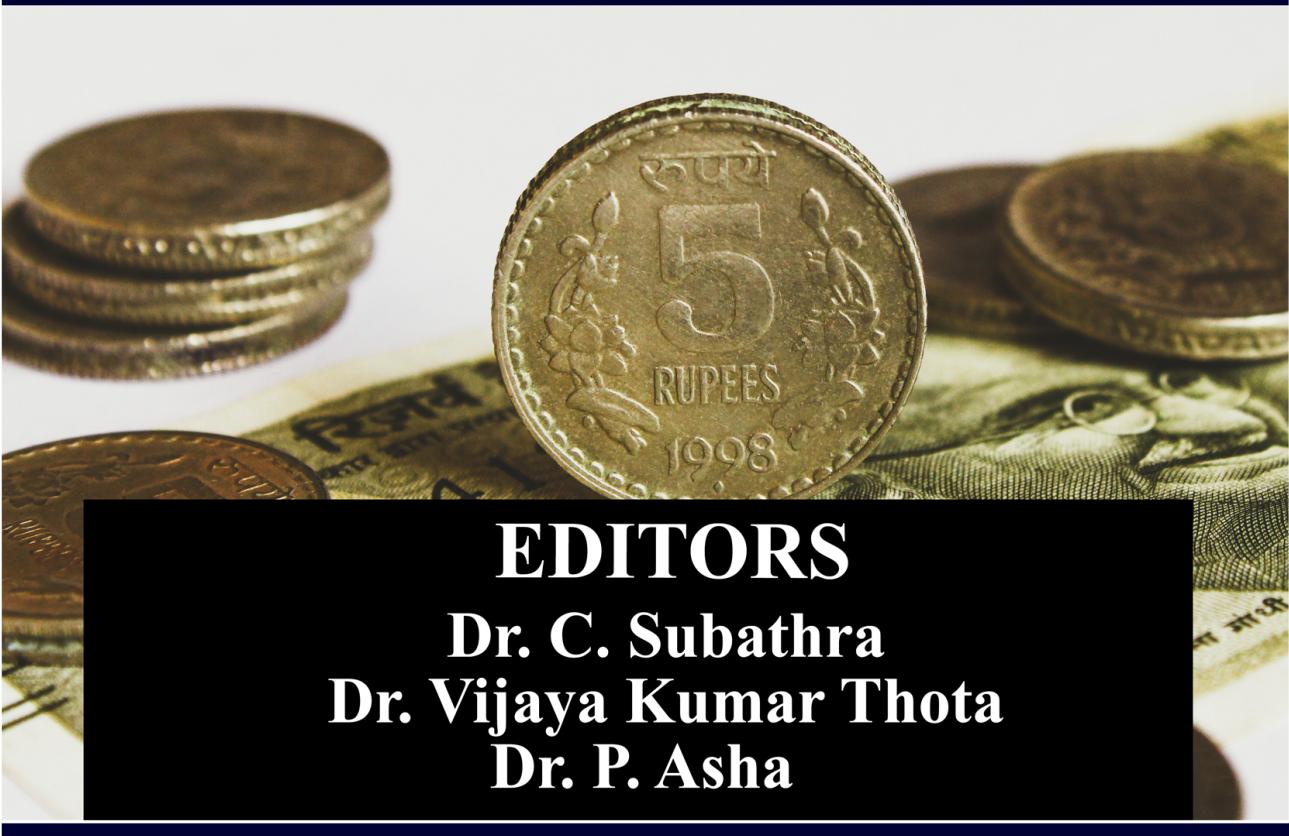




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ADVANCES IN COMMERCE AND MANAGEMENT



EDITORS

Dr. C. Subathra

Dr. Vijaya Kumar Thota

Dr. P. Asha

ADVANCES IN COMMERCE AND MANAGEMENT

EDITORS

Dr.C.SUBATHRA

Assistant Professor of Commerce

Pioneer Kumaraswamy College, Nagercoil-3

Affiliated to Manonmaniam Sundaranar University, Abishegapatti

Tirunelveli, Tamilnadu, India

Email: drcsubathra@gmail.com, Mob: 95852 12775

Dr. VIJAYA KUMAR.THOTA

Assistant Professor

Department of Business Management

Satavabama University, Chennai

Dr. P. ASHA

Assistant Professor of Commerce

S.T. Hindu College, Nagercoil

KanniyaKumari District



—Research & Development—

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**Dedicated
To All
Corona Warriors**



EDITORS

PREFACE

The book on Commerce and Management presents the Impact of Covid-19 on business, profits and personnel. In this book we specially focused on different opportunities, challenges and issues to overcome from the problems of Covid-19 and Pandemic COVID-19 creates barriers on banking networks, Stock market and changes in corporate culture reduces performance and efficiency. This is supply chain of productivity is disturbed due to lack of investors and revenue in returns which resulted in laid off, cut-off, No promotions, No appraisals, and No benefits provided to measure company expenses. The COVID-19 pandemic has pushed the world into an unprecedented crisis and uncertainty towards employment opportunity, while Covid-19 pandemic has an unusual way of stroking the entire world. The emergences of Novel strains or variants of coronavirus have a deep economic impact due to lockdown. Thus, Covid-19infection considered as a Global health emergency. Companies could take this opportunity to embrace a forward – thinking approach to how they will maintain their organizational culture ongoing because of the COVID -19 pandemic, The Major Challenge will be to enable business to adjust to the new culture and also managing, measuring, cost, Employee productivity virtually.

ABOUT EDITORS



Dr.SUBATHRA CHELLADURAI is the Founder president of CAPE FORUM - YOU TRUST, Kanyakumari District, Tamilnadu. Currently working as an Assistant Professor of Commerce in Pioneer Kumaraswamy College, Nagercoil, Since 2013. She has 18 years of Teaching and Administrative experience in Schools, Colleges and NGO's. She has been awarded with M.Philand Ph.D in Commerce from ManonmaniamSundaranar University, Tirunelveli , now acting as a Research Supervisor and Guiding M.Phil and Ph.D Scholars. She has also completed M.A.Sociology, PGDHRM and M.Sc.Psychology. She has participated in more than 200 National and International Seminars, Webinars, and Training Programs and published more than 60 Research articles and 14 Books. She is a NLP, Soft Skill Trainer and Counselor. She Served as Resource person and delivered her Expertise in Various Institutions. She had received 4 Best Paper And Best Paper Presenter Awardin National & International Conferences , Best NSS Program Officer Award from ManonmaniamSundaranar University, Tirunelveli , Dr. RadhakrishnaShikshanaRatna National Award for remarkable achievements in the field of Teaching, Research & Publications , Agimsai Gandhi Award from GandhiyaMakkalIyakkam, KaviyarasarKalaimani Award from KaviyarasarKalai Tamil Sangam, Karur, Young Educator & Scholar Award from the National Foundation for Entrepreneurship Development (NFED), Coimbatore, Tamil Nadu, Women Achiever Award - 2020 from ManonmaniamSundaranar University, Tirunelveli, AasiriyarArima

Award – 2020 from KurinjikabilarSangam, Salem and The Real Super Women 2020 – from Forever Start India Award Program. She organizes several Programs under the CAPE FORUM – YOU TRUST, for the Academic and Research Community



Dr. Vijaya Kumar Thota is Assistant Professor of Business Management at Satavahana University, Karimnagar. He has 12 years of teaching and research experience. He has been teaching various courses in the area of Commerce & Business Management since from 2008. He is a teacher, researcher, trainer, academic administrator in the areas of Business Management, with a blend of national and international systems and culture. He has contributed more than 20 papers, articles published in the journals of national and international repute. He authored 01 Text book and he got published 14 papers in International paper and 41 national papers in reputed refereed national journals. He had been to USA, Pennsylvania State University for presenting a research paper on MSME sector in Global conference on IHRM.

Dr. Vijaya Kumar Thota is a Resource Persons for Telangana State, Mahatma Gandhi National Council Rural Education (MGNCRE), Ministry of Human Resource Development, Ministry of Education, and Government of India. He is also Editorial Board member for various reputed International and national journal. He is a life member of Indian Commerce Association, Institute of Scholars association and received 4 International awards in the field of academic research.



Dr. P. Asha has been working as Assistant Professor of Commerce, S.T. Hindu College, Nagercoil, KanniyaKumari District. In addition to she got SET (2018), and has put a four years of teaching experience. She has published more than 40 papers in various journals, UGC care journals, Scopus Journals, attended national and international conferences and workshop. She also was guiding UG, PG, and Ph.D students in Commerce under Manonmaniam Sundaranar University.

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AN ANALYSIS ON THE ISSUES FACED BY PRIVATE SCHOOL TEACHERS

C.AISWARYA

Researchscholar

Manonmaniam sundaranaruniversity, Tirunelveli

Mail Id:-aiswaryasubash18@gmail.com

Contactnumber:-989441357

ABSTRACT

A teacher can be a good role model for a student who can motivate them to live a better life in various means. At the same time, the life of a teacher is not that perfect like everyone thinks it is. Approximating every other career, teachers are also facing a lot of challenges. Though, good support from students, parents as well as school administrators can help them to prevail over most of the hassles they face and come out successful. Be short of of teamwork, minimal personal time, working towards long term goals, point of view and student excuses are among some serious challenges they face in a classroom. Addressing these ordinary problems can not only help to get better teacher preservation rate but also enhances success rates of student and the final quality of education. at this time we can have a look at some of the top classroom challenges faced by teachers in the present education situation.

KEYWORDS: Teachers, challenges, face, students, Education.

INTRODUCTION

This shows the value that teachers possess in these countries as only the most excellent and the brightest of the lot are in this occupation, as expected conferring it to be one of the most exceedingly regarded professions.In India this practice of hiring the best is practiced by Teach for India, Gandhi fellowship etc by recruiting the best college alumnae or even corporate honchos with excellent leadership skills as teaching fellows in their fellowship programmed.

Teachers engage in recreation an important role in the live of children. In adding to facilitating learning, serving students reach

their highest potential and develop into responsible people. But, over the earlier periodexistence, education has become increasingly worrying. Today, teaching is one of the the majority stressful occupations in the Teacher pressure impacts teacher health and well-being, work attitudes and turnover. Teacher strain is linked to teaching presentation and student educational outcomes. High stress levels are cause teachers to leave their profession, which causes unsteadiness among staff, students, and the group of people. In response, schools and districts are hire newer teachers with less practice, resultant in lower student achievement and important training costs for our nation's school systems.

OBJECTIVES OF THE STUDY

1. To Study the issued faced by Private School teachers.
2. To give the certain measures to overcome the issues faced by privates school teachers.

NORMAL ISSUES FACED BY PRIVATE TEACHER:

1. PROFESSIONAL STATUS OF TEACHING

Teaching is not considered as one of the most wanted after career in India; hence the primary confront is to raise the status of teaching as a profession choice. This stems from the general awareness that people harbor about this profession which is, that anybody can become a teacher as it takes minimum skill and is nothing but overvalued baby-sitting. This shows the high opinion that teachers possess in these countries as only the best and the brightest of the group in this profession, logically conferring it to be one of the most extremely regarded professions.

In India this custom of hiring the best is practiced by instruct for India, Gandhi fellowship etc by recruiting the best college graduates or even corporate honchos with excellent leadership skills as teaching fellows in their fellowship program. One day when everyone understands that a good teacher is one who is not only a fountain of knowledge but also arepresentative of change and leader, would lead to a breakthrough in this existing perception.

2. FINANCIAL COMPENSATION

These problems are not limited to government or low cost private schools but also to posh international schools where the regular annual fee structure of a student ranges .The school organization and board of directors mostly favor cheap labor Again this is because of the low experts of teachers in our society. The teaching profession is subject by women and we see very less men who favor being a teacher. Women are not careful as the primary employed person of a family and hence their compensation is abysmally poor compared to the fee structure that these international school charge. It's elevated that teachers need to value their self esteem and take control of their condition rather than contributing to this vicious circle. One should always update their network skill to be placed in the best of the organization rather than compromise on self respect and injustice.

3. COMMERCIALIZATION OF EDUCATION

The general Indian mentality believe that privatization is the resolution to everything dysfunctional in our country. This public perception stems from the status quo that an Indian family enjoy when they send their children to these currenttemple of education which have air conditioned classrooms, buses and infrastructure equal to a five star resort like tennis court, swimming pool etc. It gives enormous pride to parents and an opportunity for them to take pride about the fact that their children go to school where students are well dressed, their classmates come from the leader's strata of the society and most important they are schools.Most of these best private schools are established by real estate developers or politicians who do not have a grain of idea what education is all about. For them education is nothing but a means to amass anenormous fortune.Most of all, VIP treatment and extreme molly cuddling is expected from a teacher which also includes malpractices like promoting students even when they have unsuccessful in major academic subjects to retain admissions and prevent financial loss.

4. LACK OF MOTIVATION AND SUPPORT

Teachers don't have a voice and have no say about instructive policy. The concept of motivated teacher is also a damaged one because most of them feel that a motivated teacher is one who is

regular to school every day, follows official protocols blindly without puzzled and if necessary provide information that management group wants. The real focus shift from student learning outcomes to complying orders as fount fit by the administrative department relegate teachers to a mere stature of puppet who have no voice.Ms. Seema Bansal of Boston Consulting Group mentioned in TED Talk that one of the issue faced by teachers in Haryana is not that they are incompetent but they were expected by supervisors to supervise the creation of classrooms, toilet, mid day meal or deposit scholarship money in students account etc.

therefore teachers were in schools but not in classrooms. The same can be extrapolated to private schools where a lot of instructional time is missing to rehearse high profile school events like annual day, sports day etc and with the time that is left over teachers are predictable to finish the curriculum with finesse.

5. PROFESSIONAL DEVELOPMENT AND TEACHER'S NEEDS

Education sector is a very active industry. A good teacher wants to be constantly updated with the best practices practiced across the world. This means reevaluating and reflecting one's educational skills by adopting rigorous study, put into practice and self – improvement.The high performing countries keep professional development and training as the summit most priority and they conduct in-house trainings every month in adding to regular classroom observations and feedback by peers and line managers.Observation is careful as an instrument of development by scaffolding and developing the teachers and not as a weapon to terminate their services which nowadays schools are expert in doing.To change or even revolutionize her belief system requires redesigning of professional development module to a cutting age quality.

For example, after the realization of RTE (Right to education), which again many private schools have not enthusiastically accepted, the classrooms have become more varied and multi ethnic and multi lingual.

6. TEACHERS LACK THE SKILLS TO MANAGE SUCH DIVERSITY

Teachers lack the skills to manage such multiplicity in class. Training programmers' are designed keeping in view the situation existing in urban schools and problems faced by teachers like elevated teacher student ratio or multi grade teaching are barely discussed. An elementary school teacher attend the same training programme as that of a senior school teacher send-off no scope for differentiation and discussion on age detailed issues. Most of the session are nothing but heavy dose of theory with zero planning to apply those ideas. Sessions like joyful learning and student-centric learning sound hollow to teachers who have to agree with social diversity, different levels of students and the majority importantly, children who belong to the bottom level of Maslow's hierarchy of needs which means children who have low self-esteem as they are hungry for love and a sense of belong. still if a teacher takes the whole pain to educate herself, at the end she is supervised by department head or principal who themselves have stereotypes and mindset that are even more outdated.

If a language teacher is doing a listening duty then she would be questioned by her coordinator as to why there is center on listening and speaking skills rather than writing skills. For the controller it is a Eureka second if the teacher writes something on the board and students copy them like mute sheep increasing the volume of pages filled in the notebook which is a tangible product that can be exposed to parents.

ANALYSIS AND DATA INTERPRETATION:

Table No-1.1 shows about the designation and issues faced by private school teacher.

working	No. Of Respondents	Percentage
Nursery	25	20.83
Primary school	28	23.33
Secondary school	55	45.84
Higher secondary	12	10

Total	120	100
Problems faced	No. Of Respondents	Percentage
Financial problems	33	27.5
Class room problems	15	12.5
Family Conflicts	27	22.50
Travelling	29	24.17
Managerial problems	16	13.33
Total	120	100

Source: Primary Data

Table No-1.1 Shows that out of 120 respondents 25 people are working in nursery level, 28 people are from primary school, 55 respondents we got from secondary school and 12 from higher secondary school teacher.

This table shows that 27.5% are facing the financial issues, 12.5% are getting issues from class room, family conflicts will be taking 27%, 29% will be having a travelling problem, finally 16% is managerial problem.

CONCLUSION

Many studies have been complete on the role of school teachers, their life style, job demand, work load and environmental effect cause in the school. Many diseases have been said to occur for school teachers and is straight related to the number of years they have been in the profession as school teachers. The common disease prevailing among school teachers are BP, Obesity, Self induced DM, CVD, Skeletal disorder, Voice problem, digestive disorder, Anxiety disorder, Psychological problems, mental ill health and occupational health problem. All these disease are found to be the consequence of overwork, life job disparity, poor and delayed salary, management resulted issues, duties other than teaching, lack of co operation from seniors, political interference, students behavior and negative community altitude. More in deepness studies involving various types of schools are necessary to arrive at a standardized protocol to be followed in all government as well as private schools. Parents of the children should also aggressively participate in helping teaching community to improve the living and

health status of school teachers. Dietician and nutritionist role will be surely help in maintaining good health among school teachers. More studies should be undertake in this field to frame standardized protocol to be implemented in all schools.

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STUDENT'S OPINION ABOUT ONLINE EXAMINATION DURING COVID 19

MS.D.BHAVANI

Assistant Professor

Department of Management Studies

Anand Institute of Higher Technology, Chennai

Mail Id: bhava.77@gmail.com

ABSTRACT

Assessments are conducted to find the real skills, talents and knowledge of the students. Traditional method of conducting exam is paper-and-pencil based. But online examination has become important due to the Covid-19 Pandemic. This study was carried out to explore the benefits of online exams, challenges faced by the students while attending online exam.

KEYWORDS: Online exam, Covid-19

INTRODUCTION:

The Covid-19 pandemic has affected the educational systems worldwide, which leads to the closure of schools, colleges and Universities. Due to the lockdown many Institutions have started E-learning process and started conducting the assessment through online.

Assessment for learning is an educational concept that motivates both learners and educators, which facilitate a positive attitude towards future learning and actively improve the learning process. It is an essential part of our studies. The main purpose of assessment is to decide whether the students achieved the goals and objectives or learning outcome.

Few of the challenges of conducting the traditional way of exams at the Covid-19 situations are: Maintaining social distance is hard for the students at all times, Public transport, Fear of students whether they would not be allowed inside the examination hall if they would be suffering from general cold and cough, Fear of getting Corona virus by the students and parents as well. So in order to avoid these

situation during this unprecedented crisis online exams are conducted to assess the students.

Online exam or e-examinations, is conducting the exam in a paperless manner, with the use desktop, laptop, mobile or tablet devices.

OBJECTIVES:

- To study students opinion about online examination.
- To find out the benefits of online exam.
- To identify the challenges faced by the students while attending online exam.

RESEARCH METHODOLOGY:

Primary data are collected from the final year students who had attended the online examination. Secondary data are collected from journals and website. A structural questionnaire was sent to the students. Convenience sampling is used to collect primary data. The data were collected from 50 respondents. Percentage analysis was carried out.

ANALYSIS AND FINDINGS:

The questionnaire is based on the following questions:

Mode of online exam attended.

Any previous experience of online exam attended.

Instruction given for attending the online exams is clear and helpful.

Level of effort required for attending the online exams.

Benefits of online exam.

Difficulties faced during the online exam.

Majority (77.8percent) of the students attended the online exams through laptop and the others smartphones. Since they had attended an online exam with MCQ pattern, about 81% of the students agree that the time allotted to attend the exam is sufficient. The result also indicates most of the students had no prior experience with online assessment

The students also agree that they required more effort for pre-exam preparation and during exam.

All the student provides the positive feedback that they were given clear instruction for attending the online exam. Helpdesk number was given in the official portal for technical issues. Login

credentials and password provided through official web portal, Mock examination was conducted to understand the exam pattern, time management and prepare for any difficulties.

Majority of the students faced the difficulty of internet connectivity during online exam. Some faced the problem of server error, power failure and logged out during exam. Though the students faced few difficulties during exam, they had given a positive opinion that online exam is fair and ensures accuracy, processing of result is quick and taking an online exam is easy compared to the traditional paper-and-pen exam.

CONCLUSION:

Conducting a traditional way of exam in this pandemic situation is critical, online exam makes possible to evaluate the student's performance. Even though they faced the problem of internet connectivity, server error, it is noted that student's favors online exam in future since it is easy, convenient, speed result processing and accuracy Most of the students had no prior experience of online exam, they can be trained and mock test can be conducted to make them familiar and avoid anxious.

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BOOMING BUSINESS SECTORS OF PRESENT AND POST COVID SCENARIO.

Dr. D. YUVARAJ
Head of the Department
Department of Management Studies
Anand Institute of Higher Technology - Chennai.
Mail Id: yuvarajd81@gmail.com

ABSTRACT

The buzzword COVID-19 not only has an adverse impact on the health of the people but also has a negative impact on most of the sectors, which crashed the nation's economy. This study focuses on determining the impact of COVID-19 in various sectors and the opportunity provided to various sectors by the pandemic to boom during and post-COVID situation. This paper aims to predict the booming sectors in the new normal caused by the game changer COVID-19.

KEYWORDS: COVID-19, booming sectors, New normal.

OBJECTIVE:

To determine the sectors that will boom post-COVID by properly utilizing the opportunities provided.

INTRODUCTION:

Each and every sector's contribution is essential in increasing the GDP of the nation to face a stable economy and overcome economic recession. In 2020 - 2021, India's GDP growth rate is expected to be in the range of 6.0% - 6.5%, which is less than the previous years. The lockdown implemented to control COVID-19 pandemic caused a downfall in almost all sectors irrespective of nature. This is a descriptive paper that describes the impact of a pandemic on multiple sectors and determines the boom in few sectors based on bibliography.

IMPACT OF COVID-19 ON MULTIPLE SECTOR:

A journal by SurabhiVerma and AndersGustafsson (2020) states that according to the WTO (2020), trade activity in 2020 will plunge by -13% or -32% and examined the pandemic's impact on the overall business, technologies, SCM, and all the service industries. Such pandemic not only requires short, medium and long term plans to rebalance the economy but also raises a clarion call for robust and sustainable business strategies across every sector. The crisis demands new operating models to meet changing demand pattern, reforms in trade policies, labour policies, the acute necessity of implementation of advanced technologies across the different sector, resisting the social-technical meta-transition, resilient strategies to reduce manufacturing complexities, modifying existing supply chain measures to ensure business continuity, requires robust strategies in different service industries to ensure compliance, switching to e-learning and remain agile and productive.

A journal on covid-19: impact analysis and recommendations for power sector operation by Rajvikram and many others (2020) states that it is estimated that Indian DISCOMs will suffer a revenue loss of 4 billion US dollar and liquidity crunch of 7.2 billion US dollar during the lockdown. Commercial load demand dropped the maximum. Residential load(electricity load) demand increased. Industrial load demand also dropped but not very significant in many countries. Energy demand price dropped in most of the countries.

A report by ADB briefs on the economic impact of the COVID-19 outbreak on developing Asia states that the ongoing pandemic outbreak affects the PRC and other developing Asian economies through numerous channels, including sharp declines in domestic demand, lower tourism and business travel, trade and production linkages, supply disruptions, and health effects.

A report on COVID-19 Economic Impact Assessment Template from ADB data library states that (Agriculture, Mining and Quarrying sector), (Business, Trade, Personal and Public services), (Light, Heavy, Manufacturing, Utilities and Construction), (Hotel and restaurant and other Personal Services) have faced GDP losses in short term contingency -5.5, -6.0, -7.9, -10.5,-10.2,-6.8 respectively and GDP losses in long term contingency -8.3, -9.0, -11.9, -15.5, -15.2, -10.1 respectively in India.

A KPMG (2020) reports states that, impact on Indian mining companies at the end of 2019, the top 50 mining companies across the globe had a combined market value of approx. USD 1 trillion. After intrusion COVID- 19, USD 282 billion had been wiped out from their market capitalization. Vedanta and NMDC feature in the top 10 worst affected companies already, due to the decline in offtake of minerals.

A report on the impact of COVID-19 on Higher Education in India by Pravat Kumar Jena (2020) states that the pandemic has destabilized all the educational activities, and has a mixed impact on research and professional development and adversely affected assessment system and employment opportunities.

A report on the impact of COVID-19 on Education in India by Pravat Kumar Jena (2020) states that the pandemic has positive impacts like blended learning, increased digital literacy learning management system and collaborative works increased worldwide exposure, demand for open and distance education and so on and has negative impacts like educational activities got hampered and students, teachers and parents were unprepared for online mode of education.

A journal on Implication of COVID-19 for the Electricity Industry: A Comprehensive Review by Haiwang Zhong, Senior Member, IEEE(2020) states that the load consumption of electricity is reduced greatly compared to last year and expected to rebalance after the lockdown comes to an end.

A journal on Impact of Coronavirus pandemic on Fast Moving Consumer Goods (FMCG) sector in India by Dr Yogesh D Mahajan it would be those companies who would be able to respond rapidly to evolving dynamics of demand and display a resilient attitude and execution. According to Nielsen, FMCG industry sales fell 34% YO in April, contributing to a 38% decrease in sales in smaller companies, while modern trade reported 5 % growth.

A journal on COVID-19: IMPACT ON FMCG SECTOR IN INDIA – A REVIEW by Ashwin Chouhan (2020) states that the FMCG sector expects loss due to shutdown in manufacturing unit during lockdowns in different states of India. The major problem is that company is facing the problem of supply chain due transportation shortage and unavailability of manpower in lockdowns. Companies

are now seen digital platform to bring their business back on track to ensure a fast and good delivery system to consumers.

An article from Business insider by Prerna Sindwani, represents few experts thoughts“the sectors like retail, medial supply and services, personal and healthcare, information and communication technologies and e-commerce will be the top gainers at this point,” Shah said. Consumers will become further warmed up to the concept of online buying. Consumer demand has increased by an average of 50%. On our platform, we are witnessing a 50% spike in daily average orders. In fact, our business has also grown by 60%,” Sourjyendu Medda, CBO and Founder of DealShare, which is providing essential services to Tier II and Tier III cities, told Business Insider. “As the job market slows down in the wake of a global pandemic, essential services continue to drive demand, such as in the medical and public health fields. Despite the temporary slumps in the sector, healthcare continues to be one of the foremost drivers of the nation’s economic growth,” said Sashi Kumar, MD at Indeed.“More companies are asking their employees to work from home, believing that productivity won’t get affected which means that this is the future of work and interaction where the companies no longer need to assemble people in places,” education entrepreneur Ronnie Screwvala said.

The article from The EconomicTimes on covid impact: Boom in some job sector on the anvil states that the mankind accepting the new contours of the post-Covid world leads some job sectors to do well, and also states that there will be a boom in technology and IT sector, genetic testing sectors, content writing for consumption across multiple platforms, and online education platform and its related sectors.

The article from The Times Of India 5 industries setting up new trends post Covid-19 outbreak states that the workspace industry, hospitality industry, education industry, entertainment industry, self-care industry will boom, This spike in the demand for these tools has worked as a catalyst for some firms to develop work from home solutions, online education led to the development of LMS platform, a top executive of a food delivery startup has claimed that 30-50% of the restaurants may permanently shut down in India except the branded ones, In this digital era, platforms like Netflix, Amazon prime etc. have capitalised hugely and have become a necessity for

many entertainment seekers than a luxury during the pandemic. The pandemic has resulted in a boost of self-care content consumption online.

CONCLUSION:

The pandemic is a game-changer in every century which causes the economy to crash and it not only comes with adverse effect and challenges but also provide opportunities for every sector to adapt to new normal and flourish. The sectors which are responsive to such crises by coming with new solutions will bloom for a longer term in the post-COVID scenario.

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STUDY ON SUPPORT OF EMPLOYEE EMPOWERMENT ACTIVITIES DURING THE LOCKDOWN OF COVID 19 PANDEMIC CONDITION

DR.S.BHARATHI VASU

Professor

Department of Management Studies

Anand Institute of Higher Technology-Chennai

Mail Id: vasubharathi82@gmail.com

ABSTRACT

The study consists of the details about the Employee empowerment. It is a term used to express the ways in which non-managerial staff can make autonomous decisions without consulting a boss/manager. The primary objective of the study is the Employee empowerment of Employees during COVID 19 Pandemic. The Secondary objective is to study the respondent awareness about Employee Empowerment, to study respondent opinion on various Training program adopted to enhance empowerment, to study respondent satisfaction towards various motivation Technique adopted to empower the Skill and to analyze the extent to which employees suggestions are accepted by the superior during COVID 19. Research design is a systematic plan of what is to be done, how it will be done & how the data will be analyzed. Research design is basically shows what the major topics in the research are and their details. It provides an outline of how the research will be carried out and the methods that will be used. The type of research used in descriptive research. Totally 100 respondents are selected for the study. The sampling technique adopted is Convenience. The Study includes both primary and secondary data; primary data is collected by online questionnaire. The source of secondary data is collected through journals, company website and book reports. Statistical tests are applied in order to validate the results of the study.

KEYWORDS: Employee Engagement, Covid-19, Pandemic

INTRODUCTION

"Employee empowerment" is a term that is used to express the ways in which non-managerial staff members can make decisions without consulting their bosses or managers. These decisions can be small or large, depending upon the degree of power with which the company wishes to invest employees.

Employee empowerment has been defined in many ways but generally means the process of allowing employees to have input and control over their work, and the ability to openly share suggestions and ideas about their work and the organization as a whole. Empowered employees are committed, loyal and conscientious. They are eager to share ideas and can serve as strong ambassadors for their organizations.

India has been in the state of complete lockdown since 24th March 2020, with only essentials being made available. This lockdown has been initiated due to the outbreak of the pandemic disease COVID-19. As per the need of the hour, individual businesses have shifted some or most of their processes online and initiated a Work-From-Home (WFH) regime. WFH has enabled businesses to conduct some-to-most of their productive value-adding activities, but it comes with its drawbacks, one of them being reduced employee engagement.

OBJECTIVES OF THE STUDY

- To study the respondent awareness about Employee Empowerment during lockdown.
- To study respondent opinion on various Training program adopted to enhance empowerment at pandemic situation.
- To study respondent satisfaction towards various motivation Technique adopted to empower their Skill at this lockdown.
- To analyze the extent to which employees suggestions are accepted by the superior during the lockdown.

RESEARCH METHODOLOGY

Research Methodology is the specification of methods and Procedures for acquiring the information needed to structure or solve problems. It is overall operational pattern or framework of the project that stipulates what information is to be collected , from

which sources and with what procedures, A Research Methodology is a plan of the proposed research work. It involves a compromise dictated mainly by practical considerations. The type of research used in descriptive research. Totally 100 respondents are selected for the study. The sampling technique adopted is Convenience. The Study includes both primary and secondary data; primary data is collected by online questionnaire. The source of secondary data is collected through journals, company website and book reports. The following statistical tests are applied in order to validate the results of the study Weighted Average Method, Chi-Square test, ANOVA, Kruskal Wallis test

ANALYSIS AND FINDINGS:

The major findings of the study are received from the respondents through primary data collection with the tool of online questionnaire are analyzed with the support of SPSS Software. The source of secondary data is collected through journals, company website and book reports

- ❖ It is found that 46percent of the respondents agree that Employee empowerment lead to career and personal development and 4percent of the respondent strongly disagree this statement.
- ❖ It is found that 37percent of the respondents agree that Employee Empowerment improve the relationship among employees, Subordinates and peer group at this lockdown and 4percent of the respondents strongly disagree this statement.
- ❖ It is found that 51percent of the respondents agree that Empowerment save the time of Senior Management and helps them to focus more on Strategic decisions at this pandemic condition and 3percent of the respondent strongly disagree this statement.
- ❖ It is found that 38percent of the respondents agree that Upcoming changes are talked about openly and freely and 2percent of the respondent strongly disagree this statement.
- ❖ It is found that 48percent of the respondents agree that Employees are given adequate and appropriate training to deal with changes at this lockdown and 2percent of the respondent strongly disagree this statement.

- ❖ It is found that 44percent of the respondents agree that Employees have lot of control over their job and 1percent of the respondent strongly disagree this statement.
- ❖ It is found that 47percent of the respondents agree that Employees given opportunity to suggest improvements during the lockdown and 6percent of the respondent strongly disagree this statement.
- ❖ It is found that 40percent of the respondents agree that Employee receive appropriate recognition for their contribution and 3percent of the respondent strongly disagree this statement.
- ❖ It is found that 35percent of the respondents agree that their work gives them ability to contribute to the success of the organization and 4 percent of the respondent strongly disagree this statement.
- ❖ It is found that 43 percent of the respondents agree that Flexiblity and Independence are allowed in the organization at this lockdown situation and 3 percent of the respondent strongly disagree this statement.
- ❖ It is found that 42 percent of the respondents agree that Employees are encouraged to take action to improve quality or correct quality problems in their job and 1percent of the respondent strongly disagree this statement.
- ❖ It is found that 42percent the respondent agree that Supervisor encourage employees to suggest way to improve productivity and 5 percent of the respondent strongly disagree this statement.
- ❖ From Chi – Square Analysis it is found that there is significant relationship between respondent year of Experience and their awareness towards employee empowerment in their organization.
- ❖ From the ANOVA analysis, it is found that there is significant difference between respondent year of Experience and their awareness towards employee empowerment in their organization.
- ❖ From Kruskal Wallis test, it is found that there is significant relationship between respondent year of Experience and their leadership skills in the organization.

SUGGESTIONS OF THE STUDY:

- ❖ Majority of the respondent felt that empowerment will enhance harmonious relationship among the employees. Therefore, the management of the organization may give utmost importance to their employee empowerment programs during the lockdown.
- ❖ Online trainings will enhance employee empowerment during this lockdown.
- ❖ Employee empowerment will enhance their quality of work life at this lockdown situation.
- ❖ Based on the Chi-Square analysis between respondent experience and their awareness level about the empowerment program, there is a relationship between the factors. Hence the new employees may be given awareness training program in the field of empowerment which will support their decision making skills during the lockdown.

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TOURISM BEHAVIOR CHANGE: IMPACT OF THE COVID19 PANDEMIC

*DR.S.KRISHNAKUMARI

Associate Professor

Department of Management Studies

Anand Institute of Higher Technology - Chennai

Mail Id: krishnakumari.mba@gmail.com

ABSTRACT

Tourism has been always a major global industry with an annual average growth rate of 4-5%. According to WTO(2020), the tourism industry creates 8% of the global GDP and 10% of employment. Six months into the crisis, the situation remains uncertain. Revival is slower than foreseen. Travel restrictions and containment measures are made longer, and are expected to be lifted gradually. This should not be the reason for the second wave of the pandemic we are witnessing globally. The study aims on understanding the tourism behavioral change during the pandemic and also the impact of this situation on various allied businesses of tourism. The primary data was collected through online questionnaire among 70 respondents who are interested in travel to understand the most influential factors to be considered by the tourists during this pandemic. The data was analyzed and the findings were recorded. The secondary data though various other researchers were also considered and discussed.

KEYWORDS : Tourism, Covid-19, Pandemic

INTRODUCTION

Tourism is considered as a wide industry, accounting for 10 per cent of world GDP, 7 per cent of international trade and 30 per cent of service operations. According to UNWTO, one in 10 jobs is linked to tourism in a developing economy like India. It is well known that tourism is an activity that contributes to the development of many countries, but despite its economic strength, tourism remains one of the most sensitive and vulnerable sectors to internal and external crises like natural calamities, economic down falls, political crises, terrorist attacks and also the pandemic.

Covid-19 is considered as the most serious crises tourism industry has ever faced. This crisis is estimated to have a seven time larger impact on tourism than the 2008 financial crises. The effects of Covid-19 are expected to extend for eight months and result in a decrease of 39% in global tourism volume. Tourism industry is expected to recover to 2019 pre-crisis levels not before 2023 (Tourism Economics, 2020).

The pandemic had created immediate and immense shock to the tourism sector resulting in affecting the wider economy. As governments around the world have introduced extraordinary measures to contain the virus, restrictions on travel, business operations and people-to-people interactions have brought the tourism economy to a standstill. Many countries are now entering a new phase in fighting the virus while at the same time managing the re-opening of the tourism economy. This is a complex and challenging task, and quantifying the impact on the tourism economy is difficult.

Even when tourism supply chains start to function again, new health protocols mean businesses will be operating at restricted capacity. Demand-side recovery will also take some time, given consequences of the economic and health crises, and the progressive lifting of travel restrictions, while consumer confidence and travel behavior will be more deeply impacted the longer the pandemic goes on. This will have secondary implications globally.

OBJECTIVES OF THE STUDY

- To study the tourism behavioral change of the tourist in opting tours during the pandemic situation.
- To understand the impact of the pandemic situation on allied businesses of tourism industry.

RESEARCH METHODOLOGY

The study is mainly based on primary and secondary data. The respondents were from the Chennai city, who are actually interested in international tours and travelling. The sample size is 70 and basic statistical analysis was made to understand the behavioral change of tourism based on convenience sampling method with an online survey questionnaire method.

The secondary data was collected from various research articles for understanding the current scenario of the various branches of tourism industry and the impact of the pandemic on tourism.

ANALYSIS AND FINDINGS:

The major findings of the research from the primary data collected from the respondents are the following.

The various research undergone during the pandemic as the secondary data identified few important factors determining the changes in the tourism behavior of the current situation and the questionnaire was framed having those factors and the opinion of the respondents were collected by the questionnaire framed with the likert scales. Following are the ranks of the influential factor they are ranked as below based on the data collected.

Rank 1 : Choosing an off season travel to avoid crowd

Rank 2 : Affordability and purchase power of the tour because of the sickening economic condition

Rank 3 : Avoiding group travel for maintaining social distancing

Rank 4 : Sanitary condition and the service quality at the tourist destination

Rank 5 : Choosing a nearby destination to avoid maximum exposure during the pandemic

Rank 6 : Travel Insurance and the refund policies

IMPACTS OF THE PANDEMIC ON SELECTED BRANCHES OF TOURISM INDUSTRY:

TRAVEL AND TRANSPORT

AIRLINE INDUSTRY:

The Covid 19 had a drastic impact on the entire airline industry. International Civil Aviation Organization (ICAO) estimates, that the fall in scheduled international passenger traffic during 2020, will equate to a reduction of between 44 to 80% of international passengers. As per the International Airports Council the airports globally end up in a loss of more than USD 97 billion.

SHIPPING AND CRUISE

Sea travel and Cruise lines are facing the double challenge of ensuring visitor and worker safety, as they were not able to return home clients, and encounter severe loss.

RAILWAYS

The stoppage of the entire rail routes along the country had significantly dropped the revenues. **TOUR OPERATORS**

Tour operators have reduced their operations until further notice as per the Government norms and the situation evolved increased organizational complexity across administrative boundaries.

HOSPITALITY INDUSTRY

RESORTS AND HOTELS

Hotels have reported extremely low occupancy rates, or have experienced closures on a massive scale. The virus outbreak has put shared accommodation platforms under pressure, with reported declines in apartment bookings. Even, Airbnb had layed off 25percent of its workforce.

RESTAURANTS

Food and catering service providers are surviving as it is the need for everyone in the world. Changes like social spacing in eating establishments, home delivery, take away process are keeping the industry alive.

BUSINESS, MEETINGS AND EVENTS TRAVEL

Companies have cancelled or suspending business travel due to the coronavirus pandemic, Even the Olympics 2020 is dropped because of this.

TECHNOLOGY BASED TOURISM

Online travel agencies and online booking platforms are also being hit by the crisis due to the significant slowdown in transactions.

CONCLUSION:

The change in the tourism behavior is mainly affected by the plan of off season trips, nearby places, purchase power and the quality of service based on hygiene and sanitation are with lot of importance. The impact of the pandemic crisis is undergone by the global tourism industry. The reopening and rebuilding of tourism requires support of the government. Governments and industry are focusing their efforts on lifting travel restrictions and working with businesses for new health protocols for safe travel, and diversify

their markets. The pandemic has been disruptive and it is obvious that several SMEs are affected badly due to this pandemic and that directly affects the entire economy.

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RISE AND FALL OF ELECTRIC VEHICLES BETWEEN 1331 A.D-1900 A.D

DR.V.V.RAJASEGHARAN

Associate Professor

EEE Department

Anand Institute of Higher Technology- Chennai

Email: rajasekar.vv@gmail.com

ABSTRACT

This paper presents the history of Electric Vehicles (EV) and evolution of technologies used in them. The Electric vehicles are gaining importance globally as it is seen as a factor of reducing air pollution and smog. Hence there is a necessity to know about the evolution of EVs from 13th century to 19th century. It is an interesting fact that the development of EVs had started when there is no existence of technologies.

KEYWORDS: *Electric Vehicles, Technologies, development, air pollution.*

INTRODUCTION

Evolution of Electric Vehicles (EV)

Afore the industrial revolution, our energy needs were modest. For transportation, the muscle of horses and the potency of the wind in our sails took us to every corner of the world. For work, animals were used to do jobs wherever own labors could not be used. In our far history, it could be realized that man had shown his interest in speed and the first endeavors were to move faster than a racing horse before motors were built. Wind was the principal vital energy source other than muscles to be exploited for motion. The history of electric car commenced with Italian engineer Guido da Vigevano, who envisaged the very early design of electric car. In 1331, he designed Texaurus regis Francie, a windmill-powered battle car for king Philip VI of France who was planning a crusade that was authentically never done (Fig. 1). So this was the first inception in Europe for a vehicle not reliant on muscle power.

Around 1478, Leonardo da Vinci designed a self-moving car. This car was powered by large coiled springs located in cylindrical drum-like casings. Leonardo's automobile was the very first stored-energy internally propelled vehicle. It was believed that Leonardo authentically built and utilized it, but it was too ahead of its time when there were no developments.

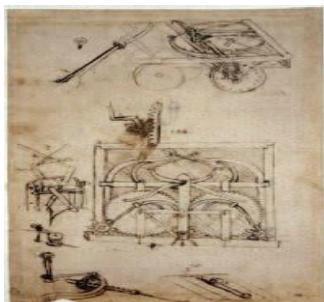
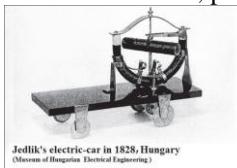


Fig.1. CODEX ATLANTICUS BY LEONARDO DA VINCI

In 1828, Ányos Jedlik, a Hungarian invented an early type of electric motor, created a small model car powered by his new motor. In 1834, Professor Sibrandus Stratingh of Groningen, the Netherlands and his assistant Christopher Becker created a small-scale electrical car, powered by non-rechargeable primary cells.



Jedlik's electric-car in 1828, Hungary
(Museum of Hungarian Technical Engineering)

Fig.2. JEDLIK'S ELECTRIC CAR, 1828



Fig.3. STRATINGH'S SMALL ELECTRIC CAR, 1835

Davidson started experimenting on electric motors in 1827 and created the first real size electric locomotive dubbed “Galvani” in 1842. It was tested at a speed of 4 mph without passengers and goods on board. This four-wheeled vehicle was powered by disposable batteries, like all other electric vehicles of that time.

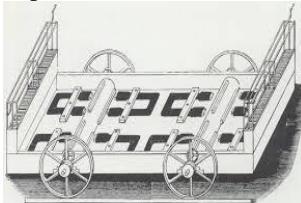


Fig.4.GALVANI IN 1842

The motors of first generation electrical carriages were predicated on the same rudimentary scheme. Those motors had cumulated electromagnets that were operated in sequence automatically by primitive commutators leading to poor efficiency. It made the first generation electric cars unsuitable for practical use.

The commencement of electric advancements in Great Britain started in the 1870s. Robert Davidson built an electric car (the first working electric road vehicle) powered by disposable iron/zinc batteries in 1873. However it was unsuitable for industrial applications due to its intemperate operational expenses.



Fig.5.ELECTRIC CAR BY THOMAS PARKER IN 1885

Then in 1884 Thomas Parker (1843-1915) built a more successful electric car fed by the rechargeable lead-acid batteries.

The Camille Jenatzy a Belgian drove his missile-shaped electric Jamais Contente (never satisfied) at 105.88 km/hr on 29 April 1899. That was the first land vehicle broke the 110 km/hr barrier. Those

devices powered by electricity were capable to run much faster than horses and even steam locomotive. France soon became the largest automobile maker in the world, and was surpassed by the US only in 1904.



Fig.6.ELECTRIC JAMAIS CONTENTE

In 1890, Morrison built an electric car which included 24 storage battery cells mounted under the front seat. The 24 batteries had an output of 112 amperes at 58 volts that took 10 hours to recharge. Each cell weighed 32 pounds.

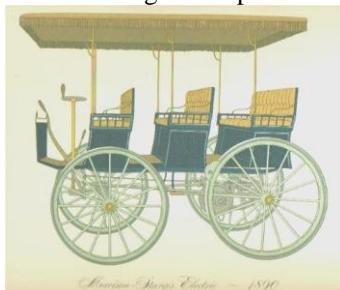


Fig.7.MORRISON'S ELECTRIC CAR

The motor developed about 4 horsepower and was mounted beneath the carriage and was then geared to the rear axle. The steering apparatus was appended to the front axle and was controlled by a hand wheel. An exclusive rack and pinion device moved the front wheels. The motor was invigorated by a switch that regulated the number of cells cut in and out. The speed of this electric car ranged from six to twelve miles per hour. A range of about 100 miles was obtained without recharging.

Around the 1900s, interest in motor vehicles increased greatly and there were about twice as many electric cars on the road than

petrol/diesel cars. It wasn't until the 1920s that interest in electric cars dwindled. The reason was that electric cars were inhibited by their low top speeds and low range (just a few miles). In addition, in 1912 the electric starter motor was developed for petrol cars, eliminating the traditional drawback of petrol cars which utilize a hand crank to get the car moving. It was Henry Ford who put the nail in the electric car coffin when his company began to mass-produce the Model T. This slashed the price of petrol cars to about half that of an electric car and so in the early 1900s almost all electric car manufacturers began to cease making them.



Fig.8. MODEL-T (PETROL CAR)

COME BACK OF ELECTRIC VEHICLES

Following the energy crises of the 1970s and 80s, the interest in electric cars returned .With the availability and price of oil being shown to be increasingly volatile, people could optically discern the potential benefits of battery-powered cars. The chance of getting aids and strict regulations made the auto manufacturers of US, Japan and Europe to develop EVs. Most of the companies in Japan and Europe have developed their EVs around 1960s.The experimental EVs like Electrovaair in 1966, Electrovan in 1968, Electrovette in 1979 were launched by General Motors.Those EVs used separately excited DC motor, with a SCR based inverters.

CONCLUSION

This paper focuses on the development of EVs in early days when the modern technologies are not present and the dark period of EVs. Now, there is a huge development in the production of EVs with different energy sources. In future the development of EVs with

different types of power converters, electric motors and different chemistries of batteries have to be concentrated.

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SCENE TEXT DETECTION-TECHNIQUES AND CHALLENGES

*DR. M. VIDHYA LAKSHMI

Assistant Professor,

Anand Institute of Higher technology

Old Mahabalipuram road, Kazhipattur

Chennai-603103

Tamil Nadu, India

Mail Id:vidhyaresearch15@gmail.com;

Mobile: 7358577682

ABSTRACT

Text detection and recognition in natural images find many real time applications for navigation, multimedia, industrial automation, scene understanding etc., The Text obtained from natural images is difficult to extract because they are of different fonts, sizes, shapes, complex background, sensitivity and Interference. In this chapter, we give an in-depth review on the popular methods and challenges of scene text detection. We conclude the chapter by suggesting some potential works on scene text detection and recognition that could be explored in future.

KEYWORDS: Text detection, Text Recognition, Scene Text

INTRODUCTION TO SCENE TEXT DETECTION

Text in natural images or videos can play a vital role in understanding images. The Research in text detection and recognition over the last few years was concentrated on scanned documents and faxes, but interest in text detection in video and natural scene images has grown rapidly in the recent years. When humans read, many processes occur in Human brain to interpret a scene and to recognize an object.

As camera based applications in the market are on the rise, understanding text in natural images is more important. This is similar to the optical character recognition (OCR) problem. But the OCR systems perform better to detect text in scanned documents rather than natural images. Scene Text Detection has similar issues when compared to scanned images but there are also several new

problems. Many methods to understand natural images can identify objects like vehicles, roads, lanes in the images successfully but is inefficient to detect text on signboards.

Text Detection is a process of automatically detecting Text in images. The Methods for Scene Text Detection find the areas in an image where a text is embedded and bind the Text regions. They are used in the processing of images taken by a digital camera or a mobile phone and for further usage in Applications. As Text occupies only a small part of the image, Text Detection and recognition in natural images is a complex and open problem in the field of computer vision.



Figure

1.1 Scene Text in Natural Images

Moreover, Text in natural images has more complex background, noise, illumination problems, occlusion, Perspective Distortions, Blur etc., Text in natural images are also available in various Fonts and Languages. Text alignment is also a major Problem.

All these make the Text detection problems harder in natural images and so, normal OCR methods fail miserably. Other Object detection algorithms also perform poorly for Text detection. There is no limitation on the nature of the text or the Image. The Text should be detected by the system as if a human does. The goal of this thesis is to bridge the gap in understanding the images

obtained in natural images by proposing robust techniques for scene Text detection.

CHALLENGES

Identifying Text in natural images has wide challenges. Some of them are:

1. BACKGROUND

Text in natural images comes with different backgrounds. The Images may be obtained from anywhere such as walls, Road signs, glasses or even hung in the air. The Backgrounds may also be noisy. The Images could have been obtained from glowing billboards or see through glasses. The Backgrounds can also have similar pattern as that of text. So, Identifying text from background is an important Task\

2. TEXT VARIATION

The Characters in document Images are in regular font, Shape, Size and color, but it is not the case with scene Text images. They come with Irregular font, different shapes and colors. The text in document images is aligned horizontally or vertically. The scene text may be decorated with different styles or graphics and alignment may also differ in a single Image.

3. SENSITIVITY

In Object Detection methods, the objects can be distinguished based on shapes as they are unique to some extent. But Text has nearly similar shape and they differ only in minute details. Some characters even have similar appearance.

4. INTERFERENCE AND ILLUMINATION

Noise, Distortion and blur are some of the conditions that can also make the characters unclear. The images may be obtained under different lighting conditions and so they may be of non uniform illumination. Partial occlusion of characters may also rise to problems in scene Text detection.

5. TEXT LAYOUT

In scanned document images, the Layout is clear and contains predominantly of text. But in natural Images, the quantity of text varies for different images.

6. MULTILINGUAL TEXT

The character classes vary from Language to Language. The characters may also have Inter class similarities with multiple languages.

APPLICATIONS

Identifying Text in natural Images has many Real life Applications. Few of them are listed below:

a. INDUSTRIAL AUTOMATION

Scene Text detection is applied for Industrial Automation Processes. For example, recognizing Addresses on postal envelopes for mail sorting, Identifying Text on food packages, maps and containers, recognizing house numbers, serial numbers on products etc.,

b. MULTIMEDIA SEARCH AND RETRIEVAL

Videos may also contain text and if detected can allow large scale search and Fast retrieval of media Data. Text Detection and Recognition systems may build semantic representation of videos and images which may help in indexing.

c. ROBOTICS

Text detection systems may help the robots to understand their environment. Robots may also be able to read the signs containing different Texts.

d. NAVIGATION SYSTEMS

For developing auto navigation systems such as driverless cars, reading text in road and sign boards is very important. For tourists, recognizing Text in native languages in an understandable form is helpful in many ways.

e. ASSISTIVE SYSTEMS

There are many Apps in the market to assist visually impaired people by identifying text in natural images. To build Apps that help to read product name in a supermarket, to understand traffic signs while navigating, can be built by good text identification systems. These systems can also be combined with text to speech systems to provide better efficiency.

SUBPROBLEMS of text extraction systems

The Main aim of any Text Extraction system is to find if an image contains Text or not. The Text extraction system has four sub problems. They are Text Detection, Text Localization, Text segmentation and Recognition. Text detection is the process of identifying the location of text in the Image.

Text Localization is a crucial part of Text detection. It generates bounding box around the text. The output of this problem is rectangles of different dimensions enclosing the text regions. Text segmentation are the process of segmenting text from non text regions. Text Recognition is the problem of converting Image regions into character strings. The entire workflow from Text detection to Text Recognition is called End to End Text Recognition system.

METHODOLOGIES

The Text Extraction systems can be classified into Stepwise and Integrated Methodologies.

Input Image

Text Detection

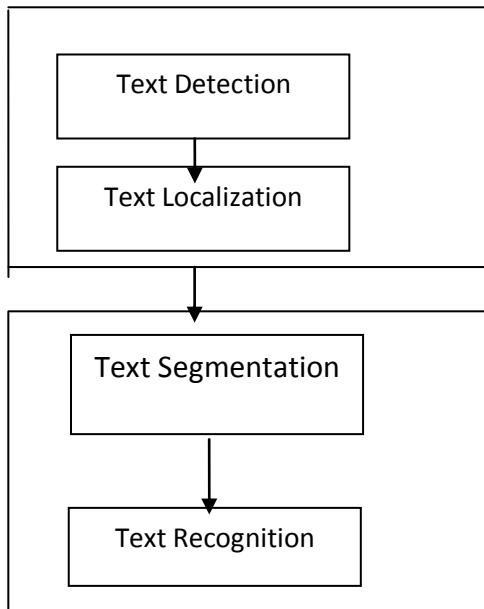


Figure 1.2 Text Information Extraction system

a. STEPWISE METHODOLOGIES

These Methods have separate modules for Text Detection and Recognition. The Method uses Feed Forward pipeline to detect, Segment and Recognize Text. Text detection module includes Text Localization and Text verification. Text Recognition module includes Text segmentation and recognition. The advantage of this methodology is that it increases Computational Efficiency and reduces computational cost. But the method increases in complexity when all the steps are integrated. It is also difficult to optimize all the steps

b. INTEGRATED METHODOLOGIES

The Text Detection and recognition Modules are integrated into a single system. The Outputs of character classification are fed as inputs to the Text detection and Recognition Module. This method excludes the Text segmentation step. It is less sensitive to background and for Text with low resolution.

TEXT DETECTION

The main focus of Text detection and Text Localization is to process the input images or videos and to detect the regions of text. They have to generate character candidate regions and identify the position of text. The output of this task is to draw a rectangular bounding box for each text line in the natural image. This section summarizes most commonly used Text detection methods. Some of them are Sliding window based methods, Texture based methods, connected component based methods, and proposal based methods and Hybrid methods.

SLIDING WINDOW BASED METHODS

In this method, numerous windows of different scales are selected. They are made to slide along the image at all positions. The window regions extract various features from the image. A trained classifier is used to label these features as Text or Non Text regions. These methods mostly extract Low level handcrafted features. Nowadays some of them extract high level features with neural networks.

TEXTURE BASED METHODS

Texture-based methods work on the idea that Text in the images has unique textural properties with which they can be extracted from the background. Some of the Techniques used to extract textural properties are Local intensities, filter responses, wavelet coefficients, Fast Fourier transformation etc... These methods are computationally expensive. They are sensitive to changes in rotation and scale. They mostly handle horizontal Texts.

PROPOSAL BASED METHODS

Proposal based methods for Text detection uses Convolution neural network (CNN) or some other detection

mechanisms like edge boxes. The region proposals are extracted by these mechanisms and then non text proposals are filtered out. The proposals are the character candidates which are obtained by a reliable and robust technique. So, they are robust to many complex scenarios and achieve very good performance. The proposal extractors need a large number of training samples to train. But, usually as the training samples of natural images are small, these approaches may fail in some unseen scenarios.

CANDIDATE COMPONENT METHODS

In Candidate connected component based approaches for Text detection in natural images, Similar Pixels in the image are grouped together based on their attributes such as texture, intensity, color, stroke width etc., The grouped pixels form the connected components. Hand crafted Features or high level features are extracted. They are then later classified as text or non-text regions.

HYBRID METHODS

The combination of both Texture based methods and component based methods are the Hybrid methods. They utilize the advantages of these two types of methods.

TEXT RECOGNITION

Text recognition methods recognize the text after being detected.

END TO END TEXT RECOGNITION

End to End Text recognition methods construct a unified framework for both text detection and recognition.

DEEP LEARNING METHODS

Before Deep learning methods came into use, Handcrafted low level and mid level features were extracted. This requires extensive pre processing and post processing steps. So, the pipeline becomes complicated and it cannot detect text in complex scenes. Now-a-days, deep learning is revolutionizing the AI industry and is used in many domains including Text detection and recognition. Deep learning is a set of learning algorithms that automatically learns and extracts features from raw inputs. The

Deep learning model consists of many computations and entire model can be optimized by gradient descent methods from end to end. Alexnet (2012) achieved better performance in Image classification challenge and were adjudged the winner. LeNet-5 (1998) is another popular network which has performed well in many image classification challenges.

CONCLUSION

Texture based methods have high computational cost and they do not perform well with scale change and rotation. Component based methods are efficient and they perform well in images with Rotation, scale change, variation in text and Distortion. The basis of state-of-art Text Detection methods are MSER and Stroke width transform. With the revolution of Deep learning in computer vision, text detection methods developed with them, performed exceedingly well in robust reading competitions. It is also understood that there is a need to address numerous challenges that is encountered in real world applications. There is no single algorithm that can provide solutions to all the problems. To build Real time systems that can precisely extract text from image, the text orientations and multi lingual text data should also be considered. By adopting Deep learning frameworks in a model, can give a considerable boost to performance when compared to conventional methods.

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A STUDY ON CONSUMER PERCEPTION AND GREEN MARKETING IMPRESSION ON FMCG SECTOR SPECIAL REFERENCE TO MADURAI DISTRICT

DR.T. HEMALATHA

Assistant Professor & Head, Department of Business Administration
Latha Mathavan Arts and Science College
Latha Mathavan Nagar, Kidaripatti post, Via Alagarkovil
Melur Taluk- Madurai District, Madurai-625301
E-Mail Id:hema2ramya@gmail.com

ABSTRACT

Green marketing refers to the process of selling products and/or services based on their environmental benefits. Such a product or service may be environmentally friendly in itself or produced in an environmentally friendly way, including: Being manufactured in a sustainable fashion. The concept of Green Marketing is still in the stage of infancy. Even till date it has not been inculcated as a subject in identifying the key ideas in relation to the awareness of green products that may be most relevant to eco-friendly environment. This paper attempts to identify the extent to which consumers are concerned to purchase green products, to study the various factors which affect consumers purchasing green products, to evaluate attitudes of consumers regarding green products, to analyze the demographics of the consumers inclined to purchase green products and to evaluate perceptions of consumers. This research study tries to determine consumer perception and green marketing impression on FMCG sector with special reference to Madurai.

KEYWORDS: Green marketing, Environment, Eco-friendly, Attitudes of consumers, Consumer perception.

INTRODUCTION

Whole World is identifying the need of the Green Marketing, Environmental Marketing and Ecological marketing which gives the same meaning to the research area. Although environmental issues influence on all most all activities in our day today lives, there were only few academic disciplines have discussed green issues in Madurai market context. Especially from Madurai district business discipline, FMCG sector is a considerably large sector in the economy which has to open their eyes on eco friendliness. As society becomes more complex with the environmental pollution and unethical business practices, now both consumers and business organizations are concerned with the natural environment. So businesses have begun to modify their behavior in an attempt to address this society's "new" concerns. Green or environmental marketing may be defined as any marketing activity that recognizes environmental stewardship as a fundamental business development responsibility and business growth responsibility. This expands, to some extent, the traditional understanding of a business's responsibilities and goals. This report would attempt to:

- Introduce the terms and concepts of green marketing
- Examine why companies switch over to green philosophy

OBJECTIVE

- To investigate the consumer attractiveness towards eco friendly products in FMCG sector and their impact of purchasing decision.
- To explore the factors that influence the buying behavior of consumers in Madurai towards green products

LITERATURE REVIEW

- The study by **Polonsky (2011)** examined that green marketing was still in infancy. In the perception of marketing scholars, green marketing refers to eco-level and market segmentation and the role of structural factors and economic incentives in influencing consumer behaviour. The green marketers must understand to satisfy two

objectives: improved environmental quality and customer satisfaction.

- The research by **Rosenberger (2001)** primarily focused on finding inefficiencies in the carbon value chain of energy production using renewable methods. By utilizing anaerobic digestion and gasification technology Aura could produce biogas from cattle, swine, and other farm animals.
- The study by **Vernekar (2011)** highlighted and explained the surprising prevalence of assertive environmental messages in the media. Environmental agencies, which are populated with people who perceive protecting the environment as a highly important issue, should understand that not all consumers are as informed and concerned about the environment

.RESEARCH METHODOLOGY

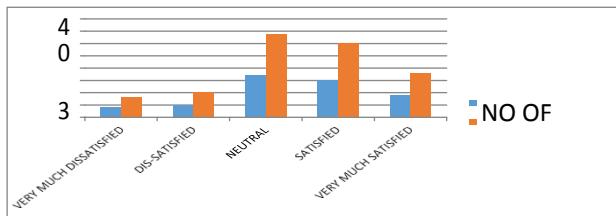
The research is exploratory in nature, it focuses on literature review, newspapers, journals, websites and other reliable sources.

LEVEL OF AWARENESS OF GREEN PRODUCTS

<i>Particulars</i>	<i>No. of Respondents</i>	<i>Percentage</i>
Very low	8	16
Low	6	12
Average	18	36
High	11	22
Very high	7	14
Total	50	100

Source: Primary data

Chart 1: Level of Satisfaction Regarding Green Products



Intentional usage of green products with regard to the environment

Usage of green products in future is a dependent variable on the effectiveness of marketing strategies which induce the buying behaviour of the consumers.

	$\sum x$	$\sum y$	$\sum xy$	$\sum x^2$
	2			
	8	2	4	1
	1	0	0	8
			0	0
	1	9	8	9
	0		1	0
	0			
	2	1	1	5
	5	1	2	5
			1	
	1	1	1	1
	9	0	0	4
	6		0	0
	1			1
	4			2
	4			
	5	5	7	4
	4	0	0	7
	6		2	7

$$\begin{aligned}
 R &= N(\sum xy) - (\sum x)(\sum y) / \sqrt{N \sum x^2 - (\sum x)^2} * \sqrt{N \sum y^2 - (\sum y)^2} \\
 &= 50*477-(50)(50)/ \sqrt{50*546-(50)^2} * \sqrt{50*702-(50)^2} \\
 (0.75) \text{ Hence, positively correlated.}
 \end{aligned}$$

CONCLUSION

This study confirms the existence of an environmental value-action gap, a gap between consumers' beliefs and behaviour over being green. This paper has highlighted various aspects of consumer behaviour and shown that consumer preference for greener goods could be influenced by marketing. A major barrier in the purchasing of green products is, concern

over whether the product will perform as expected. However, consumers generally trust the performance of well-known brands, so green products that work well and do not make over inflated green claims could sell successfully under well-known brands. The current low levels of consumer awareness about global warming, India's brands need to help raise consumer consciousness.

RECOMMENDATIONS

Though consumers are willing to purchase green products, many business organizations still in behind the need of the eco-friendly society. The author recommend business organizations to follow strategies in order to get benefits from the environmentally friendly approach as green marketing offers business incentives and growth opportunities while it may involve start-up costs, it will save money in the long term. Finally, organization can reinforce environmental credibility by using sustainable marketing and communications such as public relations and creative advertising associated with green issues in Madurai District.

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IMPACT OF DIGITAL MARKETING ON CONSUMERS PURCHASING BEHAVIOUR DURING PANDEMIC PERIOD

N.KRISHNAVENI,

Assistant Professor, Department of MBA,
Tamilnadu College of Engineering,
Mobile no: 9965660468

ABSTRACT

The effect of COVID-19 on the health and economic aspects is profoundly concerned by consumers. People respond in different ways and have different behaviours, attitudes and buying patterns. People all over the world are afraid of transitioning to a new standard. Fear is growing as people realise what this crisis means to them but more importantly, what it means for their families and friends and community as a whole. This paper highlights about the purchasing behaviour towards consumers through the digital marketing.

KEYWORDS: *Digital marketing, Corona Virus, Supplier, Consumer.*

INTRODUCTION

In a short period of time, COVID-19 has changed the lives and livelihoods of people around the globe and has forced the companies to understand the impact on their business and how to react. Marketers, many working remotely from home are faced with an entirely new situation.

Particularly in the time of crisis companies are required to put their customers' interest first, this can be a time for them to lead and create long-lasting memories about their brands in customers' minds. As customers are restricted at their homes during the lockdown period, the main aspect of customer experience will be how the businesses they frequently depend upon deliver experiences and services that meet their new needs with empathy and care. The task of marketers will be to keep a real-time pulse on changing

customer preferences and expectations and to rapidly innovate to redesign the interaction journey with their target customers. This will give momentum to their business in creating customer loyalty and trust in the post-COVID-19 scenario.

COVID-19 EPIDEMIC, CREATING A PARADIGM SHIFT IN CONSUMER BEHAVIOUR

The consumer behavior makes the customers decide on how, when, what, where, and why he/she buys a specific product. The informed consumers display the change in behavior with the interplay of macro and micro factors. The companies have been articulate in handling the challenges of consumer buying behavior. The present scenario of Covid-19 is no exception for the brands. Most of the brands are showing the variations in their marketing communication to influence consumer choice.

In this crisis, even non-essential services/goods brands must engage with customers by communicating on social media. The social relationship of customers with the brands always have impacted the consumer purchase decisions.

The Indian ecommerce market was expected to grow to US\$ 200 billion by 2026. That projection was based on customer and market research in a pre-Covid 19 world. But in the last 2 months, both the market landscape and consumer behaviour has altered beyond recognition and there is clear indication that the ecommerce industry will hit the US\$ 200 billion mark much sooner.

BECOME INNOVATIVE WITH PERSONALIZED ENGAGEMENT

Brands will need to improvise and capitalize on online personalization efforts to differentiate themselves from their competitors and online aggregators. Personalized engagement will play an important role especially in selling essential category items (groceries, medicines and personal care/wellness items) as consumers seek increased communication and trust about the quality of these products.

THE EMERGENCE OF A NEW WORLD ORDER IN RETAIL

We believe retail is at an inflection point - and this is the start of a “A New World Order” in terms of how consumers shop and the way the retail industry operates. Retailers will need to be agile in adapting to this zeitgeist, since the prognosis for brands that miss inflection points is not great —cases in point, Kodak and Nokia.

Under this New World Order, retailers across diverse categories cannot rely entirely on their offline presence even after the lockdowns are called off. They will have to inevitably adjust to the new norms of online buying. This will become even more relevant for categories like groceries and personal care where previously the propensity to buy online was low.

More and more people are shopping for everyday needs and luxury items online. From groceries to sanitisers and from clothes to washing machines, the need to physically visit a store to shop continues to fade. And, as the behaviour of the consumer changes, with it, changes the traditional marketing trends. Considering that, here are the emerging trends that one can expect to see in digital marketing.

DIGITAL MARKETING AS A PROFESSION

The demands of the current scenario have led market researchers and economists to comment on how the process of shopping itself might completely shift into the virtual arena while physical stores and restaurants turn into experiential and recreational joints. In 2017, a study claimed that the need for digital marketers was at 56 percent. On the other hand, those able to meet the needs and demands of the market of digital marketing experts. Many entrepreneurs will see an opportunity in the changing needs of the digital market and move to take it up as a profession.

CONCLUSION:

The risk of physically going to the market during current times has made even the technologically unaware familiar with online shopping. And only now are they realising the sheer advantages of

being able to order everything from a book to a water purifier from the safety of their homes. It is a shift we could not have anticipated so early. But it is a shift brands are ready for now. While the plan was there before, the moment to deliver has arrived now. That is because marketing trends at the moment are not just calling for a transformation but a digital revolution.

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SPORTS – IMPORTANT SECTOR OF ECONOMIC ACTIVITY IN INDIA

R. SELVAKUMAR

Director of Physical Education, Thiagarajar College, Madurai – 625
009 Pdselvam.2009@gmail.com

ABSTRACT

A sport is an important sector of economic activity and Physical activity has important effects on health. It has also been proven that physical exercise is significantly associated with self-reported mental health burden. In the same vein, it has been found that physical exercise determines positive psychological and biological effects. All this social interest in sport and the beneficial consequences that have been demonstrated have moved the interest to the field of management and economy of sport. In this sense, the promotion of sport, new cultural habits, globalization and the influence of marketing and business management principles on sports organizations and events have generated high-impact research that has increased academic interest in sport and its socio-economic impact. In the same way, research and knowledge generation in this area are important because of the increasing economic investment in sport and sporting events. It has even been suggested that specific types, durations, and frequencies of exercise might be more effective. Sports is ranked among the top mainstream activities in the economy. Using economic impact methodology, which are largely developed around the estimated number of spectators visiting an event from outside the local region, and the amount those visitors spend on accommodation, food and entertainment etc; the sports industry generates as much as US\$700 billion annually or a 1 per cent of global GDP when sporting goods, apparel, equipment, and health and fitness spending is included.

KEYWORDS – *Sports, Economy, Tourism, mental health, Gross Domestic Product*

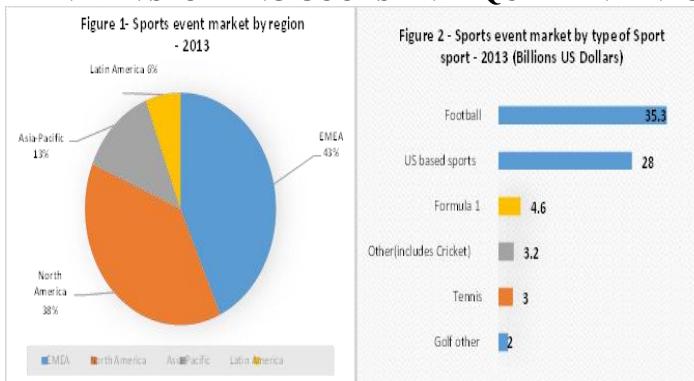
INTRODUCTION

Greater sports participation is critical to the future health and productivity of India's large population. This is driving demand for better sports systems, facilities and inputs. Demand for sports training, sporting goods and sponsorship money is also growing thanks to India's burgeoning consumer class. The establishment of a sports industry in India can reap rich dividends in different segments. Employment and the massive market opportunities which will open up within this industry will be enormous in the years to come. However, new sports initiatives require professional human capital to speed up growth, and the harsh reality is that there are very few quality professional sports managers available in the country. Government initiatives to make India a sporting superpower will not be realized without professional sports managers. Indian sports industry has an impressive growth prospect even though its fundamentals are not solid. This is where professional sports managers can bring a solid foundation to India's sports industry.

UNDERSTAND CHANGES TOWARDS SPORTS SECTOR AND CONFIDENCE

The sectors of sports tourism and sports medicine also have massive business potential in India. Mega sporting events in the past, such as the Hockey World Cup and the 19th Commonwealth Games (both held in New Delhi in 2010), along with the ICC Cricket World Cup held in 2011, brought a number of tourists and sports enthusiasts. Simultaneously, there has also been a marked rise in the number of tour operators and agents specializing in servicing the requirements of this particular tourist segment. Even mainstream tour operators have set up separate divisions to tap the potential of sports tourism. An alien concept in India about a decade ago, sports tourism has evolved rapidly over the past five years, though it remains a niche segment. Sports tourism is a well-organized sector and major revenue churner in several nations around the world like the U.K., Germany, Singapore, South Africa, and Malaysia, while in India it is slowly picking up speed. This in turn is likely to increase and enhance the sports tourism sector of India.

INDIAN SPORTING GOODS AND EQUIPMENT INDUSTRY



India is among the largest sports goods manufacturers in Asia after countries like China and Japan. Although its share in global trade is only around one per cent, it is a niche player in manufacturing. For instance, inflated balls produced in India are largely hand stitched and, therefore, have better bounce than the machine-stitched balls from China; this gives them an advantage over China in European markets where hand-stitched balls are preferred. In India, Jalandhar has grown as the major centre of India's sports goods industry. Meerut in Uttar Pradesh is the second and Gurgaon in Haryana is the third largest clusters of sports goods manufacturing.

SPORT GOODS SECTOR IN INDIA - AT A GLANCE

Over the years, India has developed as a sourcing hub for sports goods and the focus of the manufacturing sector has been on exports. The size of the domestic market is small because Indian society is education-oriented and sports are treated as a distraction from education. Sports are still not treated as a means of livelihood; instead, it is still considered a source of entertainment. This has led to low sports participation levels. There are other barriers such as the non availability of infrastructure and the inability to pay for facilities and buy sports products.

SPORTS GOODS MANUFACTURING

Sports manufacturing in India is largely through Small and Medium Enterprises (SMEs) and is spread across the country with different regions specialising in specific products. The companies largely operate on a contract manufacturing basis (around 30 per cent of manufacturing is contract manufacturing). For instance, Moja Shoes Private Limited does contract manufacturing for brands such as Reebok, Nike and Puma. In all, around 318 sports equipment are manufactured in India - these include inflatable balls, various types of racquets, shuttlecocks, cricket equipment, boxing equipment, hockey sticks, etc.

Table 3: Manufacturing clusters in India^{11, 2)}

S No	Location/Cluster	Major product categories
1	Jalandhar	Inflatable ball (Soccer/Rugby/Volley/Net/Hand & Basket ball) in PU & PVC, Boxing equipment, Cricket equipment, Sports ware, Track and Field equipments, Sports training equipment, Hockey equipment, Hockey foam moulded goalie range & Ship guards, All kinds of nettings
2	Meerut	Weight lifting equipment, Cricket equipments, Athletics equipments, Boxing equipments, Table tennis, Badminton, Carrom board, Fitness and Exercise equipment, Lane markers, Basket ball, Netball rings, TT accessories, Sports apparel
3	Jammu & Kashmir	Cricket bats
4	Delhi	Football carrom board, Chess cricket equipment, Billiards/Snooker/Pool tables accessories, Football bladders, Boxing equipment, Punching sports, Helmets educational, Puzzles board games
5	Gurgaon	Golf equipment, Board games
6	Mumbai	Water park slides, Carom board, Fitness equipment sports nets, Helmets
7	Kolkotta	Skipping rope, Carom board, Magic tricks & Magic apparatus
8	Chennai	Tennis balls, Sports shoes and Apparels
9	Bangalore	Bowling equipments sports medals & Trophies, Gym & Health equipments

CONSTRAINTS AND CHALLENGES ON THE INDIAN SIDE TO GROWING ITS SPORT SECTOR

Outside cricket, inadequate incentives for most full-time players deters youth from pursuing sports professionally

- scholarships and endowments are fraught with bureaucratic red tape or lack of process transparency
- post-career support for athletes or coaches is lacking and further limits professional participation
- at the grassroots, low integration of sports into school curriculums and a lack of proper physical education and sports training are major factors limiting school sports participation and physical literacy among children

- a nationwide shortage of professionally trained and qualified coaches limits the quality of training for aspiring athletes

CONCLUSIONS

The sports industry in India has tremendous business potential, especially in the fields of marketing, management/sponsorship, exporting of goods or apparel, and sports medicine and tourism. The labour laws are also creating problems for small & medium enterprises. Since the manufacturing units require employment of casual workers for short periods, depending on orders/demand. The labour laws need to be made more flexible for undertaking such engagements. Sports goods manufactured by Indian Companies having internationally accepted quality should be made compulsory for use in all international competitions held in India. Brand India should also be promoted at overseas exhibitions with publicity support from the Government. Sports goods industry plays a significant role in the Indian economy owing to both rural and urban employment potential. It is also known for its contribution to exports from the country. Share of sports goods in the total export is increasing in the recent years.

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A STUDY ON CORE ACTIVITIES OF IRCTC SERVICES WITH SPECIAL REFERENCE TO RAIL NEER SERVICE

Mr.S.SELVANATHAN

Assistant Professor of Commerce (SF),

VHNSN College (Autonomous), Virudhunagar 626001

Tamilnadu, India

ABSTRACT

Indian Railways Catering and Tourism Ltd.(IRCTC) is under the Ministry of Railways, the Public Service Undertaking (PSU). In 1999, Indian Railways explored ways and means of optimising revenues, mobilising resources, reducing subsidies and stimulating private private sector activities in the context of lower budget support and high market borrowing costs. This paper highlight the core activities of IRCTC with a special references.

Participation in rail-related infrastructure and facilities by multiple options including business and corporate restructuring.

INTRODUCTION

In today's ever-increasing globalization of services and brands, a public transportation service business like Indian Railway Catering and Tourism Corporation (IRCTC) needs to attend to the satisfaction of their consumers, particularly with respect to those variables considered by customers in their evaluation and choice. The study provides a reference framework for understanding and describing the importance of different variables in affecting customer's satisfaction with IRCTC services pertaining to Tamilnadu.

OBJECTIVES OF THE STUDY

To know the core activities of the IRCTC.

To know the consumer perception towards Rail Neer Service.

Packaged Drinking Water (Rail Neer)

To enhance passenger amenities, the IRCTC launched Rail Neer, a branded packaged drinking water for the rail commuters. Rail Neer is processed, purified and bottled at state-of-art plants. Completely

automatic plant and no manual handling of product water at any stage. IRCTC stands for quality and has a key role in ensuring service and product of the highest quality for the rail passenger as well as visitor to any railway premises. High quality product can only be ensured when production is in-house under full control and supervision of IRCTC.

At present, IRCTC has eleven operational Rail Neer Plants at Nangloi, Danapur, Palur, Ambernath, Amethi, Parassala, Bilaspur, Ahmedabad, Hapur, Bhopal and Nagpur out of which, Rail Neer Plants at Amethi, Parassala, Ahmedabad, Hapur, Bhopal and Nagpur are under PPP mode, further six more plants are being set up under PPP mode with capital support from IRCTC. Cumulative production capacity of above eleven Rail Neer Plants is 11,64,000 bottles per day which will likely be increased to 16,24,000 bottles per day in FY 2019-20 by setting up six more plants.

SATISFACTION WITH RAIL NEER QUALITY

From the following table it is inferred that out of 191 respondents who have an annual income of Rs.2,50,000 and below, 62.77 per cent are highly satisfied with the quality of rail neer quality, 45 per cent of the respondents are satisfied with rail neer quality, 56.75 per cent of the respondents are neither satisfied nor dissatisfied with the quality of rail neer, 12.5 per cent of the respondents are dissatisfied and 34.78 per cent are highly dissatisfied with the quality of rail neer provided by IRCTC.

It could be observed from the table out of 75 respondents who are earning an annual income of Rs. 2,50,000 to 5,00,000, 16.67 per cent of the respondents are highly satisfied with the quality of rail neer, 29 per cent of the respondents are satisfied with rail neer quality, 10.81 per cent of the respondents are neither satisfied nor dissatisfied, 21.875 per cent of the respondents are dissatisfied and 21.73 per cent are highly dissatisfied with the quality of rail neer provided by IRCTC.

It is highlighted from the table 56 respondents who belong to the category of Rs. 5,00,000 to 7,50,000, 11.11 per cent of the respondents are highly satisfied with the quality of rail neer, 13 per

cent of the respondents are satisfied with rail neer quality, 18.99 per cent of the respondents are neither satisfied nor dissatisfied, 37.5 per cent of the respondents are dissatisfied and 17.39 per cent are highly dissatisfied with the quality of rail neer provided by IRCTC.

It was noted that 50 respondents earning an annual income above Rs. 7,50,000, 9.44 per cent of the respondents are highly satisfied with the quality of rail neer, 13 per cent of the respondents are satisfied with rail neer quality, 13.51 per cent of the respondents are neither satisfied nor dissatisfied, 28.125 per cent of the respondents are dissatisfied and 26.08 per cent are highly dissatisfied with the quality of rail neer provided by IRCTC.

**Table No. 1
SATISFACTION WITH RAIL NEER QUALITY**

Annual Income/ Satisfaction level	Below 2,50,000	2,50,000 to 5,00,000	5,00,000 to 7,50,000	Above 7,50,000	Total
Highly Satisfied	113 (62.77%)	30 (16.67%)	20 (11.11%)	17 (9.44%)	180
Satisfied	45 (45%)	29 (29%)	13 (13%)	13 (13%)	100
Neither Satisfied nor Dissatisfied	21 (56.75%)	4 (10.81%)	7 (18.99%)	5 (13.51%)	37
Dissatisfied	4 (12.5%)	7 (21.88%)	12 (37.5%)	9 (28%)	32
Highly Dissatisfied	8 (34.78%)	5 (21.73%)	4 (17.39%)	6 (26.08%)	23
Total	191 (100%)	75 (100%)	56 (100%)	50 (100%)	372

Source: Primary Data

It is inferred from the above table that 62.77 per cent of the respondents who belong to the income group below 2,50,000 are highly satisfied with the quality of rail neer service and it is also noted that 10.81 per cent of the respondents are neither satisfied nor dissatisfied with the quality of rail neer quality provided by IRCTC.
 Ho: There is no significant relationship between the annual income of the respondents and the satisfaction towards the quality of Rail neer.

H1: There is significant relationship between the annual income of the respondents and satisfaction towards the quality of Rail neer.

Table No. 2
ASSOCIATION BETWEEN ANNUAL INCOME OF THE
RESPONDENTS AND LEVEL OF SATISFACTION
TOWARDS THE QUALITY OF RAIL NEER

Factor	Calculated Chi-Square Value	Table Value	Degrees of Freedom	Level of Significance
Annual Income	63.819	21.026	12	5%

Source: Computed Data

The chi-square test reveals that the calculated value (63.847) is greater than the table value (21.026). Hence, the null hypothesis is rejected. From the analysis it can be inferred that there is a significant association between Annual Income of the respondents and the quality of Rail Neer.

SATISFACTION WITH RAIL NEER COST

From the following table it is inferred that out of 191 respondents who have an annual income of Rs.2,50,000 and below, 38.98 per cent of the respondents are highly satisfied with the cost of rail neer, 51.72 per cent respondents are satisfied with the cost of rail neer, 72.15 per cent of the respondents are neither satisfied nor dissatisfied with the cost of rail neer, 41.18 per cent of the respondents are dissatisfied and 26.92 per cent are highly dissatisfied with the cost of rail neer provided by IRCTC.

It is surmised that 75 respondents belong to earned a annual income of Rs. 2,50,000 to 5,00,000 and below 25.42 per cent are highly satisfied with the cost of rail neer, 24.13 per cent respondents are satisfied with cost of rail neer, 8.86 per cent of the respondents are neither satisfied nor dissatisfied,14.71 per cent of the respondents are dissatisfied and 23.08 per cent are highly dissatisfied with the cost of rail neer provided by IRCTC.

It is noted that 56 respondents belong to earned a annual income of Rs. 5,00,000 to 7,50,000 and below 16.95 per cent are highly satisfied with the cost of rail neer, 13.79 per cent respondents are satisfied with cost of rail neer, 7.59 per cent of the respondents are neither satisfied nor dissatisfied, 20.59 per cent of the respondents are dissatisfied and 34.61 per cent are highly dissatisfied with the cost of rail neer provided by IRCTC.

It could be observed 50 respondents belong to earned a annual income above Rs. 7,50,000, 18.64 per cent are highly satisfied with the cost of rail neer, 10.34 per cent respondents are satisfied with cost of rail neer, 11.39 per cent of the respondents are neither satisfied nor dissatisfied, 23.53 per cent of the respondents are dissatisfied and 15.38 per cent are highly dissatisfied with the cost of rail neer provided by IRCTC.

Table No. 3
SATISFACTION WITH RAIL NEER COST

Annual Income/ Satisfaction level	Below 2,50,000	2,50,000 to 5,00,000	5,00,000 to 7,50,000	Above 7,50,000	Total
Highly Satisfied	23 (38.98%)	15 (25.42%)	10 (16.95%)	11 (18.64%)	59
Satisfied	90 (51.72%)	42 (24.13%)	24 (13.79 %)	18 (10.34%)	174
Neither Satisfied nor Dissatisfied	57 (72.15%)	7 (8.86%)	6 (7.59%)	9 (11.39%)	79
Dissatisfied	14 (41.18%)	5 (14.71%)	7 (20.59%)	8 (23.53%)	34
Highly Dissatisfied	7 (26.92%)	6 (23.08%)	9 (34.61%)	4 (15.38%)	26
Total	191	75	56	50	372

Source: Primary Data

It is inferred from the above table that 72.15 per cent of respondents who belong to the income group between Rs. 2,50,000 to 5,00,000 are neither satisfied nor dissatisfied with the cost of rail neer and it is also noted that 3.67 per cent respondents are highly dissatisfied

with the rail neer cost. From the analysis it is found that respondents are satisfied with the cost of Rail Neer.

H₀: There is no significant relationship between the annual income of the respondents and the satisfaction towards the cost of Rail neer.

H₁: There is significant relationship between the annual income of the respondents and satisfaction towards the cost of Rail neer.

Table No. 4
ANNUAL INCOME AND COST OF RAIL NEER
(Chi-Square Test)

Factor	Calculated Chi-Square Value	Table Value	Degrees of Freedom	Level of Significance
Annual Income	31.943	21.026	12	5%

Source: Computed Data

The chi-square test reveals that the calculated value (31.943) is greater than the table value (21.026). Hence, the null hypothesis is rejected. From the analysis it can be inferred that there is a significant association between Annual Income of the respondents and the cost of Rail neer.

CONCLUSION

To enhance passenger amenities, the IRCTC launched Rail Neer, a branded packaged drinking water for the rail commuters. Rail Neer is processed, purified and bottled at state-of-art plants. Completely automatic plant and no manual handling of product water at any stage. IRCTC stands for quality and has a key role in ensuring service and product of the highest quality for the rail passenger as well as visitor to any railway premises. High quality product can only be ensured when production is in-house under full control and supervision of IRCTC. From the analysis it is clear that may consumers are satisfied with the rail neer service. It is also noted that respondents who belong to income group 2,50,000 to 5,00,000 are neither satisfied or dissatisfied with the cost of rail neer. Overall it is concluded that the rail neer provided by IRCTC is of good quality.

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AN ANALYSIS OF SOCIAL MEDIA MARKETING

VARUN.V

Assistant Professor, Department of Commerce and Management
N.D.R.K First Grade College, University of Mysore
Udayagiri Extension, Hassan-573201, Karnataka - India
E-mail: varun1332190@gmail.com

ABSTRACT

In recent years, social media has become ubiquitous and most important for social networking, content sharing and online accessing. Social media marketing is a new trend and rapidly growing way in which businesses are reaching out to targeted customers easily due to its reliability, consistency and instantaneous features, social media opens a wide place for businesses such as online marketing this article is focuses on different type's social media marketing and platform and promotes business in social media.

KEYWORDS: Social media, Social media marketing, Instagram, You tube

INTRODUCTION: In recent years, social media has become ubiquitous and most important for social networking, content sharing and online accessing. Due to its reliability, consistency and instantaneous features, social media opens a wide place for businesses such as online marketing. Marketing which occurs via social media is known as social media marketing. Social media marketing has made possible for companies to reach targeted consumers easily, effectively and instantly. Besides that, social media marketing also faces several challenges in the field. All types of social media provide an opportunity to present oneself and one's products to dynamic communities and individuals that may be interested. Business in today's day and age is dominated by customers and their demands. People prefer to see referrals, reviews over Google search results, or a website before purchasing a product. To stand by the flow, we need to learn what people say about us. To actively participate in relevant communities to interact

and influence masses. Social media marketing is a must to target a wider customer base and expand the business. Social Media is a platform that lets us participate in social networking. We can share our posts on various social media platforms to improve business visibility. Today it is the best source for news updates, marketing, education, and entertainment. Social media marketing is the use of social media platforms and websites to promote a product or service.

REVIEW OF LITERATURE:

Dr. S.A. Shamsudeen Ibrahim, P. Ganeshbabu (2018) with the objective to study social media marketing and to study digital marketing trends overcome with social media marketing is the use of social media platform and websites to promote a product or service. They discussed that more than three billion people in the world are active on the internet. Over the years, the internet has continually gained more and more users jumping from 738 million in 2000 all the way to 3.2 billion in 2015. Hear conclude that the most important aspect of digital marketing is to connect with users.

Ann Handley social media is an ever-growing and evolving collection of online tools and toys, platforms and applications that enable all of us to interact with and share information. Increasingly, it's both the connective tissue and neural net of the Web. **Sally Falkow** Markets have become conversations. Social media are the online platforms and locations that provide a way for people to participate in these conversations. For individuals it is a way to connect and share content with friends and like-minded people. For businesses it's a way to tap into what people are saying about your brand, your product and/or your service, participate in the conversations, be open to new ideas and then use these insights to make better business decisions. **Minton, Lee, Orth, Kim and Kahle (2012)** did this very interesting research on sustainable marketing and social media, involving cross-culture populations (subjects) to analyse the motives for sustainable behaviours. South Koreans are representing collectivist culture and USA, Germany being more of individualistic culture, were studied based on their usage of Face book and Twitter about motives for sustainable behaviours.

METHODOLOGY:

Secondary data methodology is used for this study information has been collected with the help of Magazines, Newspapers, Research Articles, Research journals, E-Journals and Websites.

OBJECTIVES OF THE STUDY:

- To understand the platform of social media marketing
- To know the using social media sites to promote business
- To study the different types of social media marketing
- To understand the market before social media

THE PLATFORM OF SOCIAL MEDIA MARKETING:

Social media marketing is a new trend and rapidly growing way in which businesses are reaching out to targeted customers easily. Social media marketing can be simply defined as the use of social media channels to promote a company and its products. This kind of marketing can be thought of as a subset of online marketing activities that complete traditional Web-based promotion strategies, such as e-mail newsletters and online advertising campaigns. By encouraging users to spread messages to personal contacts, social media marketing has injected a new term of exponential dissemination and trust to mass-communication and mass marketing. By this new approach of outreach and marketing, new tools are being developed and increased in turn for businesses. Social media marketers are now going better and more effective insight through the introduction of analytic applications by official social network site platforms. Social Media Engagement is the process of reaching out to potential customers and interacting with them through Social Media. It is primarily done in order to draw attention towards a particular product or a service. It is a two-way channel where a consumer can share a good relationship with the vendors. Any hot topic that is infectious is Viral Marketing. It is 'exposing an idea' for a cause. It is a message getting viral by passing it from one to another with an intention of boosting business. Social Media Viral Marketing is the use of social media channels to spread any message for creating brand awareness. Viral marketing rate may differ on each level. Consumers easily get what they want just by sitting in front of computer screen and accessing online websites. Though

social media marketing has huge benefits on consumers and marketers, at the same time it has negative impacts on both of them.

USING SOCIAL MEDIA SITES TO PROMOTE BUSINESS:

Contribute, collaborate, inform, educate but do not sell. Social Media marketing is different from paid advertising. Rather than taking a sales approach (i.e. directly promoting your product), instead consider how you can help and inform your target audience. For example, try to deliver useful and credible information that will help build your reputation and customer relationships.

Create high quality content. Whether you are part of a social networking site, have established your own blog, or are contributing to a blog, you need to develop interesting and high quality content. What information will your target audience find helpful?

Start with Small Steps and Build on Success. You can get a feel for how social media sites work by commenting on other blogs, or setting up your own blog. If you have a service based small business you can try “Yahoo! Answers”. This website provides a way for you to share your knowledge with people who are looking for that specific information.

Consider video and/or photo sharing. If you are handy with a video camera you may want to consider “how to” videos or tours of your business. These videos can be shared on appropriate social media websites (e.g. YouTube).

Understand how social media websites work. These sites are all about connecting and collaboration. Adopt a collaborative, helpful approach and be an active contributor. These sites generally have rules against aggressive sales tactics

DIFFERENT TYPES OF SOCIAL MEDIA NETWORKS:

1. MEDIA SHARING NETWORKS: Instagram, Snap chat, YouTube

Media sharing types of Social Media are used to find and share photographs, live video, video and other kinds of media on the web. They are also going to help you in brand building, lead generation, targeting and so on. They give individuals and brands a place to discover and share media so the target audiences can be targeted and converted into a convincing and result-driven way possible.

2. DISCUSSION FORUMS: Reddit, Quora, Digg

Such types of Social Media channels are used for finding, sharing and discussing different kinds of information, opinions, and news. They help businesses by being a top-notch resource for doing immaculate market research. These forums are the oldest ways of running Social Media Marketing campaigns.

3. BOOKMARKING AND CONTENT CURATION NETWORKS:

Pinterest, Flip board

Opting for such types of Social Media will helps to find out, share, discuss and save a variety of latest content and media that are trending as well.

4. Consumer Review Networks: Yelp, Zomato, Trip Advisor

Using Customer Review networks will helps to find out, share and review different information about a variety of products, services or brands. When a business has positive reviews on these networks, their claims turn more credible because reviews on these networks act as Social Proof.

5. SOCIAL SHOPPING NETWORKS: Polyvore, Etsy, Fancy

Businesses can use such types of Social Media Platforms for creating brand awareness, boosting engagement and selling products on some new and effective platforms. These channels transform e-commerce by making them more engaging via some interesting social elements.

6. SOCIAL NETWORKS:Facebook, Twitter,

Such types of Social Media are used to associate with individuals (and brands) on the web. They help business via branding, social awareness, relationship building, customer service, lead generation, and conversion. Can channelize different types of Social Media campaigns on these networks that will help you widen your reach

MARKETING BEFORE SOCIAL MEDIA:

Social media has evolved over time and its user's base has increased even more than the population of some of the countries. During 1930's newspapers and magazines was the media choice. P&G was the first company to use print media advertisement. 1950's is known as TV commercial age which leads to marketer's inclination towards electronic media advertisements. In 1960's corporate social responsibility concept came into existence. During 1970's computer was born and logo, credit card and direct marketing, media research, payroll, visa card and master cards etc. find the application. Cable TV was introduced during 1980's and it has changed the landscape of advertising media. With the launch of World Wide Web i.e. www. AT&T was first company to use modern media for marketing

SUGGESTIONS:

- Many kind of activities are entertained in social media thus it can be harmful to the society so each and every activities should be verified.
- Lot of peoples are facing privacy leaking problems, so certain measures should be taken by the management of the application as well as by the government.
- Regarding advertisement some false advertisements of products are displayed while using social media this should be avoided/controlled otherwise some makes money by cheating innocence.
- Regular up gradation of software is required.
- User accounting safety is one of the very important aspect.
- Misleading of people through false information and false data are happening government should put a break to it.
- Social media is a good platform to spread a love, joy and to make communication and in recent scenario it used for business activities so every people should make use of it in good manner. And illegal activities should be avoided.

CONCLUSION:

Social media marketing is very much trending in the present scenario. The new generation is almost addicted, adjusted and adopted virtual way of lifestyle. Making of payments, online orders, shopping and everything is in the fingertip right now. So in this context social media marketing is one of the main ways of marketing through different span of media and importantly with limited span of time. Finally it can be concluded that technology can make anything possible and using technology can reduce the man effort and leads to perfection in the work. Social media marketing is a tool which is entertaining and satisfying many people in the society and it is really helpful to the firms, industries, and businesses as well as customers to find their needs. In the present scenario social media has made big impact on every area in the society.

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MISCELLANEOUS PERSPECTIVES ON THE NEW NORMAL POST COVID-19

DR JAYASRI INDIRAN

Assistant Professor, Rajagiri College of Social Sciences

Cochin-682039, Kerala, India

Email: jayasri@rajagiri.edu

Abstract:

This paper entails attention to a collection of published work on how the new normal would look like post Covid-19 pandemic. It tries to put the perspectives of learned and practitioners in alignment to the business expectations and regulations. The main objective of the paper is contributing basic knowledge on the term ‘new normal’ as the way of doing business or trade post Covid-19. In order to understand the new normal and get prepared for the new normal in the context of business and trade in the right perspectives, content analysis is used as the methodology of the paper.

Key words: New normal, Covid-19, pandemic, managerial / business / trade perspectives, social perspectives, psychological perspectives, remote work, virtual office

INTRODUCTION

For the first instance, the term ‘new normal’ appeared during the 2008 financial crisis to refer to the dramatic economic, cultural and social transformations causing huge imbalances in the collective perceptions and individual lifestyles. Again, it is getting importance at the advent of the Covid-19 pandemic which caused notable transformations in the life of human beings, especially in terms of professional identity, economic subsistence, work and family organization, education and learning management necessitating a radical revision of the traditional ways, practices and skills used to manage most of the walks of our life, (Manuti. A., 2020 and Cahapay, M. B. 2020).

In a world of glacier paced changes, the size and speed of the changes that the pandemic Covid-19 brought in have been dizzying. The term ‘new normal’ means what aspects of our lives, our homes, offices and schools after Covid-19 may look like. At the advent of the onset of the Covid-19 pandemic, having a number of studies have already been published and discussed on life during Covid-19 at various levels and arena, this paper looks at the other side of the crisis in terms of the ‘new normal’ way of life, business, management, trade and economy. What kind of effects the pandemic is going to bring in the way we live our life; we do our work; we do our business and trade and the way we think, relate with each other, learn and collaborate in any transactions? Though we belong to a herd species, we love being in association with others, we share our experiences and enjoy life in groups, do we dare to risk our life at the cost of all these? These are the concerns upon which the theme for the paper has been developed and approached.

As the paper is written with the help of content analysis as a tool, the emphasis on the review of literature is not relevant. But, the contents of the given research and scholarly works are the crux of the paper.

THEORETICAL FRAMEWORK OF THE STUDY

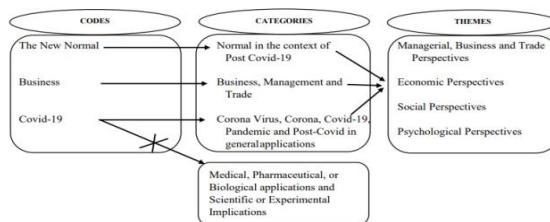
The Covid-19 pandemic is forcing an unprecedented social, psychological, economic and business response. Normality, i.e., the ‘new normal’ should return, but how? What would it look like? It has been expressed as perspectives (EY, 2020) in certain primary areas such as management, business, technology and innovation, globalization and trade, social perspectives, psychological and behavioral shifts. Vulnerability of globally integrated supply chains and adopting emerging technology such as artificial intelligence and robotics are going to be competitive advantages of the new normal in operations, (Dobson. J., 2020 and Tibrewala H., 2020). Practices and models of operations such as near-shoring and reshoring are the areas in which the serious pandemic effects shall be observed and result in clearer anti-globalization effects than in the past.

Telemedicine, video conferencing, virtual conferencing and virtual class rooms and digital payments have brought in a shift from pink transactions (human contact-based) to grey transactions (technology-based) people networks. As the enforced unemployment and joblessness increases, the need for job generation increases. As a result, corporate intrapreneurship and forced entrepreneurial tendencies are getting increased (Cavallari. A., 2020 and Ramanujam. K., 2020). The movement of public from prevention to mitigation, the poor, otherwise unavailable infrastructure and lethargic attitudes in the health and insurance sectors are getting visibly questionable and objectionable. Across the globe, by 2030, the population of 19 years and younger would be around 1.8 billion, who are going to be totally unaware of the world before Covid-19, as a result, their outlook on the society, human touch, technology and ethics would drastically change to something which is strange, Dobson. J., (2020). The way they get along with one another, their respect to elders and people around and the way they collaborate are going to be something unsolicited or forced.

RESEARCH METHODOLOGY

The study was conducted using secondary data on the term ‘new normal’ sourced from around 15 scholarly articles such as research articles, newspaper articles, expert opinions and corporate preparatory notes. The sources of the contents were chosen using the selective reduction rule with which the codes, categories and themes of the contents were defined.

Research Model



Research Questions

1. What would be the ‘new normal’ context of life in terms of experts’ perspectives?
2. What would be the ‘new normal’ context of business and trade in terms of experts’ perspectives?

Objectives of the study

1. To understand the perspectives on the ‘new normal’ context of life
2. To understand the perspectives on the ‘new normal’ context of business and trade

Research Design

News articles, experts’ blogs, editorials, scholarly works available in the published and otherwise available will be taken into consideration and collated as contents of knowledge and information for the study. Hence, the research design of the study is descriptive.

Source of data collection

Scholarly works, News articles, experts’ blogs and editorials, available in the published and otherwise available on the internet are the sources of data collection.

Data Analysis

Content analysis is used in this study as a tool for analyzing and synthesizing the contents of the study. This study brings in more light on the conceptual analysis than the thematic analysis (Palmquist, Carley and Dale (1997) and Smith (1992) on the term ‘new normal’. Coding, categorizing and theming was done on the basis of selective reduction rule and the procedure is explained hereunder.

Codes, Categories and Themes

According to eight category coding steps indicated by Carley (1992). The study is focusing on the words ‘new normal, business, Covid-19’ in order to arrive at a set of codes for the collection of data and analysis of the results.

- The code ‘new normal’ will include only if the term is used only in the context of post Covid-19.
- The code ‘business’ will include the terms like business, management and trade.
- The code ‘Covid-19’ is used only in the context of general applications, not in terms of medical or pharmaceutical or in the context of biological, scientific or experimental implications. The code ‘Covid-19’ will include the terms like, Coronavirus, Corona, post-Covid and Covid-19 pandemic.
- The themes that are selected for condensing the data are the perspectives expressed by the authors, experts and people from whom the data are sourced. in order to gain a good understanding, the themes are further divided into Managerial, Business and Trade Perspectives, Economic Perspectives, Social Perspectives and Psychological Perspectives

FINDINGS AND DISCUSSIONS

The collated and condensed contents and relevant information are listed as findings and discussions as classified into the theme-based perspectives such as,

- Management, Business, Technology, Innovation, Globalization and Trade
- Economic perspectives
- Social perspectives and
- Psychological Perspectives as discussed in the research model.

Perspectives - Management, Business, Technology, Innovation, Globalization and Trade

The way of investing culture has already turned from commodities to currencies and metals Tibrewala H (2020). Due to huge loss, businesses, especially the travel and tourism, hospitality and theaters, beauty salons and personal care centers have started seeing an irrevocable future for at least a few years. Corporate budgets would get a remarkable share for digital acceleration, personal and employee cleansing, social distancing and related expenditure, (Tibrewala H., 2020 and Ramanujam. K., 2020). Office-in-a-box kind of businesses would grow tremendously compared to huge corporates built with huge office space, as a result the commercial real estate market is going to face a huge crisis, (CBRE, 2020). The

increase in the search for more affordable habitats coupled with freedom afforded by remote working, will result in the growth of cheaper less-crowded pastures outside of major urban areas on a more permanent basis, (Clemons, S., 2020 and Dobson. J., 2020). Just as we have seen how technology made people move from remote places to urban areas, now the same technology allows them to leave, (Clemons, S., August 6, 2020). Employee mobility cost would be drastically reduced as the work-from-home is going to be the most preferred choice of labor. It would also result in high engagement of cheap labor and cost-effective HR Management, (Clemons, S., August 6, 2020 and Ramanujam. K., 2020). On one side, the stronger in business or trade would capitalize the cheap labor and resources on the other side, the weaker will be lost in the game forever, (EY, 2020 and Dobson. J., (2020). Local businesses, like petty shops, small scale vendors will get higher importance than that of organized mega outlets like malls and departmental chains. Geographically bound entertainment will take front seat compared to tourist spots and long distance interest places. Citizenship claims, identity claims and background checks are going to be done virtually. Supply chain and operations of the business, which would need direct handling and physical presence of the operator are going to be handled robots and artificial or intelligent agents. As the response to COVID-19 evolves, future refinements to workplace design, occupancy and policies are expected, (CBRE, 2020). Multiple levels of approval funnels have already shortened to one or two levels as the decisions had to be made as quickly as possible. As a result, the process of decision making would get simpler and easier, totally or partially relieved from the bureaucratic ties and commitments, (Cavallari. A., 2020). Due to the continuous and constant usage and dependence on electronic gadgets to keep the businesses and trades moving, the effect of ergonomics and resultant diseases are expected to increase in the long-run. Owing to this reason, cut-shifts, reduced work hours, and reduced man-days are foreseen and made a huge change in the working conditions, and head cuts and pay-cuts will become the order of the day. Dobson. J., (2020). The new normal in hospitality industry would include the creation of new SOP's for receiving guests, defining new Health & Safety (H&S) standards for cleaning and housekeeping so that the guests can feel safe in the environment and it will allow them to

refurbish some of the existing properties to serve the guests better, (Singh. S., 2020).

Perspectives - Economic

The way of spending will be drastically changed, (Tibrewala H., May, 17, 2020). The nature of buying behavior will be turned from outlets to apps and virtual stores. (Tibrewala H., May, 17, 2020). Buying apparels would reduce drastically for at least for a few years, as many organizations had declared work-from-home. (Tibrewala H., May, 17, 2020). EMIs have changed the living style to the extent that people don't even dream of buying anything on loan, the Bureau of Economic Analysis (2020). Whether had or had not been saved, hereafter savings will be a 'must' in the budgets of the families, (Clemons, S., August 6, 2020). The world will tilt towards Chindia, i.e., the centre of economic power will shift towards China and India. The US and Europe are going to be taking a far bigger battering in this economic down-cycle. Thus, the geopolitical relations would take a reshaped form favoring the move towards Chindia. (Tibrewala H., 2020 and Dobson. J., (2020). As most of the giants shut down their business houses, the health crisis suddenly started taking the shape of an economic crisis, as a result huge loss of jobs and livelihood resulted in a notable damage to the national economic growth and also the family finances. the debt-to-income ratio fell sharply to 97.3% as of the first quarter of 2020. This is likely to continue, even once the current economic crisis passes, (Clemons, S., August 6, 2020).

Returning to the modest pace of growth would be herculean as the household savings continue to rise and debt level continue to fall, (Clemons, S., August 6, 2020). Lay-offs and executive compensations have got a serious threat to the managerial community and decision makers on top with respect to the compensation decisions and retention strategies, (EY, 2020), on the contrary, Cavallari. A., (2020) says, the efforts of the management on keeping the employees emotional support services stronger and alive, they would start feeling higher levels of commitment and satisfaction, (Ramanujam. K., 2020). Families would start to think seriously about investing in technological resources of the home office, (Cavallari. A., 2020). The pandemic also has brought the

miserably dependent economies into the limelight and proved their power was of a collective effort and not all alone, especially the dependency of the US for 144 categories of goods and the UK for 299 categories of goods on China. Still the globe's anger against China that had been triggered at the onset of the pandemic, would also result in controlled economic treaties and allies with China, (Dobson. J., May 23, 2020). Many developed nations like Finland (for 1 million families costing to around 3.5billion euros per year), have come out with plans like Universal Basic Income (UBI) in order to meet the challenges arising out of the pandemic resulted joblessness and unemployment, (Dobson. J., (2020).

Perspectives - Social

The way we project ourselves to the world has changed from dummy gaudy looks to original and plain with an additional wear, i.e., mask and the way we greet, get-together and get along has changed a lot. Personal and group hygiene is going to be the first priority than any sort of entertainment or excitement. Parenting is going to be far more strenuous than before, (Cavallari. A., 2020). Personal entertainment gadgets and apparatus like mobile, laptops and play-stations are going to be the most preferred way of engaging oneself comparing to visiting cinema theaters and malls, stadiums and physical play stations. The hybrid model of workspace will be the explicit type of office, which is a combination of remote and physical office, (CBRE, 2020 and Ramanujam. K., 2020). Though working away from the office has proven successful, it has resulted in a drastic reduction in social interaction, networking, mentoring and collaboration, and at times strained work/life balance and such critical elements of career growth and organizational productivity, (CBRE, 2020 and EY, 2020). Social media perspectives have changed from making money by wrong and absurd propaganda of the disease to responsible spread of facts and knowledge base, (EY, 2020). The reinforcement of integration and collaboration among teams and remote work units will make people start showing more transparent, open and constant communication, (Cavallari. A., 2020 and Ramanujam. K., 2020).

Perspectives - Psychological

The newly developed behaviors such as hand washing, personal cleansing are going to be practiced forever sometime from now, (EY 2020). Attending any gatherings, even sending children to schools and crowded areas are going to be challenging decisions. Instead, a virtual environment would be the most preferred environment for education, (Sherman. R., 2020 and Cahapay, M. B. 2020). Employers inability to pay for preventive measures and insurance will make gig workers, having involved in support and delivery services exposed to a high risk employment environment, as a result they will tend to lose hope and trust in their employers, (EY, 2020), but Cavallari. A., (2020) contradicts and says, the level of trust and hope one each other will rise as a result of cohesion and team collaborations in the new normal, (Ramanujam. K., 2020). Health check is going to be of higher importance than the security checks in international travels, as a result health card would be additional or essential requirement on transitions. The way we learn is going to be remote for a few more years and in the long-run the same would become the only way of learning signing off to the brick-and-mortar system of learning. (Clemons, S., 2020, Ramanujam. K., 2020 and Sherman. R., (2020). The unintended experiment in remote working has resulted in so much confidence in the minds of people that they need not worry much about finding a new job at the advent remote working. (Clemons, S., 2020 and Ramanujam. K., 2020). Hoarding behavior would show an increased trend, at the same time supportive mechanisms also would evolve from the same society as a result of its herd nature, (EY, 2020). Very quickly the provisions for individual development like virtual training and education, which otherwise had only a secondary priority or not even a priority compared to in-persona training, turned to be the first priority in learning, (Cavallari. A., 2020, Cahapay, M. B. (2020) and Sherman. R., (2020).

LIMITATIONS OF THE STUDY

- The study is limited to the context of Covid-19 pandemic resulting in a new normal effect as expected by the thinkers in the business and trade and other areas of human life. Hence, it would have reductive error as it focuses on words and phrases in connection to Covid-19 pandemic.

- As the methodology of the study is content analysis, it would be subjected to some level of subjective interpretations and conclusions.
- The time and duration of the study is limited to April and October of 2020, (the initial or undefined peak period of the effects of Covid-19 across the globe).

CONCLUSION

Like any other crisis, the Covid-19 pandemic, as a once-in-a-generation global turning point also would bring the normalcy back with a slightly permanent change in the way we do our routine in all the major walks of life in management of the businesses and trades, economic spheres, social life and our psychological tendencies. Though it is going to be a little tougher for the more traditional organizations, it is going to be the only way ahead with new opportunities and horizons opened as we navigate further.

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IMPACT OF DIGITALIZATION IN INDIA – A STUDY ON OPPORTUNITIES AND CHALLENGES

Dr. GUNDA SRIINIVAS

Vice- Principal & H.O.D.,

Department of Commerce & Business Management,
N.S.V. Degree & P.G. Colleges, Jagtial, Telangana State,

E-mail id: vasugunda555@gmail.com

BURLA NARESH

Research Scholar, Department of Commerce,
Osmania University, Hyderabad, Telangana State.

E-mail: nareshburlamba@gmail.com

ABSTRACT - This paper brings to light the importance, challenges and advantages of digitalization in India. Digitalization refers the adoption or increase in use of digital or computer technology by an organization, industry, country, etc. We are living in arena of technologies and digital world. Digital India is an innovative thought of Mr. Narendra Modi's government. It is an initiative of government of India to integrate the government Departments and the people of India. It aims at ensuring that the Government services are made available to citizens electronically by reducing paper work. It is an initiative to transform the country into digitally empowers knowledge economy. The motive behind the concept is to connect rural areas with high speed internet network and improving digital literacy. The program weaves together a large number of ideas and thought into a single, comprehensive vision so that each of them is seen a part of larger goal. It is coordinated by Deity, implemented by the entire government-both at the center and state. Electronic commerce refers to wide range of online business activities for products and services. E-commerce is the use of electronic communications and digital information processing technology in business transactions to create, transform and redefine relationships for value creation between organizations and individuals. This paper attempts to highlight the different challenges faced by the Digital

India Program. It also describes the different opportunities of the program for the people of the country.

Keywords:Digital India, Digitalization, E-Commerce, Challenges, Opportunities.

I. INTRODUCTION:

Digital India was launched by the Prime Minister of India Narendra Modi on 1 July 2015 - with an objective of connecting rural areas with high-speed Internet networks and improving digital literacy by making digital resources/services available in Indian languages.

The vision of this program is inclusive growth in areas of electronic services, products, manufacturing and job opportunities etc. It aims at preparing the India for the knowledge based transformation and delivering good governance to citizens by involving- both Central Government and State Government. This program is coordinated by Department of Electronics and Information Technology and will impact ministry of communications & IT, ministry of rural development, ministry of human resource development, ministry of health and others. DeitY would create four senior positions within the department for managing the program say additional secretary, Digital India; joint secretary, infrastructure development; joint secretary, capacity building and digital enablement; and joint secretary, IT applications in uncovered areas & process re-engineering. It would ensure that government services are available to citizens electronically. It would also bring in public accountability through mandated delivery of government's services electronically.

The Government of India entity Bharat Broadband Network Limited (BBNL) which executes the National Optical Fiber Network project will be the custodian of Digital India (DI) project. The program will be implemented in phases from 2014 till 2019. The source of funding for most of the e-Governance projects at present is through budgetary provisions of respective ministries/departments in the central or state governments. Requirements of funds for individual project(s) for Digital India will be worked out by respective nodal ministries/departments but according to government estimate it will cost Rs. 113,000 crores.

II. OBJECTIVES OF THE STUDY:

The paper has the following objectives:

1. To Study the concept of Digital India Program
2. To study the opportunities of the program for the people of the country.
3. To study the various challenges faced by the Digital India Program in its implementation.

III. RESEARCH METHODOLOGY:

For this research paper, Secondary data analysis is usually conducted to gain in-depth understanding of the “Digital India” initiative. Mostly the paper is based on the information retrieved from the internet via journals, research papers on the same subject.

IV. LITERATURE REVIEW:

There have been various researches on different aspects of the initiative ranging from the economical to social and ethical dimensions. Some of these researches retrieved through internet searches have been reviewed here.

- Microsoft CEO, Satya Nadella intends to become India’s partner in Digital India program. He said that his company will set up low cost broadband technology services to 5Lakhs villages across the country.
- SundarPichai, Satya Nadella, Elon Musk researched about Digital India and its preparedness to create jobs opportunities in the information sector. He concluded that creating new jobs should be continued with shifting more workers into high productivity jobs in order to provide long term push to the technological sector in India.

DIGITAL INDIA PROGRAMM:

Digital infrastructure has a utility to every citizen infrastructure. One of the key areas on which the vision of Digital India is centered is

“digital infrastructure as a utility to every citizen”. As per this vision, the Indian villagers are digitally connected through broadband and high speed internet, then delivery of electronic government services to every citizen, targeted social benefits, and financial inclusion can be achieved in reality. A key component under this vision is high speed internet as a core utility to facilitate online delivery of various services. It is planned to set up enabling infrastructure for digital identity, financial inclusion and ensure easy availability of common services centers. It is also proposed to provide citizens with “digital lockers” where documents issued by Government departments and agencies could be stored for easy online access.

1. Governance and services on demand

Governance and services on demand which will be available in real time for online and mobile platforms, seamlessly integrated across departments and jurisdictions. All citizen documents to be made available on the cloud platform; as a result, citizens will not be asked to produce such documents for availing services. In addition, the provision of cashless electronic transactions will help generate business. Geographical Information Systems (GIS) will be integrated with the development schemes.

2. Digital empowerment of citizens

Universal digital literacy; All digital resources universally accessible; All government documents/certificates to be available on the Cloud; Availability of digital resources/services in Indian languages; Collaborative digital platforms for participative governance; Portability of all entitlements for individuals through the cloud.

NINE PILLARS OF DIGITAL INDIA:

1. Broadband Highways:

- This covers three sub components, namely Broadband for All Rural, Broadband for All Urban and National Information Infrastructure.
- Under Broadband for All Rural, 250 thousand village Panchayats would be covered by December, 2016. DoT

will be the Nodal Department and the project cost is estimated to be approximately Rs. 32,000 Cr.

- Under Broadband for All Urban, Virtual Network Operators would be leveraged for service delivery and communication infrastructure in new urban development and buildings would be mandated.
- National Information Infrastructure would integrate the networks like SWAN, NKN and NOFN along with cloud enabled National and State Data Centres. It will also have provision for horizontal connectivity to 100, 50, 20 and 5 government offices/ service outlets at state, district, block and panchayat levels respectively. DeitY will be the nodal department and the project cost is estimated to be around Rs. 15,686 Cr for implementation in 2 years and maintenance & support for 5 years.

2. Universal Access to Mobile Connectivity:

The initiative is to focus on network penetration and fill the gaps in connectivity in the country.

- All together 42,300 uncovered villages will be covered for providing universal mobile connectivity in the country.
- DoT will be the nodal department and project cost will be around Rs. 16,000 Cr during FY 2014-18.

Public Internet Access Program:

- The two sub components of Public Internet Access Program is Common Service Centers and Post Offices as multi-service centers.
- Common Service Centers would be strengthened and its number would be increased from approximately 135,000 operational at present to 250,000 i.e. one CSC in each Gram Panchayat. CSCs would be made viable, multi-functional end-points for delivery of government and

business services. DeitY would be the nodal department to implement the scheme.

E-Governance: Reforming Government through Technology:

Government Business Process Re-engineering using IT to improve transactions is the most critical for transformation across government and therefore needs to be implemented by all ministries/ departments.

The guiding principles for reforming government through technology are:

- Form simplification and field reduction – Forms should be made simple and user friendly and only minimum and necessary information should be collected.
- Online applications, tracking of their status and interface between departments should be provided.
- Use of online repositories e.g. school certificates, voter ID cards, etc. should be mandated so that citizens are not required to submit these documents in physical form.
- Integration of services and platforms, e.g. UIDAI, Payment Gateway, Mobile Platform, and Electronic Data Interchange (EDI) etc. should be mandated to facilitate integrated and interoperable service delivery to citizens and businesses.
- Electronic Databases – all databases and information should be electronic and not manual.
- Workflow Automation Inside Government – The workflow inside government departments and agencies should be automated to enable efficient government processes and also to allow visibility of these processes to the citizens.
- Public Grievance Redressed - IT should be used to automate, respond and analyze data to identify and resolve persistent problems. These would be largely process improvements.

5. E-Kranti - Electronic Delivery of Services:

There are 31 Mission Mode Projects under different stages of e-governance project lifecycle. Further, 10 new MMPs have been added to e-Kranti by the Apex Committee on National e-Governance Plan (NeGP) headed by the Cabinet Secretary in its meeting held on 18th March 2014.

- Technology for Education – e-Education

All Schools will be connected with broadband. Free wifi will be provided in all secondary and higher secondary schools (coverage would be around 250,000 schools). A program on digital literacy would be taken up at the national level. MOOCs –Massive Online Open Courses shall be developed and leveraged for e-Education.

- Technology for Farmers -This would facilitate farmers to get real time price information, online ordering of inputs and online cash, loan and relief payment with mobile banking.
- Technology for Security - Mobile based emergency services and disaster related services would be provided to citizens on real time basis so as to take precautionary measures well in time and minimize loss of lives and properties.
- Technology for Financial Inclusion - Financial Inclusion shall be strengthened using Mobile Banking, Micro-ATM program and CSCs/ Post Offices.
- Technology for Justice - Interoperable Criminal Justice System shall be strengthened by leveraging e-Courts, e-Police, e-Jails and e-Prosecution.
- Technology for Planning - National GIS Mission Mode Project would be implemented to facilitate GIS based decision making for project planning, conceptualization, design and development.
- Technology for Cyber Security - National Cyber Security Co-ordination Center would be set up to ensure safe and secure cyber-space within the country.

6. Information for All:

- Open Data platform and online hosting of information & documents would facilitate open and easy access to information for citizens.
- Government shall pro-actively engage through social media and web based platforms to inform citizens. MyGov.in has already been launched as a medium to exchange ideas/ suggestions with Government. It will facilitate 2-way communication between citizens and government.
- Online messaging to citizens on special occasions/programs would be facilitated through emails and SMSes.
- The above would largely utilize existing infrastructure and would need limited additional resources.

7. Electronics Manufacturing:

Target NET ZERO Imports is a striking demonstration of intent.

This ambitious goal requires coordinated action on many fronts

- Taxation, incentives
- Economies of scale, eliminate cost disadvantages
- Focus areas – Big Ticket Items FABS, Fab-less design, Set top boxes, VSATs, Mobiles, Consumer & Medical Electronics, Smart Energy meters, Smart cards, micro-ATMs
- Incubators, clusters
- Skill development
- Government procurement

There are many ongoing programs which will be fine-tuned. Existing structures are inadequate to handle this goal and need strengthening.

8. IT for Jobs:

- 1 Cr students from smaller towns & villages will be trained for IT sector jobs over 5 years. DeitY would be the nodal department for this scheme.
- BPOs would be set up in every north-eastern state to facilitate ICT enabled growth in these states. DeitY would be the nodal department for this scheme.
- 3 lakh service delivery agents would be trained as part of skill development to run viable businesses delivering IT services. DeitY would be the nodal department for this scheme.
- 5 lakhs rural workforce would be trained by the Telecom Service Providers (TSPs) to cater to their own needs. Department of Telecom (DoT) would be the nodal department for this scheme.

9. Early Harvest Program:

• **IT Platform for Messages**

A Mass Messaging Application has been developed by DeitY that will cover elected representatives and all Government employees. 1.36 Cr mobiles and 22 Lakh emails are part of the database.

• **Government Greetings to be e-Greetings**

Basket of e-Greetings templates have been made available. Crowd sourcing of e-Greetings through MyGov platform has been ensured. E-Greetings portal has been made live on 14th August 2014.

• **Biometric attendance**

It will cover all Central Govt. Offices in Delhi and is already operational in DeitY and has been initiated in the Department of Urban Development. On-boarding has also started in other departments.

- **Wi-Fi in All Universities**

All universities on the National Knowledge Network (NKN) shall be covered under this scheme. Ministry of HRD is the nodal ministry for implementing this scheme.

- **Secure Email within Government**

Email would be the primary mode of communication. Phase-I upgradation for 10 lakh employees has been completed. In Phase II, infrastructure would be further upgraded to cover 50 lakh employees by March 2015 at a cost of Rs 98 Cr. DeitY is the nodal department for this scheme.

- **Public Wi-fi hotspots**

Cities with population of over 1 million and tourist centers would be provided with public wi-fi hotspots to promote digital cities. The scheme would be implemented by DoT and MoUD.

- **School Books to be eBooks**

All books shall be converted into eBooks. Min. of HRD/ DeitY would be the nodal agencies for this scheme.

- **SMS based weather information**

Disaster alerts, SMS based weather information and disaster alerts would be provided. DeitY's Mobile Seva Platform is already ready and available for this purpose. MoES (IMD) / MHA (NDMA) would be the nodal organizations for implementing this scheme.

- **National Portal for Lost & Found children**

This would facilitate real time information gathering and sharing on the lost and found children and would go a long way to check crime and improve timely response.

OPPORTUNITIES PROVIDED BY DIGITAL INDIA:

1. **Job creation:** With an estimated overall cost of INR 1,000 billion in ongoing schemes and INR 130 billion for proposed and new schemes, Digital India aims to create 17 million direct and 85 million indirect jobs by 2019.⁴⁶

2. **Digital Training Program:** The initiatives towards training and digital literacy by the government and private sector players such as NDLM, Digital Literacy Mission etc. have been successful in reaching out to millions of people. This has resulted in an increase in employability of the trained personnel, higher adoption of digital technologies and empowerment of a large section of society.
3. **Universal Accessibility:** The Digi Locker service has provided universal accessibility to citizens, by allowing them to access and share documents. Currently, there are approximately 4 million registered users with 5.0 million⁴⁸ documents uploaded on the digital locker facility.
4. **Healthcare:** Digital India has the potential to provide solutions to problems such as poor doctor patient ratio (1:1674)⁵⁴, fewer quality physicians, insufficient healthcare infrastructure, lack of equal access to healthcare facilities and advice (24% in rural areas)⁵⁵, and high healthcare costs. The e-hospital program is increasing delivery speed of healthcare services by allowing patients to book appointments online. Socialhence there will be imminent resistance from the working staff.
5. **Delay in development of infrastructure:** One of the biggest challenges faced by the Digital India program is the slow progress of infrastructure development:
 - The BharatNet project was approved inOctober 2011, with a two-year implementation target. As of 2016, under 40% of the target has been achieved.¹³
 - Public Wi-Fi penetration remains low. Globally, there is one Wi-Fi hotspot for every 150 citizens. For India to reach that level of penetration, over 8 million hotspots are required of which only about 31,000 hotspots are currently available.¹⁴
 - While the project has seen delays, the exercise needs to be reinforced with both funds and involvement of senior government functionaries towards making it happen on a 'war footing'
6. **Contracting:** Implementation of the Digital India program has been hampered by contracting challenges such as the following:Several projects assigned to PSUs are delayed given challenges related to skills, experience and technicalcapabilities.Several RFPs issued by the

government are not picked up by competent private sector organizations since they are not commercially feasible

OVERTCOME THE CHALLENGES FOR SUCCESSFULL IMPLIMENTATION OF DIGITAL INDIA PROGRAMME:

1. **Digital Literacy:** Despite rising smart phone penetration and internet user base, digital literacy in India has been low. In order for the benefits of the Digital India program to reach all sections of the population, improving digital literacy is imperative
2. **Skill Building:** A strong skill base is required to support the initiatives and services that are envisaged under the Digital India umbrella. Development of technical skills within ministries and state governments will enable the spread of e-governance services, maintenance and upgradation and decision making on all digital initiatives
3. **Digital Adoption:** For Digital India to be successful, all segments of Indian society need to adopt digital technologies. This will not only create demand for Digital India but also achieve its vision of empowering all citizens.
4. **Defining the role of the private sector:** A framework needs to be defined for participation of the private sector in skill development programs which defines the role of the private sector, expectations in terms of investments, content and job guarantees.
5. **Introduction of digital skill programs at an institutional level:** Skill training and digital literacy should be introduced as part of institutional trainings in schools, colleges and universities across India. Curriculum and interactive program should be mandated to ensure adequate digital skills of all graduates
6. **Increase availability of digital infrastructure at rural and remote locations:** The speed at which digital infrastructure (especially fiber networks) is being developed needs to be increased. Existing government infrastructure assets (e.g., post offices, government

buildings, CSCs) should be further leveraged for provision of digital services at remote locations.

V.CONCLUSION

This paper concludes that the Digital India program is now in the second year of its existence and several projects under the program have now moved from the planning phase to the execution phase. The project has started showing its impact on the lives of citizens and on businesses. Several schemes of the project have been adopted successfully. The service like DigiLocker is now being used by four million users. The MyGov application which provides a platform for citizens to interact with the government is used by over one million users to interact with the government. India now represents the second largest internet user base in the world. This provides a significant opportunity to transform the lives of the citizens through digital technologies. The Digital India program is likely to benefit citizens over the next few years by generating employment opportunities, increasing speed and quality of service delivery and enhancing social and financial conclusion. Businesses will benefit by realizing higher productivity, an improved ease of doing business and a boost in innovation and investments. The adoption of next-generation technologies under Digital India such as telepresence.

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A STUDY ON IMPACT OF E-COMMERCE ON INDIAN ECONOMY

Dr. P. VENKATAIAH

Associate Professor

Badruka College of Commerce and Arts, Kachiguda,

Hyderabad – 27

pasunoori.24@gmail.com

Abstract:

“At present the E- Commerce is great platform not only for developing infrastructure but also for increasing employment rates in India and for this reason overall have an impact on in increasing social growth and economic development in Indian Economy”. Now a day’s e-commerce has become a vital in day to day life of people. As we all recognize India is among the fastest growing economy of the world, thus it's significantly important to know government intervention and big investment inflow in form of foreign direct investment in large economy like India to stabilize and increase the growth of ecommerce industry within the economy. an a indicator for India’s speediest evolving market with annual multifaceted rate of growth of 52% in touching US Dolor 36.7 billion by end of 2020. Revenue within the E-Commerce market amounts to US\$32,348m in 2019. Revenue is anticipated to point out an annual rate (CAGR 2019-2023) of 17.8%, leading to a market volume of US\$62,284m by 2023. The market's largest segment is Fashion with a market volume of US\$12,546m in 2019 it is projected to cross \$100 billion within the subsequent 5 years which is able to contribute over 4% to India’s GDP. This paper reveals the importance and social impacts of E-Commerce in Indian.

Keywords: - Ecommerce, Economic Growth, FDI, GDP, Digital India.

Introduction

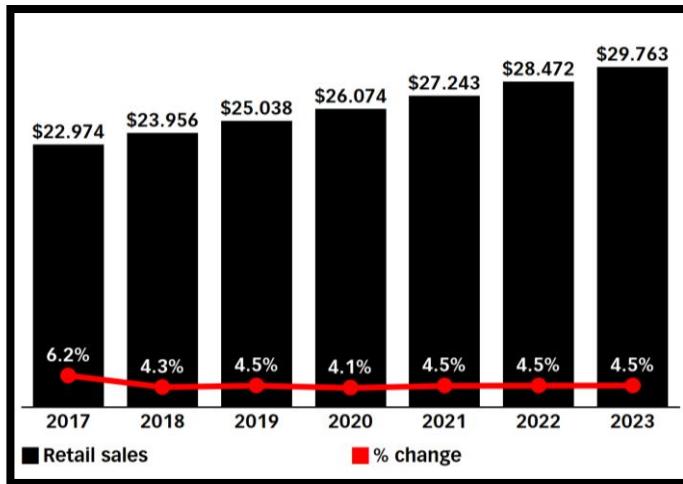
Over the last decade, the method of buying and commerce of product and services has been altered through the online. E-commerce is changing the shopping ride of Indian customers. The

introduction of electronic information interchange spreads into producers, retail traders, stock market operations and travel reservations etc. that ensued throughout a larger boom of the economy. The term 'E-commerce' suggests that doing on-line business with the help of PC, Faxes, E-Mail and Phones. It has been begin from the term 'E-mail'. In 1972, the term 'E-Commerce' utilized by IBM for the first time. In 1973 with the event of computers, the first in dealings was administered between the European Union and thus the USA.

In 1995, the introduction of internet in Asian Countries marked the launch of E-Commerce at intervals in the Asia. India has a web user's base of around 475 million as of July 2018, around four hundred of the population. This number is anticipated to be 627 million by the highest of 2019. Despite being the second-largest user base in world, only behind China (650 million, Forty Eighth of population), the penetration of E-Commerce is low compared to markets a bit like the United States (266 million, 84%), or France (54 M, 81%), however is growing, adding around six million new entrants monthly . The industry consensus is that growth is at an inflection purpose. In India, money on delivery is that the foremost most well-liked payment methodology, grouping seventy fifth of the e-retail activities. Demand for international client product (including long-tail items) is growing quicker than in-country offer from licensed distributors and e-commerce offerings. In 2017, the foremost necessary e-commerce firms in Asian country were Flipkart, Amazon, Myntra, Paytm, and Snapdeal. In 2018, Amazon beat Flipkart and was recorded the foremost necessary ecommerce in India in terms of revenue. The internet and Mobile Association of India states that the Indian online retail market is anticipated to grow at the speed of fifty two percentage and might be reached USD 36.7 billion in 2020.

There is vital rise in the sales of retail E-Commerce from 2017 to 2023, per E-Marketer retail E-Commerce sales by 2023 ought to reach quite \$7 trillion. With higher than figure square measure going to effortlessly apprehend however frequent and surprising the modification of sales pattern is world as all the most economies are shifting towards e-commerce sales.

Figure: 1
Total Retail Sales Worldwide, 2017 to 2023



Source: E-Marketer, May 2019

Note: Excludes travel and event tickets, Payments such as Bill Pay, Taxed or Money Transfers, Food Services and Drinking Place Sales, Gambling and other Vice Goods Sales

E-commerce may be classified into four modes or segments supported the participants concerned within the dealing. 1. Consumer-to-Consumer (C2C): It finds innovative ways to permit the patron to act with alternative one another and by doing in order that they will sell product or services for every other. 2. Business-to-Consumer (B2C): B2C dealing is allotted over the web between a business and a shopper., E.g. associate online author might promote his book to a client and receive payment while not assembly him/her. 3. Business-to-Business (B2B): It refers to a state of affairs within which one business build dealing with different. 4. Shopper to Business (C2B): once a client sells their personal product or offerings to an enterprise or corporation (e.g. associate influencer provides exposure to their on-line audience in exchange for a fee, or

a Lensman licenses their image for an advertisement enterprise to use).

Objectives of the study

India is one of the largest growing economies of the world. There is heavy use of net among Indian citizens.

The main basic objectives of this research paper are –

1. To study the present status of E-Commerce in India
2. To study the impact of e-commerce on Indian economy.
3. To study the growth and contribution of e-commerce.
4. Government initiatives and different scheme in growth of e-commerce

Research Methodology

Research Methodology is the systematic and theoretical analysis of the methods applied to a field of study. It includes the process used to collect information and data for the purpose of making decisions. In the present paper, the secondary source of information has been used. The data has been collected from journals, books and websites.

Review of Literature:

(Elizabeth & McGregor, 2000) in their paper analyzed the impact of e commerce on consumers, public policy, business and education. A discussion of public policy initiatives, research questions and ideas for future research was given.

(Dasgupta & Sengupta, 2002) in their paper examined the future and prospects of e commerce in Indian Insurance Industry.

(Abhijit, 2013) in his paper opined that e commerce has unleashed yet another revolution, which is changing the way businesses purchase and sell the products and services. New methodologies have evolved. The role of geographic distances in forming business relations is reduced. With the development of 3G and 4G wireless communication technologies, the internet economy will continue to grow robustly.

(Raghunath & Panga, 2013) concluded that initially, new internet users would be reluctant to conduct any kind of business online, citing security reasons as their main concern. In order to increase consumer adoption of e-services, the source of consumer confusion, apprehension and risk need to be identified, understood and elevated.

E Commerce provides excellent opportunities in different areas but it requires careful application for consumer protection issues.

(Madhukar Sarode, 2015) in his paper concluded that ecommerce is future of shopping and gap has been reduced between manufacturer and purchaser due to e commerce. There is large scope for e commerce in India but due to weak cyber law, people are facing challenges in India.

(Saxena, 2015) in her paper concluded that e commerce plays a pivotal role in Indian society. It plays an important role in upgrading and developing the Indian financial system. It provides support to small and medium enterprises to flourish their business. E commerce additionally faces some challenges like lack of cyber laws and lack of computer education etc.

(H. Ramchandani, 2016) in her paper concluded that the retail e commerce sales in 2015 as a percentage of total retail sales in India accounted for about 0.9% of all retail sales in India. However this figure is expected to grow in near future and is estimated to reach 1.4% in 2018. E Commerce has greatly impacted the business of bodily retailers' especially small retailers. International e retailers are giving a strong competition to domestic ones. However physical retailers still have a very good standing in the Indian market as Indian consumers generally like to inspect the goods before making any purchase.

Internet User in India

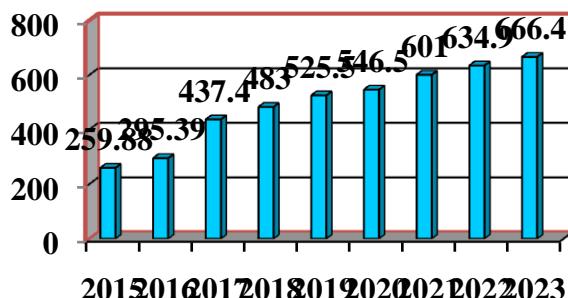
India's net users expected to register integer growth to achieve 627 million in 2019, driven by speedy rapid growth in rural areas, in line with marketing research agency Kantar IMRB. Internet usage within the country has exceeded 0.5 a billion people for initial time, pegged at 566 million, driven by rural internet growth and usage. Currently calculable internet growth that there square measure 251 million net users in Rural India, and this is often expected to achieve 290 million by the top of 2019. Recently plenty of blue chip companies have invested with large investment on Republic of India e-commerce as there is considerably large potential and opportunity to success. "In India hundred percent FDI is permitted in B2B E-Commerce and so shows the Government intention and contribution towards E-Commerce industry in India.

The growth of e-commerce in India highly dependent on the following sub factors that do have an impact on Indian economy when it comes about e-commerce industry in India” .some of these factor are –

- 1- Participation of niche companies in online trading
- 2- Unmatched FDI
- 3- Uniform GST

Figure 2

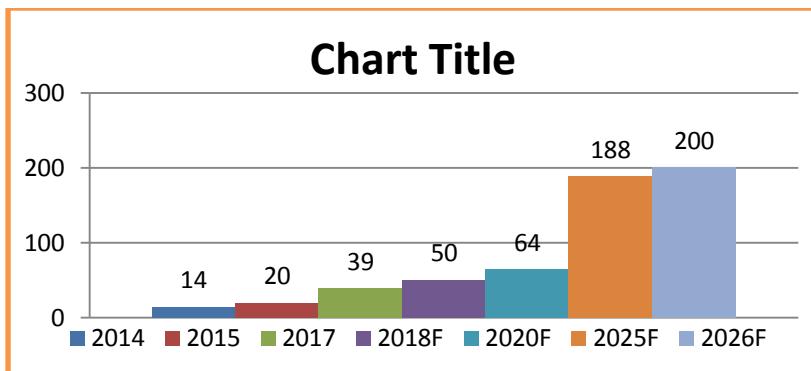
Number of Internet Users in India from 2015 to 2023 (in Millions)



E-Commerce Industry in India

The e-commerce has transformed the way business don in India. The Indian e-commerce market is anticipated to grow to US\$ two hundred billion by 2026 from US\$ 38.5 billion as of 2017. a lot of growth of the industry has been triggered by increasing internet and smart-phone penetration.

Figure 3
E-Commerce Industry in India (US\$ Billions)



Source – (*Economic Times, PWC, Financial Express*)

The continuing digital transformation within the country is anticipated to extend India's total web user base to 829 million by 2021 from 604.21 million as of Dec 2018. India's web economy is anticipated to double from US\$125 billion as of Gregorian calendar month 2017 to US\$ 250 billion by 2020, majorly backed by ecommerce. India's E-commerce revenue is anticipated to leap from US\$ thirty-nine billion in 2017 to US\$ one hundred twenty billion in 2020, growing at Associate in Nursing annual rate of fifty one per cent, the very best within the world.

Impact of E-Commerce on Economy

In the current generation Indian economy boost up in exceptional sorts of enterprise field with this the use of special advertising and marketing ways are there in the enterprise organization. Notably by means of internet and social media is employed by the enterprise organizations. Business and the financial set-up are inextricably connected with the event and implementation of recent technology (Tassabehji, 2003). Growth and improvement of any gift day economy has been recognized by means that of the many economic theorists, like Kondratieff,

Schumpeter, good person and Porter, to be supported innovation of recent technology. Porter (1990) emphasizes that the prosperity and aggressive advantage of a nation isn't any longer as a results of a nation's natural assets and its labor force, however as a substitute the aptitude of its business to introduce and upgrade. This may be seen as a tumultuous technology on a macro environmental level. And today, the impact of recent technological power on the economy of a nation is indisputable. Continuous growth of E-commerce is anticipated to possess deep impact on form and functioning of economies at a spread of tiers and overall impact on macro economy. In Republic of India per capita on line shopping for or expenditure is Rs. 6,000/- and averagely it'll increase in close to future approximate sixty seven and get in touch with to Rs. 10,000/-. It talent the boom of Indian financial set-up to boot bank informed this avenue too.

Digital Penetration in Indian Economy

India is finished by the purpose that Republic of India's share of the worldwide smart-phone advertise is figure to quite triple between 2013-17 to achieve. With the increment in range of smart-phone and nice network of internet it's therefore abundant required figure to increase e-commerce impact inside the Indian economy.

Figure 4
Digital Buyer Penetration in India (2014-19)



Source – statstia.com

The over chart portrays increment in advanced entrance in India , from 30% in 2014 to be anticipated 64% by 2019 , Accessibility of huge number of electrical machines and its positive impacts has guided towards such an expanding slant .With the increment in advanced entrance, it in this way agreeing to(stastia.com) that we ought to know where did the populace , what they did with the increment of computerized entrance increases . In this way agreeing to stastia.com reports, Indian advanced individuals in jan2017, distinctive classified people came under different subsection which overall had an impact on e-commerce in India.

Government initiatives

Since 2014, the Government of India has introduced various initiatives namely, Digital India, Make in India, Start-up India, Skill India and Innovation Fund. The timely and advantageous implementation of such applications will likely help the e-commerce growth in the country. Some of the important initiatives taken by using the government to promote the e-commerce region in India are as follows:

1. In order to enlarge the participation of overseas gamers in the e-commerce field, the Indian Government hiked the restriction of overseas direct investment (FDI) in the E-commerce market mannequin for up to one hundred per cent (in B2B models).
2. The heavy funding of Government of India in rolling out the fiber community for 5G will assist raise ecommerce in India
3. In the Union Budget of 2018-19, government has allotted Rs 8,000 crore (US\$ 1.24 billion) to BharatNet Project, to provide broadband services to 150,000 gram panchayats.
4. As of August 2018, the government is working on the 2nd draft of e-commerce policy, incorporating inputs from various industry stakeholders.

Achievements

Following are the achievements of the authorities in the previous 4 years:

1. Under the Digital India movement, government launched a range of initiatives like Udaan, Umang, Start-up India Portal etc.
2. Under the mission ‘Internet Saathi’, the authorities has influenced over sixteen million female in India and reached 166,000 villages.
3. Udaan, a B2B online change platform that connect small and medium measurement manufacturers and wholesalers with on-line outlets and also provide them logistics, repayments and technology support, has dealers in over eighty cities of India and provides to over 500 cities.
4. According to the UN’s eGovernance index, India has jumped 11 positions to 107 in 2016 from 2018 in 2014.
5. The government delivered Bharat Interface for Money (BHIM), a simple mobile primarily based platform for digital payments.

Road Ahead

The e-commerce industry been immediately impacting the micro, small & medium organisations (MSME) in India with the aid of supplying capacity of financing, technology and coaching and has a favourable cascading impact on other industries as well. The Indian e-commerce enterprise has been on an upward boom trajectory and is anticipated to surpass the US to emerge as the 2d largest e-commerce market in the world by way of 2034. two Technology enabled improvements like digital payments, hyper-local logistics, analytics pushed patron engagement and digital classified ads will in all likelihood help the growth in the sector. The growth in e-commerce quarter will additionally improve employment, increase revenues from export, extend tax collection through ex-chequers, and grant higher merchandise and offerings to clients in the long-term.

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CUSTOMER PREFERNCES TOWARDS MOBILE SERVICE PROVIDERS – A COMPARATIVE STUDY OF BSNL AND VODAFONE

¹Dr. K. Rajireddy, ²Dr. R. Kiran Kumar

¹Professor, Department of Commerce & Business Management,
Kakatiya University, Warangal

²Assistant Professor, Department of Business Management,
Vivekananda Degree & P.G. College, Karimnagar

Abstract:

In the present Covid-19 pandemic scenario, the mobile phone is being used in numerous ways. The use of the mobile phone is not just limited to communication but is extended to taking photos, videos, sending emails, access to social networking apps like Whatsapp, Facebook, Instagram, Twitter etc., conducting online meetings, online classes and so forth. Hence, the importance of mobile service provider is extensively growing. In the past there could have been one or two mobiles in a family but in the present scenario each person in the family should have a mobile irrespective of the age and gender. Keeping in view the importance of mobile services, the present study has been undertaken to study about the determinants of selecting mobile services providers. Two mobile service providers namely BSNL and Vodafone are selected for the study.

Introduction:

The profits of a company are dependent on sales and sales in turn are dependent on customers' preferences. Therefore the marketing manager plays a key role in identifying the customer preferences. The companies need to develop strategies, plan for a product or service, advertising and sales promotion strategies to target the desired customers. The companies need to analyze itself using SWOT analysis in addition to the analysis of its competitors.

Objectives of the Study

1. To study the determinants of customer preference towards mobile service provider.

2. To analyze the customer preferences towards BSNL and Vodafone mobile service providers.

Research Methodology:

- **Primary Data:** The primary data for the study was collected by administering a structured questionnaire to the customers of BSNL and Vodafone mobile service provider in Karimnagar.
- **Secondary Data:** The secondary data used for the study was collected from various resources such as websites, books, magazines and journals.
- **Research Instrument:** The research instrument selected for the study is structured questionnaire.
- **Sample Size:** The sample size selected for the study is 120 respondents selected each from customers of BSNL and Vodafone mobile service provider.
- **Sampling Technique:** The sampling technique used for selecting the sample respondents is Random Sampling Technique.

Data Analysis & Interpretation:

TABLE – 1
REPSONDENTS OPINION THAT GOODWILL IS THE DETERMINAT WHILE SELECTING MOBILE SERIVCE PROVIDER

OPINION	BSNL	VODAFONE
Strongly Agree	25 (20.83)	39 (32.50)
Agree	27 (22.50)	43 (35.83)
Neither Agree nor Disagree	32 (26.67)	22 (18.33)

Disagree	16 (13.33)	9 (7.50)
Strongly Disagree	20 (16.67)	7 (5.83)
TOTAL	120 (100.00)	120 (100.00)
Correlation Coefficient	0.59	

Source: Questionnaire

Note: The values in the parentheses represent percentages

Interpretation:

- 26.67 per cent of the BSNL respondents neither agreed nor disagreed that the goodwill is the determinant while selecting mobile service provider followed by 22.50 per cent agreed, 20.83 per cent strongly agreed, 16.67 per cent strongly disagreed and 13.33 per cent disagreed.
- 35.83 per cent of Vodafone respondents agreed that the goodwill is the determinant while selecting mobile service provider followed by 32.50 per cent strongly agreed, 18.33 per cent neither agreed nor disagreed, 7.50 per cent disagreed and 5.83 per cent strongly disagreed.
- The correlation coefficient is calculated to be 0.59 which indicates that there is a relationship between the opinions of the BSNL and Vodafone customer with respect to the opinion that goodwill is the determinant while selecting mobile service provider.

TABLE – 2

REPSONDENTS OPINION THAT CALL CHARGES IS THE DETERMINAT WHILE SELECTING MOBILE SERIVCE PROVIDER

OPINION	BSNL	VODAFONE
Strongly Agree	79 (65.83)	49 (20.83)
Agree	26 (21.67)	34 (28.33)
Neither Agree nor Disagree	8 (6.67)	16 (13.33)
Disagree	5 (4.17)	14 (11.67)
Strongly Disagree	2 (1.67)	7 (5.83)
TOTAL	120 (100.00)	120 (100.00)
Correlation Coefficient	0.95	

Source: Questionnaire

Note: The values in the parentheses represent percentages

Interpretation:

- 65.83 per cent of the BSNL respondents strongly agreed that the call charges is the determinant while selecting mobile service provider followed by 21.67 per cent agreed, 6.67 per cent neither agreed nor disagreed, 4.17 per cent disagreed and 1.67per cent strongly disagreed.
- 28.83 per cent of the Vodafone respondents agreed that the call charges is the determinant while selecting mobile service provider followed by 20.83 per cent strongly agreed, 13.33 per cent neither agreed nor disagreed, 11.67 per cent disagreed and 5.87 per cent strongly disagreed.
- The correlation coefficient is calculated to be 0.95 which indicates that there is a strong relationship between the opinions of the BSNL and Vodafone customer with respect to the opinion that call charges is the determinant while selecting mobile service provider.

TABLE – 3
REPSONDENTS OPINION THAT ATTRACTIVE RATE CUTTERS IS THE DETERMINAT WHILE SELECTING MOBILE SERIVCE PROVIDER

OPINION	BSNL	VODAFONE
Strongly Agree	69 (57.50)	63 (52.50)
Agree	25 (20.83)	29 (24.17)
Neither Agree nor Disagree	14 (11.67)	14 (11.67)
Disagree	7 (5.83)	8 (6.67)
Strongly Disagree	5 (4.17)	6 (5.00)
TOTAL	120 (100.00)	120 (100.00)
Correlation Coefficient	0.99	

Source: Questionnaire

Note: The values in the parentheses represent percentages

Interpretation:

- 57.50 per cent of the BSNL respondents strongly agreed that the attractive rate cutters is the determinant while selecting mobile service provider followed by 20.83 per cent agreed, 11.67 per cent neither agreed nor disagreed, 5.83 per cent disagreed and 4.17 per cent strongly disagreed.
- 52.50 per cent of the Vodafone respondents strongly agreed that the attractive rate cutters is the determinant while selecting mobile service provider followed by 24.17 per

cent agreed, 11.67 per cent neither agreed nor disagreed, 6.67 per cent disagreed and 5 per cent strongly disagreed.

- The correlation coefficient is calculated to be 0.99 which indicates that there is a strong relationship between the opinions of the BSNL and Vodafone customer with respect to the opinion that attractive rate cutters are the determinant while selecting mobile service provider.

TABLE – 4
REPSONDENTS OPINION THAT INTERNET FACILITYIS THE DETERMINAT WHILE SELECTING MOBILE SERIVCE PROVIDER

OPINION	BSNL	VODAFONE
Strongly Agree	58 (48.33)	61 (50.83)
Agree	39 (32.50)	28 (23.33)
Neither Agree nor Disagree	11 (9.17)	23 (19.17)
Disagree	9 (7.50)	6 (5.00)
Strongly Disagree	3 (2.50)	2 (1.67)
TOTAL	120 (100.00)	120 (100.00)
Correlation Coefficient	0.94	

Source: Questionnaire

Note: The values in the parentheses represent percentages

Interpretation:

- 48.33 per cent of the BSNL respondents strongly agreed that the internet facility is the determinant while selecting mobile service provider followed by 32.50 per cent agreed, 9.17 per cent neither agreed nor disagreed, 7.50 per cent disagreed and 2.50 per cent strongly disagreed.
- 50.83 per cent of the Vodafone respondents strongly agreed that the internet facility is the determinant while selecting mobile service provider followed by 23.33 per cent agreed,

- 19.17 per cent neither agreed nor disagreed, 5.00 per cent disagreed and 1.67 per cent strongly disagreed.
- The correlation coefficient is calculated to be 0.94 which indicates that there is a strong relationship between the opinions of the BSNL and Vodafone customer with respect to the opinion that internet facility is the determinant while selecting mobile service provider.

TABLE – 5
REPSONDENTS OPINION THAT VALUE ADDED SERVICES IS THE DETERMINAT WHILE SELECTING MOBILE SERIVCE PROVIDER

OPINION	BSNL	Vodafone
Strongly Agree	25 (20.83)	52 (43.33)
Agree	26 (21.67)	39 (32.50)
Neither Agree nor Disagree	28 (23.33)	19 (15.83)
Disagree	22 (18.33)	7 (5.83)
Strongly Disagree	19 (15.83)	3 (2.50)
TOTAL	120 (100.00)	120 (100.00)
Correlation Coefficient	0.60	

Source: Questionnaire

Note: The values in the parentheses represent percentages

Interpretation:

- 23.33 per cent of the BSNL respondents neither agreed nor disagreed that the value added services is the determinant while selecting mobile service provider followed by 21.67 per cent agreed, 20.83 per cent strongly agreed, 18.33 per cent disagreed and 15.83 per cent strongly disagreed.
- 43.33 per cent of the Vodafone respondents strongly agreed that the value added services is the determinant while

selecting mobile service provider followed by 32.50 per cent agreed, 15.83 per cent neither agreed nor disagreed, 5.83 per cent disagreed and 2.50 per cent strongly disagreed.

- The correlation coefficient is calculated to be 0.60 which indicates that there is a relationship between the opinions of the BSNL and Vodafone customer with respect to the opinion that value added service is the determinant while selecting mobile service provider.

TABLE – 6
REPSONDENTS OPINION THAT WIDER COVERAGE IS THE DETERMINAT WHILE SELECTING MOBILE SERIVCE PROVIDER

OPINION	BSNL	VODAFONE
Strongly Agree	61 (50.83)	50 (41.67)
Agree	32 (26.67)	35 (29.17)
Neither Agree nor Disagree	15 (12.50)	20 (16.67)
Disagree	9 (7.50)	11 (9.17)
Strongly Disagree	3 (2.50)	4 (3.33)
TOTAL	120 (100.00)	120 (100.00)
Correlation Coefficient	0.98	

Source: Questionnaire

Note: The values in the parentheses represent percentages

Interpretation:

- 50.83 per cent of the BSNL respondents strongly agreed that the wider coverage is the determinant while selecting mobile service provider followed by 26.67 per cent agreed,

12.50 per cent neither agreed nor disagreed, 7.50 per cent disagreed and 2.50 per cent strongly disagreed.

- 41.67 per cent of the Vodafone respondents strongly agreed that the wider coverage is the determinant while selecting mobile service provider followed by 29.17 per cent agreed, 16.67 per cent neither agreed nor disagreed, 9.17 per cent disagreed and 3.33 per cent strongly disagreed.
- The correlation coefficient is calculated to be 0.98 which indicates that there is a strong relationship between the opinions of the BSNL and Vodafone customer with respect to the opinion that wider coverage is the determinant while selecting mobile service provider.

TABLE – 7
REPSONDENTS OPINION THAT BONUS TALKTIME IS THE DETERMINAT WHILE SELECTING MOBILE SERIVCE PROVIDER

OPINION	BSNL	VODAFONE
Strongly Agree	19 (15.83)	49 (40.83)
Agree	17 (14.17)	30 (25.00)
Neither Agree nor Disagree	32 (26.67)	20 (16.67)
Disagree	25 (20.83)	14 (11.67)
Strongly Disagree	27 (22.50)	7 (5.83)
TOTAL	120 (100.00)	120 (100.00)
Correlation Coefficient	-0.65	

Source: Questionnaire

Note: The values in the parentheses represent percentages

Interpretation:

- 26.67 per cent of the BSNL respondents neither agreed nor disagreed that the bonus talk time is the determinant while selecting mobile service provider followed by 22.50 per cent strongly disagreed, 20.83 per cent disagreed, 15.83 strongly agreed and 14.17 per cent agreed.
- 40.83 per cent of the Vodafone respondents strongly agreed that the bonus talk time is the determinant while selecting mobile service provider followed by 25 per cent agreed, 16.67 per cent neither agreed nor disagreed, 11.67 per cent disagreed and 5.83 per cent strongly disagreed.
- The correlation coefficient is calculated to be -0.65 which indicates that there is a no relationship between the opinions of the BSNL and Vodafone customer with respect to the opinion that bonus talk time is the determinant while selecting mobile service provider.

TABLE – 8
REPSONDENTS OPINION THAT BETTER SERVICE IS THE DETERMINAT WHILE SELECTING MOBILE SERIVCE PROVIDER

OPINION	BSNL	VODAFONE
Strongly Agree	74 (61.67)	45 (37.50)
Agree	28 (23.33)	30 (25.00)
Neither Agree nor Disagree	11 (9.17)	20 (16.67)
Disagree	4 (3.33)	15 (12.50)
Strongly Disagree	3 (2.50)	10 (8.33)
TOTAL	120 (100.00)	120 (100.00)
Correlation Coefficient	0.97	

Source: Questionnaire

Note: The values in the parentheses represent percentages

Interpretation:

- 61.67 per cent of the BSNL respondents strongly agreed that the better service is the determinant while selecting mobile service provider followed by 23.33 per cent agreed, 9.17 per cent neither agreed nor disagreed, 3.33 per cent disagreed and 2.50 per cent strongly disagreed.
- 37.50 per cent of the Vodafone respondents strongly agreed that the better service is the determinant while selecting mobile service provider followed by 25 per cent agreed, 16.67 per cent neither agreed nor disagreed, 12.50 per cent disagreed and 8.33 per cent strongly disagreed.
- The correlation coefficient is calculated to be 0.97 which indicates that there is a strong relationship between the opinions of the BSNL and Vodafone customer with respect to the opinion that better service is the determinant while selecting mobile service provider.

Conclusion:

From the present study it is clear that there is unanimous preference among the customers of BSNL and Vodafone with respect to the determinants like goodwill, value added service, call charges, attractive rate cutters, internet facility, wider coverage and better services. There is a difference of opinion among the customers of BSNL and Vodafone with respect to the determinant of bonus talk time. Hence it can be concluded that irrespective of the companies that provide the mobile services, customers will have similar preference in selecting a mobile service provider. Therefore the companies need to formulate the marketing strategy considering the various determinants and their competitors' strategies in this regard.

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INVESTIGATING THE IMPACT OF SOCIAL MEDIA MARKETING OVER CONVENTIONAL MARKETING STRATEGIES IN 21ST ERA

Dr. Vijaya Kumar Thota
Assistant Professor, Dept. of Business Management
Satavahana University

Abstract

The study aims at investigating the capability of digital marketing over other conventional marketing strategies. Also, to study the impact of social media marketing over conventional marketing strategies on sales. For the study, the descriptive research design was adopted. The data was collected from 100 different companies using digital media marketing especially Social Media Marketing using a structured questionnaire. The data was collected using purposive sampling method from Owner or directors or Managers of the companies located in the Chennai region. Herein for the study from each company one sample was considered. The result indicates that the majority of the companies digital marketing was carried out to increase sales. Further, it was Facebook and Google platform that is providing a high success rate for them with respect to Social marketing. Furthermore, through the result, it is well interpreted that there is a significant impact of Social Media Marketing on Sales. Hereby, based on the result it is recommended to the companies that, focusing on social media platforms such as Facebook and Search engine optimization of their website and products in Google would provide better brand building and sales with minimum effort. Moreover, the companies are suggested to link their website through digital ads, this would increase customer engagement with companies' portal which in turn increases the success rate of digital marketing.

Keywords: Digital Marketing, Social media marketing, Conventional marketing strategies.

Introduction

The growing popularity of social media, along with the traditional functional areas of marketing, has forced marketers to think about this medium. Social media is primarily based on Internet or cell phone-based applications and information sharing tools. The number of social media users today is greater than the population of some countries. The impact of social media on marketing can be determined by comparing the pre-marketing and marketing of social media after the introduction of social media and the type of technologies used in social media.

Social media is primarily an Internet or cell phone-based application and a tool for sharing information between people. It speeds up conversation and communication between people. This includes popular networking websites such as Facebook and Twitter; As well as bookmarking sites and webpage technology such as Dick or Reddit. Initially, social media may have started for social engagement, but the value of the business soon emerged, and it also became the marketer's new best friend. As social media users become more popular and the number of social media users outnumbers the population of some countries, marketers need to radically change their game plan to take into account this change in the media landscape. The industry is rewriting its usual strategies and changing the basic campaign structure.

Marketers are always eager to attract the attention of consumers. People have embraced new media and technologies to the extent of being like a smartphone, allowing marketers to reach 24/7 potential consumers through a variety of media. This improves the chances of sending a message. So it is obvious that marketers are attracted to social media. Traditional campaign attitudes are obscured not only by rising social media but also by the difficulty of creating a better campaign due to the highly competitive market. There is a problem with the change in the mindset of the consumer. Social media has led to a culture of active engagement, immediate access to anyone and constant interaction with anything. This is something that traditional advertising and other marketing methods have not always achieved. Whereas social media is like the Facebook page, Twitter and YouTube. As the popularity of social media continues to grow, it seems that social media will overtake other functional areas of marketing to a great extent. Continuous conversation, building trust

and interacting in the right way with the right audience, social media tries to fill the gap between marketers and consumers as quickly as possible.

Literature Review

In terms of communication towards relationships through SNS (Social Networking Sites), the commitment of users to SNS pages naturally leads to the development of relationships. By participating in conversations on a company's SNS page (e.g. commenting on the company and its products, expressing support and criticism, sharing information with social links), online shareholders make direct commitments with the company and other consumers. Customer involvement in the field of relationship marketing is not only the integration of established relationships between buyers and sellers but any combination of potential and real customers; Non-customers; Community, in general; And sellers, in other words, shareholders (Bagozzi, 2006). SNSs offer the potential for this participation, which fosters trust, goodwill and commitment to building relationships between individuals and brands. Mechanisms for achieving engagement, the effect of partner participation with the company's products, services and activities (value configurations). Without customer participation and involvement, those contacts will not happen. Emerged from EWOM, the relationships between customer engagement, loyalty and satisfaction are directly affected by social network marketing (Vivek, 2012).

Social media marketing not only intensifies the existing relationship between the customer and the customer but also creates new variations on the usual options, increasing the ability of the company to communicate in customer conversation and strengthening their communication. There are fundamental changes in the interaction, volume, speed and nature of these interactions. Companies can reach people, otherwise, they can't reach. Social media transfers content to very different people compared to mass media. Because the network is a voluntary connection and requires fewer steps to share information, they create a small-global network that is easily distributed to a large number of people (Walsh, 2004).

Objectives of the Study

The study aims at investigating the capability of digital marketing over other conventional marketing strategies. Also, to study the impact of social media marketing over conventional marketing strategies on sales.

Methodology

For the purpose of the study, the descriptive research design was adopted. The data was collected from 100 different companies using digital media marketing especially Social Media Marketing using a structured questionnaire. The data was collected using purposive sampling method from Owner or directors or Managers of the companies located in the Chennai region. Herein for the study from each company one sample was considered.

Analysis and Interpretation

Table No.1: Frequency analysis

The medium used for Marketing company and Brand						
Options	Digital Marketing	Print Ads	Events	Radio	Television	Others
Percentage	65	8	6	5	5	4

Percentage of Sales acquired through Digital Marketing

Options	Less than 20%	20 To 30%	30 To 50%	More than 50%
Percent age	49	10	7	34

The objective of Digital Marketing in the Company

Options	Sales	Customer Engagement	Brand Awareness	Customer Service	Reputation Management	Thought Leadership	New Product awareness
Percent age	41	22	19	7	7	3	1

Measurement of Success Rate obtained by Digital Marketing					
Options	Engagement	Social Reach	Share of Voice	Followers	Brand Sentiment
Percentage	43	22	13	11	11
Platform That Has Given The Best Result					
Options	Facebook		Google		LinkedIn
Percentage	49		32		7
Digital Marketing Team					
Options	Less than 10 members		Between 10 – 25 members		More than 25 members
Percentage	89		8		3

Source: (Primary data)

- From the table it can be interpreted that among the considered companies, 65% of the companies market their brand through digital marketing, followed by 8% of the companies through print ads, 6% of the companies through events, then 5% of the companies through radio, then 5% of the companies through television and 4% through other medium.
- From the table, it can be interpreted that for 49% of the companies digital marketing is contributing to less than 20% of their sales, while according to 10% of the companies considered digital marketing is contributing to 20-30% of the sales, while for 7% of the companies 30-50% of the sales is contributed by digital marketing and rest for 34% of the companies digital marketing is contributing to more than 50% of the sales.
- From the table it can be interpreted that 41% of the considered companies do digital marketing for the purpose of sales, followed by 22% of the companies do it for customer engagement, then 19% of the companies do it for brand awareness, then 7% of the companies do it for

customer service, then 7% of the companies do it for reputation management, then 3% do it for thought leadership and 1% do it for new product awareness.

- From the table it can be interpreted that 43% of the companies accept that the success of digital marketing is obtained through customer engagement, followed by 22% of the companies accept that the success of digital marketing is obtained through social reach, then 13% of the companies accept that the success rate of digital marketing is obtained through share voice, then other 11% of the companies accept that the success rate of digital marketing is obtained through followers and rest 11% of the companies accept that the success rate of digital marketing is obtained through brand sentiments.
- From the table, it can be interpreted that 49% of the companies accept that the Facebook platform is giving the best result in digital marketing, followed by 32% of the companies accept that the Google platform is giving the best result in digital marketing, 13% of the companies accept that the LinkedIn platform is giving the best result in digital marketing and 7% of the companies accept that the Instagram platform is giving the best result in digital marketing.
- From the table, it can be interpreted that 89% of the companies have less than 10 members for digital marketing, followed by 8% of the companies has between 10-25 members and 3 companies have more than 25 employees for digital marketing.

This analysis was carried out to identify whether there is an impact of social media marketing on sales.

Null Hypothesis: There is no significant impact of Social Media Marketing on sales.

Table No.2: Regression - Impact of Social Media Marketing on sales

Model Summary						
Model	R	R Square		Adjusted R Square	Std. The error of the Estimate	
1	0.826	0.682276		0.674	0.65403	
ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	34.768	3	11.589	27.09	.000
	Residual	157.84	97	0.428		
	Total	192.607	100			
Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.9	0.214		8.881	0.000
	Social Media marketing	0.041	0.008	0.276	5.376	0.000

Dependent Variable: Sales

Source: (Primary data)

There estimated R-Square value is 0.682276 which is greater than 0.6 [Acceptable Level] meaning the equation has 68.2276% forecasting power. The calculated ANOVA significance value is 0.000 which is less than 0.05 [Acceptable level] meaning the model is fit. The coefficient significance value less than 0.05 for all variables, meaning there is a significant impact of Social Media Marketing on Sales.

The regression equation is given by:

$$\text{Social Media Marketng} = 1.9 + (0.041 * \text{Sales})$$

Conclusion

On review of the result, it can be interpreted that, for 65% of the considered companies the digital marketing contributing less than 20% for their sales, for 30% of the considered companies, more than 50% of the sales are contributed by the digital marketing. It is seen that for the majority of the companies digital marketing was carried out with an objective to increase sales. Further, it was Facebook and Google platform that is providing a high success rate for them with respect to digital marketing. Hereby, based on the result published by the Social Beat it recommended to the companies that, focusing on social media platforms such as Facebook and Search engine optimization of their website and products in Google would provide better brand building and sales with minimum effort. Moreover, the companies are suggested to link their website through digital ads, this would increase customer engagement with companies' portal which in turn increases the success rate of digital marketing. Furthermore, through the result, it is well interpreted that there is a significant impact of Social Media Marketing on Sales.

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EMPLOYEE EMOTIONAL INTELLIGENCE AT THE WORKPLACE

Swathi Kalwala MBA (PhD)

Asst. Professor

VISHWA VISHWANI SCHOOL OF BUSINESS

Abstract

Emotional intelligence is perceived as the individual's ability to recognize and understand one's emotions and skills that he utilizes in order to manage his relationships with himself and others. The purpose of this research paper is to understand emotional intelligence at the workplace, at the workplace, there are number of job duties that individuals are required to perform, they are required to maintain adequate terms and relationships with the people around, that may include their superiors, colleagues and subordinates. Besides these, job duties require a person to interact with other people to a great extent and for this they have to analyse the situations as well as the viewpoints of others and have to develop emotional intelligence. Academic skills and technical proficiency is not enough to achieve success in one's job duties, but it is imperative for a person to exercise self-management, self-control and effective interpersonal relationships that would contribute in achieving the desired goals and objectives. Well-developed emotional intelligence also enables managers and leaders to implement effective leadership skills on their subordinates to encourage them to give their best performance. In this research paper, the main areas that have been taken into account are, emotional and social effectiveness and measuring emotional intelligence, significance of emotional intelligence at the workplace, models of emotional intelligence, and leadership functions. The concept of emotional intelligence contributes in the development of the skills and abilities of the individuals in a wide ranging manner that they would certainly be able to sufficiently render an operative contribution at the workplace.

Keywords: Emotional Intelligence, Workplace, Individuals, Abilities, Leadership, Skills, Objectives

Introduction

Emotional intelligence has its roots in the work of Darwin, who has posited that emotional expression is essential for survival. It is a new subject of the study, but it is vital to understand the actual meaning of emotional intelligence. There are individuals who have a high levels of emotional intelligence and they are able to understand the physical, mental and social impact that negative emotions have upon the body, mind and relationships and the abilities of the person to achieve the desired aims and objectives. When an individual has a goal or an objective to achieve, when he has to perform a task or some work or when he has to maintain relationships and terms with his family members and with the outside world, then he has to moderate his emotions in such a manner, that their emotions support the activities and enhance the quality of life (Emotional Intelligence, 2010).

Emotional intelligence involves a combination of competencies, which allow a person to be aware of, to understand and to be in control of his own emotions. It is important to recognize and understand the emotions of others and to make use of the knowledge and skills to foster their success as well as the success of others. Individuals with a highly developed emotional intelligence are more successful at their workplace, the main reason being that they are able to understand their emotions and the reasons behind their conduct and behavioural traits. Emotions are used as signs of what the person's body and mind are trying to tell him and emotional intelligence is used to accurately understand other people and their viewpoints (Emotional Intelligence, 2010).

Emotional and Social Effectiveness and Measuring Emotional Intelligence

There are five emotional and social effectiveness (ESE) skills, valuing self, valuing others, responsive awareness, courage and authentic success. When an individual is required to adequately develop his tasks and conduct at the workplace, then it is vital that he should thoroughly understand emotional and social effectiveness (Hughes, Thompson, & Terrell, 2009).

Valuing Self – It is important for all the individuals irrespective of their status and background to value their own-selves. When an individual will value his own-self, possess self-esteem,

self-respect, only then he will be able to value other people around him in order to perform the tasks and duties in an adequate manner and to learn to develop various skills and abilities. The main features that are important to possess, when valuing self are self-regard, emotional self-awareness, empathy, flexibility, happiness and optimism. When an individual possesses a positive thinking, has a constructive point of view about himself, then it is stated that he values himself.

Valuing Others – Other people around the individuals with whom he establishes relationships, terms and conditions are his family members, teachers, colleagues, employers, supervisors and friends. It is vital for a person to value these people as he always has some or the other work from these individuals, they play an important part within a person's life. In order to adequately value others, it is important to develop emotional self-awareness, empathy, interpersonal relationships, flexibility, confidence, hopefulness, social responsibility and reality testing. When a person values other people, then it is important to test the situation and then collaborate with the other individuals, as valuing others is dependent upon the situations and circumstances.

Responsive Awareness – The situations and the occurrences within an individual's daily life or workplace requires an individual to respond in an appropriate manner. When an individual is not able to respond to situations, then the terms and conditions do get affected in a negative manner. In the case of responsive awareness, it is important for the individuals to perceive and understand the situation and then adequately respond. The responses are entirely based upon the situations, for instance, if an employee is behaving in an inappropriate manner, then he will be dealt with in an inadequate manner, such as suspension or lack of communication, on the other hand, if an employee is hard working, capable, possesses effective communication skills, then he will acquire admiration and reverence at the workplace. The main features that an individual is required to possess are emotional self-awareness, assertiveness, sympathy, flexibility, impulse control, dealing with strain and pressure, social responsibility and scrutiny of the reality situations.

Courage – In order to be successful in all the tasks and duties and to adequately deal with all kinds of difficulties and problems, it is vital for the individuals to possess courage. In the case of courage, an individual should perceive, understand, facilitate and adequately manage others. There are some individuals who are difficult to manage or some complex cases may come up within an organization, therefore, courage is an important aspect that an individual should possess. He is required to have self-esteem, emotional self-awareness, self-actualization, stress tolerance, assertiveness, independence, reality testing, impulse control and optimism. When an individual collaborates and works in co-ordination with others at the workplace, this attitude too enables to develop courage within him to adequately deal with all kinds of problems and difficulties.

Authentic Success – Acquisition of authentic success in all the tasks and jobs are the main objectives of all the individuals. The main features that individuals are required to possess when generating authentic success are self-respect, emotional self-awareness, assertiveness, independence, self-actualization, sympathy, social responsibility, interpersonal relationships, dealing with pressure and strain, impulse control, testing and analysis of the situations, flexibility, awareness regarding the organization, service orientation and rendering of an operative contribution in developing others. For instance, leaders and supervisors achieve their authentic success when they are able to appropriately guide and lead the others.

Significance of Emotional Intelligence at the Workplace

The concept of emotional intelligence at the workplace carry immense significance. Irrespective of the qualifications and the skills and abilities, the employees should understand the meaning and significance of emotional intelligence. In the case of performance of all tasks, functions and job duties, besides skills and capabilities, emotional intelligence too plays an equally important role and lead to accomplishment. The companies and the organizations that focus upon emotional intelligence, centre upon number of areas, some of the areas are: the way the individuals conduct themselves, the way they interact and communicate with the

other people around, the possession of skills and abilities, how they are able to render an effectual performance, how they are able to adequately deal with stress and difficult situations, how they form terms and conditions with people at the workplace, how they implement conflict resolution and dispute settlement procedures and so forth are some of the areas that require emotional intelligence (Emotional Intelligence, 2010).

When an individual has not developed his emotional intelligence, then hindrances, problems and impediments tend to arise within the course of the performance of tasks and job duties. They experience problems in dealing with these kinds of situations and in some cases struggle through difficulties and problems even in the long term. They may form ill-feelings and animosity for individuals at the workplace and as a result of which do not get along very well. When individuals do not form appropriate terms and conditions with their supervisors, employers or colleagues at the workplace, they experience problems in being competent. Within the workplace, if individuals desire to achieve their targets and goals, then it is imperative that they should form appropriate working relationships with the other people. Highly developed emotional intelligence even assists the individuals in identifying other individual's feelings and behavioural traits. When individuals recognize the significance of emotional intelligence, they regard other people's viewpoints, teamwork is considered to be optimum, negative points are curbed, everyone encourages and feels pleasure while looking at other people's success, decisions and integrity is valued, work relationships are rewarded and an individual's potential is continually developed (Emotional Intelligence, 2010).

When understanding emotional intelligence, it is vital to understand Daniel Goleman's model of emotional intelligence. The two aspects of the model are personal competence and social competence; under personal competence, self-awareness is a vital area, when an individual is able to identify his emotions as they occur and another area is self-management, when an individual is able to manage his emotions and behaviour to a positive outcome. Under social competence, social awareness means precise identification of the emotions and tendencies when an individual

interacts either with another individual or a group and another area is relationship management, when an individual is able to manage the interaction that he has with others in a constructive manner and to an encouraging outcome. Information about these two aspects will enable individuals to perform well and achieve positive results (What is Your Emotional IQ? n.d.). There is no denial to the fact that emotional strengths and social abilities often contribute in leading to social and occupational success (Goleman, 1995).

Models of Emotional Intelligence

There have been several models that have put forth the efforts in order to completely describe and define emotional intelligence. The three main models have been stated as follows: (Emotional Intelligence, 2010).

The Ability Based Model – In this case, emotional intelligence is described as the ability to perceive emotion, integrate emotion to facilitate through, understand emotions and to regulate emotions to lead to personal growth. These four areas came to be known as the four branch model (Mayer, Salovey, & Caruso, 2004). The four main types of emotional abilities that are proposed by this model are:

Emotional Perception – This is an individual's ability to recognize his own emotions and to understand these emotions, they are normally communicated in facial expressions, voices and pictures.

Emotional Use – The ability to use emotions in order to perform cognitive activities; individuals are able to think about situations and adopt means in order to find solutions to the problems.

Emotional Understanding - The ability to perceive the shades of emotion that are present and how interaction takes place between different kinds of emotions.

Emotional Management – This is the ability to self-regulate emotions and to regulate the emotions in others. The emotions need to be managed in the facilitation of the required tasks. For instance, it is important for the persons to keep calm in crisis situations and control anger and frustration.

The Trait Model of Emotional Intelligence – This is the most recent model that is published by Petrides and colleagues. This model identifies the break from the idea that emotional intelligence is ability based. It takes into account that individuals have as part of their personalities a number of emotional self-perceptions and emotional traits. These traits cannot be measured in the scientific sense, but instead they are measured by the respondent's self-report. The respondent will be able to accurately describe his or her own traits. This model of emotional intelligence, can be viewed only in combination with an all-inclusive examination of an individual's personality.

Mixed Models of Emotional Intelligence – The mixed model was described by Daniel Goleman and in the present existence, it is the most widely used and accepted model of emotional intelligence. This model involves a range of competencies and these are divided into skill sets and which form the picture of an individual's level of emotional intelligence. Each of these competencies and skills have been stated as follows:

Self-Awareness – This involves when an individual obtains a realistic understanding of his own abilities and also possesses a strong sense of self-confidence. The three important areas in this case are emotional self-awareness, accurate self-assessment and self-confidence. These help a person in making accurate and wise decisions.

Self-Management – The main features that contribute in an individual's self-management are self-control, trustworthiness, conscientiousness, adaptability, achievement orientation and initiative. The main area of self-management deals with recovering from emotional stress and anxiety; an individual should possess adequate knowledge about how to deal with difficulties and problems and make provision of solutions in order to resolve them.

Social Awareness – In this case, individuals are able to understand the situations and the feelings of others. With social awareness, individuals are able to form relationships with people who are from diverse backgrounds and groups. Empathy, organizational

awareness and service orientation are the main aspects of social awareness.

Social Skills – The possession of social skills are mainly to lead, influence, persuade and to negotiate. The different kinds of social skills are, influencing, leadership, developing others, communication, change catalyst, conflict management, building bonds and teamwork and collaboration. The primary utilization of social skills is to form effective relationships with other people.

Leadership Functions

When understanding emotional intelligence at the workplace, it is vital to understand, the leadership functions (Cherniss, C., & Goleman, n.d.).

Coercive – This leadership function is regarded to be largely negative. It is normally made use of in an emergency situation to initiate an improvement or when there are problems with the employees. The main objective of this function is to initiate immediate obedience and deference and to have emotional self-control. When any kinds of situations or conditions take place within the working environment that depict disorder or confusion, then these are solved by the leaders by being coercive in their actions in order to maintain discipline. The stimulation to achieve the initiative and emotional self-control are stated to be the competencies of this leadership function.

Authoritative – When changes and transformations require a new vision or when a clear direction is required within an organization, then the employers and the supervisors are required to possess authoritative leadership skills. The other individuals are influenced to work to achieve the desired goals and objectives by being authoritative in nature. It is a positive leadership function and largely contributes in the maintenance of self-control. Self-confidence, empathy and change catalyst are stated to be the emotional intelligence competencies of this leadership function.

Affiliative – The meaning of the term ‘affiliate’ is to join, link or connect; it is vital to form connections between individuals to work together within an organization. This leadership function is used to

renovate the gaps in a team or to motivate during stressful situations. It is largely positive and its main objective is to create harmony, co-ordination and agreement between the individuals. The emotional intelligence competencies of this leadership function are sympathy, building bonds and the management of conflicting situations. In the case of occurrence of any kinds of conflicts and disputes, the resolution methods should be put into practice in co-operation with each other.

Democratic – The main utility of the democratic leadership function is in the case of situations of dealing with the consumers or clients, to buy or consensus or to obtain valuable input from the employees. The main objective of this function is to form commitment through participation, it is largely positive and even allows the subordinates to give ideas and suggestions to their employers; the employees are permitted to have a say. The emotional intelligence competencies of this leadership function are, teamwork, association, collaboration, team leadership and communication. The democratic leader communicates in an efficient manner and he is an admirable listener.

Pacesetting – This leadership function is appropriate when fast results are to be obtained from a highly motivated and an experienced team. The main objective of this function is to perform the tasks to a high standard and to the best of ones abilities. It is a negative function, the pacesetting leader sets high functions and a very high drive is established to achieve these functions. When individuals do not become successful in achieving these functions, then they are criticised. The emotional intelligence competencies are conscientiousness, determination to attain and realize, inventiveness and creativity.

Coaching – As the name implies, the main tasks of this leadership function is to direct, lead, guide, coach, train and prepare the individuals. In well reputed organizations and workplaces, coaches and leaders not only train the individuals to achieve the desired goals and objectives of the organization, but they are trained to enhance themselves too as good human beings, in other words, their personality development and effective communication skills are

focused upon. The employees are assisted to enhance their performance, and to develop strengths and abilities that would persist for long term. It is a largely positive function and the emotional intelligence competencies are, developing others, empathy, and building of emotional self-awareness.

Conclusion

Emotional intelligence is an imperative area for the development of an individual and this area enables an individual not only to perform well at the workplace but also he is able to do well in accomplishing various other goals and objectives in his life. It is a cognitive type of intelligence, it means understanding one's own emotions and those of the others; it also involves working towards enhancement of leadership and management skills, so that one is able to render an adequate performance. In order to enhance the concept of emotional intelligence, there are five emotional and social effectiveness skills, these are valuing self, valuing others, responsive awareness, courage and authentic success. The information regarding these areas enable individuals to develop skills, attitudes and behavioral traits in such a manner that they should adequately regard themselves, other people, express proper responses to different situations, be courageous and adopt measures to authenticate success.

There are three models of emotional intelligence, the ability based model, the trait model and the mixed model. Emotional perception, emotional use, emotional understanding and emotional management come under the ability based model. The trait model states that individuals have as part of their abilities emotional self-perceptions and emotional traits. The mixed model of emotional intelligence, includes self-awareness, self-management, social awareness, and social skills. When an individual acquires understanding and information regarding these three models of emotional intelligence, then he will be able to develop his emotional intelligence in an adequate manner.

Within a workplace, there are individuals who perform jobs and functions of a leader, hence, the various leadership functions are coercive, authoritative, affiliative, democratic, pacesetting and coaching. When an individual has appropriately developed emotional intelligence, then not only the leadership function, but he

will be able to form all the functions of the organization in a proper manner, such as planning, controlling, co-ordinating, staffing, directing and organizing. The operative development of emotional intelligence always proves to be advantageous to the individuals in all ways, such as management of conflicts and disputes within the organization, organizing self-control, being trustworthy, conscientious, adaptable, achievement oriented, able to collaborate with the others in a well-organized manner and rendering an appropriate performance in the achievement of goals and objectives of the organization.

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A COMPARATIVE STUDY ON AGRICULTURAL PROCESSED FOOD PRODUCT EXPORT BEFORE AND DURING COVID-19

Mr. B. Prabhakar Reddy

Assistant professor, Dept. of Business Management
Sri Shivani Institute of Management, SU

Abstract

The study aims to make a comparative analysis of agricultural processed food product export before and during COVID-19. The study adopted an analytical research design. For the study, secondary data were collected from August 2019 to September 2020. The data were collected from the report generated through the Official Indian Government Website. The analysis findings indicate, there is a significant difference in India's Export of Agricultural Processed Food Products before and after COVID-19. The calculated mean value indicates Rs. 72887.65 crore were traded before COVID-19, while Rs. 3070887.9943 crore were traded during COVID-19, which indicates there is substantial progress in the export of agricultural processed food products during COVID-19. Furthermore, the trend pattern indicates that India's export of Agricultural Processed Food Products during COVID-19 is very high compared to India's export of Agricultural Processed Food Products before COVID-19.

Keywords: India's Agriculture, Agricultural and Processed Food Products Export, COVID-19,

Introduction

COVID-19 disease is rapidly developing into a deep, global and protracted political-economic crisis that involves the rapid elimination of food production, processing, distribution and consumption. Poorly balanced global market and high financialization of both primary agricultural production and food chains are decisive factors in this. This crisis illustrates that the real economy is highly dependent on the financial economy. Financial capital acts as a dysfunctional force. In this scenario food sovereignty, agro-agriculture, regional markets and agronomy

emerge as essential commodities for recovery. As the epidemic spread around the world, many experts feared that global food supplies could start running short, especially if supply chains were disrupted. COVID-19 also added to the uncertainty of the business process. Therefore, it is important to understand how the COVID-19 epidemic has affected the global food supply and market. In this study, we will explore the impact of COVID-19 on agricultural export companies in India using data. Despite the decline in exports of the average agribusiness, exports of some agricultural commodities, especially cereals and oil, also increased strongly, indicating the essential demand for staple food during epidemics. Not surprisingly, exports of medicinal herbs during epidemics also increased significantly. However, exports of products such as edible fungi and horticultural products were significantly lower. In general, our results also showed that the impact of COVID-19 on small enterprises was greater than on larger ones. The results of this study can provide useful guidance and impact to agribusiness and policymakers on India's exports of agro-processed foods during efforts to mitigate COVID-19 to continue this global epidemic.

However, there is an important difference between the 1918 epidemic and the 2020 COVID-19 epidemic - food shortages are not an issue at this time. The supply of staples is still functioning well, but the crops need to be taken to where they are most needed. To avoid food shortages, countries must continue their food supply chains. Mr Maximo Toro Cullen, the chief economist at the Food and Agriculture Organization of the United Nations (FAO), said: "Keeping the global food trade open is crucial for food markets to function. Countries should immediately review trade and tax policy options and their impact on creating a conducive environment for food trade. As COVID-19 will significantly change global trade practices, the results of our study will help businesses and governments to understand changing market conditions, identify barriers to their global trade networks, and adjust strategies to respond to changes in demand."

Review of Literature

By 2020, the COVID-19 eruption will have shocked the world's economies. As the epidemic spread around the world, many

experts feared that global food shortages could begin to run short, especially if supply chains were disrupted. (Glauber J., 2020). COVID-19 mainly threatens access to food through the loss of food and property. Poor families spend 70% of their income on food and have limited access to financial markets, making their food security particularly vulnerable to income shocks. (D. Laborde, 2020). As the economic costs of social distance become more clear, global economic forecasts are increasingly pessimistic. In its most recent forecast, the International Monetary Fund (IMF) forecasts a 5% decline in the global economy by 2020, a much deeper global recession than during the 2008-2009 global financial crisis. The economic downturn of the initial centre of the epidemic (China, Europe and the United States) is the economic costs of trade, oil and other commodity prices and restrictions on international travel and freight, and the restrictions on COVID-19 related to the joint, poorer countries (Zhang & Z., 2020).

The decline in income and the increase in poverty of this magnitude will have major implications for food security and nutrition. People in extreme poverty do not have enough resources to buy the food they need to avoid hunger and malnutrition, and poor and needy people will switch to cheaper and less nutritious foods. Although the recession is short-lived, the effects of malnutrition can be long-lasting, especially for young children, whose development and cognitive development are affected by malnutrition. Ethiopia's recent telephone survey confirms many of these expectations, especially as the main challenges for vulnerable families are the result of declining incomes rather than food shortages. Although the survey indicates that savings until June 2020 are a key coping strategy, only 20% of households are found to have sufficient savings to meet their food needs for a month or more. (Zhang, Diao, K., Robinson, & S., 2020). Although the vast majority of the world's food is produced and consumed in a single country, the food trade between countries allows for a diversification of products that can help reduce the impact of food market shocks. However, it is difficult for policies to play this stabilizing role in trade. During the food crisis of 2008 and 2010, many major producer countries imposed export restrictions on staple foods, especially rice and wheat, which caused global market prices

to rise. Policymakers often respond to fears of an immediate shortage or sharp rise in the price of a key food item by restricting its exports to protect domestic consumers. While such restrictions may serve the national interest in the short term, they reduce supply to global markets and put pressure on global prices. (Fan, 2020).

Objectives of the Study

The study aims to make a comparative analysis of agricultural processed food product export before and during COVID-19. Also to estimate the trend before and during COVID-19 of agricultural processed food product export.

Research Methodology

The study adopted an analytical research design. For the study, secondary data were collected from August 2019 to September 2020. The data were collected from the report generated through the Official Indian Government Website (The Agricultural and Processed Food Products Export Development Authority - APEDA).

Analysis and Interpretation

The data involves two different periods i.e. (before and during COVID-19), also the data used here is metric hereby paired sample T-test was conducted.

Null Hypothesis: There is no significant difference in India's Export of Agricultural Processed Food Products before and after COVID-19

Paired Sample T-Test: India's Export of Agricultural Processed Food Products before and after COVID-19

Descriptive				
India Export Of Agricultural Processed Food Products				
	N	Mean	Std. Deviation	Std. Error
Before COVID	7	72887.6500	20670.68485	7812.78451
During COVID	7	3070887.9943	2375144.84033	897720.36790

Total	14	1571887.822	2241367.421	599030.64078
	1	97		

Paired Samples Test

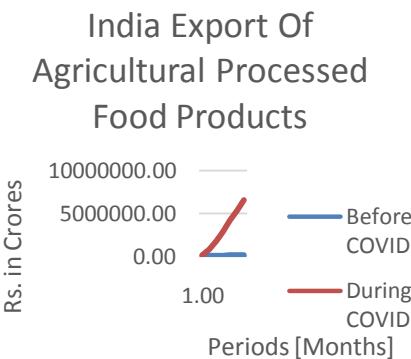
		Paired Differences				t	d f	Si g. (2 - tai le d)		
		Mean	Std. Devi ation	Std. Error Mean	95% Confidence Interval of the Difference					
					Low er	Upper				
P a ir 1	Bef ore CO VI D- 19 Du rin g CO VI D- 19	- 299800 0.34	2354 485. 46	8899 11.86	- 5175 536. 22	- 82046 4.47	- 3. 3 7	6. 0 0	0. 02	

Source: (Secondary data)

The estimated significance value is 0.02 which is less than 0.05 meaning the null hypothesis is rejected. Therefore, there is a significant difference in India's Export of Agricultural Processed Food Products before and during COVID-19. The calculated mean value indicates Rs. 72887.65 crore were traded before COVID-19, while Rs. 3070887.9943 crore were traded during COVID-19, which indicates there is substantial progress in the export of agricultural processed food products during COVID-19.

Trend Analysis: India's Export of Agricultural Processed Food Products before and after COVID-19

Year	COVI D-19	Month	India Export Of Principal Commodities: All Agri
2019	Before COVI D-19	Aug	46001.56
		Sep	54152.35
		Oct	61680.64
		Nov	71334.02
		Dec	81901.26
		Jan	92007.98
		Feb	103135.74
2020	During COVI D-19	Mar	114056.91
		Apr	800138.07
		May	1770702.72
		Jun	2832357.35
		Jul	4127189.68
		Aug	5299967.05
		Sep	6551804.18



Source: (The Agricultural and Processed Food Products Export Development Authority, 2020)

The trend pattern indicates that India's export of Agricultural Processed Food Products during COVID-19 is very high compared to India's export of Agricultural Processed Food Products before COVID-19. This illustrates that there is a greater demand for processed food from all over the world, due to this India processed food product export has reached a new level compared even in before years.

Conclusion

The analysis carried using secondary data from The Agricultural and Processed Food Products Export Development Authority (APEDA), indicates, there is a significant difference in India's Export of Agricultural Processed Food Products before and during COVID-19. The calculated mean value indicates Rs. 72887.65 crore were traded before COVID-19, while Rs. 3070887.9943 crore were traded during COVID-19, which indicates there is substantial progress in the export of agricultural processed food products during COVID-19. Furthermore, the trend pattern indicates that India's export of Agricultural Processed Food Products during COVID-19 is very high compared to India's export of Agricultural Processed Food Products before COVID-19.

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IMPACT OF HR PRACTICES AND POLICIES ON EMPLOYEE SATISFACTION IN THE IT INDUSTRY

Mr. Naresh Banda
Assistant professor, Department of Commerce
Satavahana University

Mr. Anil Bonala
Assistant professor, Department of Commerce
Alphores Womens Degree College, Karimnagar

Abstract

The objective of the study to investigate whether the HR practice or policies causes employee satisfaction. For study 384 samples were considered. For the study, a simple random sampling technique was used. The data was collected were collected using a structured questionnaire from the employees working in the IT industry in Hyderabad. Herein HR practices and policies were considered as Study variables. Through the study, it can be interpreted that, there is no significant difference in opinion for the HR Policies with respect demographic profile. Whereas there is a significant difference in opinion for the HR Practices with respect demographic profile. Furthermore, it is found that the HR policies and HR Practices Impact Employee satisfaction. Also, it was found that HR practices significantly contributes to employee satisfaction than HR Policies. Hereby it is suggested to have liberal HR practices to increase employee satisfaction in IT industry.

Keywords: HR Practices, HR Policies, Employee Satisfaction.

Introduction

Employees need to be comfortable delivering their best and enjoying their work. No task can be accomplished if individuals are constantly engaged in conflicts and misunderstandings. The problem of employee job satisfaction is the visible part of the tip of the glacier visible above the water level. All of this is done to improve

productivity rather than interacting with employees. Certain activities are essential to the healthy employee, management policies, teamwork and promotion policies. All these together give job satisfaction to the employees. If the employees are happy, the production rate will be high and the system will suffer if there is no work environment, inter-departmental cooperation and job satisfaction.

A person spends most of his time in the workplace, and the maximum number of hours he spends in a day are his co-workers. No one can fight with his colleagues. Conflict and misunderstanding only cause increased tension and reduce the productivity of the individual. The study reveals that a factor that affects job satisfaction greatly affects employee motivation and increases their confidence and morale. One begins to enjoy his office, not taking his work as a burden. Charged throughout the day is new and takes on a new challenge at work every day. If you have a good relationship with your team members, you feel like going to the office every day. Get together once with your team members or have your lunch together. These activities help to strengthen the bond between employees and improve the relationship between them.

To get better output and greater productivity, employees need to have a positive attitude and not always consider colleagues as their enemies. Never assume that your teammate will say something against you in front of your boss. Avoid conflicts and misunderstandings, instead, work together, have fun together and make the company a better place to work. Consider organizational growth as their growth, and it will enable them to function better and increase efficiency to function better. From the above study, it has been estimated that HR practices such as recruitment process, training, teamwork, performance appraisal, salary, leaves and other factors have a significant impact on the job satisfaction of the company's employees and the same requirements must be maintained to achieve the highest level of job satisfaction.

Literature Review

Study the changes taking place in the field of human resource management. He found that HR activities are concerned with various activities that significantly control almost all parts of a company. The success of an organization depends on having a

favourable human resource development climate and problem-solving, fair compensation, integrity, openness, asset valuation, team spirit, trust, autonomy, cooperation, participation, recognition, consultation. A good human resource leader can make the bad guys better because he can hire employees and motivate them to do better (Awang, 2010).

Katou Studied the knowledge of athletes in companies. Successful companies effectively manage their human resources to create and market new products and services. Human resource management strategies have the potential to inspire innovation and creativity in the organization. HRM strategies that inspire innovation and creativity have four dimensions: human resource planning, performance appraisal, reward structure and motivation. The aim is to increase productivity and reduce revenue (A.A.Katou, 2008).

Conducted a study to measure the impact of HRM decisions (skills, attitudes, behaviour), and it is based on business strategies (cost, Quality, innovation). The study concluded that HRM practices are related to business strategies that affect organizational performance through HRM effects (Gurbuz, 2009).

Many studies revealed how HRM practices provide an edge to employee commitment toward an organizational goal in a globally competitive market. HRM practices such as training and development, compensation and welfare activities have a significant impact on organizational commitment and are associated with better organizational performance, which helps retain knowledgeable and skilled employees (Hussain, 2013).

Objectives of the Study

The objective of the study to investigate whether the HR practice and policies cause employee satisfaction.

Methodology

For study 388 samples were considered. For the study, a simple random sampling technique was used. The data was collected were collected using a structured questionnaire from the employees working in the IT industry in Hyderabad.

Analysis & Interpretation

Herein analysis was carried out to identify whether there is a significant difference in opinion for the HR Practices and Policies with respect demographic profile.

Null Hypothesis: There is no significant difference in opinion for the HR Practices and Policies with respect demographic profile.

Table No.1: Multi-Variate Test – HR Practice and HR Policies

Multi-Variate Test						
		Sum of Squares	df	Mean Square	F	Sig.
In your opinion do HR Policies leads to employee satisfaction?	Gender	2.78	2	1.39	8.91	0.000
	Nativity	0.84	2	0.42	2.27	0.104
	Age	6.21	2	3.11	2.64	0.072
	Designation	0.41	2	0.21	0.7	0.496
	Experience	0.42	2	0.21	0.31	0.733
	Qualification	2.01	2	1.01	2.89	0.056
In your opinion do HR Practices leads to employee satisfaction?	Gender	2.95	2	1.48	9.45	0.000
	Nativity	9.49	2	4.75	25.68	0.000
	Age	43.18	2	21.59	18.34	0.000
	Designation	1.53	2	0.77	2.62	0.074
	Experience	43.67	2	21.83	32.02	0.000
	Qualification	4.54	2	2.27	6.52	0.002

Source: (Primary data)

The estimated significance value is greater than 0.05 meaning the null hypothesis accepted. Therefore, there is no significant difference in opinion for the HR Policies with respect to demographic profile. But the estimated significance value is less than 0.05 meaning the null hypothesis rejected. Therefore, there is a significant difference in opinion for the HR Policies with respect to gender.

The estimated significance value is less than 0.05 meaning the null hypothesis rejected. Therefore, there is a significant difference in opinion for the HR Practices with respect demographic profile. But the estimated significance value is greater than 0.05 meaning the null hypothesis rejected. Therefore, there is no significant difference in opinion for the HR Practices with respect to the designation.

Table No.2: Rank Test – HR Practice and HR Policies

Study Variables	Mean Score	Rank
HR Policies	3.7482	2
HR Practices	4.3296	1

Source: (Primary data)

From the rank analysis made using the mean score, it can be interpreted that HR practices significantly contributes to employee satisfaction than HR Policies

Herein analysis was carried out to identify whether there is a significant impact of HR Practices and Policies on employee satisfaction.

Null Hypothesis: There is no significant impact on HR Practices and Policies on employee satisfaction.

Table No. 3: Regression - HR Practice and HR Policies on Employee Satisfaction

Model Summary						
Model	R	R Square	Adjusted R Square	Std. the error of the Estimate		
1	.961 ^a	.924	.899	40171.19236		
ANOVA						
Model		Sum of Squares		df	Mean Square	Sig.
1	Regression	34.743		3	11.542	.27.09
	Residual	157.81		385	0.421	
	Total	192.611		388		

Coefficients						
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Err.	Beta			
1	(Const ant)	2.689	45 89 2.0 36		4.8 87	.003
	HR Policies	- 4.746	2.7 68	-.541	- 1.7 14	.037
	HR Practices	10.069	2.1 95	1.447	4.5 87	.004
a. Dependent Variable: Satisfaction						

Source: (Primary data)

The estimated R-Square value is 0.924 which is greater than 0.6, meaning the regression equation has considerable forecasting power. The ANOVA significance is calculated to be 0.000 which is less than 0.05 meaning the model is fit. The estimated coefficients indicate that the HR policies and HR Practices Impact Employee satisfaction. The regression equation governing the HR policies, HR Practices and Employee satisfaction:

Employee Satisfaction = 2.689 - (4.746*HR Policies) + (10.069*HR Practices)

Conclusion

Through the study, it can be interpreted that, there is no significant difference in opinion for the HR Policies with respect demographic profile. Whereas there is a significant difference in opinion for the HR Practices with respect demographic profile. Furthermore, it is found that the HR policies and HR Practices Impact Employee

satisfaction. Also, it was found that HR practices significantly contributes to employee satisfaction than HR Policies. Hereby it is suggested to have liberal HR practices to increase employee satisfaction in IT industry.

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DIGITAL TRANSFORMATION OF INDIAN INSURANCE INDUSTRY

Mr. Phanindra Kumar Katakam

Asst. Professor, Dept. of Commerce & Business Management,
University Arts & Science College, Kakatiya University,
Warangal (T.S)

ABSTRACT:

Insurance as a sector has been slow to take on the digital world with the main emphasis still remaining on-ground. However, with customers demanding faster and error-free processes, digital disruption in the sector is inevitable. It is for insurers to decide whether they will lead the disruption or become one of its casualties. Digital insurance is a firm way for insurers to differentiate themselves in a highly competitive market thus making for loyal customers. In the initial years IT was used more to execute back office functions like maintenance of accounts, reconciling broker accounts, client processing etc. The paper covers the technological trends being adopted by the insurance industry in India and the benefits being gained by inclusion of technologies.

INTRODUCTION:

To compete in today's market, where large disruptive players as well as smaller niche players are exploring opportunities, insurance products need to be simplified and personalized. Instead of agents pushing products based on commission, the focus needs to be one of trusted advisors providing product awareness and customer education.

If we look at mature Asia-Pacific markets — such as Australia, Japan, Singapore and Hong Kong — agents today are mostly independent financial advisors, known as IFAs, whose role is to educate customers and evaluate their needs. These agents and advisors need to be ready to respond to the new direct-to-consumer digital business models that are gaining ground. Indeed, some markets, such as Singapore, have mandated that a certain percentage of insurance products be sold directly to the consumer online.

Insurers now also need to be able to launch innovative products more frequently, based on the different demands of the marketplace. Most important, insurers need to know their customers and respond to their expectations.

Understanding the digital customer

Today's customers or prospective customers have come to expect the digital experience they enjoy with the fast-moving consumer goods industry. They expect to get a policy serviced or a claim managed efficiently and effectively.

Millennials and emerging consumers from Generation Z want a different experience in their transactions. They expect feedback from social media about what they are buying, they want offerings to be simple to understand and buy yet personalized to their requirements. They expect to have an omni channel experience, meaning that they might start looking at a product at their desktop, continue the journey of signing up while on the move using a smartphone and perhaps pay from their tablet. Therefore, the user interface needs to be standardized and mobility enabled.

Customers expect to be able to leverage newer technologies such as chatbots to ask questions and get answers. And because they are used to a service-oriented experience, they aren't willing to wait 2 weeks to get a policy mailed to them. They want an email sent immediately with properly encrypted information.

Loyalty has also become a key consideration. Only a few years ago, as the Asia-Pacific insurance market began to grow, the cost of acquiring a new customer wasn't high. Today that has changed. Now insurers not only want to hang onto existing customers but are looking to expand the business by cross-selling to those customers based on their changing lives as they get married, have children, purchase homes, and so on. Product-personalized, life cycle-generated cross-selling depends on having a completely automated environment that tracks the customer's experience over a lifetime and positions relevant products.

A digital imperative for insurance

Given the demands of customers and an increasingly fractured and competitive landscape, insurance companies need to be able to leverage data and knowledge quickly and effectively to

stay ahead. The fact is that most insurers are sitting on terabytes of decades-old data.

While companies have conducted basic metrics and reporting, they have largely been unsure how to leverage this data. Now, they are looking to build predictive analytics capabilities to determine customer behavior and expectations. In Australia, for example, the focus is on savings with an emphasis on income protection. Japan, meanwhile, must adjust its policies to a rapidly aging population, while India's young economy has quite different needs and demands.

With these regional differences in mind, the journey from concept to market needs to be rapid and relevant. The ability to perform detailed analytics for better business decision making depends on having a **digital platform** that can access enterprise-wide data and take advantage of cloud-first capabilities such as machine learning and artificial intelligence.

Cost is another driver for digital transformation in the industry. The insurance industry has battled with legacy systems, resulting in higher costs related to maintenance and system upgrades. And since IT is one of the first departments to face cuts during downturns, it's often a struggle to get the budget needed to keep mainframes and other technologies running smoothly.

Cloud-based digital platforms, however, move companies away from a capital expenditure (or CAPEX) model and toward an operational expenditure (OPEX) or consumption-based model, which means IT is less dependent on C-level and board approvals for infrastructure. Instead, an insurance-as-a-service platform lets the business pay only for what it needs, adding capacity as required.

Key Trends in the Insurance Sector:

- **Behavioural Policy and Pricing:** Using IoT sensors to provide individual client information. For example, safer drivers pay lesser for auto insurance.
- **Customer Experience Personalisation:** Leveraging AI and automation through chatbots that collect social and geographical data to send targeted messages.

- **Faster Customised Claims Settlements:** Implementing online interfaces to settle claims faster while also preventing fraud.

He mentions several aspects of insurance where AI and ML will be used, “We shall also see AI, ML, IoT, and digital technology used in pricing, real-time dynamic behavioural models, underwriting, risk assessment, claims handling, policyholder interaction, and fraud management with forensic capabilities”.

- Bajaj Allianz became the first Indian company to move its administration to a public cloud.
- This move enabled 80% of all servicing to happen through digital assets and decreased customer complaints by 90%.
- They also targeted customers' latent needs by introducing apps for doctor-patient interaction and contact tracing (before the advent of Aarogya Setu).

OBJECTIVES OF THE STUDY:

The following are the objectives for the present study:

- To identify the changing trends for Digital transformation in Indian Insurance Industry
- To exhibit the advantages of inclusion of technology in Indian Insurance Industry

RESEARCH METHODOLOGY:

The present study is purely descriptive in nature. The data is collected from Secondary sources of Information i.e., form websites, magazines, News Papers etc.

TECHNOLOGICAL TRENDS OF INDIAN INSURANCE INDUSTRY:

“Insurtech”, similar to fintech, has become a buzzword, owing to the digital innovations and transformation disrupting the insurance industry. Rapidly changing customer behaviour due to the adoption of technology has led to an increasing need for insurers to rethink their strategies and business models.

Burdened by traditional processes, outdated systems and paper-based operations, insurtech has started making inroads more silently into the insurance sector. While the progress is slow, banks and insurance companies continue to embrace fintech innovation.

Many insurtech startups being launched, with investments from traditional banks and insurance firms, leveraging a combination of new technologies like IOT, Blockchain, Cognitive, Gamification, Chatbot, Augmented and Virtual Reality to reduce operational cost and ensure enhanced customer satisfaction.

Here are some technology trends:

Robotic Process Automation and Cognitive/Artificial Intelligence:

Insurers deal with large amounts of repetitive and rule-based tasks with structured/unstructured data. Robotics Process Automation (RPA) can help reduce manual operations costs while improving service and compliance. As RPA replicates human activity, it can be thought of as a set of software “robots”, forming a virtual workforce available 24 hours per day, with full audit and 100% accuracy. It can be implemented as:-

- Standard Robotics which perform the functions that a claim executive does. That is: - expedite claims processing, reducing operational cost and improving accuracy and compliance
- Intelligent Robotics that leverage machine learning and AI to allow processes to adjust and optimise for subjective decision making. For instance, deploying speech-recognition systems at call centres, using advanced analytics platforms
- Cognitive RPA can help transform insurance business functions like Customer Engagement, Insurance Sales and Customer Service, Underwriting and Risk Management, Claims Management, Fraud Handling, Marketing and Proposition (Product) Management, Regulatory Reporting.

Chatbots:

Chatbots, robo-advisors and virtual insurance agents leveraging cognitive RPA have proven to enhance customer engagement significantly. For instance, US Insurer Allstate has

employed a chatbot called the Allstate Business Insurance Expert (Abie) to help insurance agents in the quotation process for complex insurance products. Chinese search engine Baidu also uses Artificial Intelligence systems to discover patterns that can be used in insurance underwriting. AIG has invested in a startup company called Human Condition Safety to offer a solution that combines wearable technology with AI to track workers' safety in factories

Gamification, Virtual Reality:

Businesses in many industries are adopting gamification and virtual reality technologies to engage customers and differentiate through experiences. The insurance industry hasn't been left behind. Insurtech companies use AR/VR technologies to create innovative solutions that would help them project real-life situations, identify damages and potential risks, train agents and even more. For instance, BioBall created by Cigna takes snapshots of the patients while playing ball to capture BP, Pulse rate and cholesterol readings. This data can be used by health insurance companies for preventive health care to detect claim risk.

Digital devices such as wearables enhance the gamification experience. For example, health insurers can invite customers to use their digital fitness wristbands to participate in real-time challenges with their peer groups. This can improve customer engagement, encourage competition, and promote physical activity within a specific time frame.

Blockchain:

Blockchain as a distributed ledger offers use case opportunities to insurers across the value chain from verified digital customers to automated underwriting, claim management and fraud prevention. It can be used as follows:-

- ***Enhancing consumer experience*** by leveraging customer identity data which is verified and available in the distributed ledger shared between a consortium of insurers, KYC databases and notary networks. This will reduce the burden on the customer to submit KYC documents multiple times
- ***Efficiently and speedily process claims - Startup companies like InsurETH built a flight insurance product***

using smart contract where the policy conditions were held on Ethereum blockchain. In the event of a delayed/cancelled flight, the smart contract would automatically initiate payouts increasing trust, transparency and customer experience

- **Bitcoins** can be leveraged as rewards and loyalty programs by insurance companies
- In *emerging markets*, P2P blockchains with smart contracts are applied to micro-insurances to automatically underwrite and handle claims to payout to insured farmers. For example, this might be triggered when drought conditions are reported by verified climate/weather databases.

Internet of Things (IoT):

Cars, home appliances can have their own insurance policies registered and administered by smart contracts in a blockchain network, automatically detecting damage first and then triggering the repair process, as well as claims and payments.

Until this year, banks and insurance firms have been approaching Insurtech-led innovation cautiously, more in an experimental manner rather than as an organisational priority. However, as insurtech begins to demonstrate greater value additions to insurers, through cost reductions, process efficiencies and enhanced customer experience, there will be greater dependence on them from insurance companies in the coming year.

BENEFITS OF INCLUSION OF TECHNOLOGY:

While using technology as an enabler for generating growth, the future of a company depends heavily upon what type of technology it uses and how well it uses it. The better and more effective technology you use, greater will be the growth.

Generating new business:

Unlike FMCG businesses which a large variety of products to offer, insurance companies have fewer policy products to sell. So acquisition of new customer is always an important issue and companies are forced to increase their sales team to reach out to new buyers. To sustain growth and generate profit on a continual basis,

online or digital marketing processes can aid insurance providers to reach out directly to the vast magnitude of online buyers. Traditional advertising methods such as hoardings, banner promotions, signage and TV commercial ads incurred substantial promotional expenses whereas the same objectives can be availed through online PPC advertising campaigns which are easily afforded and cost significantly less. Moreover, it's much easier to target new buyer audiences online rather than reaching out to them physically as was the case in the past. Technology helps to reduce customer acquisition cost.

Reduced operational overheads:

For any company it's always fruitful to save a few dollars and reduce expenses whenever possible to save for a rainy day. Operational overheads are a major concern to organizations and demand a large chunk of working capital to support business processes and operational activities. More and more fortune 500 companies now have in-house departments which oversee operational overheads and find innovative ways to reduce expenditure while expediting the organization's business processes. Process automation can go a long way in reducing workforce and employee cost by substituting humans for technology enabled processes and devices. It's more reliable and cheaper to store, retrieve and process documents electronically using PC networks and limited human intervention rather than employing a huge team of clerical personnel to physically move files and folders to different places in cabinets and storages situated in different parts of the building. In addition, you don't need several branch offices in different parts of the country and maintain staff for all of them. Technology helps to reduce operational cost.

Making policy underwriting easier and quicker:

The heart of any insurance company, policy underwriting policies and efforts put in by the evaluation agents directly decide how well the insurance business will grow and whether the company shall make a good profit through the premiums or not. Insurance agents need to communicate and ask a lot many questions before they can give a clearance. One of the biggest hurdles faced by agents in the past was meeting a client at a particular location, or at

a particular time and explaining the nitty-gritty of the policy. This consumed a lot of time and agents had to travel a lot to "close" customers and meet target deadlines. Nowadays, policies are clearly explained on portals and interested visitors can communicate directly with the agents using online chats tools and video conferencing facilities to inquire about eligibility aspects, answer queries and facilitate the agent in deciding the underwriting process. That way agents can respond to many customers in a day and decide which customer should be given the policy and which shouldn't. Technology helps to make the underwriting process easier and quicker.

Target ideal customers to enhance brand value:

MNCs spend billions of dollars to create and build powerful brands. As per market research the cost of branding activities in the U.S. rose to 5.5 percent in 2015 to reach more than \$560 billion. It gives an idea how much important branding is how much big MNCs are ready to spend for it. Branding is always expensive as it takes years to build a brand and a lot of advertising capital. The social media plays an important part in branding and insurance companies now don't have to spend exorbitant sums to create and maintain their brands - they use a fraction of the budget they used in the past to achieve the same objectives by promoting and advertising their brands on Facebook, Twitter, Instagram, Pinterest and other social media venues. The biggest advantage is you can target prime customers very effectively using marketing insights facilities and analytics tools which are often provided by the media portals. Moreover you can submit videos and adverts to cover all types of audiences as and when required. Technology helps to target ideal customers and enhance brand value since you can do more over social media by spending less of advertising and branding budget.

Achieve higher ROI:

All businesses strive to achieve high ROIs to increase profits. Businesses generally borrow capital from banks and investors at high interest rates or raise the money through public limited issues and incorporations. Technology helps to drastically reduce working capital and offer a tremendous opportunity for

insurance companies to churn out higher profit margins through online activities, electronic funds transfer and process automation which are all made possible using reliable technologies.

There are many other significant advantages of using technology to boost sales by making it easier for consumers to avail insurance policies and expediting the underwriting process. Reputed insurance companies provide affordable insurance packages to consumers worldwide and even help them in their dire times.

Conclusions:

It is found that the insurance companies are aware of most of the existing technologies and have considered the potential advantages and costs to their companies of utilizing such technologies. Also, large insurers and high users tend to have a greater enthusiasm for new technologies. New trends may be spawned by new technologies. In summary, while most executives of top insurers are aware of the need to utilize new technologies to compete in future markets, the natural resistance to high tech changes because of their dehumanizing characteristics, must be overcome because the speed of transition is indeed dependent on people-acceptance as well as technical capability. In the nutshell, the government, the insurance companies and the customers have benefitted from the use of information technology in the insurance sector.

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IMPACT OF HR PRACTICES AND POLICIES ON EMPLOYEE SATISFACTION IN THE IT INDUSTRY

Mrs. Palle Padma

Assistant professor, Department of Business Management

Sri Shivani Institute of Management, SU

Abstract

The objective of the study to investigate whether the HR practice or policies causes employee satisfaction. For study 384 samples were considered. For the study, a simple random sampling technique was used. The data was collected were collected using a structured questionnaire from the employees working in the IT industry in Tamilnadu. Herein HR practices and policies were considered as Study variables. Through the study, it can be interpreted that, there is no significant difference in opinion for the HR Policies with respect demographic profile. Whereas there is a significant difference in opinion for the HR Practices with respect demographic profile. Furthermore, it is found that the HR policies and HR Practices Impact Employee satisfaction. Also, it was found that HR practices significantly contributes to employee satisfaction than HR Policies. Hereby it is suggested to have liberal HR practices to increase employee satisfaction in IT industry.

Keywords: HR Practices, HR Policies, Employee Satisfaction.

Introduction

Employees need to be comfortable delivering their best and enjoying their work. No task can be accomplished if individuals are constantly engaged in conflicts and misunderstandings. The problem of employee job satisfaction is the visible part of the tip of the glacier visible above the water level. All of this is done to improve productivity rather than interacting with employees. Certain activities are essential to the healthy employee, management policies, teamwork and promotion policies. All these together give job satisfaction to the employees. If the employees are happy, the production rate will be high and the system will

suffer if there is no work environment, inter-departmental cooperation and job satisfaction.

A person spends most of his time in the workplace, and the maximum number of hours he spends in a day are his co-workers. No one can fight with his colleagues. Conflict and misunderstanding only cause increased tension and reduce the productivity of the individual. The study reveals that a factor that affects job satisfaction greatly affects employee motivation and increases their confidence and morale. One begins to enjoy his office, not taking his work as a burden. Charged throughout the day is new and takes on a new challenge at work every day. If you have a good relationship with your team members, you feel like going to the office every day. Get together once with your team members or have your lunch together. These activities help to strengthen the bond between employees and improve the relationship between them.

To get better output and greater productivity, employees need to have a positive attitude and not always consider colleagues as their enemies. Never assume that your teammate will say something against you in front of your boss. Avoid conflicts and misunderstandings, instead, work together, have fun together and make the company a better place to work. Consider organizational growth as their growth, and it will enable them to function better and increase efficiency to function better. From the above study, it has been estimated that HR practices such as recruitment process, training, teamwork, performance appraisal, salary, leaves and other factors have a significant impact on the job satisfaction of the company's employees and the same requirements must be maintained to achieve the highest level of job satisfaction.

Literature Review

Study the changes taking place in the field of human resource management. He found that HR activities are concerned with various activities that significantly control almost all parts of a company. The success of an organization depends on having a favourable human resource development climate and problem-solving, fair compensation, integrity, openness, asset valuation, team spirit, trust, autonomy, cooperation, participation, recognition, consultation. A good human resource leader can make the bad guys

better because he can hire employees and motivate them to do better (Awang, 2010).

Katou Studied the knowledge of athletes in companies. Successful companies effectively manage their human resources to create and market new products and services. Human resource management strategies have the potential to inspire innovation and creativity in the organization. HRM strategies that inspire innovation and creativity have four dimensions: human resource planning, performance appraisal, reward structure and motivation. The aim is to increase productivity and reduce revenue (A.A.Katou, 2008). Conducted a study to measure the impact of HRM decisions (skills, attitudes, behaviour), and it is based on business strategies (cost, Quality, innovation). The study concluded that HRM practices are related to business strategies that affect organizational performance through HRM effects (Gurbuz, 2009).

Many studies revealed how HRM practices provide an edge to employee commitment toward an organizational goal in a globally competitive market. HRM practices such as training and development, compensation and welfare activities have a significant impact on organizational commitment and are associated with better organizational performance, which helps retain knowledgeable and skilled employees (Hussain, 2013).

Objectives of the Study

The objective of the study to investigate whether the HR practice and policies cause employee satisfaction.

Methodology

For study 388 samples were considered. For the study, a simple random sampling technique was used. The data was collected were collected using a structured questionnaire from the employees working in the IT industry in Tamilnadu.

Analysis & Interpretation

Herein analysis was carried out to identify whether there is a significant difference in opinion for the HR Practices and Policies with respect demographic profile.

Null Hypothesis: There is no significant difference in opinion for the HR Practices and Policies with respect demographic profile.

Table No.1: Multi-Variate Test – HR Practice and HR Policies

Multi-Variate Test						
		Mean of Squares		Mean Square		
your opinion do HR Policies leads to employee satisfaction?	Gender	2.78	2	1.39	8.91	0.000
	Activity	0.84	2	0.42	2.27	0.104
	Role	6.21	2	3.11	2.64	0.072
	Designation	0.41	2	0.21	0.7	0.496
	Experience	0.42	2	0.21	0.31	0.733
	Certification	2.01	2	1.01	2.89	0.056
your opinion do HR Practices leads to employee satisfaction?	Gender	2.95	2	1.48	9.45	0.000
	Activity	9.49	2	4.75	25.68	0.000
	Role	43.18	2	21.59	18.34	0.000
	Designation	1.53	2	0.77	2.62	0.074
	Experience	43.67	2	21.83	32.02	0.000
	Certification	4.54	2	2.27	6.52	0.002

Source: (Primary data)

The estimated significance value is greater than 0.05 meaning the null hypothesis accepted. Therefore, there is no significant difference in opinion for the HR Policies with respect to demographic profile. But the estimated significance value is less than 0.05 meaning the null hypothesis rejected. Therefore, there is a significant difference in opinion for the HR Policies with respect to gender.

The estimated significance value is less than 0.05 meaning the null hypothesis rejected. Therefore, there is a significant difference in opinion for the HR Practices with respect demographic profile. But the estimated significance value is greater than 0.05 meaning the null hypothesis rejected. Therefore, there is no significant difference in opinion for the HR Practices with respect to the designation.

Table No.2: Rank Test – HR Practice and HR Policies

Study Variables	Mean Score	Rank
HR Policies	7482	
HR Practices	3296	

Source: (Primary data)

From the rank analysis made using the mean score, it can be interpreted that HR practices significantly contributes to employee satisfaction than HR Policies

Herein analysis was carried out to identify whether there is a significant impact of HR Practices and Policies on employee satisfaction.

Null Hypothesis: There is no significant impact on HR Practices and Policies on employee satisfaction.

Table No. 3: Regression - HR Practice and HR Policies on Employee Satisfaction

Model Summary					
odel		Square	djusted R Square	d. the error of the Estimate	
	61 ^a	24	99	171.19236	
ANOVA					
odel		Sum of Squares		ean Square	
egression	.743		.542	.09	00
esidual	7.81	5	421		
otal	2.611	8			
Coefficients					
odel		nstandardized Coefficients	andardized Coefficient s		
		d. Error	eta		
Constant)	689	892.036		887	03
R Policies	.746	768	541	.714	37
R Practices	0.069	195	447	587	04
Dependent Variable: Satisfaction					

Source: (Primary data)

The estimated R-Square value is 0.924 which is greater than 0.6, meaning the regression equation has considerable forecasting power. The ANOVA significance is calculated to be 0.000 which is less than 0.05 meaning the model is fit. The estimated coefficients

indicate that the HR policies and HR Practices Impact Employee satisfaction. The regression equation governing the HR policies, HR Practices and Employee satisfaction:

$$\text{Employee Satisfaction} = 2.689 - (4.746 \times \text{HR Policies}) + (10.069 \times \text{HR Practices})$$

Conclusion

Through the study, it can be interpreted that, there is no significant difference in opinion for the HR Policies with respect demographic profile. Whereas there is a significant difference in opinion for the HR Practices with respect demographic profile. Furthermore, it is found that the HR policies and HR Practices Impact Employee satisfaction. Also, it was found that HR practices significantly contributes to employee satisfaction than HR Policies. Hereby it is suggested to have liberal HR practices to increase employee satisfaction in IT industry.

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A PRAGMATIC STUDY ON CUSTOMER CONSCIOUSNESS ON GREEN BANKING

Dr.S.ThangaHelina,
Assistant Professor,

Department of Commerce and International Trade,
Karunya Institute of Technology and Sciences, Coimbatore,
Tamilnadu, India.

Abstract

Banking sector can play a crucial role in promoting environmentally sustainable and Socially Responsible Investment (SRI). Consumers also want to play their part and go green – and their bank card is a chance for them to do their bit by carrying a truly environmentally friendly product in their pockets. Banks are responsible corporate citizens. Banks believe that every small “GREEN” step taken today would go a long way in building a greener future and that each one of them can work towards better global environment.

Keywords: Sustainable development, green banking, green building, carbon footprints.

Introduction

In the present era, sustainability is becoming a vital part of the business models. So, the question arises as to how the banking industry is responding to the challenges of sustainability? The thought of Green Banking has given rise to the environmental sustainability of the banks. The concept of “Green Banking” will be mutually beneficial to the banks, industries and the economy. Consumers want environmental friendly and ethical products in every part of their life. The bio sourced bank card: As a tangible link between the bank and its customer, the card acts as a branding tool that the bank can use as credible proof of its commitment to protect the environment. However, bank is environmentally friendly only in terms of emissions and pollution. Consumers also want to play their part and go green – and their bank card is a chance for them to do

their bit by carrying a truly environmentally friendly product in their pockets.

Green Banking

Green banking means promoting environmental-friendly practices and reducing your carbon footprint from your banking activities. Green banking is like a normal bank which considers all the social and environmental/ecological factors with an aim to protect the environment and conserve natural resources. It is also called as an ethical bank. This comes in many forms such as using online banking instead of branch banking, paying bills online instead of mailing them, opening accounts through online banks, instead of visiting large multi-branch banks.

Objectives of the Study

The main objectives of the study are:

- i) To highlight the green banking initiatives introduced by SBI and ICICI banks.
- ii) To identify users of green banking practices
- iii) To investigate the benefits on green banking practices.

Methodology

The field survey for the present study has been conducted from the bank customers. The study has incorporated both primary and secondary data. To collect necessary primary information 160 questionnaires have been distributed among the respondents using convenience method of sampling. Secondary information have been collected from different relevant Books, Journals, published Reports of the banks. Information also has been collected from different websites for the study.

Green Banking Initiatives in Indian Banks

Green banking requires a paradigmatic change in thinking about economics, business and finance. Its success would be greater if the world governments started to revise their economic paradigms from being 'monetary economics' to 'ecological economics' and begin to transform their accounting principles from purely being financial into ecological/operational energy accounting patterns.

Users of Green Banking Practices

Green banking means using all of the banks resources with responsibility and care, avoiding waste and giving priority to choices that take sustainability into account. Green banking means using all of the banks resources with responsibility and care, avoiding waste and giving priority to choices that take sustainability into account.

Table.1
Category wise users of various Green Banking Practices

Categories		Users of ATM		Users of Online Banking		Users of Tele-Banking		Users of Mobile Banking	
		User	Non-User	User	Non-User	User	Non-User	User	Non-User
Age	Below 30	33	0	23	8	20	16	38	7
	30-40 years	44	3	39	9	16	41	42	15
	40-50 years	44	5	31	20	40	11	15	13
	Above 50	23	8	14	16	6	10	13	17
Gender	Male	77	7	59	27	64	22	60	26
	Female	67	9	33	41	58	16	53	21
Employment Status	Professional	29	6	18	17	27	8	25	10
	Students	36	0	19	17	25	11	23	13
	Retired Persons	11	1	4	8	8	4	7	5
	Salaried	68	9	38	39	62	15	58	19
Educational Qualification	UG	62	0	53	15	52	16	47	21
	PG	38	0	27	10	26	11	28	9
	Professional	36	0	31	6	27	10	27	10
	Others	17	7	11	7	17	1	11	7
Income	Below 15000	36	5	13	28	29	12	29	12
	15000-25000	36	4	19	13	31	9	30	10
	25000-35000	31	2	20	13	30	3	20	13
	Above 35000	41	5	27	27	32	14	34	12

Source: Primary data

Table.1 shows that lower age group respondents all are using ATM. Male respondents are more users of various green banking practices. Respondents belong to higher age group are less users of them. Those respondents who are having qualification with Under Graduate, Post Graduate and Professional degree are all using ATMs. Those respondents who are getting income above 35000 are highly using all the Green Banking Practices. Salaried persons are highly using all green banking practices.

Benefits of Green Banking Practices

Adoption of green banking practices create win-win situation for all participants. Adopting GBPs are not only helping the environment, but also getting benefited themselves by saving time and cost. It also results greater operational efficiencies, a lower vulnerability to manual errors and fraud, and cost reductions for the banks. The Rotated component matrix for the variable of benefits on green banking practices is shown in table 2.

Table.2
Rotated Component Matrix for benefits on
green banking practices

S.No.	Variables	Component		
		1	2	3
1.	Paperless Banking	0.648		
2.	Energy Effective	0.572		
3.	Fewer trips to the bank	0.567		
4.	Less use of Fuel	0.664		
5.	Reduce Traffic on the Roads	0.555		
6.	Low Carbon Footprint	0.749		
7.	Low Carbon Emission	0.706		
8.	Time Effective		0.609	
9.	Cost Effective		0.693	
10.	Convenient		0.718	
11.	Anytime Anywhere		0.711	
12.	Easy to Operate		0.562	
13.	Quick Access		0.764	
14.	Incentives		0.591	
15.	Improve Bank image			0.676
16.	Energy Effective			0.633
17.	Cost Effective			0.519
18.	Better Customer Service			0.814
19.	Quick & Convenient			0.727

S.No.	Variables	Component		
		1	2	3
20.	Increase Profits			0.707
21.	Boundary less Network			0.526

Kaiser- Meyer- Olkin Measure of sampling Adequacy 0.8342

Barlett's test of Sphericity 183.848

Extraction method : Principal component analysis

Rotation method : Varimax with Kaiser normalization

The above table exhibits the rotated factor loading for the twenty one variables of benefits on green banking. It is clear from the table that the entire twenty one variables have been extracted into three factors.

The number of variables in each factor, Eigen value and the percent of variation explained by the factor are presented in Table 3 as below.

Table.3
Factors analysis for benefits on green banking practices.

Sl. No .	Factor	No. of Variables	Eig e n Valu e	Percent of variation explaine d	Cumulativ e percent of Variation Explained
1	Environmental Benefits	7	1.597	18.392	18.392
2	Benefits to the Customers	7	1.435	16.441	34.833
3	Benefits to the Banks	7	1.323	14.782	49.615

Source: Primary data

It can be inferred that three factors can be extracted according to the benefits of green banking out of twenty one variables.

'Environmental Benefit' has variance of 18.392 and in this factor 'low carbon footprint' has a high factor loading of 0.749. The next factor considered is 'benefits to customers' which has percentage of variance of 16.441 and in this factor 'quick access' has a high factor loading 0.764. The last factor is 'benefit to banks' in this factor 'better customer service' has a high factor loading of 0.814.

Findings

- ✓ Respondents belong to below the age group of 30 and respondents having UG, PG, and professional degree all are using ATM cards.
- ✓ Male respondents are more users of various green banking practices. Respondents belong to higher age group are less users of them.
- ✓ Those respondents who are getting income above 35000 are highly using all the Green Banking Practices. Salaried persons are also highly using all green banking practices.
- ✓ 'Environmental Benefit' has variance of 18.392 and in this factor 'low carbon footprint' has a high factor loading of 0.749.
- ✓ 'Benefits to customers' which has percentage of variance of 16.441 and in this factor 'quick access' has a high factor loading 0.764. The last factor is 'benefit to banks' in this factor 'better customer service' has a high factor loading of 0.814.

Suggestions

- ❖ **Paper-less Banking:** Banks can switch over to electronic correspondence and reporting. Banks should encourage their customers also to switch over to electronic transactions and popularise e-statements.
- ❖ **Customer Education:** There should be sufficient publications both from the bankers' side and also from the government side to educate the customers about various green practices. Seminar and workshops regarding this aspect should be organized and public meetings are to be

arranged by the banks to make the e-banking practices familiar among customers.

- ❖ **Customer Awareness Screens on ATMs:** The bank may take the opportunity to make the customers aware about the benefits of various green banking practices through the ATM, the commonly adopted alternative banking delivery channel. The bank may display some congratulating statements like ‘Congrats! You have saved paper, energy, time and money by using it’ on the screens of the ATMs to attract them to use such green practice.
- ❖ **Role of the Government:** Central as well as state governments will have to play a vital role to make the people understand the internal meaning of the popular phase “little drops of water makes a mighty ocean” related with green practices of banks. Moreover, the government should support the banks by guaranteeing the loan sanctioned for green projects. Then the banks will participate in green financing more than ever.
- ❖ **Green Buildings:** The Indian banking industry uses more than one lakh premises for their offices and residential houses throughout the country. These banks should develop and use green buildings for their office and employee accommodation.

Conclusion

Banks are responsible corporate citizens. Banks believe that every small “GREEN” step taken today would go a long way in building a greener future and that each one of them can work towards better global environment. “Go Green” is an organization wide initiative that is moving towards banks, their processes and their customers.

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COCONUT CULTIVATION IN KANYAKUMARI DISTRICT - A STUDY

Dr. B. Satheesh, M.A., M.Phil., Ph.D.,
Assistant Professor,
S.T. Hindu College,
Nagercoil.
Kanyakumari District, India.

Abstract

This paper is attempted to study the problems and prospects of coconut industry in Kanyakumari district of Tamilnadu. Coconut is an important source of food and vegetable oil. Coconut plantations and processing industries provide income to the farmers and employment to rural population. Coconut is the most popular palm grown in about 90 countries of the world occupying about 10 million hectares of land and producing nearly 42 billion of nuts per year. In India there is 1.514 million hectares of land under coconut from where 9.7 billion nuts are produced annually. Coconut is one of the most important oil seed crops in the tropics. It is a multi-product tree crop. The coconut trees generally grow in coastal areas. Coconuts are used for direct consumption. However, a major part is converted into copra from which oil is extracted. With the advancement of science and technology it has been possible for mankind to produce coconut powder also. Coconut powder is used for making excellent dishes for domestic purpose. The present study covers the objectives of socio economic back-ground of the coconut cultivators in Kanyakumari District, the problems faced by the coconut cultivators in Kanyakumari District.

Introduction

The history of coconut development and commercial exploitation of coconut products begins with the expansion of European soap and edible oil industry during the latter half of the 19th century. Increasing demand for coconut in the European market gave a Phillip to coconut cultivation in India and by the down of the 20th century India was in a formidable position in the export trade in

copra and coconut oil. During the years 1909-1914 India exported about 31,000 tonnes of copra and 9000 tonnes of coconut oil annually. Since World War I exports of copra and coconut oil receded while imports gained momentum. Development of domestic soap industry combined with increased domestic consumption of coconut and coconut oil caused a deficit in the commodity.

Growing domestic demand for coconut necessitated governmental efforts to step up coconut production. With the establishment of the Coconut Research Stations at Nileswar and Kasargod in 1916, coconut development activities attained a purposeful momentum. Genetic improvement of the crop and other efforts resulted in a slight increase of coconut area from 0.5 million hectares in 1920-21 to 0.57 million hectares in 1930-31.

Coconut production and trade assumed greater importance only after independence for the country. Under the Five Year Plans several development programmes were carried out for increasing production and productivity of coconut to cope up with the increasing demand for coconut and its by products. Besides meeting the domestic demand India's coconut production attained such an appreciable level of increase that coconut products made and entry into the export market. The major coconut based items of export are coir and coir products. Of late ice cream cups, spoons and forks are made of coconut shell, coconut oil in small packs, 7 desiccated coconut, shell based charcoal and activated carbon, coir pith manure, coconut cake based cattle feed and coconut based handicrafts are also exported to the middle east and European countries on a limited scale. Table 1 shows the export of coconut products from India to various countries.

Table 1
Export of coconut and coconut products from India to various countries

Sl.No	Item	Exported to
1	Coconuts (fresh)	Bangladesh, Nepal, UAE, Kuwait, Mauritius, Qatar, Netherlands, Bahrain, Saudi Arabia, Germany and UK
2	Coconuts (dried)	Italy, Oman, Kuwait, Saudi Arabia, Spain, UAE, Iran, Mauritius, UK, USA, Nepal, Canada, Japan, Hongkong and Russia
3	Copra	Germany, Iran, Oman, Pakistan, UAE, Malaysia and USA
4	Desiccated Coconut	Afghanistan, Argentina, Kuwait, UK, Brazil, Italy, Japan, Spain, Sudan, Oman, Saudi Arabia, Qatar, UAE and USA
5	Coconut Oil a. Crude Oil b. Refined Oil	Australia, Bahrain, Bangladesh, Jordan, UAE, Oman, Kenya, Kuwait, Nepal and Saudi Arabia Bangladesh, Bahrain, Brazil, Italy, Kuwait, Nepal, New Zealand, Oman, Saudi Arabia, USA and UK
6	Oil Cake (defatted)	Malaysia and Nepal
7	Coconut Shell (raw)	Canada, Italy, Japan, Kuwait, Saudi Arabia, Spain, Sri Lanka, Sweden, UK and USA
8	Shell Charcoal	Bhutan, Germany, Oman, Saudi Arabia, Italy, Singapore, Sri Lanka, Kenya, Netherland, Malaysia, Mauritius, Japan, USA, UAE and UK
9	Shell Hukah	Bahrain, Germany, Spain, Sri Lanka, Pakistan, Italy, USA and UAE

Source: Indian Coconut Journal, Jan. 2014, p.32.

Export of Coconut Products from India India's huge domestic market has been the main consumer of coconut and coconut products. The domestic price of coconut oil has so far been higher than the international price. Therefore, India has not had any

significant role in the world trade. However, with the increase in the price of edible oils at the global level, the difference between the domestic and international price has been substantially reduced. On account of this, there has been an increase in the quantity of export of refined coconut oil compared to previous years. The export of desiccated coconut and shell charcoal also registered a sharp increase compared to the previous year. The export of coconut products from India for the last five years

Table 2
State-wise Area, Production and Productivity of Coconut in India (Triennium Average 2000-2000 to 2014-2015)

(Area – ‘000’ Hectare, Production – Million Nuts, Productivity – Nuts / Hectare)

Sl.No.	State	Area	% of total Area	Production	% of total Production	Productivity
1.	Andhra Pradesh	104.0	5.50	1125.4	8.90	10821
2.	Assam	21.1	1.11	154.4	1.22	7317
3.	Gujarat	12.6	0.67	100.5	0.80	7976
4.	Goa	25.0	1.32	124.1	0.98	4964
5.	Karnataka	357.8	18.90	1587.1	12.57	4436
6.	Kerala	923.6	48.79	5539.3	43.86	5997
7.	Maharashtra	16.7	0.88	206.3	1.63	12353
8.	Nagaland	0.9	0.05	3.8	0.03	4222
9.	Orissa	38.1	2.01	174.5	1.38	4580
10.	Tamil Nadu	335.1	17.70	3115.4	24.67	9297
11.	Tripura	3.2	0.17	7.0	0.06	2187
12.	West Bengal	24.8	1.31	326.3	2.58	13157
13.	Andaman Nicobar Island	25.2	1.33	91.1	0.72	3615
14.	Lakshadweep	2.7	0.14	47.7	0.38	17666
15.	Pondicherry	2.3	0.12	23.7	0.19	10304
16.	Diu	0.1	Neg.	3.4	0.03	34000
	All India	1893.2	100.00	12630.0	100.00	6671

The coconut palm indeed is a traditional plantation crop grown in India over the past 3000 years with longest mythological and historical record. In spite of the great antiquity attached to coconut crop in the country, organized efforts to develop the crop were made only about a century back and actual systematic efforts for development of coconut palm as a commercial crop begun in

1940s. The enquiry commission set up by the Government of India in 1943 recommended establishment of a statutory body at central level. The Indian Central Coconut Committee was formed in February, 1945, under the Indian Coconut Committee Act 1944, with the objective to encourage horticultural, technological and economically viable development of coconut industry through adoption of improved methods in coconut cultivation to enhance production, improvement in marketing of coconuts and coconut products in the country and abroad. The subsequent institutional arrangement made by the Government for development of coconut industry in the country included, creation of Directorate of Coconut Development with head quarter at Cochin under the Ministry of Agriculture, Department of Agriculture and Cooperation, Government of India in 1966. The Directorate carried forward the functions of planning, co-ordination of development programme for production, processing and marketing of coconuts in the country. In 1966, the Indian Coconut Council, an advisory body was constituted to review coconut situation in the country and suggest measures to accelerate the growth of coconut industry.

Table 3
Area, Production and Yield of Coconut in Major Coconut growing Countries in the World

(Quinquennial Average, Year 2000 - 2004)

Sl. No.	Country	Area (in 000 hectares)	Percentage Share	Production (M.T.)	Percentage Share	Productivity or Yield (kg./Ha.)
1.	Philippines	3321812	30.65	13145372	25.48	4018
2.	Indonesia	2648844	24.44	15394400	29.84	5806
3.	India	1809620	16.70	9392200	18.20	5151
4.	Shri lanka	443642	4.09	2054872	3.98	4632
5.	Thailand	328184	3.03	1402901	2.72	4275
6.	Papua New Guinea	222000	2.05	779000	1.51	3455
7.	Malaysia	188000	1.73	731520	1.42	3894
8.	Vietnam	151300	1.40	943280	1.83	6254
9.	Vanuatu	73600	0.68	224200	0.43	2049
10.	Fiji Island	53888	0.48	170240	0.33	3159
11.	Brazil	267256	2.47	2323833	4.50	8668
12.	Ghana	54600	0.50	313120	0.60	5735
13.	Jamaica	51000	0.47	170000	0.33	3333
14.	Mexico	161642	1.50	1051800	2.04	6506
15.	Mozambique	76200	0.70	298800	0.58	3900

16.	Tanzania	310000	2.86	366000	0.71	1181
17.	Others	675348	6.25	2833560	5.50	4196
	WORLD TOTAL	10836916	100.00	51595098	100.00	4761

Source : F.A.O. Coconut Statistics 2014.

Scope for Coconut Cultivation and its National Importance

Coconut is grown in more than 93 countries of the world and Indonesia, Philippines, India are the major producing countries of the world. Coconut is grown in more than 18.95 lakh ha in the country with an estimated 16943 million nuts during 2010-11 with an average productivity of 8937 nuts per ha. Traditional areas of coconut in India are the states of Kerala, Tamilnadu, Karnataka, Andhra Pradesh, Orissa, Goa, West Bengal, Pondicherry, Maharashtra and Islands of Lakshadweep and Andaman and Nicobar. However, several states like Assam, Gujarat, Madhya Pradesh, Bihar, Tripura, Manipur, Nagaland and Arunachal Pradesh have emerged as non-traditional areas for the cultivation of coconut.

Table 4
Area, Production and Productivity of Coconut in
Kanyakumari District

Year	Area ('000 ha)	Production (Million nuts)	Productivity (Nuts per ha)
2001-2002	1932.3	12962.9	6709
2002-2003	1921.8	12535.0	6523
2003-2004	1933.7	12178.2	6298
2004-2005	1935.0	12832.9	6632
2005-2006	1946.8	14811.1	7608
2006-2007	1936.8	15840.4	8179
2007-2008	1903.19	14743.56	7747
2008-2009	1894.57	15729.75	8303
2009-2010	1895.20	16918.40	8927
2010-2011	1895.90	16942.92	8937
2011-2012	2070.70	23351.22	11277
2012-2013	2136.67	22680.03	10615
2013-2014	2140.50	21665.19	10122

Source: Horticulture Division, Dept. of Agriculture & Cooperation, Ministry of Agriculture, Govt. of India.

Coconut pricing:

The coconut based economy in the country is dependent on a single commodity i.e., coconut oil. The prices of coconut and copra are arrived at based on the ruling price of coconut oil. The price of oil is subject to wide fluctuations depending on the demand and supply, availability of substitute oils and fats etc. The Government of India fixes the support price for milling copra and ball copra to avoid fall in prices.

Current market price : Tender coconut : Rs. 4-6 per nut, Coconut : Rs. 5 per nut, Coconut oil: Rs.67 per litre. Copra procurement in Tamil Nadu: The Assistant Director of Agriculture, Department of Agriculture, Govt. of Tamil Nadu in different districts/areas where coconut is largely cultivated are issuing identification cards to the coconut farmers. After proper verification and certification by the officials of the Department of Agriculture and Revenue Department the farmers are entitled to sell the copra to National Agricultural Co-operative marketing Federation (NAFED) (Government of India) through TANFED (Tamil Nadu Agricultural Federation). NAFED procures copra from the farmers through TANFED which is assisted by other co-operative marketing societies in Tamil Nadu. The coconut farmers sell their dried copra to the NAFED. Quality and quantity of the copra is verified by the NAFED officials. Currently the copra is being procured by NAFED at six different places viz., Pollachi, Udumalpet, Palladam, Thiruppur, Avinashi and Kinathukadavu in Coimbatore district. At present NAFED procures copra @ Rs.3250/= per quintal in Tamil Nadu.

Conclusion

The study was very much helpful by comparing the different villages and the farmers cultivating coconut based on size of land possessed by local farmers while comparing the nine different villages percentage of marginal farmer households (up to 1.0 ha of land) has the highest rating. U7 and U8 have the maximum marginal farmer households.

There is significant relationship between demographic variables and difficulties faced by the farmers. Because of Age, education, Family income, family size and residence.

Only few percent of large farmers household are there in these villages. ($>10.00\text{a}$) U2 and U3 village has the maximum number of large farmer households. Comparing semi-medium farmer households (4.01 – 10.00 ha) the villages U2, U3, U4 and U9 have more land possessed than other areas. Considering percentage of small households (1.01 – 2.00 ha) U2, U3, U5, U6 have the major percentage than compared to other villages.

Apart from the land possessed by the local farmers Higher degree of control over the entire value chain was analysed through major factors name Land in are (1418 sq. Km), Production (14243 in ha), Location (Udumalpet, 55 villages), Natural resources (minerals, energy), Labor and Local population size .

A STUDY ON PUBLIC PERCEPTION TOWARDS CSR IN NAGERCOIL TOWN

Dr. P. Asha

Assistant Professor, Department of Commerce,
S.T.Hindu College, Nagercoil – 629 002.
Kanniyakumari District, Tamil Nadu
Email ID: drasha5581@gmail.com

Abstract

In India, in the pre independence era, the businesses which pioneered industrialization along with fighting for independence also followed the idea. They put the idea into action by setting up charitable foundation, educational and healthcare institutions, and trusts for community development. The donations either monetary or otherwise, were sporadic activities of charity or philanthropy that were taken out of personal savings, which neither belonged to the shareholders nor did it constitute an integral part of business. The term CSR itself came into common use in the early 1970s, although it was seldom abbreviated. By late 1990s, the concept was fully recognized; people and institutions across all sections of society started supporting it. This can be corroborated by the fact that while in 1977, less than half of the Fortune 500 firms even mentioned CSR in their annual reports, by the end of 1990, approximately 90 percent Fortune 500 firms embraced CSR as an essential element in their organizational goals, and actively promoted their CSR activities in annual reports.

Keywords: Concept and perception of CSR

Introduction

Corporate Social Responsibility is an evolving concept which is yet to command a Standard definition or a fully recognized set or criterion. The business have a key role of job and wealth creation in society, CSR is generally understood to be the way an organization achieve a balance between economic, environment and social imperative while the address the expectations of the Shareholders and the stakeholders.

CSR is generally seen as the business contribution to sustainable development which has been defined as “development that meets the present needs without compromising the ability of future generations to meet their own needs”, and is generally understood as focusing on how to achieve the integration of economic, environmental and social imperatives

It is also important to bear in mind that there are two separate drives for CSR. One relates to public policy. Because the impacts of the business sector are so large and with a potential to be either positive or negative, it is natural that governments and wider society take a close interest in what business does. The second driver is the business drivers. Here CSR considerations can be seen as both costs. (eg: of introducing new approaches or benefits (eg. of improving brand value, or introducing products that meet sustainability demands.

Since businesses play a pivotal role both in job and wealth creation in society and in the efficient use of natural capitals, CSR is a central management concern.

Importance of CSR

Corporations are motivated to involve stakeholders in their decision-making and to address societal changes because today's stakeholders are increasingly aware of the importance and impact of corporate decisions upon society and the environment. The stakeholders can reward or punish corporations. Corporations can be motivated to change their corporate behavior in response to the business case which a CSR approach potentially promises. This includes:

1. Stronger financial performance and profitability (e.g. through eco-efficiency)
2. Improved accountability to any assessments from the investment community
3. Enhanced employee commitment
4. decreased vulnerability through stronger relationships with communities and

5. Improved reputation and branding.

CSR is about how companies manage the business process to produce an overall positive impact on Society

Two aspects of company,

1. The quality of their both in terms of people and processes the
2. The nature and quantity of their impact on in the

Outside stakeholders are taking interest in the activity of the Most look to the what the company has in terms its products and in terms of its impact on the environment and on local communities or in how it treats and develops its works It is believed that this model may be more sustainable because here social responsibility becomes an integral part of the creation process which is managed properly should enhance the competitiveness of business and maximize the value of wealth creation to When get hard, there is an incentive practice CSR more

Since the 1980s significant body of CSR centered around the debate over whether there is between good corporate social performance CSP) and strong financial performance what kind of relationship Today business are becoming increasingly interested in the of the triple bottom focuses the economic value of the business that they may gain from acting in certain way, but also on the value that they may the company's bottom line by engaging in environmentally and socially beneficial practices. The three lines represents the economy the environment and the society and are all dependent on each other. Whether companies do actually take each line into account is difficult to measure as the arguments surroundings the financial benefits of the company from being socially responsible are not clear cut. Although positive relationships have been found, there are several difficulties inherent in measuring these linkages. One problem is that it is not clear whether social responsibility leads to increased financial performance or whether better profits lead to more funds being able to devote to CSR activities. The other issue is that profit is an

incomplete e of social performance. Yet another is the difficulty of developing a comment se of this defines CSR.

Statement of the Problem:

It is important to stress that the study of CSR focuses largely on the margins of a business discretionary actions and obligations. This is rather than any legal and Regulatory obligations individuals and corporations face in the day to day management of operation within any specific industry. CSR is a business strategy and, therefore, represents actions that need to be positively selected or avoided, believe CSR advocates believe that there is strategic advantage to a company that makes these choices. These choices CSR focuses on areas of immediate relevant to an organizations sphere of operations. CSR should be distinguished from concept such as "strategic philosophy" and cause related marketing, which are valid business strategic and form an element of an organization CSR policy but or not a central component of CSR. Thus choose this new concept.

Objectives:

1. To understand the concept of social Responsibility.
2. To analyze the public perception towards the concept of CSR.

Review of Literature:

1. Coro and Berg (2003) in their study related corporate governance and corporate social responsibility discuss the meaning of corporation governance and the relationship between corporate governance and corporate social responsibility Good governance of a company is essential for the sustaining business in the long run. They also discuss in details in what ways a company can be responsible to the stakeholders.
2. Georgina Nunez (2003) in his study corporate social responsibility in a sustainable development frame work, to discuss how a company frames its responsibility to make a sustainable development. He also emphasis the ethical values to be followed by a company to withstand competition in the long run

3. PIELLE consulting group (2004) in their study assesses how concern be a challenge for public relation. We explain the need for corporate governance and corporate social responsibility towards the society. He also explains ownership managerial and accountability of a corporate.

Concept of CSR:

The Concept of Corporate Social Responsibility is not new in India. World business Council for Sustainable Development defines "Corporate Social Responsibility is the continuing commitment by business to behave ethically and contribute to economic development while improving the quality of life of the work force and their families as well as of the local community and society at large". Philosophers like Kautilya from India and Pre-Christian era philosophers in the west preached and promoted ethical principles while doing business.

i. The First Generation of CSR:

The first generation of CSR showed how companies can be responsible in ways that do not detract from and may contribute to commercial success Corporation philanthropy is the practice companies of all sizes and sectors making charitable contributions to address variety of social, economic and other issue a part of an overall corporate citizenship strategy.

ii. The Second Generation of CSR:

The second generation of CSR is now developing where companies and industries see CSR. As an integral part of the long term business strategy, Nowadays lots of companies are taking it seriously for good of business From a progressive business perspective CSR usually involves focusing on new opportunities a way to respond to inter-related economic, Societal and mental demands in the market-place. Many firm believe that this focus ides a clear competitive advantage and stimulated corporate innovation.

iii. The Last Decade of CSR:

In the last decade CSR and related concept such as corporate citizenship and orate sustainability have expanded This has perhaps occurred in response to challenges such as those

emanating from increased globalization on the agenda of business managers as well as for related take balder communities

iv. The Third Generation of CSR:

A third generation of CSR is needed in order to make significant contribution to addressing poverty and environmental degradation This will go beyond voluntary approaches by individual companies and will involve and organizations influencing the marked which they a regulated to re-mould whole markets towards sustainable.

Corporate Social Responsibility in India:

Corporate Social Responsibility (CSR) is on the rise all over the world and India also. Limits of regulatory initiatives, changing nature of judicial activism, government's greater relevance on private enterprises etc, places greater responsibility on voluntary approaches as an alternative means of building social wealth.

CSR is considered as an additional activity of Human relation and public relation and public relation department. A new initiative, Corporate Environmental Protection (CREP) was initiated by the Government of India.

I. Opinions about the Ways Being Socially Responsible By the Company:

Ranking the activities of CSR

Factors	Total score	Mean score	Rank
Facility to recycle the industrial wastage	143	4.76	I
A company should earn profit and at the same five have some responsibility towards the society	138	4.6	II
CSR should be made compulsory	135	4.5	III
Should mainly contribute to the locality where it is	130	4.33	IV

Factors	Total score	Mean score	Rank
located			
Corporate should protect forest areas	129	4.3	V
The main motive of a company is to earn only profit	124	4.13	VI
SEZ- should not be established in agricultural areas	111	3.7	VII

Source: Primary Data

The above table reveals the ways through which a corporate can be responsible to the society. the facility to recycle the industrials waste gets the highest mean score (94.76), followed by the responsibility of the company to earn profits and being socially responsible at the same time (4.6), CSR should be made compulsory (94.5), contribution to the locality were it exists (4.33) and the responsibility of corporate to protect forests (4.3).

II. CSR towards Stakeholders:

Ranking CSR towards Stakeholders

Stakeholders	Total Score	Mean Score	Rank
Local community	139	4.6	I
Environment	134	4.46	II
Shareholders	128	4.26	III
Government	127	4.2	IV
Employees	124	4.1	V
Creditors	104	3.4	VI

Source: Primary Data

The respondents are of the opinion that the corporate should be responsible the local community where it exists than to the others. Responsible towards environment gets the II rank, followed by shareholders (III), government (IV), employees (V) and Creditors (VI).

Suggestions:

- Each and every big or small company should be always responsible for the local community At least in a small way they should contribute to the economy of local community. By providing employment to the local community and by contributing to the infrastructure to the local area they can be socially responsible
- Though the government has made it mandatory for public utilizes to do CSR by 2% of their income, it should be made compulsory to all the companies including the private ones
- Another important aspect they should take care of is the environment pollution control is the need of the hour. The corporate can involves planting the trees, Awareness programmes about keeping the area pollution free
- Corporate should not consider CSR as philanthropy but it should be considered as their responsibility Just giving a donation is not required, but they should do something concrete, so that the natural resources are saved for future generation
- They should encourage their employees also to do some activities that can be useful to the community

Conclusion:

CSR is a relationship in which there are benefits to the society as to the company involved. Business ethics is not only about It is also people, socialization and CSR should address society, and environmental Being a good corporate citizen encompasses two with social can improve the welfare of the society as a whole along with their own interest CSR can be a part of their business strategy which they can achieve smart, sustainable and inclusive growth.

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ANALYSIS OF STRESS MANAGEMENT INTERVENTIONS AMONG BANK EMPLOYEES IN RECENT MERGED BANK WITH REFERENCE TO KANYAKUMARI DISTRICT

K.A.Dharshini

Research scholar

S.T.Hindu College, Nagercoil – 629 002.
Kanniyakumari District, Tamil Nadu

Dr. P. Asha

Assistant Professor, Department of Commerce,
S.T.Hindu College, Nagercoil – 629 002.
Kanniyakumari District, Tamil Nadu
Email ID: drasha5581@gmail.com

Abstract

Larger banks would definitely be in a better position to diversify their operations and thereby reduce their risks. After merger, banks are likely to emerge stronger with better earning capacity; this will enable them to further strengthen their capital base. The improvement in capital will in turn enable them to take up new and diversified activities, such as financing equity underwriting, distribution of investment and insurance products, issuing of asset based securities, etc. In modern banking sector competition is by and large a test of the management's "abilities and competence. Merging of banks competing in the same market place is bound to reduce overheads - by rationalizing branch locations and avoiding duplications. The synergy evolved through M&A is likely to facilitate the transition and equip the banks face the onslaught of foreign banks better. The ever-changing demands of the working world can increase levels of stress, especially for those who are consistently working under pressure such as bank workers. Whilst pressure has its positive side in raising performance, if such pressure becomes excessive it can lead to stress which has negative consequences.

Keyword:*Stress Management, Merger, Bank employees*

Introduction:

‘Work is Worship’ seems to be gone now a day because of the reason of stress.¹ Stress is a crucial word in organizations in the present scenario. Without knowing the mental status and physical capacity and caliber, organizations are just assigning work to the employees. This is causing stress. Stress at times can be taken as a positive word also but maximum times it is taken in a negative sense. The workplace of the 21st century is a fast-paced, dynamic, highly stimulating environment which brings a large number of benefits and opportunities to those who work within it. The ever-changing demands of the working world can increase levels of stress, especially for those who are consistently working under pressure such as bank workers. Whilst pressure has its positive side in raising performance, if such pressure becomes excessive it can lead to stress which has negative consequences. The interest in the issue has been rising especially in the present century which is been called as the ‘Age of Anxiety and Stress’. High Levels of stress experienced by individuals could result in high blood pressure, accident proneness, irritability and difficulty in making decisions. The differences among the various employees based on different demography’s including sector, gender, qualification, industry and experience has been analyzed. The correlations among various factors causing stress including demand, control, management support, peer support, relation, role and change factors are explored. Stress management can be defined as interventions designed to reduce the impact of stressors in the workplace. These can have an individual focus, aimed at increasing an individual’s ability to cope with stressors. The goal of Stress Management is to manage the stress of everyday life among employees. During the past decades the banking sector had gone under swift and striking amendments like policy changes due to globalization and liberalization, growing competition due to the entrance of more private banks, downsizing, introduction of new and innovative technologies, etc. Owing to these changes, the banking sector employees are experiencing a high level of pressure and stress. The advent of new technological revolution spread through all walks of life coupled with

globalization, privatization policies has drastically changed the conventional patterns in all fields. The banking sector is of no exemption. Occupational stress is becoming progressively more globalized and affects all countries, all professions and all categories of employees, as well as families and society in general. Globalization and privatization led policies compelled the banking sector to reform and adjust to develop a competitive edge and cope with multinationals led environment. The advent of new technological changes, especially the extensive use of computers in banking sector has changed the work patterns of the bank employees and it has made it inevitable to downsize the work force in the concerned sector. The implications and transformations of the above said changes have affected the social, economical and psychological domains of the banking sector employees and their relations. All the above factors as discussed are potential attributes to source occupational stress and its related disorders among the bank employees.

Review of literature:

Vijay joshi and Dr. K.A. Goyal (2012) says that, "Employees of banks are supposed to be proactive, proficient enough to bear responsibility and to perform under very stiff competitive environment. The existing banking industry is going through very critical situations, for example, global market is facing recession, the growth rate of emerging economies are going down; the pressure of competition is very high and apart from this dynamic environment of banking industry; various banks are restructuring their path of growth. At this juncture, banks are adopting and spreading their wings of mergers and acquisition to fly high and augment their strength and market size by approaching global as well as the rural market. Here, the impact of mergers and acquisitions on employees is a major concern because this may create stress among employees. Employees and their families have to go through with a certain paradigm during the course of a merger. The aim of the study is to identify the various stressors which contribute in increasing the level of stress among employees. Further, the article discusses the employee attitude and works related behavior and at the end we conclude. There is scope for further research to explore the employees' behavior towards

strategic issues like mergers and acquisitions. This study will present guidelines for policy formulators, bankers and researchers to consider employees' view before taking further decision towards mergers and acquisition”.

Azeem Ahmad Khan(2011), “The purpose of this paper is to explore various motivations of Merger and Acquisitions in the Indian banking sector. This includes the various aspects of banking Industry’s Merger and Acquisitions. It also compares pre and post merger financial performance of merged banks with the help of financial parameters like Gross-Profit Margin, Net- Profit Margin, Operating Profit Margin, Return on Capital Employed (ROCE), Return on Equity (ROE) and Debt-Equity Ratio. Through literature review it comes to know that most of the work done highlighted the impact of Merger and Acquisitions on different aspects of the companies. The data of Merger and Acquisitions since economic liberalization are collected for a set of various financial parameters. This study also examines the changes occurring in the acquiring firms on the basis of financial ground and also the overall impact of Merger and acquisitions (M&As) on acquiring banks. The Researcher used independent t-test for testing the statistical significance and this test is applied not only for the ratio analysis but also to test the effect of Merger and Acquisitions on the performance of banks. This performance is being tested on the basis of two grounds i.e. Pre merger and Post merger. The result of the study indicates that the banks have been positively affected by the event of Merger and acquisitions (M&As). These results suggest that merged banks can obtain efficiency and gains through Merger and Acquisitions (M&A’s) and passes the benefits to the equity share holders’ in the form of dividend”.

Teresa Joyce Covin(1997), “Explores the relationship between leadership style and post- merger satisfaction, noting from the results that leadership style is significantly related to merger satisfaction for both acquiring and acquired firm employees, but that effective leadership style profiles vary for these two groups of employees. Shows that, for acquiring firm employees, the use of reward power is the strongest predictor of merger satisfaction, while merger satisfaction for acquired firm employees is most closely

associated with transformational leadership. Suggest that appropriate leadership style can greatly enhance merger effectiveness”.

Statement of problem

This study possesses for two reasons, first, stress is an independent variable influencing employee's satisfaction and performance. Second, it is incumbent on management to improve the quality of life of organizational members. The focus on this study is to understand how work stress affects employee's profession and also identify the factors responsible for work stress. Due to sizeable increase of volume of banking business, competitive environment with new policies and rules and regulation has increased the risk of stress among employees work-ship in banking industry.

Scope of the study

United States National Institute of Occupational Safety and Health has defined workplace stress as “The harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources, or needs of the worker. Job stress can lead to poor health and even injury.” Workers who are stressed are also more likely to be unhealthy, poorly motivated, less productive and less safe at work. Their organizations are less likely to be successful in a competitive market. Stress can be brought about by pressures at home and at work. Employers cannot usually protect workers from stress arising outside of work, but they can protect them from stress that arises through work. Stress at work can be a real problem to the organization as well as for its workers. Good management and good work organization are the best forms of stress prevention. This study is helpful in assessing the extent of stress experienced by the employees.

Objectives:

- To examine the impact of stress in job performance
- To study the recent practices adopted by merged banks to reduce the stress.
- To highlight the negative impact of merged banks among bankers

Methodology:

Sources of data: Primary data were collected with the help of structured questionnaire from 80 samples covering all types of respondents who indulge in export field. Secondary data is collected from various achieves like book, magazines, e-newspaper, government reports, published and unpublished sourced of district related articles and internet source.

Sampling Method: The researcher has selected the stratified probability sampling to collect data from the respondents of 80 samples.

Number of respondents for data collection

Name of the bank	Number of bank branches	Number of respondents
Indian bank	7	33
Union bank of India	4	15
Canara bank of India	6	18
Punjab bank of India	5	14
Total		80

Tools for data analysis: For further analysis, the percentage and mean statistical tools like fried man's rank correlation has been adopted and applied.

Data analysis and interpretation:

Table no: 1
Factors of equilibrium in merged units

SI.On	Particulars	No. of Respondents	Percentage
1	System dynamics	20	25
2	Structure focused changed	29	36.3
3	Person-focused changed	10	12.5
4	Profitability users	12	15

5	Government policies	9	11.3
	Total	80	100

Source: Primary data

The table indicates that the 36.3 percent of respondents opted for structure focused change and 25 percent of respondents are for system dynamics and 15 percent of respondents though as profitability users.

Table 2
Stress management facilities

SI.On	Particular	No. of respondents	Percentage
1	Health awareness programmes	12	15
2	Vacation and holiday trips	4	5
3	Stress management course	5	6.25
4	Job redesign	20	25
5	Recreation centre	17	21.25
6	Social support system at the work Place	13	16.25
7	Stress management workshops	9	8.75
	Total	80	100

Source: Primary data

The table conveys that the 25 percent of respondents utilize job design, 21.25 percent of respondents use recreation centre and 16.25 percent of respondents use social support system, 15 percent of respondents utilize health awareness program in their own bank.

Table 3
Impact of stress in work life balance

SI.On	Particular	No. of respondents	Percentage
1	Resistance of change	18	22.5
2	Lack of communication	13	16.25
3	Force of habit	4	5
4	Transfer to another branch	35	43.75
5	Fear of unknown	10	12.5
Total		80	100

Source: Primary data

The above table interpret that 43.75 percent of respondents were undergo into stress due to transfer of another branch and 22.5 percent of respondents were not into resistance of changes.

Table 4
Impact on job performance

SI.On	Particulars	Mean score	Rank
1	Increased absenteeism	3.22	4
2	Decreased productivity	3.59	3
3	Wasted potentials and skills	3.20	5
4	Loss of goodwill	2.02	6
5	Reduced work effectiveness	4.67	1
6	Low morale	1.89	7
7	Premature retirement plan	1.23	8
8	Reduced job satisfaction	4.43	2

Source: Calculated data

The above table represents that the highest mean score is 4.67 which is reduced work effectiveness and the second highest mean score is 4.43 which is reduced job satisfaction and the least mean score is 1.23 which is premature retirement plan.

Table 5
Strategies to relief stress

SL.No	Factors	Mean score	Rank
1	Yoga/ meditation	4.02	2
2	Physical exercise	3.40	4
3	Entertainment	4.87	1
4	Away from stressful environment	2.20	6
5	Speaking with likeminded people	1.35	7
6	Medications	1.06	8
7	Positive thinking	2.55	5
8	Time management	3.96	3

Source: Calculated data

The above given table depicts that the highest mean score is 4.87 which is entertainment practice and the second highest rank is yoga and meditation and the least mean score value is 1.06 which is medications.

Findings:

- System dynamics and structure focused change is the factors which affecting the job performance in merger units.
- Job design, recreation centre, social support system unit and health awareness programme were the utilized stress management facilities in merged banks.
- Job transfer to another place without proper notice and resistance of changes were the reason for employees to undergo stress.
- Reduced work effectiveness is the most ranked factor and premature retirement plan is the least ranked in impact of job performance of bank employees.
- Entertainment, yoga/ medication, time management has the highest rank in strategies to reduce stress.

Suggestion:

- Stress audit should be undertaken at all levels in the organization to identify stress area improving conditions of job and alleviating job stress.
- Adequate role clarification to be made whenever necessary to eliminate role ambiguity.
- Introduce ‘Pranayama’ (Brain Stilling and control of Vital Force) as a holistic managerial strategy to deal with occupational strategy.
- Proper counseling should be provided on work related and personnel problems and support from a team of welfare health and counseling staff.
- Stress management training should be conducted by banks with the help of professional’s counselor and psychologist to cater the ever demanding job related stress.

Conclusion:

Stress not only affects the physical, psychological and financial balances of an employee but also the employers as well. Desired results cannot be expected from employees who are burnt out, exhausted or stressed, as they lose their energy, accuracy and innovative thinking. Employers may lose more working days thereby a decrease in productivity and increase in cost to company. It suggests some urgent strategic planning needed to combat the alarming raise of disorder in the health of the employee and the organization as a whole. The degree and depth may vary from one another. Both employer and employee must understand that work should be valued and not excessive. Work should not compromise on health and family life; rather offer happiness, peace of mind, certainty, variety and flexibility. As a general rule, actions to reduce job stress should be given top priority in the process of organizational change to improve working conditions and to avert the situation of brain drain. But even the most conscientious efforts to improve working conditions are unlikely to eliminate stress completely for all employees.

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CONSUMER SATISFACTION TOWARDS ONLINE SHOPPING IN NAGERCOIL CITY

S. Sugashini

Ph.D. Research Scholar, Department of Commerce, S.T.Hindu College, Nagercoil-1

Dr. P. Asha

Assistant Professor, Department of Commerce,
S.T.Hindu College, Nagercoil – 629 002.
Kanniyakumari District, Tamil Nadu
Email ID: drasha5581@gmail.com

Abstract:

The entitled "Customer satisfaction towards online shopping in Nagercoil city" is carried out with an objective to analyze the problem faced by the customer of online purchasing in Nagercoil city and to find out the customer satisfaction towards using the service. Online purchasing is the new process in the marketing system. The International electronic marketing is a grand this revolution of epoch. It is used to the computer, mobile phone and tap based shopping in India.

Introduction:

Online Shopping is the process whereby consumers directly buy goods, services etc. The English entrepreneur Michael Aldrich invented online shopping in 1979. Many customers go for purchasing offline so as to examine the product and hold position of the product just after the payment for the product. In this contemporary world, customer's loyalty depends upon the consistent ability to deliver quality, value and satisfaction.

Consumer behavior has been always a great interest to marketers. The knowledge of consumer behavior helps the marketer to understand how consumer's think, feel and select from alternative like different product, brand and the consumers are influenced by

their environment, the reference groups, family, and sales persons and so on.

Nowadays, more and more people would go shopping via internet, thanks to the prevalence of the computer. Clicking in one word, thousands of items will pop out on the screen based of choice. No need to wade across long road and nudge though hustling crowds to get a pair of fancy shoes. Just a click on the keyboard, make the choice and goods will be delivering bright on the spot.

Objectives of the Study:

- To analyze the problem faced by the customer of online purchasing in Nagercoil city.
- To study the attitude of customers towards online shopping.

Statement of the Problem:

Consumers are benefited more by the use of online shopping. Also there are many problems faced under online shopping. Online purchasing of goods, both expensive and cheap is common to surplus large extent in recent years suitable to convenience, speedy transactions, time savings, goodly sales, promotional offers despite these motivational factors, there are various transactional and non-transactional issues involved such as internet users being painful giving their credit card number, personal information which acts as deterrents. Consumers are passive in showing interest in online shopping. But in future online shopping is going to be the major trend and most familiar. Therefore the study aims to examine the characteristics of online shopper's behavior.

Area of the study:

The area of the operation is Nagercoil City. Information is collected from the Online shopping users of Nagercoil city.

Research Methodology:

The investigator has collected both primary and secondary data. Primary data is collected from the consumers Secondary data

were collected from website, magazines and journals and use for theoretical framework.

Sampling:

Convenience sampling method is followed to select the sample respondents. Fifty sample respondents were selected from the people who are using Online shopping in Nagercoil city for the present study.

Tools for Analysis:

The data obtained from the respondents are analyzed with the help of statistical tools. The statistical tools used in this study are.

1. Garrett Ranking Technique
2. Weighted Average

Data analysis and interpretation:

Problems faced by Customer towards Online Shopping:

Problems	Garrett score	Rank
Product Damage	56.18	I
Poor quality	50.71	II
Duplicate product	49.95	III
Delay in delivery	43.80	IV
Necessity of having bank a/c or credit	35.30	V
Risk of losing privacy	30.76	VI

Garrett ranking is used to rank the factors for the Major problems for choosing Online Shopping are “Product Damage” which has the highest score of 56.18 gets first rank. “Poor quality” which has the highest score of 50.71 gets second rank. “Duplicate product” which has the highest score of 49.95 gets third rank. “Delay in delivery” which has the highest score of 43.80 gets fourth rank. “Necessity of having bank a/c or credit” which has the highest score of 35.30 gets fifth rank and “Risk of losing privacy” which has the last score of 30.76 gets sixth rank.

Attitude towards Online Shopping:

Factor	Mean Score	Rank
Product return policy	5.86	I
Place the order from home	5.27	II
Informative	5.08	III
Easy shopping	4.57	IV
Time Saving	4.13	V
After sales service	3.22	VI
Cash on Delivery	2.88	VII

The weighted average method of the attitude towards online shopping is Product return policy which has the highest score of 5.86.

Finding:

- Using Garret ranking for the problem faced by customer towards online shopping is **Product Damage** which has the highest score of 56.18.
- The weighted average method of the attitude towards online shopping is **Product return policy** which has the highest score of 5.86.

Suggestion:

- Online marketers should reduce the delivery charges.
- Online Shopping websites should accept the customer's queries and take immediate response.
- Reform making each on delivery and the product to be delivered in all locations.
- Online shopping follows international market standards and do not know about the local market standard. This will helps to increase consumer buying pattern and helps the vendors to increase the sale.

Conclusion:

Online shopping is becoming more popular day by day with the increase in the usage of World Wide Web known as www.Understanding customers need for online selling has become

challenge for marketers. Specially understanding the consumer satisfaction towards online shopping, making improvement in the factors that influence consumer to shop online and working on factors that affect consumer to shop online will help marketer to gain the competitive edge over others.

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CUSTOMER'S AWARENESS ON GOODS AND SERVICE TAX WITH REFERENCE TO KANYAKUMARI DISTRICT

P.JavinPrija and
Department of Commerce, ST. Hindu College, Nagercoil-1

Dr. P. Asha
Assistant Professor, Department of Commerce,
S.T.Hindu College, Nagercoil – 629 002.
Kanniyakumari District, Tamil Nadu
Email ID: drasha5581@gmail.com

Abstract:

The researcher has proposed to make a study at, 'Customer's awareness on GST' with reference to Kanyakumari district. The goods and services tax is one of the most discussed topic in India now a days. The Indian govt. decision to implement the GST on 1st July 2017 has affected every member in the country. Financial issues such as inflation, rising cost of living, economic instability and the implementation of GST have impacted many Indian consumers in terms of their spending. However the government has undertaken various efforts to study the effect and impact, to disseminate the information, to educate the public and to improve their understanding on the need of GST in taxation system. Even so at the early stage of implementation the public appears to be confused on the actual operations of the GST system. Many questions and complaints has been reported and lost to the related authorities for further action. This incident raises questions on the level of awareness and knowledge of the people about GST. A study pays specific focus on these areas is necessary and this study aims to review the consumer's awareness towards the implementation of GST in India.

Keywords: GST, GST-India, consumer's awareness of GST.

Introduction:

The goods and services tax or GST came into effect on the 1st of July 2017. The aim of introducing the tax was to replace all the existing indirect taxes with a single comprehensive tax. Goods and services are divided into five different tax slabs for collection of tax 0%, 5%, 12%, 18% and 28%. GST is a single tax on the supply of goods and services right from the manufacturer to the consumer. Credits of input taxes paid at each stage will be available in the subsequent stage of value addition, which makes GST essentially a tax only on value addition on each stage. The final consumer will thus bear only the GST charged by the last dealer of the supply chain. There were lot of confusions relating to the GST why because lack of right implementation of the GST

Objectives:

- ❖ To have a study on the consumer's level of expectation from the implementation of GST
- ❖ To have a study on public awareness and understandings towards GST

Scope of the study:

GST is having different impact on different goods and services used by the consumers. As the consumers are placed last in the supply chain and the end user of such goods and services, it is important to know how consumers have an effect of GST. The respondents in the present study were consumer's awareness with reference to Kanyakumari district.

Statement of the problem:

Since its Inception, the pros and cons of GST implementation have been widely debated and have attracted significant attention from various parties including academic, business and the general public. Even the professionals in the Indian financial system are facing problems of clarity in the concepts of GST. Therefore it is the need of time to have the study on the public awareness, knowledge and understanding of GST in India.

Research Methodology:

The paper is based on secondary sources of data, which have been obtained from various GST implementation discussion papers, published article in journals, web articles, past studies and news paper etc. with the help of these secondary sources, attempt has been made to find the obstacles coming on the way of GST.

Sampling:

Research design is an arrangement of condition for collection and analysis of data. In this study only a few units of population were considered for analysis 140 samples. Convenience sampling method is followed to select the sample respondents. Sample respondents were selected from the people awareness on GST in kanyakumari district for present study.

Tools for analysis:

The data obtained from the respondents are analyzed with the help of statistical tools.

1. Factor analysis
2. Garrett ranking technique

Data Analysis and Interpretation:

Consumer's Level of Expectations after Implementation of GST:

The technique of factor analysis is used to reduce the number of variables into smaller and manageable numbers by combining related ones into factors. Principal component analysis is used to extract factors with an Eigen value of 1 or more. In order to assign variables "Rotated factor matrix" is used.

Particulars	Component		
	Pricing	Interest	Economic growth
GST aims to make tax system more efficient	.752		
GST has generated and increased the revenue for country	.723		

Particulars	Component		
	Pricing	Interest	Economic growth
GST has resulted in higher prices for goods and services	.591		
GST protects the interest of low income group		.693	
GST is India's move towards a developed nation		.803	
Input tax credit		.688	
GST has slowed down economic growth of country			.777
GST satisfy the principal of one nation one tax			.752

KMO and Bartlett's test

Kaiser-Meyer- olkin measure of sampling adequacy	.574
Bartlett's test of sphericity approx. chi-square	102.672
Df	28
Sig	.000

KMO and Bartlett's test

The KMO of sampling adequacy and Bartlett's test of sphericity have been conducted to test the validity of data. Since their KMO measure is arouser then .574 and the chi-square value is 102.672 at 28 degrees of freedom which is significant of percent level.

Level of expectations after implementation of GST

Sl. No	Main Reasons	Number of variables	Elgen value	%of variance explained	Cumulative % of variance explained
1	Pricing	3	1.919	23.981	23.981
2	interest	3	1.451	18.144	42.125
3	Economic growth	2	1.145	14.307	56.432

The highly viewed factor is price level since its Eigen value is 1.919. The second factor considered is ‘interest’ and its Eigen value is 1.451. The least factor viewed is ‘economic growth’ with Eigen value 1.145.

Awareness about tax payment

Sl.No	Compliance	Means Score	Rank
1	Government notification	60.25	II
2	Mass Media	62.85	I
3	Friends & relatives	43.49	V
4	CA's	59.22	III
5	Beneficiaries	51.35	IV
6	Online source	30.70	VII
7	Any other payment	41.97	VI

Garrett ranking is used to rank factors for the major reasons for GST Awareness about tax payment as it scores the highest of 62.85 percentages. The next scores 60.25 percentages. Which has the last score of 30.70 percentages is the GST has reduced the awareness about tax payment of consumers.

Findings:

1. Factors analysis has been used to find out the Consumer’s level of expectations after implementation of GST. Fourteen variables have been reduced into three factors, which are pricing, interest, economic growth.
2. Using Garrett ranking Issues with goods and services tax Media has scored first rank, Government notification scored second rank and GST has reduced the awareness about tax payment of consumers.

Suggestion:

- ❖ Government should take necessary actions to create awareness about the pros and cons of GST among consumers and retailers.

- ❖ Necessary steps should be taken by the officials to ensure that all retailers are making their registration in GST in proper manner.
- ❖ The government must evaluate the way by which the GST rates are executed, so there is a provision for price reduction.
- ❖ People expect an exemption in the GST rates for necessity items or reduction in its price in near future.

Conclusion:

The findings of the study have demonstrated that apart from indifference of income, all other demographic variables was the significant factors in the demographic variables in regard to the consumers' awareness, knowledge and level of expectations from GST implementation. The findings also indicate that the level of awareness of the GST is still not reached a satisfactory level. This is because the study involved only general questions that should be known by the respondents as end users. This cause the respondents gave high negative perception of the impact of implementation of GST. Evaluate the results show, seems to indicate respondents received less information and promotion of the authorities. Most of the respondents were unclear which goods and services are subject to GST slabs. Furthermore, due to the lack of information on GST, the respondents had a high negative perception. Therefore, the government must convince that GST will not have a lasting impact on the public as particularly convincing end users that no increase in prices of goods and services.

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STUDY ABOUT CONSUMER SATISFACTION TOWARDS E-TICKETING IN KANNIYAKUMARI DISTRICT

*S. Sugashini and ** Dr. P. Asha

* Ph.D. Research Scholar, Department of Commerce,
S.T.Hindu College, Nagercoil-1, Tamil Nadu, India.

** Assistant Professor, Department of Commerce,
S.T.Hindu College, Nagercoil-1, Tamil Nadu, India.

Abstract:

The researcher has made a study about consumer satisfaction towards E-Ticketing in Kanniyakumari District" was E-Ticketing is the new process in the electronic cash payment system. The International electronic cash payment is a grand revolution of epoch. It is used in the computer, mobile phone and tab based on E-Ticket in India. The E-Ticketing has increased the percentage of online purchase in India. The study is based on review of literature in consumer satisfaction on E-Ticket in Kanniyakumari district. The main objective of this study is to identify the problems and difficulties faced by the respondents. The respondents were selected from Kanniyakumari district of Tamil Nadu. The sample size selected for this research is eighty respondents and the data collection was analysed by using the convenience sampling method. Scientific Package for Social Sciences software package was used for interpretation of the collected data. Questionnaires were collected and it has been analyzed and interpreted with the help of the competent statistical tools. Major findings were found and suggestion were given of convince, availability of service and quick booking influenced the choice of E-Ticketing.

Keywords: *Problems of E-Ticketing*

Introduction:

Electronic buying represents technological infrastructure used exchange data and purchase product or services electronically. Technology is the collection of techniques, skills, methods and

processes used in the production of goods or services are in the accomplishment of objectives, such as scientific investigation technology can be a powerful tool for transforming learning. It can help affirm and advance relationship between educators and students, reinvent our approaches to learning and collaboration, shrink longstanding equity and accessibility gaps and adopt learning experiences to meet the needs of all learners.

E-Ticketing system facility people to buy tickets to various events all from a single website. Tickets can be purchased in this way with cash, cheque and credit or debit card. People without access to the internet terminal or the library at the centre for information and visitor centre like direct sale counter.

Objectives of the study:

The objectives of the study are as follows.

- To know the profile and economic attributes of sample respondents in Kanniakumari district.
- To identify the problems and difficulties faced by the respondents.

Scope of study:

The scope of the study includes to know the performance and satisfaction in E-Ticketing. The study also covers the problem faced by consumer in booking by E-Ticketing and their opinion in E-Ticketing. The respondents in the present study were individual who are computer literate and internet users in Kanniakumari district.

Statement of problem:

Nowadays the usage of computer is increasing globally. Despite of internet is an acceptance and adoption in many countries. Many transactions are charged into computerized. E-Ticketing that allows an individual in booking tickets anytime and anywhere. Security is the main problem in the use of E-Ticketing. The consumers vary by online ticket bookings due to rise which to attracts, identify, theft, computer viruses and unauthorised access to credit data. The consumer must have some English knowledge for booking E-Tickets. Those who have not the knowledge of internet

they face some problems in booking E-Tickets. Therefore the challenging or identifying, attract to attain the consumers in E-Tickets as well as the issue of understanding travellers perception has become a critical success factor. The study indicates that the fear of financial loss through credit card fraud ranks as the critical factor in purchasing tickets via internet. This research focuses that the factors affecting the consumer satisfaction in E-Ticketing through attitude development and intension to use which is believed could increase or decrease intension to use the E-Ticketing.

Methodology:

The investigator has collected both primary and secondary data. Primary data is collected from the customers Secondary data were collected from website, magazines and journals and use for theoretical framework.

Sampling:

Sample Random sampling method is followed to select the sample respondents. Eighty sample respondents were selected from the people who are using E-Ticketing in Kanniakumari district for the present study.

Tools for Analysis:

The data obtained from the respondents are analyzed with the help of statistical tools. The statistical tools used in this study are.

1. Garrett Ranking Technique
2. Weighted Average

Data analysis and interpretation:

Reasons for Choosing E-Ticketing:

Reasons	Means score	Rank
Time	61.95	I
Ticket can be get easily	54.5	II
Reservation from our house	47.66	III
Reservation from other travel agents	42.6125	IV
Minimize the work burden	42.275	V

Garrett ranking is used to rank the factors for the Major reasons for choosing E-Ticketing are “Time” which has the highest score of 61.95 gets first rank. “Ticket can be get easily” which has the highest score of 54.5 gets second rank. “Reservation from our house” which has the highest score of 47.66 gets third rank. “Reservation from other travel agent” which has the highest score of 42.6125 gets fourth rank and “Minimize the work burden” which has the last score of 42.275 gets fifth rank.

Problems faced by the respondents:

Problems	HS	S	NO	DS	HDS	Total	Mean Score	Rank
Risk in mode of payment	45	20	8	5	2	341	4.2625	I
Problem of double payment	28	24	14	10	4	302	3.775	II
In securing	21	26	22	11	0	297	3.7125	III
Low trust level	6	45	20	7	2	286	3.575	IV
Low interest speed	18	17	20	7	2	286	3.575	V
Interactivity	12	26	27	9	6	269	3.3625	VI

The weighted average method of the problems faced by the respondents is Risk in mode of payment which has the highest score of 4.2625.

Finding:

- Using Garret ranking for the Major reasons for choosing E-Ticketing are “Time” which has the highest score of 61.95.
- Using weighted average method of the problems faced by the respondents is Risk in mode of payment which has the highest score of 4.2625.

Suggestions:

- E-Ticketing is used only by certain section of people in the society. Organisation should make certain ideas to cover to all the sections of people in the society.
- Though people make use of E-Ticketing, there are various problems in using it some of the organisation taken time to complete the task. Mainly the consumers are worry about the security problem.
- Risk reducing strategies could be formulated to encourage the E-Ticket user.
- The awareness about E-Ticketing is satisfactory, but the using of E-Ticketing must be made clearly for the consumers who use it.
- All the people must know about E-Ticketing. So the organization must take necessary steps to ratify it.

Conclusion:

This study has shown that E-Ticketing can be greatly facilitated though an effective online shopping mechanism. The availability of different approaches of E-Ticketing increases customer's confidence in confidence in online activities. Also, E-Tickets will help marketers to build customer confidence. In addition, more promotional packages, quick feedback and customization facilities will also encourage customer's patronage. Finally, for building customer perception it seems that perceive-risk and purchasing capabilities are necessary. The result of this suggests that all factors have greater impact among the consumers. According to the result, different styles of websites security also have more impact on E-Ticketing. Thus, airline industries try to launch their website as much as possible in different ways. Perceived risk, customer's confidence in brands, perceived usefulness, familiarity and confidence, pricing also have impact on E-Ticketing through internet. Therefore, all these must be taken into consideration when airline industries place their advertorials on the internet.

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EMERGING MANAGEMENT ISSUES AND CHALLENGES IN THE 21ST CENTURY

*T.Jothi and **Dr. I.R. Sheela

*Research Scholar, Women's Christian College, Nagercoil,
Email ID :Sruthisabari245@gmail.com, Mobile : 9626564203

**Assistant Professor, Women's Christian College, Nagercoil,
Email ID :edwinirsheela@gmail.com, Mobile : 9488851178

Abstract:

Every organization has to recognize the significant role of its management for the successful conduction towards profitability. It is necessary for the management to invest considerable time and amount, to learn the changing scenario of the 21st century. This paper examines the various aspects of internal marketing and its relationship with CRM. In order to survive the competition and be in the race management sector should consciously update itself with the transformation in HR, marketing, operational and be aware of the management issues cropping up. The paper focuses on review of several contemporary marketing approaches. Suitable management issues and policies that would lead to the achievement of the Organization as well as the individuals goals should be formulated. This paper is divided into two sections that throw light on the emerging HR trends and marketing trends. In this we cover the different management trends at present scenario. Many organizations are becoming global these days. They are running their business in different countries with different culture, climate, and geography, political and economic system. It is a challenging work for managers to prepare executives officers who can run business in such countries. These trends are online reputation management, marketing for cause; Modern marketing approaches to influence behavior, internal marketing and the HR trends are temporary staffing. This paper examines the various aspects of internal marketing and its relationship with CRM.

Introduction

Every organization has to recognize the important role of its management sector for the successful conduction towards profitability. It is necessary for the amount, to the scenario of the 21st century. In order to survive the competition and be in the race, management sector should consciously update itself with the transformation in HR, marketing, operational, etc, and be aware of the management issues cropping up. Managers have to manage all the challenges that they would face from present problems and then developing strategies for retaining them and building up an effective career management system for them. Human Resource Management and marketing management has evolved considerably over the past century, and experienced a major transformation in form and function primarily within the past two decades.

Management

"Management is the process of designing and maintaining an environment in which individuals, working together in groups, efficiently accomplish selected aims."

Management is that field of human behavior in which managers plan, organize, staff, direct, and control human, financial resources in an organized group effort in order to achieve desired individual and group objectives with optimum efficiency and effectiveness. In the past, management was not considered as an important part of development. With industrial revolution during 17th and 18th century, several economists expressed their concepts and function of management". Only in 19th century, management became the separate field of study because business organization faced various problems regarding labour efficiency and wage payment system. In search of solution of these problems, people began to recognize management as a separate field of study. Organization must try to achieve higher productivity. Higher productivity only helps to reduce cost.

Importants of Management

- Acquisition and utilization of resources Management performs efficient acquisition effective development and utilization and proper coordination of resources.

- Environmental adaptation, Management adopts organization to changing environmental forces.
- Goal achievement Management achieves goals by balancing the requirement of jobs and people.
- Problem solving, Management solves organizational problems. It identifies and evaluates various alternatives and choose appropriate course of action.
- Performance control, Management measures and evaluates the *actual* performance.

I. Latest trends in Management Sector

In this scenario organizations are facing lot of competition. For sustaining in this competition organizations are following different trends. This trend plays a vital role in organizational growth and these acts as a competitive advantage to organizations. Latest tends in management sector are

- Online reputation management (A new trend in E-marketing)
- Marketing for cause
- Modern marketing approaches to influence behavior
- Internal marketing (An emerging strategic option for customer relationship management)
- HR trends are temporary staffing (The fastest growing HR trend)

Key objectives of ORM (Online Reputation Management) are:

- Key track of competitors and dissatisfied customers and know what beings said about you online.
- Assist in reacting quickly to negative word of mouth and rumors.
- Make positive news about your brand through optimizes online media.
- Gain high ranking in the search engines by associating positivity with the corporate communications and push the negative publicity down.

- Help the company to gain up top slots in the search engines, which in turn assists maintain and enhancing brand image.

Modern marketing approaches to influence behavior:

The behavior of customers towards purchasing is *changing and* so also their expectance levels. In order to survive and perform better, marketers are coming upwith various marketing strategieslike eco marketing, social marketing permission marketing, viral marketing, ambush marketing, Bluetooth marketing to attract and retain customers. The process of influencing the consumer behavior begins with the collection of information about the customers affect; cognition and behavior about the consumer affect cogitation and behavior related to product or service through consumer research.

Modern Marketing Approaches!

The modern marketing approaches which would influence the buying behaviors of customers can be broadly classified to two categories. i) Concept based and ii) Technology based approaches. Concept based approaches like experiential marketing, Emotional marketing, Relationship marketing, internet marketing, Bluetooth marketing, Neuro marketing, Database marketing.

Human Resource Management Latest Trends

Human resource management is a process of bringing people and organizations together so that the goals of each other are met. The role of HR manager is shifting from that of a protector and screener to the role of a planner and change agent. Personnel directors are the new corporate heroes. The name of the game today in business is personnel Nowadays it is not possible to show a good financial or operating report unless your personnel relations are in order. Over the years, highly skilled and knowledge based jobs are increasing while low skilled jobs are decreasing. This calls for future skill mapping through proper HRM initiatives. In organizations, it is important to determine both current and future organizational requirements for both core employees and the contingent workforce in terms of their skills/technical abilities, competencies, flexibility etc. Human resource is a relatively modern management term having been coined in the 1960s. The origins of the function arose in those organizations which introduced 'welfare

management practices and also in those that adopted the principles of 'scientific management. Since 1990 due to liberalized government policies, Indian scenario began to change. Human resource became one of crucial driver for development and change. As the viewpoint of towards its role and contribution of resource as a talent pool also become so vital most of the organizations started to focus their vision and mission statements on the people who work for them. The analysis requires consideration of the internal and external factors that can have an effect on the resourcing, development, motivation and of employees and other workers. The external factors are those largely out-with the control of the organization and include such as the economic climate, current and future trends of the labor market e.g. skills, education level, government investment into industries etc. On the other hand internal influences are broadly *within the control of the organization to predict, determine and monitor*, for example the organizational culture underpinned by management behaviors (or style), environmental climate and the approach to *ethical and corporate social responsibilities*. In order to know the business environment in which any organization operates, three major trends should be considered:

Skills and Qualifications -

As industries move from manual to more managerial professions, so does the need for more highly skilled graduates. If the market is "tight" (i.e. not enough staff for the jobs), employers will have to compete for employees by offering financial rewards, community investment, etc.

Emerging Challenges for Management

- Technology: The new economy will base on digital revolution. The development in information technology will provide greater access to management. Management will need to manage changing technology effectively.
- Quality: Quality assurance is getting important.
- Social responsibility: Management will pursue long term goals that are good for society.
- *Human* resource management: Management needs to deal with diversified work force, requires visionary leadership on the part of management.

- Cultural sensitivity: Cultural value will cultural influences Organizations are emerging as cultural systems.
- Change management: Manager will face the challenge of managing change. They will need to aware specific changes and their likely impact on the practice of management.
- Learning organization: Management needs to create learning environment. Organization of future will be predominantly knowledgebased.

Conclusion

In today's highly competitive environment, trends are extremely important to build and maintain good brand image for the organizations. The organization has to recognize the important role of management sector in order to successfully steer organizations towards profitability. It is necessary for the management to invest considerable time and amount, to learn the changing scenario of the 21st century. Managers have to manage all the challenges that they would face from present problems and then developing strategies for retaining them and building up an effective career management system for them. Suitable management issues and policies that would lead to the achievement of the Organization as well as the individual's goals should be formulated. For sustaining in this competition organizations are following different trends. This trend plays a vital role in organizational growth and these acts as a competitive advantage to organizations. Human resource Management will be the key area of focus in 21st century as in companies and government organization put in place strategies to cope up with the economical crisis and recovery.

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IMPACT OF MGNREGS ON LABOUR SUPPLY TO AGRICULTURAL SECTOR OF KOLLAM DISTRICT IN KERALA

*Sebi John and *Dr. N.SeethaLekshmi

*Research Scholar, Department of Commerce, S.T Hindu College, Nagercoil – 629002, Tamilnadu,E-Mail-sebichayan188@gmail.com

*Guest Lecturer in Commerce, University institute of Technology, Sasthamcotta, Kollam, Kerala, E-Mail-seethachithra@gmail.com

Abstract

The study has explored the impact of MGNREGS on the labour supply in the agricultural sector of the agrarian district Kollam in Kerala. The study conducted using primary and secondary data has found that MGNREGS did have an impact on the agricultural sector at the time of its introduction, and does have a role in the hike in the labour wages. The MGNREGS wage acts as a standard minimum wage, keeping the labour market wage high. But, it is not really responsible for the movement of labour from the agricultural sector today. The scheme has been found effective in rural poverty alleviation and women empowerment. It was also found that Neighbourhood help Groups (NHGs) like Kudumbasreehave played a major role in the success of MGNREGS in the Kollam district. The study has outlined some suggestions also for the effective implementation of the MGNREGS.

Keywords: MGNREGA, agricultural labour supply, women empowerment, NHGs, Kollam district

Introduction

With the rate of unemployment touching the 10 per cent mark, pressure mounted on the government to implement some new and productive measures which could keep unemployment and poverty under check. Under such a situation, the Government of India launched the National Rural Employment Guarantee Scheme, the largest ever public works programme in the world. The scheme provides guaranteed employment for 100 days in a financial year to one member of eligible household. The Act which came into force

in February 2006, was renamed as Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) on 2nd October 2009. After six years of its implementation, the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) is regarded as a ‘boon to the poor’ as it has conferred several benefits, especially to the rural poor. The scheme has also enhanced the socio-economic status of both men and women from the weaker sections. The scheme has created precious assets and infrastructure in the rural areas. However, despite this success, the scheme faces criticism from several corners. One of the major criticisms is that it has adversely affected the availability of labourers in the agricultural sector and has hiked their wages. It is also alleged that labourers prefer works in MGNREGS over other labour, owing to its less toil, less supervision and provision of other facilities. The extent of seriousness of the issue became evident when the Ministry of Agriculture had to request the Ministry of Rural Development to put a hold on the scheme during the harvesting period so as to make labourers available for the harvest.

Objectives

- To analyse the impact of MGNREGS on the labour supply in the agricultural sector
- To identify the extent of the transfer of labour, if any, from the agriculture to MGNREGS
- To analyse the extent of women empowerment and reduction in rural poverty consequent to the introduction of MGNREGS.

Methodology

For the study, both primary and secondary data were collected. A thorough review of the secondary data related to the MGNREGS at national, state and Panchayat levels was undertaken. A comprehensive household survey was prepared to check the reality at the grass root level and an interview schedule was administered to collect the data from the sample beneficiaries. Target group discussions and interviews with the key informants were conducted to supplement and complement the inferences drawn from the survey.

Sample Design

The state of Kerala was chosen because of its reputation as an agrarian state and its commendable performance in the implementation of the MGNGRES. Multi-stage sampling process was adopted for selecting the sample for the study. From the fourteen districts in the state, Kollam was selected because of the convenience for getting samples, the total number of respondents selected for the study was 200.

Results and Discussion

The socio-economic profile of MGNREGS beneficiaries was studied in terms of age, gender, caste, religion, educational level, occupation and economic status and is described below:

Socio-economic Profile of Sample Beneficiaries

- 1) **Age Composition** -The age-wise distribution of the sample population showed that the majority (75%) of the MGNREGS workers belonged to the age group of 30-50 years. The aged population (50-70 years) constituted 17 per cent and the young population (20- 30 years) formed mere 8 per cent of the sample population. The age group of 50-70 years was formed to capture the special situation in Kollam, where the majority of workers work in the plantations and retire after the age of 50 years. Further, the group of 20-30 years was formed to find the participation of educated unemployed youth in the high literacy state of Kerala.
- 2) **Gender** - The gender-wise distribution of sample population showed a very high percentage of female population (95%) among the MGNREGS workers. It depicted the commendable role played by MGNREGS in the economic empowerment of rural women in Kerala.
- 3) **Religion** - The religion-wise distribution of sample population showed that nearly 50 per cent of the MGNREGS workers were Hindus, 42 per cent were Christians and 8 per cent were Muslims. On comparing it with the district-wise distribution, it was observed that the participation of the Muslim community in the MGNREGS

was very low. While Muslims formed 27 per cent of the total district population, they were only 8 per cent in MGNREGS workers. On the other hand, Christians, who were only 23 per cent of the total district population, constituted 42 per cent of MGNREGS workers. This shows a higher work participation of the Christian community, especially Christian women in the MGNREGS in Kollam, whereas the Muslim community, especially the Muslim women were not attracted towards MGNREGS.

- 4) **Caste** - The caste-wise distribution among the MGNREGS workers showed that 54 per cent belonged to the General Category, 32.5 per cent belonged to Other Backward Castes (OBCs) and 13.5 per cent belonged to the Scheduled Caste (SC) and Scheduled Tribe (ST) category.
- 5) **Educational Status** - The education-wise study of MGNREGS workers revealed a high literacy rate of 91.5 per cent. It was astonishing to find that a majority of them had studied up to high school (40.5%), followed by middle school (25%) and primary level (20.5%). About 5.5 per cent of the workers had studied up to higher secondary level also.
- 6) **Economic Status** - The economic status-wise analysis showed that 59 per cent of the workers belonged to the 'Above Poverty Line' category, while 41 per cent belonged to 'Below Poverty Line' category. The economic status given in the ration card of the workers was taken into consideration for this analysis. The higher participation of APL population indicates that the benefits of the scheme were not really reaching the targeted group, viz. the rural BPL population.
- 7) **Basic Occupation** - The basic occupation-wise study revealed that 41 per cent of the workers in the sample population were those who were continuing as agricultural labourers and 36 per cent were nonagricultural labourers. The remaining 23 per cent workers were once agricultural labourers but were not any more. It was this 23 per cent population that captured our focus in this study as they could explain whether MGNREGS was really responsible for the labour shortage in the agricultural sector

Impacts of MGNREGS

Economic Empowerment - The implementation of MGNREGS has provided economic empowerment to rural women in the Kollam district because it offers same wage rates to male and female workers. Hence, there is a high incidence of female work participation in the MGNREGS because they get a wage equivalent to the market wage and find it more comfortable because it involves less toil. Another attraction for the female workers is that MGNREGS provides 100 days of guaranteed work, which the female workers are not sure of getting on working elsewhere. Some of the female respondents opined that working in a government scheme was more respectful than working as an ordinary labourer. Thus, this sense of elevated social status brought many women who were agricultural labourers, non-agricultural labourers or housewives to join MGNREGS. Again the policy of MGNREGS to credit the wage in bulk to the bank account of the workers after the completion of a project has proved helpful to the women workers as they were no longer dependent on their husbands for their needs and were also able to have some savings. Not only that, out of the total sample population, women who left agriculture and joined MGNREGS, belonging to the age group of 20-50 years, formed only 16 per cent. Thus, it is proved from this analysis that MGNREGS has provided economic empowerment to women in rural India and has not taken away labourers from the agricultural sector.

Blessing to Illiterate and Aged Males - It was interesting to find why inspite of higher wage rates in the market, there was still male participation in MGNREGS. It was more relevant because the majority of agricultural labourers in the Kollam district work in plantations and are not preferred in the labour market on crossing the age of 50 years. Also, there is incidence of illiteracy in this district. The participation of male workers in MGNREGS, though small (5%) was analysed on the basis of the age group and educational level. It was found that 50 per cent of the sample male population was in the age bracket of 50-70 years and the young workers (20-30 years) were only 10 per cent. The education-wise distribution of the sample male population showed that 20 per cent were illiterates and 80 per cent had education only up to middle level. Thus, MGNREGS has been a blessing for these aged and

illiterate/low-educated male workers whose demand in the labour market was negligible. Also, these works were not willing/able to undertake hard labour but could be absorbed in MGNREGS due to soft work.

Off-season Employment - It was found that a significant number of agricultural workers (41% of sample population) opted for employment under MGNREGS during the off-season when they had no other work to do. Thus, MGNREGS has proved to be a source of additional employment during offseason.

Neighbourhood Help Groups - Some Neighbourhood Help Groups (NHGs) like Kudumbasree have played a major role in the substantial success of MGNREGS through their motivation in the Kollam district. In the total sample, 75 per cent belonged to *Kudumbasree* or other NHGs. It was found that the majority of the members (62%) of the NHGs in the sample belonged to General – APL category.

MGNREGS and Shortage of Agricultural Labourers

It was seen from the analysis that the workers who had left agriculture and joined MGNREGS constituted only 16 per cent of the sample population, out of which 30 per cent workers were in the age group of 50-70 years. This provides a fairly good idea that MGNREGS is not responsible for the shifting of labour from agricultural sector, rather it has only supported those who had given up agriculture owing to their age.

Suggestions

The study has brought out following suggestions to make MGNREGS more effective:

- MGNREGS should take up agricultural works in collaboration with private farmers, on a 50:5 share of the labour cost. It would help the individual farmers in bringing down the high cost of farming owing to the higher market wage and also will eliminate the labour shortage experienced in the agricultural sector. The 50:50 share will also reduce the expenditure of government on MGNREGS

wage by half. Thus, it could turn out to be a win-win situation.

- The government could also acquire the agricultural products produced under this PPP mechanism and market them through its PDS machinery which could bring down the inflationary tendencies in the market.
- Since MGNREGS wage acts as a standard minimum wage and any hike in it will result in increase in the market wage, the government should consider all these aspects before increasing wage rate in MGNREGS
- The MGNREGS projects should be planned as to utilize the period of off-season for agricultural labourers. Such a planning will provide off-season employment to labourers.
- NHGs like Kudumbasree should increase their visibility and should cover more areas, particularly among SC/ST communities. This will bring more women empowerment in the backward sections of the society.
- The MGNREGS projects should be made time bound and more regressive so that workers do not consider it as an easy way of earning money and guaranteed employment without much toil.

Conclusions

The study has revealed that MGNREGS was introduced at a time when the district of Kollam in Kerala was under severe agrarian crisis. Hence, introduction of the scheme saw a massive movement of labour from the agricultural sector to the MGNREGS because of its higher wages. But at the time of the study, the situation was different. Agricultural sector has been on a recovering path and there existed a high market wage for labourers, higher than the MGNREGS wages. This higher market wage has resulted in a reverse movement of workers back to their basic occupations. Among the workers of MGNREGS, those who had left agriculture and joined MGNREGS formed a very small number and even among that group, a considerable number of workers was of higher age group - those who had retired from plantations and sought a work of lesser toil.

Hence, it can be substantiated that MGNREGS, under the present situation of Kollam, does not hold much of the potential agricultural labourers. It has also been revealed that the majority of the workers in MGNREGS are women, because women get a wage equivalent to a male worker. Not only that, they consider it as a matter of status to be a government worker rather than a mere labourer. So women who were mainly housewives and labourers of higher age group resorted to MGNREGS as it involves less toil and provides guaranteed employment. The NHGs like 'Kudumbasree' have done commendable job in the success of MGNREGS in Kollam as majority of workers in MGNREGS are their members. Thus, MGNREGS has contributed substantially towards the economic empowerment of rural women.

With these merits, the MGNREGS also has some problems that need addressable. MGNREGS has a role in the hike of market wage of the labourers. The wage rate fixed by the MGNREGS acts as a standard minimum wage below which the market wages cannot go because any such reduction would again lead to transfer of labour from the agricultural sector to the MGNREGS. These are also reports about mismanagement in the MGNREGS which needs immediate attention.

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THE IMPACT OF GST ON THE PURCHASING POWER OF CONSUMERS WITHREFERENCE TO KANYAKUMARI DISTRICT

P.JavinPrija

Department of Commerce,ST. Hindu College,Nagercoil-1

Dr. P. Asha

Assistant Professor, Department of Commerce,
S.T.Hindu College, Nagercoil – 629 002.
Kanniyakumari District, Tamil Nadu
Email ID: drasha5581@gmail.com

Abstract:

The researcher has proposed to make a study at, ‘The impact of GST on the purchasing power of consumers’ with reference to kanyakumari district. Goods and service tax is an indirect tax regime, implemented on 1st July, 2017. Goods and services tax is a new law, a new tax will bring with it new challenges to face that need to be tackled with utmost care. The GST bill covers the goods and services tax and shall be the biggest indirect tax reform providing a uniform and simplified way of indirect taxation in India. GST taxation slab in India is 0%, 5%, 12%, 18% and 28%. Although average tax levied is 14.8750% in India, it is 28% tax that is levied for most of the commodities, which are directly or indirectly used in everyday life of common individuals. The tax slab decreased for 71 commodities and no change in 21 commodities; there has been an increase in tax slab for 60 commodities, 26% taxation was levied for most commodities considered was currently levied by 28% taxation which is greater than before. It was found that average tax percentage reduced was calculated to be 6.07143. the average tax percentage increase to be 4.7833 for the considered commodities.

Keywords: GST, GST-India, impact of GST, consumer’s purchasing power.

Introduction:

The goods and services tax or GST came into effect on the 1st of July 2017. The aim of introducing the tax was to replace all the existing indirect taxes with a single comprehensive tax. Goods and services are divided into five different tax slabs for collection of tax 0%, 5%, 12%, 18% and 28% However; petroleum products, alcoholic drinks and electricity are not taxed under GST and instead are taxed separately by the individual state governments, as per the previous tax system.

Consumer purchasing power refers to the capacity of an individual customer or a specific market to buy certain quantities of goods and services. In general, high consumer buying power means customers have high incomes and purchasing power relative to the supply and prices of goods available. Low consumer buying power means consumers generally don't have enough money to purchase goods at current market prices.

Impact of GST:

In the case of indirect taxes, the burden was on end customer or consumer. But due to the implementation of one tax in the whole country the overall cost of production of all goods will be reduced but on the other hand in case of services, In the case of some goods, direct and indirect taxes imposed by government raise its cost up to 30%. After the implementation of GST, it will reduce. The GST also reduces the cascading effect of tax which helps in making the trade simple and reduces the tax Burden of Entrepreneurs.

Objectives:

- ❖ To have a study on the consumer's level of expectation from the implementation of GST
- ❖ To identify the impact of GST on consumer Purchasing power.

Scope of the study:

GST is having different impact on different goods and services used by the consumers. As the consumers are placed last in the supply chain and the end user of such goods and services, it is important to know how consumers have an effect of GST. The respondents in the present study were impact of GST on the purchasing power of consumers with reference to kanyakumari district.

Statement of the problem:

The present research is exploratory in nature. Since GST is a new phenomenon in India, there are hardly any studies in this area. Especially there is a huge gap of empirical and behaviour studies on GST in India. The study tries to find the significance of popular perception regarding GST. Professional in the Indian financial system are facing problems of clarity in the concepts of GST. Goods and services tax is currently going under tremendous pressure to go through some of the burnings and solution-seeking problems of the year-old implemented indirect tax regime. Therefore it is the need of time to have the study on the public awareness, knowledge and understanding of GST in India.

Research Methodology:

The paper is based on secondary sources of data, which have been obtained from various GST implementation discussion papers, published article in journals, web articles, past studies and news paper etc. with the help of these secondary sources, attempt has been made to find the obstacles coming on the way of GST.

Sampling:

Research design is an arrangement of condition for collection and analysis of data. In this study only a few units of population were considered for analysis 140 samples. Convenience sampling method is followed to select the sample respondents. Sample respondents were selected from the people who are using impact of GST on the purchasing power of consumers in kanyakumari district for present study.

Tools for analysis:

The data obtained from the respondents are analyzed with the help of statistical tools.

1. Factor analysis
2. Garrett ranking technique

Data Analysis and Interpretation:

Consumer's Level of Expectations after Implementation of GST:

The technique of factor analysis is used to reduce the number of variables into smaller and manageable numbers by combining related ones into factors. Principal component analysis is used to extract factors with an Eigen value of 1 or more. In order to assign variables "Rotated factor matrix" is used.

Particulars	Component		
	Pricing	Interest	Economic growth
GST aims to make tax system more efficient	.752		
GST has generated and increased the revenue for country	.723		
GST has resulted in higher prices for goods and services	.591		
GST protects the interest of low income group		.693	
GST is India's move towards a developed nation		.803	
Input tax credit		.688	
GST has slowed down economic growth of country			.777
GST satisfies the principle of one nation one tax			.752

KMO and Bartlett's test

Kaiser-Meyer- olkin measure of sampling adequacy	.574
Bartlett's test of sphericity approx. chi-square	102.672
Df	28
Sig	.000

KMO and Bartlett's test

The KMO of sampling adequacy and Bartlett's test of sphericity have been conducted to test the validity of data. Since their KMO measure is arouser then .574 and the chi-square value is 102.672 at 28 degrees of freedom which is significant of percent level.

Level of expectations after implementation of GST

Sl.No	Main Reasons	Number of variables	Eigen value	%of variance explained	Cumulative % of variance explained
1	Pricing	3	1.919	23.981	23.981
2	Interest	3	1.451	18.144	42.125
3	Economic growth	2	1.145	14.307	56.432

The highly viewed factor is price level since its Eigen value is 1.919. The second factor considered is 'interest' and its Eigen value is 1.451. The least factor viewed is 'economic growth' with Eigen value 1.145.

GST compliance issues being faced by consumers:

Sl.No	Compliance	Means score	Rank
1	Cost of compliance	60.25	II
2	Issues with goods and services tax network portal	62.85	I

3	Cumbersome procedures and documentation	43.49	V
4	Lack of IT infrastructure	59.22	III
5	Lack of trained manpower in the company	51.35	IV
6	GST has reduced the purchasing power of consumers	30.70	VII
7	Any other issue	41.97	VI

Garrett ranking is used to rank factors for the major reasons for GST compliance issues being faced by consumers as it scores the

highest of 62.85 percentages. The next scores 60.25 percentages. Which has the last score of 30.70 percentages is the GST has reduced the purchasing power of consumers.

Findings:

1. Factors analysis has been used to find out the Consumer's level of expectations after implementation of GST. Fourteen variables have been reduced into three factors, which are pricing, interest, economic growth.
2. Using Garrett ranking Issues with goods and services tax network portal has scored first rank, Cost of compliance scored second rank and GST has reduced the purchasing power of consumers scored last rank.

Suggestion:

- The GST council should bring the four tire taxes under the net to prevent states from raising tax rates.
- For the purpose digitization of GST system a proper and efficient network system has to be established and maintained to manage.
- Special programs may be implemented to familiarize businesses and consumers with the functioning of GST.

Conclusion:

Implementation of GST is one of the best decisions taken by the Indian government. For the same reason, July 1 was celebrated as Financial Independence day in India when all the Members of Parliament attended the function in Parliament House. The transition to the GST regime which is accepted by 159 countries would not be easy. Confusions and complexities were expected and will happen. India, at some point, had to comply with such regime. Though the structure might not be a perfect one but once in place, such a tax structure will make India a better economy favourable for foreign investments. Until now India was a union of 29 small tax economies and 7 union territories with different levies unique to each state. It is a much accepted and appreciated regime because it does away with multiple tax rates by Centre and States. And if you are doing any kind of business then you should register for GST as it is not only going to help Indian government but will help you also to track your business weekly as in GST you have to make your business activity statement each week.

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SPECULATION OF TRAITS, INFLUENCING FACTORS AND DEVELOPMENT IDEAS OF RURAL WOMEN ENTREPRENEURS

*A.Thanga Prabaand ** Dr. Chithra James

*Assistant Professor, Department of Commerce,
S.T.Hindu College, Nagercoil, Tamilnadu, India.

**HOD and Assistant Professor, Department of Commerce
and Research Centre, Women's Christian College,
Nagercoil, Tamilnadu, India.

Abstract

Rural women increasingly run their own enterprises, yet their socio- economic contributions and entrepreneurial potential remain largely unrecognized and untapped. They are concentrated in informal micro-size, low productivity and low-return activities. For many rural women. Entrepreneurship is part of a broader livelihood strategy, often undertaken on a part-time basis, and where it is difficult to separate production and reproduction tasks, as well as market and non market work. With few employment choices, women often start businesses in highly saturated sector in the informal economy and in low-productivity and low return activities, where they benefited little or no social protection. In addition to income generation, entrepreneurship can legitimize rural women's control over resources: this is important since women invest more in food and healthcare for their families and their children's education. Thus, women must themselves be actors in the process of change and, for empowerment which has to be manifested in the woman herself.

Index Terms

Women Entrepreneurship, Entrepreneurial orientation, satisfaction, rural India.

Introduction

Rural women increasingly run their own enterprises, yet their socio- economic contributions and entrepreneurial potential remain largely unrecognized and untapped. They are concentrated in

informal micro-size, low productivity and low-return activities. Enabling and gender responsive policies services and business environments are crucial to stimulate the start up and upgrading of women's businesses and thereby help generate decent and productive work achieve gender equality, reduce poverty and ensure stronger economies and societies Rural women's entrepreneurship can contribute to economic growth in developing countries and clearly represents an untapped potential. For many rural women. Entrepreneurship is part of a broader livelihood strategy, often undertaken on a part-time basis, and where it is difficult to separate production and reproduction tasks, as well as market and non market work. With few employment choices, women often start businesses in highly saturated sector in the informal economy and in low-productivity and low return activities, where they benefited little or no social protection.

Objectives of the Study:

- To speculate the traits of rural women in entrepreneurship
- To inquire into the factors influencing the entrepreneurial skills of rural women
- To provide ways to promote rural women entrepreneurs

Traits of rural women entrepreneurs:

When it comes to building business, rural women entrepreneurs, have a few traits, natural talents, and skills that give us a great advantage when it comes to creating and running and entrepreneurship.

1. Intuition

Women can size up a situation, look at a prospective employee or meet with a client and just know things are going to work out or it's a deal they should avoid. This trait has proved invaluable in business.

2. Empathy

Men use logic and concrete thinking. Women rely on emotional intelligence. They have a strong ability to empathize and can, build strong interpersonal skills Women are great Women are great at teamwork and networking to build support for their ideas.

3. Multitasking

Women have always had a great ability to juggle many tasks at the same time. It is probably a skill we learned from our mothers who cooked, cleaned, raised kids and often worked outside the home too. Women can talk on the phone, read their email, schedule meetings, and put together an agenda without breaking a sweat. Women entrepreneurs are able to balance their family life and Career

4. Marketing, Sales

Women seem to be naturals at marketing their products or services. Perhaps this is a skill learned while getting a toddler to eat her carrots or a teen to take out the trash? Women are cheerleaders for related businesses. They show a passion for their products and services that is contagious. Clients believe and trust them. They also like their "go to" attitude.

5. Patience

Women possess unlimited amounts of patience. They hold fast to their belief in their product and their dream of owning their own business. They are also considered as terriers when it comes to snagging a sale.

6. Motivation

Most of the women who start a business have a great belief in their business and total commitment to their work. They are highly motivated to succeed and not afraid to work hard and take risks to develop the business up and running. Moreover, there is loss in their work if the going gets tough, they do not disappear or discontinue their work. Women have inner strength to continue to search tirelessly or all possible avenues to make their business a success.

Factors influencing the skills of rural women entrepreneurs:

1. Discriminatory laws, regulations and social norms:

This prevents women from starting and consolidating ruble businesses. They also lead to

- Lack of gender analysis, awareness of the issues , and political will can lead to discriminatory practices and gender-blind programmers and policies that perpetuate systemic barriers, fail to respond to women entrepreneurs' needs and impede women's empowerment.
- Inequalities in rights and entitlements, whether economic, civil or family are the powerful source of discrimination against women, and can limit their access to and control over resources that are crucial to starting and consolidating a sustainable enterprise.

Rural women entrepreneurs are often thwarted by discriminatory property, family and inheritance of laws and practices. Even when those laws and practices are equitable women are often unaware of their rights to land and other productive resources or fear a backlash within the family or community if they claim them.

2. Women face barriers to education, training and information

Widespread illiteracy low levels of education and lack of training and business education and experience can limit the capacity of rural women entrepreneurs to consolidate sustainable enterprises. In Bangladesh for example,76.3% of rural women entrepreneurs have no formal education, and 17% cannot read or write and use mainly manual skills in their businesses. Underdeveloped rural infrastructure and services for transport, electricity, and clean water further limit women's access to resources, markets and public services such as healthcare, lengthening the time for household, reproductive and care work.

3. Limited access to financial and business services affects the growth of rural women's businesses:

Few banks operate in rural areas. Although financial institutions have increased access to micro finance in many countries, loans are seldom large enough to enable significant growth of enterprises. Women entrepreneurs particularly in rural areas often experience difficulties accessing relevant financial products and services due to a lack of appropriate products, information, understanding of their needs and collateral. Business

Development Services are not readily available in many rural areas where there is low population density. Where do they exist. Women may not access them due to low literacy, education, time, cost and mobility constraints or because these services do not serve their specific needs. Women are left to rely on friends and family for management decisions and other support to their businesses.

4. Women's businesses are largely informal, failing to meet the decent work requirements:

Women's obstacles in accessing domestic and export markets (small scale of operation, lack of transportation and information and time constraints) limit their capacity to achieve growth, create decent working conditions and build sustainable livelihoods. Most micro and small businesses, especially those led by women, underrepresented in employers' associations. Therefore they lack voice and representation to raise awareness and advocate for their needs.

Ways to develop rural women entrepreneurs:

Right efforts from all areas are required in the development of rural women entrepreneurs and their greater participation in the entrepreneurial activities. Following efforts can be taken into account for effective development of rural women entrepreneurs.

1. Consider rural women as specific target group for all developmental programmers.
2. Better educational facilities and schemes should be extended to rural women folk from government part.
3. Adequate training programmed on management skills tube provided to rural women community.
4. Encourage rural women's participation in decision-making,
5. Vocational training to be extended to rural women community that enables them to understand the production process and production management.
6. Skill development to be done in rural women's polytechnics and industrial training institutes. Skills are put to work in training-cum-production workshops.
7. Training on professional competence and leadership skill to be extended to rural women entrepreneurs.

8. Training and counseling on a large scale of existing rural women entrepreneurs to remove psychological causes like lack of self-confidence and fear of success.
9. Counseling through the aid of committed NGOs, psychologists, managerial experts and technical personnel can be provided to existing and emerging rural women entrepreneurs.
10. Continuous monitoring and improvement of training programmes
11. Activities in which rural women are trained should focus on their marketability and profitability
12. Making provision of marketing and sales assistance from government part
13. To encourage more passive rural women entrepreneurs the Women training programme should be organised that taught to recognize her own psychological needs and express them
14. State finance corporations and financing institutions should permit by statute to extend purely trade related finance to rural women entrepreneurs.
15. Women's development corporations should gain access to open-ended financing.
16. The financial institutions should provide more working capital assistance both for small scale venture and large-scale ventures.
17. Making provision of micro credit system and enterprise credit system to the women entrepreneurs at local level.
18. Repeated gender sensitisation programmes should be held to train financiers to treat rural women with dignity and respect as persons in their own right.
19. Infrastructure, in the form of industrial plots and sheds, to set up industries is to be provided by state run agencies.
20. Industrial estates could also provide marketing outlets forth display and sale of products made by rural women.
21. A Women Entrepreneur's Guidance Cell should set up to handle the various problems of women entrepreneurs all over the state.
22. District Industries Centers and Single Window Agencies should make use of assisting rural women in their trade and business guidance
23. Programmes for encouraging entrepreneurship among rural women are to be extended at local level.

24. Training in entrepreneurial attitudes should start at the high school level through well-designed courses, which build confidence through behavioral games
25. Governmental should introduce many schemes to motivate rural women entrepreneurs to engage in small scale and large-scale business ventures.
26. Involvement of Non-Governmental Organizations in rural women entrepreneurial training programmers and counseling should be developed.

Conclusion:

Micro and small enterprises offer a number of particular advantages for rural women: flexible hours, location in or near women's homes, ease of entry, and links with local market. However, rural female entrepreneurs also face particular challenges entering new and lucrative markets and also while expanding their businesses. When they adopt gender-sensitive practices, they can increase women's empowerment, voice and representation in decision-making, provide a business network, enhance access to markets and services, and consequently facilitate economies of scale. In addition to income generation, entrepreneurship can legitimize rural women's control over resources: this is important since women invest more in food and healthcare for their families and their children's education. Thus, women must themselves be actors in the process of change and, for empowerment which has to be manifested in the woman herself.

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A Study on the Challenges and Opportunities amidst Covid-19 of selected business sectors

¹Dr. K. Meena, ²Dr. Soniya. V

¹Associate Professor, Dept of Commerce,Sree Ayyappa College for Women, Chunkankadai, Kanniyakumari District

²Assistant Professor, Dept of Commerce,Sree Ayyappa College for Women, Chunkankadai, Kanniyakumari District

Introduction

This is the most relevant preposition that interconnects the existing catastrophe of viral pandemic that has not only damaged human beings in terms of their health, survival and wellness but more acceptably it had brought leap bound changes in perception of common man's about the nature's exceptional changes that are beyond his or her imagination but can be more striking for personal and professional life. Although it is not only covid-19 crisis that touted human beings a new chapter of living in this creative world but, human beings are accustomed to adopt newer and newer changes in this world due to several challenges that are posed by this world as environmental, social and professional. Every economic crisis provides a way for adoption of new techniques and practices whose effectiveness last far beyond crisis. This crisis could again bring many long-needed reforms. The Black Plague of middle ages in Europe helped to break feudalism in many parts of Europe and provided a little more balance in the relations between a feudal lord and their serfs. The World War II enabled women to come to the work force in large numbers to replace the men in factories. The men were away in war fields and it was up to the women to take up the production. After the war their contribution continued. The Plague of 1994 that killed people in the Indian city of Surat enabled a massive cleanup that saved far more lives in the following years. Even after years of Plague scare, Surat in India is one of the cleanest cities in India. Post 2008 financial crisis, most of the current startups like Uber, Airbnb have emerged. A crisis provides a great opportunity to stop many of the things we are doing now and find better ways to do.

Statement of the Problem

Covid-19 has become a political agenda, economic agenda and many more. Covid brought a revolution with itself, in just a matter a few months. It has compelled the whole mankind to adopt a lifestyle that people might would never be able to accept in our normal days. To the business world, Covid-19 has given huge challenges as well as opportunities especially to the digital industry. Everyone of us is dependent on some sort of digital media for our daily work, be it a student-teacher, employer-employee or service industry. The digital change that was supposed to come by 2030 may come by 2025 because of Covid-19. In this chapter the author has made an attempt to study the challenges and opportunities in business amidst Covid-19. At this juncture many industries will become digital or if not, then everything will atleast have their own digital podium. There is great opportunity for e-commerce. In this chapter the study is made to find out how the challenges are being converted into opportunities by some industries. There is a popular quote that “in any situation the weak minds see problem, balanced mind sees challenges and strong minds see opportunities”. The author studies how some industries build focus and momentum and look for opportunities in every challenges.

Objectives of the Study

1. To study the adverse impact of covid-19 on certain industrial sectors.
2. To analyse the measures taken by entrepreneurs to overcome the challenges

Methodology

Descriptive research method is undertaken to carry out the present study. 50 samples each are selected from four sectors namely entertainment, education, corporate enterprise, e-commerce from Kanniyakumari District, Tamilnaduis selected through convenience random sampling technique. Primary data required for the study is collected by using online survey method and simple percentage tool is used for the analysis.

Limitations

1. Only few industries were taken for the analysis due to time constraint.
2. The study is based on the opinion of 50 respondents from each industry.

Challenges:

Covid-19 has caused angst anxiety and anger in many parts of the world. The economic impact of Covid is very disturbing. Businesses across the world namely hospitality, entertainment, aviation have seen a major negative impact. Factories, Restaurants, Universities,Malls, and Colleges were shutdown. Some of them are:

1. Entertainment sector

Entertainment sector is facing its worst time with no cinema theatres being opened.

2. Education sector

Due to lockdown and maintaining social distance, educational institutions are closed indefinitely considering the health and safety of the students.

3. Corporate Sector

With the World being stuck at home, corporate offices have asked the employees to work from home. Social distancing leads to shutting down of corporate offices and force the employees to work from home.

4. E- Commerce

E- Commerce is also facing drastic changes during this lockdown. There is a call for more contactless operation and delivery. Most businesses are shifting from offline to online and door to door delivery.

Opportunities

Though the restrictions have slowed down the lives of the people, the world is still functioning through digital means. Since the major concern of the people during the pandemic is to avail services that can help them to conduct their lives without leaving their homes. World is currently running on online platforms. Launching an online platform would prove to be the best profitable business venture in these times. Some of the sectors are:

(1) OTT (Over The Top) Platform

OTT is a media streaming platform that directly delivers media content over the internet. Many movies are getting released in these platforms and are getting a widespread acceptance from the viewers. In order to run the business, they have to switch from Theatres/ Multiplexes to OTT platforms because theatres and multiplexes will remain closed for a long duration. Once a human gets used to get entertainment at his convenience, even in post covid-19, they will prefer OTT over theatres and multiplexes.

(2) Ed Tech companies

Ed Tech companies provide online coaching and live classes. Due to lockdown online coaching and virtual classes are taking boom. After covid-19, online teaching will be the “New-Normal”. People from any corner of the world can get quality education.

(3) Product based technology companies

These are companies that provide online tools and online products. There is more focus on online tools and online products. Due to Work From Home (WFH) the business meetings are conducted through online platforms. Not only companies but individuals are also using video conferencing platforms for conducting interviews, webinars, marriages.

(4) E- Commerce

People are slowly getting habitual of living with covid-19 and for safety reason they prefer shopping via e-commerce than their nearby retail stores. Corona virus pandemic has changed the market landscape in many ways. The effectiveness of conventional marketing solutions has decreased because of their unavailability and lockdown situation.

Analysis and Interpretation

Table: 1
Online Gateways preferred by business sectors

Entertainment sector						
Online gateway	Netflix	Amazon prime	Hotstar	You tube	Others	Total
Percentage	21	38	17	18	6	100
Education sector						
Online gateway	Google meet	Zoom	Whats app	You tube	Others	Total
Percentage	27	42	12	17	2	100
Corporate sector						
Online gateway	Webex	Zoom	MS team	Google meet	Others	Total
Percentage	32	20	29	11	8	100
E-Commerce						
Online gateway	Flipkart	Amazon	Jio Mart	Home Shoppy	Others	Total
Percentage	27	26	23	20	4	100

Source: Primary Data

Interpretation

- Entertainment sector:** In the study it was inferred that 38 percentage of the respondents preferred Amazon prime, 21 percentage Netflix, 18 percentage youtube, 17 percentage hotstar and 6 percentage other platforms.
- Education sector:** Majority of the respondents (42 percentage) are using Zoom followed by 27 percentage google meet, 17 percentage youtube, 12 percentage whatsapp and 2 percentage are using other platforms.
- Corporate sector:** It was observed that 32 percentage pf corporate sectors are providing webex platform, 29 percentage MS team, 20 percentage zoom, 11 percentage google meet and 8 percentage other media.
- E- Commerce:** It is clear from the above table that 27 percentage are using flipkart, 26 percentage amazon, 23 percentage jio mart, 20 percentage home shoppy and 4 percentage other platforms.

Suggestions

1. Transactions are taking place at the push of a button, a slight nudge, will make the sales go down.
2. Sustaining the users is one of the biggest challenges.
3. There should be ongoing conversation throughout the purchase journey. Leveraging transformation power of messaging technology is a key to success.
4. Customers expect great deals, discounts, free delivery opportunities and secure payment options.

Conclusions

Post covid-19 world will see digital technologies playing critical enabling role in delivering improvements throughout the breadth of business. Some industries will die, others will emerge. While some sectors of the tech industry are booming and many start up organisations will need to reinvent themselves. Knowing how to lead in a digital world, requires competence with augmented reality, big data and so on. Entrepreneurs should look not only to survive the pandemic but also to thrive. It caused interruptions and intrusions to our work but we can come up with innovations and initiatives to achieve progress. It created potholes and pit falls to try to end our journey but we found endless platitudes and platforms to help us reach our desired destinations. “All dark clouds have silver linings”

Impact of COVID 19 on Indian Economy

S. Nagarajan, Dr. S. JahiraParveen

*SRM Institute of Science and Technology,
Chennai, Tamilnadu, India*

ABSTRACT

The World Health Organisation (WHO) has declared that the new coronavirus outbreak is a public health emergency of international concern, officials announced on Thursday, 30th January, 2020. WHO proposed calling the disease “2019-nCoV acute respiratory disease.” The 2019 novel corona virus (2019-nCoV) originating in Wuhan, China, has spread to 24 more countries alarming public health authorities across the world. More than 4,900 people have died and over 132,000 have been infected globally, according to the WHO on 13 march, 2020. According to Situation report-48 on Coronavirus disease 2019 (COVID-19) on 08th march 2020 Over 100 countries have now reported laboratory-confirmed cases of COVID19. The report stated that globally 105586 confirmed (3656 new) cases have been reported, whereas in China 80 859 confirmed (46 new) 3100 deaths (27 new) and Outside of China 24 727 confirmed (3610 new) 484 deaths (71 new) (WHO Situation Report-48, March 2020). Delhi has reported six positive cases and Uttar Pradesh 10 so far. Karnataka has five coronavirus patients, Maharashtra 11 and Ladakh three. Besides, Rajasthan, Telangana, Tamil Nadu, Jammu and Kashmir, Andhra Pradesh and Punjab have reported one case each. Kerala has recorded 17 cases, including three patients who were discharged last month after they recovered from the contagious infection with flu-like symptoms (Economic times, 2020).

IMPACTS

The trade impact of the coronavirus epidemic for India is estimated to be about 348 million dollars and the country figures among the top 15 economies most affected as slowdown of manufacturing in China disrupts world trade, according to a UN report. Whereas according to Asian Development Bank (ADB) the

Covid- 19 outbreak could cost the Indian economy between \$387 million and \$29.9 billion in personal consumption losses (<https://www.livemint.com/>). For India, the trade impact is estimated to be the most for the chemicals sector at 129 million dollars, textiles and apparel at 64 million dollars, automotive sector at 34 million dollars, electrical machinery at 12 million dollars, leather products at 13 million dollars, metals and metal products at 27 million dollars and wood products and furniture at 15 million dollars. China has seen a dramatic reduction in its manufacturing Purchasing Manager's Index (PMI) to 37.5, its lowest reading since 2004. This drop implies a 2 per cent reduction in output on an annual basis. This has come as a direct consequence of the spread of corona virus (COVID-19) (The Hindu). When we see the China's Share in total import to India, India's total electronic imports account for 45% of China.

Around one-third of machinery and almost two-fifths of organic chemicals that India purchases from the world come from China? For automotive parts and fertilizers China's share in India's import is more than 25%. Around 65 to 70% of active pharmaceutical ingredients and around 90% of certain mobile phones come from China to India.

Country	Export to China (% GDP)	Intermediate goods (% GDP)	Tourism from China (% of GDP)	Average
Vietnam	13.6	7.9	2.9	8.1
Taiwan	15.9	4.7	1.1	7.2
Thailand	5.7	2.5	5.9	4.7
Singapore	13.8	1.3	1.8	5.7
Philippines	2.6	1.7	4.4	2.9
Malaysia	9.6	2.5	1.5	4.5
South Korea	7.9	1.5	0.9	3.5
New Zealand	5.3	0.5	1.8	2.6
Australia	5.2	0.4	1.6	2.4
Japan	2.7	0.4	2.2	1.8
Sri Lanka	0.5	2.0	1.4	1.3
Indonesia	2.6	1.1	0.8	1.5
Pakistan	0.6	1.8	0.4	1.0
Iran	2.2	0.7	0.0	1.0
India	0.6	0.7	0.2	0.5

SECTOR-WISE IMPACT ON INDIAN INDUSTRY

Chemical Industry: Some chemical plants have been shut down in China. So there will be restrictions on shipments/logistics. It was found that 20% of the production has been impacted due to the disruption in raw material supply. China is a major supplier of Indigo that is required for denim. Business in India is likely to get affected so people securing their supplies. However, it is an opportunity. US and EU will try and diversify their markets.

Auto Industry: Its impact on Indian companies will vary and depend upon the extent of the business with China. China's business no doubt is affected. However, current levels of the inventory seem to be sufficient for the Indian industry. If the shutdown in China continues then it is expected to result in an 8-10% contraction of Indian auto manufacturing in 2020.

Electronics Industry: The major supplier is China in electronics being a final product or raw material used in the electronic industry. India's electronic industry may face supply disruptions, production, reduction impact on product prices due to heavy dependence on electronics component supply directly or indirectly and local manufacturing.

Foreign Trade: China has been India's largest source of imports since 2004-05, shows data from the Centre for Monitoring Indian Economy (CMIE) database. In 2018-19, the latest period for which annual data is available, it had a share of 13.7% in India's total imports. Any major disruption in the Chinese economy can disrupt these imports and hence both production processes and supply of consumer goods in India.

Effect on Poultry: The poultry industry in different parts of the country has been hit hard amid rumours that the novel coronavirus can transmitted through consumption of chicken, the prices of which have fallen considerably as a result. about two crore people employed in the poultry industry across the country have been impacted. People were avoiding consumption of meat, fish, chicken, and egg etc. Due to the fall in demand, wholesale price of chicken had dropped by as much as 70 per cent.

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A Study on Consumer Perception towards Ready to Eat Food Products, Bengaluru

¹**Dr. Rajeshwari. R.R,** ²**Mrs. Suma .S,** ³**Mrs. Nandini L**

¹Assistant Professor, Department of MBA, Dr. Ambedkar Institute of Technology, Near Jnana Bharathi Campus, Outer Ring Road, Bengaluru-560056, Karnataka State, India,

^{2,3}Assistant Professor, Department of MBA, SJC Institute of Technology, B. B Road, Chickballapur-562101, Karnataka State, India.

Abstract: *Development of the metropolitan cities due to increase in population, emergence of industries, evolution of various new factors, time factors, etc, created the need for ready to eat foods in the market. Demographic variables and socio economic characteristics of the consumers are also important variables, which decide the consumption pattern of food products in the family. Factors influencing the consumers choice of ready to eat food are flavor, texture, appearances, advertising , reduction in traditional cooking, rising income level, influence of western countries, more global trade, travelling, convenience in preparation due to lack of time and cost effectiveness are other factors positively influencing ready to eat food demand.*

1.1 Introduction:

Most foods are consumed in fresh form in India and only limited quantities are processed for added value. But with this pattern slowly increasing, the demand for processed food products in India is growing. Greater mobility and ambitions, exposure to and availability of a broader variety of goods, readily available credit facilities, and higher disposable income resulted in higher spending and usage. Food consumption initially focused on essential products such as wheat, vegetable oils, and sugar. Nevertheless, due to both improved availability and affordability, the addition of fruits & vegetables, seafood, meats, beverages and processed foods is now on the rise. The food sector witnessed a noticeable change in patterns of consumption due large disposable incomes. Higher

incomes are forever followed by a food basket transition, says an ICRA survey, which analyses the trends of food expenses in India over the last three decades. Demand for ready-to - eat foods in India crossing Rs 2500 Cr by 2020. Tata Strategic recommends that the emphasis be on affordability, acceptability and ready-to - eat food quality.

1.2 Review of Literature :

1.2.1 P Selvarajn (2012): Ready to eat food that is offered or exposed for sale without additional cooking or preparation, which is packed on the premises where they are being sold and ready for consumption. Canned foods , convenience foods fast foods frozen food instant products dried foods preserved foods, etc. All come under ready to eat food.

1.2.2 Nielsen (2006): Ready to eat meal offerings have developed to meet the needs of ease of use and convenience, customer focus on fresh and healthier eating options due to which they might not want to consume ready to eat food. Ready to eat foods are the delicacy of lower age groups as compared to the old age people.

1.2.3 Dr C. Arjunan (2012): Non preference for ready to eat food was due to various reasons like low cost of home preparation, differences in taste, non preference of ready to eat foods, by other family members high prices, lack of awareness of products that are available in the market and non availability of ready to eat food.

1.2.4 P Selvarajn (2012): Difference in Taste between home made food and purchased ready to eat products was found to be one of the most important reason for using ready to eat food. Where as, the reasons for not purchasing ready to eat food products where lack of awareness of the products and disliking towards the products, relatively high price and health consciousness of the people.

1.3 Statement of the problem: Development of the metropolitan cities due to increase in population, emergence of industries, evolution of various new factors, time factors, etc, created the need for ready to eat foods in the market. Due to industrialization, the

labour category is getting attracted to it because of better emoluments and hence there is shortage of home maid servants. Due to this, the house wives, in order to save time started using ready to eat foods. Earlier times a single family consisted of many people i.e a group of several nuclear families were living in a place. Hence larger quantity of food were used to be prepared. But as these joint families started disappearing due to various reasons, each single family started using these ready to eat foods in order to save time and energy.

1.4 Need for the Study:

This study has tried to examine the awareness level, perception level and satisfaction level of consumers and retailers to the processed vegetarian food products of selected processed food product companies. This study is confined to the analysis of marketing strategies of selected processed vegetarian food companies with reference to Karnataka. The processed vegetarian food companies not only market food products but also market beverages.

1.5 Objectives of this study:

- Identify consumer awareness of ready-to - eat food businesses.
- To analyse consumer perception of ready-to - eat food companies.
- To understand consumer satisfaction with food companies that are ready to eat.

1.6 Hypothesis of the study:

H01 There is substantial difference amongst the customers not purchasing the ready-to - eat food and customers frequently purchasing the ready-to - eat food on a daily basis

Ha1 There is no substantial difference amongst the customers not purchasing the ready-to - eat food and customers frequently purchasing the ready-to - eat food on a daily basis

H02 There is significant association between the eating preferences and the respondent's overall satisfaction..

Ha2 There is no significant association between the eating preferences and the respondent's overall satisfaction.

1.7 Research Design

The current research is descriptive research. Population of the study is customers in southern Bengaluru, of which 11,556,907 are dependent on time and resource constraints. The sampling frame includes all potential customers who use items ready to eat in Bengaluru. The convenience sample technique is adopted for the study and sample size is 115 respondents covering southern Bangalore. The survey was performed on those who are buying food items ready to consume annual, weekly or regular bases.

1.8 limitations of the study:

- The study is restricted only to customers buying ready to eat food products, Bangalore covering southern Bangalore
- The size of the sample taken is small to make a universal argument.
- Only few demographic features like family income, gender and few factors have been considered for this study

Some of the relevant and irrelevant variables may also be affected by the conclusion.

1.9 Data analysis and Interpretation:

1.9.1 Demographic Profile of the respondents: In the research it was found that the highest number of respondents were female, corresponding to 54%, followed by 46% men. It is also found that highest number of respondents are in the age group of 24-30 years was 34.78 percent, followed by the age group of 18-23 years, corresponding to 21.73 per cent, followed by the age group of 30-36 years and 36 years and older, corresponding to 17.39 per cent and the age group below 18 years corresponding to 8.69 percent, respectively.

1.9.2 Respondent's family income

Table no 1.9.2 showing respondent's family income

Particulars	No. of respondents	Percentage (%)
Below 50 thousand	11	9.56
50 thousand-1Lakh	17	14.78
1-2Lakh	23	20

2-3Lakh	27	23.47
Above 3Lakh	37	32.17
Total	115	100

The above table, it is found that the highest number of respondents was 32.17 per cent from the income group above 3 lakhs followed by the income group of 2-3 lakh corresponding to 23.47 percent and followed by the income group at 1-2 lakhs corresponding to 20 percent and the income group at 23.47 per cent. 50 thousand-11 lakh corresponding to 14.78 per cent and the lowest income group below 50 thousand corresponding to 9.56 per cent.

1.9.3 Customers awareness of ready to eat brands.

Table no 1.9.3 showing awareness of ready to eat brands.

Particulars	No. of respondents	Percentage (%)
MTR	38	33.04
HALDIRAM'S	25	21.73
ITC	35	30.43
MAIYA's	17	14.78
Total	115	100

The above table reveals that 33.04 percent of respondents are aware of MTR RTE Foods, whereas 30.43 percent of respondents are aware of ITC RTE food products followed by 21.73 percent of respondents are aware of Haldiram's RTE food product and 14.78 percent are aware of Maiya's RTE food products.

1.9.4 Interest of customers in buying ready to eat foods.

Table 1.9.4 showing interest of customers in buying ready to eat foods.

Particulars	No. of respondents	Percentage (%)
Yes	69	60
No	46	40
Total	115	100

From the above table it can be analysed that 60 percent of respondents are interested in buying ready-to - eat food items, while 40 per cent are not interested in buying RTE food products.

1.9.5 Popularity of food ready to eat.

Table no 1.9.5 Showing popularity of ready to eat food.

Particular	No. of respondent	Percent age (%)
Yes	90	78.26
No	25	21.73
Total	115	100

From the above table, it can be analysed that 78.26 per cent of respondents heard about RTE food products and 21.73 per cent did not hear about RTE food products.

1.9.6 The respondent's intake of ready to eat foods.

Table no 1.9.6 Showing the respondent's intake of foods ready to consume.

Particulars	No. of respondents	Percentage (%)
Yes	75	65.21
No	40	34.78
Total	115	100

The above table revealed that maximum number of respondents said that they consume ready-to - eat products i.e 65.21% of respondents, whereas 34.79% respondents said that they did not consume ready-to - eat products.

1.9.7 Customers perception about ready to eat foods.

Table no 1.9.7 showing how customers perceive ready to eat foods.

Particulars	No. of respondents	Percentage (%)
Poor	08	6.95
Average	18	15.65
Good	28	24.34
Very good	31	26.95
Excellent	30	26.08
Total	115	100

From the above table , it can be concluded that 31 respondents have perceived the ready to eat foods as a very good product, while 30 respondents have rated RTE foods as an excellent product followed by 28 respondents who rated it as a good product and 18 respondents consider it an average.

1.9.8 Ease of availability of ready to eat foods.

Table no 1.9.8 showing ease of availability of ready to eat foods.

Particular	No. of respondents	Percentage (%)
Yes	76	66.08
No	29	25.21
Sometimes	10	8.69
Total	115	100

From the table above, it can be evaluated that 66.08 percent of respondents thought it was easily available, while 25.21 percent of respondents said it was not easily available, followed by the least 8.69 percent of respondents believed sometimes it was not available.

1.9.9 Quickness and fastness of preparing food from ready to eat food items.

Table no 1.9.9 Showing how fast food items can be made ready to eat. Particulars

Particulars	No. of respondents	Percentage (%)
Yes	100	86.95
No	15	13.04
Total	115	100

From the above table it can be analysed that 86.95 percent of respondents said that ready-to - eat foods are easy to cooks and consumes less time and can be prepared fastly, while 13.04 per cent of respondents said no.

1.9.10 Frequency of consumption ready to eat food of respondents

Table no 1.9.10 Show how many respondents consume food ready to eat

Particulars	No. of respondents	Percentage (%)
Daily	15	13.04
2-3 times a week	41	35.65
Weekly once	38	33.04
Few times a month	21	18.26
Total	115	100

From the above table, it can be evaluated that the average number of respondents, which is 35.65%, consumes 2-3 times a week, followed by 33.04% of respondents consuming RTE food once a week and followed by 18.26% of respondents consuming many times a month and 13.04% of respondents consuming RTE food daily.

1.9.11 Respondent's reason for not using ready to eat food.

Table no 1.9.11 showing respondent's reason for not Using food ready to eat.

Particulars	No. of respondents	Percentage (%)
Unhealthy	31	26.95
Preservative items	39	33.91
Expensive	21	18.26
Unsavoury	24	20.86
Total	115	100

From the table above, it can be evaluated that 33.91 percent of respondents thought that food ready is preservative, while 26.95 percent of respondents thought that food ready is unhealthy, followed by 20.86 percent of respondents felt it was unsavoury and 18.26 percent said it was expensive.

1.9.12 Customers opinion on freshness and healthiness of ready to eat foods.

Table 1.9.12 showing freshness and healthiness of ready to eat foods.

Particulars	No. of respondents	Percentage (%)
Strongly disagree	36	31.30
Disagree	28	24.34
Neither agree nor disagree	22	19.13
Agree	15	13.04
Strongly agree	14	12.17
Total	115	100

From the table above, it can be evaluated that 55.64 percent of respondents disagree that ready-to - eat foods are fresh and healthy, while 19.13 percent of respondents neither agree nor disagree that RTE foods are fresh and healthy, followed by 25.21% percent of respondents agree that RTE foods are fresh and healthy.

1.9.13. Factors which influence customers to buy ready to eat foods.

Table no 1.9.13 showing factors which influence customers to buy ready to eat foods. Particulars

Particulars	No. of respondents	Percentage
Quality	34	29.56
Time	18	15.65
Taste	23	20
Price	13	11.30
Ease of making	21	18.26
Availability	06	5.21
Total	115	100

From the table above, it can be evaluated that 29.56% of respondents prefer quality, while 20 % of respondents prefer taste followed by 18.26% of respondents prefer ease of cooking and 15.65% of respondents conclude that cooking takes less time and 11.30% of respondents are of the opinion the price may also have an effect on customers purchasing RTE food items, and 5.21 per cent of respondents said that items are easily available.

1.9.14 factors like availability, price and ease of making that influence customers to buy products

1.9.14 factors like availability, price and ease of making that influence customers to buy products

Particulars	No. of respondents	Percentage (%)
Yes	85	73.91
No	30	26.08
Total	115	100

From the table above it can be analysed that 73.91 percent of respondents said that quality, ease of processing and price would influence customers in buying RTE foods while 26.08 percent said that these variables would not impact customers to buy RTE foods.

1.9.15 Hypothesis 1

H01 There is a substantial difference among customers who do not purchase ready to eat food and customers who purchase ready-to - eat food on a regular basis.

Ha2 There is no substantial difference among customers who do not purchase ready to eat food and customers who frequently purchase ready-to - eat food on a regular basis.

Interpretation: Our calculated chi-square value is (3.4 is less than the 0.05 level of significance (7.82) so the null hypothesis is accepted.

Conclusion: Hence, it is concluded that there is substantial difference among customers who do not purchase ready to eat foods and customers who frequently purchase the ready-to - eat food on regular basis.

1.9.16 Hypothesis 2

H02 There is a significant association between food preferences and the respondent's overall satisfaction.

Ha2 There is no significant association between the eating preferences and the respondent's overall satisfaction.

Responds	Satisfied consumers	Unsatisfied consumers	Total
Excellent	11	14	25
Very good	14	16	30

Good	24	21	45
Average	8	7	15
Total			115

Interpretation: Our calculated chi-square value is (0.96) is less than the 0.05 level of significance (1.96) so the null hypothesis is accepted.

Conclusion: Hence, it is concluded that there is a significant association between food preferences and the respondent's overall satisfaction.

10. Summary of Findings:

- The majority of respondents belong to the age group of 30-36 years and above 36 years said.
- Majority of respondents belong to high income group and most of the respondents are aware about various ready to eat of food of many brands.
- Most of the customers are interested in buying ready to eat foods.
- Majority of the respondents accepted that ready to eat foods are getting high popularity.
- Maximum number of respondents said that they consume ready-to - eat products i.e 65.21%.
- More than 75% of respondents have perceived that the ready to eat foods as excellent very good and good.
- 87% of respondents said that ready to eat foods can be prepared quickly and fastly.
- 66.08% of respondents opinioned that RTE foods are easily available.
- 35.65%, respondents consumes RTE foods 2-3 times a week, followed by 33.04% of respondents consuming RTE food once a week.
- 25% of the respondents said that RTE food is unhealthy, unsavoury, preservative items expensive etc.
- Only 25.21% percent of respondents agree that RTE foods are fresh and healthy.
- 29.56% of respondents prefer quality, while 20% of respondents prefer taste followed by 18.26% of respondents prefer ease of cooking and 15.65% of

respondents conclude that cooking takes less time and 11.30% of respondents are of the opinion the price of RTE food items is low and 5.21 percent of respondents said that items are easily available.

- It is revealed that there is substantial difference among customers who do not purchase ready to eat foods and customers who frequently purchase the ready-to - eat food on regular basis.
- It is revealed that there is a significant association between food preferences and the respondent's overall satisfaction.

11. Conclusions:

Consumers in India are aware that RTE foods are not fresh and healthy and also In India Consumers are extremely price sensitive. Consumers should view RTE packs as value for money i.e. they should feel well invested and not wasted the money. This is where they can trigger repetitive purchases. If consumers see RTE as a Value for Money choice, they will not look for other choices, such as restaurant orders or restaurants.

12. Suggestions:

RTE food products should acquire more customers say there is still market share to cater in ready to eat industry. They should concentrate on ease and quickness of making foods as few of the customers still think it takes more time. The availability of the ready to eat foods should be increased significantly in various regions where the company thinks the region has potential customers. Strong changes should be made to change Customer perception of ready-to - eat foods that convey fresh and healthy foods in comparison with other brands. The advertisements of ready to eat food brands should be increased to spread the awareness of the company among the potential customers to take on the competitors. RTE food products should increase its customers and increase the loyalty programs to retain customers. The ambience of outlets should be enhanced to increase the customer delight to make them visit frequently. The brand awareness of RTE food products should be increased among customers. By giving free samples and offers to customers can make lots of customers try the products and buy the product in future.

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Rural Immersion Track – An Experience

Dr. Sagar Patil¹, Dr. S. V. Patil², and Miss. Jayanti Belur³

^{1,3}Assistant Professor, ²Head of the Department,
School of Management Studies and Research, KLE Technological
University, Hubballi, Karnataka, India-580031.
sagarpatil@kletech.ac.in, svpatil@kletech.ac.in,
jayantibelur@kletech.ac.in

ABSTRACT

AICTE committee (2018) during curriculum reviewing process said that MBA curriculum should include exposure to social responsiveness, rural innovation projects and field learning to meet the changing requirements of industry. Further the committee also highlighted that many students are under the confirmed belief that present management education is addressing the problems of corporate sector only. This statement well knitted in Rural Immersion (RI) Track introduced 5years ago by SMSR. RI is a track spread across four semesters of MBA programme and each phase has objectives to be met. The stakeholders are student, institution, industry and society. The study attempted to examine the programme outcomes attained in the journey of RI. RI outcomes were periodically measured through fieldwork, presentations, role play, reports, viva-voce examination. The researcher followed content analysis research methods to collect the data. RI track attained the programme outcomes which are required by the MBA graduates along with outcomes mentioned by AICTE committee such as social responsiveness, leadership and teamwork. Additionally, programme outcomes like 1 and 7 were able to attain through RI which were not mapped.

Key words: Rural Immersion, Social Responsiveness, Team work

1. INTRODUCTION:

India's brains are being "Shaped in Four Walls" is the powerful statement made by the report submitted by the union government by

the education commission in 1966 chaired by Dr. D. S. Kothari. While, the present scenario is “India’s brains are being shaped both in four walls and outside the walls”. The educationalists and common people believe strongly that education affects the society and helps in shaping it. AICTE committee (2018) during curriculum reviewing process said that MBA curriculum should include exposure to social responsiveness, rural innovation projects and field learning to meet the changing requirements of industry.

To meet the need of the hour, School of Management Studies and Research (SMSR) designed and implemented Rural Immersion (RI) track in MBA curriculum to give experiential learning to the students. The program aims at understanding, identifying, analyzing the problems of the villagers that are encountered and attempts to find the best possible solution with respect to the same. RI track introduced 5 years ago by SMSR. RI is a track spread across four semesters (with 4 credits and more than 100 man-hours of work content) of MBA programme and each phase has objectives to be met. The stakeholders are student, institution, industry and society. According to research there is no single factor which would alone be responsible for rural development. Each factor has its own contributions and limitations in its development function. Through RI track students get an opportunity to identify real time problems. To apply classroom learning in real time environment, SMSR has chosen a village Budarsinghi located 11km from Hubbali Taluk, Dharwad district of Karnataka. Based upon survey at Budarsinghi village, students have identified three key areas such as educational, women empowerment and civic awareness. The aim of this study was to examine programme outcomes (POs) attained through RI track among MBA students of 2016-18 batch while addressing the key areas.

2. LITERATURE REVIEW:

The World Bank has defined Rural Development “as a strategy designed to improve the economic and social life of a specific group of people-the rural people. Santanu et al., (2013), in his paper mentioned that the rural development generally refers to phase of transmission that focuses on improvements in multi facets like quality of life, and economic condition of people located in far off

and remote areas. Sreekanthachari et al., (2013) mentioned that the crucial motivating factor for the development of the economy in today's time is education and acts as a backbone of the economy. Dipankar et al., (2014) researched that for the purpose of good economic growth it is essential to have a good educated equipped with knowledge that boosts inclusive growth. Pangannavar (2015) said that, rural development comprises of various activities like agriculture, infrastructure development, fair wages, complete housing, aspects of health, formal education, village outlining, and nutrition. The rural woman is the primary focus of village development as they focus on overall activities that lift the economic condition of the family and in turn the village.

Gonda (2016) concluded in his studies that education helps in changing the society. It affects the society as a whole and helps to build more civilized society. According to the author, common people and educationalists also believe that delivering education uphold the society. An article of Luvalo (2014) asserts that besides teaching and research, institutions of higher learning have an important role to play in the process of changing lives of the people in the rural areas. Universities have frequently been regarded as key institutions in the process of social change and development. Berstecher et al., (1985) education exerts a powerful influence on attitudes and practices. Thomson (2008) in his report mentioned that higher education should create socially responsible and aware graduates capable of leading a country or community towards prosperity and success. AICTE committee (2018) during curriculum reviewing process said that MBA curriculum should include exposure to social responsiveness, rural innovation projects and field learning to meet the changing requirements of industry.

3. METHODOLOGY

The aim of this study was to examine Programme Outcomes (POs) attained through RI track. To study this, recent student's batch was considered having 54 students. The entire batch was divided into 3 groups and each group was consisting of 16-18 students. Each group was monitored by internal guide. Using survey method students were able to identify three key areas such as education, civic awareness and women empowerment at Budarsinghi village. The identified three key areas, which would help students to apply class

oom learning to a real-time environment and also support to the development of village. To analyze the data content analysis method was used. The RI structure for the batch is as shown in the figure 1.

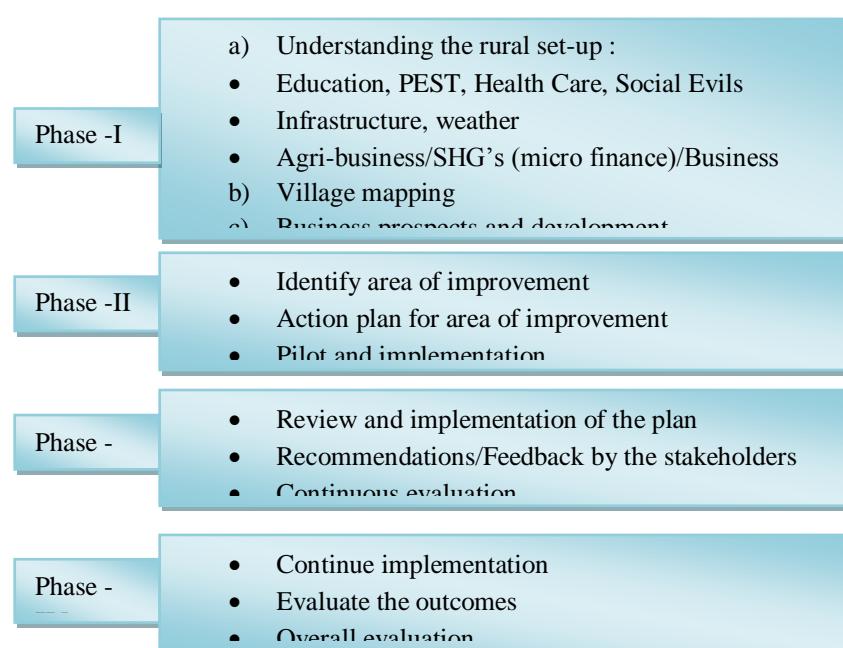


Figure 1: Structure of Rural Immersion Track

4. Discussion:

4.1 Kea area I: Education

According to the literature review a crucial motivating factor for the development of the economy in today's time is education and acts as a backbone of the economy. Based on the survey and inputs given by the stakeholders, it was identified Education as one of the key area to be addressed at Budarsinghi village. Budarsinghi has government primary school (1st to 6th) with student's approx 120 in

numbers and has minimum required facilities. The village education index is 0.55 (Source: Primary data). Dropout rate was high which can indirectly affect the economy of the village. The teachers are from varied educational background failing to meet required competency to teach Science, Mathematics and English. The minimum facilities were available at school with regards to library, laboratory and computing facilities for student's usage. Hence under this key area MBA students were constantly evolved and implemented different projects to fill the gaps. The Education projects and their details are shown in Figure 2:

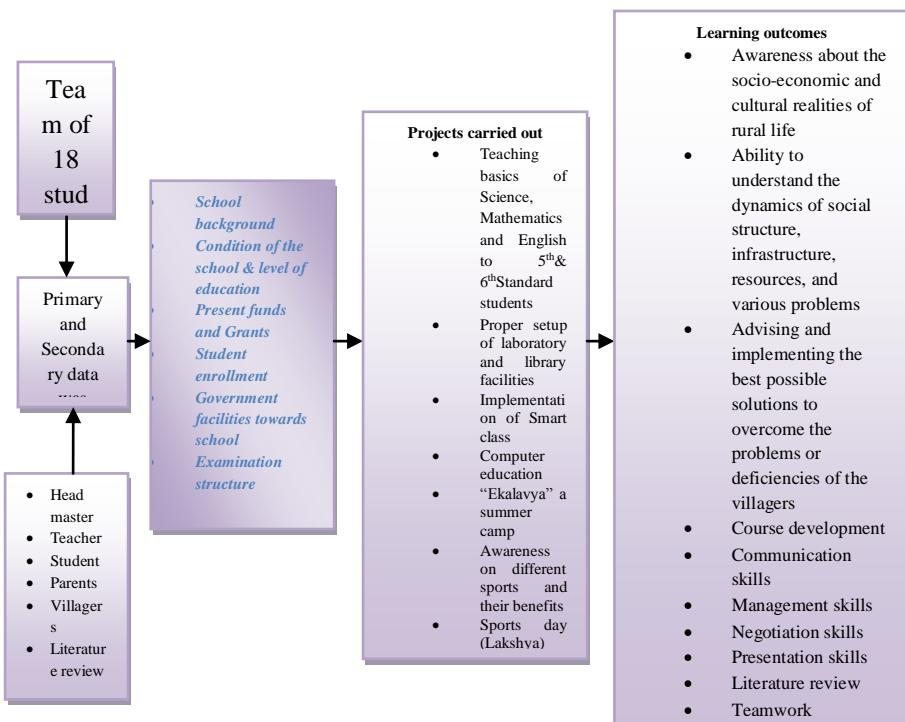


Figure 2: Details on Education project

4.2 Key area II-Civic Awareness:

According to the research, school is the most important for the transmission of cultural knowledge and development of attitudes towards one's own and civil society. Historically, school and family have been used to promote dominant values, beliefs and ways of life. In this way, education for civil society and human rights should be taught continuously through school life and not only through specific curriculum. In line with this, SMSR students were able to identify the present knowledge of school students on civic awareness in association with CMCA, an NGO based at Hubballi. Furthermore, other projects carried out are shown in Figure 3:

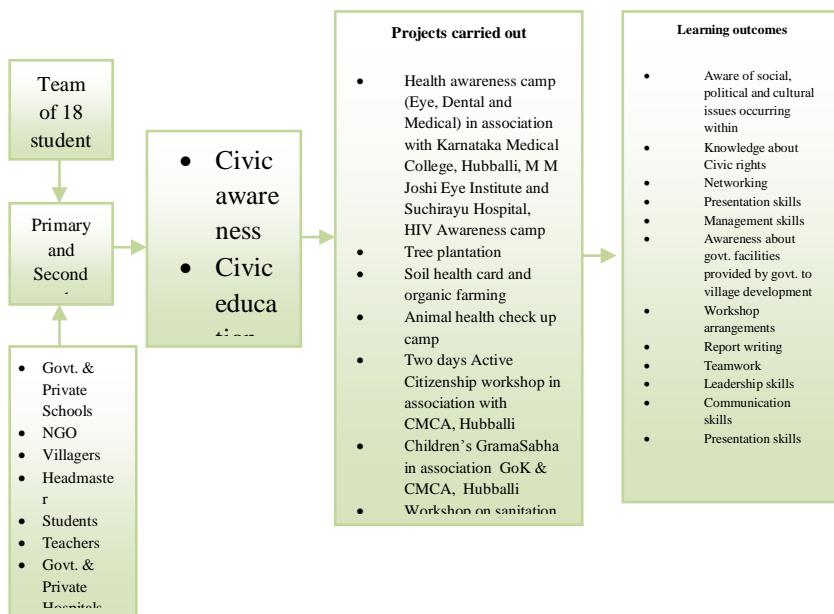


Figure 3: Details on Civic Awareness project

4.3 Key area III- Empowerment:

Swami Vivekananda, quoted that, "There is no chance for the welfare of the world unless the condition of women is improved". In this context SMSR started concentrating about women empowerment. The main purpose of this project is to reduce the poverty, increase economic condition, and reduce the gender inequalities. SMSR students had conducted survey and identified the women group interested to empower themselves. The total population of women at Budarsinghi is 165 in that 93 women were interested to be a part of different projects carried out by SMSR students. The details are shown in the Figure 4:

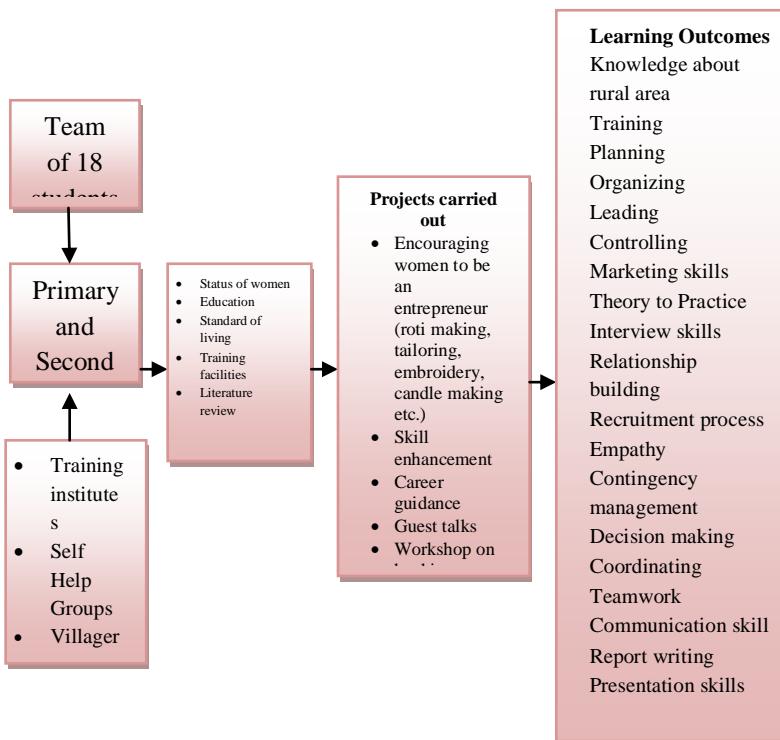


Figure 4: Details on Women empowerment project

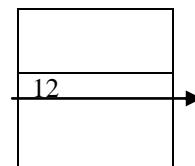
4.4 Attainment of Programme outcomes (POs) through Rural Immersion track:

Based upon learning outcomes and content analysis of all the three key areas (education, civic awareness, women empowerment) reports the attainment of performance indicators was verified. Later the attainments of competencies and finally the attainment of Programme Outcomes through RI track. The details are shown in the Table 1.

Table 1: Attainment of Programme outcomes

Performance Indicators used in RI	Competencies attained	Programme Outcomes attained	Programme Outcomes Mapped
1.1.2/3	1.1	1	Not mapped
2.1.1/2/3	2.1	2	2
2.2.1/2/3	2.2		3
3.1.1/2/3/4	3.1	3	4
3.2.1/2/3/4/5/6	3.2		5
4.1.1/2/3	4.1		6
4.2.1/2	4.2	4	Not Mapped
4.3.1/2/3	4.3		9
5.1.1/2	5.1	5	10
5.2.1/2/3	5.2		11
6.1.1/2/3/4/5	6.1	6	
6.2.1/2/3/4	6.2		
7.1.1/2/3	7.1	7	
7.2.1/2/3/4/5/6	7.2		
9.1.1/2	9.1	9	
9.2.1/2/3	9.2		
9.3.1	9.3		
10.1.1/2	10.1	10	
11.1.1	11.1	11	

11.2.1	11.2		
11.3.1/2	11.3		
12.1.1	12.1		
12.2.1	12.2	12	
12.3.1/2	12.3		



The Table 1, over 65 performance indicators was used in four phases of RI track out of 80 performance indicators to assess the three key areas. There are total 29 competencies in that 24 competencies have been attained. Out of 12 Programme Outcomes, 11 POs have been attained. However, data reveals that POs mapped in RI track were 2,3,4,5,6,9,10,11, and 12 but in the process were able to achieve 1 & 7 POs which were not mapped.

Table 2: Summary of POs mapped phase-wise

PO number	Phase-I	Phase-II	Phase-III	Phase-IV
2	√	√		
3	√	√	√	√
4			√	√
5	√	√	√	√
6	√	√	√	√
9	√		√	√
10	√	√		
11	√	√		
12	√	√		

As shown in the Table 2, POs 3, 5, 6 were attained in all the phases of RI, where-in PO 9 was attained in three phases and POs 2, 4, 10, 11, and 12 were attained in two phases respectively. However, RI track was able to attain 75% of the POs which is significant.

5. Conclusion:

Rural Immersion programme can serve as a catalyst for overall student development. This unique experience improve their perspective towards rural region, helping them to draw insights, apply theory to practice, make proposals, and make an effort to

reduce the problems which the villagers confront. In addition RI programme helping to develop appropriate attitude, value, social responsiveness, leadership and teamwork concept. This programme can make students willingness to work in rural areas as it requires flexibility, determination, emotional, social intelligence and passion.

6. Future scope:

First scope, the only one PO which was not attained and mapped was “An ability to develop B-plan through entrepreneurial / intrapreneurial activities for economic and societal development”, which can be taken into consideration to redesigning the content and rubrics Rural Immersion track. Next scope could be, tie-up with NGOs, Government bodies, Private sectors for support and to elevate RI track to the next level.

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AN ANALYSIS OF SOCIAL MEDIA MARKETING

VARUN.V

Assistant Professor,
Department of Commerce and Management,
N.D.R.K First Grade College,
University of Mysore, Udayagiri Extension, Hassan-573201,
Karnataka - India
E-mail: varun1332190@gmail.com

ABSTRACT

In recent years, social media has become ubiquitous and most important for social networking, content sharing and online accessing. Social media marketing is a new trend and rapidly growing way in which businesses are reaching out to targeted customers easily due to its reliability, consistency and instantaneous features, social media opens a wide place for businesses such as online marketing this article is focuses on different type's social media marketing and platform and promotes business in social media.

KEYWORDS:Social media, Social media marketing, Instagram, You tube

INTRODUCTION: In recent years, social media has become ubiquitous and most important for social networking, content sharing and online accessing. Due to its reliability, consistency and instantaneous features, social media opens a wide place for businesses such as online marketing. Marketing which occurs via social media is known as social media marketing. Social media marketing has made possible for companies to reach targeted consumers easily, effectively and instantly. Besides that, social media marketing also faces several challenges in the field. All types of social media provide an opportunity to present oneself and one's products to dynamic communities and individuals that may be interested. Business in today's day and age is dominated by customers and their demands. People prefer to see referrals, reviews over Google search results, or a website before purchasing a product. To stand by the flow, we need to learn what people say

about us. To actively participate in relevant communities to interact and influence masses. Social media marketing is a must to target a wider customer base and expand the business. Social Media is a platform that lets us participate in social networking. We can share our posts on various social media platforms to improve business visibility. Today it is the best source for news updates, marketing, education, and entertainment. Social media marketing is the use of social media platforms and websites to promote a product or service.

REVIEW OF LITERATURE:

Dr. S.A. Shamsudeen Ibrahim, P. Ganeshbabu (2018) with the objective to study social media marketing and to study digital marketing trends overcome with social media marketing is the use of social media platform and websites to promote a product or service. They discussed that more than three billion people in the world are active on the internet. Over the years, the internet has continually gained more and more users jumping from 738 million in 2000 all the way to 3.2 billion in 2015. Hear conclude that the most important aspect of digital marketing is to connect with users.

Ann Handley social media is an ever-growing and evolving collection of online tools and toys, platforms and applications that enable all of us to interact with and share information. Increasingly, it's both the connective tissue and neural net of the Web. **Sally Falkow** Markets have become conversations. Social media are the online platforms and locations that provide a way for people to participate in these conversations. For individuals it is a way to connect and share content with friends and like-minded people. For businesses it's a way to tap into what people are saying about your brand, your product and/or your service, participate in the conversations, be open to new ideas and then use these insights to make better business decisions. **Minton, Lee, Orth, Kim and Kahle (2012)** did this very interesting research on sustainable marketing and social media, involving cross-culture populations (subjects) to analyse the motives for sustainable behaviours. South Koreans are representing collectivist culture and USA, Germany being more of individualistic culture, were studied based on their usage of Face book and Twitter about motives for sustainable behaviours.

METHODOLOGY:

Secondary data methodology is used for this study information has been collected with the help of Magazines, Newspapers, Research Articles, Research journals, E-Journals and Websites.

OBJECTIVES OF THE STUDY:

- To understand the platform of social media marketing
- To know the using social media sites to promote business
- To study the different types of social media marketing
- To understand the market before social media

THE PLATFORM OF SOCIAL MEDIA MARKETING:

Social media marketing is a new trend and rapidly growing way in which businesses are reaching out to targeted customers easily. Social media marketing can be simply defined as the use of social media channels to promote a company and its products. This kind of marketing can be thought of as a subset of online marketing activities that complete traditional Web-based promotion strategies, such as e-mail newsletters and online advertising campaigns. By encouraging users to spread messages to personal contacts, social media marketing has injected a new term of exponential dissemination and trust to mass-communication and mass marketing. By this new approach of outreach and marketing, new tools are being developed and increased in turn for businesses. Social media marketers are now going better and more effective insight through the introduction of analytic applications by official social network site platforms. Social Media Engagement is the process of reaching out to potential customers and interacting with them through Social Media. It is primarily done in order to draw attention towards a particular product or a service. It is a two-way channel where a consumer can share a good relationship with the vendors. Any hot topic that is infectious is Viral Marketing. It is 'exposing an idea' for a cause. It is a message getting viral by passing it from one to another with an intention of boosting business. Social Media Viral Marketing is the use of social media channels to spread any message for creating brand awareness. Viral marketing rate may differ on each level. Consumers easily get what they want just by sitting in

front of computer screen and accessing online websites. Though social media marketing has huge benefits on consumers and marketers, at the same time it has negative impacts on both of them.

USING SOCIAL MEDIA SITES TO PROMOTE BUSINESS:

Contribute, collaborate, inform, educate but do not sell. Social Media marketing is different from paid advertising. Rather than taking a sales approach (i.e. directly promoting your product), instead consider how you can help and inform your target audience. For example, try to deliver useful and credible information that will help build your reputation and customer relationships.

Create high quality content. Whether you are part of a social networking site, have established your own blog, or are contributing to a blog, you need to develop interesting and high quality content. What information will your target audience find helpful?

Start with Small Steps and Build on Success. You can get a feel for how social media sites work by commenting on other blogs, or setting up your own blog. If you have a service based small business you can try “Yahoo! Answers”. This website provides a way for you to share your knowledge with people who are looking for that specific information.

Consider video and/or photo sharing. If you are handy with a video camera you may want to consider “how to” videos or tours of your business. These videos can be shared on appropriate social media websites (e.g. YouTube).

Understand how social media websites work. These sites are all about connecting and collaboration. Adopt a collaborative, helpful approach and be an active contributor. These sites generally have rules against aggressive sales tactics

DIFFERENT TYPES OF SOCIAL MEDIA NETWORKS:

1. MEDIA SHARING NETWORKS: Instagram, Snap chat, YouTube

Media sharing types of Social Media are used to find and share photographs, live video, video and other kinds of media on the web. They are also going to help you in brand building, lead generation, targeting and so on. They give individuals and brands a place to

discover and share media so the target audiences can be targeted and converted into a convincing and result-driven way possible.

2. DISCUSSION FORUMS: Reddit, Quora, Digg

Such types of Social Media channels are used for finding, sharing and discussing different kinds of information, opinions, and news.

They help businesses by being a top-notch resource for doing immaculate market research. These forums are the oldest ways of running Social Media Marketing campaigns.

3. BOOKMARKING AND CONTENT CURATION NETWORKS:

Pinterest, Flip board

Opting for such types of Social Media will helps to find out, share, discuss and save a variety of latest content and media that are trending as well.

4. Consumer Review Networks: Yelp, Zomato, Trip Advisor

Using Customer Review networks will helps to find out, share and review different information about a variety of products, services or brands. When a business has positive reviews on these networks, their claims turn more credible because reviews on these networks act as Social Proof.

5. SOCIAL SHOPPING NETWORKS: Polyvore, Etsy, Fancy

Businesses can use such types of Social Media Platforms for creating brand awareness, boosting engagement and selling products on some new and effective platforms. These channels transform e-commerce by making them more engaging via some interesting social elements.

6. SOCIAL NETWORKS:Facebook, Twitter,

Such types of Social Media are used to associate with individuals (and brands) on the web. They help business via branding, social awareness, relationship building, customer service, lead generation, and conversion. Can channelize different types of Social Media campaigns on these networks that will help you widen your reach

MARKETING BEFORE SOCIAL MEDIA:

Social media has evolved over time and its user's base has increased even more than the population of some of the countries. During 1930's newspapers and magazines was the media choice. P&G was the first company to use print media advertisement. 1950's is known as TV commercial age which leads to marketer's inclination towards electronic media advertisements. In 1960's corporate social responsibility concept came into existence. During 1970's computer was born and logo, credit card and direct marketing, media research, payroll, visa card and master cards etc. find the application. Cable TV was introduced during 1980's and it has changed the landscape of advertising media. With the launch of World Wide Web i.e. www. AT&T was first company to use modern media for marketing

SUGGESTIONS:

- Many kind of activities are entertained in social media thus it can be harmful to the society so each and every activities should be verified.
- Lot of peoples are facing privacy leaking problems, so certain measures should be taken by the management of the application as well as by the government.
- Regarding advertisement some false advertisements of products are displayed while using social media this should be avoided/controlled otherwise some makes money by cheating innocence.
- Regular up gradation of software is required.
- User accounting safety is one of the very important aspect.
- Misleading of people through false information and false data are happening government should put a break to it.
- Social media is a good platform to spread a love, joy and to make communication and in recent scenario it used for business activities so every people should make use of it in good manner. And illegal activities should be avoided.

CONCLUSION:

Social media marketing is very much trending in the present scenario. The new generation is almost addicted, adjusted and adopted virtual way of lifestyle. Making of payments, online orders, shopping and everything is in the fingertip right now. So in this context social media marketing is one of the main ways of marketing through different span of media and importantly with limited span of time. Finally it can be concluded that technology can make anything possible and using technology can reduce the man effort and leads to perfection in the work. Social media marketing is a tool which is entertaining and satisfying many people in the society and it is really helpful to the firms, industries, and businesses as well as customers to find their needs. In the present scenario social media has made big impact on every area in the society.

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EFFECT OF COVID-19 LOCKDOWN ON EMPLOYEES AND ENVIRONMENT

H. Hari Harasudha¹, Dr.S.Subramanian², Dr.N.Saranya Devi³

¹Ph.D Research Scholar (FT), ² Director and Professor, ³Assistant

Professor, School of Management Studies,

Tamil Nadu Open University, Chennai, Tamil Nadu, India

E mail: hariharasudha.mba@gmail.com

ABSTRACT

Covid-19 is the serious outbreak that leads to lockdown as a preventive measure. There are researches explored in relevance to covid-19 in the field of medical, academics, economics but there is dearth of research that look into strength, weakness, opportunity and threat of covid-19 lockdown in respect of employees and environment. This study attempts to fill the gap and add content to the literature. The aim of the paper is to analyse the SWOT of covid-19 lockdown in environment and employee aspect and also to come out with recommendations that may battle the environment pollution and employee fear. This study used SPSS for analysis. Chi square test, Friedman Rank test and a post hoc test were done.

KEYWORDS SWOT, Covid-19, Lockdown, Employee fear, Corporate Social Responsibility, Environment aspect, Friedman Rank test

INTRODUCTION

Covid-19 is a communicable disease caused by a newly discovered corona virus. Most people around the world got 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. The Covid-19 virus spreads primarily through droplets of saliva or discharge from the nose when an infected person coughs or sneezes. As there are no specific vaccines or treatments for Covid-19 social distancing is considered as the great solution and lockdown was implemented in India during on

24th March 2020 for 21 days and it got extended in many states around India. It was the national wide lockdown ever happened.

According to European Public Health Alliance, air pollution is also known to weaker the immune system. There are evidence that shows people who have been living in more polluted place are more likely to die from corona virus (Aaron Bornstein). The lockdown have shutdown factories and kept vehicles off that helps in drastic fall of pollution levels. According to Air Quality Index major cities environmental pollution dropped 44% in Wuhan (China), 54% in Seoul (South Korea), 60% in New Delhi (India), all these were possible due to Covid-19 lockdown.

Statistics says that environment is being polluted in many ways. Protecting the environment is vital as the world face effects of global warming, green gas emission and hence many researches focus on Employee Green Behavior and companies form policies for environment protection and act according to it.. Covid-19 becomes a serious viral spread and government of India understood its seriousness and implemented lockdown.

SWOT analysis is a basic method that helps to investigate development strategy of an organisation. S stands for Strength, W stands for weakness, O stands for opportunities and T stands for Threats. Strength and weakness are the internal perspectives, Opportunities and Threats are the external perspectives. With the help of SWOT analysis the organization could identify the strength and focus on it, identify the weakness and overcome it, make aware of the opportunities and overcome threats of external environment. The biggest benefit of SWOT analysis is to examine internal and external system characteristics simultaneously, which focus to support operational decisions. The purpose of SWOT analysis is to create the synthesis view about the current state. SWOT analysis helps to capture the current status and plan for future. It helps in strategic planning. It acts as a brainstorming device. Strength has to be build, weakness has to be shored up, opportunities has to be invested and threats has to be monitored

OBJECTIVE

The aim of this paper is to analyse the SWOT of covid-19 lockdown in environment and employee aspect and also to come out with recommendations that may battle the environment pollution and employee fear. It is also aimed to know the fear that employees have during the Covid-19 lockdown.

RESEARCH GAP

There are researches explored in relevance to covid-19 in the field of medical, academics, economics but there is dearth of research that look into strength, weakness, opportunity and threat of covid-19 lockdown in respect of environment and employee. This study attempts to fill the gap and add content to the literature.

RESEARCH QUESTIONS

1. What are the advantages that occur in environment and employees due to Covid-19 lockdown?
2. What are the barriers of Covid-19 lockdown related to environment and employees?
3. What are the opportunities for employees and improvement in environment during Covid-19 lockdown?
4. What are the obstacles in Covid-19 lockdown with regard to environment and employees?
5. What are the fears that employees have during Covid-19 lockdown?

REVIEW OF LITERATURE

Sanjeev Davey, Anuradha Davey, Rajesh Jain (2020), "Impact of Social Distancing on Curtailing COVID 2019 Epidemic in India: A Systematic Review by SWOT Analysis Approach", broke down the societal impact of social distancing relies upon the proof based mediations of the wellbeing specialists and policymakers. Regardless of the best preferences of Social Distancing and being an excellent system, absence of its severe execution because of numerous disappointments on part of open, for example, heedlessness during numerous Religious gatherings and vagrants travel and the inadequate after of it by open on genuine premise, doesn't seem, by all accounts, to be properly appeared in Indian

people group in any event, during Nationwide lockdown by Govt of India.

Opatha, Henarath. (2020). "The Coronavirus and The Employees: A Study from the Point of Human Resource Management.", mentioned corona and its characteristics, hazardousness of corona, corona's impact on employees where the researcher identified fears of employees that results in stress and labelled it as SBC(Stress By Corona). The fears include fear of getting affected, fear of getting quarantine, fear of getting affected by loved ones, fear of losing the job, fear of attending the work and so on.

METHODOLOGY

This research is a comprehensive literature survey which used desk research strategy in addition to logical beliefs for environment aspects and empirical evidence for employee aspects. Telephonic discussions with employees were done to know the employees view on covid-19 lockdown. SPSS descriptive statistics were used to extract the output from the data of dichotomy questions. The questions were related to the strength, weakness, opportunities and threats of employees in covid-19 lock down.

The questions include

1. Do you feel work life balance?
2. Do you feel that you and your spouse equally responsible and divide the household work and other responsibilities?
3. Do you have fear during lock down? If yes what type of fear?
4. Do you face salary cut?
5. Do you maintain emergency corpus fund? If no how do you tackle the situation?
6. Do you think you improved your savings in this lockdown?
7. Are you developing your skills related to your career in this lockdown?
8. Do you supposed to pay your EMI based on your salary?

SWOT ANALYSIS

STRENGTHS

Environment:

- Reduced air pollution
- Purified water bodies
- Improve CSR band

Reduced air pollution:

Though covid-19 lockdown caused dramatic decrease in industrial activities as factories are closed, tourism was restricted and it may be a darker aspect for few, this is good for our planet. Covid-19 lockdown causes a significant reduction in green house gases and other air, water and land polluting outputs. The current lockdown reconsidered our lives and reorganized in a way to make our environment clean and healthy without pollution.

Purified water bodies:

National wide covid-19 lockdown cleans the water. Central Pollution Control Board (CPCB) mentioned that the water quality of the river has improved considerably during lockdown, with special reference to industrial towns through which the river passes. No signs of human waste, bodies, old cloths, garbage were found. Water bodies colour and quality was improved high, which can even consumed (Naqvi et al., 2020). Lockdown in Bangalore reduces 90% reduction in froth formation along the river Vrishabhavathi (Mandyam, Nithya, 2020)

Improve CSR band:

Covid-19 spends of companies can be treated as CSR spend (Ministry of Corporate affairs):MCA(Ministry of Corporate Affairs) declared that covid-19 cases are increasing in the country and hence corporate CSR funds for Covid-19 would be treated as eligible CSR activity. MCA treats corona virus outbreak as notified disaster and the funds can be utilized for promotion of healthcare, including preventive healthcare and sanitation and disaster management (The Hindu Business line March 23,2020).

Employees:

- Gender equality
- Work Life Balance

Gender Equality:

		Gender		Total
		MALE	FEMALE	
EQUALLY RESPONSIBLE	Yes	20	20	40
	No	5	5	10
Total		25	25	50

The Chi square test result shows that most of the respondents feel that they are equally responsible. Men and Women share work and family responsibilities equally. Covid-19 lock down brings learning opportunities for both genders.

Work Life Balance:

		Gender		Total
		MALE	FEMALE	
WLB	Yes	11	22	33
	No	14	3	17
Total		25	25	50

From the above table which is extracted from Chi square test, it is clear that most of the female respondents feel work life balance during Covid-19 lock down.

WEAKNESS

Environment:

Barriers in waste disposal:

The environment is getting spoiled due to disposing masks and gloves at land sites and few medical wastes goes to ocean, which is great weakness in spoiling the environment. This weakness could be overcome by proper regulations.

Employees:

Employee Fear

		Gender		Total
		MALE	FEMALE	
Employee Fear	YES	25	25	50
Total		25	25	50

From the above table it is clear that 100% of the employees have a sort of fear and insecurity during the covid-19 lockdown.

Ha: The distribution of employee fears such as fear of losing job, fear of getting affected by disease, fear of loss of pay, fear of delay in performance appraisal and fear of communication are not same.

FRIEDMAN TEST

Test Statistics Table

Chi-Square	80.521
Df	4
Asymp. Sig.	.000

Friedman test result shows the p value 0.00* in the above test statistics table, which is less than 0.05, hence the alternate hypothesis can be accepted. We can say that there is significant difference among the variables and they are not same.

Ranks	
	Mean Rank
FEAR OF LOSING JOB	1.32
FEAR OF AFFECTED BY DISEASE	3.49
FEAR OF LOP	2.83
FEAR OF APPRAISAL DELAY	3.71
FEAR OF COMMUNICATION	3.65

From the above table it is clear that fear of losing job is ranked first, followed by fear of loss of pay, fear of affected by disease, fear of communication and least rank is fear of appraisal delay.

As there is significant difference among the variables a post hoc test was done to identify the difference. Following is the sign test result output of SPSS.

Sign Test

	Test Statistics ^a									
	FEAR OF AFFECTED BY DISEASE - FEAR OF LOP	FEAR OF APPRAISAL DELAY - FEAR OF LOSING JOB	FEAR OF COMMUNICATION - FEAR OF LOSING JOB	FEAR OF LOP - FEAR OF AFFECTED BY DISEASE	FEAR OF APPRAISAL DELAY - FEAR OF LOSING JOB	FEAR OF COMMUNICATION - FEAR OF AFFECTED BY DISEASE	FEAR OF APPRAISAL DELAY - FEAR OF LOP	FEAR OF COMMUNICATION - FEAR OF LOP	FEAR OF COMMUNICATION - FEAR OF APPRAISAL DELAY	
Z	-4.1	6.08	6.65	6.36	2.69	0	0.14	-2.69	-2.86	-0.42
P Value	0	0	0	0	0.007	1	0.888	0.007	0.004	0.671

In the post hoc test the variables are compared with each other to identify the difference, as the Friedman rank test says there is significant difference among the variables. The post hoc test result says that there is no significant difference between the variables fear of appraisal delay and fear of affected by disease; fear of communication also don't have difference with fear of affected by disease; fear of communication don't have difference with fear of

appraisal delay. Hence other variables fear of losing job and fear of loss of pay can be grouped.

Salary cut

		Gender		Total
		MALE	FEMALE	
salary cut	YES	14	16	30
	NO	11	9	20
Total		25	25	50

From the above Chi square test output it is clear that more than 50% of the employees face salary reduction in one way or the other.

OPPORTUNITIES

Environment:

- Processing Environmental concern
- Government Support
- Government policy formation

Employees:

- Maintain emergency corpus fund
- Improved savings
- Develop skills
- Employees Migrate to native leaving the urban

Maintain emergency corpus fund:

		Gender		Total
		MALE	FEMALE	
Corpus fund	YES	9	20	29
	NO	16	5	21
Total		25	25	50

Corpus fund is an emergency fund which is vital and everyone must keep aside some amount to tackle emergencies. It is a fund that can help during the unexpected and unplanned scenarios apart from daily routine expenses. It is found that 50% of the respondents maintain corpus fund in the form of recurring deposits. And the persons without personal corpus fund managed with loans and most respondents notified jewel loan.

Improved savings:

		Gender		Total
		MALE	FEMALE	
improved savings	YES	14	16	30
	NO	11	9	20
Total		25	25	50

From the above chi square table it is clear that 14 male and 16 female respondents feel that they improved their savings. They notified that they cut their commute expenses, entertainment expenses and functions were also done in a simple manner through which the expenses where cut and helps them improve savings.

Develop career skills:

		Gender		Total
		MALE	FEMALE	
develop skills	YES	21	17	38
	NO	4	8	12
Total		25	25	50

The output extracted from chi square result indicates that 76% percent of the employees develop skills related to their career.

THREATS

Environment:

Decomposition of agriculture products:

After nearly two months lock down mango arena in West Bengal is worried of severe impact. Harvesting of matured fruits is scanty due to shortage of manpower during lockdown. Unharvested fruit decompose and cause severe damage for trees. There is also threat of jobless and victims who may consume the decomposed fruit and fall sick due to toxins. If the rotten fruits which was not harvested may damage the fresh fruits and if it was buried the high volume decomposing stock may alter soil chemistry and disturb future production. If it was allowed to remain open in air it will pose threat to environment.

Employees:

Economic aspect

		Gender		Total
		MALE	FEMALE	
pay emi	YES	21	19	40
	NO	4	6	10
Total		25	25	50

The above table result of Chi square indicates that the respondents have trouble in repaying their every month instalment.

DISCUSSION

Though there are economic crises and other consequences due to lockdown, while seeing it through optimistic lens it is the good initiative by the Government of India. Lockdown not only controls the spread of corona virus but also pays way for the motherland to breath and leads to pollution free environment. Pollution is controlled in atmosphere. It is the recovery for the atmosphere from toxins. The quality of water bodies also improved and on the other end the side disposal of masks, gloves and other waste material into water bodies is a major weakness for environment and it can be overcome by regulations. Every year government may declare environmental holiday during which people has to stay indoor and plant a sapling. Ration card based sapling can be dispersed. It is something like Arbor day(Americans oldest Environmental holiday). Decomposition of agriculture products are the major threat, unharvested fruit decompose and cause severe damage for trees and also victims who may consume the decomposed fruit fall sick due to toxins. Government could come out with best plan to address the harvest issues of mangoes which is the biggest threat to the environment.

The results of chi square revealed that there is gender equality as men and women at home share work and family responsibilities equally. Covid-19 lock down brings learning opportunities for both genders. Most of the female respondents feel work life balance as they take care of family and work and felt travel time is also reduced. It is found that entire percent of employees have a sort of fear and insecurity during the covid-19 lockdown, such fears include fear of losing job, fear of getting affected by disease, fear of loss of

pay, fear of delay in performance appraisal and fear of communication, among which fear of losing job is ranked first. Hence companies could provide moral support to employees during such time. It is found that half of the respondents maintain corpus fund in the form of recurring deposits, it is clear that one has to have emergency corpus fund kept aside to tackle emergencies and make out unexpected and unplanned scenarios apart from daily routine expenses. It does not come overnight. The ideal way to generate ones own emergency corpus fund is to have it in fixed deposits and recurring deposits which may lead to long term and short term emergency fund. It is found that respondents commute expenses, entertainment expenses and functions were also done in a simple manner through which the expenses where cut and helps them improve savings.

This study limited to SWOT analysis on environment and employee aspects only and future research may focus on SWOT analysis on aspects such as financial aspect, political aspect, economic aspect, academic aspect and other aspects may be considered. Future studies may focus on health aspects of corporate which could be termed as corporate health responsibility (CHR).

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ABOUT EDITORS



Dr. SUBATHRA CHELLADURAI is the Founder president of CAPE FORUM - YOU TRUST, Kanyakumari District, Tamilnadu. She has 18 years of Teaching and Administrative experience in Schools, Colleges and NGO's. Currently working as an Assistant Professor of Commerce in Pioneer Kumaraswamy College, Nagercoil, Since 2013. As the Founder President of the OF BY AND FOR YOU - TRUST , She organizes several Programs for the Academic and Research Community. Along with Doctorate in Commerce, She has also completed M.A.Sociology, PGDHRM and M.Sc.Psychology. She has participated in more than 200 National and International Seminars, Webinars, and Training Programs and published more than 60 Research articles and 14 Books. She is a NLP, Soft Skill Trainer and Counselor.



Dr. Vijaya Kumar Thota is Assistant Professor of Business Management at Satavahana University, Karimnagar. He has 12 years of teaching and research experience. He has been teaching various courses in the area of Commerce & Business Management since from 2008. He is a teacher, researcher, trainer, academic administrator in the areas of Business Management, with a blend of national and international systems and culture. He has contributed more than 20 papers, articles published in the journals of national and international repute. He authored 01 Text book and he got published 14 papers in International paper and 41 national papers in reputed refereed national journals. He had been to USA, Pennsylvania State University for presenting a research paper on MSME sector in Global conference on IHRM. Dr. Vijaya

Kumar Thota is a Resource Persons for Telangana State, Mahatma Gandhi National Council Rural Education (MGNCRE), Ministry of Human Resource Development, Ministry of Education, and Government of India. He is also Editorial Board member for various reputed International and national journal.



Dr. P. Asha has been working as Assistant Professor of Commerce, S.T. Hindu College, Nagercoil, KanniyaKumari District. In addition to she got SET (2018), and has put a four years of teaching experience. She has published more than 40papers in various journals, UGC care journals, Scopus Journals, attended nationaland international conferences and workshop. She also was guiding UG, PG, andPh.D students in Commerce under Manonmaniam Sundaranar University.



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