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Special Issue on

**NEW WAVES FROM ARTS AND SCIENCE: SOCIAL CONSCIOUSNESS AND
SUSTAINABLE DEVELOPMENT IN THE TECHNOCRATIC SOCIETY**

Special Issue Editors

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The journal welcomes publications of quality papers on research in humanities, arts, science. agriculture, anthropology, education, geography, advertising, botany, business studies, chemistry, commerce, computer science, communication studies, criminology, cross cultural studies, demography, development studies, geography, library science, methodology, management studies, earth sciences, economics, bioscience, entrepreneurship, fisheries, history, information science & technology, law, life sciences, logistics and performing arts (music, theatre & dance), religious studies, visual arts, women studies, physics, fine art, microbiology, physical education, public administration, philosophy, political sciences, psychology, population studies, social science, sociology, social welfare, linguistics, literature and so on.

Research should be at the core and must be instrumental in generating a major interface with the academic world. It must provide a new theoretical frame work that enable reassessment and refinement of current practices and thinking. This may result in a fundamental discovery and an extension of the knowledge acquired. Research is meant to establish or confirm facts, reaffirm the results of previous works, solve new or existing problems, support theorems; or develop new theorems. It empowers the faculty and students for an in-depth approach in research. It has the potential to enhance the consultancy capabilities of the researcher. In short, conceptually and thematically an active attempt to provide these types of common platforms on educational reformations through research has become the main objective of this Journal.

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Dr. (Sr.) JOSEPHINE RANI

Message from the Secretary

Aldous Huxley once remarked “Technological progress has merely provided us with more efficient means for going backwards, urging us to use science and art to forge a better path.” At this pivotal time, our choices greatly affect our planet and future generations. It is essential to blend scientific progress with the humanities to achieve a balanced and inclusive development.

This conference offers an opportunity to explore new technologies and artistic movements to elevate social awareness and promote sustainable growth.



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Dr. (Sr.) JAYA SANTHI R

Message from the Principal

Auxilium College is dedicated to academic excellence, providing a space for scholars to explore and expand their knowledge across diverse fields. This conference represents a significant advancement in merging science and arts, highlighting our shared goal of fostering a more aware and sustainable future. In our fast-changing world, the combination of technology and art opens new possibilities for addressing complex social issues.

This conference seeks to tap into these opportunities by uniting experts from different disciplines for discussions that encourage action and impact policy.



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Dr. P. ASHOK KUMAR

Message from the Secretary

In today's rapidly evolving world, maintaining business continuity while fostering social consciousness and sustainable development presents unique challenges. Faculties are focusing on balancing cost-cutting measures, productivity enhancement, and safety protocols with the need for innovation-led growth. Although current investments in innovation are facing constraints, there is strong optimism among executives that these initiatives will regain momentum once stability is restored, core operations are secured, and future pathways become clearer.

This conference is an invaluable opportunity to explore these themes and I am confident that the insights gained here will be immensely beneficial.



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Er. A. SHAKTI PRANESH

Message from the Director

I express my appreciation and sincere thanks to the dedicated faculty of our college and Roots International Journal for organizing the International Conference on “New Waves from Arts and Science: Social Consciousness and Sustainable Development in Technocratic Society” and for the publication of the accompanying book.

Understanding the shifts and opportunities presented by our evolving society can provide long-term advantages for businesses. Historically, companies that have invested in innovation during times of crisis have experienced superior growth and performance in the aftermath. Those organizations that maintained their focus on innovation throughout financial challenges emerged stronger, outperforming the market average by over 30 percent and achieving accelerated growth over the following three to five years.

I am confident that this book will significantly contribute to achieving the conference’s objectives and will be a valuable resource for all participants.



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Dr.UMA BASKAR

Message from the Principal

I express my hearty gratitude to the faculty of our college and Roots International Journal for organizing the International Conference on "New Waves from Arts and Science: Social Consciousness and Sustainable Development in Technocratic Society."

The current crises have significant financial and human tolls, stranding assets and human capital, and causing substantial social and economic dislocation. However, these challenges also create opportunities for disruption, leading to the emergence of new, innovative business models. I believe that this conference will shed significant light on the issues of social consciousness and sustainable development in our technocratic society. I am confident that you will greatly benefit from the insights and discussions. On behalf of our institution, I wish this conference a phenomenal success.



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Rev. Sr. Arul Devi MA., MEd.,

Secretary

St. Antony's College of Arts and Sciences for Women

Greetings from St. Antony's College of Arts and Sciences for Women!

As the Secretary, I am very grateful for the opportunity to collaborate with Bodhi International Journal and for their unwavering support throughout the journey of the conference. I am honoured to extend my heartfelt appreciation to the organizing committee, volunteers and all those who have worked tirelessly behind the scenes to make this event possible. Their active engagement has set a positive tone for what promises to be an inspiring and enlightening journey.

It is through moments like these, where minds converge, ideas flourish, and connections are forged, that we are reminded of the transformative power of community and dialogue.

As we embark on this journey together, let us embrace the opportunities for learning, growth, and collaboration that lie ahead. As we continue the conference proceedings, may we remain inspired by the shared pursuit of knowledge and the potential for positive impact that lies within each of us.



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Rev. Sr. Dr. Mary Pramila Santhi MBA., M. Phil., Ph.D., SET.,

Principal

St. Antony's College of Arts and Sciences for Women

Greetings from St. Antony's College of Arts and Sciences for Women!

I am extremely happy and honoured to write this note of appreciation. I would like to appreciate the conveners, organizing secretaries and coordinators for organizing the conference entitled "New Waves from Arts and Science: Social Consciousness and Sustainable development in the Technocratic Society" in collaboration with Bodhi International Journal. I am sure that the exchange of ideas, the exploration of new concepts, and the camaraderie will exemplify the spirit of collaboration and continuous learning that we strive to foster within our community. I extend my appreciations to the organizers, speakers and volunteers for their tireless efforts in making this event possible and I am deeply grateful for your invaluable contributions. Together, let us continue to strive for excellence, embrace diversity, and build a brighter future for generations to come.

Editorial Note

It is our pleasure to welcome you to this exciting exploration of multidisciplinary thinking. In addition to expanding your horizons, we hope that you will contribute to the advancement of knowledge in our interconnected world as a result of the insights you gain from these pages. A publication that embodies the spirit of multidisciplinary thinking is being unveiled with great pleasure. As knowledge continues to evolve and interconnect, we are excited to present this groundbreaking publication that transcends traditional disciplinary boundaries. A key component of the future of knowledge will be the ability to bridge gaps between disciplines and foster interdisciplinary collaborations. The purpose of this Publication is to inform and educate readers as well as inspire them to think beyond the confines of their own expertise. An extensive collaboration between experts from a variety of fields led to the publication. From science and management to the humanities and the arts, the goal is to provide readers with an immersive experience that traverses the fascinating landscapes of various disciplines.

The selective compilation of most thought-provoking views scripted in papers by the presenters in the International Conference on “NEW WAVES FROM ARTS AND SCIENCE: SOCIAL CONSCIOUSNESS AND SUSTAINABLE DEVELOPMENT IN TECHNOCRATIC SOCIETY” held on 6th March, 2024, jointly organized by the Mangayarkarasi College of Arts and Science for Women, Madurai, Tamil Nadu and Bodhi International Journal India.

At this moment we make our sincere thanks to Thiru. P. ASHOK KUMAR, Secretary, Mangayarkarasi Group of Institutions, Thiru. A. SHAKTI PRANESH, Director, Mangayarkarasi Group of Institutions, Dr. UMA BASKAR, Principal of Mangayarkarasi College of Arts and Science for Women, Madurai and all the faculty fraternity of Mangayarkarasi College of Arts and Science for Women for this successful academic event backed by their wholehearted contributions and supports, which exhorted us at large that are really appreciably commendable.

Editors

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Aim & Objectives

Academic Excellence in research is sustained by promoting research support for young Scholars. Our Journal on Humanities, Arts and Science of research is motivating all aspects of encounters across disciplines and research fields in a multidisciplinary view, by assembling research groups and consequently projects, supporting publications with this inclination and organizing programmes. Internationalization of research work is the unit seeks to develop its scholarly profile in research through quality of publications. And visibility of research is creating sustainable platforms for research and publication, such as series of books; motivating dissemination of research results for people and society.

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A STUDY ON PRODUCTION AND MARKETING JASMINE FLOWER WITH REFERENCE TO VADIPAITTI THALUK

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Abstract

Jasmine is fragrant and beautiful flower. The jasmine flower comes under the category of commercial flower. India is a developing country. Here population also rises day by day. Their need and want also increases according. agricultural is a main activity of our country. The jasmine production and will comes under the agricultural activity. Women of all age group wear the jasmine flower in their hair up. it is believed that it gives a cooling effect to the head and it improves image of the people. People of all religions use jasmine flowers on there occasions. so the demand for jasmine in our country is greater create and greater. The earning capacity of the growers will be increases the great extent. In developed countries, agriculture is treated as an industry, although it is fundamentally, different in many ways from others industries -both the extracting and manufacturing. so the developed countries introduced some institutional and technical changes.

Introduction

Flower represent the country unity in the form of diversity, Liveliness and generosity, providing it a rich cultural fragrance and values. A single flower or a bunch of flowers can gladden the mine and confer prosperity. In the various traditions flowers have forever been associated with the creator, religion worship, with innumerable myths and legends across. Similarly, flowers have forever remained an integral part of cultural. Flowers speak a language which could be universally understood by the people across the world and or the best ambassadors of goodwill. In recent years the floriculture is emerging as a major venture throughout the world and is a potential money spinner in developing counties. And under theses circumstances the floricultural activities are being recognized relatively as a lucrative profession with much higher margin of returns per unit area when compared to field and other horticultural crops.

Review of Literature

Deshmukh M.S (2011) in this articles “horticulture-prospects and emerging export potential” stated were horticulture crops cover almost 10percent of total

agriculture export of the country pointed out that the export of horticulture commodities in the value term increase almost 15.76 times during 2017-18 to 2018-19. He suggested that attention had to be paid in the areas of contribution of technology, continuous monitoring of international prices, and professional management approach.

Teaaris. K (2012) in his paper on “medicinal and aromatic plant in agriculture diversification perspectives” pointed out that the lack of comprehensive recommendations for growing aromatic crops as a intercrop or mixed cropped with in the traditional agricultural crops was identify in India. He further stated that incompleated recommendations targeting the increase production of aromatic plants had limited use are they were difficult and uneconomical for the farmers.

Dr. C. Dhandapani (2013) in his articles “recent trends in agriculture in Tamil Nadu” pointed out that contribution of agriculture to the state income around 13 percent in 2017-2018.

Objectives of the Study

- To study the production of jasmine flowers in the study.
- To examine the recent trends in jasmine flowers in study area.
- To study problems faced by jasmine growth in the study area.
- To offer suggestion to the jasmine production & marketing

Scope of the Study

The scope of floriculture is next only to the information technology industry all over the world and this is growing by leaps bounds. Floricultural is not just a business but is also a perennial source of income. Floricultural is a very dynamic market today. All private banks, big hospital, corporate house, events managements companies are using flowers in their offices. Wedding, big or small scale, film market, political parties, exhibition and conference organizer are consuming flower for decoration purposes giving others dimension to this blooming sector. The market of floriculture is mostly be influenced by the aromatic plants-jasmine shrub.

Statement of Problem

The economic development of a country depends on the development of the core industry in which the majority of its people have been engaged for Indian economy has been largely based on agriculture from time immemorial. The perennial rivers that flow across the country and the prevailing climate based on monsoon conditions coupled with a fertile soil enable India to occupy a significant position in the global map of agriculture –related activities.

Methodology

The researcher design in the plant, structure and strategy of investigation conceived so as to obtain answers to research questions and in variance with economy in procedure. It is the conceptual structure within which research is conducted; it constitutes the blueprint for the collection, measurement and analysis of data. The study is a combination of both descriptive and analytical.

Data Analysis and Interpretation

Table 1 Classification Wise Transport used

S.No	Transport used	No. of Respondents	Percentage
1	Bus	10	28%
2	Van	6	17%
3	Bike	4	32%
4	Any other	10	23%
	total	30	100%

Interpretation

The table show that 32% of the respondents cleared that bike, 28% of the respondents cleared that bus, 17% of the respondents van, 23% of the respondents cleared that any other.

Chart

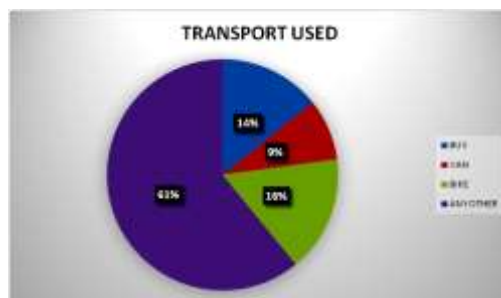


Table 2 Classification Wise Experince in Jasmine Cultivation

S.No	Jasmine Cultivation Experience	No. of Respondents	Percentage
1	1 years	6	27%
2	1-5 years	10	23%
3	5-10 years	10	29%
4	Above 10 years	4	21%
	Total	30	100%

Interpretation

The table show that cultivation, 23% of respondents cleared that 1-5 years in the experience of jasmine cultivation, 29% of respondents 5-10 years in the experience of jasmine cultivation, 21% of

respondents cleared that above 10 years in the experience of jasmine cultivation.

Chart

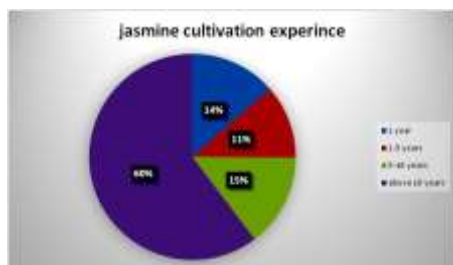


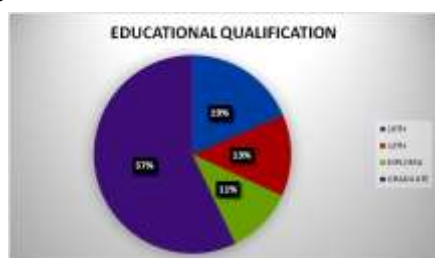
Table 3 Educational wise Classification

S. No	Educational Qualification	No. of Respondents	Percentage
1	10 TH	10	39%
2	12 TH	6	28%
3	Diploma	10	23%
4	Graduate	4	10%
	total	30	100%

Interpretation

The table show that 39% of the respondents 10th, 28% of the respondents 12th, 23% of the respondents in diploma, 10% of the respondents in graduate.

Chart



Finding and Suggestion

Finding

- The majority of respondents 32% belong to the transport used.
- The majority of respondents 29% belong to the jasmine cultivation experience.

- The majority of respondents 57% to the educational qualification.

Suggestion

The local flower market to be established in the vicinity of vadipaitti thaluk, and suitable measurement to be taken to increase the satisfaction of jasmine growers towards marketing system research on jasmine plant is very importance to support and solve the problems faced by the growers. The co-operation between private and public institution need to be strengthened and developed. the development of domestic market is a prerequisite for the development of export which requires high standard quality and large volume as well as competitive price.

Conclusion

There was an impressive increase in jasmine cultivation in major jasmine growing district in Tamilnadu. The cultivation of jasmine flower generated impressive returns to the farmers and good employment opportunities for farm family as well as agricultural laborers especially for female workers. these is no effective value chain in the jasmine production and farmers have faced many constraints in the cultivation and marketing of jasmine flower.

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FINANCIAL SERVICES FROM CONSUMER PERCEPTION TOWARDS DIGITAL MARKETING

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Abstract

In this era of information and communications technology, we have seen a significant development in the number of services that are based online. One of the primary obstacles of using the internet as a medium for the delivery of services is figuring out how to effectively monitor service quality, which is of critical significance to maintaining happy customers. This research was conducted with the intention of gaining a deeper comprehension of the aspects of service quality that have a result on customer satisfaction in the context of online marketing from the customer's point of view. The main purposes of the study are to study the demographical nature of the sample respondents and to determine the various dimensions of service quality. The study used a sample size of 250 persons drawn from an unlimited population. The items for sampling were chosen by the researcher using a standard sampling method. Convenient sampling, also known as availability sampling, is a way of gathering information from individuals who are willing to take part in a study. As a result, this study will combine previous studies from literature reviews, and will focus on the impact of internet shopping on consumer behaviour to develop a comprehensive analytical framework that demonstrates the essential ingredient of marketing and business to satisfying the consumer's needs, as well as a deep understanding of online consumer behaviour as a reference for any e-commerce company to make marketing strategies. Keywords: Customer satisfaction, cash on delivery, debit card, credit card, price, and marketing.

Introduction

There has been a recent uptick in the number of people buying online in India, although the practice is still in its infant stage there. In spite of this, an increasing number of people are turning to the internet as a result of the availability of technology, the accessibility of information online, the allure of placing orders, the delivery of items to their doorsteps, the availability of a variety of offers and reduced price offers, and the capacity to engage in conversation. Because customers in the United States are now more educated about the possibilities that are accessible to them as a direct result of the recent development in mall culture in the country, consumers are more likely to shop and window shop online. In the past, customers would go online to purchase airline, rail, or cinema tickets, as well as books and technological equipment. They would also

use the internet to book hotel rooms. However, in today's day and age, people also shop online for items such as clothing and consumer durables. On the other hand, many consumers avoid making real transactions online because they are concerned about the invasion of their privacy and the safety of their financial information while using the internet. When it comes to marketing, the internet has developed into a very effective tool thanks to the proliferation of internet usage in commercial settings, which has led to substantial changes in corporate operations. The expansion of internet shopping throughout India is playing a significant role in the country's overall economic development, which is a direct result of this trend. The percentage of people who use the internet in India is now the second highest of any nation in the world.

In addition to this, it was projected that one Indian customer out of every three will make a purchase through the internet. As a result of the continued development of India's internet infrastructure, an increasing number of people in India, particularly in rural regions, are beginning to make purchases online. When it comes to internet marketing, the level of expectation that customers have for the service providers influences how they evaluate the level of quality in the services that are delivered by those suppliers. Customers who come from a wide variety of cultural backgrounds each have a unique perspective with respect to specific facets of the overall quality of marketing. These factors include the degree to which they feel that certain societal ideals are significant, the degree to which they are concerned about their own personal safety, the degree to which they trust other people, their general temperament, and their overall culture. Customers who shop online have the distinct advantage of being able to compare the costs of the goods they purchase with those offered by other businesses in the industry. Customers in countries like India, where it is normal practice to shop around for the best bargain, are likely to make their purchases through an online or internet-based platform because it is so simple to compare costs on this platform. This is because it is so easy to compare prices on this platform.

Review of Literature

Customer Satisfaction is a feeling of pleasure or disappointment of someone who appears after comparing the performance (results) of the product thought against the expected performance results (Kotler 2006: 177, 2019)). The dimension or indicator of Customer Satisfaction is if the performance is below the expectations of eating dissatisfied customers, if the performance meets expectations then the customer is satisfied, if the performance exceeds expectations then the customer is very satisfied or happy (Kotler 2006:177, 2019). Customer Satisfaction is an attitude that is decided based on the experience obtained. Satisfaction is an assessment of the characteristics or privileges of a

product or service, or the product itself that provides a level of consumer pleasure with regard to meeting consumer consumption needs (Sugeng, 2016). Dimensions or indicators of Customer Satisfaction can be created through quality, service, and value. The key to generating customer loyalty is to provide high customer value. (Sugeng, 2016) Customer Satisfaction is the customer's response to the evaluation of perception of differences in initial expectations prior to purchase (or other performance standards) and the actual performance of the product as perceived after wearing or consuming the product in question. (Tjiptono, 2012) Customer Satisfaction has been researched a lot by previous researchers including (Afriliana et al., 2018; Librianty & Yulianto, 2019; Purwanti et al., 2014; Rahayu & Setyawarti, 2018; Rangkuti, 2003; Risdah, 2019; SiahaanSodiq & Wijaksana, 2014; Supardiasa et al., 2018; Wahyuddin et al., n.d.; Wijayanti, 2019; Yuniati, 2016; Zahratul Aini, 2019).

Need of the Study

Digital marketing has developed as a feature or component that is increasingly vital and critical for commercial organizations in all fields as a direct consequence of the quick pace at which technical improvements and breakthroughs are being achieved in all fields. Conducting market research is the most important components for any business that aspires to be successful as it is one of the most important factors for acquiring a huge competitive advantage in the market. The purpose of the current study, which is titled "A Study on service quality and customer perception towards digital marketing," is to gain an understanding of the various impacts that digital marketing has had on Indian businesses, as well as the perceptions that customers have of digital marketing or digital advertising, which is one of the subsets of digital marketing. In addition, the study will focus on gaining an understanding of the perceptions that customers have of digital marketing. Businesses will have a comprehensive understanding of the various functions of digital marketing, its positive and negative effects, as well as what customers think about this growing technological

breakthrough in the field of marketing, also known as digital marketing, if they follow the findings of this study and put them into practice. When it comes to the growth and success of a company, the viewpoints and evaluations of its customers are very necessary. This study is important because there is a very little quantity of research being done on this topic, and there is an exceptionally small number of specific papers that are available in this sector of the business. Because of the findings and conclusions of this study, it will be much simpler for businesses who are already using digital marketing or have future plans to begin utilizing it to comprehend the role, scope, and impact that digital marketing has on their organizations.

Importance of the Research

It is pretty clear from the debate that was made in the parts that came before this one that digital marketing has a new fundamental in the business sector. It is by far the most prevalent and significant marketing trend that is taking place at the moment. Due to the fact that this is quickly becoming the most crucial component of marketing, it is essential to investigate the effects that digital marketing has had on businesses, as well as the perceptions and perspectives that consumers have towards digital marketing. However, if we take a look at the secondary data or at the literature that already exists, we will see that there are very few studies that have been conducted that address this significant part of marketing, which is digital marketing.

Scope of Digital Marketing

The use of digital marketing strategies is fast gaining popularity, because of the fact that the internet is gradually becoming more pervasive over the whole earth. This has a direct influence on people's lives since the majority of people now spend the bulk of their waking hours on the internet or working remotely utilizing the internet. The current study has a lot of potential applications for business organizations in a variety of fields because it was conducted to find out different impacts of digital marketing on Indian firms and also the perception of

customers regarding digital marketing. This means that the current study has a lot of potential applications for business organizations. This is as a result of the fact that the research was performed. This will help to solve a number of issues that could crop up throughout the course of future research, and it will also be of assistance to business organizations and consumers when it comes to deciding what course of action to take. As a consequence of this study, businesses will have a better grasp of the several facets of digital marketing that are having an impact, either positively or negatively, on their operations. This will enable them to choose whether or not they should make use of digital marketing. The findings of this study will also throw light on the challenges that businesses face when putting their strategies for digital marketing into reality. The results and conclusions of the research will assist businesses better understand the function, scope, and effect of digital marketing on businesses in the future.

Statement of the Problem

No of the size of a business, there is always the potential for that firm to achieve success in digital marketing. Because the cost of traditional marketing and advertising was so much greater than the cost of digital marketing, before the emergence of digital marketing, only affluent firms could afford to offer their products and services. This is because the cost of digital marketing is so much lower. Because of the significant influence that digital marketing is having, the whole corporate environment is experiencing a transition that is profound and unprecedented at this time. It is possible to get exceptional returns while decreasing the overall amount of money invested. The development of advertising that is dynamic in nature and is capable of reaching customers in different parts of the world is helped along by the use of digital technology and the internet.

The Study's Objectives

The main purposes of the study are

- To study the demographical nature of the sample respondents

- To determine the various dimensions of service quality
- To assess the level of perceptions towards the Digital Marketing

Methodology of Study

The research design is intended to provide a suitable structure for a study. This is a descriptive research that was carried out in the Chennai District. The research strategy chosen is an important decision in the research design process since it determines how relevant information for a study will be acquired. This study relied on both primary and secondary sources of data. The fundamental data is acquired through a questionnaire ISBN: 978-920-5-20223-5 Multidisciplinary Studies: Prospects and Problems in Modern Era 12 (Google form) completed by a group of respondents. Furthermore, to construct the theoretical and analytical framework, the researcher gathered secondary data from a variety of books and published materials, newspapers, journals, and websites. The study used a sample size of 250 persons drawn from an unlimited population. The items for sampling were chosen by the researcher using a standard sampling method. Convenient sampling, also known as availability sampling, is a way of gathering information from individuals who are willing to take part in a study.

Findings - Various Dimensions of Service Quality

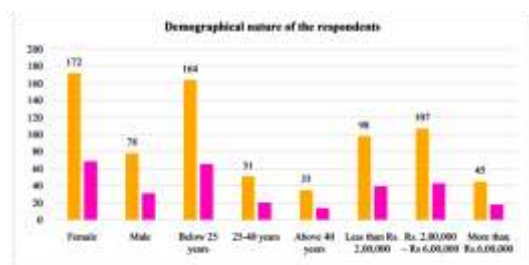
The service quality of the online shopping is measured in various dimensions like Security, Reliability and responsiveness, Credibility, Content applicability, Accessibility, Tangibles, Ease of use and Assurance & Attractiveness. The difference in the expected and perceived service quality is considered as service quality.

- Nature of the sample respondents The study has been conducted with 250 sample respondents from different categories. The age, gender and annual income of the respondents are considered as nature of the customers of the banks in the study they are given in table1.

Table 1 Demographical nature of the respondents.

Nature		N	%
Gender	Female	172	68.8
	Male	78	31.2
Age group	Below 25 years	164	65.6
	25-40 years	51	20.4
	Above 40 years	35	14.00
Income level	Less than Rs. 2,00,000	98	39.2
	Rs. 2,00,000 – Rs 6,00,000	107	42.8
	More than Rs 6,00,000	45	18.00
Total		250	100.0

The Table 1 depicts that 172 (68.8%) respondents are male and 78 (31.2%) respondents are female. 51 (20.4%) respondents are from the middle age group (25-40 years), 164 (65.6%) are from young age group (less than 25 years) and 35 (14.0%) respondents are aged more than 45 years. According to the level of annual income, 107(42.8%) respondents are from the middle income group, 98 (39.2%) are less income group and 45 (18.0%) are from high income group.



- Perceptions towards the Digital Marketing
- The perception of the customers towards the Digital Marketing is measured through the opinion of the respondents towards the 7 features of the Digital Marketing.

Table 2: Perception towards the Digital Marketing

Factors	Mean	Std. Deviation	Mean Rank
Security	3.23	1.149	3.76
Reliability and responsiveness	2.78	1.107	4.25
Credibility	2.40	1.827	4.21
Content applicability	2.38	1.052	3.93
Accessibility	1.90	1.046	3.89
Tangibles	2.34	1.286	4.14
Ease of use	2.68	1.432	3.58

The Table 2 shows that the easy fund transfer is most preferred feature of the Reliability and responsiveness (4.25) ranked first followed by Credibility (4.21) and third rank Tangibles (4.14).

Conclusion

The overview of internet and internet shopping growth shows that e-commerce is being employed in many organizations as a result of the remarkable advancement of technology and the competitive benefits of online selling. Furthermore, individual use expansions were major contributors to the growth of online commerce. Few research have looked at the influence of online purchasing on customer behaviour. Previous research have been more concerned with the marketer's point of view, such as how to develop a more efficient marketing route online rather than the conventional offline channel. As a result, this study will combine previous studies from literature reviews, and will focus on the impact of internet shopping on consumer behaviour to develop a comprehensive analytical framework that demonstrates the essential ingredient of marketing and business to satisfying the consumer's needs, as well as a deep understanding of online consumer behaviour as a reference for any e-commerce company to make marketing strategies.

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A STUDY ON CUSTOMER SATISFACTION OF LIFE INSURANCE CORPORATION OF INDIA, MADURAI DISTRICT

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Abstract

Insurance is one significant segments of financial system. The insurance business is unique in the sense that it is rewarded for managing the risk of other parties. LIC of India is the biggest life insurance player in India insurance industry, its strong brand backed by long experience and well established network has helped it to remain on the peak. In India insurance sector is not only playing a role within the financial system but also has a significant socioeconomic function of providing risk cover to the poor population. The insurance business is facing new challenges like quickly dynamic market, new technologies, economic uncertainties, fierce competition and a lot of strict customers and therefore the dynamic business climate. Similar to firms of alternative business domains, insurance conjointly considers their customers because the most vital plus.

Keywords: *Insurance, Customer Satisfaction, Customer Perception*

Introduction

Insurance is one among the most important segments of economic market. Insurance is defined as a cooperative device to spread the loss caused by a particular risk over a number of persons who are exposed to it and who agree to ensure themselves against that risk. It is a promise to perform in future in return for a present monetary consideration. Such a promise is made in an environment when the customer is absolutely not sure whether the promise will be fulfilled if and when the need arises. LIC offers a very vast and huge range of diversified products catering to needs of various sections of people in India. It offers individual solutions considering their specific monetary demand and risk profile, thus the LIC concentrates on their customers and their satisfaction after buying the policy. Customer Satisfaction in Insurance isn't a artifact.

Though insurance marketers have regarded "customer" as the king and evolved all activities to satisfy him or her, giving this idea a momentum it's necessary to know the Satisfaction of the client in respect to varied aspects and attributes therefore on service. Customer loyalty, Customer retention, Repurchase intention and Business performance are the parameters of the customer satisfaction. In contrast to product, a service will have various intangible or qualitative specifications. Supported the construct mentioned this study aims to research policyholders (customers') perceptions and satisfaction towards varied services offered by the Life insurance corporations in India.

Literature Review

Subashini R., (2016), has analyzed that the service quality and customer satisfaction in banks can be

investigated further to find out what method that banks follow over sample period for different service quality and customer satisfaction. Though there have been a number of studies that have found the presence of service quality and customer satisfaction inconsistency and attributed different reasons for service quality and customer satisfaction of foreign and public banks however no study have been able to resolve this issue.

Kuhlemeyer. A. G., Allen. H.G., (2014), explores consumer satisfaction relevant to the purchase of life insurance products and compares satisfaction in a broker or agent assisted transaction with satisfaction when no broker or agent is used, direct placement. Benchmarks are identified for consumer satisfaction with the life insurance product, the agent, and the institution. The research shows that trust, competence, and product appropriateness play an integral part in consumer satisfaction.

Objective of the Study

- To identify the factors affecting customer satisfaction in life insurance sector.
- To evaluate the reason stated by the policyholders for the purchase of life insurance policy.
- To measure life insurance customer's level of satisfaction towards services offered by the insurer.
- To study the consumer's perception about the after sales service of LIC.

Hypothesis of Study

In order to justify the objectives constructed the following hypotheses are framed.

- **Null Hypothesis H0:** There is no significant difference between demographic factor in customers' level of satisfaction towards services rendered by the Life Insurance Company .
- **Alternate Hypothesis H1:** There is a significant difference between demographic factor in customers level of satisfaction towards services rendered by the Life Insurance Company.

Methodology

Methodology is the general research strategy that outlines the way in which research is to be undertaken and, among other things, identifies the methods to be used in it. Research Methodology is the specific procedures or techniques used to identify, select process and analyse information about a topic.

In this research, Primary Data has been collected by framing a questionnaire and Secondary Data has been collected from the external sources like annual reports, articles and journals.

Sample Unit: The sample unit selected for the study is customer of LIC

Sampling Size: Total 150 respondents are taken as a sample of survey

Sampling Method: Non-probability sampling are considered.

Statistical Tools & Techniques

- Percentage Method
- Chi – square Analysis
- Weighted Average Method

Limitation of the Study

- The foremost limitation of the study is that, of the respondents were reluctant in furnishing needed info. this might have influenced the knowledge lided by the respondents i.e., it should be biased opinions.
- The study sample encompasses a geographical limitation since the information used was collected from Jaipur town. Therefore, generalization of results is also tough.

Result of Analysis

Table 1 Premium Spend for Life Insurance

Particular	No. of Respondents	Percentage
Rs. 5000	43	29
Rs. 5000 to 10000	58	39
Rs. 10000 to 15000	23	15
More than 15000	26	17

The above indicates that 39% of the respondents spend Rs. 5000 to 10000 in the Life Insurance policy. 29 % of the respondents spend their money in life insurance Rs.5000. Remaining respondents spend their money more than 10000.

Table 2 Purpose of Purchasing Life Insurance Policy

Particular	No. of Respondents	Percentage
Risk Cover	34	22.67
Tax Benefits	47	31.33
Future Income	27	18
Saving Purpose	14	9.33
Agent Pressure	9	6
Children's Benefits	19	12.67

The above indicates purpose of purchasing life insurance policy, maximum 31.33% of the respondents purchase life insurance policy for the purpose of tax benefits. 22.67% of the respondents purchase policy for the purpose of risk cover. 18% of the respondents purchase for the purpose of future income. 9.33% of the respondents purchase policy for the purpose of saving. Remaining respondents purchase policy for the purpose of children's benefit or agents pressure.

Table 3 to Continue to Keep the Policy from LIC for a Long Time

Particular	No. of Respondents	Percentage
Strongly Agree	27	18
Agree	68	45
Neutral	30	20
Disagree	18	12
Strongly Disagree	7	5

The above indicates that 45% of the respondents are agree to keep the policy for a long time. 20 % of the respondents are neutral, 18 % respondents are strongly agree to keep the policy.

Remaining 12% and 5% of the respondents are Disagree or strongly disagree respectively.

Table 4 Tabulation of the Data

Particular	Strongly Satisfied	Satisfied	Neutral	Dissatisfied	Strongly Dissatisfied	Total
Male	36	42	06	15	09	108
Female	23	11	03	03	02	42
Total	59	53	09	18	11	150

Findings of the Study

- Demographical factor like gender not influence the services of LIC.
- 32% of the respondents spend 10,000 or more than 10,000 in life insurance policy. That means now in days people are aware about the benefits of the life insurance and also fulfill their saving purpose.
- 31.33% of the respondents purchase life insurance policy for the purpose of tax benefits and 22.67% of the respondents purchase life insurance policy for the purpose of risk cover.
- 12.67% of the respondents purchase life insurance policy for the purpose of Children's benefits.
- LIC is a most trustful company for the investment for the people. So they are very comfortable with the LIC life insurance policy.
- 45% of the respondents are agree to keep the policy from LIC for a long time.
- Most of the respondents are satisfied with the services of LIC.

Suggestions

Some of the implications of the study proposed by the researcher are:

- It is clearly shown from the empirical discussions that insurers ought to shed plenty of previous thought, believes and produce changes in practices, and adopt a distinct approach to fulfill the challenges of the rising things ahead. Therefore it's profitable for insurance

corporations to develop a customer-centric approach for future survival, growth and development.

- Documentation should be made easier and faster. Promotion of its products must be proper and fully by the agents. (agents most of the time are not updated with the recent changes in the market).
- The investigator conjointly likes to stress on the very fact that major players within the market particularly LIC need to consider holding customers, that may supply large business potential and strength.
- It is suggested that the agents should sell policies only after clearly understanding the policy buyer's need and his or her willingness in paying the regular premiums. In this case the insurance companies must also strategically plan to follow the business of their agents and should initiate to provide a marginal commission to the agents to motivate them for the timely collection of premium amount.
- It is also suggested that show some more promptness in claim settlement and promptness in services. LIC should provide additional and extra funds to its development officers and claim settlement officers and agents. The claim settlement process should be clear, understandable and fast and must not involve lengthy decision making process.
- LIC should explain all the hidden charges should clearly be stated in the form and also explained by the agent with proper training. Latest information and other related information about the policies and products should be given time to time.

Conclusion

Even with the high competition within the market place, it's evident from the study that the general public sector LIC dominates the Indian insurance trade. In today's competitive world, client satisfaction has become a vital facet to retain the shoppers with enticing services and prime quality facilities. Redoubled competition, big selection of policies and merchandise offerings and with range of channels of distribution cause firms to like happy and extremely profitable customers. Further, the study

additionally discloses that almost all of the respondents are conscious of Life insurance Corporation of India. Nearly regarding 60.24 per cent of the respondents have purchased life policies on their voluntary interest as they need a sense of insecurity. Moreover, it absolutely was discovered that 65.74 per cent respondents are opined that they are pleased with being a policy holder in LIC. 34.26 per cent of sample subjects have same that as they're not happy with this insurance service supplier, in order that they can shift them in future. within the growing atmosphere that surrounds with industries nowadays, insurance firms feels pressure and create applicable plans to manage their businesses and customers. The insurance trade nowadays is experiencing stiff and cut throat competition and also the major players, together with LIC have come back harassed. Thus rather than this, it may well be steered that insurance firms (LIC) retentive a client is usually cheaper and profitable than finding new Customers.

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LEVEL OF JOB SATISFACTION AMONG PRIVATE SECTOR BANK EMPLOYEES: A MICRO STUDY IN MADURAI CITY

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Abstract

The banking sector plays a major role in the development of the economy, as it mobilizes deposits and provides credit to various sectors across India. In India, the banking sector collects surplus funds from customers/depositors in the form of deposits and channelizes them to borrowers in the form of loans. Job satisfaction is a psychological phenomenon which explains the state of mind of the workers related to their job. Psychological mental state of the workers in relation to their job may be positive or negative. While a set of workers in any organization have positive job satisfaction, others may have negative job satisfaction in their job. Therefore, in every organization there are workers with positive and negative job satisfaction. The objective of the study is to identify the level of job satisfaction among private sector employ Madurai City. This based on both primary and secondary data and Simple random sampling technique was employed in the study, in order to remove any possible bias creeping in to the study, considering the small sample size of 100. From the study findings are: most of them working in the private sectors because of private banks are providing high pay and promotion in their career. It concludes that for those individuals with high expectation, there must be enough challenges available in their job, for them to derive satisfaction, and if this criterion is not met, it leads to them being dissatisfied with their job.

Keywords: Financial Institutions, Private SECTOR Banks, Employees, Job Satisfaction.

Introduction

The Indian banking industry plays an important role in the economic development of the country and is the most dominant segment of the financial sector. Banks help channel savings to investments and encourage economic growth by allocating savings to investments that have potential to yield higher returns. India's banking system is a robust one and is classified into commercial banks and co-operative credit institutions. Commercial banks include: 1) scheduled commercial banks (SCBs) and non-scheduled commercial banks. SCBs are further classified into public sector banks (PSBs), private banks, foreign banks and regional rural banks (RRBs). Cooperative credit institutions include the various co-operative banks. As on Mar, 2012 the Indian banking system comprised 87 SCBs, 82 RRBs, 618 Urban Cooperative Banks (UCBs) and 94,531 rural cooperative credit institutions. As on Dec 2012, the Indian banking system comprised 165 SCBs including RRBs.

Job satisfaction is defined as the "pleasurable emotional state resulting from the appraisal of one's job as achieving or facilitating the achievement of one's job values." In contrast, job dissatisfaction is defined as "the unpleasurable emotional state resulting from the appraisal of one's job as frustrating or blocking the attainment of one's job values or as entailing disvalues." However, both satisfaction and dissatisfaction were seen as "a function of the perceived relationship between what one perceives it as offering one entailing."

Review of Literature

Reshu Sharma (2014), to conclude, we can say that the modern economies of the world have developed primarily by making best use of the credit availability in their systems. India is on the march; far-reaching socio-economic changes are taking place and Indian banks should come forward to play

this role in the process. The role of banks has been important, but it is going to be even more important in the future. The primary growth drivers that will help transform the Indian banking sector include financial inclusion, enhanced payment systems, internet and mobile systems which will lead the banking sector to achieve its aim of expansion and growth.

Thangasamy (2016) "A study on job satisfaction of bank employees with reference to State Bank of India, Kanyakumari District" is an empirical study based on the survey conducted through census method among the employees working in the State Bank of India in Kanyakumari District. The primary data related to the employees working in the State Bank of India in Kanyakumari District have been collected through a pre-structured questionnaire, prepared by the researcher. The questionnaire contains questions pertaining to personal data, socio-economic data, employment details, and satisfaction in work.

Statement of Problem

Private sector bank employees have the dual role of providing good quality of service to their customers, they are constantly on the lookout to bring in new customers into their business, alongside retaining their existing customers, and winning their loyalty from both these sets of customers. After globalization, many foreign banks have come into the Indian market, and are expanding their branches. The public sector too is increasing their number of branches thereby increasing the rigor of competition to the private sector banks. Under these highly competitive circumstances, it is highly likely that the employees working in private banks, would experience a great deal of pressure in their work, and this stress could definitely impact their job satisfaction. This research work is focused in the geographical area of city of City, in the state of Tamil Nadu, where there has been a considerable fast development in the number of private and public sector banks. Hence, the researcher has identified research gap on job satisfaction of bank employees in private sector banks in Madurai.

Objectives of the Study

- To know the background profile of private sector banks employees in the study area.
- To identify the levels of job satisfaction in private sector banks employees.

Methodology and Research Design

"Research design is the arrangement of activities for the collection and analysis of the data in a manner that aims to combine relevance to the purpose with economy in procedure. The study carried out here is a descriptive research. This study is an empirical one based on the survey method. The primary data were collected from the field directly, that is from private bank employees' who are working in private banks in Madurai. The secondary data were collected from textbook, journals and articles, websites, survey reports and beauty magazines. Simple random sampling technique was employed in the study, in order to remove any possible bias creeping into the study, considering the small sample size of 100. The data thus obtained were tabulated for processing through the various statistical tools such as Percentage analysis, Weighted Average and Garrett Ranking Method.

Table 1

Age	Frequency	Percentage
Below 25 years	14	14
25-35	49	49
36-45	17	17
Above 45	20	20
Total	100	

Source: Primary Data

From the above Table 1 shows that age wise classification of private bank employees. It can be revealed that 49 percent of the private employees fall in the age group between 25 to 35 years, followed by 17 percent of them in the age group of 36 to 45 years. 14 percent of the private employees are between the age group of below 25 years and 20 percent of the respondents are in the age group of above 45 years. From the analysis, it is identified

that the majority of the private employees are in the age group of 25 to 35 years due to they are younger and flexible persons.

Table 2 Gender of the Respondents

Gender	Frequency	Percent
Male	76	76
Female	24	24
Total	100	

Source: Primary Data

From the above Table 2 shows that gender wise classification of private bank employees. It can be revealed that 76 per cent of the private employees are male group and the remaining 24 percent of the respondents are female group. It is revealed that the majority of the private sector employees are male group than the female group in the study area.

Table 3 Educational Potential of the Respondents

Education	Frequency	Percent
Graduate Level	50	50
Post Graduate	32	32
Professional	18	18
Total	100	

Source: Primary Data

From the above Table 3 shows that educational qualification wise classification of private bank employees. It can be expressed that 50 percent of the private employees have completed graduate level education, 32 per cent of them have completed post-graduate level, and only 18 per cent of the private employees have finished professional courses in the study area of City of Tamil Nadu.

Table 4 Designation of the Respondents

Designation	Frequency	Percent
Clerical	54	54
Supervisor	26	26
Manager	20	20
Total	100	

Source: Primary Data

From the above Table 4 shows that official position of the employee wise classification of private bank employees. It can be expressed that 54 per cent of the private employees are working as clerical position, followed by 26 per cent of them working in the supervisor category and 20 per cent of the respondents are working as the manager position in the private sector banks in the Madurai city of Tamil Nadu.

Table 5 Privileges Realized by Employees in Private Sector Banks

Privileges	Mean Score	Ranks
Job Security	44.46	V
Pay and Promotion	56.33	I
Bonus and Incentives	54.12	II
Supervisor and Managerial Support	46.22	IV
Career Growth Opportunities	53.61	III

Source: Primary data, Garrett Ranking Technique

The table 5 shows that the Ranking of bank employees towards advantages realized by employees working in the private sector banks are in the order of Garrett mean score ranking technique presented in the above table shows the first rank towards Pay and Promotion (mean score 56.33) followed by Bonus and Incentives (mean score 54.12), third rank is Career Growth and Opportunities (mean score 53.61), fourth rank is Supervisor Support (mean score 46.22), and the last rank is Job Security (mean score 44.46). In the overall ranking technique reveals the majority of the employees working in private banking sectors because of availing pay and promotion and bonus and incentives in the study area.

Table 6 Satisfaction towards Managerial Support among Private Bank Employees

Managerial factors	Mean Score	Ranks
My manager approach properly with me	3.92	I

My manager inform me about all policies within bank	0.98	V
Overall satisfaction with the general managerial activities in my department	2.96	III
My manager take into account my opinion as well as work done	3.02	II
My manager always appreciate and motivate me	1.12	IV

Managerial factors Mean Score Ranks My manager approach properly with me 3.92 I My manager inform me about all policies within bank 0.98 V Overall satisfaction with the general managerial activities in my department 2.96 III My manager take into account my opinion as well as work done 3.02 II My manager always appreciate and motivate me 1.12 IV Source: Primary data

The above table shows the Ranking of bank employees towards advantages realized by employees working in the private sector banks are in the order of Garrett mean score ranking technique presented in the above table shows first rank towards My manager approach properly with me (mean score 3.92), followed by My manager take into account my opinion as well as work done (mean score 3.02). The third rank is Overall satisfaction with the general managerial activities in my department (mean score 2.96), the fourth rank is My manager always appreciate and motivate me (mean score 1.12), and the last rank is My manager inform me about all policies within bank (mean score 1.02). In the overall ranking technique, it reveals the majority of the employees working in private banking sectors because of getting from managerial support from higher officials like My manager approach properly with me and My manager take into account my opinion as well as work done in the private banking in the study area of Madurai City.

Summary and Conclusion

- It is found that the majority of the employees are in the age group between 25 to 35 years.
- It is identified that the majority of the private

sector employees are male group than the female group in the study area.

- It is observed that most of them have completed graduate level education.
- It is captured that the majority of the private employees are working in the clerical category in the study area.
- Garrett ranking technique reveals the majority of the employees working in private banking sectors because of availing pay and promotion and bonus and incentives in the study area.
- Overall ranking technique reveals the majority of the employees working in private banking sectors because of getting managerial support from higher officials like My manager approach properly with me and My manager take into account my opinion as well as work done in the private banking in the study area of Madurai city.

It is clear from the study that the employee satisfaction deals with the entirety of all the feelings that an individual harbors towards their job. This is how the traditional model of satisfaction works. As per this model, satisfaction is measured in totality with respect to the nature of the job, the promotion prospects, nature of the supervision and so on. In contrast, in the modern view, it has become increasingly evident that job satisfaction does not rely only on the nature of the job, but it is also based on what the individual perceives that their job should provide to them. Expectancy theory clearly indicates and places a high weightage on the importance of the individual's perception of their job, and this is what has been shown to be determining their job satisfaction. In other words, for those individuals with high expectation, there must be enough challenges available in their job, for them to derive satisfaction, and if this criteria is not met, it leads to them being dissatisfied with their job.

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A STUDY ON STRATEGIES FOR PROMOTING RETAILERS BRANDING IN INDIA

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Abstract

Retail brands have gained its popularity in the past few years. More over the retail brands are closer to the consumer. There is the more possibility of communication between consumers and the physical share space where one to one marketing is on. similar to corporate branding as a concept retail branding refers to the process in which a retailer's stores and outlets-and the names, symbols, and logos within become a product. Retail is not restricted to small physical stores selling essentials now in the 21'st century.

Keywords: Retailing, Branding, Promoting, Strategies, Promotional Mix

Introduction

Retail Branding is a strategy that depends on the brand concept where a retailer's "products" are his stores that it can promote in a similar way to a branded well. In early 1990s after liberalization, India opened its economy to foreign competition. Those sectors include insurance, retail, domestic airlines and telecommunications. Telecommunications and insurance werethe first of those sectors that were gradually opened to foreign direct investment (FDI)

Objectives to Study

- To study the present retail branding strategies adopted by Indian retailers.
- To study the effectiveness of various intermediaries involved in the retail sector.
- To understand the present scenario of promotional strategies of retail brands.

Branding in Retail

The American marketing association defines a brand as "a name, term, design, symbol or a combination of them intended to identify the goods or services of one seller or groups of sellers and to differentiate them those of the competitors.

STAGE: 1 Roman pictures

STAGE: 2 Middle age trademarks

STAGE: 3 Cottle marks

STAGE: 4 Emergence of branding

STAGE: 5 Emergence of distribution chains

STAGE: 6 Modern brand management

Promotion Strategy

Retail promotion includes any communication by a retailer that informs, persuades, and/or reminds the target market about any aspect of that firm.

For a Retailer There are Five Things to Develop a Retail Brand Strategy

Analys is the Consumer Buying Behavior

Information on customers is nothing but customer data. Buying and spending pattern of customers is the major requirement after having demographic data. This information can be gathered from different agencies like the national council of applied economic research.

Management Interview

Management could organize events through interviewing customerand employees for finding out all the cause-and-effect relationship that causes

success and failures of a retail Brand. This indebted study can only be possible when management interviewed employees and customers as well.

Relationship Management to Enhance in Store Shopping Experience

Competition will force retailers to think about their customers as individuals, analyze their shares of customers and calculate their customer lifetime values. Analysis of customer's behavior can guide store merchandising to match the profile of their customers and even the needs of the shoppers at different times of the day.

External Communication to Add Value Outside the Store

Retailers use advertising to build their brands and promotions to drive store traffic. Retailers have still not felt the concept of individual customers' communication outside the stores as a necessity. It is necessary that they seek to add a new form of dialogue with their customers.

Motivating the Staff to Volunteer Value

The quality of in-store services is a key factor in differentiating the retailer would winning a higher share of customer spend in one survey, shoppers were asked would they ask for the same salesperson on their next purchase visit the yes respondents were found to be more likely give the store an 8-10 rating.

Fundamental Characteristics of a Brand

Recognized Ability

A true brand is instantly recognized and identified. The brand name passes into everyday use or becomes satirized or appropriated. Subiksha in Tamil Nadu and 'margin free' supermarkets in Kerala are household names in the two states.

Meaning, Story, Value

This is the second characteristic of a brand. The brand must have a value proposition. It must stand for something and one of the most effective ways is to have a story to transmit those values. When they do so, their power will increase.

Legitimacy

The meaning of the brand should be obviously appropriated by the target customer group. Legitimacy rests on authority, learned by the brand and granted by the customer. In the case of legitimacy, it rests on moral authority.

Consistency, Alignment

A brand story should contain no internal contradictions and should appear to be consistent over time. It should be applicable across the business and attempt at total brand integration.

5. Proximity

The brand building process should culminate with assuring the brand's proximity to the consumer. The brand's definition gets expended by opening stores in a number of locations to make it convenient to the consumer.

Strategy of Creating Strong Retail Brand

Creating Competitive Advantage through Brand Innovation

Creating competitive advantages through brand innovation needs finance and market information. For this reason they applied different strategies.

Developing Market Opportunities

Market opportunities bring the situation in which it is possible to do something that a retailer wants to do with their brands.

Building Trust with Consumers, Customers and Society

"Consumer is the king" and building trust with the consumer is one of the important requirements. Building trust between customer and retailer can help to retain customers.

Future Group Offers Consumer Finance Services

The country's largest retail, Future Group, introduced a consumer finance division, Future Money, which will function under Future Capital Holdings and will provide up to 70-80% credit of the cost of purchase made at Future Group stores.

Maturing Markets

Market when it is in a state of complete developing is called maturing market. So when the market is gradually becoming fully developed market, it is difficult to sustain in a competition for an existing brand.

More Sophisticated and Increasing Competition

In today's market it is very much difficult for a brand to sustain in the market for long time because of sophisticated and increasing competition.

Conclusion

Retail marketing is constantly evolving and specific techniques may change from year to year but the underlying strategies remain the same. It's important to understand what customers want and need then deliver it in a way that's convenient to them. The "whole branding view" development is by creating a "retail brand" at every point of contact between the target customers and the store. The very essence of this concept is that branding is not merely a synonym for marketing a product. In the course we have explored the meaning of the terms retailing marketing and marketing communications. We have also considered the importance of the marketing mix and identified the different communication tools that a retailer might use to interact and communicate with their target customers. The India retail industry is the largest among all the industries, accounting for over 10 per cent of the country's GDP and around 8 per cent of the employment. The retail industry in India has come forth as one of the most dynamic and fast paced industries with several players entering the market.

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A STUDY ON CONSUMER BUYING BEHAVIOUR IN TAMIL NADU

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Abstract

Consumer behavior is a complex and fascinating field of study that aims to understand how individuals make purchasing decisions. One crucial factor that significantly influences consumer behavior is culture. Culture plays a pivotal role in shaping people's attitudes, values, beliefs, and behaviors. In this article, we will delve into the concept of culture in consumer behavior, exploring its definition, components, and its impact on consumer choices. By understanding the influence of culture, marketers can create effective strategies to reach their target audience and tailor their offerings accordingly.

Introduction

An investigation into consumer buying behavior in Tamil Nadu offers a comprehensive understanding of the dynamics shaping purchasing decisions within this culturally diverse and economically vibrant state in southern India. Exploring factors such as cultural traditions, socioeconomic status, market trends, and technological advancements provides valuable insights into the preferences and motivations driving consumer choices in this region. This study aims to shed light on the intricacies of consumer behavior and its implications for businesses operating in Tamil Nadu's dynamic marketplace.

Objectives of the Study

- Understand how cultural traditions influence consumer preferences in Tamil Nadu.
- Analyze the impact of socioeconomic factors, such as income and education, on buying behavior.
- Identify emerging market trends and consumer preferences within the state.
- Evaluate the influence of technology adoption, including e-commerce, on purchasing decisions.

- Provide actionable insights for businesses to better align with local consumer needs and preferences.

The Components of Culture

Culture comprises several key components that collectively shape consumer behavior. Let's explore these components in detail:

Values and Beliefs

Values are deeply ingrained principles and standards that guide individuals' behavior and judgments. They are abstract ideas about what is desirable and worth pursuing. Beliefs, on the other hand, are specific thoughts or convictions held by individuals.

Both values and beliefs play a significant role in shaping consumer choices. For example, in some cultures, sustainability and environmental consciousness are highly valued, leading consumers to prefer eco-friendly products.

Rituals and Traditions

Rituals and traditions are symbolic behaviors that hold cultural significance. They often involve repetitive actions performed on specific occasions or events. These practices have a profound impact on

consumer behavior, influencing purchase decisions and consumption patterns. For instance, during certain festivals or holidays, consumers engage in gift-giving traditions, leading to increased sales of related products.

Language and Communication

Language is a vital aspect of culture as it facilitates communication and expression of ideas. Different languages have unique linguistic nuances and cultural connotations. Marketers need to consider language variations while crafting their messages to ensure effective communication and avoid misunderstandings or cultural faux pas.

Social Structure

Social structure refers to the organization of a society, including its social classes, roles, and relationships. Consumer behavior is significantly influenced by social structure, as individuals' choices are often guided by their social status, aspirations, and reference groups.

Understanding the social dynamics within a culture helps marketers tailor their marketing efforts accordingly.

Symbols and Icons

Symbols and icons are visual representations that carry cultural meanings and associations. They can be logos, colors, gestures, or images that hold

Major Factors Influencing Consumer Behavior

Consumer behavior is influenced by many different factors. Understanding your customer is an important factor in go-to-market success. This is highlighted very well in the 102 CX Report by Katelyn Morgan, Marketing & Communications Manager, First American Insurance Agency who says, "It is important to realize that customer expectations constantly change due to outside factors (think pandemic, layoffs, housing crash), and brands need to be agile and accept change to satisfy customer needs."

Here are 5 Major Factors that Influence Consumer Behavior:

- Psychological Factors
- Social Factors
- Cultural Factors
- Personal Factors
- Economic Factors

Psychological Factors

Human psychology is a major determinant of consumer behavior. These factors are difficult to measure but are powerful enough to influence a buying decision.

Psychological-factors

Motivation

When a person is motivated enough, it influences the buying behavior of the person. A person has many needs such as social needs, basic needs, security needs, esteem needs, and self-actualization needs. Out of all these needs, the basic needs and security needs take a position above all other needs. Hence basic needs and security needs have the power to motivate a consumer to buy products and services.

Perception

Consumer perception is a major factor that influences consumer behavior. Customer perception is a process where a customer collects information about a product and interprets the information to make a meaningful image of a particular product. When a customer sees advertisements, promotions, customer reviews, social media feedback, etc. Relating to a product, they develop an impression about the product. Hence consumer perception becomes a great influence on the buying decision of consumers.

Learning

When a person buys a product, he/she gets to learn something more about the product. Learning comes over a period of time through experience. A consumer's learning depends on skills and knowledge. While skill can be gained through practice, knowledge can be acquired only through

experience. Learning can be either conditional or cognitive. In conditional learning the consumer is exposed to a situation repeatedly, thereby making a consumer to develop a response towards it. Whereas in cognitive learning, the consumer will apply his knowledge and skills to find satisfaction and a solution from the product that he buys.

Attitudes and Beliefs

Consumers have certain attitudes and beliefs which influence the buying decisions of a consumer. Based on this attitude, the consumer behaves in a particular way towards a product. This attitude plays a significant role in defining the brand image of a product. Hence, marketers try hard to understand the attitude of a consumer to design their marketing campaigns.

Social Factors

Humans are social beings and they live around many people who influence their buying behavior. Humans try to imitate other humans and also wish to be socially accepted in the society. Hence their buying behavior is influenced by other people around them. These factors are considered as social factors. Some of the social factors are:

Family

Family plays a significant role in shaping the buying behavior of a person. A person develops preferences from his childhood by watching family buy products and continues to buy the same products even when they grow up.

Reference Groups

A reference group is a group of people with whom a person associates himself. Generally, all the people in the reference group have common buying behavior and influence each other.

Roles and Status

A person is influenced by the role that he holds in the society. If a person is in a high position, his buying behavior will be influenced largely by his status. A person who is a Chief Executive Officer in a

company will buy according to his status while a staff or an employee of the same company will have different buying pattern.

Cultural Factors

A group of people is associated with a set of values and ideologies that belong to a particular community. When a person comes from a particular community, his/her behavior is highly influenced by the culture relating to that particular community. Some of the cultural factors are:

Culture

Cultural Factors have a strong influence on consumer buying behavior. Cultural Factors include the basic values, needs, wants, preferences, perceptions, and behaviors that are observed and learned by a consumer from their near family members and other important people around them.

Subculture

Within a cultural group, there exists many subcultures. These subcultural groups share the same set of beliefs and values. Subcultures can consist of people from different religion, caste, geographies and nationalities. These subcultures by itself form a customer segment.

Social Class

Each and every society across the globe has the form of social class. The social class is not just determined by the income, but also other factors such as the occupation, family background, education and residence location. Social class is important to predict the consumer behavior.

Personal Factors

Factors that are personal to the consumers influence their buying behavior. These personal factors differ from person to person, thereby producing different perceptions and consumer behavior. Some of the personal factors are:

Age

Age is a major factor that influences buying behavior. The buying choices of youth differ from

that of middle-aged people. Elderly people have a totally different buying behavior. Teenagers will be more interested in buying colorful clothes and beauty products. Middle-aged are focused on house, property and vehicle for the family.

Income

Income has the ability to influence the buying behavior of a person. Higher income gives higher purchasing power to consumers. When a consumer has higher disposable income, it gives more opportunity for the consumer to spend on luxurious products. Whereas low-income or middle-income group consumers spend most of their income on basic needs such as groceries and clothes.

Occupation

Occupation of a consumer influences the buying behavior. A person tends to buy things that are appropriate to this/her profession. For example, a doctor would buy clothes according to this profession while a professor will have different buying pattern.

Lifestyle

Lifestyle is an attitude, and a way in which an individual stay in the society. The buying behavior is highly influenced by the lifestyle of a consumer. For example, when a consumer leads a healthy lifestyle, then the products he buys will relate to healthy alternatives to junk food.

Economic Factors

The consumer buying habits and decisions greatly depend on the economic situation of a country or a market. When a nation is prosperous, the economy is strong, which leads to the greater money supply in the market and higher purchasing power for consumers. When consumers experience a positive economic environment, they are more confident to spend on buying products. Whereas, a weak economy reflects a struggling market that is impacted by unemployment and lower purchasing power.

Economic Factors Bear a Significant Influence on the Buying Decision of a Consumer Some of the Important Economic Factors are:

Personal Income

When a person has a higher disposable income, the purchasing power increases simultaneously. Disposable income refers to the money that is left after spending towards the basic needs of a person. When there is an increase in disposable income, it leads to higher expenditure on various items. But when the disposable income reduces, parallelly the spending on multiple items also reduced.

Family Income

Family income is the total income from all the members of a family. When more people are earning in the family, there is more income available for shopping basic needs and luxuries. Higher family income influences the people in the family to buy more. When there is a surplus income available for the family, the tendency is to buy more luxury items which otherwise a person might not have been able to buy.

Consumer Credit

When a consumer is offered easy credit to purchase goods, it promotes higher spending. Sellers are making it easy for the consumers to avail credit in the form of credit cards, easy installments, bank loans, hire purchase, and many such other credit options. When there is higher credit available to consumers, the purchase of comfort and luxury items increases.

Liquid Assets

Consumers who have liquid assets tend to spend more on comfort and luxuries. Liquid assets are those assets, which can be converted into cash very easily. Cash in hand, bank savings and securities are some examples of liquid assets. When a consumer has higher liquid assets, it gives him more confidence to buy luxury goods.

Savings

A consumer is highly influenced by the amount of savings he/she wishes to set aside from his income. If a consumer decided to save more, then his expenditure on buying reduces. Whereas if a consumer is interested in saving more, then most of his income will go towards buying products.

Conclusion

Consumer behavior is significantly influenced by social structure, as individuals' choices are often guided by their social status, aspirations, and reference groups. Understanding the social dynamics within a culture helps marketers tailor their marketing efforts accordingly. This study offers valuable insights into the complex dynamics of consumer buying behavior in Tamil Nadu. By examining cultural influences, socioeconomic factors, market trends, and technological adoption, we have gained a comprehensive understanding of the factors driving purchasing decisions within this diverse and dynamic state. The findings provide

businesses with actionable recommendations to tailor their products, services, and marketing strategies to effectively meet the needs and preferences of Tamil Nadu's consumers. Ultimately, leveraging these insights will enable businesses to thrive in the competitive marketplace of Tamil Nadu and build stronger relationships with their target audience.

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A STUDY ON CHALLENGES FACED BY WORKING WOMEN AT WORKPLACE & FAMILY IN TAMIL NADU

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Abstract

A woman of today can never be considered backward in any way and in any circumstances, as she is already set to walk forward and side by side to their male counterparts. She had been forbidden for decades but now she is breaking all the societal prejudice to overrun the decade old perception that women can only be a better homemakers and care takers of her children. As a woman has stepped out of their boundaries and limitations to work for fulfilment of her physiological needs, a set of factors are also creating challenges in their ways such as workplace inequality, workplace stress, unequal remuneration, work life balance, gender gap, etc. Whereas in a family also she encounters some challenges such as housework to be woman's work, sick children to be taken care only by a woman, fulfilling work related commitments by a woman and to an extent managing most of the family affairs.

Keywords: Societal Prejudice, Physiological Needs, Workplace Inequality, Workplace Stress, Unequal Remuneration, Work Life Balance, Gender Gap.

Introduction

The Hindu mythology has a great deal of examples of goddesses who are praised and worshipped for their charismatic powers for defeating evils in the society and destroying devils affecting the life of human beings. But still the women in our society, who have impressions of goddesses, are treated as a cursed person who is crushed in every sphere of life as she may be a girl child, an adolescent, a teenager or an adult. For several decades she was considered as a commodity in her husband's family who was often treated as good for nothing by her in laws and husband. It is also rightly said that time changes everything after some time in the future. When the revolutionary changes were taking place in our country, initiated by various social reformers such as Savitribai Phule, Annie Besant, Ishwar Chandra Vidyasagar, Raja Ram Mohan Roy and several others, their contributions in girl education and abolition of child marriage could never be forgotten. Despite of several objections from the people in the society, these reformers never stepped back with

their goals. This turnaround change brought about by the social reformers, led girl education with a steady but continuous change in the society. People started considering the girls as a wealth to be preserved for a certain time period after which she was handed over to her husband's family, where she is supposed to start a fresh life with a new family and its members. Besides all the societal prejudice, a woman was required to step out of the traditional footprints to work for the family support. This step for a woman was surprisingly transforming her life but with a lot of challenges that working women faces in her workplace or are forced to face challenges as they are becoming independent and moving side by side with their male counterparts.

Objective of the Study

The primary objective undertaken by the researcher is used to determine the possible solution to a research problem. Hence, the following objectives are stated as

- To identify the challenges faced by working women.
- To determine the status of workplace of a women.
- To identify the constraints for working women.
- To suggest few feasible solutions to overcome their challenges.

Literature Review

For a better knowledge and understanding of the topic undertaken for research and data analysis, there is a requirement of collection of firsthand information of related field which is acquired through review of literature. Hence, following literature review is carried out for the fulfilment of research purpose.

(Shettar & Sheshgiri, 2015) The authors in their study on 'A Study on Issues and Challenges of Women Empowerment in India' have tried to focus on the study of economic, social and political empowerment of women which proves a significant gap between various government policies related to economic, social and political advancement and the actual practice at the community level. The objectives undertaken were related to need and awareness of women empowerment, hindrances and factors influencing economic empowerment of women and government schemes for women empowerment. Women empowerment is needed because women are deprived of decision making, education, employment, exposure to media, etc. Some hindrances women face includes gender discrimination, financial constraint, lack of education, dowry, family responsibility, female infanticide, social status, etc. To identify the status of women in India the authors considered the Global Gender Gap Index-2012 of 135 countries in which India's overall index rank was 105 with a score of 0.6442. The key findings include few areas where women empowerment is lacking, need for women to be embraced by men, women empowerment primarily seeking guarantee of health and safety, and even by improving their economic and social status. They suggested compulsory education for women,

awareness program for women of weaker section, equal remuneration and status elevation and strict implementation of programmes and acts for women empowerment.

(Nisa, 2013), in her study on 'Time constraint of working mothers- A sociological study' have tried exploring the various constraints faced by a working mother of Kashmir when she is out for her job. Though their aspirations for a better lifestyle are rising day by day, yet they are required to pay a cost in terms of their negligence towards family life. Thus, the role of a working mother is prolonged rearing and caring during infancy of child, development of emotional psychology of the child and valuable training of discipline and self-control. It was found that children, who were showered with love and affection traditionally in Kashmiri society, were lost. Due to substantial changes in the family organization working mother now have to complete outside work as well as domestic work which suppress her to spend less time with her children or attend their physiological needs. The author's analysis revealed that the presence of a mother is required for physical and mental development of a child. An infrastructure is needed to be developed in the form of a crèche, day care centre, etc. to compensate time lapse by working women to care for her child. Besides this working woman must be entitled for more leave and holidays with nearby postings from their home. Lastly, the family members of a working mother have to change to accommodate the transformed life of a woman.

Research Methodology

This research paper is exploratory and analytical in nature. The sources of data used for analysis is primary which includes respondents from private school in Hazaribag and secondary data is collected from books, journals and online materials. A close ended questionnaire with open ended questions for demographic profile is also included in the questionnaire. Sampling technique used is random stratified and a total of 28 respondents were questioned for data collection.

Challenges Faced by Working Women in Tamil Nadu

As the women started confronting the hardships of managing home as well as their tasks at job, they frequently started facing challenges both at workplace and family. Some of the common challenges which these working women face throughout the country are gender discrimination, lack of education, family responsibility, sacrificing of personal ambitions, financial constraints, difficulty in attaining social status and even the evils of society in the form of dowry, domestic violence, child marriage and humiliation faced regularly within the family.

Challenges Faced by Women of Pvt. Schools in Tamil Nadu

Out of the several options available for job as in health, commercial establishment, business, as vendor, domestic works, etc. for a woman is in the field of education which can be treated as a safest place for work for any woman if she is qualified enough to hold that job. Herein, the research study includes private school teachers of Hazaribag from Holy Cross School, St. Michael School, St. Robert's +2 High School and New Academic Height Public School. Some critical challenges faced by female teachers in private school areas follows –

Workplace Inequality

Most commonly it is observed that teacher in private schools undergo workplace inequality if it is a matter of fair and unfair treatment as compared to the male teachers.

Workplace Stress

Working women specially the teachers are very easily prone to stressful situation, if it comes to overloaded class schedules in shortage of teaching staff, administrative constraints and ill treatment from higher authorities, etc. The probability of stress influencing their life is always distressful leading to lowering productivity.

Unequal Remuneration

Government policies are very less applicable to teaching and non-teaching staff of private institutions. It is also seen that when it comes to promotion and remuneration to be paid to male and female teachers, males are given more privilege, as they are more dedicated to schools than their home affairs.

Work Life Balance

For a working woman like the teachers, are mostly becoming the prey to a situation where she has to differentiate her work from that of her family life. A teacher needs to balance her work life in a distinct way, that will make them accomplish school tasks in the school itself, rather than performing school related tasks at home.

Gender Gap

A familiar challenge that teachers tend to face at school level is considered as gender gap, since without an appropriate qualification, i.e., PG, B.Ed., a teacher is not favored for recruitment. This gap is increasing day by day as women are deprived from attaining education and politically not stronger enough to stand alone for struggle. Male teachers are recruited easily as compared to female teachers. Besides the workplace challenges, there are other challenges too, which are faced by the female teachers in their family. These challenges are as follows:

Housework to be Woman's Work

Most of the female respondents agreed to this condition that all the household works are always considered to be the work of woman, who is not supported by their husbands. It is the result of societal prejudice, which still prevails in our society.

Fulfilling Work Related Commitments by a Woman

If a family life is to be considered for a teacher in Hazaribag, she always claims that for most of the work at home, requires the commitment for task accomplishment only by a woman and not the man.

Although she has to leave for school by 7:30 am, then also she is required to complete most of the cooking and cleaning work before moving out and make arrangements for the night as well, when she returns back from school.

Managing Most of the Family Affairs

A female teacher being a working woman and a homemaker is always found responsible to manage most of the family affairs concerned with caring of children and old parents, financial management of house expenditures, maintenance of house, developing discipline in children, maintaining the family status in low income and many more.

Hence, by going through the above mentioned organizational and family related aspects, it can be said that working women whether a nurse, doctor, engineer or a teacher, has to face challenges in life when she is desired to step out for self-satisfaction or

to support her family with extra income to fulfil all her physical and psychological needs.

Data Analysis and Interpretation

In order to identify the challenges of working women (i.e. teachers), status of workplace of teachers and some of the job constraints arising out of the type of work teachers are performing in the school, the data collected from 28 teachers from different private schools of Tamil Nadu will be analyzed here using the graphical and percentage method.

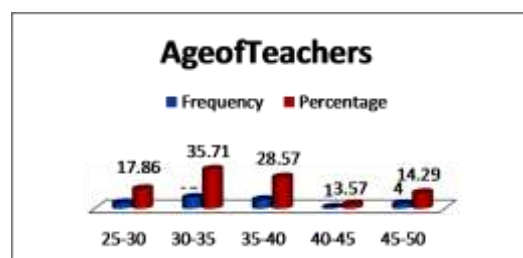


Chart 1 Age of teachers in percentage

Table 1 Percentage of Teachers who Encountered Different Challenges at Workplace and in Family

	Always	Very Often	Sometimes	Rarely	Never
How often your colleagues support you to complete your work?	35.71	28.57	21.43	14.29	0.00
Does your colleague complete your work in your absence?	25.00	14.29	39.29	10.71	10.71
Do you achieve your work related targets in stipulated time with available resources?	60.71	21.43	10.71	7.41	0.00
How often you are supported by your colleagues for your work related grievances?	10.71	25.00	53.57	10.71	0.00
How often your family members support you in your job or work?	60.71	10.71	21.43	7.14	0.00
How often are you appreciated for providing financial support at home?	60.71	7.14	25.00	3.57	3.57
Do you find your physical location suitable for your job?	50.00	35.71	10.71	3.57	0.00
Is being a woman at work place affect you in your career growth?	10.71	14.29	25.00	14.29	35.71
How often the job-related stress affects your performance at work?	0.00	10.71	46.43	14.29	28.57
How often your negligence on	3.57	14.29	53.57	14.29	14.29

technological knowledge is affecting your career growth?					
Do you receive promotion or salary increment on time or on regular basis?	39.29	10.71	10.71	7.14	32.14
Is your monthly income sufficient to meet your physiological needs?	3.57	3.57	50.00	10.71	32.14
Do you have any pressure for working from your family members?	3.57	0.00	3.57	10.71	82.14

Interpretation of Data

From the data analysed and being presented for 28 respondents of some private schools under teaching category, in tabular format, it is found that, more than 60% of teachers in private schools of Hazaribag feel their colleagues support overcoming various challenges at work. More than 60% of teachers said that they are supported and appreciated by their family members. But 35% of them also mention that the status of workplace is not favourable for working as social security is lacking in private schools. Finally, it is also observed that more than 46% teachers sometimes feel job constraints to influence their work and life at workplace and in family.

Findings and Conclusion

The study undertaken it has been found that apart from the above interpretations, teachers try to engage themselves in teaching because of following reasons as to be self-dependent, to earn money to support the family, to improve economic status, for self-development and self-satisfaction, for livelihood, for children education and for a good living standard.

Hence it may be concluded that although women have chosen teaching as a profession yet they are moderately satisfied with the condition of their work and whatever she earn is not sufficient to fulfil her physiological needs.

Suggestions

As a researcher in this definite topic, there is a proactive suggestion to the governing bodies of private schools in Hazaribag district as follows-

- Proper regulation must be prepared for stability of teachers.
- Definite pay scale with regular increment must be adopted by schools.
- Additional benefits and security must be provided to these teachers.

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A STUDY ON "IMPACT OF DISASTER ISSUES"

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Abstract

Disaster Management refers to manage disaster response in the country. India has been traditionally vulnerable to the natural disasters on the account of its unique geo-climatic conditions. Floods, droughts, cyclones, earthquakes and landslides would have been recurrent phenomena. In India most of the disasters are caused by floods. About 60% of the landmass is prone to earthquakes of various intensities, over 40 million hectares is prone to floods, about 8% of the total area is prone to cyclones and 68% of the area is susceptible to drought. In this paper a review has been made to disaster reasons and their mitigation and the effect of disaster on the lives of human being and necessary steps taken to mitigate the disaster. Disaster Management as a subject essentially deals with management of resources and information as far as a disastrous event is concerned and also how effectively and seamlessly one coordinates these resources. Disaster management, at the individual and organizational level, deals with issues of planning, coordinating, communication and risk management. A book to teach disaster management would accomplish very little unless a broad spectrum of knowledge is imparted regarding effects of various types of disasters, their dimensions and characteristics, the role of United Nations in complex emergencies and the role of Indian government in prevention and control of disasters. Equally important is the knowledge about various international and national agencies involved in disaster relief and humanitarian assistance.

Introduction

- Disaster refers to the mishap, calamity from either the natural or man-made reasons which can't be stopped or tackled immediately by the affected community.
- Disaster management is a continuous phenomenon of mitigating the impact of the disasters, disaster management calls for collective and coordinated efforts. A number of activities need to be undertaken in the event of disaster.

Meaning

Disaster management is a process of effectively preparing for and responding to disasters. It involves strategically organizing resources to lessen the harm that disasters cause. It also involves a systematic approach to managing the responsibilities of disaster prevention, preparedness, response, and recover



Managing Disasters

Specifically, disaster management is about organizing and directing resources to cope with a disaster and coordinating the roles and responsibilities of responders, private sector organizations, public sector agencies, nonprofit and faith-based organizations, volunteers, donations, etc. The ultimate goal of the disaster-management leader is to minimize the event's impact, something that involves preparedness, response, recovery and mitigation.

The 5 Stages of the Disaster-Management Cycle

When properly implemented, the disaster-management cycle can lessen the impact of a catastrophic event. It can also incorporate the policies and emergency responses needed for a full, expedited recovery. The cycle involves the following five stages:

Prevention

The best way to address a disaster is by being proactive. This means identifying potential hazards and devising safeguards to mitigate their impact. Although this stage in the cycle involves putting permanent measures into place that can help minimize disaster risk, it's important to acknowledge that disasters can't always be prevented.

Prevention Involves Scenarios such as the Following

- Implementing an evacuation plan in a school, for example, showing teachers how to lead students to safety in the event of a tornado or fire
- Planning and designing a city in a way that minimizes the risk of flooding, for example, with the use of locks, dams or channels to divert water away from populous areas

Mitigation

Mitigation aims to minimize the loss of human life that would result from a disaster. Both structural and nonstructural measures may be taken.

- A structural measure means changing the physical characteristics of a building or an environment to curb the effects of a disaster. For example, clearing trees away from a house can ensure that dangerous storms don't knock down the trees and send them crashing into homes and public buildings.



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- Nonstructural measures involve adopting or amending building codes to optimize safety for all future building construction.

Preparedness

Preparedness is an ongoing process in which individuals, communities, businesses and organizations can plan and train for what they'll do in the event of a disaster.

Preparedness is defined by ongoing training, evaluating and corrective action, ensuring the highest level of readiness. Fire drills, active-shooter drills and evacuation rehearsals are all good examples of the preparedness stage.

Response

Response is what happens after the disaster occurs. It involves both short- and long-term responses. dally, the disaster-management leader will coordinate the use of resources (including personnel, supplies and equipment) to help restore personal and environmental safety, as well as to minimize the risk of any additional property damage.

During the response stage, any ongoing hazards are removed from the area; for example, in the aftermath of a wildfire, any lingering fires will be put out, and areas that pose a high flammability risk will be stabilized.

Recovery

The fifth stage in the disaster-management cycle is recovery. This can take a long time, sometimes years or decades. For example, some areas in New Orleans have yet to fully recover from Hurricane Katrina in 2005.

It involves stabilizing the area and restoring all essential community functions. Recovery requires prioritization: first, essential services like food, clean water, utilities, transportation and healthcare will be restored, with less-essential services being prioritized later.



Ultimately, this stage is about helping individuals, communities, businesses and organizations. Return to normal or a new normal depending on the impact of the disaster.

Effects of Disaster

A disaster is an event of sudden calamity causing disruption in normal routing and causing a lot of destruction depending upon the intensity of the disaster. Generally, disaster has the following effects in the concerned areas:

- It completely disrupts the normal day to day life.
- Causes a lot of loss in the terms of life and property.
- Leads to a loss of agriculture and animal life as well.
- Disasters hamper developmental projects in an adverse manner.
- Disaster causes destruction to the state of art and infrastructure.
- It negatively influences the emergency systems.
- Normal needs and processes like flood, shelter, health, etc. are affected and deteriorate depending on the intensity and severity of the disaster.

Importance of Disaster Management

Disasters are events that have a huge impact on humans and the environment. Disasters are inevitable, we cannot do anything to prevent these but disaster preparedness is only in our hand. Disaster management requires government intervention and a proper planning as well as funding. It is not necessary that these disasters are always unpredictable. Floods take place in valleys and floodplains, droughts in areas with unstable and low rainfall, and oil spills happen in shipping lanes. This

predictability provides opportunities to plan for, prevent and to lessen the impact of disasters

Disasters are inevitable although we do not always know when and where they will happen. But their worst effects can be partially or completely prevented by preparation, early warning, and swift, decisive responses. Disaster management aims to reduce the occurrence of disasters and to reduce the impact of those that cannot be prevented. The government White paper and Act on Disaster Management define the roles of Local Authorities as well as Provincial and National government in disaster management.

Disaster management forces come into action as soon as a disaster strikes and help out in the relief, rescue and rehabilitation process. These are trained individuals and are given extensive training to perform in the event of a disaster or a natural calamity and they work as a team to reduce the loss of life and helping the locals getting back to normal life. World Health Organization has defined disaster as any sudden occurrence of the events that cause damage, ecological disruptions, loss of human life, deterioration of health and health services, on a scale sufficient to warrant an extraordinary response from outside the affected community or area.

Disaster management is very important to survive in the case of a natural or a major man-made disaster and can be defined as the organization and management of resources and responsibilities for dealing with all humanitarian aspects of emergencies, in particular, preparedness, response, and recovery in order to lessen the impact of a sudden disaster.

Types of Disasters

Disasters are inevitable; there is no country that is immune from disaster, though vulnerability to disaster varies. Generally, disasters are of two types – Natural Disasters and Manmade Disasters. Based on the devastation caused and intensity of the disaster, these are further classified into major/minor natural disaster and major/minor manmade disasters. Some of the disasters are listed below:

Natural Disasters



- Natural disasters are generally unpredictable types of disasters and the destruction caused by these depends upon the intensity of the disasters. These disasters include floods, hurricanes, earthquakes and volcano eruptions that can have immediate impacts on human health, as well as secondary impacts causing further death and suffering from floods causing landslides, earthquakes resulting in fires, tsunamis causing widespread flooding and typhoons sinking ferries. Majorly the cause of these disasters is the change in climate as well as the movements inside the earth like moving of tectonic plates or lava. Depending upon the intensity as well as the destruction caused these can be classified as:
- **Major Natural Disaster:** Major natural disasters include the events of the high-intensity earthquake, floods, cyclone, flash floods, some major landslides and event of draught. These disasters generally cause a high loss of life and property and also lead to displacement of a lot of people from their shelters. Generally, these disasters pose a major



- Threat to the developmental projects as well as the infrastructure of a particular area. Preparedness against these disasters should be on the top of the priority list
- **Minor Natural Disasters:** Cold wave, heavy rains causing disruption in normal life, heat wave, thunderstorms, mudslides, some minor

landslides and low-intensity earthquakes can be few cases of minor natural disasters. These disasters do not cause much loss in the terms of human life as well as property. Though, if care is not taken then these can prove to be fatal for human beings. There is generally not much need for disaster preparedness at the community level but this kind of disaster requires personal preparedness and awareness against these disasters. For example, there can't be disaster preparedness for heat-wave or cold wave at the community level; it is our own responsibility to take care of ourselves in the event of severe cold and heat.

Man-made Disasters

These are the disaster generally taking place due to human activities and human negligence and can lead to a lot of destruction in the terms of life and property. At times these are really fatal and sometimes these could be a minor event of an emergency and can be handled at the personal level. At most of the times, these take place due to human negligence and hence are unpredictable most of the times, however, the events of wars, attacks etc are predictable disasters. The loss taking place due to these disasters depends upon the intensity of these disasters. These can be classified as:

- **Major Man-made Disaster:** Some major man-made disasters may include the events of forest-fires, event of wars, nuclear attack, major fires, industrial accidents as well as the event of building collapsing or accidents at construction sites causing a lot of loss and damage. Generally, the events leading to human negligence such as industrial accidents, events of fires and construction accidents are unpredictable and cause a major loss in the terms of life and infrastructure. Some major events of industrial fires have been reported in past years that have led to the death of a lot of workers and reported a huge loss of material and machinery. It is advised to have an emergency preparedness for evacuation in the events of an

emergency and also industrial units should be vigilant and install all the safety gears as well equipment such as fire extinguishers and emergency alarms in the plant

- **Minor Man-made Disasters:** Some events of train or road accidents, minor household fire, food poisoning, minor industrial accidents, events of looting, terrorist attacks or event of a fire at shops etc. resulting mostly out of personal negligence is termed as minor man-made accidents. These do not lead to a high loss of life through loss of property may be evident in such cases. Personal awareness and caution can help you avert such incidents as well as to escape unhurt in case of such disasters. Hence it is advised to be cautious and vigilant to avoid such incidents.

Natural Disasters

Earthquake

Earthquake is a sudden and violent shaking of ground causing great destruction as a result of movement of earth's crust. An earthquake has the potential to tsunami or volcanic eruption. Earthquake of magnitude 9.2 on the Richter's scale in 2004 in Indonesia is the second Largest earthquake ever recorded. The deadliest earthquake happened in Central Killing over 800,000 in 1556. People during that time and region lived in caves and died from the caves collapsing.

Man-made disaster sub-group		
Industrial accident	Transport accident	Waste/structure accident
Man-made disaster types		
Chemical spill	Air	Collapse
Explosion	Road	Explosion
Explosion	Rail	Fire
Fire	Water	Other
Gas leak		
Poisoning		
Radiation		
Other		

Earthquake Mitigation Strategies

- Existing critical facilities built on reclaimed land should be inspected and retrofitted if necessary to ensure earthquake resistance.
- Future critical facilities should not be located on reclaimed land because of the high potential for liquefaction.

- Older unreinforced masonry buildings should be inspected and retrofitted if necessary to increase earthquake resistance.
- Older unreinforced masonry buildings should not be used for critical functions.



1. Cyclone

Cyclones (or more properly called Tropical Cyclones) are a type of severe spinning storm that occurs over the ocean near the tropics. The most famous Australian historic cyclone was Cyclone Tracy, December 1974, where around 11 people died in Darwin, Northern Territory. The direction they spin depends on which hemisphere they are in. In the Southern hemisphere they spin in a clockwise direction and Northern hemisphere they spin in an anti-clockwise direction.

Cyclone Mitigation Strategies

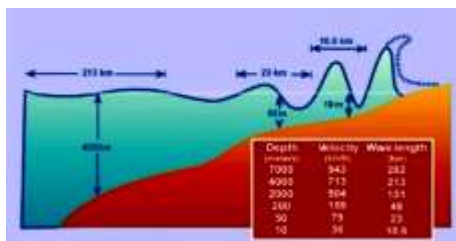
- Future critical facilities should not be located in areas of accelerated winds.
- The most significant aspect of structural damage to buildings by high velocity wind results from roof damage. The roofs of existing buildings should be inspected and if necessary retrofitted to adequate standards.
- The roofs of existing critical facilities should be retrofitted to a higher standard to ensure wind resistance.
- Building openings such as windows and doors also suffer damage from high velocity winds. These openings if not constructed of wood or metal should be protected with shutters or temporary covers of adequate design.

Tsunami

Tsunamis are giant waves, initiated by a sudden change, usually in relative position of underwater tectonic plates. The sudden jerk is enough to propagate the wave; however, its power can be enhanced and fed by lunar positioning and boundaries that focus its energy.

Tsunami Mitigation Strategies

- In some tsunami-prone countries earthquake engineering measures have been taken to reduce the damage caused onshore.
- Japan, where tsunami science and response measures first began following a disaster in 1896, has produced ever-more elaborate countermeasures and response plans. That country has built many tsunami walls of up to 4.5 meters (15 ft.) to protect populated coastal areas.
- Other localities have built floodgates and channels to redirect the water from incoming tsunami.



Volcanic Eruptions

Volcanic disasters are caused by lava flows, volcanic mudflows and pyroclastic flows triggered by volcanic activities such as eruptions. It covers extensive areas; volcanic disasters can cause a large-scale damages and serious personal injury. Secondary disasters such as debris flows are often triggered by rainfall after a volcanic eruption.

In the 1815, the Indonesian eruption threw rocks more than 100 cubic km of ash killing 92,000 people. The greatest volcanic explosion occurred in Indonesia in 1883, which resulting in rocks hurling 55 km up into the air. The explosion was heard in Australia and generated a 40 m high tsunami, killing 36,000 people.

Volcanic Disasters Mitigation Strategies

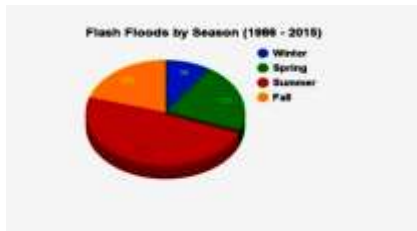
- Learn about community warning systems and of disasters that can come from volcanoes (earthquakes, flooding, landslides, mudflows, thunderstorms, tsunamis)
- Make evacuation plans to higher ground with a backup route.
- Have disaster supplies on hand (flashlight, extra batteries, portable battery-operated radio, first aid kit, emergency food and water, nonelectric can opener, cash and credit cards, and sturdy shoes)

Floods

Flooding is the unusual presence of water on land to a depth which affects normal activities. Flooding can arise from: overflowing rivers (river flooding), heavy rainfall over a short duration (flash floods), or an unusual inflow of sea water onto land (ocean flooding). Ocean flooding can be caused by storms such as hurricanes (storm surge), high tides (tidal flooding), seismic events (tsunami) or large landslides.

Flood Mitigation Strategies

- Watercourses which pass through significant settlement areas should be properly configured and lined with concrete.
- Existing bridges should be inspected to determine which ones are too low or which have support pillars within the watercourse channel. Where possible these should be replaced as these features restrict water flow and cause the channels to be easily blocked with debris.
- Future bridges should not be built with these undesirable feature
- Buildings constructed adjacent to watercourses should be elevated by at least one meter to prevent potential flood inundation.



- Critical facilities should not be located adjacent to watercourses.

Man-made Disasters

Road Accidents

Road accidents are common in India due to reckless driving, untrained drivers and poor maintenance of roads and vehicles. According to Lifeline Foundation, the Ahmedabad based organization working for road safety, India accounts for 13 per cent of road accident fatalities worldwide.

With 130,000 deaths in 2007, India tops in the number of people killed in road accidents, surpassing China's 90,000. Most of these deaths occurred due to bad road designs and lack of proper traffic management systems to separate different streams of traffic.

Building and Bridge Collapse

Building collapses are frequent in India where construction is often hastily done, with little regard for safety regulations, particularly in the western part of the country.



Terrorist Attack

Devastating acts such as the terrorist attacks on the World Trade Centre and the Pentagon have left many concerned about the possibility of future incidents in the United States and their potential impact. Terrorism may involve devastating acts using weapons of mass destruction ranging from chemical agents, biological hazards, a radiological or nuclear device, and other explosives.

Mitigation strategies for man-made disasters

- For road accidents, traffic rules and regulations need to be followed strictly.
- For building and bridge collapse, standard building materials should be used.
- Moreover, more and more public awareness should be made to minimize the effects of man-made disasters.

Conclusion

Disaster preparedness activities embedded with risk reduction measures can prevent disaster situations and also result in saving maximum lives and livelihoods during any disaster situation, enabling the affected population to get back to normalcy within a short time period.

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FINANCIAL SERVICES FROM INDIAN POSTOFFICE

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Abstract

India Post offers post office savings schemes for investors, in addition to managing the country's postal system. These plans aim to encourage investment and savings among Indians of all income levels. Each post office delivers these. Individuals from all around India can apply for and join in savings schemes with ease. Most post office investment programmes are eligible for tax exemption under section 80C. This article discusses post office savings systems, their benefits, comparative interest rates, and tax implications. According to the report, the Post Office Savings Scheme outperforms other accessible financial services.

Introduction

Indian Post provides many investing options for individuals, especially female children. All post office investment schemes guarantee returns because the Government of India backs them. Furthermore, post office investment schemes provide tax savings of up to Rs. 1.5 lakh per investment. The country's postal authority offers post office savings products for investors. These plans aim to encourage investment and savings among Indians of all income levels. Savings schemes are available at all post offices across India, making it easy for anyone to register and enrol. The postal department is overseen by the country's Ministry of Communication. The post office offers many financial services to its customers. Our ambition is to create a bank that is accessible, affordable, and trustworthy for everyone. We want to promote financial inclusion by removing barriers and lowering costs for banking services. The postal network is a strong tool for increasing financial inclusion. Around 1.5 billion people in the world receive financial services via post offices. Indian Post Office also offers successful financial services.

Objectives

- To study the different post office savings schemes

Research Methodology

The study relies on secondary data. Data was gathered from multiple sources, including annual post office reports, research journals, periodicals, magazines, newspaper articles, government publications, and authorised websites.

Post Office Savings Schemes

Post Office Saving Accounts

The post office savings account is one of the schemes provided by the post office. This post-office savings initiative is available across India. Additionally, the post office savings account provides a fixed interest rate on deposit amounts. Hence, the post office saving scheme is suited for individuals wanting fixed returns on investments. One can start a savings account at the post office for as little as Rs. 20. This post-office savings initiative is popular in rural India. The Central Government determines the interest rate for the post office savings account. Frequently, the rates are comparable to bank savings accounts. According to Income Tax laws, interest payments of less than Rs. 50,000 per year are

tax-free for depositors. Furthermore, depositors can withdraw their funds whenever they want. However, they need to maintain a minimum balance of Rs. 50 in a general account, or Rs. 500 if they provide a cheque capability. Additionally, post office savings accounts are simply transferable across locations.

Post Office Recurring Deposit Account (RD)

The five-year post office recurring deposit account allows investors to save on a monthly basis. The interest is compounded quarterly. This post office small savings scheme consists of 60 monthly installments. Individuals who want to save money with regular monthly deposits might choose post office RD. The post office savings interest rate for this scheme is 5.8% per year. The RD calculator allows investors to estimate their returns on RD investments. The minimum investment is Rs. 10, and there is no maximum amount. All resident Indian nationals over the age of 18 can open a post office account. Minors above the age of ten can also open and operate an account with their guardian. Furthermore, parents or guardians may register an account on behalf of their minor children. One cannot prematurely remove their post-office RD investments. However, in an emergency, one can break the RD. This has a penalty of INR 1 for every INR 100 investment. The RD account requires a minimum lock-in period of three months. Furthermore, if the early withdrawal occurs before three months, no interest is paid. The depositors will only receive their principal amount.

Post Office Time Deposit Account (TD)

The post office time deposit account is one of the most popular post office savings systems. The finance ministry determines interest rates every quarter. The rates are based on the yields on government securities and are dispersed across the government sector yields. Investments in a post office fixed deposit account demand a minimum of INR 1,000. One can open a TD account for one, two, three, or five years. Additionally, depositors might choose to reinvest their interest. However, this option is not available for a one-year term deposit. You can

also choose to divert the interest to a five-year recurring deposit plan. Time deposits can be moved from one post office to another. Also, if the depositor does not remove the cash at maturity, it will be reinvested for the deposit's initial term at the new relevant interest rate. Investments in post office fixed deposits are eligible for a tax deduction under Section 80C of the Income Tax Act. Investors can receive tax breaks worth up to INR 1.5 lakhs each year. They can claim the tax benefit when they file their income tax returns.

Post Office Monthly Income Scheme Account (MIS)

Post office monthly income scheme accounts are low-risk investment schemes that provide depositors with regular monthly income in the form of interest payments. The Government of India supports POMIS. Interest rates are announced quarterly. The current interest rate is 6.60% (for the January–March 2021 quarter). POMIS has a five-year lock-in duration. Upon maturity, the depositor has the option of withdrawing or reinvesting the entire amount into the scheme. The minimum amount for POMIS is INR 1,500, with a maximum limit of INR 4,50,000 per individual. However, for joint holdings, the maximum ceiling is INR 9,00,000. Additionally, one can transfer their POMIS account from one post office to another. Furthermore, this post office savings system allows for premature withdrawals after one year of account opening. However, there are consequences for premature withdrawals. Senior Citizen Savings Scheme (SCS). Senior Citizens Savings Scheme (SCSS) is a post-office savings plan designed for senior citizens. The Indian government backs it. Depositors benefit from the post office savings system, which provides both monthly income and security. The recurring income comes from interest payments. The interest is calculated quarterly and credited to the investor's account. Interest rates are updated quarterly. The SCSS interest rate for the current quarter is 7.40% (January to March 2021). The minimum investment amount is INR 1,000, with a maximum of INR 15,00,000. The penalty changes based on the account's tenure.

Investors can only withdraw their investments prematurely after one year of starting the account. Withdrawals made within two years incur a 1.5% penalty on the investment amount. Also, withdrawals made after two years after account opening incur a 1% penalty on the initial amount. The depositor's account will be closed if he or she dies before maturity. The account's proceeds will be handed to their nominee or heir.

Public Provident Fund Account (PPF)

The National Savings Institute established the Public Provident Fund, a post office savings system, in 1968. The scheme assures returns because it is backed by the Government of India. The current quarter's PPF interest rate (January 2021-March 2021) is 7.1%. Every quarter, the Ministry of Finance revises the PPF interest rates. The arrangement pays interest yearly on March 31st. However, interest is calculated each month on the minimum balance from the 5th to the 30th of the month. PPF investments have a fixed term of 15 years. Once invested, the investment is locked in for a period of 15 years. However, investors can make partial withdrawals from their assets. Investors can withdraw at the end of five years.

They can only take 50% of the preceding year's balance or at the conclusion of the fourth year. Investors can close their PPF accounts prematurely with a 1% penalty. However, premature closure of PPF accounts is only permitted under particular conditions. Between the third and fifth years, one can also take out a loan against their PPF investments, albeit the terms of the loan may change over time. Section 80C of the Income Tax Act of 1961 provides for a tax rebate on PPF investments. Tax benefits can be claimed on investments of up to INR 1.5 lakhs. Investors can claim the tax deduction when they file their income tax return. Moreover, the interest and maturity amount are completely tax-free.

National Savings Certificates (NSC)

The national savings certificate is a minor savings scheme designed to encourage savings among low- and middle-income people. This post office project is

a government of India effort, hence the returns are guaranteed. The current quarter interest rate (January 2021-March 2021) is 6.8%. This fixed-income savings scheme lasts five years. Hence, the lock-in time is also five years. The interest is automatically reinvested into the plan. At maturity, the investors will receive their investment as well as the interest earned. Investors can invest in NSC with as little as INR 100. Only eligible investors may invest in NSC. Only resident Indians are eligible to invest in NSC. HUFs, NRIs, and trusts cannot invest in NSC. Except in the event of the investor's death, it is not possible to withdraw an NSC investment early. However, one can always borrow against their NSC investment. Section 80C of the Income Tax Act of 1961 allows for a tax deduction on NSC investments. Investors can claim up to INR 1.5 lakhs in tax benefits when filing their income tax returns. The reinvested interest is also eligible for a tax deduction. There is no TDS on interest. However, investors must pay income tax on their interest income at the end of five years.

Kisan Vikas Patra (KVP)

Kisan vikas patra is a small savings system designed for farmers. However, the plan is open to all Indian residents. This post office savings plan provides guaranteed income in the form of interest. The scheme pays a set annual interest rate of 6.9% (January 2021–March 2021). Interest rates are updated quarterly, and investment in this scheme doubles after 124 months (10 years and two months). Investors can deposit as little as INR 1,000 in this scheme. There is no maximum amount that can be invested. Indian people aged 18 and up can invest in KVP schemes at any local post office. Investments over INR 50,000 require a PAN card as proof. Investors must provide evidence of income for investments greater than INR 10 lakhs. The scheme features a 30-month lock-in period, during which investors cannot withdraw their investments. However, after the lock-in period, investors can withdraw their assets in 6-month increments. Investment in KVP is not tax deductible. Moreover, interest income is also taxable.

Sukanya Samriddhi Accounts (SSA)

Sukanya Samriddhi Yojana, a Government of India initiative, promotes the 'Beti Bachao, Beti Padhao' campaign. This post office savings initiative was introduced in 2015 to encourage girls' education and marriage. It is a fixed income arrangement that assures interest payments. The interest rate for the current quarter (January 2021-March 2021) is 7.6%. The interest is changed quarterly. The Sukanya Samriddhi Yojana Calculator can be used to assess the returns on investment in this scheme. Parents or guardians of a girl child may invest in this scheme on her behalf before the age of ten. Only Indian residents are eligible to invest in this project. The scheme matures when the female reaches the age of 21. The scheme only enables investments up to the age of 15. The smallest investment is INR 250, while the highest investment is INR 1,50,000 per year. The programme enables only one account per female child and two accounts per family. Twins can have up to three accounts. No early withdrawals are permitted until the plan matures. However, there are a few exceptions: when the girl dies or is battling a life-threatening illness. At the age of 18, 50% of the funds can be withdrawn for higher education. Investments in SSY are tax free under Section 80C of the Income Tax Act of 1961. Investors can claim a tax benefit of up to INR 1.5 lakhs each year.

Conclusion

The Post Office Savings Bank is the oldest and largest banking system in India. Savings are critical to the country's economic growth and development. In India, the Post Office Savings Scheme offers a safe, risk-free, and appealing investment alternative

for small investors. One of the ways they can save their hard-earned money is through post office savings schemes. Post offices provide a variety of savings plans, including Savings Bank Accounts, National Savings Certificate Accounts, Post Office Monthly Income Schemes, Senior Citizen Schemes, Recurring Deposits, and Sukanya Samriddhi Accounts. These postal systems are ideal for those seeking a low-risk investing portfolio with high returns. Saving plans such as National Savings Certificates, Sukanya Samriddhi Accounts, and PPF offer competitive interest rates with no financial concerns. Furthermore, the minimum investment amount is minimal and reasonable, making these programmes accessible to individuals from all socioeconomic backgrounds. The post office ensures that its personnel are proud to be its core strength and serve its customers with a personal touch.

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A STUDY ON WORKING WOMEN PERCEPTION TOWARDS USAGE OF INSTANT FOOD PRODUCTS IN MADURAI CITY

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Abstract

Women's were earlier confined to their homes and had a definite role as a home maker but with the change in society they started to venture out in search of jobs. Due to the rise in working couples who are busy in their jobs and have limited time to spend in household activities there has been a rise in the Instant food industry. Women in particular were left with limited time to manage household activities and strike a balance. Therefore, there was a need to study the buying preference of working women and the factors affecting their choice of Instant food products.

Introduction

Instant food means food prepared or cooked in advance or is partially cooked in advance, with no further cooking or preparation required before being eaten. Instant food is also known as Convenience Food' or 'Easily Prepared Food. In order to enhance the easiness of feasting, it is equipped, majorly through processing. This type of food is generally ready to consume without any more preparation. It can be easily transported, or it may have a long shelf life or may also offer a blend of such convenient characters. The term Instant food is seldom applied to them, as the restaurant food meets the same definition. Instant foods comprise convenience dried products, frozen foods such as only to fry starters, cake mix, and shelf-stable or in the refrigerator or freezer, until they are ready to use them. Although Instant food is convenient, some require special handling to ensure food safety.

It has been thousands of years since bread, cheese, salted food and other prepared foods have been sold. Along with the improvements in the food technology, other kinds of food products were developed. Types of convenience foods can vary from country to country and geographic region. Like in the western countries like the United State of

America or Canada Instant food like burgers, pizzas are the most common. In the ready meals like palak panner or instant biryani mix are available in instant food packets. In countries like Singapore or Thailand dishes like Chinese rice, fish gravy, banana etc. are all available as convenient food packets.

Earlier women were not so career oriented, but now the scenario has changed. Now a days in most of the organization women are at the top position. Women have stepped out of home earn or to be a helping hand a family in monetary terms. Home maker women used to cook everything by themselves. But now day's trends have changed. Today, women are also working as they want to live an independent life and this is why they are not able to give more and more time to their household chores. It is difficult for a working woman to manage their work and household chores simultaneously. From years there has been various changes in the consumption pattern of Indian people, from raw to cook and from cook to ready to cook food. Taking opportunity of this situation many companies whether small business or multinational companies have come up with many ready to cook food products like Instant noodles, vermicelli, gulab jamuns, instant idli, dosa mix, gravy mix etc. which

attracted more and more working women. Today, a working woman prefer Instant food products more over cooking traditionally as it consumes less time.

Although a working women perception towards products or service is based on their actual experience. The other factors which affect the perception of a working women towards usage of Instant food products are:

- Price
- Quality
- Quantity
- Easy availability
- Taste
- Reputation

Reviwe of Literature

Selvarani et al. (2016) Originated that the regular monthly expenditure on the Instant category of Food Products was found to be of the utmost in higher-income groups. The standard per capita obtains, and per capita, spending on Instant food Products had a positive relationship with the income of households.

Geetha, S., & Preethi, B. (2019) “Most of the women are employed, and the desire to save time in cooking and up till now maintain natural taste. In this modern era, convenience food products play a vital role in satisfying the attitude of working women. The principal intention of the study is to find out the attitude towards the environmental orientation of the working women. Data was collected through a framed questionnaire.

Nandagopal and Chinnaiyan (2022) conducted an empirical study that the level of awareness amongst the rural-based consumers about the brand of preference of soft drinks was high level, which was designated by the method of purchase of the soft drinks by "Brand Name." The primary origin of brand awareness was word of mouth, supported by advertisements, family members, families, and friends.

Aaker (2021) opined that brand awareness was an exceptionally durable and sustainable asset. It provides a sense of familiarity, particularly in low-involvement products such as soaps, a feeling of

closeness or commitment, and being, and it was necessary to recall at the time of the purchasing method. Aside from the traditional mass media, there were other effective means to generate awareness viz., event promotions. Reporting, sampling, and additional consideration to getting approaches.

Hendradewi, S., et al. (2022) Good economic growth, a considerable population, and the preponderance of the people are Muslim, Indonesia is a fruitful market for exchanging a commodity, so it is flooded with homemade and foreign products. By teenagers or school teenagers, so adolescents require to be implemented with an awareness of the haleness of a food product. This study employs data analysis methods with validity and authenticity, identifying statistical analysis, Pearson correlation, and data collection techniques by distributing questionnaires to 100 school-aged respondents aged 15-21 located in Jakarta. The boards of the research are surveying with inquiries to (i) recognize and record the demographic characteristics of the respondents (ii) identify and register sources of information obtained about Korean products (iii) study and examine halal awareness of the interests of purchasing foreign food products in adolescent school age 15- 21 years (iv) analyze the importance of halal knowledge on international food product purchase interests.

Objectives

- To study the theoretical background of the study.
- To analyse the customer satisfaction towards Instant food products.
- To Identity the customer preference towards Instant food products.
- To provide suitable suggestions based on findings

Statement of Problem

Instant food packets are gaining momentum amongst a lot of consumers. Their main feature is to save time and energy; which would be unstilted for cooking. Are women aware about these Instant food packets proved to be a boon to the working women in the new age development of Madurai?

Women's Backbone: Instant Food for every woman it is essential to be independent in today's generation. For any woman to be independent and to stand on her own feet she needs to be firstly financially independent. They have to eat and be financially stable. In India a female's primary job is considered to take care of her house and family. A very less percentage of females are allowed to go out and work. For those females to handle house and work responsibility becomes difficult. That is the time Instant food packets comes to their rescue. They can offer the same taste to their family by just devoting a few minutes to the kitchen. They have to just buy these Instant packets and heat it for a while, and they are ready to be served on the table.

Since the time of Mahabharata and Ramayana it is believed that women are meant to take care of the house. Be it Sita or Kaikeyi they are responsible for the household work. This tradition has been passed on till present date. In those times they used to cook for the entire kingdom together in one kitchen which would lead to a lot of burden for the females. The quality and the purity of food used to be of immense importance for them. Each and everything should be prepared from scratch. Their major work was to initiate the cooking activities for the entire family and the army at large. They believed in fresh food and would not appreciate food stacked up for the next meal also. They were very particular about the fresher's of the food.

Sources of Data Collection

Primary Data

Primary data is the data that is collected by survey directly from main origins through interview. The primary is acquired with specific set of objective to judge the women's perception towards usage of Instant food products among urban customers. The first-hand information were possessed from respondents of Madurai and response was collected through forwarding structured questionnaire.

Sampling Design

Sampling design is purely and simply the frame work or plan for the study that guides the collection of the

data. Fundamental to the success of any formal research project is sound research design. Exploratory research has been used for this study purpose. It is meant to provide more information about the problem of developing working hypothesis from an operational point of view.

Data

Primary data means original data that have collected specially for study purpose. In this study, schedule has been used to collect the primary data. The primary data has been collected through well-structured questionnaire from 100 respondents on the basis of Convenience random sampling method.

Statistical Design

The data collected represented in a tabular form and analysed using statistical tools such as percentage analysis.

Data Analysis and Interpretation

Table 1 Select the Reason to Prefer Instant Food

S.No	Factors	No. of respondents	Percentage (%)
1	Easy to cook	19	19%
2	Time saving	20	20%
3	Variety of menu	24	24%
4	Taste	20	20%
5	Reasonable price	17	17%
	Total	100	100%

Sources: Primary data

Interpretation

The above table indicates that the highest of 24 of the respondents are variety of menu that select the reason to prefer Instant food products. Nearly 20 respondents are prefer only for time saving and taste. 17% of the reasonable prefer only for its price.

Graph 1

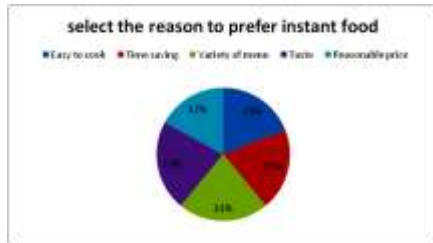


Table No 2 Which Brand of Instant Food do you like Most?

S.No	Factors	No. of respondents	Percentage (%)
1	Aachi	25	25%
2	Shakti	15	15%
3	MTR	13	13%
4	Aashivaad	29	29%
5	Maggi	18	18%
	Total	100	100%

Sources: Primary data

Interpretation

From the table it is referred to the highest brand of aashirvaad (29%) however the lowest brand of MTR (13%).

Graph 2



Table 3 Problems Faced by Consumer

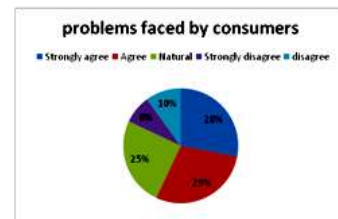
S.No	Factors	No. of Respondents	Percentage (%)
1	Strongly agree	28	28%
2	Agree	29	29%
3	Natural	25	25%
4	Strongly disagree	8	8%
5	disagree	10	10%
	total	100	100%

Sources: Primary data

Interpretation

From the table above table its clearly shows that 20% of the respondents Disagree and instant food and 5% of the respondents strongly disagree the instant food because of its harmness,

Graph 3



Finding

- Out of 100 respondents most of them select instant food for both for its variety of menu and for its taste (22%).
- Total no. of respondents mostly prefers aashivaad (29%) and next mostly prefer brand is aachi (25%).
- Out of 100 respondents mostly (20%) of them disagree the instant food and very few (5%) of the respondents strongly disagree the use of instant foods.

Suggestions

The following suggestions recommended increasing the preference of Instant food products by working women:

Many respondents avoid the consumption of these products because of high calories, so marketers should provide healthy products. Marketers should create awareness among consumers about the Instant food products which help them in taking purchase decision and results in a positive attitude towards Instant food products. By increasing the nutritional level of Instant foods, marketers can increase their preference by working women.

These products are suitable to sick and old people who are unable to cook their food, so marketers should focus on this consumer segment. These products are most useful for travellers epically

in case of remote areas as these products are available at every place.

Conclusion

There has been a tremendous growth of the convenience food industry in India in the last decade. Many minor and major companies have opened door to consumers to try out their convenience products. A lot of investment is done by these manufacturing companies in advertising their products through different media to attract more consumers. It is very ideal that working women will surely tend to look upon such products which will help her to save time of her cooking process in some way or the other. Today's working women do not hesitate to go out to try a new convenient product that may be available in the market.

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A STUDY ON DIGITAL PAYMENT SYSTEM AND ITS FUTURE FEASIBILITY IN INDIA

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Abstract

This paper describes the recent development taking place since last few year as India moving towards cashless economy which is 'Faceless, Paperless, and Cashless'. Digital payment system in which there is no need for the exchange of hard cash. The transactions are made through electronic or digital mode. Payment industry paves the new methods to do payment anywhere anytime. Digital payment ensures the transformations which mainly focus on convenience, Competition, and Cost-Effectiveness. Paper discuss about predominantly on the topics pertaining to internet banking, mobile banking, mobile wallets, card payments, electronic and mobile payment systems, etc. Demonetization and covid pandemic drives the sudden adoption of digital payment and consumer behavior towards digital payment is widely discussed. Government promotes single window mobile payment system developed by the National Payment Corporation o India (NPCI). But still area of concern needs more emphasis are security problem, lack of technological knowledge and higher transaction cost. Due to the availability of internet as well as smart phone pave the way for digitalization. The paper cover the literature review about the digital payment adoption, modes of payment and throw light on future feasibility also.

Introduction

Digital empowered economy which is faceless, cashless and paperless as intended by the Government of India as part of their 'Digital India' campaign generated various methods of the payment which are flexible and provide the access to do payment anytime, anywhere. The Reserve Bank of India (RBI) Ombudsman Scheme for Digital Transactions defined Digital Transactions as a seamless payment system in which there is no need for the exchange of hard cash. Electronic or digital transfer from both ends use digital medium to conduct the transaction. RBI vision of 2021 can be achieved by the 4Cs key - Competition, Cost-Effectiveness, Convenience and Confidence. In this context it was consider necessary to undertake a comprehensive review of the rules and procedure for levying charges in different payment system in the country with the objective of assessing their impact on the efficiency, growth and acceptance of payment

system. (RBI, 2022) The digital payment system ensures the transformation through continuous innovations in the state of technology such as scanning of codes, ccontactless and wireless transfer just by clicking a button. It also involves new entrant and service provider like payment gateways. This revolution in the payment ecosystem offer the services at optimum cost to the users and also with the advent of mobile phone technology and data in affordable cost provides the wide reach results in effective utilization of digital payment ecosystem.

RBI launched ombudsman scheme for digital payments on 31st January 2019. Benchmarking India's Payment System- The Reserve Bank of India aspires to modernize the payment ecosystem in India by emboldening the digital payments usage similar to that of other developed countries. Benchmarking India's Payment System report was published by RBI on 4th of June 2019. The main aim of this exercise is to enhance the acceptance of digital

payment systems and to amplify the value and volume of digital transactions by improving the cyber security standards, payment infrastructure, utility, retail and Government payments, consumer protection, payment gateway enhancement, grievances redressal and personal cross-border remittance.

Objectives of the study

- To examine the customer attitudes towards digital payments
- To study the valuable suggestions and conclusions.

Literature Review

(Sharma & Kansal, 2012): Research paper titled “Mobile banking as Technology Adoption and Challenges, A Case of M Banking in India”, Published in International Journal of Scientific & Research Publication, Page No. 1-5, They examines the consumer adoption of new electronic payment service such as Mobile Banking and also Factor affecting adoption of Mobile Banking. From traditional banking to modern banking which use digital payment are undergone in the whole change, customers are freely paying bills from anywhere so that more personal attention can be provided. Mobile Banking have greatest potential of conducting financial transaction therefore the all stakeholders like regulators, government, mobile manufacturer and telecom authorities need to make efforts to inclusion of rural people also.

(Le, Le, & Dinh, 2015): Research paper titled “Measuring the Impacts of Internet Banking to Bank Performance: Evidence from Vietnam”, Published in Journal of Internet Banking and Commerce, they evaluate the impact of internet banking to performance (profitability ratios, noninterest operating expenses and incomes) of banks in Vietnam. Internet banking has positive impacts on banks’ income and in turn, banks’ profitability. These effects are gradual, becoming significant three years after the adoption of Internet banking. In other words, this is the evidence to prove that, in developing countries, digital channels such as

Internet banking still bring benefits to banks though these effects are observable after a longer period than in developed countries.

Banking Industry - India

Banking in India, in the modern sense, originated in the last decades of the 18th century. The first banks were the Bank of Hindustan (1770-1829) and The General Bank. The transition to digital banking has been gradual and remains ongoing and is constituted by differing degrees of banking services based service and may include API enabling cross institutional service composition to deliver banking products and provide transactions. It provides the ability for users to access financial data through desktop, mobile, and ATM services.

Digital Banking

Digital banking is the shift of all banking transactions and services to the internet. The shift from traditional and taking necessary steps so that the MSMEs can be the full benefits of digital banking. Ranjith Kulkarni and Varma (2021) attempt to identify the thinking of consumers concerning online payment and the safety of these payments. Though a lot of research has been done on consumer perception towards credit card payments, very less has been done on other modes of payment, and the challenges faced by consumers while using digital payment modes may affect consumer perception.

Data Analysis

H0 - There is no significant relation between income and the opinion about digital banking services you are using for payment. H1 - There is a significant relation between income and the opinion about digital banking services you are using for payment.

Table 1

<i>N</i> Name <i>e</i>	Sig	Accepted Null Hypothesis //	Rejected Null Hypothesis <i>ts</i>
Save time	0.75		YES
Avoid public crowd	0.404		YES
24*7 availability	0.917		YES

Since the P value is greater than 0.05 (the significant value), we accept the null hypothesis, which states that there is no significant relationship between respondents' income and their opinions.

H0 – There is no significant relation between income and their opinion about digital banking services you are using for payment.

H1 – There is a significant relation between income and their opinion about digital banking services you are using for payment.

Table 2

Name	Sig.	Accepted Null Hypothesis	Rejected Null Hypothesis
Bill payment	0.885		YES
Obtain bank statement	0.917		YES
Cash withdrawal	0.537		YES
Mostly transactional	0.262		YES
Finance	0.334		YES
Record	0.384		YES

The null hypothesis is accepted since the P value of 0.885, which is greater than 0.05, indicates that there is no significant relationship between respondents' income and their opinions towards switching to a different digital banking provider.

H0 – There is no significant relation between income and their opinion about digital banking services for payment. Problems faced by the customer during digital banking payment.

H1 – There is a significant relation between income and their opinion about digital banking services for payment. Problems faced by the customer during digital banking payment.

Table 3

Name	Sig.	Accepted Null Hypothesis	Rejected Null Hypothesis
Banking customer	0.701	YES	
Fraud	0.224		YES
Technical issue	0.416		YES
Transactional different	0.422		YES
Security	0.974	YES	
Additional bank	0.462		YES

There is no significant relationship between respondents' income and their opinions on switching to the green digital banking payment method, according to the P value of 0.701, which is higher than 0.05.

Conclusion and Suggestions

According to the study, clients are satisfied with the digital banking system. Digital banking is frequently used to save time, protect personal information, and avoid crowded areas. Digital banking usage rises during pandemics. We might conclude that India still has a long way to go before being digital. While using digital payment methods, people still lack trust and confidence. Many individuals, both inside and outside India, are still unaware of the digital or cashless economy. The idea of a digital India has many obstacles, but in the long term, a cashless or digital economy will support growth and provide several advantages and opportunities. Customers believe that using digital banking allows them to receive the right help during a pandemic. Customers concur that digital banking helps them maintain their finances and reduce payment risk.

Project analysis revealed how customers perceive using digital banking for payment, the connection between a bank's digital services, and the general satisfaction of its customers with its digital payment services. To investigate how customers pay. To Analyze the issues they encountered when making payments with digital

banking & learn how people generally feel about online banking services.

Changes in client behavior and the use of new tools and technologies by banks are examples of this circumstance. Banks can adopt new tools and technology for everyday use to get more experience. Customers now anticipate banks to take full advantage of digital interactions and develop digital solutions for their regular banking requirements. Due to security concerns, digital banking security systems need to respond quickly. Customers could become impatient as are of the longer response time. Government should support digital transactions by enabling free bank account establishment, no fees for digital transactions, and free use of debit and credit cards for transactions.

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UNVEILING THE LANDSCAPE OF FERTILITY HOSPITAL MARKETING: NURTURING HOPE, BUILDING FAMILIES

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Abstract

As the demand for fertility treatments rises in India, fertility hospitals are navigating a complex landscape to connect with prospective parents. This abstract explores the strategies employed by fertility hospitals in India for marketing their services. From embracing digital platforms to fostering trust through transparency, fertility hospital marketing is undergoing a transformation. The abstract delves into the unique challenges, innovative approaches, and the changing dynamics of fertility hospital marketing, shedding light on how these institutions are shaping narratives and providing hope for individuals embarking on the journey to parenthood.

Introduction

In the heart of India's evolving healthcare landscape, fertility hospital marketing has emerged as a dynamic force, reshaping the narrative around reproductive health. As societal perspectives undergo transformation and technological advancements redefine possibilities, fertility hospitals in India are navigating a vibrant and competitive space. This introduction unravels the nuances of fertility hospital marketing in India, exploring the factors contributing to its prominence and the pivotal role it plays in empowering individuals and couples on their journey towards parenthood. India has over 2,500 fertility clinics and the second-largest number of cycles of treatment after the US. The growth has been fuelled by private equity investors. India's IVF market is projected to expand from \$793m in 2020 to \$3,722m by 2030, with a CAGR of 16.5%. The new Assisted Reproduction Technology Act, which came into effect in 2020, has made the industry more attractive to corporate investors. According to the WHO report, the prevalence of primary infertility in India was 3.9% (age-standardized to 25–49 years) and 16.8% (age-standardized to 15–49 years) using the “age but no birth” definition. This article unravels the factors

contributing to the flourishing growth of fertility hospital marketing in India and try to explore the dynamic realm of fertility hospital marketing, delving into the unique considerations, strategies, and ethical dimensions that shape campaigns in this sensitive domain. As societal attitudes shift, and awareness around reproductive health expands, fertility hospitals are increasingly leveraging strategic marketing initiatives to connect with a diverse and growing audience.

Objectives of Fertility Hospital

- To study the strategies of fertility hospital
- To determine the challenges of fertility hospital
- To analyse the cost of fertility hospital

Strategies Followed By Fertility Hospital

In the sensitive realm of fertility hospital marketing, success lies in the formulation and execution of thoughtful strategies that resonate with the unique needs of individuals and couples on the path to parenthood. Fertility hospitals employ a multifaceted approach, combining empathy, education, and technological prowess to create impactful campaigns. Here are key strategies followed by fertility hospitals

to navigate this intricate landscape. **Understanding the Landscape: Fertility hospital marketing involves navigating a landscape marked by emotional highs and lows. Sensitivity is key as marketing efforts must resonate with the deeply personal and often private experiences of individuals and couples struggling with fertility issues. Establishing trust and empathy is fundamental to creating connections that extend beyond conventional healthcare marketing.**

Building a Digital Presence

In an era dominated by digital communication, fertility hospitals must cultivate a robust online presence. Informative and empathetic websites, educational content, and engaging social media campaigns can serve as powerful tools to reach and educate prospective patients. Striking a balance between professionalism and compassionate storytelling is crucial in creating a welcoming digital environment.

Educational Campaigns

Fertility hospital marketing goes beyond promotion; it involves education. Informing the public about fertility treatments, procedures, and the available support services is vital. Webinars, podcasts, and informational seminars not only showcase the hospital's expertise but also contribute to community education and destigmatization.

Patient Testimonials and Success Stories

Authenticity is paramount in fertility hospital marketing. Patient testimonials and success stories provide a human touch, offering prospective patients a glimpse into the compassionate care and positive outcomes they can anticipate. Balancing confidentiality with the power of shared experiences can be a delicate but impactful marketing strategy.

Community Engagement and Support

Fertility hospitals can strengthen their presence by actively engaging with the community. Hosting support groups, participating in local events, and collaborating with organizations advocating for

reproductive health contribute not only to brand visibility but also to the establishment of a supportive network.

Ethical Considerations

Navigating the ethical dimensions of fertility hospital marketing is imperative. Respecting patient privacy, providing accurate information, and avoiding sensationalism are crucial in maintaining trust. Clear communication about success rates, risks, and costs is essential for informed decision-making.

Online Reputation Management

Online reviews and testimonials carry significant weight in the decision-making process for individuals seeking fertility treatments. Fertility hospitals actively manage their online reputation, encouraging satisfied patients to share their experiences. Responding to reviews, addressing concerns, and showcasing positive outcomes contribute to building trust in the virtual sphere.

Reasons for the Growth of Fertility Hospital Marketing

The growth of fertility hospital marketing can be attributed to a combination of societal, technological, and healthcare-related factors. Here are key reasons contributing to the expansion of fertility hospital marketing:

Changing Mindsets and Awareness

Over the years, there has been a significant transformation in societal attitudes towards fertility treatments. A more open discourse around reproductive health and an increasing awareness of available options have contributed to the destigmatization of infertility. Fertility hospitals, recognizing this shift, are proactively engaging in marketing efforts to reach individuals and couples seeking assistance.

Technological Advancements in Reproductive Medicine

The rapid advancement of medical technology in reproductive medicine has opened new possibilities

for fertility treatments. Fertility hospitals in India are quick to embrace and showcase these innovations in their marketing strategies. From state-of-the-art facilities to cutting-edge treatments, showcasing technological prowess has become a key element in attracting prospective patients.

Digitalization and Accessibility

The widespread penetration of digital platforms has revolutionized the way healthcare services are marketed. Fertility hospitals in India are leveraging online channels, including informative websites, social media, and digital advertising, to connect with a tech-savvy audience. This digital approach enhances accessibility, allowing potential patients from diverse geographical locations to access information and resources.

Increasing Demand for Specialized Care

As more individuals and couples seek specialized reproductive care, fertility hospitals are tailoring their marketing strategies to highlight their expertise. Specialized treatments, personalized care plans, and success stories are being prominently featured to address the unique needs of patients and differentiate hospitals in a competitive landscape.

Medical Tourism and Global Recognition

India has emerged as a hub for medical tourism, and fertility treatments are no exception. Fertility hospitals are actively marketing their services to international audiences, emphasizing not only cost-effectiveness but also the high standards of medical care and the expertise of healthcare professionals.

Cost and Financial Aid

The cost of IVF varies based on several factors, and it's important to note that pricing structures may differ among fertility clinics. Key elements influencing the cost include:

Geographic Location: The cost of IVF can vary based on the location of the fertility clinic. Urban areas or regions with higher living costs may have higher prices.

Clinic Reputation and Success Rates:

Established and reputable fertility clinics with higher success rates may have higher fees. Success rates can be influenced by the clinic's experience, expertise, and the technologies they employ, such as intracytoplasmic sperm injection (ICSI) or pre-implantation genetic testing (PGT), can impact the overall cost.

Medication Costs: Medications used for ovarian stimulation and other aspects of the IVF process contribute significantly to the overall cost. Medication prices can vary based on individual response and the specific drugs prescribed.

Number of Treatment Cycles: The number of IVF cycles required to achieve a successful pregnancy influences the overall cost. Some individuals may require multiple cycles for a successful outcome.

Insurance Coverage: Insurance coverage for IVF varies widely. Some insurance plans cover part or all of the costs, while others may offer no coverage. Checking with the insurance provider and understanding the extent of coverage is crucial for financial planning.

Conclusion

In the realm of fertility hospital marketing, the journey involves more than promoting services; it's about extending a helping hand to those in search of answers and support. By embracing empathy, education, and ethical practices, fertility hospitals can not only attract those seeking assistance but also foster a community where hope is nurtured, and families are built. In the delicate dance of marketing within this domain, the ultimate goal is to turn moments of vulnerability into paths toward new beginnings. The growth of fertility hospital marketing in India reflects a broader societal shift towards embracing reproductive health as an integral part of overall well-being. As fertility hospitals continue to innovate and adapt their marketing strategies, the landscape holds promise for improved accessibility, increased awareness, and the realization of parenthood dreams for individuals and couples across the nation.

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OTT MARKETING: NAVIGATING CHALLENGES AND SEIZING OPPORTUNITIES

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Abstract

Over-the-top (OTT) platforms have revolutionized the entertainment industry, reshaping how audiences consume content. This abstract explores the dynamic landscape of OTT marketing, delving into the challenges faced by content providers and the myriad opportunities that this digital frontier presents. From content discovery and user engagement to the evolving competitive landscape, the paper navigates the intricate challenges that OTT marketers encounter. Simultaneously, it unveils the strategies and innovations employed to capitalize on the vast opportunities, such as personalized recommendations, data-driven insights, and global reach. As OTT platforms continue to redefine the entertainment ecosystem, understanding the nuances of effective marketing becomes paramount. This abstract sets the stage for an in-depth exploration of the evolving strategies that propel OTT marketing into an era of boundless potential and unprecedented challenges.

Keywords: OTT, Digital Marketing, On Demand Entertainment

Introduction

In the ever-evolving realm of digital media, Over-the-Top (OTT) platforms have emerged as transformative gateways, reshaping how audiences consume content. As viewers increasingly turn to OTT services for on-demand entertainment, marketers are confronted with a distinctive set of challenges that demand innovative solutions. This article delves into the complexities of the OTT marketing landscape, exploring the hurdles faced by marketers and the myriad opportunities that await those who adeptly navigate this dynamic and competitive terrain. From fragmentation and ad-blocking to the promise of targeted advertising and interactive content, the challenges and opportunities inherent in OTT marketing call for a strategic and forward-thinking approach. Let us unravel the intricacies and chart a course through the uncharted waters of OTT platform marketing.

Over-the-Top (OTT) platforms have revolutionized the way we consume content, presenting both challenges and opportunities for

marketers. The landscape is dynamic, requiring a strategic approach to engage audiences effectively. OTT (over-the-top) marketing presents various challenges and opportunities that can significantly affect the success of digital advertising strategies. Here are some key points to consider for each section of your document:

Challenges

The landscape of Over-the-Top (OTT) marketing presents a myriad of challenges that demand strategic navigation for industry players to capitalize on emerging opportunities. One of the foremost challenges lies in the saturation of the market. The proliferation of OTT platforms has led to a crowded ecosystem, intensifying competition for audience attention. Crafting a distinctive identity amid this saturation becomes pivotal for platforms striving to carve their niche.

- **Fragmentation:** The proliferation of OTT platforms leads to a fragmented audience. Marketers must grapple with diverse

demographics and preferences, making it challenging to create a unified strategy.

- **Ad Blocking:** Viewers on OTT platforms are increasingly using ad-blocking tools, posing a hurdle for traditional advertising methods. Marketers need to craft non-intrusive, compelling content to capture attention.
- **Data Privacy Concerns:** OTT platforms gather substantial user data, raising privacy concerns. Marketers must tread carefully, ensuring compliance with regulations and building trust through transparent practices.
- **Monetization Models:** The shift from traditional TV to OTT challenges marketers to adapt to new monetization models. Subscription-based services and freemium structures require innovative strategies to balance revenue generation and user satisfaction.

Opportunities

According to recent reports, India is currently the world's fastest-growing OTT market, set to become the sixth-largest around the globe by 2024. The market in India is expected to grow at a CAGR of 28.6% over the next four years, touching \$2.9 billion in revenues. The following points are to be considered OTT is a very promising sector.

- **Targeted Advertising:** OTT platforms offer precise audience targeting through data analytics. Marketers can leverage user insights to deliver personalized content, increasing the effectiveness of their campaigns.
- **Interactive Content:** Unlike traditional TV, OTT platforms allow for interactive content experiences. Marketers can engage viewers through interactive ads, polls, and immersive storytelling, fostering a deeper connection with the audience.
- **Cross-Platform Integration:** Seamless integration across multiple platforms provides marketers with the opportunity to create cohesive brand experiences. A consistent presence on OTT, social media, and other digital channels enhances brand visibility.

- **Data-driven Insights:** The vast amount of data generated on OTT platforms allows marketers to gain valuable insights into viewer behavior. This data can inform content creation, optimize campaigns, and refine targeting strategies.

Strategies for Success

In the dynamic realm of Over-the-Top (OTT) marketing, successful navigation of challenges and seizing opportunities requires a strategic approach. Here are key strategies to not only overcome hurdles but also to position OTT platforms for sustained growth:

Data-Driven Personalization

- Leverage user data to offer personalized content recommendations.
- Implement advanced algorithms and machine learning for accurate user profiling.
- Tailor marketing efforts based on user preferences to enhance engagement and satisfaction.

Diverse Monetization Models

- Introduce a mix of monetization strategies, including subscription-based, ad-supported, and freemium models.
- Tailor pricing plans to cater to a diverse audience, providing flexibility and choice.
- Monitor user behavior to refine and optimize monetization strategies over time.

Strategic Content Acquisition

- Form strategic partnerships with content creators, studios, and distributors.
- Secure exclusive content rights to differentiate the platform in a competitive market.
- Continuously evaluate market trends and audience preferences to inform content acquisition decisions.

Global Localization

- Customize content and marketing strategies to suit regional preferences and cultural nuances.

- Implement localization features, such as subtitles and dubbing, to enhance accessibility.
- Leverage data analytics to understand user behavior in different regions and tailor content accordingly.

Robust Data Privacy Measures

- Prioritize user data privacy and implement robust security measures.
- Clearly communicate privacy policies to build and maintain user trust.
- Ensure compliance with relevant data protection regulations.

Immersive Technological Experiences

- Embrace emerging technologies, such as augmented reality and interactive content.
- Develop immersive experiences to enhance user engagement and differentiate the platform.
- Regularly assess technological trends and integrate innovations to stay competitive.

Community Building and Social Integration

- Foster a sense of community through social features like watch parties and user forums.
- Encourage user-generated content and social sharing to enhance platform visibility.
- Implement features that facilitate interaction and engagement among users.

Cross-Platform Optimization

- Optimize user interfaces for seamless experiences across various devices.
- Ensure consistent branding and functionality across smartphones, tablets, smart TVs, and other platforms.
- Monitor user feedback and behavior on different devices to refine optimization strategies.

Strategic Original Content Production

- Invest in high-quality original content to create a unique brand identity.

- Continuously analyze viewer preferences and trends to inform content creation.
- Promote exclusive shows and movies to attract and retain subscribers.

Agile Marketing Approach

- Develop agile marketing strategies that can swiftly adapt to changing market dynamics.
- Monitor competitor movements and industry trends for timely adjustments.
- Utilize real-time data analytics to optimize marketing campaigns for user acquisition and retention.

By implementing these strategies, OTT platforms can effectively navigate challenges, capitalize on opportunities, and cultivate a dynamic and engaging environment for their audience. The evolving nature of the OTT landscape requires continuous adaptation and innovation to stay ahead in this competitive market.

Conclusion

In conclusion, navigating the challenges and capitalizing on the opportunities presented by OTT marketing requires a dynamic and data-driven approach. Marketers who embrace innovation, prioritize audience engagement, and adapt to the evolving landscape stand to thrive in this transformative era of content consumption.

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AN ANALYSIS AND FUNCTIONS OF MEESHO APPLICATION

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Abstract

This marketing project aims to analyze and understand customer satisfaction towards the Meesho application, a prominent online marketplace platform. With the rapid growth of e-commerce, customer satisfaction has become a crucial factor for businesses to succeed in a competitive market. The objective of this project is to explore the factors influencing customer satisfaction with the Meesho application and provide insights that can assist the company in enhancing its services and customer experience. The findings of this study revealed that Meesho application users generally exhibited a high level of satisfaction.

Keywords: *Competitive Pricing, Prompt Delivery, User-Friendly Interface, and Responsive Customer Support.*

Introduction

In today's era of globalization not only the nations in the world and thereby their communities have come closer to one another but also most of the sector have undergone significant changes. Purchasing product or services over the internet, Meesho has attained immense popularity in recent days mainly because people find it convenient and easy to shop from the comfort of their home or office and also eased from the trouble of moving from shop to shop in search of good choice. Retail is a process of selling goods and services to customers through multiple channels of distribution.

Retail landscape and reshaping the way people engage with commerce. This article explores the profound impact in the era of digital connectivity, Meesho application have become the go-to gateway for consumers, transforming the and evolutionary journey of Meesho application, dissecting the key elements that have propelled their widespread adoption

Meesho is an India-based social commerce platform that was founded by two IIT Delhi graduates (Vaitiare and Sanjeev Barnwal) in December 2015. The platform enables small business and individuals to start their online stores via social

channels such as what application, Facebook, Instagram etc. Their motto to startup is Empower the women. They aimed to celebrate the financial Independence of Indian women. Vidit Aatrey (Founder CEO) said "Meesho" stands for "Meri shop" or apnidukaan Meesho helps individuals to start their own online selling business with zero Investment because most individuals want to start their own business but they do not have access to capital. It helped many individuals turned self-employed people to grab the opportunity and do something by own.

Meesho has delivery orders from 100K+ registered suppliers till date to over 26,000 pin codes in more than 4,800 cities. Generates over Rs 500 crore in income for entrepreneurs and serving customers than 4,500 Tier 2+ cities – bringing e-commerce to India. Meesho claims to have more than 13 million Entrepreneurs are women. The social Commerce Platform helps their resellers to start their own online business with zero investment. Meesho is the latest company to join the unicorn club. In just 5 years they touched the milestone of 1\$ Billion valuation. They currently raised funds Softbank vision Fund 2 of \$300 Million.

Objective of the Study

- To study the function of Meesho application.
- To examine the valuable suggestions and conclusion.

Functions of Meesho Application

Convenience at Your Fingertips

Meesho applications epitomize the epitome of convenience. The ability to browse, select, and purchase products or services from the comfort of one's home or on the go has redefined the shopping experience. With a few taps on a smartphone or tablet, consumers can access a vast array of products, compare prices, read reviews, and make informed decisions at their own pace.

Endless Variety and Accessibility

The virtual shelves of Meesho application know no bounds. From global brands to niche artisans, these platforms offer an unparalleled variety of products. Consumers can explore diverse categories, discover unique items, and access an expansive marketplace that transcends geographical constraints. The accessibility provided by this application has democratized shopping, making a myriad of choices available to users worldwide.

Personalization and Recommendation Engines

The evolution of Meesho application has been marked by the integration of sophisticated personalization algorithms and recommendation engines. These technologies analyze user behavior, preferences, and past purchases to curate personalized recommendations, enhancing the shopping experience. Tailored suggestions not only simplify decision-making but also introduce users to new products aligned with their tastes.

Seamless User Experience

The success of Meesho application hinges on a seamless and intuitive user interface. Streamlined navigation, user-friendly design, and secure payment gateways contribute to a positive shopping journey. Features like one-click purchasing, wish lists, and

real-time order tracking further elevate the user experience, fostering customer loyalty.

Evolving Payment Options

Meesho application have played a pivotal role in transforming payment methodologies. Beyond traditional methods, these platforms facilitate various payment options, including digital wallets, credit/debit cards, and even buy-now-pay-later services. The diversity in payment choices caters to a broad audience, accommodating varying preferences and fostering financial inclusivity.

Dynamic Customer Engagement

Social integration and real-time communication channels within Meesho application foster dynamic customer engagement. Users can share product recommendations, seek advice from peers, and participate in interactive features like live chats or virtual shopping events. This social dimension enhances the sense of community, turning the act of shopping into a shared experience.

Challenges and Trust Building

Despite their widespread popularity, Meesho application are not immune to challenges. Concerns related to cybersecurity, data privacy, and fraudulent activities necessitate continuous efforts to build and maintain user trust. Secure transaction protocols, transparent privacy policies, and responsive customer support are integral components of establishing and sustaining trust in the digital marketplace.

Future Trends and Innovations

The future of Meesho application holds exciting prospects. Augmented reality (AR) for virtual try-ons, integration of artificial intelligence for enhanced personalization, and eco-friendly shopping initiatives are among the emerging trends. The ongoing evolution of technology will likely bring forth new dimensions, further enriching the Meesho experience.

Leverages of Meesho App

- A convenient and flexible way of shopping.
- Good discounts and offer prices.
- Varieties in product.
- Best way to send gifts.

Detriment of Meesho App

- Cannot check the products personally until delivered.
- Delay in delivery of products.
- Chances in receiving damaged or wrong products.
- Losing personal touch with society.

Conclusion

Meesho Application have not merely digitized the act of purchasing; they have revolutionized the very essence of retail. As these platforms continue to evolve, driven by technological advancements and consumer expectations, the intersection of convenience, variety, and user experience will shape the future of online commerce, cementing its status as an integral part of modern retail. The study conducted; it is found out that Meesho is a popular application as majority of them are already aware about it. Many of them make frequent purchase from Meesho due to the attractive offers given by Meesho and because of the implementation of successful

marketing strategies. The factor which attracts most of the consumers is the quality of the products purchased from Meesho. It is clear that consumers trust Meesho application because of the quality of the services provided and by keeping up of its promise. Because of these reasons, customers are ready to make repurchase from Meesho. That means, Meesho have loyal customers. So, it is clear that Meesho succeeded in building 'Customer trust' by years of its hard work and implementation of critical marketing and advertising strategies.

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A STUDY ON IMPACT OF TV COMMERCIAL ADVERTISEMENT INFLUENCE CONSUMER BUYING BEHAVIOR

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Abstract

The present Research paper is focused on impact of TV Commercial Advertisement Influence consumer Buying Behavior the consumers intentions towards the product and buying behaviors is strongly influenced by image of the product which is built by the advertisers. The primary data of the study is collected through questionnaires and secondary data was collected through internet, journals and business magazines. This survey study was conducted in November 2022. A sample of 120 respondents.

Introduction

Simply stated advertising is the art "says green." Advertising is a general term for and all forms of publicity, from the cry of the street boy selling newspapers to the most celebrate attention attracts device TV advertising is usually projected as the most effective form of advertising, but this is now met with much doubtful. Also, in comparison to TV, the potential of other media such as radio, print and web are not given due importance

Objectives of the Study

The objective of the Project report can be described with following aspects;

- To Study the effect of Advertisement on consumer behaviors.
- To Study about the Scope of Advertisement.

Need for Study

- To satisfy need of customers
- Helps to understand consumer preferences

Scope & Significance of the Study

The scope of consumer behavior examines the decisions consumers make and how they make

them, looking at the what, when, where, why, and how of product consumption

Purpose of Advertising

Purpose of advertising can be listed below as:

- It helps retailers in multiplying sales
- It assists to increase the demand of the product
- It conveys message to the prospective consumers
- It makes the public conscious

Review of Literature

Rice and Atkin (2001) note that, television is generally Assumed to have massive effects on viewers for a Variety of reasons First, a great deal of money is spent on advertising, And big spenders are assumed to know what they are Doing. Effective advertisements are advertisements that help The advertiser to reach its goals.

Ramalingam (2006) measured the effectiveness of TV broadcast advertisements by Discovering important factors that influence the advertisement effectiveness by Using artificial neural network (ANN). In this study the effects of

each of these Factors has been studied and it is used for measuring the advertisement Effectiveness.

Priya (2009) analyzed the impact of children's attitudes towards television Advertisements on their resultant buying behavior. The results of their study show That the demand for the advertised products is heavily influenced by the children's Attitude towards advertisements. Further, the cognitive changes among the different age groups lead to the Formation of varying attitudes towards the advertisements. Furthermore, past studies reveal a fairly strong relationship between advertising Investments and sales

Today, advertising companies invest huge amount of Their earnings in advertising in different media such as Television, radio, magazine and etc. that television is One of the prevalent media for this purpose.

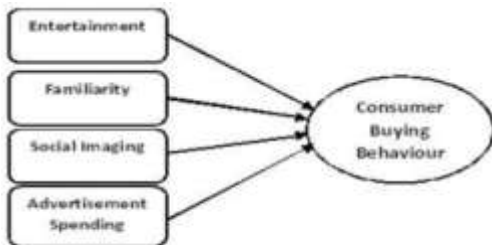


FIGURE 1
CONSUMER BUYING BEHAVIOUR

Consumer buying behavior refers to the methods involved when individuals or groups choose, buy, utilize or dispose of products, services, concepts or experiences to suit their needs and desires (Solomon, 1995). A behavior that consumers display in searching for, paying for, using, evaluating and disposing of products and services that they think will satisfy their needs (Schiffman & Kanuk, 2007). It is a convergence of three fields of social science, they are, individual psychology, societal psychology and cultural anthropology (Ramachander, 1988). A theory that answers what, why, how, when and where an individual makes purchase (Green, 1992); it is particularly important to study the subject of consumer buying behaviors as it facilitate firms to

plan and execute superior business strategies (Khaniwale, 2015).

Research Methodology

Research methodology is mainly needed for the purpose of framing the research process and the designs and tools that are to be used for the project purpose. The purpose of this research was investigating How Television Commercials Advertisement Influence Peoples The method of this study. Moreover, based on the objectives of this Study, Its exploratory and descriptive nature, a survey was considered the most applicable data collection method. Since the exact number of the total population is unknown, a sample of this study was selected through.

Sample Method

- The convenience sampling method.
- The sampling of this survey included Peoples who watch Television Commercials

Sources of Data

Data collection is the term used to describe a process of preparing and collecting data.

- Primary Data – Questionnaire given to 120 respondents
- Secondary Data - Websites and online journals, Published reports & Review of literature from published articles

Structure of Questionnaire

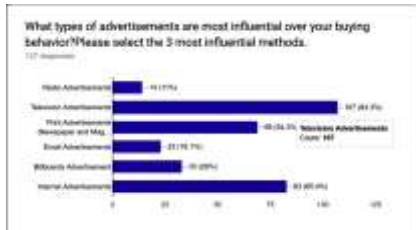
Questionnaire was divided into two sections. First part was designed to know the general information about customers and the second part contained the respondent's opinions about how they Influence by the advertisement

Data Analysis

What types of advertisements are most influential over your buying behavior? Please select the 3 most influential methods.

Type of Ads	Numbers
Radio	14
Television	107

Print	69
Email	23
Billboards	33
Internet	83

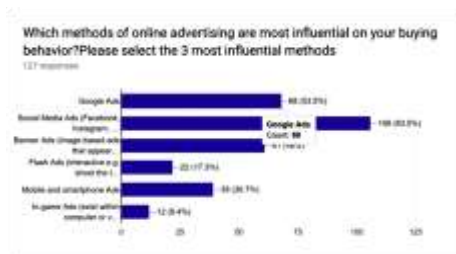


Interpretation

Out of the 127 people, 107 people say that the most influencing advertisement for them is Television Advertisements, then 83 people say internet advertisements are influential for them and 69 people said the most influential advertisements are Print Advertisements. Other than this only 33 people find billboards influential, only 23 find Email Advertisements influential and just 14 of them find Radio Advertisements in influential.

Which methods of online advertising are most influential on your buying behavior? Please select the 3 most influential methods

Type of Ads	Numbers
Radio	14
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Print	69
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Billboards	33
Internet	83



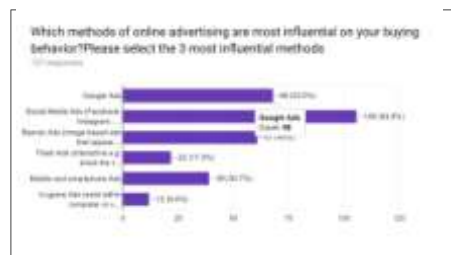
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Which methods of online advertising are most influential on your buying behavior? Please select the 3 most influential methods

Method	Number
Google	68
Social Media	106
Banner Ads	61
Flash Ads	22
Mobile ads	39
In-game Ads	12

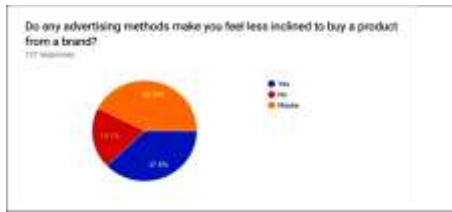


Interpretation

Out of the 127 people, 106 people find Social media Advertisements most influential, 68 of them find Advertisements on Google influential and 61 people find Banner Advertisements influential. Only 39 people find Mobile Ads influential, 22 find Flash Ads Influential and only 12 people find In-App/In-game Advertisements influential.

Do any advertising methods make you feel less inclined to buy a product from a brand?

Response	Number	Percentage
Yes	48	37.8
No	25	19.7
Maybe	54	42.5
Total	127	100



Interpretation

55.1% people pay attention to Online Advertisements, while 32.3% of them don't and 12.6% of the people were undecided. This shows how importance of Online Advertisements is growing.

Statistical Analysis

	Mean	Std. Deviation	N
Effect on buying behaviour	3.50	.7706	127
Impact of Advertising for providing information	4.0657	.5300	127
Impact of repetitive Ads	4.095	.6510	127
Impact of ads in making customers less inclined towards buying a product	4.194	.50273	127

Interpretation

Among the four factors of our study, i.e. Impact of Advertising for providing Information, Impact of repetitive Ads, Impact of ads in making customers less inclined towards buying a product and Buying Behavior we get mean value of 4.0657, 4.0925, 4.194 and 3.5920 respectively out of the Likert Scale 5. For the first three factors the respondents will agree and for the factor of Effect on Buying Behavior the respondents may or may not agree and.

Data Findings

- The top three things that people look out for in an advertisement are: Product Information

(80.3%), a brand that they are familiar with and trust (63%) and Price Information (60.6%).

- The top three most influential type of advertisement that affect buying behaviour are: Television Advertisements (84.3%), Internet Advertisements (65.4) and Print Advertisement like Newspapers and Magazines (54.3%).
- The top three most influential type of online advertisement that affect buying Behaviour are Social Media Advertisements on Facebook, Instagram and YouTube (83.5%), Google Advertisements (53.5%) and Banner Advertisements (48%).
- Majority of the people (42.5%) believe that some Advertising methods make them less inclined towards buying a product.
- 55.1% of the people accepted the fact that they pay attention to Online Advertising showing the importance of Advertisements over Internet.

Suggestions

Findings show that there is no significant relationship between age and level of impact it indicates that impact of advertisements remains same at the different age level of the students. Hence it is suggested that one good advertisement is enough to influence consumers in their age group.

- It is found that advertisement only discloses the advertisement good features of the products and since the product is not physically available the advertisement can also give some drawbacks of the products. It will help the consumer is better decision making.
- It is suggested that promotional schemes should be often given, as consumers are ready to move on to other brands.
- More product information should be given in the website regarding the product. Since physical feel of the product is not available.

Conclusion

The present era witnesses the revolutionary change in the trend of marketing. Online marketing is the source which saves us time and cost and another

reason is availability of variety of products. Since the product is not available for physical verifications only advertisements are a source to influence and it influences and attract the consumers. The role of advertisement is important in influencing the buying behaviour of the consumer.

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CUSTOMER SATISFACTION ON PHONEPE WITH SPECIAL REFERENCE TO MADURAI CITY

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Abstract

This study will help in understanding satisfaction of customers towards the digital payment app that is phonepe in Madurai city. In this study we have discussed about the e-commerce industry and the digital payment apps that is phonepe. Then we have given the introduction of the digital payment apps. By doing this research we have find that the customers are very satisfied with services that in phonepe with the help of the responders who have filled the google form which have shared in the groups and to individual and also, we have asked to fill the form in person. And maximum the forms are filed by the students of Madurai city as they the users who are using the apps on regular basis for paying the bills, shopping, account transfer, paying in shops and so more. Also, we have received some problems that customers are facing and the digital payments apps can solve the problems which will help in their success.

Keywords: *Digital Payment App, E-commerce, Cashless Transaction*

Introduction

Phonepe private limited or phone pe is an Indian phonepe commerce payment system and digital wallet company headquartered in Bangalore, India. it was founded in December 2015, by Sameer Nigam and Rahu Chari.

A knowledge economy and society that are supported by technology are the goals of “digital India.” Being “faceless, paperless, and cashless” is supposedly one of the goals of digital India. The phonepe app is available in over 11 Indian language. Using phonepe, can send and receive money, DTH, recharge mobile, data cards, make utility payments, buy gold and shop online and offline. The adoption and use of cashless payment options at this stage are significantly positively correlated with income and education levels.

Phonepe is accepted as a payment option across 5 million offline and online merchant outlets covering food, travel, groceries, movie tickets etc. the app crossed 100 million user mark in June 2018 and also crossed 5 billion transaction in December

2019. The moves from a cash-based to a cashless society requires policymakers to carefully assess their understanding of the process. Given that it has an impact on many economic structural aspects, it is important to comprehend the cashless economy. Digital transaction is defined as transaction in which the customer authorizes the transfer of money through electronic means, and the fund flow directly from one account to another. these accounts could be held in banks, or with entities /providers. The transfers could be done through means of cards (debit/ credit), mobile wallets, mobile app, net banking, Electronic clearing service (ECS), National electronic fund transfer (NEFT), Immediate payment service (IMPS), Phonepe prepaid instruments or other similar means.

Statement of the Problem

Online payment is very much used in recent years due to convenience, speedy a transaction, saving time, attractive sales promotional offers, etc., Despite these factors, there are various transactional and non-transactional issues involved such as internet user

being uncomfortable often etc. which act as deterrents. However, the future for online payment looks bright and promising. This is especially true in the context of consumers in small cities, where online payment is still new, and consumers are less familiar and often more Skeptical towards it. Therefore, this study aims to examine the customer satisfaction towards phonepe and also to analyze the issues and difficulties faced by the customers towards phonepe.

Objectives of the Study

- To understand the concept of PhonePe.
- To analyze the satisfaction of customers in the usage of PhonePe in Madurai city
- To offer suggestion to improve PhonePe in Madurai city

Scope of the Study

- The main purpose of this study is to know the performance of phonepe.
- Its helps to find out the various opportunities to know customer needs wants and demand of customer from the phonepe.

Limitations of the Study

- The study was conducted only in the Madurai city so the information may not be compared with other area
- This study is based on the opinions and views of 30 sample respondents of users only. So, the findings and suggestions of this study cannot be extended to all people.
- The result arrived is applicable only to the study period. Respondent's opinion is changing time to time.

Research Methodology

Research Methodology adopted for this study is explained in terms of, sources of data, selection of sampling area and sample size calculation as given below.

Sources of Data

The primary data is collected through a well-structured questionnaire to address the research question. The secondary data was collected from standard text books related to topic, leading journals etc.,

Sampling Techniques

The sampling techniques used are convenience sampling technique and simple random sampling techniques.

Sample Size

Sample size is the number of elements to be included in a study. Keeping in mind all the constraints 30 respondents was selected.

Area of the Study

The study is conducted in Madurai city only.

Review of Literarure

Babita Singla, Manish Bansal (2015) in their research found that the shoppers are happy with plastic use, and the non-platinum card clients are fascinated to utilize the card for buys an mean to utilize the card in not so distant future. However, the banks and other financial institutions are motivating the use of plastic card.

Khuram Shafiq and Khalil Ahmad (2015) Is plastic Money Matter for Consumer Buying Behavior? This examination gives the affirming data since buyers feel good in spending through plastic cash as easy access of money, no cash carrying risks and reward shopping are the major factors that plays important role behind it.

Rouibah (2015) showed that poor security, lack of trust, fear of failure, high charges and poor familiarity were the major constraints that affected payments. Besides, security features of internet, banking facilities, privacy and quality of services were also affecting adoption of e-payments.

Rathore (2016) stated that digital payment using wallet was highly convenient for consumers in purchasing products through online without physical movements across world.

Data Analysis and Interpretation

Table 1 Age of the Respondents

S.No	Age of the Respondents	No of the Respondents	Percentage
1	20-25	10	33%
2	25-35	8	27%
3	35-45	7	23%
4	45above	5	17%
	Total	30	100%

Interpretation

The above table shows the age of the respondents, 33% of the respondents were in the group of 20-25, 27% of the respondents were in the age group of 25-35, 23% of the respondents were in the age group of 35-45, 17% of the respondents were in the age group of above 45.

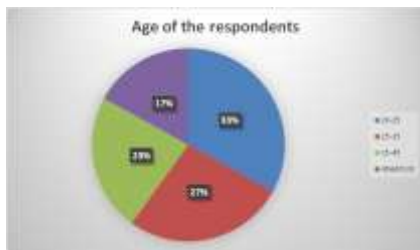


Table 2 Income of the Respondents

S.no	Income of the Respondents	No of the Respondents	Percentage
1	10000	7	23%
2	20000-30000	8	27%
3	30000-40000	10	33%
4	40000 Above	5	17%
	Total	30	100

Interpretation

The above table shows the income of the respondents, 23% of the respondent's income was rupees 10,000, 27% of the respondent's income rupees 20,000-30,000, 33% of the respondent's income was rupees 30,000-40,000, 17% of the respondent's income was rupees above 40,000.

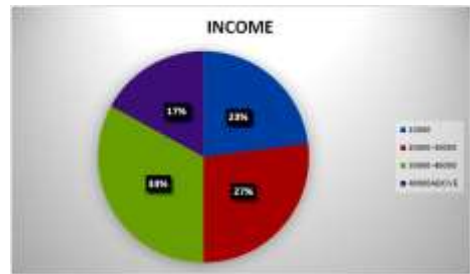


Table 3 Qualification

S. No	Qualification if the Respondents	No of the Respondents	Percentage
1	School	5	17%
2	UG	10	33%
3	PG	10	33%
4	Diploma	5	17%
	Total	30	100%

Interpretation

The above table shows the qualification of the respondents, 17% of the respondents were school students, 33% of the respondents were students, 33% of the respondents were post graduate students, 5% of the respondents were diploma students.



Table 4 Rate your Satisfaction Level with the Service Provided by the Phonepe?

Services	Satisfied	Neutral	Dissatisfied	Total
Convenient	22	2	6	30
Speed	18	6	6	30
Security	17	5	8	30

Interpretation

The above table shows the satisfaction level of the respondents, 73% of the respondents is satisfied in convenient to use phonepe app.

- 60% of the respondents were satisfied with speed to use phonepe app.
- 56% of the respondents were satisfied with the security to use phonepe.

Suggestion

- The online payment app is very handy and useful for the customers but it is also creating some security problem while using the apps.
- The online payment app should maintain privacy for the customer's in order to use safe and secured.
- The payment app should develop their app and also fix the problems of delay in transactions issue faced by the customers in current scenario
- Online payment apps should be upgraded and create more innovative ideas with the payment It is concluded that majority 100 (39.69%) of the respondents are of above 20 years and 20-25 years.

Conclusion

An evolutionary succession has been witnessed by payment methods from cash to online payment of phone pe and currently to electronic commerce and mobile banking. In this paper, it has been studied that online payment methods are increasingly being used for making daily online as well as onsite purchases. The issues associated with online payment as well as

the adoption of electronic commerce for making payments by customers has been discussed in this paper. Furthermore, the advancements in technology supporting mobile transactions and making them more convenient and transparent is developing trust among customers who are becoming habitual of employing this mode of payment. This change in the behavior of customers showing a transition from the traditional to an advanced online mode of payment is apparent in retailing and banking, and with nearly all available mobile devices. The statistics shown in this study signify that the number of customers employing online mode of payment and making online transactions are continuously growing, hinting at a everlasting acceptance of online payment systems. However, the adoption and deployment of several rising Technologies carry new opportunities and challenges to the implementation and design of secure online payment systems in the present day as well as in near future.

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PERCEPTION OF WOMEN INVESTORS TOWARDS POST OFFICE DEPOSITS WITH SPECIAL REFERENCE TO MADURAI DISTRICT

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Abstract

Quantum of investment made in different section is the most important determinant of the growth of an economy. Both private and public sector investment needs are largely satisfied on the flow of funds from the general public. India being a developing country requires capital formation through savings and investments. In this modern digitalized world the educated and the uneducated also realize the importance of savings. Investment makes the women feel secured. Women investor considers safety, liquidity, profitability and savings capacity. The present study has been made to analyse the behavioural aspects of women investors towards the preference for chit funds.

Keywords: *Investment, Investment Pattern, Post Office Deposits*

Introduction

Investment is the commitment of money or capital to the purchase of financial instruments or other assets so as to gain profitable returns in the form of interest, income or appreciation of the value of the instrument.

Post Office Deposits is a good savings instrument for small investors. It can be a reliable source of funds in an emergency. An investor pay on amount at specific intervals, usually a month, up to a fixed period. The amount collected is given to one person, usually selected in a lucky draw. There is also the auction system for allotment in which the person who gets the money is selected on the basis of the lowest bid. The difference between that and the The amount collected is given to one person, usually selected in a lucky draw. There is also the auction system for allotment in which the person who gets the money is selected on the basis of the lowest bid. The difference between that and the full amount due is distributed among the other members. However, even after this, the winner has to continue investing.

Objectives of the Study

- To study the choice of preference of Post Office Deposits of the women investors in Madurai district.
- To study the behavioural aspects of investment in Post Office Deposits.

Hypothesis of the study

- There exists no significant relationship between personal, family, career variables and the factors influencing investment decision on post office deposits.
- There exists no significant relationship between personal, family, career variables and the preference on post office deposits.

Scope of the Study

The study covers only the choice of preference and the behavioural aspects of investment in Post Office Deposits. The study has been carried out in the Madurai district.

Methodology

The problem of the research primarily focused on perceptual and behavioural issues that influence the decision making process for investment in Post Office Deposits funds by the women investors. Hence, collection of first hand information from the target group is highly essential for achieving accurate information for this a structure questionnaire has been used as a tool for collecting primary data.

Analysis and Discussion

The findings of the present study as well as relevant discussion have been summarized under following heads:

Behavioural Aspects of Investment in Post Office Deposits

The investment avenues provided by post offices are generally non-marketable. The major investments in post office enjoy tax concession. Post offices accept savings deposits as well as fixed deposits from the public.

Relationship between personal variables, family variables, career variables and the preference for post office deposits has been dealt under this section.

Relationship between Personal Variables and the Preference for Post Office Deposits

The researcher attempted to analyse the relationship between personal variables such as age, gender, education, salary and the preference for post office deposits.

The data and information pertaining to the relationship between personal variable and the preference for post office deposits are presented in the following Table 1.

The researcher tested the null hypothesis, that there is no significant relationship between personal variables and the preference for post office deposits.

With regard to the personal variable, it is observed from the Table 1 that, calculated value for Gender (2.82366) at 1 degree of freedom, calculated value for age (7.60550) and calculated value for salary (8.12673) at 4 degrees of freedom is not significant.

Table 1 Relationship between Personal Variables and the Preference for Post Office Deposits

S. No	Personal variables	Calculated value	D.O.F.	Table value	Result @ 5%Significant level
1.	Age	7.60550	4	9.49	NS
2.	Gender	2.82366	1	3.84	NS
3.	Education	13.11114	4	9.49	S
4.	Salary	8.12673	4	9.49	NS

However, the calculated value (13.11114) at 4 degrees of freedom is significant for education and the preference for post office deposits.

Relationship Between Family Variables and the Preference for Post Office Deposits

The researcher attempted to analyse the relationship between family variables such as family type, number of family members, house hold earners status, family income and the preference for post office deposits.

The data and information pertaining to the relationship between family variables and the preference for post office deposits are presented in the following Table 2.

The researcher tested the null hypothesis, that there is no significant relationship between family variables and the preference for post office deposits.

Table 2 Relationship between Family Variables and the Relationship between Preference for Post Office Deposits

S.No	Family variables	Calculated value	D.O.F.	Table value	Result @ 5%Significant level
1.	Marital status	1.08077	1	3.84	Ns
2.	Family type	0.81089	2	5.99	NS
3.	Family members	4.02032	3	7.81	NS
4.	Household earners	2.00254	2	5.99	NS
5.	Family income	7.97090	4	9.49	NS

With regard to the family variable, it is observed that, calculated value for marital status (1.08077) at 1 degree of freedom, calculated value for family type (0.81089) at 2 degrees of freedom, calculated value for number of family members (4.02032) at 3 degrees of freedom, calculated value for house hold earners status (2.00254) at 2 degrees of freedom, calculated value for family income (7.97090) at 4 degrees of freedom is not significant for the preference of post office deposits.

Relationship between Career Variables and the Preference for Post Office Deposits

The researcher attempted to analyse the relationship between career variables such as nature of occupation and Respondent's as income tax assessee and the preference for post office deposits.

The data and information pertaining to the relationship between career variable and the preference for post office deposits are presented in the following Table 3.

The researcher tested the null hypothesis, that there is no significant relationship between career variables and the preference of post office deposits.

Table 3 Relationship between Career Variables and the Preference for Post Office Deposits

S. No	Personal variables	Calculated value	D.O.F.	Table value	Result @ 5%Significant level
1.	Government employment	6.57084	1	3.84	S
2.	Private employment	14.87508	1	3.84	S
3.	Income tax assessee	17.52205	1	3.84	S

With regard to the career variables, it is observed from the Table 3 that, calculated value for government employment (6.57084), calculated value for private employment (14.87508) at 1 degree of freedom, calculated value for Respondent's as income tax assessee (17.52205) at 1 degrees of freedom is significant for the preference for post office deposits.

Hence it is concluded that, there is close association between education, government employment, private employment and income tax assessee and the preference for post office deposits.

Satisfaction of Present Investment Pattern

Table 4 shows the satisfaction towards the present investment pattern of the investors.

Table 4 Classification of the Respondents based on Satisfaction of Present Investment Pattern

Satisfaction	Number of the respondents	Percentage
Yes	169	84.5
No	31	15.5
Total	200	100

Source: Primary Data

It is transparent from Table 4 that, out of the total respondents 84.5 percent of them satisfied their present investment pattern and rest 15.5 percent of them not satisfied their investment pattern.

It is concluded that most of the investors satisfied their present investment pattern.

Reason for Non-Satisfaction

Table 5 shows the reason for non-satisfaction of the investors present investment pattern.

Table 5 Classification of the Respondents based on Reason for Non-Satisfaction of Present Investment Pattern

Reason	Number of the respondents	Percentage
Loss of capital	2	6.45
Low return	26	83.87
Low liquidity	3	9.68
Total	31	100

Source: Primary Data

It is precise from the Table 5 that, 83.87 percent of respondents are not satisfied because of low return. While 9.68 percent of respondents are not satisfied because of low liquidity and 6.45 percent of

respondents are not satisfied because of loss of capital.

It is concluded that most of the respondents are not satisfied because of low return from the investment.

Findings and Conclusion of the Study

From the above analysis, it is concluded that, there is close association between education, government employment, private employment and income tax assessee and the preference for post office deposits and family variables does not affect the choice of preference for post office deposits as the investment option and 84.5 percent of them satisfied their present investment pattern, 83.87 percent of respondents are not satisfied because of low return. Post office deposit is a good investment option to the women investors. But loss of capital is one of most important risk factor influence in investing post office deposits. This biggest risk is removed post office deposits is one of the fine investment option to the women investors.

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A STUDY ON FINANCIAL INCLUSION IN MADURAI DISTRICT

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Abstract

The level of financial inclusion has been with strategic importance by the development planners and policy makers in India. The main purpose of this study is to find out the difference between the bankers and beneficiaries regarding their views on services marketing in financial inclusion. This study is undertaken in Madurai district of Tamil Nadu. The scope of data collection is restricted to only bankers and beneficiaries in the scheme of financial inclusion at the commercial banks in Madurai district, Tamilnadu. The present study concludes that the level of financial inclusion among the beneficiaries is poor. Unless the banks satisfy the beneficiaries expectations on the various services marketing mixes, they will not be able to reap the full benefit of financial inclusion for the Indian economic development.

Keywords: *Financial Inclusion, Marketing, Bankers, Beneficiaries.*

Introduction

People living in Rural India are underprivileged and disadvantaged to get necessary financial services since the infrastructure and feasibility of promoting banking services and in these area are not up to the expected level. It is not good for the balanced development of the Indian Economy. Inclusive growth is the key of overall development of the Nation. Even though, India has enjoyed growing domestic demand and globally recognized process in the area of information technology, automotive, life sciences, telecommunications and even space exploration, it's continued success and growth rest on the steps taken to ensure the inclusive social and economic development.

Importance of the Study

The level of financial inclusion has been with strategic importance by the development planners and policy makers in India. At the national level, the level of financial inclusion has been estimated by several authors. The level of access to finance from all possible formal sources are used to measure the

level of financial inclusion in India A large segment of the small and marginal farmers still continue to be deprived of the formal sources of credit and other essential services. Commercial banks being the purveyors' of nations credit has got a great deal of responsibility in extending the financial services to this sector in order to provide the fruits of economic development to this segment of Indian economy. The main purpose of this study is to find out the difference between the bankers and beneficiaries regarding their views on services marketing in financial inclusion since it may be useful to remove the obstacles in the enrichment of the result of financial inclusion.

Statement of the Problem

It is quite clear that the task of covering a population of 1.27 billion with banking services is extremely large. Both demand side factors (beneficiaries) and supply side factors (banks and other financial institutions) are responsible for financial inclusion. Banks and other financial institutions are largely expected to reduce the supply side constraints. Now

the problem rest on the demand side challenges. These are low literacy levels, lack of awareness about financial products, irregular income, lack of trust in formal banking institutions, dependency on informal finance and institutions. The banking institutions may think that they are providing right marketing mix to the customers in financial inclusion. But they are not getting the feedback from their customers in order to change their marketing mixes or combination of marketing mixes. This lead to the service quality gap in financial inclusion which affect the expected result from the financial inclusion in India.

Objectives of the Study

Based on the proposed research model, the present study confines its objectives

- To measure the perception on services marketing in financial inclusion among the bankers and beneficiaries.
- To reveal the service quality gap in the services marketing aspects in financial inclusion.
- To level of perception on marketing mix in financial inclusion.

Methodology

Scope of the Study

This study is undertaken in Madurai district of Tamilnadu. The scope of data collection is restricted to only bankers and beneficiaries in the scheme of financial inclusion at the commercial banks in Madurai district, Tamilnadu.

Research Design

The applied research design of the present study is purely descriptive in nature since the present study explains the perception on various service marketing mixes offered by the banks in financial inclusion as per the view of bankers, beneficiaries and also its difference. Apart from this, the study has its own objectives and pre planned methodology to fulfill the objectives.

Sampling Plan of the Study

Out of total of 239 commercial bank branches in Madurai district, 102 branches are cited in rural and semi urban area. All these 102 branches are included for the study. To represent the banks, 102 bankers (either bank manager/officer) are purposively selected. In order to represent the beneficiaries, two beneficiaries per branch under financial inclusion are identified with the help of the bankers. The sampled bankers and beneficiaries came to 102 and 204 respectively. Hence, the applied sampling procedure of the study is purposive sampling

Framework of Analysis

The collected data processed with the help of appropriate statistical tools namely confirmatory factor analysis, two group discriminant analysis, 't' test and cronbach alpha.

Level of Financial Inclusion among the Respondent Index of Financial Inclusion among the Respondents (IFCI)

Table 1

S. No.	IFCI	Number of respondents	Percent to the total
1.	Less than 40	67	32.84
2.	40-60	59	28.92
3.	61-80	41	20.10
4.	Above 80	37	18.14
	Total	204	100.00
Cronbach alpha: 0.8245			

Interpretation

The included 10 variables in the index of financial inclusion explain it to an extent of 82.45 per cent since its cronbach alpha is 0.8245. The important level of IFCI among the respondents is less than 40 and respondents with the IFCI of above 80.00 per cent constitute 18.14 per cent to the total. The analysis reveals that the level of financial inclusion among the respondents is good in the study area.

Level of Perception on Marketing Mix in Financial Inclusion (MMFI)

Table 2

MMFI	Mean score among		't' statistics
	Bankers	Beneficiaries	
Product mix	3.4245	3.1773	1.3842
Price mix	3.4908	3.2462	1.2109
Promotion mix	3.3881	2.8441	2.3891*
Physical distribution	3.2442	2.9346	1.7011
People	3.5227	2.4117	3.5896*
Process	3.4679	2.3884	3.3841*
Physical enhance	3.3918	2.7341	2.6672*

The highly services marketing mix financial inclusion among the bankers are people mix and price mix mean score are 3.5227 and 3.4908 respectively. Among the beneficiaries, these two are price mix and product mix since its mean score are 3.2462 and 3.1773 respectively. Regarding the view on services marketing mixes, the significant difference among the bankers and beneficiaries have been noticed in the case of promotion, people, process and physical evidence mix since their respective 't' statistics are significant at five percent level. Inclusion are higher among the bankers.

Mean Difference and Discriminated Power of MMFI among Bankers and Beneficiaries

Table 3

S.No	MMFI	Mean score among		Mean difference	't' statistics	Wilks lambda
		Bankers	Beneficiaries			
1.	Product mix	3.4245	3.1773	0.2472	1.3842	0.4224
2.	Price mix	3.4908	3.2462	0.2446	1.2109	0.4173
3.	Promotion mix	3.3881	2.8441	0.5440	2.3891*	0.1709
4.	Physical distribution mix	3.2442	2.9346	0.3096	1.7011	0.3884
5.	People mix	3.5227	2.4117	1.1110	3.5896*	0.1179
6.	Process mix	3.4679	2.3884	1.0795	3.3841*	0.1082
7.	Physical evidence mix	3.3918	2.7341	0.6577	2.6672*	0.1503

Interpretation

The significant mean differences are noticed in the case of promotion, people, powers and physical evidence mixes since their respective 't' statistics are significant at five percent level. The higher mean differences are noticed in the case of people and process mix since its mean differences are 1.1110 and 1.0795 respectively. The higher discriminant power is noticed in the case of process and people mix since its wilks lambda are 0.1082 and 0.1189 respectively. The significant marketing mixes are included to estimate the two group discriminant function.

Conclusion

The present study concludes that the level of financial inclusion among the beneficiaries is poor.

The important reason for such poorness is their level of perception on the various services of marketing mixes offered by the banks under the financial inclusion scheme is poor. But the banks perceive that they are rendering a better services marketing mix to the beneficiaries. The significant difference among the bankers and beneficiaries are seen in the case of promotion, people, process and physical evidence. The important discriminant services marketing mixes among the bankers and beneficiaries are the process and people mix which are higher among the bankers than that among the beneficiaries. Unless the banks satisfy the beneficiaries' expectations on the various services marketing mixes, they will not be able to reap the full benefit of financial inclusion for the Indian economic development.

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A STUDY ON CUSTOMER SATISFACTION TOWARDS ONLINE SHOPPING

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Abstract

In the era of globalization, electronic marketing is a great revolution. Over the last decade, maximum business organizations are running with technological change. Online shopping or marketing is the use of technology (i.e., computer) for better marketing performance. And retailers are devising strategies to meet the demand of online shoppers; they are busy in studying consumer behavior in the field of online shopping, to see the consumer attitudes towards online shopping. Therefore, we have also decided to study consumer's attitudes towards online shopping and specifically studying the factors influencing consumers to shop online.

Keywords: *Online Shopping, Consumer Behavior, Attitude.*

Introduction

Online shopping, also known as e-commerce, has transformed the way people shop for goods and services. With the advent of the internet and digital technology, consumers now have access to a vast array of products from the comfort of their homes or on-the-go via smartphones and other devices. This paradigm shift in retail has revolutionized the shopping experience, offering convenience, choice, and efficiency like never before. Gone are the days of long queues at brick-and-mortar stores and limited shopping hours. Today, consumers can browse through an extensive selection of items, compare prices, read reviews, and make purchases with just a few clicks or taps. From everyday necessities to luxury items, virtually anything can be bought online, making it easier for individuals to find what they need without the constraints of time or location. The rise of online shopping has not only reshaped consumer behavior but also impacted businesses, driving retailers to adapt to the digital landscape or risk being left behind. E-commerce platforms and marketplaces have flourished, offering sellers a global reach and opportunities for growth beyond traditional storefronts. Additionally, advancements in

logistics and delivery services have made it possible for orders to be fulfilled quickly and efficiently, further enhancing the appeal of online shopping. However, as online shopping continues to evolve, it also presents challenges and considerations, such as security concerns, counterfeit products, and the need for reliable customer support. Nevertheless, the convenience, accessibility, and abundance of choices offered by online shopping have firmly established it as a fundamental aspect of modern consumer culture, shaping the way people shop, interact with brands, and experience retail in the digital age.

Benefits of Online Shopping

Convenience: One of the biggest advantages of online shopping is the convenience it offers. You can shop from anywhere at any time, without the need to visit physical stores.

Variety: Online shopping provides access to a vast range of products from different brands and retailers, allowing you to compare prices, features, and reviews to make informed purchasing decisions.

Cost Savings: Online retailers often offer discounts, promotions, and exclusive deals that can result in cost savings compared to shopping in brick-

and-mortar stores. Additionally, you can save money on transportation and parking expenses.

- **Time efficiency:** With online shopping, you can quickly find what you need without spending time traveling to multiple stores. The checkout process is also usually faster, saving you valuable time.
- **Accessibility:** Online shopping allows individuals with mobility issues or those living in remote areas to access a wider range of products and services without the need to physically visit stores.
- **Seamless Shopping Experience:** Many online retailers offer user-friendly websites and mobile apps with features like saved payment information, personalized recommendations, and easy returns, enhancing the overall shopping experience.
- **No Crowds or Queues:** Avoiding crowded stores and long checkout lines is another benefit of online shopping, especially during busy shopping seasons or events.

Overall, online shopping provides convenience, choice, and efficiency, making it a preferred option for many consumers around the world.

Impacts of Online Shopping

The impact of online shopping has been profound and far-reaching, influencing various aspects of consumer behavior, business practices, and the overall retail landscape. Some key impacts include:

- **Consumer behavior:** Online shopping has changed the way consumers browse, research, and purchase products. With the convenience of shopping from anywhere at any time, consumers have embraced online shopping as a preferred method for buying goods and services.
- **Brick-and-mortar stores:** The rise of online shopping has led to changes in traditional retail models, with some brick-and-mortar stores struggling to compete. Many retailers have adapted by incorporating online sales channels or enhancing their in-store experience to remain competitive.

- **Globalization:** Online shopping has facilitated global trade by enabling consumers to purchase products from anywhere in the world. This has created opportunities for businesses to reach new markets and expand their customer base beyond geographical boundaries.
- **Logistics and Delivery:** The growth of online shopping has spurred advancements in logistics and delivery services to meet the demands of e-commerce. Fast and reliable shipping options have become essential for satisfying customer expectations and maintaining competitive advantage.
- **Employment:** While online shopping has created opportunities for jobs in e-commerce, such as logistics, customer service, and digital marketing, it has also led to changes in employment patterns, with some traditional retail jobs being displaced by automation or shifts in consumer behavior.
- **Environmental Impact:** Online shopping has both positive and negative environmental impacts. On one hand, it can reduce the carbon footprint associated with transportation by consolidating deliveries and optimizing routes. On the other hand, the packaging and shipping of individual orders can contribute to waste and emissions.
- **Data Privacy and Security:** The increased use of online shopping platforms has raised concerns about data privacy and security. Consumers are increasingly aware of the risks associated with sharing personal and financial information online, prompting businesses to invest in robust cybersecurity measures and compliance with data protection regulations.

The impact of online shopping continues to evolve as technology advances and consumer preferences shift. While it offers numerous benefits in terms of convenience, choice, and accessibility, it also presents challenges that businesses and policymakers must address to ensure a safe, secure, and sustainable e-commerce ecosystem.

In conclusion, online shopping has revolutionized the retail industry, transforming the way consumers shop and businesses operate. Its widespread adoption has been driven by the convenience, variety, and accessibility it offers, allowing consumers to browse and purchase products from anywhere at any time.

While online shopping has brought about significant benefits such as cost savings, time efficiency, and global access to goods, it has also posed challenges related to traditional retail models, employment, environmental impact, and data security.

Nevertheless, the continued growth of online shopping is inevitable, fueled by advancements in technology, changes in consumer behavior, and the ongoing evolution of e-commerce platforms and services. As online shopping becomes increasingly integrated into daily life, businesses must adapt to meet the changing needs and expectations of consumers, while also addressing concerns related to privacy, security, and sustainability.

In this dynamic landscape, collaboration between businesses, policymakers, and consumers is essential to ensure a seamless, secure, and sustainable online shopping experience for all stakeholders. By harnessing the potential of online shopping while addressing its challenges, we can unlock its full benefits and shape a future where e-commerce continues to drive innovation, growth, and convenience in the retail industry.

Features

Consumer satisfaction with online shopping features is influenced by several factors that contribute to a seamless and enjoyable shopping experience. Some key features that contribute to high consumer satisfaction include:

- **User-Friendly Interface:** A well-designed and easy-to-navigate website or app enhances the shopping experience and makes it effortless for consumers to find products and complete purchases.

- **Product Variety and Availability:** A wide selection of products and availability of popular brands increase consumer satisfaction by providing choices that cater to their preferences and needs.
- **Detailed Product Information:** Clear and comprehensive product descriptions, images, and customer reviews help consumers make informed purchasing decisions, leading to higher satisfaction with their purchases.
- **Convenient Search and Filtering Options:** Advanced search and filtering functionalities enable consumers to quickly find products based on specific criteria such as price, size, color, and brand, enhancing the shopping experience.
- **Secure Payment Options:** Multiple secure payment options, including credit/debit cards, digital wallets, and payment gateways, instill trust and confidence in consumers, reducing concerns about payment security.
- **Fast and Reliable Shipping:** Timely delivery.

Conclusion

Online shopping has revolutionized the retail industry, transforming the way consumers shop and businesses operate. Its widespread adoption has been driven by the convenience, variety, and accessibility it offers, allowing consumers to browse and purchase products from anywhere at any time. While online shopping has brought about significant benefits such as cost savings, time efficiency, and global access to goods, it has also posed challenges related to traditional retail models, employment, environmental impact, and data security. Nevertheless, the continued growth of online shopping is inevitable, fueled by advancements in technology, changes in consumer behavior, and the ongoing evolution of e-commerce platforms and services. As online shopping becomes increasingly integrated into daily life, businesses must adapt to meet the changing needs and expectations of consumers, while also addressing concerns related to privacy, security, and sustainability. In this dynamic landscape, collaboration between businesses, policymakers, and

consumers is essential to ensure a seamless, secure, and sustainable online shopping experience for all stakeholders. By harnessing the potential of online shopping while addressing its challenges, we can unlock its full benefits and shape a future where e-commerce continues to drive innovation, growth, and convenience in the retail industry.

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IMPACT OF PRADHAN MANTRI KAUSHAL VIKAS YOJANA ON THE PRODUCTIVITY OF YOUTH IN MADURAI REGION, INDIA

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Abstract

Prime minister Narendra Modi launched a skill India campaign on 15 July, 2015. This campaign goal is to prime over forty crore candidates in India in different-different skills by 2022. Pradhan mantra kaushalvikasoyojana (PMKVY) is a unique initiative that aims to offer meaningful, industry relevant, and skill based training to youth. Under this initiative, the trainees were offered a government certification and monetary reward on successful completion of training, which will help them to earn money or securing. So, The PMKVY was developed as a key measure to impart skill-based training to youth, enabling them to earn and support the anti-poverty effort of the nation subsequently the last two decades, India's government has implemented many large national programs for vocational education, training and skill development to improve youth employment and earnings prospects. Since four years to PMKVY came into existence, it is essential to evaluate the role and impact of PMKVY. This paper analyze the impact of on productivity of youth in Madurai region, India.

Keywords: Pradhan Mantri Kaushal Vikas Yojana, Skill Development, Productivity, Entrepreneurship, National Skill Development Mission, Unemployment Problem, Skill Development Policy, Skill Development Training.

Introduction

After 1991, the Indian economy witnessed high, transformational, and consistent growth that ultimately led to India becoming one of the fastest-growing economies in the world. The process of economic reforms encouraged a process of structural shift in the economy, which enabled the private sector to assume a bigger and important role in the economy. The Gross Domestic Product (GDP) of the Indian economy increased consistently through the years. However, the relative contribution of the services sector to GDP increased faster as compared to the contribution of other sectors, and it remains the main driver of the economy's growth. The successive governments have made attempts to increase the contribution of the manufacturing sector in the economy in order to exploit its potential to create jobs. Skilling India's youth is the need of the hour. It

is the only way by which we can utilize the tremendous power of human resources available to us in the form of the young population. 'Skilling' basically means training—practical, theoretical, and soft skills as per the current industry requirements. This involves grooming the individual in such a way that they are equipped with all the current knowledge required to start working in the organization. This means training the youth in a way that they become 'employable'. According to the Goldman Sachs report, “over the next 50 years, Brazil, Russia, India, and China—the BRIC economies could become a much larger force in the world economy,” and among these, India has the potential to become one of the strongest nations among BRICS countries. Its large and growing population is considered its best asset, which helps the country to enter into the league of developed economies over the next decade.

Objective of the Study

- To understand the concept of Pradhan Mantri Kaushal Vikas Yojana.
- To evaluate the impact of Pradhan Mantri Kaushal Vikas Yojana ongoing training.
- To suggest remedies based on the study.

Scope of the Study

This Research Paper will Benefit Several Entities in the Following Ways:

- **Regulatory Authority (NSDC):** National Skill Development Corporation would get informed about the hindrances coming in implementing the schemes made by it.
- **Youth:** Both certified and uncertified people will get to know the gap in the skill and employment and will try to work ahead accordingly.
- **Future Researchers:** The study will benefit the future researchers as it will provide a basis and guidance to curious candidates for their further research.

Limitations of the Study

- The data is collected from only two out of five PMKVYs of Madurai which could be subject to biasness as the centers didn't provide the books of accounts and didn't allow meeting the trainees so that actual problems faced by the recipient could be found.
- It is based purely on the communication held with the concerned authorities available in the Kendra.

Statement of the Problem

- Skill development is now an integral part of the industry.
- Most of the organizations are investing huge amounts of money for training and development of their workforce.
- India, being a labor-intensive country, is slowly going through this transformation phase where technology-based application becomes more relevant.

Research Methodology

- Research methodology is a way to systematically solve the research problem.
- The Research Methodology includes the various methods and techniques for conducting a Research.
- "Marketing Research is the systematic design, collection, analysis, and reporting of data finding relevant solutions to a specific marketing situation or problem".
- D. Slesinger and M. Stephenson in the encyclopedia of social science define Research as "the manipulation of things, concepts, or symbols for the purpose of generalizing to extend, correct, or verify knowledge, whether that knowledge aids in the construction of theory or in the practice of an art".

Research is, thus an original contribution to the existing stock of knowledge making for its advancement. The purpose of Research is to discover answers to the questions through the application of scientific procedures. Our project has a specified framework for collecting data in an effective manner. Such framework is called "Research Design" The research process followed by us consists of following steps:

Research Design

Descriptive Research

The research was a descriptive research as it was concerned with specific predictions. With narration of facts and characteristics concerning individuals specially entrepreneurs. In other words descriptive research is a research where in researcher has no control over variable. He just presents the picture which has already studied.

Sample Design

A sampling design is a definite plan for obtaining a sample from a given population. It refers to the technique or the procedure the researcher adopts in selecting items for the sample. The following factors need to be decided within the scope of sample design

Sample Size

Sample size is the number of elements to be included in a study. Keeping in mind all the constraints 120 respondents was selected,.

Sampling Techniques

The sampling techniques used are convenience sampling technique and simple random sampling technique.

Review of Literature

Sharma, Pushpak (2015) in his study pointed towards the need to foster skilled labor in the country. The study pointed towards the huge shortage of skilled labor in the country in the years to come if we continued moving at the same growth rate in terms of skilled labor. Lack of awareness among students, lack of efforts by educational authorities to inculcate practical training among the students are the main reasons for skill shortage, as concluded by the study.

Raju (2016) has discussed the role of information technology in the education sector. It is true that today in all fields there is an involvement of Technology. It's true that imparting instruction using computer technology is beneficial to students. There are larger benefits of technology assault into the management function of the institutions. It has been suggested that ICT training should be incorporated into the curriculum right from the school level to make future job seekers suitable to the current job situation. Otherwise, there will be skill shortages between the supply and the demand of the employers.

Pereira et al (2017) have discussed the need for the inclusion of soft skills in the academic curriculum of universities. It is depicted that the soft skill training in academic curriculum is essential for the students to get accustomed to the labor market in different dimensions of life. It has been suggested to the Governance of Universities to develop a new policy for the implementation of different pedagogical practices which will have focus on communication and personality development. All the stakeholders should be committed to achieving these goals in the process of educational attainment.

Data Analysis

Educational Qualification of the Respondents

Table 1

	No. of Respondent	Percentage
Up to primary	2	2
Up to 12 th	11	9.2
Graduate	79	65.8
Others	28	23
Total	120	100

Source: Primary data

Interpretation

Table 1 shows the education qualification of the respondents. The segment considers three different education qualification levels, viz. up to primary, up to 12th, graduate, others. 2% of the respondents have primary education, 9.2% of the respondents have up to 12th education, 65.8% of respondents are graduates, and 23% of the respondents have other qualifications (diploma, polytechnic). Maximum graduate respondents belong to PMKVY.

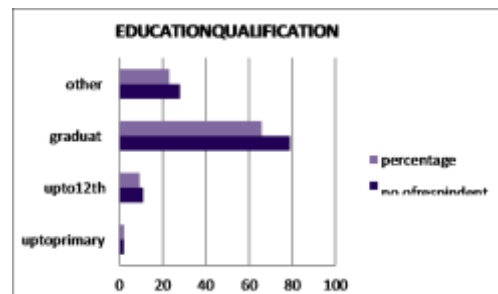


Figure 1 Education Qualifications of the Respondents

Household Income of the Respondents

Table 2

Household Income	Frequency	Percentage
Below rs.5000	17	14.2
Rs.5000-10000	84	70
Above 10000	19	15.8
Total	120	100

Source: Primary data

Interpretation

Table 2 shows household income status-wise distribution of respondents. It shows that out of total 120 respondents, approximately 14% of the respondents are below Rs. 5000, 70% are Rs. 5000-10000, and 16% of the respondents are above Rs. 10000. This program is mostly preferred by Rs. 5000-10000 earned family.

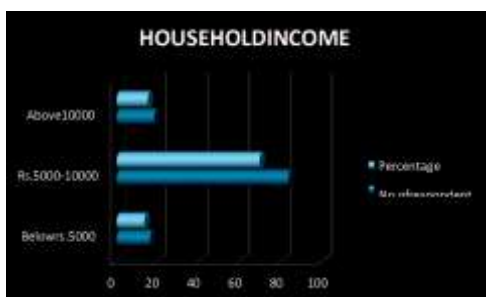


Figure 2 Household Income-Wise Distributions of the Respondents

Table 3 Types of Training-Wise Distribution of the Respondents

Types of Training	No. of Respondent	Percentage
FICSI	22	18.3
Home Furnishing	23	19.2
CCE	33	27.5
Beautician and Tailoring	29	24.2
Others	13	10.8
Total	120	100

Source: Primary data

Interpretation

It is clear from Table 3 that out of 120 sample respondents, 18.3% of respondents are in FICSI, 19.2% are in Home Furnishing, 27.5% are in CCE, 24.2% are in Beautician and Tailoring, and 10.8% are choosing other courses under this scheme. The maximum 27.5% of CCE respondents belong to PMKVY.

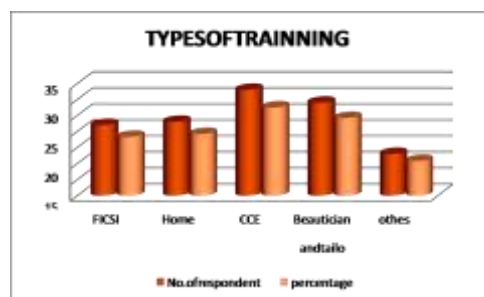


Figure 3 Types of Training

Findings

- Related to Basic Demographic and General Information Table 1 shows the level of education-wise distribution of respondents. Most of the respondents, 66%, are graduates. If people are well-educated, it will become easier to develop a new skill set. Moreover, if the existing education system is sufficient to develop a new skill set, then there is no need to invest an enormous amount of money to develop the skill set of the workforce as well as students. There is a need to change the existing education system to improve the situation.
- Table 2 shows level of income wise distribution of respondents. 70% of the respondents are Rs.5000-10000 income group. The data reveals that most of the respondents are either in the lower or in the middle-income bracket. Increased income is a problem for the respondents. It is obvious that if the respondents have sufficient income, only then they are able to spend more. Because income is less, it is adversely affecting the growth of the economy because of low spending. The objective of the programme is not only to develop the skill of the workforce, sufficient job opportunities should be created so that they are being absorbed in the industry. If not, then the income level will remain at the lower bracket.

Conclusion

Skill development and skill enhancement is an essential part for any business organization. Every organization is looking for skilled manpower to enhance the productivity. In India, supply of

manpower is adequate but most of them do not possess adequate skills to remain competitive in the market. Therefore, the gap remains in the labour market. Most of the workforce is stuck in the unorganized sector, where they do not have adequate wage and a conducive working environment. Because of which, it is directly affecting the socio economic well-being of the individuals. There is a need to change this system. Skill enhancement is a massive task and it may not be possible without the help of government as well as other agencies. Specific industry should come forward to resolve the issue. The primary job is to identify the sectors where skill shortages are massive. Government has already identified various sector skill councils and established National Skill Development Corporation (NSDC). The objective is to impart training and skill

enhancement policies are always decided by the government. Almost all the sectors are coming under the purview of sector skill councils. Not only the existing job market, efforts should be made to enhance the employability for the future job market as well.

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CONSUMER SATISFACTION OF ONLINE LEARNING APPS IN MADURAI CITY

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Abstract

This learning environment uses Information and Communication Technologies (ICT's) as a platform for teaching and learning activities. As this teaching and learning pedagogy earns high momentum amidst teaching and student community, the researchers belonging to the respective communities undertook this study with the sole purpose of finding out the effect of e-learning apps in this high technology invaded the digital world with X-Generation learners. This study is descriptive and analytical. This research paper focuses on customer awareness, preference, and the level of satisfaction towards eLearningapps. The researcher has formulated core objectives relevant to the study and, both primary and secondary data are collected from the customers belonging to Madurai City. This study has well defined the number of e-Learning apps to fulfill the objectives of the study with the help of the statistical techniques. The researcher has used the IBM SPSS statistics tool for data analysis and interpretation. The study reveals the fact that despite the majority of the respondents supporting e-learning methodology but there are a handful of respondents who strongly believe that e-learning cannot replace face-to-face teaching and a tight bond between a teacher and a student.

Keywords: E-Learning, IBM SPSS Statistics, Traditional Classroom, Digital Resources, Awareness and Moodle

Introduction

E-learning is a computer-based educational tool or system that enables us to learn anywhere and at any time. E-learning provides training or educational courses with the help of some electronics equipment such as a) a computer ora mobile computing device like a notebook, a tab, or smart mobile phone, b) some multimedia support equipment in the form of the mike, speakers, video camera, LCD projectors, CDROMs/DVDs, touch screens, light pens, smart boards, video-conferencing, etc., Honorable Prime Minister., Mr. Narendra Modi's government implemented some schemes like SWAYAM (Study webs of Active- learning for young aspiring minds): Under this program, professors of centrally funded institutions like IITs, IIMs will offer online courses to citizens of our country. The content can be easily accessed by students, working professionals, and researchers across the country through laptops, smart phone, and tablets. E-learning offers an

alternative that is faster, cheaper, and potentially better.

Statement of the Problem

There are several trends impacting the increased use of E-Learning. The ever-increasing global pressure to conform to the fast-paced changes in electronic communications today constantly renders current practices essential in a few years. So the researchers are interested in knowing about the customer awareness and preference towards e-learning applications and knowing about their level of satisfaction among e-learning apps.

Scope of the Study

Despite affirmative steps taken by the government in the form of national programs on technology-enhanced learning, national mission on education, national knowledge network, the gap between demand and supply in higher education is still high.

So the researchers have taken only popular and significant apps for conducting the survey. The study is confined to the customers who use e-learning apps like BYJU'S, linked in learning, English-Tamil dictionary, the Hindu app, Dailyhunt (Newshunt), Kindle, Wikipedia (Encyclopedia), TED, TNPSC Tamil, Vision IAS, U-Dictionary, MOODLE, Office automation apps, Multimedia apps, National Geographic, BBC News service, English dictionary-thesaurus, Oxford Dictionary of English, and Bible.

Objectives

- To locate the meaning of e-learning.
- To find out customer awareness of e-learning apps.
- To know the customer preference towards e-learning apps.
- To evaluate the level of satisfaction towards e-learning apps.

Methodology

This study is descriptive and analytical.

Sources of Data: The study is based on both primary and secondary data.

Primary Data: Primary data is the information collected directly from the respondents. It is first-hand information. Primary data is collected from customers who use e-learning apps through structured questionnaires.

Secondary Data: Secondary data are data that have already been collected by someone. Secondary data is composed of experiments or surveys, books, journals, websites, and newspapers.

Sampling Design: The population of the study is e-learning apps users. A simple random sampling technique is used.

Sample Size: The size of the sample for the study is 100 respondents.

Geographical Area of the Study: The vicinity of the study is limited to Madurai city only.

Period of the Study: The period of the study is 2019-2020

Limitations

- The study is confined only to Madurai city.
- The opinion and satisfaction level of E-learning app usage does not remain the same in the minds of consumers for a long duration.
- E-learning depends on technology because not all people have stable internet access and computers that are powerful enough to support online streaming.

Analysis and Interpretation Demographic Profile of the Respondents

The study implies that 34% of the respondents belong to 18 – 21 years. In the gender-wise classification of the respondents, 73% of the people were female, and 27% of the people were male, and 56% of the people who do not earn income were using E-Learning applications. It was found that the respondents of 18 -21 years of age group and the female respondents were mostly using E-Learning applications. In the educational qualification, 34% of the respondents were undergraduate. In the occupation-wise classification, 59% of the respondents are students, and it was observed that 74% of the respondents are unmarried, and 26% of the respondents are married. It was concluded that most of the respondents are undergraduate students, and unmarried were using E-Learning applications compared to others.

Awareness of e-Learning apps

The study clearly states that 78% of the respondents have Multimedia apps, and 51 % of the respondents have Games, and 82% of the respondents do not have Translators, and 70% of the respondents do not have Learning apps.

E-Learning Apps that are Aware of Downloaded and Used

The study reveals that 60% of the respondents are aware of The Hindu app, TNPSC Tamil app and 59% of the respondents are aware of BYJU'S app, 58% of the respondents are aware of English – Tamil Dictionary, Wikipedia (Encyclopedia), TED, Linked in learning, National geographic channel, 51% of

the respondents have downloaded English – Tamil Dictionary app, 32% of the respondents have downloaded, and Dailyhunt (Newshunt), 31% of the respondents have downloaded Oxford Dictionary of English, 51% of the respondents have used the English – Tamil Dictionary app and 30% of the people have used the Oxford Dictionary of English, and 29% of the respondents have used Dailyhunt (Newshunt).

Concept Regarding the usage of e-Learning Apps

From the study, it is understood that 2.64% of the respondents often use E-Learning applications, and 2.58% of the respondents think that E-Learning is costlier than classroom learning. Also, they suppose that Classroom learning is more expensive than E-learning.

Opinion of e-Learning Apps from the Customer's Perspective

About the opinion of e-learning apps from the customers, it shows that 4.24% (Mean Score) of the people like the idea of E-learning apps, 4.13% (Mean Score) of the respondents are identified that it is necessary to have high-quality E-learning apps, and 4.04% (Mean Score) of the respondents think E-learning is an innovative concept and must be encouraged.

Preference of e-Learning Apps has been Given by the Respondents from One to the Sixth Rank

From the study, it is understood that learners can learn in their leisure time and convenient place ranks first with Garrett mean score of 60.64 among the respondents, and E-Learning can save costs and time ranks second with Garrett mean score of 55.87 among the respondents.

Significance of E-Learning Apps

The study reveals that in the significance of E-learning apps from the customer's perspective shows E-Learning should be offered fully online to teach students living in a remote area is 4.30% (Mean Score), and E-Learning should be adopted to allow working students to study from office is 4.17%,

(Mean Score) E-Learning increases the quality of teaching & learning because it integrates all forms of media: Print, Audio, Video, Animation is 4.08%.

Satisfaction towards e-Learning Apps

The study reveals that 4.31% (Mean Score) of the respondents think that E-Learning is useful for learning/teaching, 4.09% (Mean Score) of the respondents are compatible with general browsers on familiar hardware such as PCs, mobile devices, tablets, etc. and 4.15% (Mean Score) of the people are satisfied that Distance education (E-Learning) is worth the time.

Limitations towards e-Learning Apps

The data shows that 4.09% (Mean Score) of the respondents believe that E-Learning experiences cannot be equated with face-to-face learning, 3.99% (Mean Score) of the respondents think that lack of constant net high connection and charges for the services.

Suggestions

The classroom environment will help the student to grow in all ways, and this is a great opportunity for those who should keep the education continue and make knowledge which gains from the classroom environment.

Support for offline content is must-have for E-learning apps. This feature allows the users to download the course content and access it at their convenience. So, the learners won't have to worry about connectivity issues, slow loading, and excessive battery consumption, which helps them focus on what really matters-learning.

Online education is a good platform for the people who are not able to complete their studies, which they had left due to any reason. So due to that, they can be easily able to get a good position in a job. E-learning is also providing an opportunity for self-learners virtually.

E-learning is easy to capture at anytime, anywhere, and they can learn their desired subjects through online education with stable internet access. Moreover, this also allows students to organize their time more effectively.

Without the physical presence of the teacher, learners can't learn properly. And also, learners wanted to accept all the foreign learning styles like E-learning apps.

E-learning will help the student to learn completely by giving more timely knowledge.

Learners can decide their speed of learning from the E-learning instead of following the velocity of the whole group from the classroom learning.

Conclusion

E-learning is not just a change in technology. It has brought a positive impact on the lives of students and working professionals. So it is a redefinition of transmitting knowledge, skills, and values to younger generations of workers and students. In the era of digitalization, the scope of E-learning increases even more and will be beneficial for students, professionals, and also institutions. So this study shows that the level of satisfaction on the usage of E-learning apps among consumers.

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A STUDY ON CONSUMER PERCEPTION TOWARDS ORGANIC FOOD PRODUCTS IN MADURAI DISTRICT

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Abstract

Organic Food Products are becoming more popular and its demand is increasing day by day due to change of consuming habit of consumers' and awareness on nutritional value of Organic food, because Organic Food products are produced without applying chemicals and fertilizers. When compared with conventional food, Organic food is more advantageous. Because, conventional food is creating some side effects and diseases because of applying more chemicals and fertilizers. Therefore, this study aims at the present scenario of Consumers' perception towards Select Organic Food Products (a study with special reference to Salem District of Tamil Nadu).

Introduction

Food is a basic need for each and every human being, but the food habit significantly differs from person to person according to their nature of living and standard, geographic region, religion, culture, climate, community practice and so on. Generally, human beings are consuming food as vegetarian and non-vegetarian. Among these two forms, vegetarian plays a predominant role in human life from birth to death. The vegetarian food is natural from plants and agriculture, which include rice, wheat, food grains, vegetables, fruits, green leaves, roots, etc. These products are having high nutritional value and produced by agricultural activities. Simply to say, if there is no agriculture, there is no food for human beings. Agriculture is a primary sector, which alone provides food and food products for peoples' daily needs. The drastic growth of population creates a great demand for food and food products. To meet this high demand of food and food products, the farmers, governments, authorities, agencies and organizations put more and more efforts to get high yields of food products. This resulted to introduction of advance technology and innovations in agricultural farming by applying of chemicals,

fertilizers and pesticides, etc. Even though the conventional farming method is modernized, high yielded, profitable and met the great demand, it gives only chemical applied 2 food and food products, which are unhealthy, create various side effects, diseases and affect human health significantly, and it has proved by researchers all over the world after made an in depth examination. Over a period of time people turned to think about healthy food and its essentials. Therefore, people are back to traditional food namely organic and organic farming. India has a rich history from ancient period and it was proved by that our ancestors fulfilled their life needs by growing organic crops like rice, wheat, barley, jujube, and fruits etc. The concept of organic farming was started thousands of years ago, particularly it was practiced in Rigveda, Ramayana, Mahabharata and Kautilya's and Arthasashtra periods. During these periods farmers of India were started their cultivation near the river belt and cultivated paddy, wheat, maize, pulses, sugarcane, cereals, millets, dairy products, poultry, cattle, vegetables, fruits, etc., and also they concentrated on fulfilling the demand of food and food products. Food is not only for basic need, but also for good health. While comparing the

average lifespan of present time with the old, it has significantly decreased due to the changing environment of modern food habits and early ill health by consuming of chemical applied food and food products.

Review of Literature

Verdurme et al., (2002) 1 in their research paper entile “Are Organic Food Consumers Opposed to GM Food Consumers?” investigated whether the organic food consumers opposed to Genetically Modified (GM) food or not. The data were collected from two independent consumer surveys. The first consumer survey was conducted from 800 personal interviews with Flemish consumers (Belgium) and was selected by using randomized proportionate stratified sampling method. The second survey was conducted face to face interview with 90 Belgium consumers by using convenient stratified sampling. Results from quantitative market research based on attitude towards GM food, three consumer segments are identified: the opponents, the proponents, and the neutrals. Only about 30 per cent of the organic consumers are opponents who reject the use of genetic modification in organic food production.

1., (2003)2 have carried out a study entitled “An Overview of the Organic Food Products Market in Australia”, provided major issues facing the Australian organic industry. The Australian Organic agriculture has defined the Australian National Standard for Organic and Biodynamic produce (OPEC 2002) as “Management practices that create soils of enhanced biological activity, as determined by the humus level, crumb structure and feeder root development, as such plants are fed through the soil ecosystem and not primarily through soluble fertilizer added to the soil.

Statement of the Problem

Food is the most essential commodity and a basic need for human beings to survive. People consume a number of food products from morning till night. Even though food is a basic need, it should be healthy and should contain minerals and have nutritional value. Hence, quality food and food

products are in great demand in the market, according to the growth of population. When we look at the contemporary food production industries including agriculture, they tremendously apply and are adding numerable chemicals, pesticides, fertilizers, artificial flavors to produce food products and using banned plastic materials for packing food and to keep it in good condition for a long duration. However, it cannot be compromised in case it affects human health.

Objectives of Study

The main objectives of the study are framed as follows.

- To overview the organic agriculture in the present scenario.
- To study the attitude and awareness level of consumers towards organic food products.
- To examine the problems faced by consumers while purchasing the select organic food products.
- To measure the consumer satisfaction and expectation level towards select organic food products.

Methodology

The present study is an empirical study based on survey method. This study is based on primary as well as secondary data . the primary data were collected from the organic food in Madurai district.

Data Collection

- Primary Data
- Secondary Data

Primary Data

Primary data were collected through questionnaire.

Secondary Data

Secondary data which have been already collected by some one else and which already had been post through the statistical process. The secondary data was collected through website, books, journals and magazines

Sample Technique

A random sampling method used in this study.

Sample Size

The number of sample used for the researched 30

Data Analysis and Interpretation

Promotions of Organic Food Products

S.No	Organic Food Products	No of Respondents	Percentage
1	Self knowledge	5	17
2	Advertisement in TV / radio	7	23
3	Friends/ relatives	6	20
4	Farmers	4	13
5	Specialist	8	27
	Total	30	100

Source: Primary data

Interpretation

The table shows that the promotion of organic food products group of people 17% of the respondents is from the self knowledge, 23% of the respondents is from the advertisement in TV / radio, 20% of the respondents is from the friends/relatives, 13% of the respondents is from the farmers, 27% of the respondents is from the specialist.

Reasons to Purchase Organic Food Products

S.No	Purchase of Organic Food Products	No of Respondents	Percentage
1	Maintains good health	8	27
2	No chemical	12	40
3	Quality of food	10	33
	Total	30	100

Source: Primary data

Interpretation

The table shows that the purchase of organic food products: 27% of the respondents preferred good health, 40% of the respondents focused on no

chemical, and 33% of the respondents prioritized the quality of food.

The Switch over from Conventional Food Products

S.No	Conventional Food Products	No of Respondents	Percentage
1	Health problems	9	30
2	Personal reasons	8	27
3	Taste/texture	6	20
4	Quality traits	7	23
	Total	30	100

Source: Primary data

Interpretation

The table shows that the conventional food products of the respondents, 30% of the respondents were preferred for health problems, 27% of the respondents were preferred personal reasons, 20% of the respondents were taste/texture, 23% of the respondents were preferred quality traits.

Finding

- 40% of the respondents were married.
- 33% of the respondents prefer chemical-free food products.
- 30% of the respondents were convinced with health problems.

Suggestions

- In Madurai district, there is not much publicity for organic food products compared with conventional food products. So, the retailers should concentrate on advertisement media like TV, Radio, Pamphlets, Banners, etc. The brand ambassadors will attract the consumers because people are attracted to advertisement media.
- The people are not aware of the product information on labels enclosed in organic food products. The consumers of organic food products are buying a product on the basis of trust. The awareness should be the first element of the purchase process, so marketers need to focus on consumer awareness and take necessary steps to increase the confidence level

of the people about the organic food products and prove the reliability of the product information on organic food products.

- The source of knowledge of organic food products tends to be predominantly from friends and relatives of the customers. The trend has to be changed with aggressive advertisement campaigns from the marketing aspect in order to reach a wide customer base and attract new customers towards the organic food products.

Conclusion

Customers are the king of the market as well as the logo of the global market. The marketing strategy of the product has attained a different stature in the modern world. The organic food product is the new revolution that is revolving in all the markets of the world. The perception of organic food products is grown naturally without the usage of chemical fertilizers and pesticides and safety for the environment and healthy they are also in the notion that the organic foods are harmless products. There is no antibiotic in the organic food products.

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A STUDY ON WORK LIFE BALANCE OF THE EMPLOYEES IN THE FIELD OF EDUCATION

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Abstract

In today's fast-paced workplace, most of us are urged to do more, faster, and with fewer resources. There seems to be more pressure to be successful than ever before. While doing the job of two or three people at work, we're expected to be exemplary parents and have a fulfilling personal life in which we rear perfect children, enjoy our hobbies, volunteer in the community and take superb care of our bodies, spirits, and minds. While the quest for balance is a wonderful goal, it's just not a realistic goal for most folks. Instead, it has become one more "to-do" on an ever-expanding, guilt-inducing list. There are times when we need to work more than usual and other times when we can take more time off. Sometimes we can focus more intently on our hobbies and passions; at other times different priorities take precedence. There may be times when we take really good care of ourselves, and other times when that slips a bit; times where we devote a lot of attention to our family, and other times when there is less energy and dally time to focus on them. The aim of balance is to live a well-rounded life, to renew and refresh your creative energies on a regular basis so you can achieve your highest potential. We achieve life balance when we have enough time to pursue both work and personal interests that we love. However, when you feel as if one side of your life is using up too much of your energy, you can become stressed, your productivity can fall, and your personal relationships can become strained. The present paper highlights the risks associated with work life imbalance, benefits of healthy work life balance and the strategies that can be employed to maintain a perfect work life balance.

Keywords: *Work-life Balance, Work -life Balance Strategies*

Introduction

Work life balance is the interaction between work and other activities that include family, community, leisure, social obligations, health and personal development. Striking a fine balance by prioritizing these is work-life balance. It is individual specific and keeps changing over time. According to Stewart, Professor of Management and Founding Director of Wharton School's Leadership Program "A one size fits all mentality in human resource management often perpetuates employees. It is about the right combination of the individual's participation in the work and other aspects of their life. This combination changes over a period of time.

Work-life balance is a state where the tensions between the work-life and personal life is minimized

by having proper policies, supportive management, provisions at work place and good relations in personal life. Performance and job satisfaction of the employees are said to be affected by work-life balance. Work-life balance of employees helps in reducing the stress level at work and increases job satisfaction.

Organizations have realized the importance of work-life balance with respect to the productivity and the creativity of the employees. Employers are now offering flexible working hours, team outing health care centers, day care centers to motivate the employees to work efficiently. As a result employees feel motivated and become loyal and committed towards the organization as it puts an extra effort to strike a healthy balance between work and life.

Organizations face many challenges in implementing the policies of work-life balance as employees today are not looking out just for a job but they want the organization to cater to their well being also.

Work-life Balance Approach in the Indian Perspective

The concept of work-life balance has been essentially stemmed from Western management theories. Companies like Infosys, Wipro, Yahoo India, Google India Dell India, Microsoft India, Accenture and HCL Technologies amongst many others have already begun taking steps in this direction. The steps taken by the Indian companies to maintain a good work-life balance at their workplaces are:

- **Working from Home:** Nearly 50,000 employees at IBM India and about 15,000 tech workers at HP India are taking advantage of their companies work-life balance option. They virtually have no cubicle in their offices and are allowed to work from home. Microsoft India too reimburses telephone and broadband usage to their employees for working from home and offers them a variety of flexible working options.
- **Plan work in a way that you can take the weekend off:** Unlike western countries, a majority of Indian workforce still functions on a 6-day week routine. However with certain MNCs taking the lead with 5 day work weeks, big corporate houses may very well be seen giving weekend offs to some of their employees.
- **Opting for split shifts:** Split shift is one of the latest work-life initiatives that India Inc has taken to. In split shifts, employees can work for a few hours in the morning, attend to their personal work during afternoons when business tend to be typically slack and return in the evening to close the day. This strategy allows them to induct more women into the workforce and retain talent who would otherwise leave due to inflexible work hours.
- **Making full use of the company's facilities:** Surprisingly many employees who work in corporate houses with sprawling campuses and innumerable facilities do not actually use it. Many big companies in India offer gym facilities, sport courts, crèches, grocery stores, banking facilities and cafes within their campus. Employees should try to use these facilities within work hours for a quick rejuvenation.
- **Optimization of time at work:** Employees should look at maximizing all available resources, including time, to get work done. A great way to optimize time is to work on a schedule and follow a timetable. The India workplace is slowly moving away from the notion that longer hours spent in the office are directly related to higher productivity levels.

Consequences of Imbalance in the Work- Life

The personal consequences are mainly related to the stress felt by individuals when they perceive some degree of imbalance between their work and life. The demands of work, relationships with management, colleagues and peers and levels of control are the major components of stress in the workplace. The organizational consequences associated with high levels of work-related stress are negative impacts on outcomes and productivity. Research shows that workplace practices and culture can adversely override the needs of individual employees and adversely affect their health and overall well-being (Pocock 2003; Bond et al 1997). The negative effects of work-life imbalance that manifested in high levels of absenteeism, low productivity, low morale team dysfunction, depression and mental illness and the associated organizational costs. Staff retention, down time and losses of productivity can be cited as the most obvious impacts resulting from an organization not effectively managing work-life balance issues.

Barriers to Achieve a Work-Life Balance

- **Unsupportive work culture and work environment:** Employees using flexible working options feel they are being placed under the close observations by their colleagues and required to justify their use of the options.

- **Career decisions:** Some employees feel they are placing their career in jeopardy. They believe they could be or are overlooked for promotion or that they might miss the challenging and interesting work.
- **Mismatch between policies and life stages:** Research tells us that younger people want choice and the freedom to exit and enter the paid workforce without fear of damaging career or promotional prospects (Corporate Leadership Council 2003b). Middle-aged sought to undertake pursuits outside the workplace in a manner that would not negatively impact on career and job opportunities. Similarly, people in the later phase of their working lives expressed the desire to be able to exit the workforce in a manner that matched their financial status and personal circumstances.
- **Job and work design:** Job and work design influence employees ability to take up the flexible working options that may contribute to a better work-life balance.
- **Role of the manager:** Supportive manager is the key to achieving work-life balance. If managers did not understand the available flexible working options and how to successfully implement them, then flexible working options tended to be unavailable for access by staff. The role of manager was implicit in employee's perception of their empowerment and
- **Self-perception:** There is a distinct delineation between senior executives views on their staff utilizing the policies and their own practices. The focus group of senior executives stated that while they did not believe they could use current policies due to levels of workload, time management and other constraints, it was important for less senior staff to access policies and initiatives.
- **Communication:** Effective communication by supervisors and senior staff is a major driver of employees level of satisfaction with work-life balance; absence of this also becomes a barrier.
- **Empowerment:** Empowerment is the key to attaining a work-life balance. Empowerment is embedded in an individual's knowledge, awareness and ability to effectively communicate and negotiate with managers and work teams. The participants identified that knowledge of the available options was critical to their ability to access and utilize the policies and initiatives that facilitate work-life balance.
- **Measuring effectiveness:** Shifting the focus from time in the office to the outputs/ outcomes achieved was seen as a way of encouraging work-life balance.
- **Being a perfectionist:** The very idea of perfection is an illusion. If you find yourself frequently criticizing yourself and rehashing mistakes you made and how it made you feel, it's time to re-evaluate your expectations. Get okay with the fact it's perfectly okay to not be perfect.
- **Giving people 24/7 access:** Whether it's your boss or clients contacting you at 11pm, you need down time. This goes at home, too-take breaks from the family as needed to do your own thing. Create boundaries and stick to them. There should be a certain time each day that you cease doing for everyone else and focus on recharging for the next day
- **Reacting to everything immediately:** You don't have to answer each email or return each phone message as it comes in. Prioritize. Each day, make a list of the most important things that you need to get done the following day. It's easy to react to everything, but in doing so, less actually gets accomplished.
- **Mistaking busyness to productivity:** Skipping breaks and staying up all night working sure make you feel busy, but they may not result in any more getting done. Productivity is about getting things done effectively, not about being a hero who misses sleep and skips meals in the name of being so busy.
- **Living in one world when you should be in the other:** If you're thinking about work while

you're at home and about home while you're at work, are you really giving either your full attention? It's important for your family to understand when you have a deadline that must be met. However, you also need to strike a balance where you eventually reach that point in the day that all of your work issues stay at work, allowing you to be present at home-physically and mentally.

Statement of the Problem

A study on work-life balance of the employees in the field of education.

Operational Definitions

Work-life balance: Work-life balance is a state where the tensions between the work-life and personal life is minimized by having proper policies, supportive management, provisions at work place and good relations in personal life.

Employees: An employee is a person who is paid to work for an organization or for another person and has recognized rights and duties.

Review of Literature

Hyman and Summers ((2004) classified seven major problems which are associated with current practices over work-life balance. These are unevenness of adoption across different sectors and organizations, lack of formalization of policies at organizational level, restricted employee voice over the introduction and implementation of policies, tangible and intangible work intrusions into domestic life etc..

Mohammad niaz(2008) in his research work titled "Work-life balance practices and gender gap in job satisfaction" discusses the role of work-life balance practices by explaining the paradox of the contended women worker. The main finding is that Work life balance is the important determinant of the intrinsic and extrinsic aspects of job satisfaction.

Rebecca (2009) quotes in "Work-life balance - Men and Women" that women and men have a different perception on work-life balance. According to her women devote more time on family and men spend more time pursuing their personal interest. She

states that balance is not only about dividing the time spent on work and personal life but also establishing harmony that reflects on the individuals

Peter (2009) In his study "Work-life balance and subjective well being " explains about the work-life balance and the well being of the employees. According to him sufficient amount of time available increases the well being of the employees as it helps in satisfying personal needs.

R Baral and S Bhargave (2011) in their research work titled "HR interventions for work life balance" quotes that work-life balance is the concern for both research scholars and the business leaders in view of the technological, demographic and organizational changes related to it. They have explained about the challenges that the HR managers face while effectively implementing the policy in their organization. They suggest that the organizations must implement work-life balance policies and incorporate the organizational culture that ensures employee commitment and productivity.

Objectives of the Study

- To understand the meaning of work-life balance in the context of employment relations.
- To know the importance of work-life balance for employers and employees.
- To identify the factors that impact the employees work-life balance.
- To know the relationship between employee's job and its impact on employee's personal life.
- To know the relationship between the supervisors support and employee's job performance.
- To recommend areas for improving work-life balance satisfaction among employees.

Research Design

The present study adopted a descriptive type of research approach for analyzing the work-life balance of teachers in various schools.

Population

All the teachers working in various schools under Board of Secondary Education constituted the population of the study.

Sample

For the purpose of data collection a sample of 60 teachers were drawn from different schools of Hyderabad district by using random sampling technique.

Tool used for the Study

A structured questionnaire was designed to collect the primary data from the employees. Secondary data was collected from school's official website, internet, journals and text books.

Analysis and Interpretation of the Data

Do you think it is important to achieve a balance between paid work and personal life?

Majority of the teachers (89.3%) strongly agreed that it is important to achieve a balance between paid work and personal life. While (10.7%) respondent negatively.

Do you Think that Work-Life Balance Enables People to Work Better?

94.3% of the teachers agreed that work-life balance enables people to work better, while 5.7% disagreed.

Do you Think that Bringing Work-Life Balance is a Joint Responsibility of Employer and Employee?

83% of teachers agreed that work-life balance is a joint responsibility of employer and employee. while 17% affirmed in the negative.

Do you Feel that your Principals/ In-Charges/ HOD's Style Affects your Work-Life Balance?

Only 64% of the teachers felt that their work-life balance is affected by their Principals/ in-charges/ HOD's style. While 36% were of the opinion that principals/ in-charges/ HOD's style does not affect their work-life balance.

Do you Think Flexible Working Hours is Needed to Maintain Work-Life Balance?

47% of teachers answered positively while the remaining 53% were happy with the compressed working hours.

Why do you Need Flexible Working Hours?

The most common reasons given for need of flexible working hours are to suit over all needs (30%), to reduce distance of travel (24%) to pursue a course of study or training (18%), childcare responsibilities (18%) and to pursue any other interest (10%).

Are you Aware of Leave Benefits of Your Organization?

91% of the respondents said that they were aware of the leave benefits of their organization and that they have availed them.9% of the remaining respondents said that they were aware only of maternity leave and compassionate leave.

Do you Think that your Organization will be More Effective and Successful if Employees have a Good Work-Life Balance?

All the respondents (100%) opined that their organization will be more effective and successful if employees have a good work life balance.

Findings

- Work has a negative effect on the life of employees. As a result of over time working and demands of the work the quality time of the employees is lost.
- The employees job has an impact on the personal life.
- Factors like over time, traveling to work, meetings etc. have a negative impact on the work-life balance of the employees.
- Majority of the employees feel that Work-life balance approach is positively associated with employees' performance in the organization.

Recommendations

- Appropriate policies and initiatives should be promoted widely to create awareness about the

available options for accessing work-life balance strategies.

- The policies and initiatives must be reviewed taking into account the varying work-life balance requirements an employee may have relative to his individual life and circumstances.
- The organizations must promote and publicize positive case studies that exemplify the benefits of utilizing work-life balance policies and initiatives.
- The organization should promote a positive work-life balance.
- The concerned heads should encourage team dialogue on how to align work-life balance needs.

Suggestions

- The organizations should improvise and innovate the ways to cater to the diverse needs of its employees.
- The employees should be made aware of the organizations policies with regard to work-life balance.

Conclusion

Work-life balance is a very important issue in the Human Resource Management field and it has a vital impact on the productivity and growth of both the organization and the employee. Many factors act as supporting elements for employees to achieve balance between work and personal life. While certain elements like employees participation in framing the policies and taking key decisions, effective communication of organizations policies

can be strengthened to make work and personal life of employees highly balanced.

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WOMEN ENTREPRENEURSHIP IN INDIA - LITERATURE REVIEWS

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Abstract

“Women Entrepreneur” is a person who accepts challenging role to meet her personal needs and become economically independent. Indian women Entrepreneurs plays a vital role in generating jobs in any economy and it has been distinguished as a powerful advance toward destitution mitigation in the nation. Women entrepreneurship is considered an important tool in enabling women empowerment. Despite the fact that women constitute nearly half of the population in India, their participation in entrepreneurial activities remains severely limited. There are increasing numbers of women becoming leaders of their own businesses but still many are struggling to achieve success. The development of women as an entrepreneur will generate multifaceted social economic benefits for the country. Entrepreneurial activity is quite low in India and is mostly concentrated only in states of Tamil Nadu, Kerala, Andhra Pradesh, West Bengal and Maharashtra. This article aims to review the existing literatures relating to women entrepreneurship development in the context of India.

Keywords: Women Entrepreneur, Entrepreneurship, Empowerment, Economic Development.

Introduction

Entrepreneurship is significantly correlated to economic development of any economy by accelerating growth and prosperity Schramm (2006), and Baumol et al, (2007). Mukht Shabd (June/2020) A woman entrepreneur is a woman or a group of women, who establishes, organizes, operates, and manages a business. A women entrepreneur has several functions; they should explore the prospects of beginning a new enterprise; undertake risks, introduce new innovations, coordination, administration and management of business and provide effective leadership in all aspects of business. Since mid-1991, the Indian economy has seen significant transformations as a result of the Indian Government’s new policies of economic liberalization, globalization, and privatization, which offered a lot of business opportunities. Any economic development strategy that excludes women, who make up half of the country's population, will be lopsided. In the last few decades

woman as entrepreneur are emerging both in developed and developing economies. It is evident that women entrepreneurs contribute immensely to improved poverty levels, increased per capita income and employment creation, Aguirre, D., et al (2012), Kumar, S. M. et al 2013, Ogidi A. E. (2014).

In ancient days, Women were prevented the advantage from securing education. Today, what we know about women's education is entirely different from the early stages. Women have already modified gender roles and eradicated some strong wrong beliefs from the minds of people. But now, women have started working towards achieving goals and being independent to make any situation favouring their interests. Women’s Education is critical to the country’s entire development.

As per the report, India's country-wide female literacy rate is 70.3%, while the male literacy rate is estimated at 84.7%. India's average literacy rate stands at 77.7%, according to the NSO. Women entrepreneurship is considered an important tool in

enabling women empowerment. Women entrepreneurship is the procedure in which women start a business, assemble all resources, attempt risks, face challenges, gives work to other people and deals with the business autonomously. Women move toward becoming entrepreneurs, because of a few elements which might be assembled under "Pull factors" and Push factors". Women-owned firms are still in the minority, and the hurdles faced by women who have embraced entrepreneurship are vast and often very different than those experienced by their male counterparts.

Concept of Entrepreneurship

An entrepreneur is a person who establishes and starts a business with intention of making profit. According to Peter F. Drucker "Entrepreneur is one who always (1) searches for change (2) responds to it (3) exploits it as an opportunity" Priyanka Sharma(2013). In the words of J.B. "an entrepreneur is one who brings together the factors of production and combines them into a product." Development of entrepreneurship is essential for the uplifting our Indian economy. Amrit Dhaliwal (2016) in his study reveals that "Entrepreneur acts as a trigger head to give spark to economic activities by his entrepreneurial activities". According to Jainendra Kumar Varma (2013), entrepreneurship plays a positive impact for the economic development in various fields like capital formation, employment generation, improving standard living of people, creation of wealth and its distribution, promotion of India's export rate and so on. Entrepreneurship is the ability and readiness to develop, organize and run a business enterprise, along with any of its uncertainties in order to make a profit. The most prominent example of entrepreneurship is the starting of new businesses. In economics, entrepreneurship connected with land, labour, natural resources and capital can generate a profit.

Concept of Women Entrepreneurs

"Women Entrepreneurs" are defined as the women or a group of women who initiate, Organize and operate a business enterprise. Women's

entrepreneurship is defined by the Indian government as "an enterprise owned and controlled by women with a minimum financial interest of 51% of the capital and at least 51% of the employment created in the enterprise going to women". In the words of our former Indian President APJ Abdul Kalam "Empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their thoughts and their value systems lead to the development of a good family, good society and ultimately a good nation". V. Krishna Moorthy and R. Balasubramani (2014), they identified in their study for the entrepreneurial success of women is the motivational factors. They are ambition, skills, knowledge, family support, market opportunities, independence, government subsidies and satisfaction, In India there are lot of issues for the development of women entrepreneurship. Therefore, need to support inspire, cooperate, encourage and motivate women entrepreneurs.

It is primarily due to the push and pull factors that despite the support extended by the family in general and by the life partner in particular, women opting to become entrepreneurs find it challenging to stand in the business independently. John Kaviarasu et al. (2018), the urge to do business based on their interest and to contribute substantially for the economic development of all the members of their family as the major bread winner by women. entrepreneurs reveals aptly that women are capable and prove to become successful entrepreneurs.

Socio - Economic Characteristics of Women Entrepreneurs

Shah H. (2012), the speeding up of economic growth requires an expanded supply of women entrepreneurs. He in his work tossed light on a particular area of common laborers –the women occupied with sustenance handling. The investigation demonstrates that larger part of women in Gujarat have mastery and remarkable skill of getting ready and preparing nourishment. The sustenance handling might be of various kinds and amount, however these

ventures have been observed to be incredible success whether joined with home or not. The present examination additionally tosses light on their knowledge, attitude and practices and problems. Stress was the serious problem looked by all the selected women. The analyst found that, the majority of the women entrepreneur were Hindus, around 65% of women had place with family unit and most number of women had acquired formal training.

Malik and Rao (2018), an exact examination was directed among 135 women entrepreneurs in Chandigarh to break down the purposes behind beginning business, discernment with respect to their success in business and quality credited to their success. The investigation uncovered that women were prepared to confront the challenges related with setting up of business. Papad, pickles were the relics of past times, presently with new and imaginative business, women entrepreneurs were quick turning into a power to figure with in the business world. Women were not into business for survival but rather to fulfill their inward desire of imagination and to demonstrate their abilities. Women education was adding, all things considered, to the social transformation.

Challenges and Problems of Women Entrepreneurs

Swarnalatha and Anuradha (2014), Women in India face numerous problems and limitations to excel in their life in business. They ought to investigate the possibilities of beginning new venture; embrace risks, present advancements, organize organization and control business and give powerful leadership in all parts of business. Garga and Bagga, (2009), Women have experienced an extreme transformation from just a homemaker to a dynamic multifaceted identity adding to the financial growth around the world. In this way, a move from family management to big business management might be less demanding than a move from paid employment to self-employment. Today, an ever increasing number of women are looking for economic chance and self-determination through big business creation and are all around arranged to snatch the chances of the

multi-polar world. According to Dr. Kalpana Koneru (2011), Family relations, patriarchal society, lack of education social barriers, financial difficulties, tough competitions, high production costs, low risk taking capability, limited mobility, lack of entrepreneurial mind set, limited managerial skill, legal formalities, lack of self-confidence are some of the issues that women entrepreneurs face.

Government Effort for Women Entrepreneurs in India

Neha Tiwari (2017) Since independence India has adopted a planned approach to development. Five year plans were the fundamental plans outlaying targets and mechanisms to achieve development and growth. Third Five year plan (1961-66): Special aid to Mahila Mandals for welfare extension services. Providing financial support to voluntary organizations for implementing socio-economic programs for women beneficiaries. Provisions for vocational and skill development training to adult women. Fourth Five year plan (1969-74): Budgetary allocations hiked for family planning activities. Sixth Five year plan (1980-85): Focus shifted to addressing the issue of economic up-liftment of women. Women's health, nutrition, education and employment were the prime target in this plan. Seventh Five year plan (1985-90): Policies and programs were focused on increasing gainful employment for women

Eighth Five year plan (1992-97): National commission for women was established in 1992. Rashtriya Mahila Kosh was established in 1993. Mahila Samridhhi Yojana was initiated in 1993. Indira Mahila Yojana was launched in 1995-96. Twelfth Five year plan (2012-17): Rashtriya Mahila Kosh was allocated larger budget. Central Social Welfare Board was given target to provide vocational training and financial assistance to women. STEP, Priyadarshini and working women's hostel, Ujjawala, Swadhar Greh scheme to provide institutional support for women. Gender Budgeting Cells were strengthened. All ministries and departments were directed to maintain gender disaggregated data

Government Initiative for the Development of Women Entrepreneurs

In their study, Uma SN and Ramesh HN (2018) pointed out that new entrepreneurs are similar to newborn babies. They are unable to stand on their own. As a result, the government may provide pivotal support, at least in the early phases of their business, to ensure their survival and long-term viability. As a result, both the state and central governments are involved. According to Paulmoni Geetha's (2019) research, lead banks in each district can use SMS, mail, and other social media to raise awareness of the government's plans and subsidies. There are additionally a few different plans of the public authority like the Income Generating Scheme, executed by the Department of Women and Child Development, which gives help to setting up preparing cum-pay producing exercises for women entrepreneurs to make them financially autonomous

The SIDBI has likewise stepped up and set up a casual channel for credit needs on delicate standing giving uncommon accentuation to women. Far beyond this, SIDBI likewise gives preparing to acknowledge usage as additionally credit conveyance abilities for the chiefs of intentional associations working for women. Award for setting up a creation unit is additionally accessible under Socio-Economic Program of Central Social Welfare Board Key. (Dr. Sanjay Pandey and Mr. Deeptanshu Sharma 2016).The Government has taken many initiatives to provide financial assistance and training to women so that they can become entrepreneurs and contribute directly to India's economy while also eradicating the threat of unemployment by Pruthvi Raj B.S (2018).International, national, and local trade fairs, industrial exhibits, workshops, and conferences should be held to assist women in networking with other female entrepreneurs, Dr.N. Thyagaraju(2017).

Policy Imperatives for Women Entrepreneurship Development in India

Entrepreneurship thrives in an enabling environment where supply and demand factors are supportive of mature and nascent entrepreneurs. Policy formulation and implementation have an instrumental impact on

entrepreneurial environment. Munshi S et al, (2011) Policies needs to be framed and implemented from a gender focused perspective. There is a compelling need to identify women entrepreneurs as separate segment of beneficiaries requiring a unique comprehensive framework. There is a need to improve institutional, legal, regulatory and business environment as a whole since women entrepreneurship is not exclusive of environment. (Nisha Bharti, 2014)

There should be impact assessment of effectiveness of policies and programs at the local level. A decentralized structure of policy making and execution is one of the critical factors for effective program design and implementation.

- Policy leadership and coordination focussing on women as separate segment of clients.
- Legal and regulatory policies supportive of women entrepreneurs.
- Promotion policies of governments for women entrepreneurs
- Access to Credit and Financial Services
- Access to enterprise education and training
- Access to business development and business information
- Access to women enterprise networks and associations
- Access to business premises
- Access to markets

Research on women entrepreneurs Focussing on these core areas of policy can create a conducive environment for women entrepreneurs (Assessing the enabling environment for women in growth enterprises.

Recommendations for the Development of Women Entrepreneurship in India

S. John Kaviarasu et al., (2018) the following measures are suggested to empower the women to seize various opportunities and face challenges in business. Every state at district level should have a continuous plan to motivate, inspire and co-operate women entrepreneurs by supporting the business with loan facilities and required training

programmes. There must be a separate forum at the state level to represent the views of women entrepreneurs and to demand their needs to be fulfilled through coordination among government and financing institutions. At next level, all India forum for the women entrepreneurs could be established and thereby they could discuss entrepreneurial problems, grievances and issues. Any complaints or shortcoming faced by the women entrepreneurs and entrepreneurial allied problems could be filed to see the women walk in the path of economic development.

In order to encourage the women to embark on small business, it is necessary to develop their professional competencies through series of training programmes in the areas of managerial skills, leadership development, marketing techniques and tie-ups, different kinds of production and its process, strategic planning, profit planning, bookkeeping and maintaining the books of account. As a social responsibility, educational institutions should come forward to network with government and non-governmental organizations with a view to assisting the women in entrepreneurship development mainly to plan business projects. Educational institutions could take up the responsibility in helping the women to interact and discuss with successful women entrepreneurs by organizing seminars, conferences and trade fairs.

Tanima Banerjee (March 11th, 2012) in her article tried to analyze the position and space Indian women occupy today, and comparing it to the times 60 years ago when the country had just gained independence. Over the years women have made great strides in many areas with notable progress in reducing some gender gaps. Yet realities such as girls are getting trafficked every year, and increased practice of dowry, rape and sexual harassment hit hard against all the development that has taken place. As compared with past, women in modern times have achieved a lot but in reality they have to still travel a long way, and the men yet have to allow and accept the women to be equal participants in the country's way forward.

According to M.Aminul Islam, a woman of her ability can do everything if she desires to do so. They are not only cooks; they are now breadwinners as well. The economic contribution of women through the magnitude of their unpaid labour is immense. They have proved their mettle in various fields, including higher education, teaching, politics, sports, medical as well as scientific research, information technology, air and water, peacekeeping missions, nursing, wartime, agriculture, construction, business, public and private job sectors, policing, journalism and many more fields. But still women are becoming the victims of social vices like rape, acid attacks, sexual abuse and dowry-related violence. Until and unless women's unpaid work is recognized, efforts towards building a gender balance in society cannot be achieved.

Lois Frankel (2000) says that the norms and lifestyle of women in contemporary India bear a deep impact of the changes in society, its social structures and values. The role played by these women has changed the economic, social conditions and have largely contributed to the emergence of a new scale of values by which the women today perceive their aspiration for the future

Tambunan, Tulus, (2009) focused in his article mainly on women entrepreneurs in small and medium enterprises based on data analysis and review of recent key literature. This study found that in Asian developing countries SMEs are gaining overwhelming importance; more than 95% of all firms in all sectors on average per country. The study also depicted the fact that representation of women entrepreneurs in this region is relatively low due to factors like low level of education, lack of capital and cultural or religious constraints.

Reena Kumari and Aviral Pandey tried to look at the extent of disparity in women work and labour force participation in urban-rural sectors and across the states of India. It had been observed in developed southern states of India, because of highly educated society and sincere freedom of women in decision making, the women work participation in regular jobs is high in comparison to the northern states of

India. Thus the study concludes the facts that women participation in labour force has decreased after 1994 and disparity between male and female has been widened after an improvement in 2004-05. The reason behind this was low involvement of rural women in attending schooling and high demand of female labour in agriculture sector.

G. Palaniappan, C. S. Ramanigopal, A. Mani (2012) in their article analyzed that women have been successful in breaking their barriers within the limits of their homes by entering into varied kinds of professionals and services. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures. This study had also been carried out to analyze the motivational factors and other factors that influence women to become entrepreneurs, the major strength and weakness of women entrepreneurs and the environmental opportunities and threats which promote the entrepreneurship, and to offer suggestions to promote women entrepreneurship of selected districts in Tamilnadu. This study concluded that due to lack of training and education they are not able to survive in the market. Finance is also the major problem for women entrepreneurs.

Anita TripathyLal's (2012) main objective of their research was to study the significant rise of Women Entrepreneurs in India and how it has evolved since the pre-independence days (before 1947), during the British colonial days. The study also analyzed the reasons that have prompted the women entrepreneurs to unleash their entrepreneurial energies into start-ups. Based on both qualitative and quantitative analyses the growth of women entrepreneurship in India have been studied into four different periods – Pre Independence Period (before 1947), Post-Independence Period (after 1947), Post-Liberalization Period (after 1991) and Post -Global Recession period (2008 onwards). The study finally concluded to what extent the various support systems in India can further foster a conducive ecosystem for the Women Entrepreneurs in India

Cohoon, Wadhwa and Mitchell (2010) presented a detailed exploration of men & women

entrepreneur's motivations, background and experiences. This study identified top five financial and psychological factors motivating women to become entrepreneurs. These are desire to build the wealth, the wish to capitalize own business ideas they had, the appeal of startup culture, a long standing desire to own their own company and working with someone else did not appeal them. The study concluded that the women are very much concerned about protecting intellectual capital than their counterpart. Mentoring is very important to women, which provides encouragement & financial support of business partners, experiences & well developed professional network

Dr. Sunil Deshpande & Ms. Sunita Sethi, Shodh, Samikshaaur Mulyankan (Oct.-Nov.-2009) in their research paper exhibits the encouraging and discouraging factors in an enterprise and to provide solutions to the various problems faced by the women entrepreneur group. For the betterment of women entrepreneur emphasize should be on educating women strata of population, spreading awareness and consciousness amongst women to outshine in the enterprise field, making them realize their strengths, and important position in the society and the great contribution they can make for their industry as well as the entire economy

Veena S. Samani, (2008) in her thesis threw light on a specific section of working class – the women engaged in food processing. The study shows that majority of women in Gujarat have expertise and unique skill of preparing and processing food. The food processing may be of different types and quantity, but these enterprises have been found to be great success whether attached with home or not. The present study also throws light on their knowledge, attitude and practices and problems. Stress was the major problem faced by all the selected women. The researcher found that, most of the women entrepreneur were Hindus, around 65% of women belonged to nuclear families and small number of women had obtained formal training.

Purnamita Dasgupta (2005) revealed that women's labour force participation rate in rural India

was negatively influenced by education, ownership of land, age and number of young (below 5 years) in household. Monthly per capita expenditure negatively affected the decision to participate in the labour force and was of greater significance for BPL households. Also, wage rate had a negative effect on women's labour force participation, but was only significant for BPL households

P.K. Bardhan's (1979) analysed the determinants of women's labour force participation rate in rural West Bengal (Indian state). He empirically proved that women's labour force participation rate in rural West Bengal was negatively influenced by increase in number of dependents in the household, number of adult males in the household, the village unemployment rate and standard of living for the household. Women's labour force participation rate was positively affected by the harvesting-transplanting season (July-September). He also found out that low caste and tribal women participate more in the labour force than higher caste women even in rural areas.

Conclusion

Major studies in India revealed the major hurdles that the women face during starting and running a company generally come from financing and balancing of life. The other hindering external factors include gender discrimination, inaccessibility to information, training opportunities, infrastructure etc. Some internal factors like risk aversion by women, lack of confidence, lack of vision of strategic leader etc. can also create obstacles for the women entrepreneurship development. This study suggested that government should set some priorities for women entrepreneurs for allocation of industrial plots, sheds and other amenities, and precautionary measures should be undertaken to avoid the misuse of such facility by the men in the name of the women.

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A STUDY ON CONSUMER SATISFACTION OF AACHI MASALA PRODUCTS IN MADURAI CITY

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Abstract

“Aachi Masala” is the famous of Masala as the family amongst the thousands and thousands of humans today, it is doing Masala buying and selling into the area of pure spice powders like Turmeric, Chilli, Coriander powders, and Matten, Chicken, Kulambu Masalas etc., this curiosity lets to enter into masala world with boldness. This masala encountered a lot of hurdles, considering that promoting masala merchandise at some point of these days to the oriental ladies who are historically conservative. It is not convenient to sell. It is thought sealing on “Easy Cooking” alternatively than advertising meals merchandise with self-determination and persistent attempts, it is able to get into the kitchens of our country and the rest of the world. The store may look like a wonder, but the hard work, the potholes and the bumps on the way to producer. The person who stood behind produce masala for all these achievements used to be with assist of their commercial enterprise partner. The most important goal of this research is to identify the purchaser delight of Aachi masala merchandise in Dharmapuri District. The advice is assist to improve the quality of the Product.

Keywords: Competitor, Consumer, Easy Cooking, Satisfaction, Self-determination.

Introduction

Over centuries the Masala have gained greater foothold, not only in India, but also all over the world wherever good food is regarded as necessity. A well-equipped Indian kitchen has all predominant types of spices stocked. In India, Masala are available in nearly all grocery shops. The frequent spices which are used in their uncooked and clean types are reachable in vegetable shops. A business enterprise desires to view the outlets in the equal way it views its cease users. Masalas play a very important function in Indian cooking. “Masala” is the Hindi phrase for “Spice”. When a aggregate of Masala, herbs and others condiments are ground together, it is also called “Masala” Masala alternate is a massive enterprise from time immemorial. Masala from India and some distance Eastern Asia have been in demand from Ancient times. Indian Masalas are well-known all over the world for their wealthy style and special flavour. India produces range of Masala all across the u . s . a . various with

the climatic conditions. India has been cultivating Masala for a while and additionally exporting them to different nations round the world. Indian Masala add to the taste of food, giving it a delicious flavour and making it absolutely yummy.

Importance of Consumer’s Satisfaction

Every purchaser has sure expectations, desires and a sturdy wish to fulfill them. To fulfill the expectations they purchase positive items underneath the impact that the items would fulfill his expectations. If they are cozy with the product they shall grow to be the customer of the association and additionally inform about the product to their buddies and others. The advertising improves the effectiveness of the producers and different income effort. Such elements subsequently lead to higher volume of sales. Satisfaction is necessary to the client due to the fact it displays a nice consequence from the outlay of scarce resources and the achievement of unmet needs. Today’s market is customer oriented.

Consumer pleasure is a major element to survive in the marketing field. The goods produced by the producers and the traders must satisfy the consumer. The service provided by the firms should not only satisfy the existing consumers but also attract the potential consumers. Thus, minimizing dissatisfaction and maximizing pleasure are considered as essential dreams for each the association and the consumer.

Competitor

Competitors skill who are produce the identical kinds of masala merchandise different than the Aachi masala products, Close Competitors of Aachi masala in Dharmapuri district is sakthi masala and some other masala around Tamilnadu and India like Devi masala, Everest, MDH (Mahashian Di Hatti Limited), Catch, Mothers Recipe, Cookme, Priya Pushp, Ramdev, Nilon's etc., the income turnover of the Aachi masala powders is fluctuating frequently. So the Aachi Masala Company is in a position to know the causes for the fluctuation of sales in the Aachi Masala products.

Reviews of the Literature

Abinaya. P, Kanimozhi. S and Subramani. A.K, 2015, this article observe that Aachi Masala merchandise encountered a lot of hurdles, due to the fact that promoting masala powders for the duration of those days to the oriental girls who are historically conservative, it was once now not effortless to sell. It was once thinking sealing on "Easy Cooking" as a substitute than advertising meals merchandise with self-rule and tenacious attempts it was able to get into the kitchens of our country and the rest of the world. The main objective of this research is to discover the client delight toward Aachi rooster masala in Avadi. Descriptive lookup used to be used in this research. The research was based on the customer satisfaction of Aachi chicken masala and the product preference of the customers to identify the competitors of Aachi.

Thangamani. S, and Arthi. E, 2015, The study was undertaken to find out the customer satisfaction level towards Sakthi Masala. Many administration

thinkers reflect on consideration on advertising to be the most necessary characteristic of a business. In a business organization, the advertising division generates the revenues imperative for the survival and increase of the firm, the finance department like R & D, manufacturing and manufacturing use them to create merchandise and services. But the actual undertaking to marketers lies in producing these revenues profitability, through pleasing clients in a socially accountable manner. The key to generate high customer loyalty is delivering of high customer value. Today there are number of brands of products available in the market which vary in price, style & preference, best etc., however clients opt for to buy their brands due to a number of reasons. The mind-set of clients may additionally exchange their choice of the preference of the product that may impact due to the fact of a variety of elements like price, appearance, overall performance etc., so the producers might also supply more attention to the client desire which may additionally host the possession of the organization in the market. The current study reveals that majority of the respondents favored to purchase Sakthi masala for style & preference, so the business enterprise should maintain it and increase the more number of customers.

Need of the Study

Most of the agencies desire to understand about the patron pride normally. They had made a massive quantity of investment to make the product regarded to the consumers. In order to understand the effectiveness of income and customer satisfaction can be made thru the unique survey. If the buyers are now not cozy they would swap over to the other products it is very difficult to bring back those consumers to make purchase and encourage them to make a word of mouth

Statement of the Problem

Nowadays, a lot of masala merchandise producing businesses have commenced masala merchandise manufacturing all over the world. One of the well-known one is Aachi masala product. The Aachi

Masala producers produce many sorts of masala product like Masalas, Pickles, Thokku, Ready to consume and Ready to Cook Product, for massive scale below the company identify of Aachi.

Objectives of the Study

- To study the consumer satisfaction of Aachi Masala Products in Dharmapuri District.
- To examine the factors, influence the purchasing patterns of consumer of the Aachi Masala products in Dharmapuri District.
- To offer few suggestions to improve the consumer satisfaction of Aachi Masala products in Dharmapuri District.

Research Methodology

The researcher is the use of each kinds of information which as most important and secondary records which is accrued from customer of Aachi Masala Products in Dharmapuri District. The important facts are gathered thru well-structured Questionnaire. The secondary data have been collected from books, journals, magazines, newspaper, official website of the Aachi masala Product, etc.,

Analysis and Interpretation

Table 1 The Table Shows that Genderwise Level of Satisfaction

		<i>Level of Satisfaction</i>					<i>Total(%)</i>
		<i>Highly Dissatisfied</i>	<i>Dissatisfied</i>	<i>Neutral</i>	<i>Satisfied</i>	<i>Highly Satisfied</i>	
Gender	Male	12	22	22	42	20	118 (46%)
	Female	9	24	51	41	12	137 (54%)
Total		21 (8%)	46(18%)	73 (29%)	83(33%)	32(12%)	255 (100%)

Sources: Primary data

From the above table.1 inferred that out of 255 respondents, 118 of the respondents are male buyer of the Aachi masala products and 137 of the respondents are female buyer of the Aachi masala products, out of both buyers 83 of the respondents are satisfied. Hence, the majority of the female buyers are Neither Satisfied nor dissatisfied. The following table 2 shows that that chi – square test for

test relationship between the genders with respect to level of satisfaction of consumers.

Table 1a Chi-Square Tests

	<i>Value</i>	<i>Df</i>	<i>Asymp. Sig. (2-sided)</i>
Pearson Chi-Square	12.703 ^a	4	0.013

Research Design

This lookup layout used to be tailored to find out about the analytical and descriptive nature. Researcher using non-probability convenience sampling method is employed for decision of a hundred samples from the Aachi masala consumer. The personal judgment method has used for the resulting of sampling.

Statistical Tools

The accrued records is analysed and interpreted exact to locate the end result of the lookup work and statistical equipment used for analyse the records like easy share and chi-square take a look at with assist of the SPSS the outcomes is given via tables forms.

Limitations of the Study

The location of find out about is restrained to the chosen inside Dharmapuri District. This learn about is more often than not restrained to the consumer satisfaction of Aachi Masala product. The predominant statistics is accumulated thru a structured questionnaire cum interview schedule and the sample size has limited only 255 respondents.

From the above table.1a shows that chi- square test at 5% level of significance p-value is less than the 0.05. So, null hypothesis is rejected. Hence, there

is significant difference between Genders of the respondents with respect to the factors of consumer level of satisfaction of Aachi Masala.

Table 2 The Table Shows that Marital Status Wise Level of Satisfaction

		<i>Level of Satisfaction</i>					<i>Total(%)</i>
		<i>Highly Dissatisfied</i>	<i>Dissatisfied</i>	<i>Neutral</i>	<i>Satisfied</i>	<i>Highly Satisfied</i>	
Marital Status	Married	3	27	27	33	10	100 (39%)
	Unmarried	18	19	46	50	22	155 (61%)
Total		21 (8%)	46(18%)	73(29%)	83(33%)	32(12%)	255 (100%)

Sources: Primary data

It is evident from the above table. 2 shows that out of 255 of the respondents, 100 respondents are married buyer of masala products and 155 of the respondents are unmarried buyer of the masala products. Hence, the majority of the unmarried respondents are satisfied the Aachi masala products. The following table.4 is explaining the chi square test to find the satisfaction level of between married and unmarried buyer.

Table 2a Chi-Square Tests

	<i>Value</i>	<i>Df</i>	<i>Asymp.Sig. (2-sided)</i>
Pearson Chi-Square	13.813 ^a	4	0.008

From the above table.2a shows that chi- square test at 5% level of significance p-value is less than the 0.05. So, null hypothesis is rejected. Hence, there is significant difference between marital statuses of the respondents with respect to consumer level of satisfaction of Aachi Masala.

Table 5 The Table Shows that Types of Masala Wise Level of Satisfaction

		<i>Level of Satisfaction</i>					<i>Total(%)</i>
		<i>Highly Dissatisfied</i>	<i>Dissatisfied</i>	<i>Neutral</i>	<i>Satisfied</i>	<i>Highly Satisfied</i>	
Types of Masala Using	Vegetarian	6	7	22	16	4	55(22%)
	Non-Vegetarian	8	13	18	22	11	72(28%)
	Both	6	11	18	27	9	71(28%)
	Others	1	15	15	18	8	57(22%)
Total		21 (8%)	46(18%)	73(29%)	83(33%)	32(12%)	255 (100%)

Level of Satisfaction Total (%) Highly Dissatisfied Dissatisfied Neutral Satisfied Highly Satisfied Types of Masala Using Vegetarian 6 7 22 16 4 55 (22%) Non-Vegetarian 8 13 18 22 11 72 (28%) Both 6 11 18 27 9 71 (28%) Others 1 15 15 18 8 57 (22%) Total 21 (8%) 46 (18%) 73 (29%) 83 (33%) 32 (12%) 255 (100%) Sources: Primary data It is clear from the above table. 5 shows that out of 255

respondents, 55 respondents are using vegetarian masala, 72 respondents are using non-vegetarian masala, 71 respondents are using both vegetarian and non-vegetarian masala and 57 respondents are using other types of masala item. Hence, the majority of the respondents are satisfied with both vegetarian and non-vegetarian masala of Aachi masala products.

Table 6 The Table Shows that Influence Factors Wise Level of Satisfaction

		<i>Level of Satisfaction</i>					<i>Total (%)</i>
		<i>Highly Dissatisfied</i>	<i>Dissatisfied</i>	<i>Neutral</i>	<i>Satisfied</i>	<i>Highly Satisfied</i>	
Factors Influence to Buy Masala	Family Member	5	12	24	18	2	61(24%)
	Friends	3	16	12	9	5	45(18%)
	Advertisement	5	6	18	29	9	67(26%)
	Relatives	6	2	10	6	9	33(13%)
	Others	2	10	9	21	7	49(19%)
Total		21 (8%)	46(18%)	73(29%)	83(33%)	32 (12%)	255 (100%)

Sources: Primary data

It is inferred from the above table. 6 that out of 255 respondents, 61 respondents are influenced by the family members for use the Aachi masala, 45 respondents are influenced by the friends for use the Aachi masala, 67 respondents are influenced by the advertisement for use the Aachi masala, 33

respondents are influenced by the relatives for use the Aachi masala and 49 respondents are influenced by others for use the Aachi masala. Hence, the majority of the respondents are satisfied through the advertisement for buy the Aachi masala.

Table 7 The Table Shows that Family Members Wise Quantity of Purchase

		<i>Quantity of Purchase</i>						<i>Total (%)</i>
		<i>20g</i>	<i>50g</i>	<i>100g</i>	<i>250g</i>	<i>500g</i>	<i>Above 1 Kg</i>	
Family Members	Below 2 Members	3	4	0	9	4	0	20
	3 Members	3	1	5	5	12	4	30
	4 Members	6	14	19	14	4	3	60
	5 Members	2	22	21	22	9	5	81
	6 and Above Members	3	8	16	21	9	7	64
Total		17	49	61	71	38	19	255

Sources: Primary data

It is clear from the above table. 7 that out of 255 respondents, 20 respondents are purchase of below 2 members in their family, 30 respondents are purchase of 3 members in their family, 60 respondents are purchase of 4 members in their family, 81 respondents are purchase of 5 members in their

family and 64 respondents are purchase of 6 and above members in their family. Hence, the majority of the respondents are purchase belong the 5 members in their family with the purchase quantity of 50g and 250g of Aachi masala products.

Table 8 The Table Shows that Place of Purchase Wise Level of Satisfaction

		<i>Level of Satisfaction</i>					<i>Total (%)</i>
		<i>Highly Dissatisfied</i>	<i>Dissatisfied</i>	<i>Neutral</i>	<i>Satisfied</i>	<i>Highly Satisfied</i>	
Place of Purchase	Whole sale stores	2	1	1	8	5	17
	Retailer Stores	4	9	16	23	11	63

	Convenience shop	2	16	12	7	12	49
	Departmental stores	12	17	34	37	4	104
	Others	1	3	10	8	0	22
		21 (8%)	46 (18%)	73 (29%)	83 (33%)	32 (12%)	255 (100%)

Sources: Primary data

It is evident from the above table. 8 that out of 255 respondents, 17 respondents are purchase from the wholesale stores, 63 respondents are purchase from the retailer stores, 49 respondents are purchase from the convenient nearest shops, 104 respondents are purchase from the departmental stores and 22 respondents are purchase from the others stores. Hence, the majority of the respondents are satisfied for purchase from the departmental stores.

Suggestions

The following suggestions are prepared on the basis of findings on analysis.

- To supply small size packs for everyday purpose to attract the women buyer will reach people easily.
- The present advertisement covered is effectively in the city area so the company may consider this to promote the market size in rural areas available in all shops.
- The company may consider providing the fully natural based Masala products.
- Aachi Masala Product at present so many varieties available. But, they do not have consumer awareness about Masala products so, if they offer awareness to their consumer manufacturer will obtain more consumers.

Conclusion

Masala is a very vital and each day the use of commodity. It is beneficial to all the group's people. In Dharmapuri District the packaged Masala is widely used and liked by the Buyers. From the above study, it is concluded that the packaged masala is more preferable than the unfastened masala in this District. "Aachi" masala is desired by way of most of the customers are like Packaging, price, availability, taste, etc., effectiveness of media has bearing an

awareness of the consumer. Aachi Masala products having effective marketing in all places, because most of them accepted the product in quality as well as in tasty and charge is low, this task entitled that client delight of Aachi Masala Products in Dharmapuri District. The overall evaluation of the learn about shows that at gives so many sorts of merchandise reachable even the client were satisfied product. So, most of them probable to purchase the Aachi Masala product and they put together the ingredients in convenient manner, because save the time and also getting the tasty foods in very short time.

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