style.

Bataineh (2013) in his study measured the academic stressors experienced by students at university. The result of the analyses showed that there is an unreasonable academic overload, not enough time to study due to the vast course content being covered, high family expectations and low motivation levels are some of the reasons for the stress. Fear of failure is also the prime reason for stress. There was no significant difference found amongst the students from different of specializations.

Khan and Kausar (2013) concluded that stress definitely impacts the academic performance in a negative way though no significant difference was found as per the gender. The difference was evident between junior and senior students. Stress, for sure, affects the ability to study efficiently and managing the time. Studying regularly is important, this helps reduce the academic pressure and helps them fulfill their goals.

Satija S. and Khan W., 2013. In their research work titled —Emotional Intelligence as Predictor of Occupational Stress among Working Professionals. According to them Occupational Stress is as same as Job Stress that needs to be controlled at the workplace otherwise it will negatively affect on employee's work attitudes & behavior. This study investigates that, the relationship between Emotional Intelligence and Occupational Stress. This study revealed findings that, Emotional Intelligence is a most significant predictor of Occupational Stress.

Dayo Akintayo (2012) found that working environment is significantly related to workers,, morale and also working environment is significantly correlated with perceived workers,, productivity.

Kavitha, 2012. In her research titled —Role of stress among women employees forming majority workforce at IT sector in Chennai and Coimbatore, she has focuses on the organizational role stress for the employees in the IT sector. She found in her research that, women face more stress than men in the organization and she viewed to be more specific married women faces more stress than the unmarried women.

K.Chandrasekar (2011) found that environmental factors are conducive to work and he also found that factors that affect attitude of employees to work are- interpersonal relationships control over environment, shift, emotional factors, job assignment, overtime duty, extended work.

3. STATEMENT OF PROBLEM

Stress is any situation that evokes negative thoughts and feelings in a person. Although a minimum level of stress is necessary for an individual's performance, it is their reaction that makes all the difference. It can have serious causes on both the health and work performance of a person.

4. OBJECTIVES OF STUDY

- To identify stress in working women
- To study the causes of stress
- To ascertain strategies to manage stress

5. METHODOLOGY AND DATA COLLECTION

Universe: For studying the stress management, working women of Koratty Panchayat, Thrissur have been chosen.

Sample: From the universe, sample of 50 working women were selected through convenience sampling method..

Tools: The data have been collected through a structured questionnaire with Likert 5 point scale and have been analyzed with the help of percentages.

Sampling Technique	Convenience Sampling Method
Sampling Size	50 women
Tools for analysis	Likert 5 point scale & Percentages

6. RESULTS AND DISCUSSIONS

The selected working women were distributed a structured questionnaire which was filled and returned. The questionnaire was aimed at understanding the stress in working women and its causes. The results of the survey are discussed in the following paragraphs categorizing into three major areas:

1. Identification of stress

2. Studying the causes of stress
3. Strategies to manage stress

Table 1 : Identification of stress

Statement	Always	Often	Sometimes	Rarely	Never
Frequency of feeling stressed	10	12	62	16	0
Stress in the work environment	10	12	48	18	12

Source: Primary Data

Table 1 shows that, out of the selected sample size, 62% often feels stressed. About 48% feels occasionally stressed in the work environment.

Table 2: Studying the causes of stress

Statement	Family issues	Workload	Both	Other
Causes of stress	6	28	54	12

Source: Primary Data

It is evident from Table 2 that, 54% believes both family issues and workload to be the reasons for their stress

Table 3: Strategies to manage of stress

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Reduction of working hours	18	32	34	14	2
Support from colleagues	14	64	18	4	0
Support from family	34	52	14	0	0

Source: Primary Data

From Table 3 it can be seen that, 34% have a neutral opinion in reducing the working hours. 64% agrees that support from colleagues have helped in reducing stress and 52% agrees on family’s role in managing stress

7. CONCLUSION

In this era of uncertainty, it seems that everyone in today’s workplace is under more pressure. Study after study shows that managing stress is a growing challenge. People usually think of stress as something entirely negative but stress has tangible benefits when managed properly. The population of working women is in a growth stage. They tend to face stress in managing their personal life with work life. The study titled “ A study on stress management of working women with reference to Koratty Panchayat “ was conducted with 50 respondents working in various job levels. The main findings of the study shows that women tend to have stress due to personal and work life. Managing the daily home activities, looking after the family members etc are some of the major causes of stress. They also have the possibility of facing stereotyping in the workplace and among the society. The old saying „prevention is better than cure“ is certainly true for stress management. Some ways of managing stress includes exercising regularly, finding time to relax, eat well, having a good sleep routine etc. It is important that your workplace is continuously monitored for stress. Further, it is not only important to identify stress and deal with it but also promote a healthy work environment.

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Feasibility of UPI (Unified Payment Interface) based transactions with reference to Thrissur district

Varghese Paul*, Vani Murali**

*Assistant Professor, , Naipunnya Institute of Management and InformationTechnology, Pongam , Koratty ,Kerala
680308(Affiliated to University of Calicut) varghesepaul@naipunnya.ac.in*

*UG Scholar (Commerce) ,Naipunnya Institute of Management and InformationTechnology, Pongam , Koratty ,Kerala
680308, (Affiliated to University of Calicut) vanimurali26@gmail.com*

Abstract: In today's world, smartphones have become an essential part of daily life. The number of smartphone users has risen dramatically as they have become more affordable. Along with smartphone production, a plethora of services have been developed to take advantage of the capabilities of smartphones. Smartphones are used not only as communication devices, but also as socializing tools, entertainment tools, internet access tools, and even payment tools. The terms "E-Wallet" and "UPI" can be found on the internet numerous times, but the difference between them is unclear. UPI saves a significant amount of time when transferring funds from one account to another. With UPI, anyone with a UPI ID will be able to transfer funds directly from their bank account instantly. It makes the concept of digital banking more meaningful because one of the main benefits of digital banking is time savings. UPI is one of the world's most complex and sophisticated payment infrastructures. For the transfer, it uses a VPA address, which is similar to an email address; this VPA is unique, and no fake id can be created. As a result, UPI is secure and dependable. This feature of UPI makes it preferable by users. Therefore, the research is made to comprehend why people prefer UPI over other payment methods as well as to find out the problems encountered while using UPI and to propose strategies for attracting more customers

Keywords: UPI, E-Wallet, VPA

1. INTRODUCTION

In India, technological advancements have altered the payment system. Post Demonetization period(after November 8, 2016) has played an important role in the growth of digital payments in India. Also, the cashless transaction has been extensively pushed by honorable Prime Minister Mr. Narendra Modi as part of government reforms. According to estimations based on data from the Reserve Bank of India and the National Payments Corporation of India, the number of digital transactions during the first six months of this financial year was over 11.8 billion. Digital payment is a type of payment that is made using digital methods. In digital payments, both the payer and the payee use digital channels to transmit and receive money. It is also known as electronic payment. The National Payments Corporation of India (NPCI), the country's umbrella organization for all retail payments, launched the Unified Payment Interface payment system. It is a fast-track payment method that allows for instant fund transfer between two bank accounts on a mobile platform without the need for any information about the beneficiary's bank account other than a VPA. With UPI, anyone with a UPI ID will be able to instantly transfer funds to and from their bank account. It makes the concept of digital banking more meaningful because one of the main benefits of digital banking is time savings. Cash was handled with caution and concern once the lockdown was implemented, owing to fears of the COVID-19 virus spreading and a lack of access to ATMs. and challenges in the ATM replenishments due to restriction of physical movement and thus it has fast tracked the digital transformation payment ecosystem in India. The feasibility of UPI is resolved by determining whether people are aware of its existing features and proposing solutions to its limitations or not.

2. LITERATURE REVIEW

Tushar Deep Singh (2022) Transactions made using the Unified Payments Interface scaled a new peak in December 2021, surpassing the previous record set in October when the value of UPI transactions crossed \$100 billion for the first time. The volume and value of monthly UPI transactions have nearly doubled since the start of 2022.

Agashe Mandar (2021) Even as India continues to grapple with the socio-economic effects of the continuing Coronavirus pandemic, digital banking or online money transmission has assisted every sector of the country during these challenging times. To

circumvent the pandemic's restrictions on human activity. UPI (Unified Payment Interface) was a game-changer since it brought traditional banking outside of bank walls and into the hands of the general public. The best way to reach the rural Indian population has been to empower cooperative financial institutions. Over 97,000 rural co-operative banks control a substantial portion of the rural banking sector, and they have played a pivotal role in the spread of organized banking and the acceptance of UPI by the rural population.

Vinayak, A. J. (2020) The Covid outbreak appears to have shifted people's attention to contactless payments in their daily lives. Though many people began utilizing contactless payment methods like UPI (Unified Payment Interface) before the pandemic, their use has increased dramatically during the shutdown. The last six months accounted for about a third of the total amount transacted on this four-year-old platform (the period following the lockdown).

3. STATEMENT OF THE PROBLEM

India's payment system has been transformed by digital payments. Although UPI is superior and faster than all other small payment systems, it is not well-known among users because they are only familiar with applications that use the UPI interface. Through this project, I hope to learn about the preferences of the respondents regarding digital payments, as well as their knowledge of the UPI mechanism and level of satisfaction with UPI users. This will provide us with a good idea of which payment system they prefer and why, as well as how UPI can be promoted. Hence this study will be carried on the project title "A Study on the Feasibility of UPI based transitions with reference to Thrissur District

4. OBJECTIVES OF THE STUDY

- To study the awareness of the UPI system.
- To comprehend why people, prefer UPI over other payment methods.
- To find out the problems encountered while using UPI.
- To propose strategies for attracting more customers

5. SCOPE OF THE STUDY

The study is conducted in the area of banking. In banking, we have many options to transfer funds and to do payments and other important things, some of the same is IMPS, NEFT, Phone Banking, Mobile wallets and UPI. This study gives a clear view of how easy, understanding and secure the UPI is compared to mobile wallets. This research emphasizes of the users of UPI to know their reaction toward the UPI, to know their preference for using this interface, to determine the viability of using UPI for payments and money transfers, to find out the problems encountered while using UPI, to propose strategies for attracting more customers. The study is conducted in the area of banking. In banking, we have many options to transfer funds and to do payments and other important things, some of the same is IMPS, NEFT, Phone Banking, Mobile wallets and UPI. This study gives a clear view of how easy, understanding and secure the UPI is compared to mobile wallets. This research emphasizes of the users of UPI to know their reaction toward the UPI, to know their preference for using this interface, to determine the viability of using UPI for payments and money transfers, to find out the problems encountered while using UPI, to propose strategies for attracting more customers.

6. RESEARCH METHODOLOGY

Nature of data - Both primary and secondary data have been used for conducting the study. Secondary data used for the study are obtained from websites. For primary data, a comprehensive questionnaire was designed.

Data Collection Method - The data is being collected through google forms.

Data collection tool - The method that is used for data collection is Questionnaire

Sample population - The sample population used for this study is Thrissur District

Sample size - The sample size used for the data collection process is 100

Sample unit - This study mainly emphasizes on the A/c holders.

Sample method - The sample respondents were selected using a random sampling method.

Data analysis tool - The data is analyzed using percentage method.

Data presentation tool - The data is being presented in the form of table and graphs.

7. ANALYSIS & DISCUSSION

Table: 1: Showing Awareness About UPI

Sl.no	Particulars	No: of respondents	Percentage
1.	Thoroughly aware of all functions	27	29.6
2.	Partially aware	47	51.6
3.	Somewhat aware	10	10.9
4.	Only deals with payments	7	7.6
	Total	91	100

(Source: Primary data)

Interpretation: From the above analysis, 51% of respondents are only slightly aware, 29.6% are fully aware of all functions, 10% are somewhat informed, and only 7% are aware that it can only be used for payments. This can be addressed by providing additional advertising and other UPI-related campaigns.

Table 2: Showing Usage of Digital Payment App

Sl.No	Particulars	No: Of Respondents	Percentage
1.	YES	87	87
2.	NO	13	13
	TOTAL	100	100

(Source: Primary data)

Interpretation: From the above analysis, about 87 percent of respondents use UPI, while only 13% do not. It is observed that 90% of the respondents who responded 'No' are senior citizens.

Table 3 : Showing Preference of Using Upi

Sl.no	Preference	No: of respondents	Percentage
1.	Safe & Secure	40	44
2.	Easy to use	68	74.7
3.	Less timeconsuming	54	59.3
4.	Cashback offers	22	24.2
	Total	91	100

(Source: Primary data)

Table 4: Showing About Convenience to Create UPI Id

Sl.No	Particulars	No Of Respondents	Percentage
1.	Easy	63	69.2
2	Moderate	23	25.2
3	Difficult	5	5.49
	Total	91	100

(Source: Primary data)

Interpretation:

From the above analysis, 69.2 % of respondents find it easy to create a UPI ID, while 25.3 % have moderate responses and 5.5 % have trouble in creating a UPI ID. It can be concluded that the majority of them find it easy to create a UPI id and also it is very user friendly.

Table 5: Showing Usage of UPI System in Years

Sl.No	Years	No: Of Respondents	Percentage
1.	Recently	14.56	16%
2.	1-2 years	63.7	70%
3.	3-4 years	10.01	11%
4.	5 years	2.73	3%
	Total	91	100

(Source: Primary data)

Interpretation:

From the above analysis, 70% of respondents have been using UPI for one to two years, 16% have just started using it, 11% have been using it for three to four years, and only 3% have been using it for over five years. This clearly shows that as a result of the nationwide shutdown to combat the COVID-19 pandemic, more people began to use online financial transactions.

Table 6: Showing Preference Of Using UPI

Sl.No	Preference	No: Of Respondents	Percentage
1.	Safe & Secure	40	44

2.	Easy to use	68	74.7
3.	Less time consuming	54	59.3
4.	Cashback offers	22	24.2
	Total	91	100

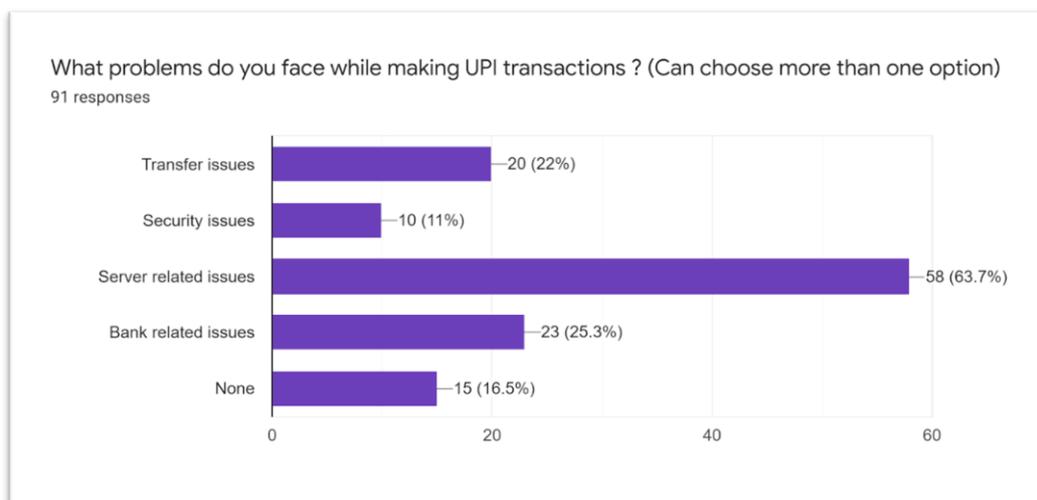
(Source: Primary data)

Interpretation: From the above analysis, 74.7% of respondents prefer to use UPI because of its ease of use, 59.3% prefer UPI because it takes less time, 44% prefer UPI because it is safe and secure, and 44.2% prefer UPI because of its cashback offers. UPI's cashback feature is one of the most extensively discussed features, making it one of the most demanded money-transfer interfaces.

Table 7: Showing Problems Faced by UPI

Sl.no	Problems	No: of respondents	Percentage
1.	Transfer issues	20	22
2.	Security issues	10	11
3.	Server related issues	58	63.7
4.	Bank related issues	23	25.3
5.	None	15	16.5
	Total	91	100

(Source: Primary data)



Interpretation: From the above analysis, 63.7% of respondents are experiencing server issues, 23.5% are experiencing bank issues, 22% are experiencing transfer issues, 11% are experiencing security concerns, and 16.6% are experiencing no issues.

8. FINDINGS

- There is an almost equal proportion of male-female UPI users.
- Majority of the users of UPI are between the age 21-35 years (56%).
- Majority of the UPI users are students (61%)
- It is observed that a majority of the UPI customers surveyed are in the low-income category
- About 87 percent of respondents uses UPI for their transaction purposes.
- Majority of the respondents uses Google pay for UPI (78%)
- The commonly used banks by the respondents are Federal Bank. (36.3%).
- Majority of the respondents find it easy to create a UPI id as its very user friendly.
- Majority of the respondents surveyed have used UPI between 1- 2 years (70%). This shows that people began to use UPI at the time COVID-19 pandemic.
- Majority of the respondents uses UPI every week (45%).
- As UPI is not difficult system to utilize, 76.9% of the respondents find it convenient to use.
- 75.8% of the respondents believe it is trustworthy.

- Only 7% of the respondents find they are not fully aware of UPI.
- Majority of the individuals (74.7%) have never had any problems; they feel secure when conducting transactions.
- 39% of the individuals are satisfied with overall performance of UPI.
- UPI's cashback feature is one of the most common features used by the respondents
- Majority of the respondents uses UPI to transfer money from 1-1000.
- Majority of the respondent's experience server issues while making financial transactions.
- Majority of the individuals shows moderate responses in terms of safety.
- 74.7% of the respondents are highly likely to use UPI for daily transactions in future.
- 60.4% of the respondents gets motivated by scratch card & other cash back offers.
- 81.3% of those surveyed are interested in suggesting and recommending UPI to others.

9. LIMITATION OF THE STUDY

The word UPI may not be familiar to many as they do not go deep into the application, they use.

A foremost challenge a user of UPI has to face is the dilemma of whether the party to whom he wishes to make payment is registered on UPI or not and if he/she is registered then what is the VPA (Virtual Payment Address) or registered mobile number of that person.

UPI is a very fast and safe medium, but sometimes it takes a lot of time to send the payment after the bank's server down.

Dissimilarity in the screenplay and options for the UPI app for various banks adds to the confusion of the consumers and makes training and demonstration a bit difficult for the new user.

10. CONCLUSION

According to the findings of the study, UPI would significantly alter the way we transact now, changing into digital payments in which each person's smartphone will serve as the primary device for all transactions. UPI allows us to transact without having to know our bank account details; all we need is a phone number or a virtual address to complete transactions. This is a straightforward procedure with a high level of security. India is now developing at a rate of 6 to 7%, and UPI will progressively phase out cash payments and limit the circulation of currency notes across the country. As a result, the system will be transparent and the economy will be cashless. UPI's main goal is to make money transactions simple, rapid, and hassle free by providing a single interface.

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A study on inertia of investment towards cryptocurrency by youth of Ernakulam district

Ms. Midhula Sekhar*, J Jithin**,

*Assistant professor, Naipunnya Institute of Management and Information Technology, Pongam, Koratty, Thrissur District, Kerala 680308, (Affiliated to University of Calicut) midhulasekhar@gmail.com

**UG Scholar (Commerce), Naipunnya Institute of Management and Information Technology, Pongam, Koratty, Thrissur District, Kerala 680308, (Affiliated to University of Calicut) jithincheruthottil@gmail.com

Abstract - Cryptocurrency, an encrypted, peer-to-peer network for facilitating digital barter. Cryptocurrency are not likely to replace traditional fiat currency, they could change the way Internet-connected global markets interact with each other, clearing away barriers surrounding normative national currencies and exchange rates. Cryptocurrencies may make far-reaching changes in digital trade markets by creating a free-flowing trading system without fees. This article focuses on the critical factors on inertia of investment towards cryptocurrency by youth of Ernakulam district. Specifically, it studies about the technology, scalability issue, major constraints and problems faced by investors while investing in cryptocurrency.

Keywords: Cryptocurrency, Technology, Scalability, Youth, Investors, Problems.

1. INTRODUCTION

One of the foremost popular terms employed by the planet is "Cryptocurrency". A cryptocurrency or crypto may be a collection of binary data which is intended to figure as a medium of exchange. Cryptocurrencies are generally fiat currencies, as they're not backed by or convertible into a commodity. Some crypto schemes employ valuator to follow the cryptocurrency. As E-Commerce becomes the foremost integral part, internet sales are flourishing with more Techno-Indian customers. The gap between the buyer and also the seller was bridged by the financial institutions. They functioned as a trusted third party to process E-Payments. Although the gap was bridged effectively, there was always a dependency factor for both the buyers and sellers trading activities. This dependency turns to be part chargeable for the invention of Cryptocurrency.

2. LITERATURE REVIEW

Abderahan , Karim Rejeb, Jhon G. Keogh (2021) In their paper they have investigated the role of cryptocurrency in modern finance. They applied a narrative literature review method to synthesize prior research and draw insights into the opportunities and challenges of leverage cryptocurrencies.

Wan Nur Izzah, Wan Muhamad Fokri (2021) This study analyses how technological development has affected the global financial industry. This study applied the qualitative approach and a descriptive research design, intended to analyse the classification of digital currency according to their function and characteristics.

Mario Oliva, Jorge Pelegrín-Borondo and Gustavo Matías-Clavero (2019) Analyzes the key factors for the successful development of a cryptocurrency from a consumer-behavior perspective. Using a technology acceptance theoretical framework, it tests a model able to explain almost 85% of the intention to use cryptocurrencies.

Diana Igorevna Stepanova (2018) In her article, she points to the identification and evaluation of factors that affect the market prospects of using cryptocurrency. The author identified two groups of factors- supply and demand factors. The article draws conclusions about future spread of cryptocurrency technology. The results of analysis can be useful both for improving the monetary policy, and for expanding the financial instruments for settlements between individuals based on the development of modern internet technologies.

3. STATEMENT OF THE PROBLEM

Investments are made with the stated objective of maximizing wealth. Investors need to make consistent decisions to maximize their returns based on the information available. Investors are unique and constitute a very heterogeneous group. So, the selection of the investments is also very different. So, with that in mind, this study is an attempt to uncover the factors that why investors are not preferring individual investment in cryptocurrency.

4. OBJECTIVES OF THE STUDY

- To study why investors are refusing investment on cryptocurrency.
- To analyse the Problems faced by investors of cryptocurrency

5. SCOPE OF THE STUDY

This study will reflect the perception of investors. This paper focuses on problems faced by investors of crypto and why investors do not prefer cryptocurrency. The samples under study were confined only to investors in Ernakulam district as survey was done through Google Survey Form, so it absolutely was restricted to the people who have online connectivity.

6. RESEARCH METHODOLOGY

The researcher sampled 100 respondents. Non-Probability sampling and thereunderjudgemental sampling was utilized in selecting the respondents. The collected data were statistically processed, classified, tabulated and analysed using various mathematical tools. Primary data were collected from the respondents through a structured questionnaire. Secondary data were collected from various sources like websites, books, journals, articles, research projects and reports.

7. DATA ANALYSIS AND INTERPRETATION

Table 1. showing the respondents trust in cryptocurrency technology in long term

Responses	Frequency	Percentage
Yes	41	41 %
No	59	59 %
Total	100	100 %

Source: Primary Data

Inference: From the above table, it can be inferred that 59% of respondents do not have trust in technology of cryptocurrency in the long term.

Table 2. showing the respondents assumption about resolving scalability problem in cryptocurrency.

Responses	Frequency	Percentage
Yes	20	20 %
No	50	50 %
I don't know	30	30 %
Total	100	100 %

Source: Primary Data

Inference: From the above table and figure, it can be inferred that the majority of the respondents assume that cryptocurrency will never be able to solve its scalability problem.

Table 3. showing major constraints in cryptocurrency

Responses	Frequency	Percentage
Criminal activity	15	15 %
Extreme volatility	35	35 %
Exists only in computer	22	22 %
Few merchants accept it	28	28 %
Total	100	100 %

Source: Primary Data

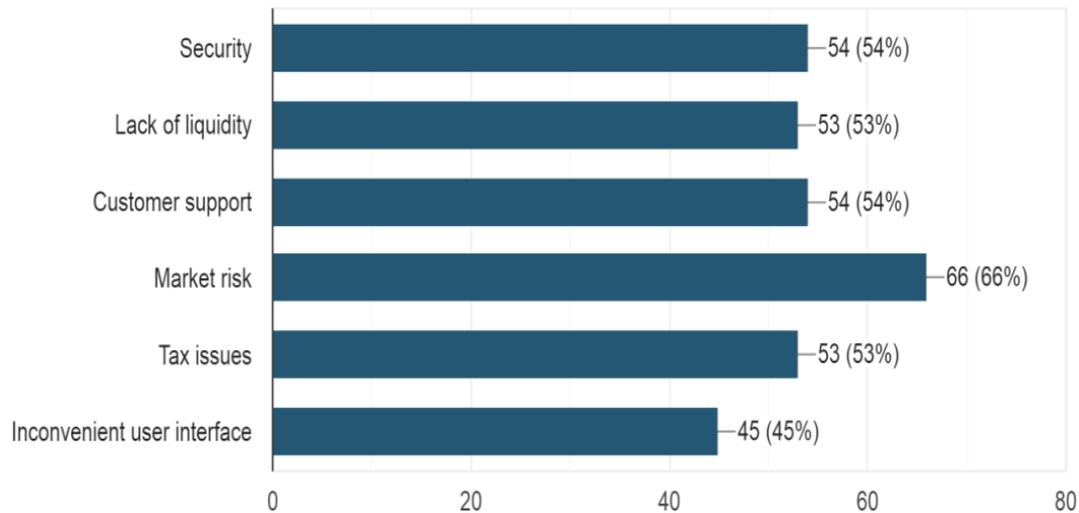
Inference: From the above table and figure it can be inferred that out of 100 respondents, the majority of them considers

Table 4. showing problems faced by respondents while investing in cryptocurrency

Responses	No of responses	Percentages
Security	54	16.6 %
Lack of liquidity	53	16.3 %

Customer support	54	16.6 %
Market risk	66	20.3 %
Tax issues	53	16.3 %
Inconvenient user interface	45	13.9 %
Total	325	100

Source: Primary Data



Inference: From the above table and graph, it can be inferred that the maximum number of respondents opted for market risk as the main problem while investing in cryptocurrency.

8. FINDINGS

- ❖ Most of the respondents does not have a trust in technology of cryptocurrency in long term. This can be considered as a major reason for inertia of investment in cryptocurrency
- ❖ One of the major problems faced by investors is the scalability problem in cryptocurrency. As per the study majority of the respondents assumes that the scalability problem will never be solved.
- ❖ Extreme volatility is considered to be the major constraint by the investors to restrain from investing in cryptocurrency.
- ❖ Market risks are considered to be the major obstacle while investing in cryptocurrency.

9. RECOMMENDATIONS

The following recommendations were built on the findings:

- Cryptocurrency should be backed by the governments and banks so that it will increase the trust in technology of cryptocurrency among the investors
- Scalability problem in cryptocurrency can be reduced by Sharding, It is a method of splitting and storing a single dataset into smaller partitions. This method allows to increase the total storage capacity of the system.
- Like any other financial asset, cryptocurrency are subject to market risk monitoring with several approaches evolving. It is recommended, to the extent possible, a probability distribution approach to reduce the impact of market risk.
- Virtual currencies follow a volatile track of ups and downs which further introduce instability in the market and economy. Investors should be aware of the volatility nature of the cryptocurrency.

10. IMPLICATIONS OF THE RESEARCH

This study helps the investors and other stakeholders of crypto in understanding its risks. It also analyses the perception of the investors and this study tries to differentiate between the myths and facts related to cryptocurrency.

11. LIMITATION AND SCOPE FOR FURTHER RESEARCH

- 1) As the sampling taken was non-Probability sampling, so it might not necessarily be the representation of the actual population of the Ernakulam district.
- 2) As the survey was circulated through Google Survey Forms, which require internet connection. So, this study is limited

to internet users only.

- 3) Cryptocurrency is a global product, but this study is mainly based on the investors of Ernakulam district only, so it will not give a clear picture of its adoption at larger platforms as people really want to have this as currency or investment tool.

12. CONCLUSION

Cryptocurrency has created unparalleled changes in the financial market having both positive and negative contributions. The concept of cryptocurrency is a little hard to accept, but it is easy to use. It is considered difficult because it is entirely different from our conventional currencies that we people have been using since ages. "A study regarding inertia of investment towards cryptocurrency by youth of Ernakulam district" has the objective to analyse the Problems faced by investors of cryptocurrency and to study why investors are refusing investment on cryptocurrency. The importance of cryptocurrency is increasing day by day and new currencies take their place in the market. Investors are just beginning to understand and becoming more aware about cryptocurrency.

The results of study confirm that cryptocurrency is considered to be more risky and highly volatile by investors which are one of the major reasons for investment inertia in cryptocurrency. This study also confirms that most of the investors do not count on technology in the long term and are also worried about the scalability problem in cryptocurrency. With the proper government regulations and private sector innovation cryptocurrency in the Indian market will evolve in responsible ways and continue to grow our economy and increase prosperity. It will also ensure to solve problems faced by investors in cryptocurrency.

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A study on the effectiveness of pop-up advertisements on internet among youngsters

Mr. Tony V.M*, Jenitta Mariya Paul*

*Assistant Professor, Naipunnya Institute of management and information Technology, pongam, koratty, Thrissur District , Kerala 680308, (Affiliated to university ofcalicut)

**UG scholar (commerce), Naipunnya Institute of management and information Technology, pongam, koratty, Thrissur District , Kerala 680308, (Affiliated touniversity of calicut)

Abstract - Pop – up ads are forms of online advertising on the world wide web. Pop – up advertisement on internet has helped companies in engaging a direct well, organized, cost effective , short and reaching to the end consumers in less time as compared to a normal advertisement tool. Pop -up advertisements is more advantageous to large multinational , small and medium sizedcompanies as well as non profit and government agencies. With the help of Pop-up advertisement company and consumers can actively interact with each other. Nevertheless, there is the need for an objective analysis of the effectiveness of internet pop-up advertisementsamong youngsters.

Keywords: pop ups, Advertisements, companies, Internet.

1. INTRODUCTION

As the internet continues to grow tremendously in both its applications and number of users , it's usefulness as a tool of communication, entertainment , education , and electronic trade hascontinued to expand. The strategic importance of the internet and its significant growth over the years has given another avenue for marketers and businesses to advertise their product to the world. varieties of online advertisements can be observed including floating ads, expandingads,pop-up ads,wall paper ads , trick banner, etc. All these types of online ads are designed tocatch the attention of the user. Internet advertisingis much more targeted; its effectiveness can be tailored through the use ofkeywords designed to target aspecific audience and draw it to your ads. Additionally, it's easier to track online advertising's effectivenessbecause advertisers can examine response patterns; this information can then be used to create more effectivefuture advertising campaigns.

2. LITERATURE REVIEW

Backshi and gupta (2013)The internet has become an on-going emerging source that tends to expand more and more. The growth of this particular media attracts the attention of advertisersas more productive source to bring in consumers. A clear advantage consumers have with online advertisement is the control they have over the item, choosing whether to check it out or not.

Shahir Bhatt and amola Bhatt (2012)In their research paper factors influencing online shopping: An Empirical study in Ahmedabad writes about the factors which influence the perceptions of consumers regarding online shopping. The study has revealed ease/ attractiveness of website, service quality of websites and website security as the three importantfactors which have prominently emerged from the study.

Many (2011)consumer sentiment toward marketing has been extensively addressed in the marketing literature. However, while most existing studies provide contributions regarding thelevels of consumer perceptions of the marketing function, most fall short of providing significant insights into the antecedents of these sentiment levels.

Dharmendra, jitendra, naveen, Jaina (2010)says that among young executives , the results indicate that pop-up and banner advertisements are not successful in generating much sales forthe company . They also spend more time on internet. If properly planned, this segment can betargeted properly through pop-up and banner advertisements.

Newman et al (2004) Discussed the impact of banner advertisement and web site congruity onconsumer attitudes toward a brand's web site. It was concluded that banner advertisements should be consistent with the web site brand and certain consumer characteristics should be considered.

3. STATEMENT OF THE PROBLEM

The pop up ads have been around since the advent of internet. The pop-up ads usually comes without the permission of the user, this may or may not be distract the user. Internet is mostly used by youngsters. This research was therefore conducted to

ascertain the effectiveness of popup advertisements on internet among youngsters in Chalakudy municipality.

4. OBJECTIVES OF THE STUDY

1. To study the effectiveness of pop up advertisements among youngsters.
2. To study the influence of popup advertisement on purchasing behaviour of youngsters.

5. SCOPE OF THE STUDY

The focus of present studies is youngsters in Chalakudy municipality. Youngsters are the people who are frequently using internet so they should definitely have an exposure to online pop-up advertisements.

6. RESEARCH METHODOLOGY

The researcher sampled 50 respondents. Convenient sampling was utilized in selecting the respondents. The collected data were statistically processed, classified, tabulated and analysed using various mathematical tools. Primary data were collected from the respondents through a structured questionnaire. Secondary data were collected from various sources like websites, books, journals, articles, research projects and reports.

7. DATA ANALYSIS AND INTERPRETATION

Table 1. showing knowledge of the respondents about pop up ads

Particulars	Number of respondents	Percentage
Very well	8	16
Well enough	2	4
Barely	40	80
Total	50	100

(Source: primary data)

Interpretation - This figure shows that 16% of the respondents are well known about the pop up ads, 4% of respondents didn't have any knowledge, 80% of the respondents barely known about the pop up ads. This study shows that majority of the respondent barely known about pop up ads.

Table 2. showing that respondents change the website if there is pop up ads

Particulars	Number of respondents	Percentage
Never	14	28
Sometimes	16	32
Every time	20	40
Total	50	100

(Source: primary data)

Interpretation - The above figure shows that 32% of the respondents never change the website if there is pop up ads, 40% of the respondents change the website Sometimes, 28% of the respondents change the website every time. This study shows that majority of the respondents change the website Sometimes.

Table 3. showing that online pop-up advert influences the young people

Particulars	Number of respondent	Percentage
To a large extent	19	38
Barely	26	52
Not sure	5	10
Total	50	100

(Source: primary data)

Interpretation - This figure shows that for 38% of the respondent the pop-up ad effect the young people to a large extent, for 52% of the respondent it effects barely. For 10% of the respondent, it is not sure. This study shows that for majority of the respondent pop up ad effect the youngsters barely.

Table – 4 showing that pop up ads helped to know about new good brands

Particulars	Number of respondents	Percentage
Sometimes	27	54
Never	10	20
Every time	13	26
Total	50	100

(Source: primary data)

Interpretation - The above figure shows that for 54% of the respondents pop up ads helped sometimes to know about new brands, for 20% of respondents It never helped to know about new brand, for 26% of the respondents it helped every time to know about new brand. This study showsthat for majority of the respondents pop up ads helped sometimes to know about new brands.

8. FINDINGS

1. Most of the respondents only have a barely knowledge about pop up ads.
2. Majority of the respondents did n't like pop up ads.
3. Majority of respondents didn't like pop up ads because of it's annoying nature.
4. Majority of respondent did not watch or listen to pop up ads.
5. Majority of the respondent feel irritated when pop up ads comes in the centre of maincontent.
6. For most of the respondents pop up ads are informative.
7. For majority of the respondents pop up ads are intrusive.
8. Majority of the respondent receive pop up ads everytime when they are browsing oninternet.
9. Majority of the respondents feel pop up ads are forced down to the users.
10. Most of the respondent Close the pop up ad when they receive it.
11. Majority of the respondent says that pop up ad do not effect the youngsters barely.
12. For most of the respondent pop up ad helped to know about new products.
13. For most of the respondent pop up ad helped to know about new brands.
14. Majority of the respondents didn't purchased after seeing pop up ads.
15. For majority of respondents pop up ads are annoying
16. For Most of the respondents pop up ads increase bounce rate of a website.

9. RECOMMENDATIONS

- Advertisers should pay particular attention to pop up adverts that are user friendly andless obstructive.
- Advertisers have to use pop ups wisely because pop up ads can damage brands by creating poor online user experience and this can have detrimental effect on the entire brand.
- Adverts have to be designed in ways that would be pleasing to online users.

10. IMPLICATION OF THE RESEARCH

The findings of this study will be beneficial to online advertisers , advertising agencies who utilize the online platform for advertising. The findings of this study will be undoubtedly informed them about the reactions of the youngsters to pop up adverts which in turn will aid themdraft better ways of using the platform to reach their audience and make desired profit

11. LIMITATIONS

- The respondent not giving the accurate information.
- There may be sampling error.

12. CONCLUSION

Pop up advertisements are intrusive, and it felt like being forced down to the users. The users may perceive the advertisement as distracting too since it away the users attention from the main content. If not properly implemented this can hurt the website through high bounce rate. It can be concluded that the youngsters from Chalakudy municipality have negative attitude towards internet pop up ads mainly because of its annoying nature. As a result, the adverts are not positively influencing their product purchase decision.

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A study on the impact of green marketing practices on consumer buying decision with reference to Cochin corporation

Ann Margret Johny*

*UG Scholar (commerce), Naipunnya Institute of Management and Information Technology, Pongam, Koaratty, Thrissur District, Kerala 680308 (Affiliated to University of Calicut)

annmargretjohny01@gmail.com

Abstract - Due to the negative impact of human activities on the environment, the calamities are increasing year by year. Several studies have shown that going green is the only solution. The academicians gradually started including green marketing in their books, journals, etc. The government started initiatives to introduce green marketing practices among the consumers. The organisation started to introduce products which are less harmful to the environment. The green products leads to enhanceing the quality of life, environmental protection, increase of product value, high level of satisfaction. Green marketing has changed consumers mindset and how they stand on environmental issues becoming more of a central core value.

Keywords: Green products, Green marketing, Green marketing practices

1. INTRODUCTION

The negative impact of human activities on the environment is a matter of concern today. Government all over the world is making efforts to minimize human impact on the environment. Today our society is more concerned with the natural environment. Understanding society's new concern businesses have begun to modify their behaviour and have integrated environmental issues into organizational activities. Academic disciplines have integrated green issues in their literature. This is true with marketing subjects too and their terms like "green marketing" and "environmental marketing" are included in the syllabus. Governments all over the world have become so concerned about green marketing that they have attempted to regulate them. Green marketing refers to the process of selling products and/or services based on their environmental benefits. Such a product or service may be environment friendly in it or produced and/or packed in an environmentally friendly way. It also helps to study the different perceptions of consumers about green products and patterns. Green marketing has changed customers' mindsets and how they stand on environmental issues becoming more of a "central core value" that influences consumption and marketing decisions. It helps in studying the level of awareness of consumers about green products and patterns.

2. LITERATURE REVIEW

Chetna Priti (2021); has conducted a study on green marketing: an evolving phenomenon. The study is conducted with the help of information collected through secondary sources. The findings of the study are the benefits associated with green marketing need to be aggressively promoted through integrated marketing communication with a major focus on social media marketing which is deep penetration among the audience. Green Marketing is facing challenges, mainly with the cost escalation through green practices leading to reduced attraction and purchase of the product.

Sudhir Yadav et.al (2021); has conducted a study on green marketing practices and challenges to Indian companies. The conclusion drawn by the author is adopting green marketing may not be accessible to business undertaking in the long run. Green Marketing is the need of the hour because of environmental issues worldwide but there is a long way to go due to the lack of wide acceptability.

Dalia Sedky, Mohammad Abdallah AbdelRaheem (2021); has conducted a study on studying green marketing in emerging economies. The authors have concluded that green marketing is a coin of two faces. It can be that good man who cares for the environment or it can turn into greenwashing full of deception and greed. Business companies should be honest with themselves when they adopt green marketing. From the researcher's point of view, green marketing can be defined as the equation of achieving profits, satisfying customers, and at the same time keeping the environment safe.

3. STATEMENT OF PROBLEM

This topic is extremely important as new opportunities for companies in such a highly competitive global environment can arise. Many researchers defend that becoming green is the only option to save our planet. The increasing awareness about environmental concerns has been changing customers' preferences and tastes, turning this concept into a revolutionary one,

and establishing a barrier to traditional marketing. This shift from traditional marketing to green marketing reflects the change in customers’ perceptions. Becoming green means businesses behave in a more responsible way (eco-friendly) diminishing their impact on the environment to prevent serious consequences from happening in society’s welfare.

4. OBJECTIVES OF THE STUDY

- To study the level of awareness of consumers about green products.
- To study the perception of consumers towards green products and marketing practices.
- To explain the issues and challenges of green marketing practices.

5. SCOPE OF THE STUDY

In order to develop goods that can appeal to the consumer reasonably affordable prices and environment-friendly products causing minimal damage are required. In order to reflect an image of high quality, environmental sensitivity and hence the production of products compatible with the environment are required. The study will observe how social responsibility and green marketing have been important in today’s society. It is predicted that the futures markets would be directly linked to the development, transfer, and implementation of eco-friendly technologies.

6. RESEARCH METHODOLOGY

The researcher sampled 50 respondents. The analysis tool which was used is Percentage analysis and the tool for presentation is graphs. The questionnaire was used for collecting data. The research was undertaken with both primary and secondary data. Primary Data was collected from respondents through the help of questionnaire. Secondary data was collected from various sources such as websites, journals, articles.

7. DATA ANALYSIS AND INTERPRETATION

S.No	Category	Subgroups	%	Total
1	Gender	Female	56	100
		Male	44	
2	age	15-24	58	100
		25-34	28	
		35-44	6	
		45-54	8	
3	Educational Qualification	Secondary level	8	100
		Undergraduate	56	
		Postgraduate	30	
		Others	6	
4	Income level of respondents	0-5000	26	100
		5000-10000	18	
		10000-20000	12	
		20000-30000	18	
		Above 30000	26	
5	Awareness of green products	Yes	90	100
		No	10	
6	Green products bought recently	Yes	89	100
		No	22	
7	Willingness to pay more on green products	Agree	48	100
		Disagree	20	
		Neutral	32	
8		Television	24	100

	Means of awareness on green products	Magazine	20	
		Newspaper	24	
		Others	32	
9	Enough information about the green product while purchasing	Agree	62	100
		Disagree	14	
		neutral	24	
10	Reason to pay more on green products	Enhance the quality of life	34	100
		Environmental protection	42	
		Increase of product value	8	
		High level of satisfaction	16	

8. RECOMMENDATION

The following recommendation were built on the findings

- The Government should take more initiative to increase the awareness of green products among consumers.
- Organisation should produce more products which are environmentally safe.
- Government and organization should take more initiative to bring up more green products which also leads to enhancing the quality of life, environmental protection, high level of satisfaction, etc.

9. LIMITATION AND SCOPE FOR FURTHER RESEARCH

The time factor and needed resources were short and it caused some difficulties for the researchers during the study. The research is limited to a sample of 50, a higher sample size may provide more reliable results. The study being an academic one, the study is limited to cochin corporation. A study with a wider geographical area will help to produce with a better result.

10. CONCLUSION

It is to conclude that consumers are aware of green products. The organisations and government should take initiative to increase awareness among the consumers. The company should produce environmentally sustainable products. They should increase the awareness with the help of advertising. To get more information on this topic more research and study must be conducted.

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A study on the effectiveness of financial inclusion among daily wage workers

Mr. Jiss Jose* Ann Mariya K Jomon**

Assistant Professor, Naipunnaya Institute of management and information Technology, pongam, koratty, Thrissur District , Kerala 680308, (Affiliated to university ofcalicut)

UG scholar (commerce), Naipunnaya Institute of management and information Technology, pongam, koratty, Thrissur District , Kerala 680308, (Affiliated to university of calicut)

Abstract - Financial Inclusion is the new paradigm of financial advancement which is centered on analysts, government agencies, managing an account, budgetary divisions, and other institutions within the later decades. Financial Inclusion plays a transcendent role in disposing of destitution and engages the economically and socially weaker sections in a nation. Budgetary incorporation is provided run of monetary services equally to all the individuals in a society without any segregation by the formal financial institutions in a nation.

Keywords: Financial Inclusion, Financial Literacy, Income, Education

1. INTRODUCTION

The concept of financial inclusion refers to the accessibility and equality of financial services, which refers to the processes by which individuals and businesses can have access to appropriate, affordable, and timely financial products and services. Financial inclusion entails providing access to banking, loan, equity, and insurance products to the unbanked and underbanked. The concept goes beyond simply opening a bank account. Financial inclusion recognizes that not all people need or want financial services, but the goal of financial inclusion is the removal of all barriers - supply and demand. Financial institutions themselves are the source of supply-side barriers. They often indicate poor financial infrastructure and include a lack of nearby financial institutions, high costs to opening accounts, or documentation requirements. Demand-side barriers refer to aspects of the individual seeking financial services and include poor financial literacy, lack of financial capability, or cultural or religious beliefs that impact their financial decision.

2. LITERATURE REVIEW

Sanderson Abel et.al (2018) has studied the determinants of financial inclusion and they proved that age, education, financial literacy, income, documentation, and internet connectivity are positively connected to financial inclusion. They claimed that an increase in any of these variables significantly increases the level of financial inclusion in the country. The study established that age, education, financial literacy, income, and internet connectivity are positively related to financial inclusion.

Thangaraj Ravikumar (2017) refers to Financial Inclusion as the provision of formal financial services namely basic savings bank accounts, credit facilities, payment services, insurances, and so on to the downtrodden and poor people at reasonably priced costs.

Zins & Weill (2016) also found that gender, age, income, and education influenced financial inclusion in Africa. They also noted that education and income had a higher influence than the other factors. Gender plays a role in financial inclusion excluded because of cultural reasons. The age of the individual was also found to determine financial inclusion. Since the males control the finances in the family and they are in most families the income earners. The women are financially

Raja Babu (2015) has studied the determinants of financial inclusion in Andhra Pradesh. This study aims at finding out the reason for financial exclusion and the factors influencing the households to approach informal financial sources. It mobilizes savings from savers to use for productive purposes. It is aware that the expansion of financial services results in the building up of economic growth which alleviates poverty and improves the quality of life.

Lapukeni (2015) found that information and communication technology (ICT) increases financial access through the reduction of transaction costs and widening the areas that can be covered by financial institutions. Many financial institutions have partnered with telecommunication firms in a bid to increase their clientele for financial services.

3. STATEMENT OF THE PROBLEM

Financial inclusion is the biggest problem in front of the financial system today in rural India and infrastructural bottlenecks are worsening even further with each passing day. As banking services are like a public good, the availability of banking and payment services to the entire population without discrimination must be the prime objective of public policy. Hence the researcher intends to conduct a study of the extent to which the daily wage workers have the access to financial services.

4. OBJECTIVES OF THE STUDY

1. To study the effectiveness of financial inclusion on daily wage workers.
2. To study the savings and investment behavior of daily wage workers.

5. SCOPE OF THE STUDY

The study is been undertaken in the Koratty Panchayath of Thrissur District, Kerala. The scope is restricted only to daily wage workers located in Koratty Panchayath. The study examines the impact of Financial Inclusion, their savings and investment behavior, and the effectiveness of financial inclusion measures on daily wage workers located in the Koratty Panchayath.

6. RESEARCH METHODOLOGY

The Research Methodology is the systematic, theoretical analysis of the methods applied to a field of study. It comprises the theoretical analysis of the body of methods and principles associated with a branch of knowledge.

7. DATA ANALYSIS AND INTERPRETATION

Table 1. Wages earning per day

Wages	No. of respondents	Percentage
Less than 299	2	4
300-499	7	14
500-699	18	36
700-899	13	26
900 and above	10	20
Total	50	100.00

Source: Primary data

Interpretation - Table shows the classification of the daily wage workers based on the wage-earnings day. From the analysis, it is clear that 4% of the respondents earn a daily wage of less than 299, 14% of the respondents earn a daily wage between 300-499, 36% earn between 500-699, 26% earn between 700-899 and 20% earn a daily wage of 90 and above 900.

Table 2. Savings from Income

Savings	No. of respondents	Percentage
0-10	4	8
10-20	9	18
20-30	18	36
30-40	12	24
40 and above	7	14
Total	50	100.00

Source: Primary data

Interpretation - Table shows the classification of respondents based on percentage of their savings. From the analysis it is clear that 8% of them save a percentage of 0-10 of their income, 9% save 10%- 20%, 18% save 20%-30%, 12% save 30%-40% and 7% save 40% and above.

Table 3. Exposure of the respondents to Financial Inclusion measures

FI measures	No. of respondents	Percentage
Yes	12	24
No	38	76
Total	50	100.00

Source: Primary data

Interpretation - Table shows the classification of respondents based on their exposure to financial inclusion measures. From the above analysis, it is clear that only 245 of the respondents are exposed to any financial inclusion measures as of now.76% of the respondents have not been exposed to any financial inclusion measures organized.

Table 4. Sources of information about financial services

Sources	No. of respondents	Percentage
News	7	14
Advertisements	4	8
Friends	19	38
Family	5	10
Banking correspondents	15	30
Total	50	100.00

Source: Primary data

Interpretation - Table shows the classification of respondents based on the source of information about financial services. From the analysis, it is evident that 14% of the respondents are aware of financial services by the means of news.8% are using advertisements,38% by friends,10% by family, and the rest of the respondents are aware of the means of Banking respondents.

Table 5. Goal for savings

Goal for savings	No. of respondents	Percentage
Children’s future	8	16
Dreamhouse	4	8
Medical expenses	11	22
Daily expenses	17	34
Others	10	20
Total	50	100.00

Source: Primary data

Interpretation - Table shows the classification of respondents based on their goal for savings. From the analysis, it is clear that 16% of the respondents save their income for their children’s future.8% of them have a goal of a dream house,22% for medical expenses,34% for dailyexpenses, and 10% of them for other purpose.

8. FINDINGS

- Out of 50 employees,36% of the respondents save a percentage of their income between20-and 30.
- Majority of the respondents i.e, 68% of respondents are aware of Financial Inclusion.
- Majority of the respondents i.e, 76% of the respondents are exposed to FinancialInclusion measures.
- Out of 50 respondents,38% respondents are aware of financial services from theirfriends.
- Majority of the respondents i.e, 92% are having a bank account.
- Out of 50 respondents, 34% of the respondents are saving their income for their dailyexpenses.
- Majority of the respondents,i.e, 62% the respondents set aside an emergency fund.
- In case of a financial crisis,30% of the respondents borrow money from others.
- Most of the respondents do not use any of the modern banking facilities out of the 50respondents.
- Liquid money is the most common method of payment for 96% of the respondents.
- 64% of the respondents have been in a situation where they needed a loan in the past 3years.
- Majority i.e, 82% of the respondents have taken loans from non-institutional sources.
- Easy availability of the non-institutional loan is the main reason why 62% of the respondents have taken loans from them.
- From the data it is clear that 72% of the respondents agree with the fact that there is a need for the promotion of financial inclusion measures.

9. RECOMMENDATIONS

- Customer relationship management is another important problem in rural branches. This can be resolved through systematic behavioral training sessions for the bank employees, and the establishment of information desks for the

customers in the banks. This kind of initiative eases the use of financial services by low-income people.

- As an educated youth, every student of the university/college should come out to provide financial literacy to make them aware of why financial inclusion is important and should try to motivate them to include it in the financial system.
- For the daily wage earners services, local banks should provide their services at their doorstep. Banks should establish separate counters in the bank for financial inclusion services.
- Existing bank branches (PSU banks) must go for aggressive marketing going to the work site of the daily wage earners. Because many of the respondents are not in a position to visit a bank branch to avail financial services.

10. IMPLICATION OF THE RESEARCH

The financial system facilitates the needs of those who need money and those who have surplus money. Banking habit is the simplest way to enter into the financial system. Now also there are more than 30% of the Indian population is unbanked. Therefore, the study proposes to analyze the intensity of financial inclusion and financial literacy among daily wage workers.

11. LIMITATIONS

1. The study is limited only to daily wage workers in Koratty Panchayath.
2. Only 50 samples are taken for analysis, therefore an effective study is not possible.
3. Respondents were not ready to give correct information.

12. CONCLUSION

A great change has happened in the last ten years to overcome financial exclusion. A framework of policy has emerged from an inclusive process of discussion and debate. Initiatives and experimental services have been launched to put the policies into effect. From the study it is found that the savings and investment as well as awareness level is very poor among the daily wage earners. Not having of bank accounts by the respondents showed that the government schemes of financial inclusion are still not successful. The low incomes they have and the increased cost of living, lack of awareness, lack of proper guidance restrict them to use the financial services.

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Pongam, Koratty East, Thrissur District, Kerala State - 680 308.

Ph : 9605001987, 0480 2730340, 2730341. Website: www.naipunnya.ac.in

Email - mail@naipunnya.ac.in

