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Data Analytics in Business Decision Making and Innovation in Business

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Customer Experience towards Contactless Payment Service Practices

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Abstract

The rise of various market intermediaries and the extensive integration of advanced technologies are challenging the operational strategies of corner stores in India. Market intermediaries, including small retail outlets, wholesalers, specialists, and manufacturers, evaluate several factors. The implementation of contactless payment methods, such as credit and debit cards, online banking, payment applications, and mobile wallets, has gained significant traction among both online retailers and street vendors. These intermediaries are capable of establishing the essential infrastructure for digital transactions, including smartphones and bank accounts, along with affordable digital platform fees. The problems that these channel people have with managing cash and assets and collecting money from their customers for the goods or, conversely, benefits they sell were examined in this study using a quantitative methodology. The digitization of personal banking is advancing swiftly. Furthermore, contactless payments represent a relatively recent field of exploration within this domain. This topic has generated various questions and debates. The new payment methods aim to provide a quicker and more convenient alternative to traditional card payments. Nevertheless, the authors of this thesis seek to examine whether contactless payment methods influence customer behavior. Additionally, the trend of on-the-go consumption is gaining momentum in today's fast-paced environment.
Keywords: Contactless, Payment, Service

Introduction

In recent years, the payment methods landscape has experienced a notable evolution, marked by the rise and extensive acceptance of contactless payment technology. This development has fundamentally changed how consumers engage in transactions, providing unprecedented levels of convenience, speed, and security. As the world continues to embrace digitalization, contactless payment services have become essential to the contemporary retail experience, influencing consumer behavior and expectations. The objective of this research is to investigate the complex landscape of

customer experience (CX) concerning contactless payment service practices. By examining the elements that shape consumer perceptions, preferences, and behaviors regarding contactless payments, this study aims to offer significant insights for businesses, policymakers, and various stakeholders within the payment ecosystem.

To appreciate the importance of this study, it is essential to examine the development of payment technologies and the rise of contactless payments as a leading trend in the marketplace. Historically, conventional payment methods, including cash and card transactions, have been prevalent. Nevertheless, due to swift technological progress and shifting consumer preferences, there has been a significant increase in the demand for payment solutions that are faster, more convenient, and more secure.

Contactless payment technology, leveraging near field communication (NFC) or radio frequency identification (RFID), has become increasingly popular among consumers. This method allows individuals to effortlessly tap or wave a card, smartphone, or wearable device at a point-of-sale terminal, providing exceptional convenience and efficiency. It removes the necessity for physical contact or the manual insertion of cards into payment machines.

The COVID-19 pandemic has further expedited the shift towards contactless payments, as both consumers and businesses emphasize health and safety protocols. The perceived advantages of hygiene associated with contactless transactions have resulted in a significant increase in their usage, with numerous individuals adopting this technology as a more secure option compared to cash handling or interacting with communal surfaces.

Statement of the Problem

The COVID-19 pandemic has further expedited the shift towards contactless payments, as both consumers and businesses emphasize health and safety protocols. The perceived advantages of hygiene associated with contactless transactions have resulted in a significant increase in their usage, with numerous individuals adopting this technology as a more secure option compared to cash handling or interacting with communal surfaces.

Objectives of the Study

➢ To assess the level of awareness and adoption of contactless payment services among consumers.

➢ To understand the factors influencing customers' preferences for contactless payment over traditional payment methods.

➢ To evaluate the perceived benefits and drawbacks of contactless payment services from the perspective of customers.

➢ To investigate the impact of demographic variables (such as age, income, education) on the usage and perception of contactless payment services.

➢ To identify potential barriers hindering the widespread adoption of contactless payment services and suggest strategies for overcoming them.

➢ To analyze customers' satisfaction levels with various aspects of contactless payment services, including security, convenience, and reliability.

➢ To explore customers' expectations and preferences for future enhancements or features of contactless payment services.

➢ To examine the relationship between customer experience with contactless payment services and their overall satisfaction and loyalty towards the service provider or retailer.

➢ To provide insights and recommendations for businesses and policymakers to improve the customer experience and promote the adoption of contactless payment services.

➢ To offer suggestions based upon findings of the study

Review of Literature

1. **Abhay Upadhyaya [2012], "**In electronic business, the issues of installment exchanges have generally been misjudged, as indicated by a concentrate on "Electronic Business and helpful E-Wallet." E-wallet developed into a more, simple to-utilize, and agreeable overall cost machine to get a handle on the idea of web-based business. With some compensation in choices, it's fundamentally more flexible than a " banking framework."

2. **Bringlevics (2013)**, This paper is related to the literature of money demand and the future use of cash with regard to technological improvements. Efforts to estimate precise parameters of the traditional money demand function in light of technological change have produced an important body of literature

3. **Nitsure (2014)**: Because of the limited dispersion of information technology, developing countries like India are concerned about the reception of E-banking operations, according to

his report. The issues discussed in the article were security problems, rules, guidelines, and executives. In India, there is a considerable risk of a digital divide emerging since the poor are unable to use the internet and consequently the financial system.

4. **Liébana-Cabanillas (2014),** MPS is of two types: proxy MPS and remote MPS. Proxy MPS works with NFC technology, which enables users to make payments using mobile devises at point of sale (PoS) terminals. Remote MPS, on the other hand, facilitates payments between two parties in two distinct locations, such as payment of bills, transfer of funds, sending remittances, etc. The current study considers the use of mobile devices for payments through bank-specific applications or UPI applications (powered by NPCI) facilitated by big-techs or fin-techs.

5. **Sornaganesh .V and Chelladurai .M (2016),** "The circumstance right now of demonetization in 2016 was uncovered in this article. The effect of demonetization and monetary innovation organizations in India were explored by the analyst. During the demonetization time frame, the scientist likewise analyzes the installment administration area. From amechanical outlook, the computerized installment framework is the main headway in the portable web area."

6. **Jiang (2016),** The interrelationship between service quality, perceived value, and continuance intention/customer loyalty has been extensively explored in the context of various e-services like e-commerce

7. Amin (2016),Mobile payments service quality (MPSQ) with dynamic technological advances, banks and fin-tech companies are facing fierce competition, making it difficult to attract and retain customers

8. **Priya and Y Aysha (2021)** The purpose of this study of digital payment adoption in small retail outlets was to determine the influence of new age digital payment on retail store businesses. It was discovered that digital payment methods have a stronger impact on expanding business and making transactions more comfortable for clients. According to the findings, the length of time that a product has been in use and the number of years that a company has been in business have a significant effect in determining whether or not to use a digital payment method. There is a strong link between behavioral intent and facilitating circumstances.

Scope of the Study

The scope of the study encompasses an in-depth examination of customer experiences pertaining to contactless payment services. This investigation will delve into various aspects of contactless payment practices, including user perceptions, preferences, and behaviors. It will explore factors influencing adoption rates, satisfaction levels, and potential barriers to usage. Additionally, the study will analyze the impact of technological advancements, security concerns, and socio-cultural factors on customer attitudes towards contactless payment services. Through qualitative and quantitative methodologies, the research aims to provide valuable insights for businesses and policymakers to enhance the effectiveness and acceptance of contactless payment systems in the market place.

Area of the Study

The study area is restricted to Virudhunagar District.

Hypothesis of the Study

1.H0 – There is no significant relation between the benefits received from contact less payment system and frequency touse contact less payment mode.

2. H0 = There is no significant relation between frequency to use contact less payment mode and the reasons to choose contact less payment system to save time.

3. H0 = There is no significant relation between frequency to use contact less payment mode and the reasons to choose digital payment system in terms of cost effective.

4. H0 = There is no significant relation between frequency to use contact less payment mode and the reasons to choose digital payment system.

5. H0 = There is no significant relation between adoption of contact less payment mode and duration of business.

Research Methodology

The complete quantities of respondent were 500 individuals, who were picked utilizing a fundamental irregular example and snowball inspecting method. Both essential and auxiliary information were utilized in this article. The poll was the information assortment apparatus to gather information from respondents. The review depends vigorously on essential information. Optional information was procured from papers, periodicals, what's more, web, among different

spots. SPSS programming is utilized to examine the information assembled. The chi-square test, ANOVA, and relationship test were used as measurable strategies.

Data Collection

The data required for the study will be collected from both primary and secondary sources.

Primary Data

Primary Data will collect directly People through structured questionnaire.

Secondary Data

Secondary data are extracted from various standard textbooks, research articles, reports, leading magazines, journals and websites and so on.

Statistical Tools

The researcher has planned to use the following Statistical Tools for analysis through Statistical package and Social Science (SPSS) and Analysis of a Moment Structures (AMOS).

- Chi-Square Test
- T-test
- One way ANOVA
- Regression
- Percentage analysis

Conclusion

1) To realize the potential of contactless payments, it is essential to enhance public understanding of their usage. Both merchants and technology firms must take the initiative to inform and educate consumers.

2) To realize the potential of contactless payments, it is essential to enhance public understanding of their usage. Both merchants and technology firms must take the initiative to inform and educate consumers

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A Study on Preference towards Online learning portals among students in Tiruchirappalli

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Abstract

Nowadays every individual is obsessed with technology like mobile, Internet, Etc., these are very cost-effective and easy to accesses. learning through online digital portals has been increased. Electronic - learning is also effective when compared to the traditional way of leaning. In traditional learning absent of any of the essentials will affects the learning process, this makes the e-learning more effective. virtual classes, online assignments, increase the interest in learning among students e-learning through online portals provides various information related to concepts that students what to study. government India through MHRD (Ministry of human resource development) created various online digital portals for students from elementary to professional studies like SWAYAM, E-Pathshala, E-Basta, sugamya pustakalaya, SWAYAM Prabha, a national digital library of India, Nakshe portal of the survey of India. These portals help the students to learn about new concepts from various courses. Students can also access through khan academy, cs unplugged and other sources.in this study 120 samples were collected from students from various colleges in Tiruchirappalli to study the preference towards online digital portal leaning among students in Tiruchirappalli. In the objective to study the online learning portals services provided by the government of India. To analyse the demographical detail of the respondents, to analyse the preference of the students towards online digital portal learning. a hypothesis has been framed to analyse the relationship between the demographical detail of the respondents and the preference towards the online digital portals. SPSS software is used to analyse data in the topic" A Study on Preference Towards Online learning portals Among Students in Tiruchirappalli"

Keywords: E-learning, Technology, Education, online portal, learning platforms

Introduction

The rapid advancement of technology has significantly reduced the cost of internet usage, making it more accessible to the masses. Education is one of the key sectors where the internet plays a pivotal role. E-learning, a system supported by electronic resources, has transformed traditional teaching methods by integrating technology into education. It combines both classroom-based and

remote learning experiences, with computers and the internet forming its core components. According to Pearson India Managing Director Vikas Singh, "E-learning platforms are bridging gaps in education delivery, enhancing student engagement, and revolutionizing the education sector."

Various initiatives have been undertaken in India to promote e-education, spearheaded by the Ministry of Human Resource Development (MHRD). Some of these initiatives include:

ICT in Education Curricula: This curriculum focuses on integrating Information and Communication Technology (ICT) into the education system for students, teachers, and educators. Workshops have been conducted across 36 States and Union Territories (UTs), equipping educators with ICT skills and promoting cyber safety awareness.

e-Pathshala: Developed by NCERT, this platform disseminates educational resources such as textbooks, audio, and video materials. Over 3,400 multimedia resources and 700 e-books are accessible via the portal and mobile app.

ShaGun Portal: This online repository showcases best practices in school education through images, videos, and case studies, fostering a spirit of healthy competition among States and UTs while enabling knowledge sharing.

National Repository of Open Educational Resources (NROER): This initiative aggregates digital resources for school and teacher education. Currently, it hosts over 13,600 resources, including documents, audio-visuals, and interactive content, encouraging states to contribute to open educational resources (OERs).

SWAYAM: This integrated platform offers online courses for students, educators, and professionals. It covers subjects from school to postgraduate levels, ensuring equitable access to quality education. It also hosts 44 courses by the National Institute of Open Schooling (NIOS) in various domains, including vocational and teacher education.

SWAYAM PRABHA: Using satellite communication, this program broadcasts educational content through 32 national channels, ensuring round-the-clock access for learners. Channels like Kishore Manch provide continuous educational opportunities.

National Digital Library (NDL): With over 15 million digital books, NDL serves as a comprehensive virtual repository for learning resources.

Private online learning platforms also contribute significantly by offering a variety of free and paid courses:

Khan Academy: This non-profit organization provides free educational content, primarily through YouTube videos, in over 36 languages, making quality education accessible globally.

Tata Interactive Systems: Known for its expertise in custom learning solutions, this organization delivers a wide array of e-learning content and has garnered international recognition for its innovative contributions.

W3Schools: A popular platform for learning web technologies, W3Schools offers structured tutorials and interactive playgrounds for aspiring developers.

Tutor.com: Specializing in online tutoring, this service covers over 30 subjects and has received numerous accolades for its innovative approach to personalized learning.

WizIQ: A leading cloud-based education platform with a global presence, WizIQ connects millions of educators and learners worldwide through interactive courses.

The integration of government and private initiatives has paved the way for the growth of online learning portals, offering students an enriched learning experience. This study aims to explore students' preferences for such platforms, focusing on their adoption and impact in Tiruchirappalli.

Review of Literature

The adoption of e-learning requires careful planning and evaluation by organizations. Anderson (2002), Bean (2003), Chapnick (2000), Clark and Mayer (2003), and Gold et al. (2001) emphasized the importance of considering factors such as quality, ease of use, and self-efficiency when implementing e-learning strategies.

Borotis and Poulymenakou (2004) defined e-learning readiness as the mental or physical preparedness of an organization to engage in e-learning initiatives. As e-learning interventions become more widespread, assessing technological readiness is crucial for successful implementation.

Fischer (2015) examined how the outcomes of scientific conferences contribute to the field of e-learning. Their study analysed abstracts from 427 scientific articles presented at German-speaking e-learning conferences. Findings revealed significant contributions to the integration of digital media in higher education. Fischer identified emerging trends such as mobile learning, virtual worlds, social

media, e-portfolios, and Massive Open Online Courses (MOOCs) as pivotal in advancing e-learning systems in educational institutions across Germany, Switzerland, and Austria.

Yao-Ting Sung et al. (2016) conducted a meta-analysis of 110 experimental and quasi-experimental studies published between 1993 and 2013, examining the impact of mobile devices on teaching and learning. The research reported a moderate effect size of 0.523 for mobile device integration in education. The study highlighted both advantages and challenges of mobile learning (m-Learning) and provided insights into its practical and research implications.

Objectives of the Study

1. To analyse the socio-economic profile of respondents.
2. To identify factors influencing preferences for online learning.
3. To examine respondent preferences for various online learning portals.

Research Methodology

This study employed a descriptive research design, collecting data through a structured questionnaire. A convenience sampling method was used to select a sample of 120 respondents, comprising students from diverse schools and colleges.

Hypotheses

1. Null Hypothesis (H_0): There is no significant relationship between the age of respondents and their reasons for preferring online learning portals.
2. Null Hypothesis (H_0): There is no significant relationship between the educational qualifications of respondents and their purpose for using online learning portals.

Data Analysis

The socio-economic profile of the respondents is analysed and presented in the tables below:

Table 1
Gender of the Respondents

S. No	Gender	No. of Respondents	Percentage
1	Male	60	50%
2	Female	60	50%
	Total	120	100%

Interpretation: Table 1 indicates that the sample is equally divided between male and female respondents, with both genders representing 50% of the participants. This balanced distribution reflects that internet usage is independent of gender, though individual preferences and usage patterns may vary.

Table 2

Age of the Respondents

S. No	Age	No. of Respondents	Percentage
1	15-17	50	41.7%
2	18-20	22	18.3%
3	21-23	16	13.3%
4	Above 23	32	26.7%
	Total	120	100%

Interpretation: Table 2 reveals that a majority of respondents are between the ages of 15 and 17, comprising 41.7% of the sample. This suggests that students are the primary users of online digital learning portals, particularly in the younger age group.

Table 3

Educational Qualification of the Respondents

S. No	Educational Qualification	No. of Respondents	Percentage
1	SSLC/HSC	20	16.7%
2	UG (Undergraduate)	48	40%
3	PG (Postgraduate)	31	25.8%
4	Professional/Research	21	17.5%
	Total	120	100%

Interpretation: Table 3 shows that the majority of respondents (40%) are undergraduates, with postgraduates making up 25.8% of the sample. This suggests that online learning portals are particularly popular among students at both undergraduate and postgraduate levels.

Table 4

Factors Influencing the Use of Online Digital Portals for Learning

S. No	Factors Influencing	No. of Respondents	Percentage
1	Easy accessibility	13	10.8%
2	Cost-effective	14	11.7%
3	Reliable and effective learning	66	55%
4	24/7 learning experience	27	22%
	Total	120	100%

Interpretation: According to Table 4, the most significant factor influencing the use of online learning portals is the reliability and effectiveness of the learning experience (55%). The availability of learning materials around the clock (24/7 learning) also plays a crucial role for 22% of the respondents.

Table 5

ANOVA: Comparative Analysis of Age and Reason for Using Online Digital Portals

S. No	Statement	F Value	Sig
1	Visualization of learning concepts	5.825	.001
2	User-friendly	1.045	.375
3	Perfect materials	.159	.853
4	Clear explanation of content	.707	.495

Interpretation: Table 5 reveals a significant relationship between age and the preference for visualizing learning content (F=5.825, p=0.001). Younger respondents are more inclined towards visual learning, which is a feature uniquely supported by online learning compared to traditional methods.

Table 6

ANOVA: Comparative Analysis of Educational Qualification and Purpose of Using Online Portals

S. No	Options	F Value	Sig
1	Online portals help to write assignments	.852	.429
2	Online portals provide training	1.145	.322
3	Online portals help in preparing competitive exams	1.093	.355
4	Online portals to download materials	1.174	.313

Interpretation: Table 6 indicates no significant relationship between educational qualification and the purpose of using online portals. This suggests that online learning serves different needs for individuals, regardless of their level of education.

Table 7

Effectiveness of Online Learning Portals

Statement	SA	A	N	D	SD	Total Score	Rank
Online portals helped me in studies	80	30	10	0	0	550	II
Online portals saved my time	35	44	41	0	0	474	IV
I was recognized as an outstanding student due to online learning	52	52	15	0	1	514	III
Online portal allowed me to use more information sources	78	37	5	0	0	553	I
I feel comfortable while using online portals	35	45	40	0	0	475	V

Interpretation: Table 7 shows that the statement "Online portal allowed me to use more sources of information" received the highest score (553), indicating that respondents find online learning portals to be highly beneficial in accessing diverse information. The least score was for "I feel comfortable while using online portals," which suggests some users may struggle with navigating online platforms.

Table 8

Educational Qualification and Effectiveness of Online Portals

Statement	Sum of Squares	Mean Square	F	Sig
Online portals helped me in studies	Between Groups	.733	.504	.606
Online portals saved my time	Between Groups	1.461	1.011	.367
I was recognized as an outstanding student due to online learning	Between Groups	.856	.587	.625
Online portal allowed me to use more information sources	Between Groups	2.732	1.921	.151
I feel comfortable while using online portals	Between Groups	1.635	1.135	.325

Interpretation: Table 8 shows no significant relationship between educational qualification and the effectiveness of online portals, as the significance values for all factors are above 0.05. Thus, the null hypothesis is accepted, suggesting that educational qualification does not significantly impact the effectiveness of online learning.

Findings

- Male and female respondents use online digital portals for learning in equal measure.
- The majority of respondents are undergraduates or postgraduates.
- The reliability and accessibility of online portals are key factors influencing usage.
- Younger respondents are more attracted to visual content, which online learning provides.
- There is no significant relationship between age and the reason for using online learning portals, as individual preferences vary.
- Educational qualifications do not significantly influence the purpose of using online portals, as learning needs differ based on personal interests.
- Respondents agreed that online learning portals help with studies, save time, and provide access to a wealth of information from various sources.
- Online learning portals have a positive effect on student performance and offer a comfortable learning experience.

Conclusion

Online digital learning enhances the educational experience, particularly for younger learners, bridging the gap between traditional and modern learning methods. Successful online learning models require structured content, interactive materials, and strong student support to prevent dropouts and ensure accessibility. Additionally, well-tested, bug-free technology is essential for the success of online learning platforms.

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Brand Inclination of Vehicles Clients

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Abstract

A Brand is name, thing, image or plan, or a blend of them which is expected to recognize the labor and products of one merchant or a gathering of vender and to separate them from those of contenders. For instance, Santo TATA indicia, Wagon R and so on are brands. Marking is the administration interaction by which an item is marked. It is a general term covering different exercises, for example, giving a brand name to an item. Planning a brand mark and laying out and promoting it. The significance of marking emerged predominantly as a result of the over accentuation on promotion. It truth the brand name is mean for ad and furthermore centered around instructive level.

Keywords: Marketing, Administration, customer preference

Introduction

A Brand is name, thing, image or plan, or a mix of them which is expected to distinguish the labor and products of one vender or a gathering of merchant and to separate them from those of contenders. For instance, Santo TATA indicia, Wagon R and so on are brands. Marking is the administration cycle by which an item is marked. It is a general term covering different exercises, for example, giving a brand name to an item. Planning a brand mark and laying out and promoting it. The significance of marking emerged mostly in view of the over accentuation on ad. It truth the brand name is mean for commercial and furthermore centered around instructive level.

Scope of the Study

The extent of the review has a reasonable information about the purchaser's inclination towards four wheelers. The current review covers just vehicles since the market is overwhelmed with a wide selection of models. Truth be told that, the fortunes of the four wheelers industry have turned a round trip and it is presently looking with a position popular circumstance. A characteristic end product of this ought to be a reduced in costs. However, this has not occurred on account of the

change in customer inclination for additional complex models regardless of the costs. In such a circumstance this study is absolutely significant and this concentrate likewise assists with understanding the variables which impact the inclination of the customers towards vehicles. This study covers brand inclination of vehicle clients in Madurai.

Objectives of the Study

The objectives of the study are

1. To examine the brand preference of cars among consumers.
2. To analyze the influencing factor of purchasing car.

Sampling Design

The population of the study is large in number. So the researcher is decided to use *Convenient Sampling Method* to collect 160 respondents

Sex Wise Classification

As sex is a significant component to make the individual buy, an item, the scientist has taken sex - shrewd grouping for this review. The quantity of respondents select for his review is 160. Out of which 104 were male and the rest were females. Male respondents are again grouped into experts and finance managers. Female respondents are ordered into housewife and experts. The order of respondents as per sex is shown in the Table 1.

Table 1

Sex Wise Classification

S.No	Particulars	No. of Respondents	Percentage of Total (%)
1	Male	104	65.0
2	Female	56	35.0
Total		**160**	**100**

Source: Primary Data

It is evident from the Table 1 that, Majority of the respondents belongs to male category, their share being 65% of the total respondents. Females occupy only 35% of the respondents.

It is inferred that Majority of the respondents (65.0%) are Male.

Nature of the job

The control of the respondents assumes a conclusive part in picking a specific brand of vehicles. The chose respondents have been examined based on the idea of occupation and results are introduced in the Table 2.

Table 2
Nature of the job

S.No	Particulars	No. of Respondents	Percentage of Total (%)
1	Government	44	27.5
2	Private	64	40.0
3	Business	52	32.5
Total		160	100

Source: Primary Data

Table 2 clearly shows that out of 160 sample respondents, 40% of them are private employees, 32.5% of them are business people and the remaining 27.5% are government employees.

It is evident that a Most of the respondents (40.0%) are private employees.

Income Wise Classification

Aside from the instructive level and occupation, the family pay assumes a predominant part in pursuing a buy choice.

Shoppers spending rely on the quantum of family pay. Families which are having more pay would have the option to spend more than the families who have less pay. Thus, the month to month pay of the example respondents has been gathered and addressed in the Table 3.

Table 3
Income Wise Classification

S.No	Particulars	No. of Respondents	Percentage of Total (%)
1	Below Rs.20,000	6	3.8
2	Rs.20,001 to Rs.40000	32	20.0
3	Rs.40,001 to Rs.50,000	82	51.2
4	Above Rs.50,001	40	25.0
Total		160	100.0

Source: Primary Data

It is quite evident from the Table 3 shows that, 51.2% of the respondents are coming under the category of family income ranging between Rs.40,001 and Rs.50,000, 20.0% of the respondents are coming under the category of family income Rs.20,001 to Rs.40,000, 25% of the respondents are coming under the category of family income above Rs.50,001 and only 3.8% of the respondents are having a family monthly income of less than Rs.20,000.On the whole it is found that Majority of the respondents (51.2%) are coming under the category of monthly income between Rs.40,001 to Rs.50000 in the study area.

Brand Preference of Cars

The purchaser's image inclination is contrasts one individual to another. The brand inclination of purchasers has been examined and introduced in the Table 4.

Table 4
Brand Preference of car users

S.No	Particulars	No. of Respondents	Percentage of Total (%)
1	Honda	26	16.2
2	Ford	32	20.0
3	Hyundai	4	2.5
4	Chevrolet	10	6.2
5	Tata	2	1.2
6	Maruti Suzuki	50	31.2
7	Renault	4	2.5
8	Volkswagen	12	7.5
9	BMW	14	8.8
10	Toyota	6	3.8
Total		**160**	**100.0**

Source: Primary Data

Table 4 it is clearly found the fact that most of the respondents 31.2% are using the Maruti Suzuki cars followed by Ford 20.0% and Honda 16.2%.

It is evident that Most of the respondents 31.2% are using the Maruti Suzuki.

Factors Influencing Purchase Decision

The researcher has made an endeavor in the review region to learn the individual behind the choice to purchase a vehicle. The realities gathered are introduced in the

Table 5

Factors Influencing Purchase Decision

S.No	Particulars	No. of Respondents	Percentage of Total (%)
1	Family	76	47.5
2	Own Decision	36	22.5
3	Spouse	28	17.5
4	Friend	12	7.5
5	Mechanic	4	2.5
6	Dealer	4	2.5
Total		**160**	**100**

Source: Primary Data

Table 5 reveals that nearly 47.5% of the respondents have been influenced by the family in making their decisions, 22.5% were influenced by own decision, 17.5% of the respondents by spouse, 7.5% of the respondents were influenced by friend, 2.5% of the respondents were influenced by dealer and the remaining 2.5% of the respondents were influenced by mechanic.

It is found for the study area that family plays a dominant role in making purchase decisions for a car.

Chi Square Test

A chi-square test, also referred to as χ^2 test is any statistical hypothesis test in which the sampling distribution of the test statistic is a chi-square distribution when the null hypothesis is true. Chi-squared tests are often constructed from a sum of squared errors, or through the sample variance. A chi-squared test can then be used to reject the null hypothesis that the data are independent.

Formula

$$\chi^2 = \sum \frac{(o - e)^2}{e}$$

x^2	The chi-square test statistic
O	Observed count or frequency
E	Expected count or frequency
N	Total number of observations
RT	Row total
CT	Column total

The researcher has used chi-square test by using SPSS.

Hypothesis

There is no significant relationship between income of the respondents and reasons for purchase car.

Table 6
Relationship Between Income and Reason for Purchasing Car

			Reason for purchase of car				Total
			To maintain status	For necessity	For comfort travel	For distance travel	
Income	Below Rs.10,000	Count	3	0	0	0	3
		% within income	100.0%	.0%	.0%	.0%	100.0%
		% within why purchase car	15.8%	.0%	.0%	.0%	3.8%
		% of Total	3.8%	.0%	.0%	.0%	3.8%
	Rs.10,000 to Rs.20000	Count	8	18	9	6	41
		% within income	19.5%	43.9%	22.0%	14.6%	100.0%
		% within why purchase car	42.1%	58.1%	40.9%	75.0%	51.2%
		% of Total	10.0%	22.5%	11.2%	7.5%	51.2%
	Rs. 20,001 to 30,000	Count	6	5	9	0	20
		% within income	30.0%	25.0%	45.0%	.0%	100.0%
		% within why purchase car	31.6%	16.1%	40.9%	.0%	25.0%

		% of Total	7.5%	6.2%	11.2%	.0%	25.0%
	Above Rs. 30,000	**Count**	2	8	4	2	16
		% within income	12.5%	50.0%	25.0%	12.5%	100.0%
		% within why purchase car	10.5%	25.8%	18.2%	25.0%	20.0%
		% of Total	2.5%	10.0%	5.0%	2.5%	20.0%
Total		**Count**	19	31	22	8	80
		% within income	23.8%	38.8%	27.5%	10.0%	100.0%
		% within why purchase car	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	23.8%	38.8%	27.5%	10.0%	100.0%

Table 7

Chi-Square Tests

	Value	**Df**	**Asymp. Sig. (2-sided)**
Pearson Chi-Square	18.606[a]	9	.029
Likelihood Ratio	19.414	9	.022
Linear-by-Linear Association	.819	1	.365
N of Valid Cases	80		

a. 10 cells (62.5%) have expected count less than 5. The minimum expected count is .30.

Source: Computed Data

Result

The calculated value (0.029) is more than the table value. So, the null hypothesis is accepted. There is no significant relationship between income of the respondents and reasons for purchase car.

Conclusion

There are around 150 new vehicle models available today, a considerable lot of the just barely discernable from one another. The vehicles are blazes surface undertakings with stretched rooflines, and, surprisingly, the energetic cars depend on colossal grilles to trumpet their image heredity. Most transmit similar suppressed calls, so you can't dependably order them by sound, by

the same token. This guide is planned to assist you with distinguishing the 10 vehicles that, through an interesting blend of qualities, stand separated. They reward close perception. We trust the accompanying pages will tune you in to the properties that mark the separation. Individual areas of importance are called out, yet the collected vehicles share the accompanying qualities: They cost under $80,000, they succeed at conveying an incentive for the cash, they have areas of strength for an of their fragment, and they are smooth moving the brand and model of the vehicle is change in everyday. So, the scientist reasoned that the longing and purchasing conduct and brand inclination of the vehicle clients will be change.

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A Study Conducted in Tamil Nadu's Virudhunagar District on Women's Empowerment under the MGNREGS

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Abstract

In the Indian rural economy, the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) is a key interventionist tactic. On August 25, 2005, the Indian Parliament passed the MNREG Act, which is a program that guarantees jobs. A legal guarantee of one hundred days of employment is given by the scheme to adult members of rural households who are willing to perform unskilled manual labor related to public works during each fiscal year. The program's goal is to provide for the requirements of the rural populace (at least one family member may find employment). The primary goal of MGNREGA is to increase the rural poor's means of subsistence and create enduring assets. The entire nation (685 Districts) is covered by the MGNREGA, with the exception of Districts that have a population that is entirely metropolitan. According to the Act, women must make up at least one-third of the recipients. According to the national average, the percentage of women participating was 40.19 percent in 2006–07; however, from 2007–08 to 2016–17, the percentage of women participating increased steadily, reaching 42.49 percent, 47.88 percent, and 56.83 percent. As a result, the percentage of women participating has exceeded the minimal requirements. The MGNREGS went live on February 2, 2006. There were 385 blocks covered in all under this scheme, 12,524 Grama Panchayats, and 79,336 villages. Tamil Nadu's rural residents now have greater work options because to the MGNREGS. 62.39 lakh persons in Tamil Nadu have household employment thanks to MGNREGS between 2006–07 and 2013–14. In the Sivakasi Block of the Virudhunagar District, women's empowerment under the MGNREGS is examined in this study. For analytical objectives, this study used both primary and secondary data. However, because secondary data were inconsistent and insufficient, primary data were primarily used. The researcher used interview scheduling to gather primary data. A random selection of twenty MGNREGS workers was made from each of the twenty Panchayats in Sivakasi Block. Ultimately, 100 MGNREGS employees provided the key data, which were gathered using a planned

interview schedule. December 2016 marked the completion of the data collecting. The random sample method served as the foundation for this investigation. Secondary data from Panchayat Offices, the District Statistical Office, the Population Census Report, and published sources such as books, journals, newspapers, and periodicals were also employed in the study. Lastly, ultimately, this study's conclusion makes it abundantly evident that 93% of respondents, or 93 out of 100 respondents, were female. Men made up barely 7% of the respondents in the Tamil Nadu district of Virudhunagar's Sivakasi Block. The survey also discovered that, of the sample respondents in total, 88 respondents (88%) said that the program had given equal pay for men and women in the study area. The majority of respondents said that women have the right to use their pay for family or personal expenses in the research region. The statistics makes it rather plain how much women's empowerment has occurred in the studied area.

Keywords: MGREGS, Virudhunagar, Women Empowerment

Introduction

In the Indian rural economy, the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) is a key interventionist tactic. On August 25, 2005, the Indian Parliament passed the MNREG Act, which is a program that guarantees jobs. The program offers adult members of any rural household who are willing to perform unskilled manual labor related to public work a legal guarantee of one hundred days of employment every fiscal year. The program's goal is to provide for the requirements of the rural populace (at least one family member may find employment). The primary goal of MGNREGA is to increase the rural poor's means of subsistence and create enduring assets. The following are a few of MGNREGS's positive attributes: (i) The employment generation of women (ii) Improving increased financial stability, increased farm incomes, decreased migration, infrastructure development, and so on. The Act's recommended list of works tackles issues such as soil erosion, deforestation, and drought that contribute to persistent poverty, ensuring that the process of creating jobs is sustained. The Act was put into effect gradually. 200 of the most underdeveloped districts in the nation were included in Phase One; another 130 districts were added in Phase Two (2007–2008); and the final 274 rural areas were placed under NREGA in Phase Three (2008–2009).

MGNREGS in India

First implemented in 200 Districts on February 2, 2006, the National Rural Employment Guarantee Act (NREGA) was later expanded to include an additional 130 Districts during the 2007–

2008 fiscal year. (113 Districts received notification starting on April 1st, 2007, and 17 Districts in Uttar Pradesh received notification starting on May 15th, 2007). On April 1, 2008, the remaining Districts received notifications under the MGNREGA. As a result, MGNREGA encompasses all 685 Districts in the nation, with the exception of those where all residents live in cities. Over the course of three years, the budgetary expenditure for the program has increased steadily. The scheme's initial budget allocation was Rs. 11, 300 crores for the 2006–07 fiscal years of Rs. 30,000 crores in 2008–09, showing a threefold rise over three years, mostly as a result of the program's progressive expansion to additional Districts. Since the program's inception, there have been notable increases in both employment opportunities and pay rates. Women's Empowerment in Tamil Nadu's Virudhunagar District Under the MGNREGS

By the end of November 2017, the number of rural households receiving work has increased more than twelve times, from 2.10 crore in 2006–07 to 25.14 crore households. The number of days the person worked increased dramatically, from 90.5 crore in 2006–07 to 235.76 crore in 2016–17. Under MGNREGS, the average daily salary rate per person grew from Rs. 65 in 2006–07 to Rs. 167 in 2016–17. Minimum wages for agriculture workers increased as the program was put into place. In Maharashtra, for example, the minimum wage went from Rs. 47 to Rs. 72; in Uttar Pradesh, it went from Rs. 58 to Rs. 100; in Bihar, it went from Rs. 68 to Rs. 81; in West Bengal, it went from Rs. 64 to Rs. 75; in Madhya Pradesh, it went from Rs. 58 to Rs. 85; and in Chattisgarh, it went from Rs. 58 to Rs. 72. Furthermore, wages have accounted for a sizable portion of the spending. It is required by the Act that the wage material ratio be 60:40. However, the proportion of wages to total spending has been circling around two thirds, suggesting a far better flow of money—in the form of wages—to the intended recipients than is required.

The projects, undertaken under the plan, are primarily concerned with land development, drought resistance, microirrigation, restoration of traditional water bodies, microirrigation works, flood control and protection, water harvesting and conservation, and rural connection. From 8.35 lakhs in 2006–07 to 167.11 lakhs in 2016–17, the total number of works taken on increased—a more than twentyfold rise. A significant portion of the funds were allocated to soil and water conservation, which improved the livelihood security of rural households. Approximately 50% of the works were related to water conservation, 20% to the provision of irrigation facilities to individual beneficiaries, and 15% to land development.

The Law has concentrated on SC and ST homes. SC/ST households made up about 55% of all households, demonstrating the high level of SC/ST household involvement in the program. According to the Act, women must make up at least one-third of the recipients. According to the national average, the percentage of women participating was 40.19 percent in 2006–07; however, from 2007–08 to 2016–17, the percentage of women participating increased steadily, reaching 42.49 percent, 47.88 percent, and 56.83 percent. As a result, the percentage of women participating has exceeded the minimal requirements.

Review of Literature

According to Chaudhary Neetu and Parthasarathy D's 2007 study, women play a key role in household food security. Generally speaking, women are in charge of providing more than 70% of what their families need to eat, even when value is calculated based on the average female pay. According to Basu et al. (2009), the effectiveness of any employment guarantee system (EGS) in preserving the welfare of the impoverished depends on the amount paid as well as how simple it is for any worker to apply. According to Patel Amrit (2006), the Gram Panchayats and Gram Sabhas would determine the kind of work to be done in the villages and how to use the monies designated for women's development under the system. According to the Department of Panchayat and Rural Development Report (2007–08), the In West Bengal, NREGA produced an average of 25 person days per household in 2007–08, but the study area's performance was below average at 19. Gender equality was demonstrated by the average women's involvement rate of 22, which was higher than the total participation rate. It was determined that gender parity in decision-making processes was statistically significant. According to Singh (2008), NREGA was successfully put into practice. The percentage of women in the workforce has increased, and this program has benefited 62% of SC/ST households. In the Villupuram District, Sudha Narayan (2008) conducted a survey on women and childcare through the NREGA program. According to the study, NREGA has a strong chance of significantly altering women's lives. This is very valid in a state such as Tamil Nadu, where over 80% of NREGA workers are women, a significant percentage. The 2008 Tamil Nadu Planning Commission Report states that a significant amount of employment has been created. According to the report, women made up to than 80% of the NREGA workforce in Villupuram. The economic circumstances of the women beneficiaries of the MGNREGA improved after they joined, according to Shobha K and Vinitha V (2010), which is a positive indicator of growth. Repayment of debt had also begun for recipients who were women. According to Ahirrao Jitendra (2012), women in all of India accounted for 40% of all person days of employment created by MGNREGS between 2006–07

and 2011–12. In the research paper "SC/ST Employment Guarantee: MGNREGA's "Women's Empowerment in Rural India" brought attention to the disparities in employment and levels of empowerment that SC/ST women in rural India had to contend with. According to Rekha Rani and A.K. Pokhriyal (2016), the MGNREGA is important in fulfilling the tactical and strategic requirements of women's empowerment. The researcher found the research gap since these chosen literatures are narrowly targeted.

Objective

- To examine the MGNREGS's impact on women's empowerment in Virudhunagar District's Sivakasi Block.
- Women's Empowerment in Tamil Nadu's Virudhunagar District Under the MGNREGS

Methodology

In the Tamil Nadu state, the Virudhunagar district is one of the most developed districts economically. There were 6, 98,404 households in the district as a whole. As of December 2016, 4.31 lakh households had received jobs through the MGNREGS. This District has fourteen blocks in it. Sivakasi is the primary revenue center in Tamil Nadu's Virudhunagar District. As of December 2016, there were 19,023 registered MGNREGS workers throughout the 20 Panchayats that make up this Block.

In the Sivakasi Block of the Virudhunagar District, women's empowerment under the MGNREGS is examined in this study. For analytical objectives, this study used both primary and secondary data. However, because secondary data were inconsistent and insufficient, primary data were primarily used. The researcher used interview scheduling to gather primary data. A random selection of twenty MGNREGS workers was made from each of the twenty Panchayats in Sivakasi Block. Ultimately, 400 MGNREGS employees provided the key data, which were gathered using a planned interview schedule. December 2016 marked the completion of the data collecting. The random sample method served as the foundation for this investigation. Secondary data from Panchayat Offices, the District Statistical Office, the Population Census Report, and published sources such as books, journals, newspapers, and periodicals were also employed in the study.

Findings

The results of the data analysis conducted on the MGNREGS workers in 20 Panchayats of Sivakasi Block, Virudhunagar District, are the main subject of this article.

Women Empowerment under the MGNREGS

Creating a social context where people are able to make decisions and choices for social transformation, either individually or collectively, can be seen as the process of empowerment. Through gaining information, strength, and experience, it fortifies the intrinsic talent (Hashemi S., et al., 1996). To accomplish internationally agreed development and sustainability goals, strengthen economies, and enhance the quality of life for women, men, families, and communities, women must be empowered to actively engage in all facets of the economy. Ladies The establishment of an atmosphere where women can make decisions on their own, for both their own and society's good, is referred to as empowerment.

India's female population is in worse shape than it is in the rest of the world, in practically all spheres of social interaction. For doing the same work, they receive half of what their male coworkers are paid. India is mostly an agrarian nation. More than half of all agricultural labor is performed by women. But no one values what they do. A woman works 15 to 16 hours a day on average, underpaid outdoors and unpaid at home.

Empowerment of Women in Tamil Nadu's Virudhunagar District, under the MGNREGS In recent years, women's employment patterns and empowerment have benefited from the MGNREGS. By giving every rural household, particularly those headed by women, at least 100 days of guaranteed paid work per fiscal year, it seeks to improve livelihood stability. The percentage of women has increased. notably, and it's thought to provide them a sense of security and independence. Women's access to employment, financial independence, and family negotiating power have all increased as a result of the program. Currently, millions of people are being introduced for the first time to the formal banking, credit, and wage systems. The women purchased ordinary meals and items with their earnings from MGNREGS. The true amount that women contribute to the household income has been reported. Women are given more opportunities for individual advancement because they can support themselves financially, take care of their own requirements, and contribute to family expenses. The ability of women to speak in the Gram Sabha and to access banks and post offices is a recent development.

One of MGNREGS's primary features is its increased participation of females. revealed the degree of women's empowerment that has occurred in the research area in a study linked to the MGNREGS. According to the study, women made up 93% of the respondents, or 92 out of every

100 respondents. In the research area, men made up only 7% of the total respondents. The statistics makes it rather plain how much women's empowerment has occurred in the studied area. 78% of the minimum salary paid to men was given to women working under the Mahatma Gandhi National Rural Employment Guarantee Scheme nationwide. The survey discovered that 88 respondents, or 88% of the sample, stated that the equal wage had been made available in the study region under the initiative for both men and women. Thirteen percent (13 respondents) of the respondents claimed that the MGNREGS did not provide an equal remuneration. Furthermore, according to 78% of the respondents, women now have more job options thanks to the MGNREGS than do males. Twenty-three percent of those surveyed disagreed with this assertion.

The research shows that 80 out of 100 respondents agreed that women had the right to use their pay for family or personal expenses within the study area as long as they followed the system. Twenty-one percent (21 respondents) claimed that because of males, women did not use their wages or income for personal purposes. Merely 5% of the participants indicated that women attended Gram Sabha meetings and helped to resolve local issues. Ninety-five percent of the respondents said that women simply attended SHG meetings and did not participate in solving local problems or attending Gram Sabha sessions. According to the study, only ten respondents said that they were entitled to work under the scheme in other areas. The remaining ninety respondents disagreed with this assertion.

Conclusion

When this study is finally concluded, it becomes evident that 93 out of 100 respondents, or 93% of the respondents, were women. Men made up barely 7% of the respondents in the Tamil Nadu district of Virudhunagar's Sivakasi Block. The survey also discovered that 88 respondents, or 88% of the sample as a whole, stated that the program in the study area had delivered equal pay for men and women. The majority of respondents said that women have the right to use their pay for family or personal expenses in the research region. The statistics makes it rather plain how much women's empowerment has occurred in the studied area. Despite the fact that Comparing the pay under the plan to other sector jobs—particularly in the construction industry—was extremely low. Therefore, the respondents would like to ask that the government raise the MGNREGS wage. Approximately 33% of those surveyed said that more work days needed to be allocated. According to some responders, the plan should include adequate medical facilities on the job site. Therefore, in order to meet their expectations and support the growth of the rural sector, the government should take the necessary action.

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Recent Innovations and Challenges of Awareness of E-Banking Products and Services in Indian Banking Sector – A study with reference to Chennai City

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Abstract

The present study was both exploratory and diagnostic in nature to examine the Awareness of E-Banking Products and services in Indian Banking Sector. This research was adopted using survey method and structured questionnaire was collected from 125 respondents in Chennai city to collect the information and awareness level of E-Banking Products and services. The data collected were subjected to data analysis using SPSS software and statistical tools such as, percentage analysis, descriptive analysis and exploratory factor analysis to understand the awareness level of E-Banking Products and services in Indian Banking Sector twenty variables have been reduced to Four independent factors and the most dominant factor is Ease of Use factor (EUF) followed by Net Banking Factor (NBF), Card Transaction factor (CTF) and ATM service facility factor (ATMSFF) in their order of dominance. Banking sector create more awareness banking products and services. To conclude, Indian banking sector to create more awareness about banking products and services in public people through awareness programme.

Keywords: Awareness, E-banking Products, services.

Introduction

Awareness of E-banking products and services refers to the understanding and acknowledgement of the existing tradable items, the content of products/services as well as the functions. It is otherwise to get to know about all the available banking products/ services, so that the customers will be at the cross road to decide the type of products/services which will satisfy his needs and also to choose the bank either public or private which offers the same as per his/ her

judgment. The knowledge of these is acquired by having in touch with the products and services directly or from other sources.

Recent Innovations in Banking Sector

The following are the variables selected for innovations in banking sector such as Mobile Banking, E-Cheques, Debit card, Credit card, Automatic Teller machine, electronic fund transfer Tele banking, Internet Banking, MS Banking (Short message service), NEFT (National electronic fund transfer), RTGS (Real time gross settlement), IMPS (Immediate payment services), Smart card services, Electric purse service, CDM (Cash deposit machine),E-Corner facilities ,WAP (Wireless Application protocol),B2C Disbursement to NET, Foreign exchange transaction and Client service

Objectives of the Study

The following objectives selected for the study

1. To understand the socio-economic background of the banking customers in Indian banking sector.
2. To explore the dimensions of Awareness of E-Banking Products and services in Indian Banking Sector.

Research Methodology

Population of the study: Banking customers in Chennai city

Method of Data Collection: Sample survey method.

Convenient Non –Random sampling method was adopted

Technique of Data Collection: Structure Questionnaire technique

Sample Size: 125 respondents from Chennai city

Types of Data: Primary and secondary data.

Scaling Technique: Five Point scale

Statistical Tools used for the Study

➢ Percentages Analysis
➢ Descriptive Statistics
➢ Factor analysis

Limitations of the Study

1. The study is limited to 125 banking customers.

2. The survey is conducted in Chennai city only.

3. This study confines only twenty reasons for using Awareness of E-Banking products and services.

Review of Literature

Sumedha Kalia and Urvashi Kalra (2012) investigated various factors influencing customer's perception and satisfaction level towards E-Banking. They found that, lack of knowledge, inadequate legislations and security concerns are the major reasons for not using E-Banking by the SBI customers. They suggested that, banks should provide "demo" on their website for new users to know about online banking services and facilities of experts to increase awareness in the minds of customers to use e banking safely.

Selvaraj (2011) measured and analyzed the awareness level of the customers towards services provided by the State Bank of India of Erode district of Tamil Tadu. He found that 70% of the sample respondents had low level of awareness towards the services provided by the bank. It may be due to the fact that the study area was mostly covered by rural areas. The bank has to initiate necessary measures to increase the awareness level through conducting awareness programs in the rural areas and the bank has to concentrate more on promotional activities.

Analysis and Interpretation

Demographic and Research Profile of the Respondents

Percentage analysis and descriptive statistics has been applied to understand the Socio-economic profile of the respondent and Awareness of E-Banking Products and services in Indian Banking Sector. The results are tabulated and presented in the Table 1.

Table 1
Socio -Economic Profile of the respondents

Socio-Economic factors and Personal Variables	Frequency	Percentage
Gender		
Male	**73**	58.4
Female	**52**	41.6
Marital Status		
Married	**87**	69.6
Unmarried	**38**	30.4
Educational Qualification		
UG	**51**	40.8

PG	**20**	16.0
Professional	**51**	40.8
Other	**3**	2.4
Occupation		
St. Govt. Employee	**9**	7.2
Central Govt. Employee	**6**	4.8
Business	**5**	4.0
Other	**105**	84.0
Monthly Income (Rs)		
Up to 25,000	**81**	64.8
25,000 to 50,000	**31**	24.8
50,000 to 1,00,000	**3**	2.4
Above 1,00,000	**10**	8.0
Nature of Family		
Nuclear Family	**39**	31.2
Joint Family	**86**	68.8
Nature of Bank		
Private Sector	**97**	77.6
Public Sector	**28**	22.4
Existing Deposit Accounts		
Current	**9**	7.2
Savings	**99**	79.2
Recurring	**3**	2.4
FD	**3**	2.4
Others	**11**	8.8

Source: Primary and Computed data

Table 1 shows that majority of the respondents (58.4%) are male. Considering that the majority of the respondents married (69.6%). A maximum number of the respondents are undergraduate and professional that is equal at (40.8 %) each. Majority of the respondents working other category (84%) followed by majority of the respondents earning monthly income between up to 25,000. Majority of the respondents (68.8%) are in the joint family and account having private sector bank. majority of the respondents operating in savings account (79.2%).

Descriptive Statistics

Descriptive statistics are used in order to clarify and describe the innovations of awareness of E- banking products and service variables, knowledge of interest in the situation.

Table 2

Descriptive Statistical Analysis of E-Banking Products and Services Variables

E-Banking products and services variables	Mean	Standard Deviation	Communalities
Mobile Banking	4.36	0.945	0.658
E-Cheques	3.94	1.057	0.557
Debit card	4.57	0.817	0.469
Credit card	4.33	0.974	0.571
Automatic Teller machine	4.80	0.458	0.760
Electronic fund transfer	4.19	1.060	0.466
Tele banking	4.08	0.848	0.409
Internet Banking	4.32	0.903	0.788
SMS Banking (Short message service)	4.05	1.142	0.741
NEFT (National electronic fund transfer)	3.80	1.100	0.735
RTGS (Real time gross settlement)	3.63	1.298	0.774
IMPS (Immediate payment services)	3.70	1.166	0.573
Smart card services	3.57	1.340	0.436
Electric purse service	3.17	1.348	0.708
CDM (Cash deposit machine)	3.34	1.276	0.614
E-Corner facilities	3.26	1.367	0.615
WAP (Wireless Application protocol)	2.70	1.239	0.639
B2C Disbursement to NET	2.77	1.369	0.767
Foreign exchange transaction	2.85	1.492	0.709
Client service	3.28	1.412	0.712

Source: Primary and Computed data

Extraction Method: Principal Component Analysis Method

Table 2 reveals a higher mean value of determinants E-Banking awareness of various banking products and services which indicate that the customers are well aware of the banking products/services as the standard deviation values are very low. The above statements were posted to

assess the E-banking awareness of various banking product and services. "Automatic Teller machine" (ATM) has the highest mean value of 4.80 and lowest standards deviation value of 0.458, followed by mean value of Debit card 4.57 SD=0.817, Mobile Banking 4.36 SD=0.945, Credit card 4.33 SD=0.974, Internet Banking 4.32 SD=0.903, Electronic fund transfer 4.19 SD=1.060, Tele banking 4.08 SD=0.848, SMS Banking 4.05 SD=1.142 and rest of the statements are indicates that the respondents are also well aware E-banking the frequent banking products and service. Twenty variables exhibit the variances ranging from 0.788 to 0.409 this implies that the range of variations defined "between" 78% to 40.9 % which is statistically significant to go ahead for the meaningful data reduction process. Table shows that for all variables extracted communalities are greater than 0.4, hence, acceptable for all variables to proceed for factor analysis. A low communality figure indicates that the variables is statistically independent and cannot be combined with other variables.

Table 3

KMO and Bartlett's Test for Factorization of E-Banking Products and Services Variables

Kaiser-Meyer-Olkin Measure of Sampling Adequacy	0.526
Bartlett's Test of Sphericity Approx. Chi-Square	2085.789
Df	190
P-Value	0.000

Source: Primary and Computed data

Table 3 reveals that the Kaiser-Meyer- Olkin (KMO) Measure for Sampling Adequacy is an index used to examine the appropriateness in application of factor analysis. This examines the appropriateness of factor analysis. This test suitability of factor analysis varies between 0 and 1, and values closer to 1 indicate factor analysis is appropriate. The table 4 indicates the KMO value for variable preferred by respondents as regards awareness of E- banking products and services is 0.526, which is nearer to 1.0 hence, this value is acceptable and justifies sample size was good enough for the study and appropriateness in application of factor analysis.

This is the data reduction technique to summarize the number of original twenty variables relating to the E-banking products and services were considered in this study. Variables in to a smaller set of composite dimensions or factors. To facilitate the analysis, the Awareness of E-banking products and services variables was divided in to four factors. The variables are grouped in to four categories on the basis of factor loadings using factor analysis. Those factors have been listed in the order of their importance.

F1: Ease of Use factor (EUF)

F2: Net Banking Factor (NBF)

F3: Card Transaction factor (CTF)

F4: ATM service facility factor (ATMSFF)

Table 4

Total Variance Explained by Awareness of E-banking Products and Services

Rotation Sums of Squared Loadings			
Component	**Eigen Values**	**% of Variance**	**Cumulative %**
1	5.149	25.745	25.745
2	3.713	18.564	44.308
3	2.332	11.659	55.967
4	1.507	7.536	63.503

Source: Primary and Computed data

Extraction Method: Principal Component Analysis Method

Rotation Method   : Varimax with Kaiser Normalization

Rotation Converged: In 3 Iterations

Table 4 shows that extraction sum of squared loading of the scale constructed for variables preferred by respondent's awareness of E- banking products and services variables. That indicates all the twenty variables are reduced into four predominant factors. It is found that twenty variables exhibit the total variance of 63.503 percentage and the Eigen values greater than 1. It is also ascertained that the four factors individually possess the variances 25.745 percentage, 18.564 percentages, 11.659 percentages and 7.536 percentages respectively. This variance leads to the variable loading of each factor that in awareness of E- banking products and services variables. This leads to factor segmentation through grouping of variables as shown in the rotated component matrix.

The factor analysis has been applied to understand the underlying latent dominant dimensions in twenty variables relating to Awareness of E-Banking Products and Services and to reduce into a limited number of manageable and meaningful independent factors. The Principle Component Analysis of extraction method and Rotation method of Varimax with Kaiser Normalization have been used in the factor analysis and the results are presented in the table 5

Table 5

Factor loading and factor labeling of Awareness of E-banking products and services Variables

Factors	Awareness of E-banking products and services Variables	Factor Loading
Factor -1 **Ea**se of Use factor **(25.745)**	Foreign exchange transaction	**0.821**
	B2C Disbursement to NET	**0.804**
	Electric purse service	**0.766**
	IMPS (Immediate payment services)	**0.732**
	Client service	**0.730**
	CDM (Cash deposit machine)	**0.708**
	WAP (Wireless Application protocol)	**0.691**
	E-Corner facilities	**0.584**
	Smart card services	**0.439**
Factor -2 Net Banking Factor **(18.564%)**	RTGS (Real time gross settlement)	**0.768**
	NEFT (National electronic fund transfer)	**0.766**
	Mobile Banking	**0.679**
	Electronic fund transfer	**0.668**
	SMS Banking (Short message service)	**0.659**
Factor -3 Card Transaction **(11.659%)**	Credit card	**0.726**
	Internet Banking	**0.686**
	Debit card	**0.605**
	Tele banking	**0.543**
Factor -4 ATM service facility **(7.536%)**	E-Cheques	**0.722**
	Electronic fund transfer	**0.698**

Source: Primary and Computed data

Extraction Method: Principal Component Analysis Method

Rotation Method   : Varimax with Kaiser Normalization

Rotation Converged: In 3 Iterations

Thus, Twenty variables on Awareness of E-Banking Products and Services measured have been reduced to four Manageable meaningful and independent factors of which the most dominant one is, F1: Ease of Use factor (EUF) F2: Net Banking Factor (NBF),F3: Card Transaction factor (CTF) and F4: ATM service facility factor (ATMSFF) in their order of dominance.

Findings

Socio-Economic Profile: Majority of the respondents (58.4%) are male. Considering that the majority of the respondents married (69.6%). A maximum number of the respondents are undergraduate and professional that is equal at (40.8 %) each. Majority of the respondents working other category (84%) followed by majority of the respondents earning monthly income between up to 25,000. Majority of the respondents (68.8%) are in the joint family.

Banking Details: Maximum number of respondent account having private sector bank. Majority of the respondents operating in savings account (79.2%).

Awareness E-Banking Products and services: Thus, twenty variables on innovations in Awareness of E-Banking Products and Services measured have been reduced to four Manageable meaningful and independent factors of which the most dominant one is, F1: Ease of Use factor (EUF) F2: Net Banking Factor (NBF), F3: Card Transaction factor (CTF) and F4: ATM service facility factor (ATMSFF) in their order of dominance.

Conclusion

The analysis also reveals that the awareness level of E-Banking products and services selected banking customers are on an average on the higher side and the banking sector too make all their efforts to keep their customers well informed about their products and services offered to them.

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Dr.BGR
Publications

A Comparative Examination of Business Social Responsibility Practices in Selected India Private and Public Sector Banks

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Abstract

In India, the Companies Act of 2013 gave rise to corporate social responsibility. CSR is important for a developing nation like India. The society in which a corporation operates is impacted more broadly by its CSR initiatives. CSR improves brand recognition and a company's reputation. The banking industry is seen as a gauge of the Indian economy. The banking industry's policies and operations have an impact on society as a whole. Since CSR is required by law, banks, the government, legislators, researchers, and the general public can all profit from this study. The study's goal is to examine CSR policies and internal bank comparisons in India. The report primarily focuses on topics like CSR spending, CSR efforts, and the effect of corporate social responsibility on Indian banks' stock prices. Two public and two private sector banks—State Bank of India, Canara Bank, Yes Bank, and IndusInd Bank—were chosen for this study from the list of Futurescape's top 100 CSR-contributing businesses. The secondary data was gathered from bank websites and annual reports between 2014–15 and 2017–18. The results show that whereas private sector banks have a considerably more static upward tendency for changes in CSR expenditure, public sector banks have a dynamic trend. The share value price of private sector banks is positively impacted by corporate social responsibility (CSR), while the share value price of public sector banks is negatively impacted by CSR. Environment, Health, and Education are the areas where banks in the public and private sectors share a variety of CSR initiatives for each of the chosen years.

Keywords: Abbreviations for Corporate Social Responsibility, Public Sector Bank, Private Sector Bank, Banking Sector, Share Price: SBI (State Bank of India), CSR (Corporate Social Responsibility)

Introduction

Other names for corporate social responsibility (CSR) include responsible business, corporate sustainability, sustainable business, and corporate conscience. "A management concept whereby companies integrate social and environmental concerns in their business operations and interactions with stakeholders," is how the United Nations defines corporate social responsibility. According to the notion of corporate social responsibility, or CSR, it is the duty of businesses that operate in society to support social, economic, and environmental advancements that benefit society as a whole. Despite the lack of a universally accepted definition, the idea is that businesses must prioritize more than just making money. The phrase gained popularity in India in the 1960s and is currently a risky aspect of conducting business. India is the initial nation within the CSR is now required globally after the Companies Act of 2013 was amended. Companies can donate their earnings to causes like hunger, gender equality, poverty, and education.

The 2013 Companies Act: Although the idea of CSR is not new in India, the Companies Act of 2013 has made it more significant. The Companies Act of 2013 is a significant piece of legislation that made India the first nation to require and measure corporate social responsibility (CSR) spending. The government's attempt to involve businesses in the national development plan is reflected in the inclusion of CSR. Section 135 of the Companies Act of 2013 contains information about CSR. Since the Act's implementation on April 1, 2014, any businesses, whether private or public, that have a company with a net worth of Rs 500 crore, a turnover of Rs 1,000 crore, or a net profit of Rs 5 crore must allocate at least 2% of its net profit from the three fiscal years prior to this one to CSR initiatives. In India, CSR initiatives must be related to any of the events listed in Schedule VII of the act and cannot be carried out in the regular course of business. Companies must establish a CSR committee that creates a board-approved CSR policy that outlines the CSR initiatives the company is ready to take part in. Additionally, the statute contains penalties for both persons and corporations who violate the standards.

CSR in Banking Sector

The banking industry plays a significant role in keeping financial systems stable. It is essential to our nation's economy since it makes money flow easier and guarantees that financial resources are used effectively to support economic expansion and development. Indian banks actively participate in CSR initiatives. However, each bank has its own framework for CSR practices. According to RBI data, there are 60 public financial institutions, including regional rural

banks, 45 foreign banks, 20 private financial institutions, including payments banks, and 21 public sector banks. The following six banks are listed among India's top 100 companies for sustainability and corporate social responsibility (CSR) in 2018 based on Futurescape's evaluation.

Sr. No.	Name of Bank	Rank
1	Yes Bank	27
2	IndusInd Bank	47
3	Axis Bank	49
4	HDFC Bank	53
5	State Bank of India	84
6	IDFC Bank	87
7	Canara Bank	97

[Source: www.futurescape.in (CSR ranking 2018)]

Literature Review

A gap in the research is created by the literature review. The conceptual framework for the study was developed with assistance from the following literature.

In order to identify the factors that motivate participation in socially responsible activities and to determine the causes of these factors, the author of (Charles Blankson et al. 2018) examined the CSR policies of the top 500 NSE-listed companies in India. They discovered that while the economic, social, regulatory, and ethical forces that drive Indian businesses are comparable to those in developed economies, the ways in which businesses react to these forces are different in the Indian context; that is, Indian businesses aim to use CSR initiatives to obtain both tangible (profit) and intangible (social good) benefits.

In 2017, Shafat Maqbool et al. Researchers have examined how corporate social responsibility (CSR) affects the financial performance of 28 BSE-listed commercial banks. The findings show that CSR has a favorable effect on Indian banks' financial performance. Financial data from 2007 to 2016 was included in the analysis, and the findings unequivocally demonstrate that CSR improves stock returns and profitability.

The study's researcher examined commercial banks' CSR initiatives between 2009 and 2012 (Eliza Sharma et al. 2013). According to the research, certain banks are not fulfilling their regulatory

obligations. According to the data, public sector banks contribute the most to CSR initiatives overall. The research was conducted prior to the mandated CSR obligation in the Companies Act, 2013; as a result, the conclusions are predicated on banks' voluntary CSR initiatives.

The study's researcher, Ruchi Gupta et al. (2015), tried to determine the importance of CSR in the Indian banking sector. The conclusion drawn from the 2013–14 annual reports of seven public and three private sector banks was that a key component of their CSR is financial inclusion. According to the data, banks were more concerned with social issues than environmental ones.

The researcher has made an effort to investigate how workers and recipients of CSR activities perceive the key concerns that they believe the bank should prioritize (Nithin Venugopal et al. 2018). Additionally, the researchers calculated the real expenditure by Indian commercial banks for their CSR initiatives in the 2014–15 and 2015–16 fiscal years. State Bank of India, Union Bank of India, Federal Bank, and HDFC Bank are the four banks that have been chosen. The results show that while Indian banks are trying to engage in CSR, many of them are not even meeting the legal requirements. "Employment to differently abled" is a top priority in CSR from the viewpoint of the employee. "Promotion of Education, Child Welfare, Woman Empowerment, and Employment to Differently Abled" is a key priority in CSR, according to beneficiaries.

The researcher has examined SBI and HDFC Bank's corporate social responsibility activities (Upasana Thakur et al. 2016). According to the study's findings, both banks actively participate in CSR initiatives. But as SBI has fewer CSR initiatives compared to its market value. Additionally, HDFC Bank is placed higher than SBI on the list of top firms based on CSR initiatives.

A content analysis was conducted by the researcher to examine banks' corporate social responsibility initiatives (Muhammed Juman et al. 2016). Three public and two private banks were chosen for the study. The analysis, which was based on the banks' annual reports, reveals that banks lag well behind other leading businesses when it comes to corporate social responsibility. Because social concerns do not directly affect the environment, the study also reveals that banks are spending more on them than on environmental ones.

The researcher has made an effort to learn about the different CSR initiatives that Indian banks engage in (Sandeep Kaur 2016). Different Axis Bank, IndusInd Bank, Yes Bank, Union Bank of

India, Punjab National Bank, ICICI, IDBI, HDFC, SBI, and SIDBI are among the banks that are taken into account. The results imply that even though Indian banks are working on CSR initiatives, greater attention to CSR is still needed. The findings indicate that public sector banks contribute more to CSR initiatives than do private sector and international banks. According to the study's findings, the majority of banks employ CSR as a marketing strategy.

According to V. Carolin et al. (2015), researchers have examined a range of corporate social responsibility initiatives implemented by Indian banks and determined whether or not they align with the triple bottom line concept. According to the report, Few banks disclose their operations using the triple bottom line concept. Additionally, compared to financial grading, the criteria for rating CSR practices are less consistent.

The researcher in the study (Deepika Dhingra et al. 2014) examined the CSR policies of many Indian banks. According to the study, relatively few banks describe their corporate social responsibility (CSR) philosophy, and some reporting institutions make deceptive claims about their efforts to address socio-environmental issues. According to the report, the banking industry should use the triple bottom line idea to demonstrate their socially conscious practices.

Statement of the Problem

According to the literature assessment, banks' financial performance and CSR activity have changed since the Companies Act of 2013 was put into effect. The study's primary focal areas are CSR initiatives, CSR spending trends, and the effect of CSR on Indian banks' stock prices. The study will compare banks in the public and private sectors, and the results will be useful in developing stronger CSR policies. Banks, the government, legislators, scholars, and society at large will all benefit from the study's findings.

Research Objective

The study's main goal is to examine CSR practices and internal bank comparisons in India. In addition, the following reviews will be examined:

1. To determine Indian banks' CSR policies.
2. To determine Indian banks' CSR programs.
3. To examine and contrast Indian banks' spending trends and CSR expenditures.
4. To research and analyze how CSR affects bank stock prices.

Research Methodology

Secondary data served as the study's foundation. Secondary data has been gathered from a number of sources, including online databases, bank websites, and annual reports. The top two public and private banks that contribute to CSR have been chosen for the study. Futurescape's top 100 CSR-contributing corporations were used to make the selection. The share price from the fiscal year 2014–15 has been taken into account as CSR was required by the Companies Act, 2013, which went into effect on April 1, 2014. The current study compares the CSR policies of banks in the public and private sectors. The following banks were chosen:

Selected Public sector banks

1. The Indian State Bank
2. Canara Bank
3. Yes Bank
4. The Indian Bank

The study spans four years, from the 2014–15 fiscal year to the 2017–18 fiscal year.

Data Analysis and Interpretation

After taxes and CSR expenditures, net profit the net profit after taxes and CSR spending of four sample banks for four fiscal years, from 2014–15 to 2017–18, are shown in Table 1. The State Bank of India exhibits the highest profit and CSR expenditure for each of the specified fiscal years, according to Table 1. For the fiscal year 2017–18, net profit and loss for both public and private sector banks are trending upward and downward, respectively, while net profit for private sector banks is trending upward. The only bank that exhibits an upward trend in both net profits and CSR is Yes Bank.

Table 1

Profit after Tax (PAT) and CSR Expenditure

Amount (Rs.) in millions

	Financial Year 2014- 15		Financial Year 2015-16		Financial Year 2016-17		Financial Year 2017-18	
Bank	PAT	CSR	PAT	CSR	PAT	CSR	PAT	CSR
State Bank of India	131015.72	1158	99506.54	1439.2	104841.03	1098.2	(65474.54)	1129.6

Canara Bank	27026.24	303.96	28128.23	327.82	11219.22	326.80	(42222.38)	285.30
Yes Bank	20053.61	157.10	25394.47	295.20	33300.96	416.6	42245.64	452.10
IndusInd Bank	17937.20	175.40	22864.50	273.20	28678.90	338.10	36059.90	204.70

Source: Annual Reports

Figure 1 demonstrates that, out of all the banks, SBI has spent the most on CSR over the specified years. For public sector banks, there is no discernible pattern of rising or falling CSR spending. In 2015–16, State Bank of India's CSR expenditures increased; but, in 2016–17, they decreased, and in 2017–18, they increased. Although Canara Bank's CSR spending is not very dynamic, it does exhibit a tendency of growth and decline. The growth of CSR spending by private sector banks is essentially stagnant. The only bank out of all of them that exhibits an upward trend in CSR spending is Yes Bank. Up to 2016–17, IndusInd Bank had a rising trend; however, in 2017–18, Spending on CSR declines. Compared to public sector banks, private sector banks exhibit a more stable tendency for rising CSR expenditures, according to the data.

Table 2

Increase/ Decrease in CSR Expenditure from the year 2014-15 to the year 2017-18

Financial Year	State Bank of India	Canara Bank	Yes Bank	IndusInd Bank
From 2014-15 to 2015-16	24.28 %	7.85 %	87.90 %	55.76 %
From 2015-16 to 2016-17	-23.69 %	-0.31 %	41.12 %	23.76 %
From 2016-17 to 2017-18	2.86 %	-12.70 %	8.52 %	-39.45 %

Source: calculated

Table 2 shows that, out of all the private banks, Yes, the bank's CSR spending has improved. State Bank of India's CSR spending increased by 2.86 percent between 2016–17 and 2017–18, but it declined by 23.69% between 2015–16 and 2016–17. Canara Bank's CSR spending demonstrated a downward trend from 2015–16 to 2016–17 and from 2016–17 to 2017–18 by 0.31% and 12.70%, respectively. Indeed, the bank's CSR spending increased between 2014–15 and 2017–18. The IndusInd bank's CSR spending increased till 2016–17, however it fell by 39.45% between 2016–17 and 2017–18. According to the data, public sector banks exhibit a shifting pattern in CSR spending compared to banks in the private sector. Yes Bank experienced the largest positive impact, with CSR expenditures rising by 87.90% between 2014–15 and 2015–16. From 2016–17 to 2017–18, IndusInd Bank experienced the most negative change, with a 39.45% fall in CSR expenditure. With a 2.86%

growth in CSR expenditure, State Bank of India had the least amount of change between 2016–17 and 2017–18. Between 2015–16 and 2016–17, Canara Bank experienced the smallest fall in CSR expenditures, a decrease of 0.31%. The information shows that between 2014–15 and 2017–18, public sector banks spend less on corporate social responsibility than banks in the private sector.

Share Price on BSE

Bank share prices from the 2014–15 fiscal year to the 2017–18 fiscal year are displayed in Table 2. The price is shown together with the opening price at the start of the fiscal year, the closing price at the end of the fiscal year, the highest price throughout the fiscal year, and the lowest price during the fiscal year. From 2014–15 to 2017–18, the State Bank of India's opening, peak, and bottom share prices all show positive changes, but the closing share price shows negative changes. From 2014–15 to 2017–18, Canara Bank's opening share price shows a positive change, but its highest, lowest, and closing share prices indicate negative changes. The opening difference between Yes Bank and IndusInd Bank is favorable, highest, closing and lowest share price.

According to the data, the share price of private sector banks increased between the fiscal years 2014–15 and 2017–18. The share price of public sector banks decreased between the fiscal years 2014–15 and 2017–18.

Table 3

Share Price on BSE from the Financial Year 2014-15 to the Financial Year 2017-18

Bank	Year	Open	High	Low	Close
State Bank of India	2014-15	193.23	335.90	186.74	267.00
	2015-16	266.90	305.00	148.30	194.30
	2016-17	194.00	294.25	166.60	292.60
	2017-18	294.30	351.50	232.50	250.10
Canara Bank	2014-15	258.63	484.39	243.17	357.85
	2015-16	359.89	400.21	151.93	184.66
	2016-17	184.95	331.40	171.00	303.00
	2017-18	303.10	463.40	225.35	264.25
Yes Bank	2014-15	83.45	182.00	80.80	163.31
	2015-16	162.80	179.40	118.00	172.91

	2016-17	172.02	311.57	165.33	309.82
IndusInd Bank	2017-18	309.60	383.25	275.15	304.90
	2014-15	502.90	959.00	472.00	882.50
	2015-16	881.55	988.50	784.45	967.60
	2016-17	965.50	1440.00	935.05	1409.45
	2017-18	1411.00	1818.00	1375.25	1795.60

Source: Moneycontrol.com

CSR Activities and Initiatives

According to the Companies Act of 2013, companies that meet the CSR requirements must directly engage in the CSR activities listed in Schedule VII of the act. Alternatively, the companies may engage in CSR activities through their affiliated companies, holding companies, registered trusts, or societies. The following information relates to certain banks' CSR programs and actions from the fiscal years 2014–15 through 2015–16:

State Bank of India

The bank has incorporated a number of activities under the headings of healthcare and education into its CSR practices for each of the four fiscal years, from 2014–15 to 2017–18. Aside from that, there were activities related to sanitation, vocational training, livelihood creation, helping during natural disasters, activities for people with disabilities, developing skills, protecting the environment, culture, sports, and more. The bank's CSR activities include SBI Youth for India, SBI Gram Seva, and the Center of Excellence for Persons with Disabilities. The bank has partnerships with a number of non-governmental organizations, including Rotary India Literacy Mission, Dhan Foundation, and Seva Mandir.

Canara Bank

From 2014–15 to 2017–18, the bank engaged in a number of CSR initiatives under the following headings: education, health, poverty and nutrition, skill development, environmental protection, women's empowerment, financial literacy, activities for the elderly and disabled, and rural development. The Higher Education Financing Agency (HEFA), an NGO established by Canara Bank under a joint venture shareholder agreement with the Ministry of Human Resource Development, is one of the projects under CSR practices.

Yes Bank

Under the headings of livelihood security and enhancement, healthcare and social welfare, environment sustainability, arts, sports, and culture, and sustainable MSMEs, the bank engages in a number of CSR initiatives. Yes Steady, Yes Foundation, and Yes Community are among the projects that fall under CSR practices. The bank has a number of NGO partners, including the Ammada Trust, the Swades Foundation, and the Deshpande Foundation. From the fiscal year 2014–15 to the fiscal year 2017–18, the bank engaged in a number of CSR initiatives under the headings of preventive healthcare, environmental sustainability, and rural development. In addition, events were held under the headings of education, paralympic sports, energy conservation, and renewable energy. The bank's CSR activities include solar-powered ATMs and IndusInd for sports, among other things. The bank has a number of NGO partners, including the Nalandaway Foundation, CERE, Aaranyak, and Samarthanam.

Conclusion

The aforementioned study demonstrates that whereas private sector banks have a relatively stable upward tendency, public sector banks have a fluctuating trend in the growth and decline of their net profit and CSR expenditure. Only Yes Bank, one of the chosen banks, exhibits an improvement in net profit and CSR spending. Between the years 2014–15 and 2017–18, the share prices of private and public sector banks increased and decreased, respectively. Therefore, it can be concluded that while corporate social responsibility (CSR) has a negative influence on the share price of public sector banks, it has a positive effect on the share price of private sector banks. Under the Education, Health, and Environment initiative, banks in the public and private sectors engage in a variety of activities.

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A Occupational Anxiety and Factors of Risk in Perspective of Sanitary Workers

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Abstract

Our society looks up to sanitary workers as role models. The sanitation professionals are teaching us all how to safeguard the cleanliness of our country. Both dry and wet terrain are the main focus of their cleaning duties. This study's primary goal is to provide a clear explanation of the discomforts and injuries that sanitary workers endure while on the job. As they dispose of both liquid and solid waste, sanitary personnel face numerous risks and occupational worries. For this study, 80 sanitary personnel were contacted by the researcher, who employed the random sample method. The researcher then does a chi-square test, standard deviation, and ranking analysis.

Keywords: Sanitary Workers, Occupational, hazards.

Introduction

Waste is produced when items or materials are consumed and used in business operations. Furthermore, it is thought that solid wastes include hazardous wastes from domestic activities, particularly in the kitchen, as well as trash from businesses, organisations, stores, and many types of manufacturing and sales facilities. An important aspect of human activity and environmental health concerns is the management of solid waste holdings and the accurate and appropriate disposal of garbage. Over time, the process of urbanisation has triggered an unavoidable form in developing nations with rapid economic development. Urbanisation and the concentration of people in town areas have resulted in a number of sanitation issues, such as clogged roads, sewers, and an abundance of trash, which has significantly increased the workload and working hours.

Objectives

➢ Exposure of sanitary workers to health risks and occupational anxiety.

Hypothesis

Ho: There is no discernible correlation between respondents' happiness levels and their perceptions of the chemical threats they face.

Ho: There is no discernible correlation between respondents' satisfaction levels and their perceptions of biological dangers.

Ho: There is no discernible correlation between respondents' perceptions of the physiological risks and their degree of satisfaction.

Ho: The respondents' degree of happiness is significantly correlated with their impression of the physical risks they face.

Methodology and Data Collection

By using a standardised questionnaire, the researcher gathers primary and secondary data from the sanitary staff.

Primary Data: First hand data or collected at initial level.

Secondary Data: Data which is already available

Sampling Design and Sampling Method

The Thoothukudi District was selected for this study. A total of 80 respondents have been chosen as the sampling size. For this study, the random sample method is the research methodology. The primary goal is to draw attention to the risks and concerns that sanitary worker face on the job.

Tools for analysis

With the use of a calculator, the researcher performs manual data analysis. Following that, all of the gathered data is shown using a specific process that includes tables and a number of statistical methods, including standard deviation, chi square, and ranking.

Analysis and Interpretation

Catagorication of the Respondents
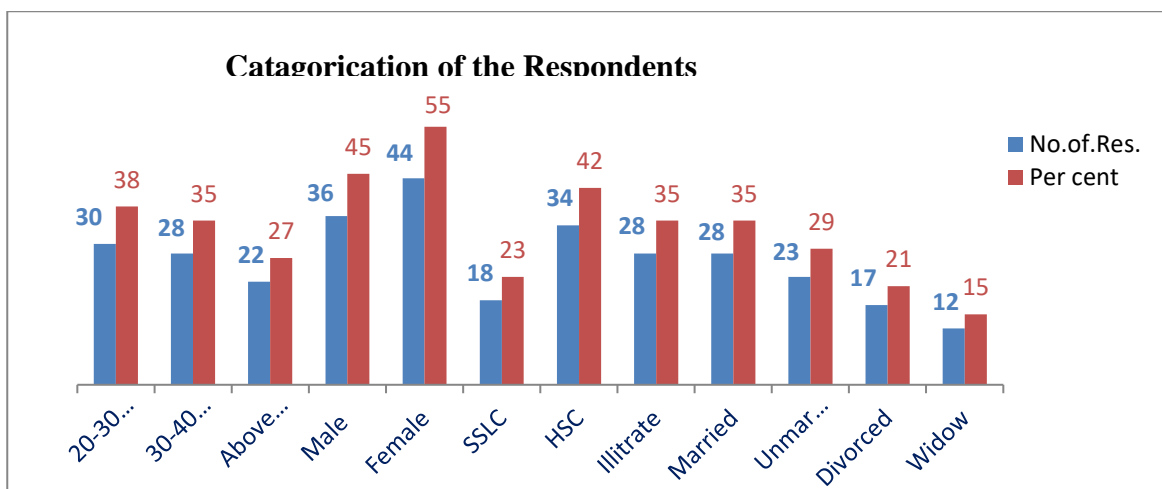
Source: Primary Data.

Results

- ✓ Out of 80 respondents, the results of the categorization process clearly demonstrate how the respondents were categorized by age. Of them, 38% are between the ages of 20 and 30. Thirty-five percent of them are in their 30s and 40s.

- ✓ The respondents were categorized based on their sex. The remaining 55% of them are female, with the remaining 45% being male.

- ✓ Respondents are categorized based on their qualifications. Of them, 34 percent are Illiterate, 42 percent are HSC, and 23 percent are SSLC.

- ✓ Respondents were categorised according to their marital status. Thirteen percent are widows, twenty-one percent are divorced, thirty-five percent are married, and twenty-nine percent are single.

Tools and Techniques

Table 1 : Weighted Average Ranking Analyzes of Chemical Hazards Caused by Among the Sanitary Workers

Variables	SA	A	NO	DA	SDA	TOTAL	S.D	RANK
Liver Disease	4	3	5	7	1	61	7.81	**111**
Kidney Disease	7	5	4	2	5	76	8.71	**1**
Heart attack	5	2	3	5	4	56	7.48	**1v**
Pulmonary Disease	6	5	4	2	1	67	8.18	**11**

Source: Primary Data.

According to Table 1, the weighted average ranking analysis of the chemical dangers that sanitary workers face places liver disease at number three, kidney disease at number one, heart attack at number four, and pulmonary disease at number two.

Chi square test: (Cx1)-(RX1) D.F: <u>0.05%@5%</u> level

Result: The table value of 21.026 is higher than the computed value of 15.48. Thus, the hypothesis is approved.

Table 2 : Weighted Average Ranking Analyzes of Biological Hazards Caused by Among the Sanitary Workers

Variables	SA	A	NO	DA	SDA	TOTAL	S.D	RANK
Skin irritation and allergies	3	6	2	5	3	58	7.61	**111**
Food poisoning	3	4	2	5	4	51	7.14	**IV**
Respiratory Disease	6	8	3	2	2	67	8.18	**II**
Parasite infection	9	4	3	1	5	77	8.77	**I**

Source: Primary Data.

The weighted average ranking analysis of the biological hazards among sanitary workers is explained in Table 2. Allergies and skin irritation are ranked III, food poisoning is ranked IV, respiratory diseases are ranked II, and parasite infections are ranked I.

Chi square test: (Cx1) -(RX1) D.F: <u>0.05%@5%</u> level

Result: The table value of 21.026 is higher than the calculated value of 11.34. Thus, the hypothesis is approved.

Table 3 : Weighted Average Ranking Analyzes of Physiological Hazards Caused by Among the Sanitary Workers

Variables	SA	A	NO	DA	SDA	TOTAL	S.D	RANK
Occupational fatigue	5	7	4	3	5	76	8.71	**111**
Occupational stress	6	4	3	5	4	69	8.30	**IV**
Irregular sleeping/insomniac	3	5	4	3	3	56	7.48	**II**
Lack of motivation at work/ Lack of interest in work	2	3	4	5	2	46	6.78	**I**

Source: Primary Data.

The weighted average ranking analysis of the physiological risks posed by sanitary workers is explained in Table 3. Occupational exhaustion receives a ranking of III, occupational stress receives a ranking of IV, irregular sleep or insomnia receives a ranking of II, and a lack of drive or interest in one's work receives a ranking of I.

Chi square test: (Cx1) -(RX1) D.F: <u>0.05%@5%</u> level

Result: The table value of 21.026 is higher than the computed value of 5.04. Thus, the hypothesis is approved.

Table 4 : Weighted Average Ranking Analyzes of Physical Hazards Caused by Among the Sanitary Workers

Variables	SA	A	NO	DA	SDA	TOTAL	S.D	RANK
Diarrhea	3	2	1	4	3	37	6.08	**V**
Cholera/Flu	5	3	4	3	1	56	7.48	**I**
Intestinal worm infections	4	2	2	5	6	50	7.07	**IV**
Typhoid	3	5	4	2	1	52	7.21	**III**
Polio	2	6	4	3	2	54	7.34	**II**

Source: Primary Data.

The weighted average ranking analysis of the physical dangers among sanitary workers is explained in Table 4. Typhoid is ranked III, intestinal worm infections are ranked IV, cholera/flu is ranked I, diarrhoea is ranked V, and polio is ranked II.

Chi square test: (Cx1)-(RX1) D.F: 0.05%@5% level

Result: The table value of 21.026 is lower than the computed value of 22.17. Therefore, the null hypothesis is disproved.

Findings

- The respondents, 38% were between the ages of 20 and 30.
- The responses, women made up 55% of the total.
- The HSC accounted for 42% of the total respondents.
- Thirty-five percent of the respondents were married.

Conclusion

Workplace dangers This article evaluates the effects of workplace dangers that could compromise employees' health or well-being. These risks fall into the following categories: biological, ergonomic, psychological, and health risks associated with exposure to hazardous chemicals. The risk multiplied by exposure, either individually or collectively, determines the likelihood of health harm from task pressure and psychological stresses at work. According to this report, sanitary workers in particular suffer from working seven to eight hours a day, receiving inadequate pay, having a lot of labour to do, and not having enough safety gear.

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An overview of CSR Activities Undertaken by Major Companies in Bengaluru and Common People Opinion about CSR

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Abstract

In general term, corporate social responsibility refers to the contributions made by a particular corporate sector or a company, towards upliftment of the society. Various sectors like education and sports, healthcare facilities, drinking water facilities, setting up of rehabilitation centers, rural development, donating to charities etc. are considered.

Reports/Journals: CSR Amendments under the Companies Act, 2019.

The CSR amendments made during the year 2019 stated that, the funds which are not spent on CSR for the current fiscal year, need to be deposited under a fund. The amount must be effectively spent in any of the mentioned sectors by the company, within three years.

Common people opinion on CSR is collected through a simple and understandable QUESTIONNAIRE (Primary data-sample size of 150).

Inference- This paper highlights the opinion of people. Hence, some of the questions have been represented by "Charts and Diagrams". The companies need to take into account, people opinion. That sector where people are in need of improvement should be emphasized. Effective implementation of CSR programs should be examined properly.

Keywords: corporate social responsibility, common people, current CSR activities, upliftment of society, Companies Act (2013).

Introduction

CSR in now a days, has become a "buzz" in corporate sector. Corporate Social Responsibility has created a sense of good impression amongst the minds of common people. CSR doesn't have any universal definition. CSR refers to the voluntary contributions or donations made by the company with the intention of betterment of the society.

Implementing and adopting CSR practices will definitely benefit the organization. CSR takes into account the development of the society. The activities undertaken under CSR will help in distinguishing the company and adds on a competitive advantage. This helps to stand out from other companies. It aids the company to create an optimistic impression.

Literature Review

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Definition - Corporate social responsibility

According to commission of European communities (2001) - "CSR is essentially a concept whereby companies decide voluntarily to contribute to a better society and a cleaner environment.

Objective of the Study

- Role of corporate sector in emphasizing the overall development of the city.
- Common people opinion about CSR, where by the companies can cater to the needs of the people.
- Highlights the initiatives taken by the corporate sector, so far, in Bengaluru.

Significance of the Study

- CSR activity adds on a competitive advantage to the companies by creating a positive impression and increasing the brand loyalty.
- Developing a city, district, state or a nation towards becoming socially and economically independent.
- Education, healthcare, water facilitation rural development, slum development, eradicating hunger and poverty, women empowerment, donating to charities (old age homes, orphanage) etc- these are the sectors where corporate can select the area for development.
- The above mentioned sectors, acts as a benchmark for calculating the level of stability and sustainability of the economy.

Sources of Data Collection

The paper consists of both PRIMARY DATA as well as SECONDARY DATA. Major companies that are contributing towards *CSR in BENGALURU* is acquired through SECONDARY DATA. *COMMOM PEOPLE OPINION ABOUT CSR* is acquired through PRIMARY DATA by percentile system.

Methodology

To evaluate people opinion about CSR, a questionnaire is prepared. Sample size of 150 is taken. Questions relating to CSR need to be answered accordingly. Questionnaire is prepared taking to consideration the factors like Age, Residence, Knowledge about CSR Programs etc.

Part 1

Detailed Information of Some of the Companies that have Performed CSR in Bengaluru

1) Infosys

INFOSYS is a public sector undertaking which was founded in the year 1981. The key persons for the establishment of this company were N.R.Narayana Murthy, Nandan Nilekani, S.Gopalakrishnan, S.D.Shibulal, K.Dinesh, N.S.Raghavan and Ashok Arora. Its headquarters is located in electronic city, Bengaluru. The industry is concerned with providing IT services and IT consulting.

The company's annual report revealed that, it has spent around 340 crore rupees for CSR projects during FY 2023-24. Around 450 crore rupees was spent for various schemes undertaken in Bengaluru only.

The CSR initiatives i.e, the INFOSYS Foundation works together with non-governmental organizations for the execution of the projects.

The company played a major role in contributing towards **construction of Bengaluru metro**.

The company had **contributed 10crore rupees for the flood relief during the year 2019.** People of Flood affected areas like Raichur, Bagalkot and nearby places were supported by the volunteers.

The company has also made a remarkable impression by actively involved in providing assistance in the following fields also:-

Setting up of Social Rehabilitation Centre and their development, Education and Training, encouraging Art and Literature

2) Canara Bank

Canara Bank is one of the leading PSU (Public Sector Undertaking) which is regulated by the Indian Government. Its headquarters is located in Bengaluru. Its area of operation is lending banking and financial services.

Canara Bank was started in the year 1906 by Ammembal Subba Rao Pai. The bank was nationalized in the year 1969. **"Together we can"** is the tagline of Canara Bank. The bank has its offices located in abroad- NewYork, Shangai, Hong Kong, London, Dubai and Moskcow. The current chairman of the Canara Bank is R.A. Sankara Narayanan.

The total amount spent for CSR during the accounting year 2023-24 was around 70.10 crore rupees.

- *FINANCIAL LITERACY CENTRES(FLC)*
- *RO DRINKING WATER PLANT*
- *RURAL DEVELOPMENT AND SELF EMPLOYMENT*
- *TRAINING INSTITUTE (RUDSETI)*
- *CANARA VIDYA JYOTHI SCHEME*

3) Wipro

WIPRO is an Indian company (public) which is related to providing consulting services. Its headquarters is located in Sarjapur road, Bengaluru. It was founded by Mohammed Hashim Premji in the year 1945. Some products and services provided by the company are in the fields of IT services, Consulting, Outsourcing, Healthcare, Personal care etc.

CSR Activities

The company has spent around 215.7 crore rupees for executing CSR initiatives. WIPRO CARES is the foundation which is of "not for profit" oriented. The foundation aids to facilitate:-

- Education for disabled and under privelaged children
- Healthcare facilities
- Ecological development of a community(disposal of waste materials and their treatment, proper dischargeable channels of sanitation etc)

4) HAL (Hindustan Aeronautics Limited)

HAL is a state-owned undertaking which is concerned with production of Defense and Aerospace machineries. It was founded in the year 1940 as Hindustan Aircraft. Later in the year 1964, it was renamed by Hindustan Aeronautics Limited. The founder of HAL was Walchand Hirachand. Its headquarters is located in Bengaluru.

The company is concerned with producing spare parts of Defense equipments. It also indulges in the assembly of Helicopters, Jet engines and their spare parts.

HAL has been actively contributing towards CSR activities. Sectors like

- Education (provision of benches, desks, free uniform and mid day meals, stationery items, etc.)
- Drinking water facilitation
- Health care
- Renewable energy(Major contribution were providing SOLAR SYSTEM in Gubbi Taluk, Karnataka)
- Football academy at Bengaluru
- HAL has its Sports Academy in Bengaluru to encourage youths to play football. National football academy has been intiated along with ALL INDIA FOOTBALL FEDERATION.
- River Revitalization

KUMUDHAVATHI river has been taken over by HAL for revitalization.

Apart from these companies there are companies like Sonata Software Limited, Titan Limited, TATA GROUP, BHEL etc, which has made a remarkable impression.

Part 2

Data Interpretation

Common People Opinion on CSR

A simple questionnaire was circulated to people belonging to the age group of 18. years and above. A sample size of 150 is taken into consideration. Questions pertaining to CSR only is mentioned in the questionnaire.

1. What is corporate social responsibility?

- Economic responsibility of the company (44%)
- Medium to enhance society (40%)
- Protect the interest of the public and stakeholders. (16%)
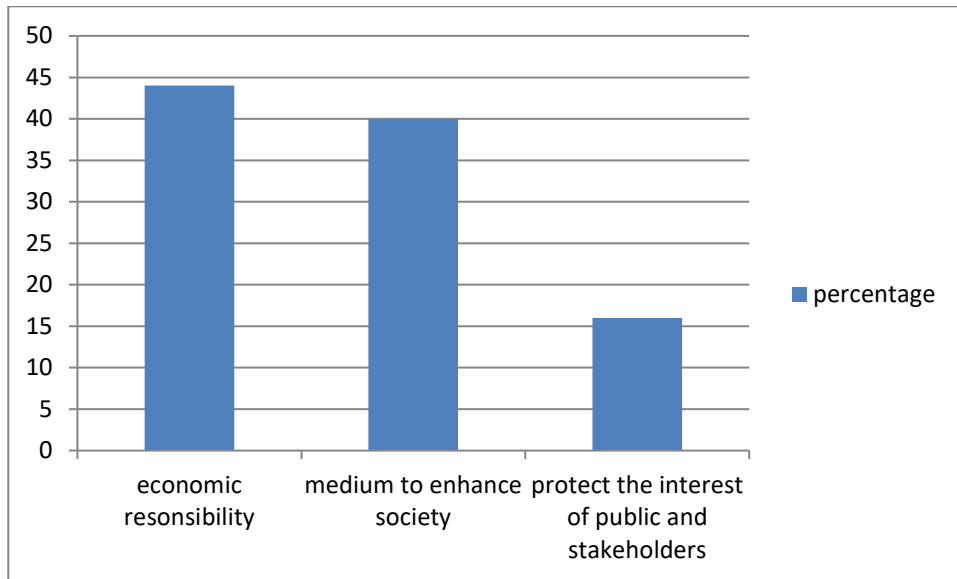
2. Where have you come across the term CSR?

- Educational institutions (62%)

- Social media (4%)

- Corporate sector (34%)
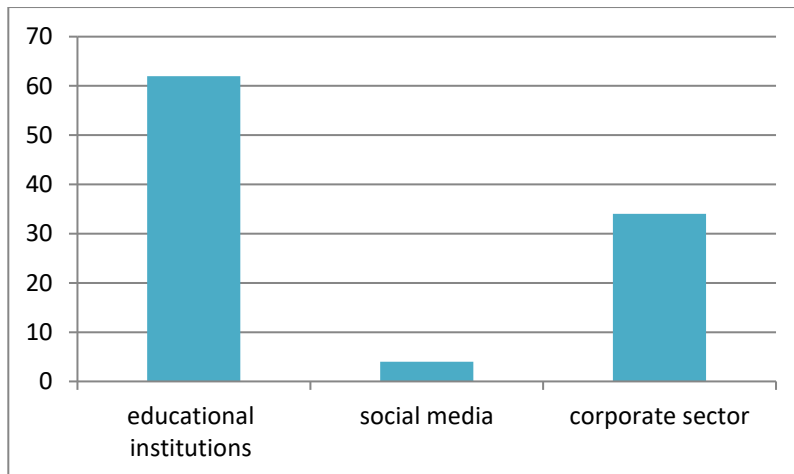
3. What is the first thing that comes to your mind, when you hear the term CSR?

- Charitable activity (6%)

- Well-being of the society (26%)

- Safeguards the environment (6%)

- Contributes for economic development (62%)
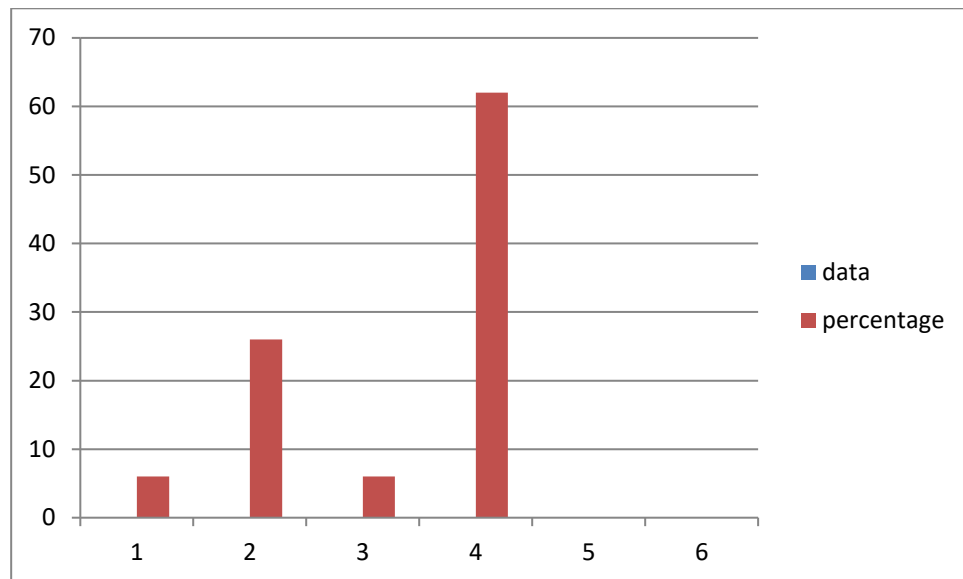
4. Why is CSR important?

- Takes into account the development of society. (62%)

- Distinguishes the company from competitors (8%)

- Aids the company to create an optimistic impression (8%)

- Sustainability of the company in the long run (18%)

5. In which sector do you feel CSR is important?

- Health care (4%)

- Education and sports (8%)

- Rural and slum development (54%)

- Women empowerment (12%)

- Contributing to Charity (22%)

percentage

- health care
- education and sports
- rural and slum development
- women empoerment
- contributing to charity
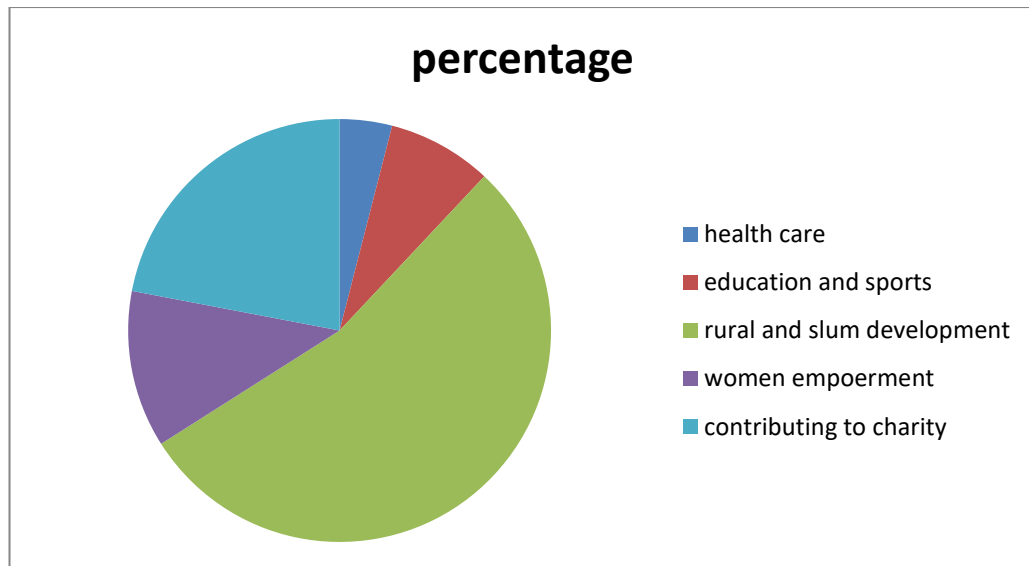
6.How will CSR increase brand recognition?

- Distinguish from other companies (6%)
- Increase the potential of employees (12%)
- Improves the goodwill of the company (38%)
- Gains favorable public image (44%)

7. How will benefits be measured by CSR projects?

- Personally visiting the place of CSR project (38%)
- Sending volunteers to the place of project (24%)
- Frequent visit to the project place (34%)
- Others (4%)

8. Do you think CSR is important for developing countries?

YES-100%   NO-0%

9. Is it necessary that the CSR programs has to be linked with core objectives of the business?

YES-46%   NO-10%   MAY BE-44%

10. Will CSR help the organization to stand out from other companies?

YES- 98%   NO- 2%

11. Will CSR encourage employees or the investors to work in the organizations?

Yes- 95%   NO-5%

12. Can there be differentiation in Brand through implanting CSR?

YES -96%   NO-4%

Results and Discussions

From the above questionnaire, it can be noted that CSR is of optimum creation of goodwill as brand recognition. Most of them feel that CSR has to done for the rural and slum development. It is important to note that people's opinion is very essential and that the company has to contribute based on this criteria (people's need)

Suggestions of the Study

It can be suggested that the company has to make contributions based on what people are in need in that particular region. Highlighted the contributions of various companies to our city, effective implementation has to be checked upon**.**

Conclusion

It is not realistic to blame the government for not taking corrective steps regarding development of the society. Companies should not always concentrate on profit maximization. But, they should also cater to the needs of the common people. It is because of this reason, CSR has been made as a statutory obligation (Companies Act,2013).

Ultimately, the goal of creating and developing the economy, is all that matters. Companies have initiated various programs under CSR projects. It is important to note that, people's opinion also plays a vital role. Those initiatives which common people feel beneficiary and necessary had to be taken into account.

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A Study on HR Professionals' Emotional Intelligence in Leveraging Challenges into Opportunities for Organizational Success

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Abstract

This paper attempts to discuss the role of EI in HR professionals regarding converting workplace challenges into organizational success opportunities. The sample size was 150 professionals from different industries. A research objective was set that aimed to measure the impact of EI in surmounting challenges, identify competencies in EI and analyse their influence on the outcomes of organizations. The results show the positive effects of EI in terms of conflict resolution, employee engagement, adaptability, stress management, and innovation in creating a good work culture and making good decisions. Young professionals. That is, middle to higher education levels (20–40 years), are likely to experience more influences of EI in the dynamic industry of technology and services. This study recommends EI-based training programs, stress management practices, and collaborative feedback processes for the development of innovation and effective leadership. However, this study identifies EI as a key competency for the HR professional to align the employees with organizational goals in achieving sustainable success.

Keywords: Emotional Intelligence, HR Professionals, Workplace Challenges, Organizational Success.

Introduction

Human resource management is a critical part of the development of a productive and harmonious workplace. Today, human resources professionals in fast-paced business environments experience diverse challenges. That, includes diversity among the workforce, technological progress upsets and employee discontentment. Among those desirable features that make human resource professionals aware of their emotions and regulate them correctly on emotional intelligence. This paper addresses the extent to which EI plays a role in being sensitive and capitalizing on challenges as opportunities for organizational growth.

Emotional Intelligence in the Organization for Success

1) Employee engagement is the first improvement that HR professionals with EI advocate for trust, satisfaction, and retention.

2) EI, as a quality in HR professionals, helps them deal with emotions and solve problems, resulting in a peaceful workplace.

3) Emotionally competent executives are those who evaluate the needs of people compared to organizational goals in their decisions.

4) EI opens up a safe space for employees where they can communicate their ideas, thereby stimulating creativity and progress.

5) EI helps HR personnel deal with challenges such as change in technology and diversity, transforming them into opportunities within the organization.

6) EI gives rise to respect and acceptance in an organization and thus establishes a pleasant and conducive environment.

7) The stress management that comes with HR leadership and employees is what makes a healthy, happier workforce.

Need for the Study

EI is essential to practices in human resource management simply because of the complexities there are in handling different people and issues that pop up during work. Traditionally in past centuries, the functions have been more on transactional tasks. Today's jobs require strategic insight as well as emotional competency. The purpose of this study is to reveal the potential of emotional intelligence in bringing about change by overcoming resistance to change, eliminating workplace conflicts, and talent retention that would lead to the success of organizations.

Review of Literature

Goleman (1995), EI has five key aspects in self-awareness, self-regulation, motivation, empathy and social skills that empower individuals to manage interpersonal relations with judiciousness and empathy. These competencies determine how well HR professionals can handle resistance to change, workplace conflicts and of course, diversity management.

According to **Bradberry and Greaves (2009),** emotionally intelligent leaders, whose actions are more valid indicators of an employee's inclination toward engagement, retention and increased

productivity, were the highest predictors of such events. Their results showed that there is a high reporting of employee satisfaction and loyalty in organizations characterized by emotionally intelligent HR professionals, which are some of the key elements of the health of an organization.

Meyer, Salovey and Caruso (2008) show that emotional intelligence as a predictor of effective leadership indicates that HR practitioners having high emotional competence will be better at problem-solving and decision-making. Such findings would support the inclusion of EI components in leadership development programs for organizational performance.

Research Gap

Emotional intelligence (EI) is increasingly emphasized in personnel practices. However, there still exists a wide discrepancy in the vision of how EI can truly achieve targeted effectiveness in different fields and the potentially different effects of EI in different industries, such as the service industry, especially in students of service fields who often require great interpersonal adaptability due to the high interpersonal interaction in service-oriented fields. However, more complete research in many settings of organization is still necessary. Moreover, while the long-term positive effect of EI training programs on employee competencies and organizational robustness is assumed, it is necessary to have empirical studies to uncover these effects. This also points to the fitness of a greater understanding of how EI activities might be implemented differently in different industries and organizational structures.

Statement of the Problem

Increasing complexity in workplace changes, resistance to change within organizations, conflicts, team diversification and many others affect human resource managers in their strategic consideration and use of creative measures. Emotional intelligence has been established as a basic competency to meet such challenges, although it is still not very well integrated into strategic HR practices (Goleman, 1995). In addition to that, little research has been done on the long-term impact of EI on some organizational metrics, such as employee engagement and innovation (Bradberry & Greaves, 2009). Thus, research is needed to transform EI into much broader applications across varied industries and cultures in forward-looking organizations. This research would thus fill these gaps and enhance HR practices through the application of EI.

Research Questions

1. How does emotional intelligence assist human resource practitioners in solving workplace problems?

2. What comprise the requisite competencies of emotional intelligence for strategic problem-solving?

3. How does personal quality add up to the success of the organisation through opportunity-seeking approaches?

Objectives

1. To evaluate the HR professional's emotional intelligence's effect on the challenges of work.

2. To identify emotional intelligence competencies as necessary in turning challenges into opportunities.

3. To evaluate the effect of emotional intelligence on organizational success.

Methodology

Research Design: The study included both quantitative and qualitative data.

Sample Size: It comprised 150 human resource professionals from different industries as respondents.

Sampling Technique: Stratified random sampling was utilized to ensure that the representation was diverse across all the sectors.

Data Collection: A structured questionnaire was included in the study to assess EI competencies and their effect on workplace outcomes.

Proposed Model for Emotional Intelligence in Organisational Success
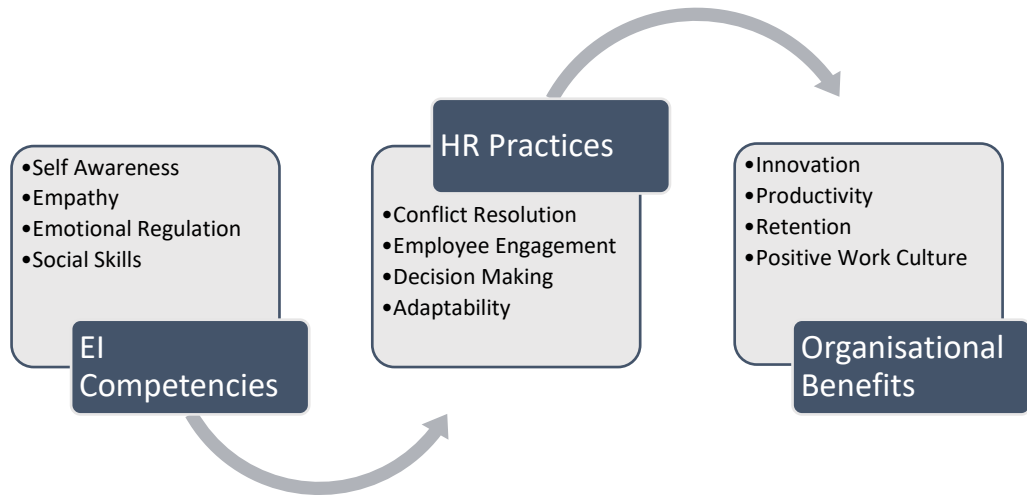
Data Analysis

Table 1

Gender Distribution

Gender	No. of Respondents	Percentage
Male	90	60
Female	60	40
Total	**150**	**100**

(**Source:** Primary data)
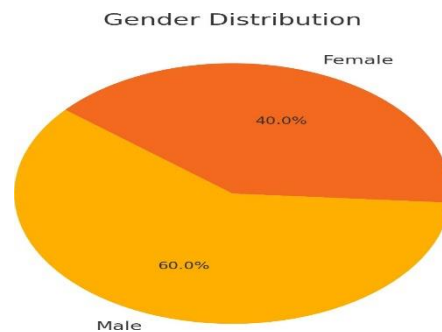
The table shows that 60 Per cent of the respondents are Male and 40 Per cent are Female.

Table 2

Age Distribution

Age Group	No. of Respondents	Percentage
20–30 years	60	40
31–40 years	53	35
41–50 years	30	20
Above 50 years	8	5
Total	**150**	**100**

(**Source:** Primary data)
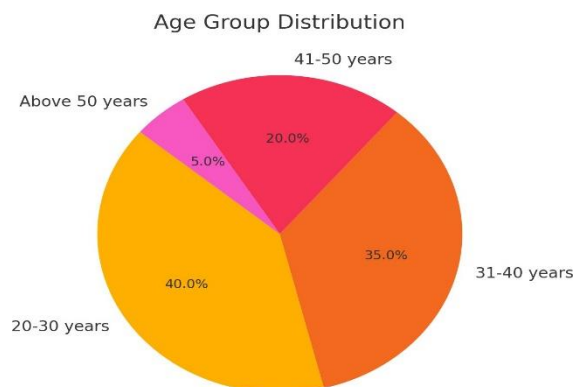
It is revealed that 40 Per cent of respondents belong to Ages 20-30 followed by 35 Per cent belongs to ages 31-40. Whereas 20 Per cent belong to Ages 41-50 and 5 Per cent are above 50.

Table 3

Education Level

Education	No. of Respondents	Percentage
Bachelor's	60	40
Master's	75	50
Others	15	10
Total	**150**	**100**
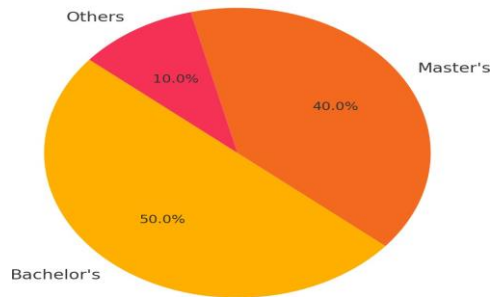
(**Source:** Primary data)

From the table, it is evident that respondents possess Higher Academic Qualifications 50 Per cent with Master's degree followed by 40 Per cent a Bachelor's and the Rest with 10 Per cent.

Table 4

Work Experience

Experience	No. of Respondents	Percentage
0–5 years	45	30
6–10 years	60	40
11–15 years	30	20
Above 15 years	15	10
Total	**150**	**100**
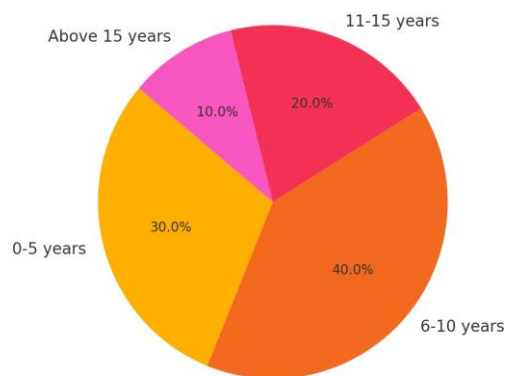
(**Source:** Primary data)

Table explores the Experience of HR Professionals who have 0-5 years with 30 Per cent, followed by 6-10 years with 40 Per cent, whereas 11-15 years with 20 Per cent and 10 Per cent are Above 15 years.

Table 5

Industry Distribution

Industry Distribution	No. of Respondents	Percentage
Technology	45	30
Service	38	25
Manufacturing	30	20
Others	38	25
Total	**150**	**100**
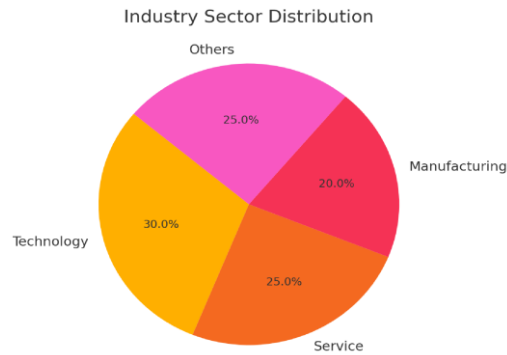
(**Source:** Primary data)

From the above table it is evident that Industry Sector based on Technology with 30 Per cent, Service by 25 Per cent, Manufacturing by 20 Per cent and Others with 25 Per cent.

Table 6

Emotional Intelligence and Workplace Challenges

Sl. No	Methods	SA	A	N	D	SD	Total
1.	Conflict Resolution	50	60	20	10	10	**150**
	Percent	33	40	13	7	7	**100**
2.	Employee Engagement	70	40	25	10	5	**150**
	Percent	47	27	17	7	3	**100**
3.	Decision-Making	55	50	30	10	5	**150**
	Percent	38	33	20	7	3	**100**
4.	Adaptability to Change	45	55	30	15	5	**150**
	Percent	30	37	20	10	3	**100**
5.	Innovation	65	45	25	10	5	**150**
	Percent	43	30	17	7	3	**100**
6.	Positive Work Culture	60	50	20	15	5	**150**
	Percent	40	33	13	10	3	**100**
7.	Stress Management	55	50	25	15	5	**150**
	Percent	37	33	17	10	3	**100**

(**Source:** Primary data)

It is evident from the tabulation that emotional intelligence is required in times of crises at the workplace. Most respondents tended towards the strong agreement or agreement side regarding the fact the EI played a positively in the organisation, with the maximum for Employee Engagement at 74 Per cent as followed by Conflict Resolution, Positive Work Culture, and Innovation, each at 73 Per cent. Not to forget the dimension of Decision-Making 71 Per cent and Adaptability to Change 67 Per cent with almost high neutral responses 20 Per cent on the higher end. It strikes the engagement of 70 Per cent on Stress Management bit carries slightly more neutrals 17 Per cent and disagrees 13 Per cent than the rest of the agreement.

<div align="center">

Table -7

Industry Distribution and HR Professionals' Emotional Intelligence in Leveraging Challenges into Opportunities for Organizational Success

</div>

Variables	Age	N	Mean	S.D.	F Value	Sig.
Employee engagement and retention	Technology	45	4.21	1.71	4.789	0.003*
	Service	38	4.76	1.96		
	Manufacturing	30	4.81	1.69		
	Others	38	3.02	1.19		
	Total	**150**	**3.25**	**1.99**		
Organizational productivity	Technology	45	4.22	1.88	4.908	0.005*
	Service	38	4.19	1.99		
	Manufacturing	30	4.89	1.39		
	Others	38	4.15	1.78		
	Total	**150**	**4.11**	**1.98**		
Driving innovation	Technology	45	4.80	1.60	4.198	0.010
	Service	38	3.99	1.77		
	Manufacturing	30	4.36	1.22		
	Others	38	4.77	1.48		
	Total	**150**	**3.33**	**1.77**		
Aligning employee and organizational goals	Technology	45	4.77	1.78	5.749	0.005*
	Service	38	4.84	1.98		
	Manufacturing	30	4.77	1.45		
	Others	38	4.67	1.74		
	Total	**150**	**4.79**	**1.99**		

Overall contribution to organizational success	Technology	45	4.78	1.87	6.496	0.005*
	Service	38	4.99	1.44		
	Manufacturing	30	4.81	1.66		
	Others	38	4.77	1.23		
	Total	**150**	**4.84**	**1.36**		

Based on Primary Data * Sig.@5%

The calculated f-test values 4.789, 4.908, 4.198, 5.749, and 6.496 are significant at the five present levels. These values signify on significant difference in Industry Distribution and HR Professionals' Emotional Intelligence in Leveraging Challenges into Opportunities for Organizational Success. Therefore the stated null hypothesis is rejected.

Table 8

Emotional Intelligence and Organizational Success

Sl. No	Methods	SA	A	N	D	SD	Total
1.	Employee engagement and retention	45	55	25	15	10	**150**
	Percent	30	37	17	10	7	**100**
2.	Organizational productivity	60	50	20	10	10	**150**
	Percent	40	33	13	7	7	**100**
3.	Driving innovation	50	50	30	10	10	**150**
	Percent	33	33	20	7	7	**100**
4.	Aligning employee and organizational goals	40	60	30	15	5	**150**
	Percent	27	40	20	10	3	**100**
5.	Overall contribution to organizational success	55	50	20	15	10	**150**
	Percent	37	33	13	10	7	**100**

(**Source:** Primary data)

The table shows that emotional intelligence (EI) being perceived as an imperative requisite for corporate success by giving credence to the positive impact of EI on Employee Engagement and Retention among the majority of respondents constituting 67 Per cent, Organisational Productivity 73 Per cent, and Driving Innovation 66 Per cent. Alignment of Employee and Organisational Goals attained 67 Percent acquiescence while Overall Contribution to Organisational Success came to a 70 Per cent agreement.

Table 9

Age and HR Professional Emotional Intelligence

Variables	Age	N	Mean	S.D.	F Value	Sig.
Conflict Resolution	20–30 years	60	3.21	1.91	1.699	0.035*
	31–40 years	53	3.36	1.86		
	41–50 years	30	3.21	0.09		
	Above 50 years	8	2.02	0.19		
	Total	**150**	**2.25**	**0.99**		
Employee Engagement	20–30 years	60	2.22	0.88	3.414	0.040*
	31–40 years	53	3.19	1.78		
	41–50 years	30	3.89	1.61		
	Above 50 years	8	2.15	0.98		
	Total	**150**	**4.11**	**0.98**		
Decision-Making	20–30 years	60	3.04	1.71	3.207	0.008*
	31–40 years	53	1.06	0.94		
	41–50 years	30	4.74	1.15		
	Above 50 years	8	4.77	1.13		
	Total	**150**	**4.94**	**1.00**		
Adaptability to Change	20–30 years	60	4.76	0.89	4.124	0.009*
	31–40 years	53	4.54	1.14		
	41–50 years	30	4.20	1.24		
	Above 50 years	8	4.17	1.18		
	Total	**150**	**4.89**	**1.15**		

Innovation	20–30 years	60	4.29	1.87	3.789	0.041*
	31–40 years	53	3.74	1.14		
	41–50 years	30	3.81	1.15		
	Above 50 years	8	3.78	1.11		
	Total	**150**	**3.84**	**1.12**		
Positive Work Culture	20–30 years	60	2.57	0.70	2.041	0.030*
	31–40 years	53	2.97	0.00		
	41–50 years	30	2.79	0.82		
	Above 50 years	8	2.05	0.89		
	Total	**150**	**2.83**	**0.91**		
Stress Management	20–30 years	60	3.87	0.90	1.272	0.045*
	31–40 years	53	2.09	0.82		
	41–50 years	30	2.25	1.02		
	Above 50 years	8	2.12	0.82		
	Total	**150**	**3.10**	**0.89**		

Based on Primary Data * Sig.@5%

The calculated f-test values 1.699, 3.414, 3.207, 4.124, 3.789, 2.041, and 1.272 are significant at the five present levels. These values signify on significant difference in Age and HR Professional emotional intelligence in leveraging challenges into opportunities for organisation success. Therefore, the stated null hypothesis is rejected.

Table -10

Industry Distribution and HR Professionals' Emotional Intelligence in Leveraging Challenges into Opportunities for Organizational Success

Variables	Industry Distribution	N	Mean	S.D.	F Value	Sig.
Employee engagement and retention	Technology	45	4.21	1.71	4.789	0.003*
	Service	38	4.76	1.96		
	Manufacturing	30	4.81	1.69		
	Others	38	3.02	1.19		
	Total	**150**	**3.25**	**1.99**		

Organizational productivity	Technology	45	4.22	1.88	4.908	0.005*
	Service	38	4.19	1.99		
	Manufacturing	30	4.89	1.39		
	Others	38	4.15	1.78		
	Total	**150**	**4.11**	**1.98**		
Driving innovation	Technology	45	4.80	1.60	4.198	0.010
	Service	38	3.99	1.77		
	Manufacturing	30	4.36	1.22		
	Others	38	4.77	1.48		
	Total	**150**	**3.33**	**1.77**		
Aligning employee and organizational goals	Technology	45	4.77	1.78	5.749	0.005*
	Service	38	4.84	1.98		
	Manufacturing	30	4.77	1.45		
	Others	38	4.67	1.74		
	Total	**150**	**4.79**	**1.99**		
Overall contribution to organizational success	Technology	45	4.78	1.87	6.496	0.005*
	Service	38	4.99	1.44		
	Manufacturing	30	4.81	1.66		
	Others	38	4.77	1.23		
	Total	**150**	**4.84**	**1.36**		

Based on Primary Data * Sig.@5%

The calculated f-test values 4.789, 4.908, 4.198, 5.749, and 6.496 are significant at the five present levels. These values signify on significant difference in Industry Distribution and HR Professionals' Emotional Intelligence in Leveraging Challenges into Opportunities for Organisational Success. Therefore, the stated null hypothesis is rejected.

Findings

1. The majority of participants in the study are male in HR positions.
2. Thus, most respondents are younger professionals who fall from 20 to 40 years of age.
3. The majority of participants have Master's degree.
4. This sample primarily includes the greater part of professionals with moderate experience (6-10 years).

5. The major segments of technology and service sectors were thereby deemed higher-added value for emotional intelligence as an enabler in these dynamic, customer-oriented and innovative industries.

6. Emotional intelligence (EI) enhances workplace crises by promoting employee involvement, dispute resolution, positive culture, innovation, decision-making, adaptability and stress management.

7. Emotional intelligence (EI) is essential for company success, enhancing employee engagement, productivity, innovation and alignment with goals.

8. However, this clearly shows that online customer delivery has female gender in secondary and primary moves compared to other Industry distribution and HR Professionals' Emotional Intelligence in Leveraging Challenges into Opportunities for Organizational Success.

9. However, this clearly shows that online customer delivery has female gender in secondary and primary moves compared to other ages and challenges into opportunities for organisation success.

Suggestions

1. Organise EI training programs oriented towards improving conflict resolution skills relevant to the field of Human Resources by introducing role-play sessions and simulations during training to help HR staff practice handling real-world conflicts effectively.

2. Encourage stress management programs using mindfulness and emotional regulation techniques by providing access to resources like counselling, meditation apps and regular wellness check-ins.

3. Encourage a culture of feedback by employing emotional intelligence to address employee needs and motivations by building feedback loops with surveys and individual meetings to get to know areas of disengagement and allow for active changes to be implemented.

4. Establish a cross-department innovation center that encourages teams to communicate openly and share ideas. Thus, strengthens creativity through an emotionally intelligent leadership that opens the floor to creative solutions to problems.

5. Arrange emotional intelligence training as a leadership development program cornerstone, measuring key performance indicators associated with EI practices such as employee satisfaction, retention rates, and productivity and modifying strategies as necessary.

Conclusion

This study highlighted the transformation of challenges into opportunities by emotional intelligence, contributing to the success of the organization. Such highly EI-skilled HR professionals make good decisions and resolve conflicts easily. They can also be more effective in creating innovative culture and a positive workplace culture. These are needed skills for the complexities of the current dynamic workplace. It not only develops employees' engagement and productivity but also aligns personal goals with organizational goals toward continued success.

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A Study on Impact of Branding and Digitalization in the Marketing in Chennai District

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Abstract

With its origins in direct marketing, computerized advertising has emerged as a specialty over the past decade. The proliferation of individual devices and their utilisation has resulted in a significant increase in the number of direct and indirect communication channels between brand advertisers and their target consumers. The main focus of the evaluation is the influence of computerized advertising on the marking of a particular item. The evaluation emphasises the impact of computerized advertising on the public's awareness of brands and the advancement of these brands in the market through innovation. The investigation provides a comprehensive overview of a variety of advanced marketing tools, including email marketing, website design enhancement, versatile marketing, blogging, and partnered advertising, and its impact on brand recognition among consumers. This investigation facilitates the identification of the correlation between sophisticated advertising and brand development. The sophisticated advertising creates an eye-catching subtitle that catches the attention of the memorable customers, causing them to gaze at their electronic devices, including their email and web browsers. The review acknowledged that a brand's positioning is communicated through computerized channels and resources as part of a multichannel brand communication or commitment program. This advanced marketing is referred to as computerized communication or computerized advertising.

Keywords: Promoting, Advertising, Gadgets, Brand, Resources, Marking

Introduction

The examination of product promotion is a longstanding concept. The adaptation of the general populace, specifically the behavioural modification of individuals, as well as the strategies employed by a vendor to market a product, are also diverse. In the contemporary digital era, the promotional strategies employed by manufacturers to market a product online are referred to as Digital Marketing. Previous sophisticated advertising has emerged solely by providing text-based product information. Currently, with advancements in online utilisation, it is evident that digital

marketing encompasses not only the sale of products but also the dissemination of information regarding such products. It serves as a marketing platform and facilitates communication between the producer and its clientele. Digital marketing enables the producer to establish a brand identity for their product. There is an abundance of products available in the market. Every producer is required to distinguish their image from that of the competitor. The brand image is crucial for every organisation. An effective brand image is a crucial asset for every enterprise. Consequently, organisations prioritise establishing a brand in the minds of consumers. A brand is the promise given by the producer to its consumers. Philip Jones (1993) defines a brand as a product that provides utilitarian benefits and additional values that certain consumers find sufficiently valuable to warrant a purchase. Thus, brand building can be defined as the predominant method of creating value for clients. It encompasses all that the client knows, feels, and experiences regarding the item. Thus, establishing a brand plays a crucial role in the success of the firm. Brand building involves not just familiarizing consumers with the product name but also fostering their faith in the brand. This study acknowledges that digital channels and resources are employed to convey a company's positioning as part of a multichannel brand communication or engagement strategy, wherein digital marketing is referred to as digital branding or digital communication.

Background of the Study

The changing marketing environment forces companies to adapt to digitization and use new methods and tools to work together, reach, meet, and serve customers. Today, people buy products from home using gadgets like PCs, tablets, and phones. People prefer online shopping to in-store shopping because they have more options and can compare prices, quality, quantity, and so on. Since people have moved online, manufacturers should also make changes based on the weather and customer preferences. The focus shows how the manufacturer builds a brand using computerized marketing. Brand building encompasses distinguishing, separating, situating, building, uncovering, customizing, and investigating the brand. Six brand-building components include 1. Administration offering 2. Locating 3. Positioning esteem 4. Branding strength 5. Brand awareness 6. Character. Thus, computerized marketing allows companies to interact with customers and receive feedback, which improves brand growth. The investigator chose MI cell phone as a contextual study since it is well-known and competes with working-class PDAs. The review examines how MI phones build a strong brand among Indian customers using computerized advertising.

Review of Literature

Afrina Yasmin et.al (2015) centers around how computerized showcasing is drawing in and permitting the clients to associate with the brand through advanced media. The review depicts the connection between customary promoting and advanced advertising. The concentrate additionally examines about the different components of advanced promoting which affects the association's deals. The examination obviously drills down the benefits of computerized showcasing to the clients. The review infers that advanced showcasing has no limits for arriving at the clients and it decidedly affects the deals for the items.

Yusuf Kamal (2016) analyzes the various parts of advanced showcasing through pattern examinations strategy to decide the future state of computerized promoting in the business climate. The analyst brought up the computerized advertising pattern organizations have incorporated the versatility, online entertainment, social neighborhood portable showcasing, and altered content promoting, advance insightful, web crawler promoting and site improvement. He drilled down the various spaces in business which needs the fuse of advanced promoting like rethinking, division, remarketing and so forth, He reasons that the two advertising techniques of computerized showcasing, for example, client-side methodology and client and framework side system.

Cait Lamberton and Andrew T. Stephen (2016) make sense of about how the innovation has changed over the course of the 10 years. The review expects to recognize the impact of advanced showcasing on buyer self-articulation and correspondence, the utilization of various computerized advertising devices for advancement and the various methods of use of innovation for market knowledge. From dissecting the articles, the review determined three periods as 1. Computerized media shapes and works with purchaser conduct, 2. shopper shape, 3. Period of web-based entertainment. Through this period the analyst has made sense of the development of digitalization on the lookout and furthermore anticipated how the advanced showcasing helps the maker and buyer in future.

Mohammed Rizwan Alam (2016) investigates the critical difficulties of brand working in the worldwide level. He rattles off the difficulties of worldwide brand regarding time skyline, brand dependability, development, situating, quality, language and correspondence, fake, changing climate and incidental. The scientist suggests that the administration ought to give sensible chance to

construct a brand to hold clients by building brand unwaveringness. The review prescribes the brand chief to have total information about the brand to handle the fake difficulties.

Research Methodology

The review is distinct and logical in nature. The specialist embraced deliberate strategies for gathering and investigating the information. The review depends on the essential information gathered from the respondents. 200 respondents have been chosen for the investigations that are utilizing MI telephones. Critical testing technique was embraced for choosing the respondents. The overview was directed utilizing organized survey containing 5-point Likert scale articulations. The factual estimations are finished through SPSS 23. The analyst likewise involved the optional information for the review. The devices utilized for the investigations are rate technique, factor examination and relapse.

Objectives

1. To study on the mindfulness about advanced showcasing among purchasers
2. To recognize the component impacting the brand impression of Samsung phones
3. To study on the connection between advanced showcasing and brand working of Samsung phones.

Analysis and Discussion

Examination implies the calculation of specific lists or measures alongside looking for example of relationship that exists among the information gatherings. Examination might be sorted as spellbinding investigation and inferential examination. The information gathered through surveys is examined utilizing factual instruments to accomplish the goals of the review.

Percentage analysis is one of the factual measures used to portray the attributes of the example or populace in entirety. Rate examination includes figuring proportions of factors chose for the review and its finding will give simple translation for the peruser.

Table 1

Demographical Details of the Respondents

S.No	Variables	Classification	No. Of Respondents	Percentage
1	Gender	Male	110	55
		Female	90	45
		Total	200	100

2	Age	Above 18	75	37
		18-25	43	21
		26-35	64	32
		Above 36	18	9
		Total	200	100
3	Qualification	Upto School	23	11
		UG	70	35
		PG	60	30
		Professionals	28	14
		Others	19	10
		Total	200	100
4	Monthly Income	Below 10000	38	19
		11,000 - 20,000	60	30
		21,000 – 30,000	42	21
		31,000 – 40,000	27	13
		Above 40,000	33	17
		Total	200	100
5	Frequency Of Internet Usage	Less Than 1hr	32	16
		1Hr – 2Hr	38	19
		2Hr – 3Hr	36	18
		3Hr – 4Hr	52	26
		Above 4Hr	42	21
		Total	200	100

From the table 1, out of 200 examples, 55% of the respondents are male and staying 45% of the respondents are female. It is seen that 37% of the respondents are between the age gathering of Above 18 years, 21% of the respondents are between the age gathering of 18- 25 years, while staying 16% of the respondents are between the age gathering of 26 - 35 years and 9%, 17% of the clients are over 36 – 45 and above 45 years old. The respondents are well taught, where 11% of the respondents have under graduation certification followed by 30% of the respondents are post graduates, 14% of the respondents are professionals, 14% of the respondents have just school training and staying 10% of the respondents where have a place to other class. Out of the complete respondent 19% of the respondent's month to month pay is Between below 10,000, 30% are of from 11,000-20,000, 21% are under 21,000 - 30000 and 13% are of from 31,000 - 40,000 and 17% of the respondents are of from above 40,000. With respect to recurrence of web utilization 16% of the respondent's day to day use web for less than 1hr, trailed by 19% of respondents use it for over 1hr –

2hr, 18% of the respondents use web for 2hr - 3hr, 21% of respondents use for 3-4 hour and the staying 21% of respondent's everyday use web for above 4hr.

Factors Influencing the Brand Perception of Samsung Phones

The analyst utilized factor investigation to figure out which variable impact the brand discernment of MI telephones among the clients

Factor investigation

The strategy of Element examination has been utilized. This procedure has been especially utilized as the reason for the review is to separate the base number of variables that will make sense of the greatest measure of change in the gathered information.

Table 2

Brand Loyalty of Respondents

S.No	Particulars	SA	A	N	D	SD	Total
1	This brand stands out from the competition thanks to certain attributes.	65	46	25	44	20	200
		32	23	13	22	10	100
2	This product is of excellent quality, and I'm happy with what this brand has to offer. This brand is well-known.	60	40	50	25	25	200
		30	20	25	12.5	12.5	100
3	This brand offers excellent value for the money.	46	44	65	20	25	200
		23	22	33	10	12	100
4	This brand is well-known.	40	60	40	29	31	200
		20	30	20	14	16	100
5	I suggest this brand to other people.	70	43	35	32	20	200
		35	22	17	16	107	100

The statement shown in table 2 relates to brand loyalty with respect to reliability, durability and quality etc. hence the factor has bee named as brand loyalty. This brand stands out from the competition is strongly agreed with 32percent along with product excellent and happy with brand also strongly agreed has 30 percent in value for money highly notable in neutral valued at 33 percent for well-known brand have highly agreed with 30 percent and finally in suggest this brand to other people mostly strongly agreed to suggest to others among 35 percent.

Table 3

Age and Brand Loyalty

Variables	Age	N	Mean	S.D.	F Value	Sig.
This brand stands out from the competition thanks to certain attributes.	Above 18	75	4.91	1.86	2.960	0.011*
	18-25	43	3.46	1.75		
	26-35	64	4.31	1.02		
	Above 36	18	4.42	1.20		
	Total	200	**3.25**	**1.99**		
This product is of excellent quality, and I'm happy with what this brand has to offer. This brand is well-known.	Above 18	75	3.22	1.87	3.596	0.005*
	18-25	43	4.19	1.93		
	26-35	64	3.89	1.40		
	Above 36	18	3.15	1.30		
	Total	200	**3.11**	**1.98**		
This brand offers excellent value for the money.	Above 18	75	4.94	0.71	2.360	0.001*
	18-25	43	3.06	1.90		
	26-35	64	3.74	1.15		
	Above 36	18	2.77	1.17		
	Total	200	**4.94**	**0.90**		
This brand is well-known.	Above 18	75	3.26	1.98	3.892	0.003*
	18-25	43	3.84	1.04		
	26-35	64	3.90	0.44		
	Above 36	18	3.67	1.08		
	Total	200	**4.89**	**0.15**		
I suggest this brand to other people.	Above 18	75	4.94	0.71	2.360	0.040*
	18-25	43	3.06	1.90		
	26-35	64	3.74	1.15		
	Above 36	18	2.77	1.17		
	Total	200	**4.94**	**0.90**		

Based on Primary Data * Sig.@5%

The Brand Loyalty test takes into account customer feedback and age. The computed f-test results among the research area's respondents (0.011, 0.005, 0.001, 0.003, and 0.040) are significant

at the five current levels. The impact of branding and digitalisation in marketing is indicated by these values, which show a notable variation in age and brand loyalty. The stated null hypothesis is thus disproved.

Findings

1. The study provides crucial insights into how digital marketing and branding techniques affect consumer behaviour and brand perception, particularly on mobile phones. Most responses (37%) were over 18, with 55% male and 45% female. A well-educated group has 35% undergraduate degrees and 30% postgraduate degrees. In the income distribution, 30% of respondents earned between ₹11,000 and ₹20,000 monthly, indicating a middle-class group with moderate purchasing power 26% utilised the internet 3–4 hours a day, indicating digital activity.

2. 32% of respondents strongly agreed that their selected brand stood out due to its unique qualities, indicating brand loyalty. 30% regarded high quality and were satisfied with the products, and 35% strongly recommended the brand. This shows strong consumer satisfaction and brand trust. The study also found that 37% strongly agreed that internet advertising enabled rapid purchases and increased their emotional bond with the business. 35% strongly agreed that digital marketing increased product category familiarity and distinction.

3. Online purchasing was also explored, with 39% strongly agreeing that it is convenient and 34% appreciating the broader product choices. Discounts and prizes attracted 37%, while 33% liked internet shopping's time savings. Interestingly, 33% significantly preferred digital ads over print and TV for brand awareness. These data demonstrate how digital marketing promotes consumer convenience, trust, and brand impression.

Suggestions

1. Clarify the Research Scope: Ensure consistency between objectives and analysis; replace references to "Samsung phones" with "MI phones" for clarity and focus.

2. Strengthen Methodology: Justify the sample size, geographical area, and respondent selection to enhance the study's credibility.

3. Enhance Literature Review: Provide a critical discussion of existing studies, highlight research gaps, and align your study's contribution to the field.

Conclusion

The study concludes that digital marketing has a profound impact on branding, particularly in enhancing consumer trust, attachment, and loyalty. The convenience of online shopping, coupled with targeted digital advertising, significantly influences consumer behavior, making it an indispensable tool for brand building. Consumers value brands that not only offer quality and value for money but also foster emotional connections through innovative digital strategies. The findings emphasize the importance of adopting a consumer-centric approach to digital branding, leveraging technology to create meaningful engagements and differentiation in a competitive market. As digital channels continue to evolve, businesses must invest in robust digital marketing strategies to maintain relevance and effectively meet the expectations of an increasingly digital-savvy consumer base.

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Human Resource Management Towards Software Industries Mayiladuthurai District

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Abstract

The purpose of this paper is to review the extensive literature on employees' perceptions of HRM software companies in the research domain. The purpose of this study is to examine how employees at a few software companies see strategic human resource management. To obtain the primary data, basic random sample techniques were employed. The variables' values that are less than 5% of significant HRM IT are eliminated, according to the chi-square results. Therefore, there is no correlation between Mayiladuthurai district software industries and human resource management. The ANOVA findings show that the employee satisfaction factors and age categories are at fewer than five levels of significance. The suggested null hypotheses are therefore disproved. Nonetheless, it is evident that workers who are 25 years of age or younger and those who are between the ages of 26 and 40 report higher levels of job satisfaction. In summary, the current study aims to investigate the degree of employee HRM software industries throughout the research region. The current study's recommendations are to reduce employees' perceptions and increase the general effectiveness of workers' working hours.

Keyword: Technology, IT software, Industries, Human Resource, Working Place

Introduction

When compared to the performance of other Indian industrial sectors and to common indicators like exports, job creation, and sales growth, the software business in India has shown remarkable success. In terms of the quantity of employment generated and the local character of its expansion, the Indian software industry stands out even when contrasted with successful new software exporters like Israel and Ireland. The number of businesses in the Indian IT software sector is high and still growing. The industry is voluntarily governed by an association. India appears to have seized the chance presented by the IT revolution, as seen by its increasing appeal as a site for custom software creation. Although India's success has sparked debate over whether other poor nations might emulate it, it has also made software companies in wealthier nations less competitive.

If current trends continue, software exports might make up 25% of Indian exports over the next five years. The industry has expanded at a rate of about 50% each year for the past five or six years. As labour cost advantages disappear and competition from other nations that have a pool of skilled but underutilised people grows, the Indian software sector faces several obstacles. The success of the Indian software sector can be attributed to a number of factors, including time, resources, and robust support from an often intrusive government. In the modern digital economy, India's most valuable asset is its highly accessible technical workforce.

Gaining a better knowledge of how workers in professional companies in Tamil Nadu, and specifically in Mayiladuthurai City's IT software industry, perceive career plateaus and the organisational environment is the main goal of the current study. According to the issue's research, middle-aged individuals frequently experience professional plateaus. Employees, particularly those who have been with the organisation longer and are an integral part of the team, usually reach a career plateau early on. The function of the employee is vital in the modern, flourishing IT sector. Technology is vital, but without employee involvement, it cannot deliver the desired outcomes. Businesses make a lot of effort to engage their employees in order to lower employee turnover. Employee turnover is significantly influenced by both the work environment and the career plateau. Employee turnover will progressively decline if these issues are resolved by the company. The purpose of the current study is to determine how the organisational atmosphere and career plateau affect employees in Mayiladuthurai, one of Tamil Nadu's biggest IT hubs.

Employee engagement is the term used to describe the interaction between an employee and the company. Researchers and practitioners frequently discuss employee engagement in their discussions. The term "employee engagement" has become a catchphrase for a crucial idea that involves a person's involvement, contentment, and excitement for the particular task they are given. Employees believe their work is more important and contributes to the accomplishment of a meaningful goal when they take the initiative to look into available resources and take advantage of opportunities to learn the newest skills. Interaction between superiors and subordinates could be advantageous. Employees that have a strong feeling of purpose in their job and commitment to their firm are considered highly engaged. Highly engaged workers are more dedicated to their positions within a company and have made better use of their skills and abilities than disengaged workers. This study has defined and examined employee engagement. Definitions, the term "employee engagement," employee engagement models, and important components of employee engagement

have all been covered in this chapter. Employee engagement and emotional attachment to their organisations are two responsibilities in Mayiladuthurai -based software companies that have been examined in this study. As a result, a comprehensive analysis of employee engagement in the software industry is conducted.

HR specialists must be conversant with a variety of cultures, languages, and business practices in order to help their companies identify and penetrate new markets. They must help others integrate into any culture and possess empathy for others. The scale and frequency of giant international business connections will grow, requiring a great deal of management work. The number of companies doing business abroad will increase dramatically. Cultural sensitivity and awareness will be given more weight by future professional managers. The ongoing development of a worldwide marketplace requires the expansion of an international workforce. Small specialist teams focus on providing guidance and enhancement services to multiple locations worldwide. Therefore, it is necessary to separate human resource management from an organization's corporate objectives. The phrases "need for the research," "human resource management," "strategic human resource management," "objectives," "methodology," and "presentation" are defined in this article.

Scope of the Study

Offering quality service is the best way to differentiate yourself from the competition and keep up with business trends like globalisation and privatisation. In IT companies, the perception of employees using software is a significant asset. If private bus transit hopes to thrive, it must enhance its operations. The private HRM software industry and improving employee perception are the focus of the current study. In remote locations, road passenger transit is crucial. The software industry offers a number of vital business models. Financial success is essential for any services sector hoping to compete, particularly as globalisation and privatisation gain traction. It is necessary to change the way the software industries function.

Objectives of the Study

The study should be undertaken with the following objectives to evaluate the Human Resource Management:

1. To analyse the perceptions of employees working in select software companies regarding the Strategic Human Resource Management

Hypotheses

The study is based on objectives the following null hypothesis was formulated and tested for the study.

H01: There is no significant difference between the demographic variables of the employees and perceptions of employees working in select software companies

Research Methodology

Both primary and secondary data support the current study. A variety of human resource management systems are used to collect primary data on employees in the software sector. To gather more information, a variety of books, periodicals, journals, articles, theses, websites, and other sources should be consulted. Primary data is gathered, processed, and analysed to meet all of the study's objectives. A 5-point Likert scale and a carefully planned interview schedule will be used to collect data on the viewpoints of employees in software companies.

Sample Design

The primary data was obtained using basic random sample techniques. A field survey will be conducted using an interview schedule. A simple random sampling technique is being used by the salesperson taking part in the study.

Statistical Tools

The ANOVA, chi-square, and simple percentage analysis, have been used to analyse the connection toward perceptions of employees working of employees.

Table - 1

Employee Age

S. No.	Age	No of IT Employees	Percentage
1.	20 to 29 years	124	21.75
2.	30 to 39 years	135	23.68
3.	40 to 49 years	158	27.71
4.	Above 49 years	153	26.84
	Total	**570**	**100.00**

Calculation from Primary Source

It is clear from that in IT company, 124 employees of 21.75 percent were between the age group of 20-29 years, 135 employees of 23.68 percent were between 30 to 39yrs, 158 employees of

27.71 percent were between 40 to 49yrs and 153 employees of 26.84 percent were above 49 years of age. It is evident that the highest of 27.71 percent of the employees in software Industries come under the age category of 40 to 49 years.

Gender

The gender of the employee in IT plays a very important role in the personal life and work life issues.

Table - 2

Employee Gender

S. No.	Gender	No of IT Employees	Percentage
1.	Male	495	86.84
2.	Female	75	13.15
	Total	**570**	**100.00**

Calculation from Primary Source

It is clear from that in IT, 495 employees of 89.84 percent were male while 15 employees of 13.15 percent were female category. It is evident that highest of 86.84 percent of the employees are a male category of working in the IT.

Employee Education

The level of education impacts on work to family conflict possibly to intensify the behaviour of estranging family and joining associations.

Table - 3

Educational Category

S. No.	Education	No of IT Employees	Percentage
1.	UG Graduate	251	44.03
2.	PG Graduate	125	21.92
3.	M.Phil.	158	27.71
4.	Ph.D., Doctors	39	6.84
	Total	**570**	**100.00**

Calculation from Primary Source

As indicated in 44.03 % of the employees of IT are UG Graduate, 21.92% of them are PG Graduate, 27.71% of them are M.Phil. and 6.84% of the employees are having Ph.D., Doctors

background of the employee of IT. This analysis concluded that highest level of employees in IT is PG Graduates in the study.

Table -4

Software Companies Working Place

Variables	HS	S	N	DS	HDS	Total	Pearson Chi-Square	Asymptotic Significance (2-sided)
Opinion on Employees for Hours of Work and Work Schedule is Flexible	230	200	71	35	34	570	62.372	0.001*
	40.63	35.07	12.33	6.08	5.90	100.00		
Opinion on Involving Employees in Improvement Efforts	181	215	102	44	28	570	71.481	0.001*
	32.47	37.33	17.71	7.64	4.86	100.00		
Opinion on Encouraging Ideas, Suggestions, and Feedback	206	218	84	24	43	570	92.033	0.001*
	35.94	37.85	14.58	4.17	7.47	100.00		
Opinion on Your Supervisor has High Standards and Expects the Best from Employees	200	227	57	34	52	570	60.799	0.001*
	35.76	39.41	9.90	5.90	9.03	100.00		
Opinion on Opportunity for Career Growth, Advancement and Promotion	224	193	65	52	36	570	85.298	0.001*
	38.89	34.55	11.28	9.03	6.25	100.00		
Opinion on whether Your Supervisor shows Concern for Your Personal Issues	200	191	115	21	43	570	76.664	0.001*
	34.72	34.20	19.97	3.65	7.47	100.00		
Opinion on Relationships with Co-workers	241	182	52	75	20	570	71.735	0.001*
	41.84	31.60	9.03	13.02	4.51	100.00		
Opinion on Willingness to Address Problem Performers	246	172	92	39	27	570	68.557	0.001*
	42.71	29.86	15.97	6.77	4.69	100.00		
Opinion of Employees on whether Your Superior has the Job Knowledge and Skills to do the Job	245	183	78	41	23	570	75.801	0.001*
	42.53	32.81	13.54	7.12	3.99	100.00		

Opinion of Employees on Fair and Reasonable Department Policies	221	192	91	22	44	570	41.392	0.001*
	38.37	33.33	15.80	4.86	7.64	100.00		

Calculations Based on Primary Data * Sig.@5%

The variables' values are less than five percent of significant, according to the chi-square results. Encouraging suggestions, ideas, and feedback; providing opportunities for career growth, advancement, and promotion; ensuring that the supervisor has the necessary job knowledge and skills; demonstrating concern for your personal matters; and involving employees in efforts to improve HRM IT is turned down. Therefore, there is no correlation between Mayiladuthurai district software industries and human resource management.

Table - 5

Age and Software Companies Working Place

Variables	Age	N	Mean	S.D.	F Value	Sig.
Opinion on Employees for Hours of Work and Work Schedule is Flexible	25 or below years	82	4.21	0.91	2.698	0.045*
	26-40 years	261	4.36	0.86		
	41-55 years	145	4.21	1.09		
	Above 55 years	82	4.02	1.19		
	Total	**570**	**4.25**	**0.99**		
Opinion on Involving Employees in Improvement Efforts	25 or below years	82	4.22	0.88	3.410	0.017*
	26-40 years	261	4.19	0.98		
	41-55 years	145	3.89	1.01		
	Above 55 years	82	4.15	0.98		
	Total	**570**	**4.11**	**0.98**		
Opinion on Encouraging Ideas, Suggestions, and Feedback	25 or below years	82	4.04	0.71	4.247	0.006*
	26-40 years	261	4.06	0.94		
	41-55 years	145	3.74	1.15		
	Above 55 years	82	3.77	1.13		
	Total	**570**	**3.94**	**1.00**		
Opinion on Your Supervisor has High Standards and Expects the Best from Employees	25 or below years	82	4.26	0.89	4.144	0.007*
	26-40 years	261	3.84	1.14		
	41-55 years	145	3.90	1.24		
	Above 55 years	82	3.67	1.18		
	Total	**570**	**3.89**	**1.15**		

Opinion on Opportunity for Career Growth, Advancement and Promotion	25 or below years	82	4.29	0.87	5.403	0.001*
	26-40 years	261	3.74	1.14		
	41-55 years	145	3.81	1.15		
	Above 55 years	82	3.78	1.11		
	Total	**570**	**3.84**	**1.12**		
Opinion on whether Your Supervisor shows Concern for Your Personal Issues	25 or below years	82	4.57	0.70	4.941	0.003*
	26-40 years	261	4.17	1.00		
	41-55 years	145	4.19	0.82		
	Above 55 years	82	4.15	0.89		
	Total	**570**	**4.23**	**0.91**		
Opinion on Relationships with Co-workers	25 or below years	82	3.87	0.90	3.372	0.021*
	26-40 years	261	4.09	0.82		
	41-55 years	145	4.25	1.02		
	Above 55 years	82	4.12	0.82		
	Total	**570**	**4.10**	**0.89**		
Opinion on Willingness to Address Problem Performers	25 or below years	82	3.96	0.84	2.811	0.044*
	26-40 years	261	3.87	1.06		
	41-55 years	145	4.15	0.97		
	Above 55 years	82	3.85	1.04		
	Total	**570**	**3.95**	**1.01**		
Opinion of Employees on whether Your Superior has the Job Knowledge and Skills to do the Job	25 or below years	82	4.01	1.06	3.931	0.013*
	26-40 years	261	3.99	1.00		
	41-55 years	145	4.30	0.93		
	Above 55 years	82	4.21	0.86		
	Total	**570**	**4.10**	**0.98**		
Opinion of Employees on Fair and Reasonable Department Policies	25 or below years	82	4.22	0.96	6.683	0.001*
	26-40 years	261	3.66	1.30		
	41-55 years	145	4.03	1.11		
	Above 55 years	82	3.99	1.18		
	Total	**570**	**3.88**	**1.21**		

Calculations Based on Primary Data* Sig.@5%

The ANOVA test results of age and job perceptions of employees working in select software companies with Employees for Hours of Work and Work Schedule is Flexible (2.698), Involving Employees in Improvement Efforts (3.410), Encouraging Ideas, Suggestions, and Feedback (4.247),

Supervisor has High Standards and Expects the Best from Employees (4.144), Career Growth, Advancement and Promotion (5.403), Supervisor shows Concern for Your Personal Issues (4.941) Opinion on Relationships with Co-workers (3.272), Willingness to Address Problem Performers (2.811), Superior has the Job Knowledge and Skills to do the Job (3.831) Employees on Fair and Reasonable Department Policies(6.683) are significant at 5% level. Hence, the stated null hypotheses is rejected.

The ANOVA findings show that the employee satisfaction factors and age categories are at fewer than five levels of significance. The suggested null hypotheses are therefore disproved. Nonetheless, it is evident that workers who are 25 years of age or younger and those who are between the ages of 26 and 40 report higher levels of job satisfaction.

Findings

It is evident that the highest of 27.71 percent of the employees in software Industries come under the age category of 40 to 49 years.

It is evident that highest of 86.84 percent of the employees are a male category of working in the IT.

This analysis concluded that highest level of employees in IT is PG Graduates in the study.

The variables' values are less than five percent of significant, according to the chi-square results. Encouraging suggestions, ideas, and feedback; providing opportunities for career growth, advancement, and promotion; ensuring that the supervisor has the necessary job knowledge and skills; demonstrating concern for your personal matters; and involving employees in efforts to improve HRM IT is turned down. Therefore, there is no correlation between Mayiladuthurai district software industries and human resource management.

The ANOVA findings show that the employee satisfaction factors and age categories are at fewer than five levels of significance. The suggested null hypotheses are therefore disproved. Nonetheless, it is evident that workers who are 25 years of age or younger and those who are between the ages of 26 and 40 report higher levels of job satisfaction.

Suggestions

Employers need to encourage and inspire their employees to be creative with the right training so that they will work harder and provide better outcomes for the company. Rewards and recognition are seen to be more beneficial than monetary benefits. Workers think they are valued by their employer. Employees must be rewarded or recognised according to how well they performed over a given quarter or six months. Employees feel more valued and proud when they receive prizes, whether they are monetary or not.

Financial advantages for workers include things like pay raises, profit-sharing, paid time off, medical expenditure reimbursement, employee insurance programs, bonuses, and accommodations. Non-monetary perks like certificates, gifts of appreciation, or advancement to the next level of designation are possible for staff members. Employers can use cost-cutting techniques to generate revenue from incurred wasteful spending and make investments for the benefit of their employees.

Employee engagement programs can incorporate activities that promote team management and team building, which energises employees at work. Workshops can be conducted inside the company to guarantee that a particular team takes part and builds strong interpersonal ties with their bosses and peers.

It is possible to organise birthday parties for staff members and decorate their workstation with holiday themes. When there are noteworthy achievements within the company, employees may be taken on a team outing during business hours or on the weekends for lunch or dinner. Health-related awareness programs, such as stress management or any other health concern, can be addressed within the organisation. It is acceptable to engage in sports on weekends. Organisations can publish magazines or newsletters on a monthly or quarterly basis where staff members can share their growth-related experiences and ideas. Employees in all designations, in particular, may be given the opportunity to participate in tournaments that are planned according to their interests. They can hone their abilities in any field of interest, including writing stories. By celebrating their wedding or joining the team at a family member's burial, employees are given a sense of belonging to the company.

Each member's achievement has a significant impact on the success of the organisation. To succeed, employees need to be aware of their function, the organization's objective, and the precise

expectations placed on them. They must also possess the ability, assets, and setting required for success. Based on the researcher's study, the following suggestions for enhancing HRM practices in software companies in the Mayiladuthurai area can help create a highly motivated and effective staff to meet organisational goals.

Once the employees' training needs have been identified, provide them with regular, suitable training. Competence, which is fostered by training, leads to confidence, which serves as an internal motivator. It improves attitude, reduces stress, and increases productivity. Jobs must be designed to be engaging and demanding in order to keep workers' attention and dedication. Employees become demotivated and quit if their contributions are not valued. When their opinions are valued, employees will work with zeal.

Conclusion

Employers may inspire staff to eliminate unnecessary work by promoting collaboration, creativity, and open and efficient communication channels. The payouts should be equal. Verify that the incentive program is implemented correctly and is based on performance criteria. Since people are recognition addicts, it's important to know what form of recognition each person responds to the most. Asking the employees what they want is the greatest approach to do this. Reprimanding a subordinate in public is not appropriate. This could lead to resentment among the team members. Giving employees the chance to participate in decision-making can boost their motivation. Workers are happy to work in a safe and entertaining atmosphere. One of the most important factors in retaining talent in an organisation is motivation. An incentive, a bonus, or a commendation for a job well done can all be used to express gratitude. Employee morale is greatly improved by this. Performance feedback makes it easier to identify high achievers. Each employee's performance is linked to the company's goals and priorities through an efficient employee evaluation procedure. This study represents a little attempt to give workers information about the market for HR software. Two facets of employee workplace satisfaction in the software industry have been highlighted by the poll. In order to better understand the issues that employees face when performing software workplace activities, the study's conclusions and recommendations are evaluated with input from the workforce. This work will be very helpful for future research. The recent study indicates that the researcher will be awarded funds to conduct further research. IT companies offer tough work environments, attractive compensation packages, performance-based pay structures, high job satisfaction, and career opportunities. The survey claims that software companies in Mayiladuthurai district face major challenges with regard to talent retention and employee motivation. Additionally,

it has been found that job security is not a major consideration for software workers when they are picking a career path. Key factors in attracting and retaining employees include the organization's general work environment, fair and equitable compensation, the challenging nature of the work, career growth, work-life balance, participation in decision-making, motivational training, etc.

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The Role of Social Media Marketing in Food Industries and its Effect towards Childrens'– A Study with Reference to Chennai City

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Abstract

Purpose: Due to the advent of digitalization, the use of social media platforms has expanded, and they are now more necessary than ever before for both childrens' and marketers. The primary objective of this study is to determine the extent to which children are influenced by social media marketing and the methods that are employed by social media firms in relation to the food industry and the many cultural shifts that occur in the food industry. Children are the new market for marketers since it is simple and convenient to convince children, particularly when it comes to food. This is especially true when it comes to eating. Additionally, youngsters are always drawn to the practices of poor eating environments. Design/Methodology/Approach: The study employs an online survey to gather data from 215 school children using social media platforms in Chennai City, as evidenced by their usage of a durable technology product, specifically a smartphone. This study included the basic percentage technique, descriptive statistics and ANOVA. Findings: The study found that 60 per cent of the childrens' use Instagram as a source of information relating to food. Keywords: Childrens', Food, Marketing, Social Media, Influence, Market, Marketers

Introduction

The use of social media and associated channels (such as Instagram, Twitter, and TikTok) as sources for information exchange is becoming increasingly popular. These channels have the potential to affect youngsters and to drive social change. Recently, the fashion business, the use of textiles, and the food sector have all been recognized for the terrible social and environmental implications that they have. This has become an extremely important factor. These social media platforms, which can affect children on social media in a variety of ways, can encourage them to engage with more sustainable consumption and modify their practices. Because social media platforms serve as a tool for marketers, they are able to easily and cost-effectively affect the desired

and targeted audience. This is a way that allows them to reach a large number of people quickly. Given that the eating habits of youngsters have seen significant transformations over the course of the past few years (Edwards 2024).

Significance of the Study

The fast growth in children's use of social media platforms has had a profound effect on their eating habits, driving up both the demand for and supply of new food variety. An Analysis of Social Media Marketing in the Food Industry and Its Impact on Children in the City of Chennai is the Main Focus of This Research.

Statement of the Problem

The primary issue with the social media platform is its failure to filter content relevant to children, resulting in their significant exposure to undesirable and unhealthy meals. The emergence of social media advertisements results in a scarcity of Indian food goods, thereby indirectly promoting Western food products that are unsuitable for the Indian climate and culture.

Objectives of the Study

1. To explore the Role of Social media marketing in food industries in Chennai City.
2. To study the effect of social media marketing among childrens' in Chennai City.

Hypotheses of the Study

H_{01}: There is no significant difference between age of the childrens' and effect of Social media marketing among childrens'.

H_{02}: There is no significant difference between the role of social media marketing in food industries and its adverse effect in Indian food industries.

Research Methodology

Data collection includes either the act of sampling or the precise documentation of outcomes. To ensure the success of an inquiry, proper data must be collected. This study was carried out in a real-world environment and assessed the survey participant's commitment influence in several areas.

Sample Design

The approaches of random samples were used to get the main data. Interview schedule was used for childrens' to perform a field survey. The agriculture producers participating in the trial is using a simple random sampling technique, with 280 as sample size.

S.No	Chennai Zones	No. of Childrens'
1	North Zone	93
2	Central Zone	93
3	South Zone	94
Total		**280**

Based on Primary Data

The sample size has been classified into three zones of Chennai City comprising North and Central zone with 93 childrens' and from South zone it has been taken as 94 as the childrens' residing in south zone is more comparative to all other zones. (*Source: Pre-Test*)

Statistical Tools

The ANOVA, Descriptive and Simple percentage analysis has been used to analyze the Role of Social Media Marketing in Food Industries and Its Effect towards Childrens' – A Study With Reference To Chennai City.

Review of Literature

Hanaysha, et al., (2021), The purpose of this study was to determine how social media marketing aspects (interactivity, perceived relevance, entertainment, and in formativeness) affect fast food brand loyalty. The necessary data was collected from UAE fast food brand customers using a quantitative survey. The study found that most social media marketing elements boost brand loyalty. In particular, engagement and perceived relevance favorably impact brand loyalty. However, entertainment had little impact on brand loyalty, contrary to expectations. Finally, the study found that in formativeness significantly predicts brand loyalty. This study expands marketing literature by examining social media marketing elements and brand loyalty in the Middle East, where empirical research is limited.

Kuncoro, et al., (2021), In this study, the researchers want to find the most important factors that affect customers' decisions to buy sleeping goods and the features of those products that customers like the most. Questionnaires are used as main data and different types of literature are

used as secondary data by the researcher. This study uses a non-probability sample and needs at least 200 people from Jabodetabek and Bandung who are between the ages of 17 and 26 to participate. The goal of this study is to answer the question "The relationship among one dependent variable and five independent variables" by using Multiple Linear Regression. Overall, the data showed that the good, social emotional dimensions, advertisement for sales, and digital marketing all have a big, positive effect on people's decisions to buy. Researchers suggest that advertisers in the sleeping product business talk about the benefits of their products and their own personal values. They should also use social networks to attract customers and use influencers to promote their products or offer discounts. All of these things affect people's decisions to buy.

Perera, et al., (2023), this study focuses on prospective students were enabled by social media marketing to interact and share data pertinent to particular brand equity of higher education institutions. More complicated and dynamic models emphasizing customer-based brand equity can lack empirical backing in higher education sectors, especially from more than one country. This paper empirically examined how higher education institutions might build brand equity using social media marketing based on the elaboration likelihood model. Based on brand credibility, the quantitative results from 936 undergraduates from Vietnam and Sri Lanka revealed social media marketing influences on brand equity of higher education institutions. Comparatively to their Sri Lankan counterparts, Vietnamese students are more worried about brand credibility through social media marketing efforts to build brand equity when two developing nations are compared. The results have some useful consequences for educational marketers trying to advertise their universities of higher education.

Table 1

Age of the Childrens'

S.No	Age of the Childrens'	No. of childrens'	Percentage
1	Upto 7 years	70	25
2	8 to 10 years	70	25
3	11 to 13 years	70	25
4	Above 14 years	70	25
	Total	**280**	**100**

Source: Primary Data

Table 1 shows that all age groups have been equally targeted for the study which includes 25 per cent from each age category.

Table 2

Social Media Platforms Viewing among Childrens'

S.No	Social media Apps	No. of Childrens'	Percentage
1	Face Book	38	13
2	You Tube	40	15
3	Instagram	169	60
4	Snap Chat	33	12
	Total	**280**	**100**

Source: Primary Data

Table 2 shows that maximum childrens' that is 169 childrens' view Instagram with 60 per cent, followed by 15 per cent of the childrens' use You Tube, 13 per cent of the childrens' use Facebook and finally 12 per cent of the childrens' use Snap Chat.
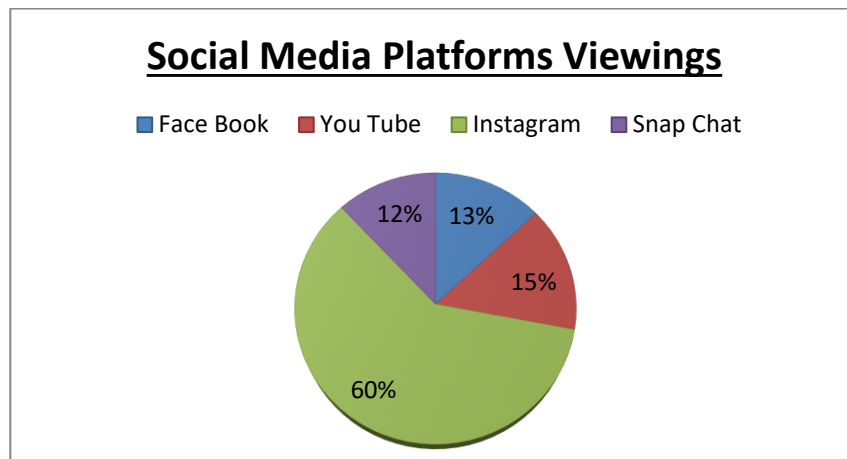
Table 3

No. of Hours Childrens' Spend in Social Media Platforms

S.No	Social media Apps	No. of Childrens'	Percentage
1	Upto 30 Minutes	2	1
2	30 Minutes to 1 Hour	15	5
3	1 Hour to 2 Hours	80	29
4	More than 2 Hours	183	65
	Total	**280**	**100**

Source: Primary Data

Table 3 reveals the number of hours childrens' spend in a whole day for social media platforms as 65 per cent of the childrens' spend more than 2 hours in a day, followed by 29 per cent of the childrens' spend 1 Hour to 2 Hours, 5 per cent of the childrens' spend for 30 Minutes to 1 Hour and finally 1 per cent of the childrens' spend upto 30 Minutes in social media platforms.
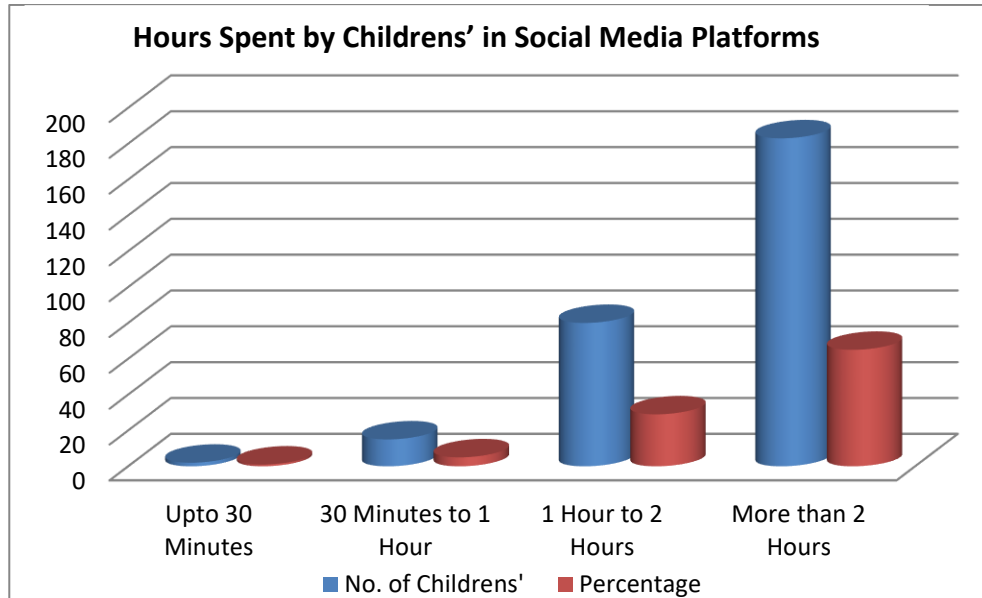
Hours Spent by Childrens' in Social Media Platforms

Table 4

New Foods Exploration among Childrens'

S.No	Food Exploration	SA	A	N	DA	SDA	Total
1	North Indian foods like Chaat give a better snack options.	80	78	47	63	32	280
		27	22	16	21	14	100
2	Turkish and Arabian foods for desserts act as a better choice rather than traditional Indian desserts.	88	92	50	30	20	280
		29	34	20	10	7	100
3	Chinese and Italian foods for great for dinners.	82	58	80	40	20	280
		31	22	27	13	7	100
4	New taste and foods are easily explored using social media platforms.	62	108	37	40	33	280
		24	36	16	13	11	100
5	The food reviewers can be easily connected and contacted using social media platforms.	107	63	35	45	30	280
		39	21	15	15	10	100

Source: Primary Data

Table 4 highlights that the Out of 280 children surveyed, 27 per cent are in full agreement that North Indian snacks like chaat are better than traditional Indian desserts, 34 per cent are in full agreement that Turkish and Arabian desserts are better than traditional Indian desserts, 7% per cent

are in full disagreement that Chinese and Italian dinners are great, 13 per cent are in full disagreement that social media makes it easy to discover new tastes and foods, and 39 per cent are in full agreement that food reviewers can be easily reached through social media.

Table 5

ANOVA for Age and New Foods Exploration among Childrens'

Variables	Age	N	Mean	S.D.	F Value	Sig.
North Indian foods like Chaat give a better snack options.	Upto 7 years	70	3.50	1.26	6.925	.005*
	8 - 10 years	70	3.98	1.62		
	11 - 13 years	70	3.66	1.98		
	Above 14 years	70	3.74	1.25		
	Total	**280**	**4.36**	**1.36**		
Turkish and Arabian foods for desserts act as a better choice rather than traditional Indian desserts.	Upto 7 years	70	4.36	1.00	10.360	.001*
	8 - 10 years	70	4.52	1.23		
	11 - 13 years	70	4.79	1.65		
	Above 14 years	70	4.33	1.89		
	Total	**280**	**4.23**	**1.40**		
Chinese and Italian foods for great for dinners.	Upto 7 years	70	1.32	0.33	0.369	0.150
	8 - 10 years	70	1.38	0.36		
	11 - 13 years	70	1.96	0.25		
	Above 14 years	70	1.35	0.98		
	Total	**280**	**1.36**	**0.62**		
New taste and foods are easily explored using social media platforms.	Upto 7 years	70	3.69	1.33	4.328	.005*
	8 - 10 years	70	3.66	1.55		
	11 - 13 years	70	4.62	1.66		
	Above 14 years	70	3.99	1.36		
	Total	**280**	**4.23**	**1.02**		
The food reviewers can be easily connected and contacted using social media platforms.	Upto 7 years	70	3.22	1.54	3.362	.005*
	8 - 10 years	70	3.69	1.66		
	11 - 13 years	70	3.65	1.22		
	Above 14 years	70	3.66	1.32		
	Total	**280**	**4.23**	**1.36**		

*Based on Primary Data * Sig.@5%*

The table 5 highlights the computed f-test values of 6.925, 10.360, 4.328, and 3.362 satisfy the significance criterion at the five present levels. According to these numbers, there is a wide range of tastes among children in Chennai city when it comes to food goods promoted on social media. This proves that the null hypothesis was incorrect. This does, however, prove without a reasonable doubt that kids these days are more prone to try out new foods and spend more time on social media. F values of 0.369 indicate a strong correlation with the five data levels that are currently available. Based on these results, it seems that kids in Chennai city use social media platforms for different reasons, and that this difference is age-related. It follows that the offered null hypothesis is true.

Table 6

ANOVA for New Foods Exploration among Childrens' and Social media Apps

Variables	Social Media Apps	N	Mean	S.D.	F Value	Sig.
North Indian foods like Chaat give a better snack options.	Face Book	38	4.62	1.23	7.690	.001*
	You Tube	40	4.23	1.89		
	Instagram	169	4.21	1.36		
	Snap Chat	33	4.23	1.25		
	Total	**280**	**4.69**	**1.78**		
Turkish and Arabian foods for desserts act as a better choice rather than traditional Indian desserts.	Face Book	38	4.36	1.26	4.890	.005*
	You Tube	40	4.79	1.74		
	Instagram	169	4.25	1.23		
	Snap Chat	33	4.47	1.45		
	Total	**280**	**4.98**	**1.69**		
Chinese and Italian foods for great for dinners.	Face Book	38	4.78	1.36	9.154	.001*
	You Tube	40	4.79	1.29		
	Instagram	169	4.25	1.48		
	Snap Chat	33	4.97	1.26		
	Total	**280**	**4.69**	**1.23**		
New taste and foods are easily explored using social media platforms.	Face Book	38	3.69	1.03	3.258	.015*
	You Tube	40	3.89	0.98		
	Instagram	169	3.79	0.99		
	Snap Chat	33	3.46	1.09		
	Total	**280**	**3.64**	**1.02**		

The food reviewers can be easily connected and contacted using social media platforms.	Face Book	38	4.62	1.36		
	You Tube	40	4.23	1.71		
	Instagram	169	4.16	1.33	4.790	.005*
	Snap Chat	33	4.79	1.46		
	Total	**280**	**4.36**	**1.23**		

*Based on Primary Data * Sig.@5%*

The table 6 demonstrates that the F values of 7.690, 4.890, 9.154, 3.258, and 4.790 are significant findings at the five current levels. These figures indicate a significant discrepancy between the New Foods Exploration among Children and Viewing of social media applications by childrens' in Chennai city. Consequently, the null hypothesis that was initially posited is now invalidated. Conversely, this proves unquestionably that children's happiness is linked to the exploration of new foods and the tasting of dishes from other countries.

Findings of the Study

1. The study found that all the childrens' aging are taken 25 per cent equally out of 280 total childrens'.
2. The study reveals that 60 per cent of the childrens' use Instagram as a source of information relating to food.
3. The study shows that only 1 per cent of the childrens' spent upto 30 Minutes in social media platforms.
4. The study highlights that 36 per cent of the childrens' agreed that new taste and foods are easily explored using social media platforms.
5. The stated null hypothesis rejected in case of New Foods Exploration among Childrens' and Social media Apps there is significant difference between the variables.

Suggestions

1. Usage of smart phone among young toddlers, infants and teenagers has been increasing widely. By which the contents used in social media has no filters or restrictions with the age of childrens', as the childrens use parents smart devices to access social media platforms, which has to be changed worldwide.
2. The technological advancement leads to childrens' offline time very low, ny which it effects childrens' both mentally and physically. So in the schools the sports and outdoor activities need to increase rapidly, as many schools in cities are teaching using virtual platforms which can be brought back to traditional methods.

3. The importance of traditional food and ingredients given lesser importance among the young teenagers' and kids, by which the native food culture is being disturbed as a result of which the food chain and culture related to home foods gets effected a lot. By which the traditional foods need to be prioritized by the childrens', for which the traditional foods need to be upgraded to the demands of childrens'.

4. Childrens' screen time need to be reduced firstly, inorder to save the traditional food and culture. Along with that the food exploration with native food need to be introduced by the schools as a part of education and healthy eating need to be promoted.

Conclusion

Reducing the amount of time children spend in front of screens, particularly when it comes to the amount of time they spend using social media applications, increasing the amount of time children spend outside, and exposing children to healthy environments on both a mental and physical level, as well as encouraging children to try traditional foods more frequently are some of the recommendations that the study makes. In addition, as a first step toward avoiding future issues, engage in the practice of healthy diet plating. In addition, the increasing amount of time spent in front of screens is associated with behavioral changes that can be reversed with the assistance of parents, teachers, friends, and classmates. Educating youngsters on the significance of eating is something that needs to be done.

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An Influence of Internet Shopping on Social Media in Cuddalore District

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Abstract

As social media usage grows, consumers increasingly rely on internet evaluations and suggestions when making purchases. This tendency not only alters customer behaviour, but also has a significant influence on the traditional retail economy. This article examines the intricate interplay between social media and consumer behaviour. Social media now plays a significant role in our everyday lives and shopping decisions, thanks to rapid advancements in digital technology. The paper examines the influence in several aspects, such as social impact, personalization, advertising, and social commerce. This article examines the intricate interaction between social media and consumer behaviour. While social media has a good influence by giving a venue for knowledge and engagement, there are certain drawbacks that we should be aware of. Recognizing the continuously shifting nature of internet shopping, we must adapt to both obstacles and possibilities.

Keywords: Social media, Consumer Behaviour, Marketing, Purchase, Online sites.

Introduction

Investigating how consumers make decisions on purchases mostly influenced by social media. Modern existence now depends much on the internet as a necessary tool. People all around use internet communication to interact with companies or people. People consuming a lot of information when they connect via social media. For consumers and their purchase behaviour, this knowledge turns into a river of influence. Using Facebook, Twitter, Instagram, and LinkedIn, people from all around the globe have started to share their experiences online. Social media is a quite modern phenomenon. User-driven technologies including blogs, social networks, and media sharing platforms have proliferated the World Wide Web throughout the previous ten years. Together referred to as social media, these technologies have made it feasible for user-generated material to blossom, for a global community to develop, and for consumer opinions to be published (Smith, 2009). This

movement currently dominates our internet usage; it also spawned well-known sites where people engage, create, and exchange knowledge such Facebook, YouTube, Instagram, and Twitter. The social media revolution has made new approaches for searching for and learning about the great variety of goods and services accessible on the market conceivable. It has allowed consumers able to quickly and effortlessly interact with one another and discuss brands (Powerset al., 2012.). In internet environments, strangers are shaping customer attitudes about products and services, which shapes offline perceptions as well (Smith, 2009). Social media has empowered consumers since advertisers have limited influence on the quantity, timeliness, or content of consumer conversations online (Mangold and Faulds, 2009).

Review of literature

Duangruthai Voramontri et al., (2019) The aim of this study is to investigate experimentally the influence of social media on consumers' decision-making process for expensive and rare purchases—those marked by notable brand distinctions, strong customer engagement and risk—that are described by Inspired by the classical EBM paradigm, the model makes use of alternative evaluation, information search, and purchase decision phases. A quantitative study looks at up to what extent social media usage changes experiences.

Chahat Chopra et al., (2020) The objective of this paper is to empirically investigate the influence of social media on the decision-making processes of consumers. There is a quantitative survey that examines the extent to which the use of social media affects experiences. Outsiders are currently overpowering customer sentiments regarding products and services in advanced markets, which consequently influences decisions in the disconnected sector. The substance, timing, and recurrence of online discussions among customers are beyond the control of advertisers, which is why web-based social networking has engaged consumers. The results indicate that consumer satisfaction is influenced by social media usage during the information search and alternative evaluation phases. As the consumer progresses through the process towards the final purchase decision and post-purchase evaluation, their satisfaction is heightened.

Sriram K V et al., (2021) The swift increase in social media users has generated a novel advertising method for businesses known as social media advertising. Advertisers have historically had a significant challenge: limited consumer receptivity to advertisements. Identifying the most prominent parts of social media marketing that affect consumer perception is essential. This study

aims to identify the factors that affect the perception of social media advertisements and their impact on customer purchase intention.

Kaiyi Wang (2023) Now that social media is more well-known and used, more and more people shop online and depend on reviews and suggestions they find there. This trend not only changes how people shop, but it also has a big effect on the standard retail business. This piece goes into detail about the complicated link between social media and how people act as consumers. Because of how quickly digital technology is changing, social media is now an important part of our daily lives and has a big effect on what we buy. Among other things, the study looks at this effect on a social level, through personalisation, the role of advertising, and the rise of social commerce.

Amina S Omar et al., (2024) social media has become an essential component of modern life, fundamentally altering communication, social behaviour, political activity, and cultural standards. This research provides a comprehensive literature analysis that examines the complex impact of social media on various characteristics. The analysis combines data from 32 peer-reviewed publications, case studies, and authoritative reports published between 2016 and 2024. The analysis finds that while social media platforms promote global connectivity and community building, they also present substantial issues such as superficial connections, social isolation, and the propagation of disinformation.

Objectives of the Study

1. To study the preferences of social media on consumer behaviour of online shopping.
2. To explaining how, why, and when social media has affected the decision-making process of consumers is the aim of this study.

Importance of the Study

It's impossible to overstate how important social media marketing is in today's digital world. Businesses need to be on social media sites like Facebook, YouTube, X (formerly Twitter), TikTok, Instagram, LinkedIn, and more in order to get new customers, get useful feedback, and keep old customers coming back. You can also get useful information about how your company treats customers on social media. These "social signals" hold a lot of data that can help you make smart choices about new products, marketing plans, and ways to improve customer service. Social media is important because it helps businesses connect with their ideal customers, raises knowledge of their

brand, allows people to interact, and gathers important information that can be used to make smart decisions.

Table 1

Age of the Respondents

S.No	Age	No. of. Respondents	Percentage
1	Upto 20 years	150	58
2	21 – 35 years	75	29
3	36 – 45 years	30	11
4	Above 45 years	5	2
	Total	**260**	**100**

Table 1 shows that 58 percent of the respondents are under the age of 20, 29 percent are between the ages of 21 and 35, 11 percent are between the ages of 36 and 45, and 2 percent are over 45 years old.

Table 2

Monthly Income of the Respondents

S.No	Monthly Income	No. of. Respondents	Percentage
1	Upto 10,000	10	4
2	10,001 to 20,000	25	10
3	20,001 to 30,000	65	25
4	30,001 and above	160	61
	Total	**260**	**100**

Table 2 shows the monthly income of the respondents, with 61 percent earning Rs. 30,001 or more per month, 25 percent earning 20,000 to 30,000, 10 percent earning between Rs. 10,001 and 20,000, and 4 percent earning up to Rs.10,000 per month.

Table 3

Influence towards Social Media

S.No	Particulars	SA	A	N	D	SD	Total
1	Influence on individual buying attention.	80	75	60	30	15	260
		31	29	23	11	6	100
2	It covers persons of all ages.	85	95	30	25	25	260
		33	36	11	10	10	100

3	Enhanced communication abilities.	90	85	65	10	10	260
		35	32	25	4	4	100
4	Social media influences your perception of the brand.	60	120	45	15	20	260
		23	46	17	6	8	100
5	Increasing consumer knowledge.	120	60	30	25	25	260
		46	23	11	10	10	100

Source: Primary data

Table 3 demonstrates that a Twenty-one percent of the respondents strongly disagreed with the notion that social media is a significant tool for advertising a brand. Thirty-one percent of the respondents strongly agreed with this assertion. Thirty-six percent of the respondents agreed that social media is applicable to individuals of all ages. Ten percent of the respondents strongly disagreed with the notion that social media influences purchasing decisions. Twenty-one percent of the respondents agreed that social media influences their perception of the brand. Twenty-one percent of the respondents agreed with the notion that social media is a significant tool for advertising a brand. Twenty-one the results of a study on the impact of online shopping via social media on consumers are presented in the table.

Table 4

Income and Influence towards Social Media

Variables	Income	N	Mean	S.D.	F Value	Sig.
Influence on individual buying attention.	Upto 10,000	10	1.22	0.25	3.789	0.005*
	10,001 to 20,000	25	3.29	1.69		
	20,001 to 30,000	65	3.99	1.66		
	30,001 and above	160	3.55	1.29		
	Total	**260**	**3.89**	**1.36**		
It covers persons of all ages.	Upto 10,000	10	3.41	1.28	3.690	0.004*
	10,001 to 20,000	25	3.36	0.97		
	20,001 to 30,000	65	2.87	0.19		
	30,001 and above	160	3.99	1.35		
	Total	**260**	**3.86**	**1.23**		

Enhanced communication abilities.	Upto 10,000	10	4.77	1.21	3.009	0.010*
	10,001 to 20,000	25	3.99	1.21		
	20,001 to 30,000	65	3.71	0.22		
	30,001 and above	160	3.36	1.50		
	Total	**260**	**4.36**	**1.27**		
Social media influences your perception of the brand.	Upto 10,000	10	4.83	1.39	4.589	0.003*
	10,001 to 20,000	25	4.34	1.30		
	20,001 to 30,000	65	4.42	1.29		
	30,001 and above	160	3.18	1.28		
	Total	**260**	**4.96**	**1.39**		
Increasing consumer knowledge.	Upto 10,000	10	3.26	1.55	3.790	0.011*
	10,001 to 20,000	25	3.66	1.90		
	20,001 to 30,000	65	3.45	1.23		
	30,001 and above	160	3.69	1.37		
	Total	**260**	**3.66**	**1.31**		

*Calculations Based on Primary Data * Sig.@5%*

At the five current levels, the computed f-test values—3.789, 3.690, 3.009, 4.589, and 3.790—are significant. These figures indicate notable variations in Income and research into the main issues with Influence towards Social Media. The stated null hypothesis is thus disproved. In contrast to other age groups and research into the main issues faced by customers who Influence towards Social Media, this demonstrates unequivocally that employees make up the majority of issues in both secondary and primary moves.

Findings

1. The survey indicated that 58 percent are in the age group of up to 20 years.
2. The study found that 61 percent of respondents earn at 30,001 or more per month.
3. Responding to the report, 31 percent of respondents strongly think that social media is a valuable tool for company advertising.

Suggestions

1. Social media users follow brands to stay informed about deals, new items, and other updates.

2. The brand's image was influenced by its social media presence and website. Most consumers who shop online read evaluations about the brands of the things they are purchasing, which may influence their perception of that specific brand.

3. Respondents believe social media influenced their decision. Many individuals look for online reviews and comments about a product before deciding on a brand and price.

4. Approximately half of people spend 0-2 hours every day on social media platforms. Social media plays an important role in connecting individuals and building relationships, allowing us to advance in our jobs and pursue new opportunities.

5. Social media is crucial for brand promotion as it increases visibility and leads, ultimately leading to increased sales.

Conclusion

This research shows that Indian customers use social media to validate their purchasing decisions. The majority of respondents consider social media to be online word-of-mouth. Reviews and preferences by past consumers on social media sites influence the decision-making process of new customers. Users of social media reported easier and more enjoyable decision-making than those who relied on other sources of information. Those who believed the material on social media was of higher quality and in more quantity than expected were more happy overall. The findings indicate that social media has a significant impact on consumer choices.

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Emerging Issues in Marketing – A Study with Reference to Textile Marketing in Cuddalore District

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Abstract

Fashion has permeated every aspect of contemporary consumer culture on a global scale. Marketers have recognised the significant potential for business growth in this rapidly expanding sector. In the current situation, Indian consumers are rapidly and conveniently adopting fashionable items, regardless of their socioeconomic status, as a result of the increasing competition. Textiles and garments are currently a significant component of the global public discourse on human rights, water scarcity, chemical society, and climate change. Their production and consumption generate numerous enquiries and concerns that pose obstacles to the political, social, and economic existences of individuals. The role of various and frequently conflicting values associated with production and consumption, as well as several prevalent societal and private practices, are among the many challenges. A diverse array of actors and institutions from the private, governmental, civil society, media, and corporate sectors are also involved. Some of the challenges can be resolved through technological solutions; however, others necessitate the active participation of consumers, NGOs, government, business, and others, particularly on an international scale. The textile market is notoriously unpredictable, as consumer preferences are subject to constant change in accordance with trends. Consequently, marketers encounter significant challenges when marketing textiles

Keywords: Textiles, Marketing, Challenges, Garments, Consumers

Introduction

Global experience indicates that the light industry is among the most promising sectors. In industrialised and economically prosperous nations, the light industry is among the foremost sectors, as the demand for its products increases regularly. The textile industry accounts for 2% of the Indian GDP and is the second greatest source of employment. It constitutes 15% of India's export revenue, and investments are essential for its development. Modernising gear to improve overall efficiency, innovative processing, and effective working capital management are critical

factors for elevating the industry's status. The availability of manpower and adherence to labour rules are essential for meeting international standards. Global standards evidently encounter numerous problems at borders that hinder leadership in commerce, which requires domestic productivity. The initiatives 'Make in India', 'Start-up India', and the enhancement of the ease of doing business can augment foreign direct investments in India. The 'ease of doing business' will enhance capacity building and promote improvements in labour regulations, as well as improve logistics performance, among other areas. These elements would enhance industrial performance by providing opportunities to attain benchmark status for capturing the international market. The Government of India has endorsed a select set of private professionals, particularly transnational Indian lawyers, who have cultivated expertise in trade law and policy to enhance the capacity of states in trade legal frameworks.

Scope of the Study

This study examines the efficient textile resources in the workforce by managing change and fostering resilience in contemporary employment. It will investigate the influence of textile demands on enhancing marketing resilience during changes in technology, workplace culture, or market demand. The study examines textiles that promote well-being, engagement, and retention, particularly in the context of remote work, flexible scheduling, and the gig economy. The discussion will also address the integration of change management and resilience-building into organisational frameworks using textiles. The scope encompasses all textiles across all industries, with an emphasis on large and medium-sized enterprises. The results will enhance the management of resilience and adaptation as textiles confront contemporary problems.

Review of Literature

Phan (2020), Sustainable development methods are crucial for firms to prioritise economic, environmental, and social sustainability over short-term profits. This study investigates the link between a company's sustainable development initiatives and financial performance. Sustainable development practices encompass environmental, workplace, and community practices, while financial performance is measured by profitability and growth. A mixed method survey collected data from 389 textile enterprises in Vietnam, highlighting the need for sustainable and environmental practices. Partial least squares structural equation modelling shows that sustainable development strategies improve financial performance through customer loyalty, employee satisfaction, and corporate reputation.

Okafor (2021), The second-largest manufacturing industry is textiles and clothing (T&C). Current industry operations are linear. The value chain is linked to environmental contamination (solid wastes, effluent discharges, air pollution, greenhouse gas emissions) and resource depletion (raw materials, water, energy). This paper addresses the challenges posed by these issues. Rapid population increase and economic growth exacerbate these issues. It is necessary to discuss how to make the industry more sustainable. This requires examining the entire T&C value chain, from raw material extraction to post-consumption goods. The study uses Nigeria, an emerging economy, as a proxy. The disposal of textile/clothing waste in Nigeria is not best practice, with wastes often disposed of at dumpsites. While Nigeria has abundant natural resources for textile production, the country heavily imports finished T&C items. The study presents three models: a new business model, effective waste management, and regenerative production methods and materials, demonstrating sustainable industry practices. This project focuses on textile and apparel reuse and recycling. The focus is on eco-design to promote waste management and promote textile and garment product recovery, reprocessing, reuse, and recycling.

Júnior (2022), One of the biggest causes of greenhouse gas emissions and climate change is the fashion sector. Sustainable fashion (SF) seeks to solve this problem by developing, producing, and promoting goods that are considerate of both the environment and society. In order to comprehend current patterns and potential future directions, this study offers a comprehensive review of the body of existing literature on SF marketing. The paper concludes with some research gaps that may use more attention after beginning with a discussion of sustainable consumption and marketing in the specific context of fashion. A controlled, methodical search using a specific set of keywords yielded 97 research publications for the analysis. The review concludes that the available literature has placed a strong emphasis on marketing SF from a customer's point of view. Purchase behaviour, consumer behaviour, and the attitude-behavior gap are all extensively researched subjects. How SF may benefit from B2B marketing, the circular economy, sustainability-focused technologies, and subsistence markets—especially in emerging economies—needs more investigation. By offering cutting-edge research on sustainable fashion marketing, pointing out knowledge gaps, and suggesting future lines of inquiry, this study advances both theory and practice.

Statement of the Problem

One of the most difficult things about marketing in the fast-paced world of business today is keeping up with changes and trends in textiles. When textiles face challenges like shifting markets, a

workforce that is always evolving, and technological advancements and online shopping habits, it is important to highlight the marketing's resilience. Despite being essential to textile marketing, marketing strategies often fail to attribute market success to being ready for change and uncertainty. Remote work and the growth of the gig economy present additional challenges to marketing strategies aimed at ensuring textile success, engagement, and well-being. The purpose of this essay is to investigate how new marketing concerns impact textile marketing.

Objectives

1. To explore the emerging issues in textile marketing at Cuddalore District.

Methodology

180 customers' primary data was gathered for the study using a structured interview schedule. The following describes the methods used for this investigation.

Study Area and Population: As a result of the study area being concentrated on textile businesses located in rural areas, the study was centred on developing problems in the field of textile marketing.

Data Collection Tools

Primary Data: For the purpose of gathering information on demographic details, economic situation, working circumstances, problems, and understanding of government schemes, a structured interview schedule was utilised.

Secondary Data: For the purpose of supplementing the source data, policy documents, reports, and prior studies in which consumers and welfare schemes were examined were studied.

Data Analysis

Table 1
Age Distribution of consumers

Age Group	Frequency	Percentage
Upto 29	20	11
30-40	50	28
41-50	70	39
Above 51	40	22
Total	**180**	**100**

(**Source**: Primary data)

Table 1 presents the age group distribution of the 180 respondents. The largest group is those aged 41-50, comprising 70 individuals with 39 per cent of the total population. This is followed by the 30-40 age group, with 50 respondents, accounting for 28 per cent of the sample. Lastly, the Upto 29 age group is the smallest, with just 20 respondents, or 11 per cent of the total sample. This age distribution suggests a significant concentration of respondents in the middle-aged groups, with a smaller representation of younger and older individuals.

Table 2

Textile Spending of Consumers (Half Yearly)

Hour	Consumers	Percentage
Upto Rs. 10,000	2	1
10,001 to 20,000	60	33
20,001 to 30,000	30	17
Above 30,001	88	49
Total	**180**	**100**

(Source: Primary data)

Table 2 presents the distribution of textile spending of consumers among the 180 consumers. The majority of the respondents, 60 consumers (33 per cent) are spending 10,001 to 20,000, followed by 30 consumers (17 per cent) spending for textile 20,001 to 30,000. A higher proportion 49 per cent that is 88 respondents textile spending for above 30,001 and finally the smaller of 1 per cent are spending upto 10,000.

Table 3

Emerging Issues in Textile Marketing

S.No	Particulars	SA	A	N	D	SD	Total
1	Market Fluctuations	90	76	3	9	2	180
		50.00	42.22	1.67	5.00	1.11	100
2	Increase of Demand and Supply for Textiles	81	93	0	3	3	180
		45.00	51.67	0.00	1.67	1.67	100
3	Changes in Trends and Fashions	57	60	21	41	1	180
		31.67	33.33	11.67	22.78	0.56	100
4	Technological changes – online market	67	91	8	10	4	180
		37.22	50.56	4.44	5.56	2.22	100

5	Issues with Product, Price, Place, Promotions.	74	77	13	14	2	180
		41.11	42.78	7.22	7.78	1.11	100

(**Source:** Primary data)

Table 3 presents the emerging issues in textile marketing as 50 per cent of the respondents strongly agreed that there is a market fluctuation, Increase of Demand and Supply for Textiles as agreed by 51.67 per cent of the respondents, followed by changes in trends and fashions as strongly disagreed by 0.56 per cent, technological changes – online market as disagreed by 5.56 per cent and at last for issues with product, price, place and promotions as agreed by 42.78 per cent of the respondents.

Table 4
Age and Emerging Issues in Textile Marketing

Variables	Age	N	Mean	S.D.	F Value	Sig.
	Upto 29	20	1.22	0.25		
	30-40	50	3.29	1.69		
	41-50	70	3.99	1.66	3.788	0.010*
	Above 51	40	3.55	1.29		
	Total	**180**	**3.89**	**1.36**		
	Upto 29	20	3.41	1.28		
	30-40	50	3.36	0.97		
	41-50	70	2.87	0.19	3.672	0.014*
	Above 51	40	3.99	1.35		
	Total	**180**	**3.86**	**1.23**		
	Upto 29	20	4.77	1.21		
	30-40	50	3.99	1.21		
	41-50	70	3.71	0.22	3.009	0.022*
	Above 51	40	3.36	1.50		
	Total	**180**	**4.36**	**1.27**		
	Upto 29	20	4.83	1.39		
	30-40	50	4.34	1.30		
	41-50	70	4.42	1.29	4.589	0.003*
	Above 51	40	3.18	1.28		
	Total	**180**	**4.96**	**1.39**		

	Upto 29	20	3.26	1.55	3.250	0.005*
	30-40	50	3.66	1.90		
	41-50	70	3.45	1.23		
	Above 51	40	3.69	1.37		
	Total	**180**	**3.66**	**1.31**		
	Upto 29	20	3.88	0.53	3.790	0.015*
	30-40	50	4.74	0.08		
	41-50	70	3.99	1.04		
	Above 51	40	3.36	0.11		
	Total	**180**	**4.18**	**1.16**		

*Calculations Based on Primary Data * Sig.@5%*

At the five current levels, the computed f-test values—3.788, 3.672, 3.009, 4.589, 3.250 and 3.790 are significant. These figures indicate notable variations in age and research into the main issues with Working Conditions of consumers in marketing field. The stated null hypothesis is thus disproved. In contrast to other age groups and research into the main issues faced by consumers purchase textile and marketers who sell textiles, this demonstrates unequivocally that consumers make up the majority of issues in both secondary and primary moves.

Findings

1. The largest group is those aged 41-50, comprising 70 individuals with 39 per cent of the total population
2. The majority of the respondents, 60 consumers (33 per cent) are spending 10,001 to 20,000.
3. Emerging issues in textile marketing as 50 per cent of the respondents strongly agreed that there is a market fluctuation.
4. The relation with age and emerging issues in textile marketing as the null hypothesis has been rejected which means there is a significant difference between age and emerging issues in textile marketing.

Suggestions

1. Build a visually appealing website showcasing your textile products, including detailed descriptions, fabric types, colours, and use cases. Enable e-commerce capabilities for direct sales.

2. Use platforms like Instagram, Pinterest, and TikTok for high-quality visuals and videos. Create trends, share behind-the-scenes looks at textile production, and showcase finished products made from your materials.

3. Publish blog posts, case studies, or customer success stories related to the textile industry. Create informative guides on fabric care, textile trends, or how to choose the right materials for specific applications.

4. Highlight the quality of your textiles and promote any certifications related to sustainability, such as organic or recycled fabric certifications.

Conclusion

The Indian textile industry's future is fraught with challenges that require strategic planning, innovation, and teamwork. Vatsal Exports, as an active participant in this sector, acknowledges these issues and persistently confronts them through a dedication to sustainable practices, technical innovation, and a robust strategy. By recognising these challenges and collaborating to surmount them, the Indian textile industry can create a future that is both abundant in textiles and prosperous in economic and social welfare. The Indian textile sector necessitates assistance from both Central and State governments to enhance its competitiveness in the global market. The Skill India and Make in India initiatives, led by Prime Minister Sri Narendra Modi, are assisting the industry in acquiring necessary skilled labour and establishing a robust market for textile products. The textile sector must urgently modernise its technology and adopt ERP systems to optimise supply chain processes and improve customer relationship management. These steps are facilitating the industry's competitiveness in the global market. The outlook for the Indian textile industry appears favourable, supported by robust local consumption and export demand. As consumerism and disposable income increase, the retail sector has shown significant expansion over the past decade, marked by the introduction of various multinational brands such as Marks & Spencer, Guess, and Next into the Indian market.

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Mobile Banking in Erode: An Empirical Comparison of Public and Private Sector Banks

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Abstract

Continuous advancements in information and communication technology (ICT) over the past two decades have impacted how people live their lives and conduct daily tasks. They have also played a role in the evolution of electronic commerce into mobile banking. Banks responded favourably to offering a mobile banking alternative as a result of the growing popularity of mobile commerce in business. India's banking sector is very competitive, which has forced banks to be inventive and creative by providing value-added services. The banking sector has embraced mobile banking to provide financial services at the comfort and convenience of its clients in an effort to meet the constantly rising demands and expectations of its clientele. In India, mobile banking is still in its infancy. Simultaneously, other service providers are investing heavily in order to capitalize on the commercial prospects presented by wireless technology. Therefore, it is necessary to ascertain whether bank clients accept this service and to investigate the elements influencing their propensity to utilize mobile banking. However, none of the studies compare the mobile banking offerings of banks in the public and private sectors. This study was done to analyse the difference in customer perception of mobile banking services supplied by public and private sector banks and to anticipate the association of usage of mobile banking services with its variables independently in both public and private sector banks. Chi Square Analysis and a basic random sampling technique were employed to analyse the data

Keywords: Mobile Banking, Information and Communication Technology, Mobile Commerce, Banking, Public, Private Bank
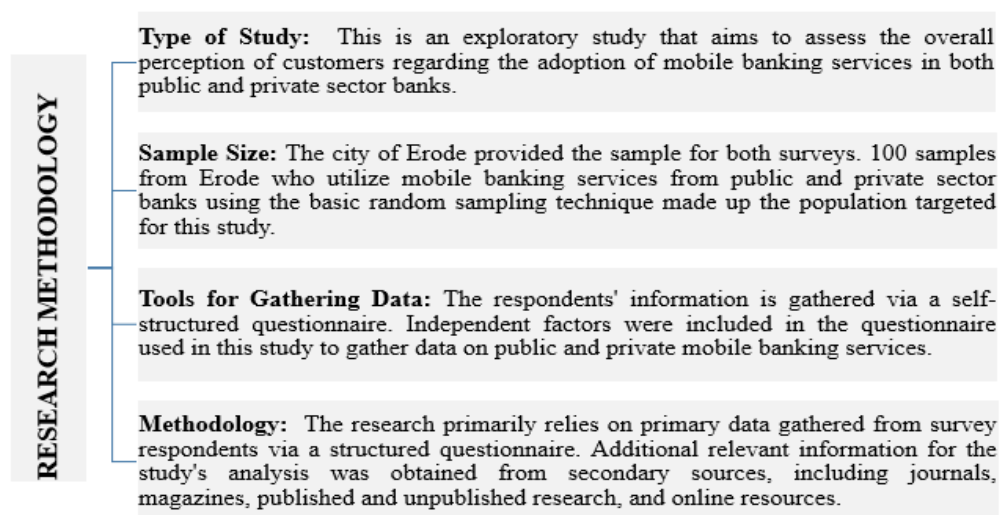
Introduction

India is the world's second-largest mobile phone user. In India, mobile phones are utilized for mobile services in addition to voice communication. E-services that assist clients in managing financial

transactions through mobile devices are referred to as mobile services. The banking industry is expanding rapidly worldwide, especially in India, thanks to the use of mobile banking services. The purpose of this study is to determine how well nationalized and private banks in Erode District use mobile banking. The number of Internet subscribers and smartphone users has increased, and mobile banking is the technology that is being adopted the fastest worldwide. China and India are among the developing nations with the highest MBanking adoption rates. The banking sector in India is shifting its focus from traditional banking to innovation (technological) banking in order to increase client satisfaction. Time and location restrictions on many banking transactions are eliminated with mobile banking. The goal of this study is to understand the thoughts and feelings of active consumers of mobile banking services provided by both private and nationalized banks.

Objectives of the Study

1. To determine the effectiveness of mobile banking services offered by Erode district's public and private sector banks

2. Describes the popular and major obstacles related to mobile banking apps in addition to providing accurate statistics regarding the current state of these apps.

3. To use chi-square models to analyse the relationship between the factors that influence the use of mobile banking services by both public and private sector banks.

4. To investigate how consumers view the mobile banking services provided by banks in the public and private sectors.

5. To make recommendations for different bank development initiatives based on research and analysis.

Research Methodology

RESEARCH METHODOLOGY

Type of Study: This is an exploratory study that aims to assess the overall perception of customers regarding the adoption of mobile banking services in both public and private sector banks.

Sample Size: The city of Erode provided the sample for both surveys. 100 samples from Erode who utilize mobile banking services from public and private sector banks using the basic random sampling technique made up the population targeted for this study.

Tools for Gathering Data: The respondents' information is gathered via a self-structured questionnaire. Independent factors were included in the questionnaire used in this study to gather data on public and private mobile banking services.

Methodology: The research primarily relies on primary data gathered from survey respondents via a structured questionnaire. Additional relevant information for the study's analysis was obtained from secondary sources, including journals, magazines, published and unpublished research, and online resources.

Overview of Mobile Banking

➢ Mobile banking is a banking service that enables clients to conduct financial transactions using smartphones or mobile devices.

➢ It enables to conduct financial transactions via mobile devices, like phones, tablets, and more. These banking apps function similarly to an ATM, but they allow to do transactions from the user's hand, which is considerably more convenient.

➢ The Bank of Scotland is a pioneer in the world of mobile banking. It unveiled the first mobile banking app for smartphones in history in 2007. It should be mentioned that as early as 2004, their ATMs offered mobile phone top-ups.

➢ The first bank in India to introduce mobile banking was ICICI Bank in 2008. Nearly every bank has since done the same.

Data Analyses and Discussion

Table-1

Demographic Profile of Respondents

S. No.	Demographics		Frequency
1	Gender	Male	48
		Female	46
		Transgender	06
2	Age	18 – 30 years	30
		Between 30 and 45 years	44
		Between 45 and 60 years	22
		Above 60 years	04
3	Education	School level	22
		Diploma	16
		Graduation	50
		Professional	12
4	Marital status	Married	62
		Unmarried	38
5	Occupation	Public	24
		Private	58
		Self-employed/Business	18
		Others	00

6	Monthly Income	Upto 15000 Rs	26
		15001 to 20000	34
		20001 to 30000	28
		More than 30000	12

Regarding gender and age, the aforementioned table reveals that 44 respondents are between the ages of 30 and 45, and 48 respondents are male. Of the respondents, 50 are graduates, 62 are married, and the majority of the respondents, roughly 58, work for private companies. Lastly, the majority of respondents—34 in total—were classified as having monthly incomes between Rs. 15001 and Rs. 30000.

Proficiency of Mobile Banking Services in Public Sector Banks

H01: The demographics of clients at public sector banks do not significantly correlate with the effectiveness of mobile banking services.

Table – 2

Mobile Banking Service Efficiency in Public Sector Banks – Chi Square Analysis

S. No	Service Efficiency	Gender	Age	Education	Marital Status	Occu-pation	Monthly Income
1	System availability	0.02*	0.04*	0.77	0.04*	0.74	0.65
2	E-fulfilment	0.32	0.33	0.02*	0.78	0.03*	0.03*
3	Accuracy	0.04*	0.04*	0.84	0.64	0.74	0.88
4	Efficiency	0.03*	0.00**	0.00**	0.03*	0.83	0.00**
5	Security	-0.89	0.78	0.79	0.78	0.65	0.78
6	Responsiveness	0.03*	-0.86	-0.67	0.00**	0.75	0.04*
7	Easy to use	0.44	0.78	0.05*	0.64	0.67	-0.76
8	Convenience	0.02*	0.04*	0.88	0.04*	0.02*	0.03*
9	Cost effectiveness	0.00**	0.03*	0.00**	-0.54	0.00**	0.87
10	Problem handling	0.03*	0.00**	0.03*	0.64	0.88	0.00**
11	Compensation	-0.82	0.77	0.77	0.04*	-0.88	0.73

12	Contact	0.47	-0.84	-0.74	0.65	0.77	0.82
13	Brand perception	0.03*	0.33	0.64	0.00**	0.00**	0.74
14	Perceived value	0.88	0.03*	0.78	0.64	0.37	0.78

Source: Primary data * significant at 5%.   ** Significant at 1%

The association analysis between the demographic classification of respondents from public sector banks and the effectiveness of mobile banking is shown in table 2.

The variables of system availability, accuracy, efficiency, responsiveness, convenience, cost effectiveness, problem solving, and brand perception are proven to be significant when considering the demographics of gender. System accessibility, accuracy, efficiency, convenience, cost-effectiveness, and perceived value are important factors in aging. E-fulfilment, efficiency, usability, cost-effectiveness, and problem-solving are important factors in education. System availability, responsiveness, efficiency, convenience, compensation, and brand reputation are important factors in marital status. E-fulfilment, convenience, cost-effectiveness, and brand perception are important factors in the Occupation. E-fulfilment, efficiency, responsiveness, ease, and problem-solving are important factors in monthly income.

Therefore, using these variables, the null hypothesis is rejected, and it is determined that there is a substantial correlation between the demographic profile of public sector bank customers and the service efficiency of mobile banking.

Proficiency of Mobile Banking Services in Private Sector Banks

H02: The demographics of clients at private sector banks do not significantly correlate with the effectiveness of mobile banking services.

Table – 3

Mobile Banking Service Efficiency in Private Sector Banks – Chi Square Analysis

S. No	Service Efficiency	Gender	Age	Education	Marital Status	Occu-pation	Monthly Income
1	System availability	0.78	0.00**	0.04*	0.04*	0.02*	0.03*
2	E-fulfilment	0.37	0.43	0.53	0.72	0.77	0.66
3	Accuracy	0.65	0.63	0.78	0.78	0.00**	0.00**

4	Efficiency	0.03*	0.00**	0.00**	0.32	0.67	0.63
5	Security	0.64	0.76	0.87	0.00**	0.04*	0.75
6	Responsiveness	0.03*	-0.74	0.04*	0.74	-0.44	-0.74
7	Easy to use	0.00**	0.05*	-0.84	-0.65	0.73	0.68
8	Convenience	0.04*	0.84	0.03*	0.02*	0.67	0.53
9	Cost effectiveness	0.63	0.68	0.65	0.88	0.04*	0.73
10	Problem handling	-0.75	0.00**	0.00**	0.00**	0.77	0.04*
11	Compensation	0.67	0.88	0.57	0.04*	0.00**	0.00**
12	Contact	0.03*	0.02*	0.24	0.75	0.85	0.74
13	Brand perception	-0.77	-0.62	-0.55	0.65	-0.54	0.04*
14	Perceived value	0.00**	0.67	0.04*	0.03*	0.57	0.64

Source: Primary data * significant at 5%.   ** Significant at 1%

The relationship analysis between the demographic classification of respondents from private sector banks and the effectiveness of mobile banking is shown in table 3.

The factors of efficiency, ease of use, convenience, and contact are deemed important in the context of the gender demographic. System availability, efficiency, usability, problem-solving, and contact are important factors in aging. System availability, efficiency, responsiveness, convenience, problem-solving, and perceived value are important factors in education. System availability, security, convenience, problem-solving, pay, and perceived value are important factors in marital status. System availability, accuracy, security, cost-effectiveness, and pay are important factors in the Occupation. System availability, accuracy, problem-solving, compensation, and brand reputation are important factors in monthly income. Therefore, using these variables, the null hypothesis is rejected, and it is determined that there is a substantial correlation between the demographic profile of private sector bank clients and the service efficiency of mobile banking.

Findings and Recommendations

- ✓ In India, m-banking is viewed as a way to reach the unbanked people and expand financial services. It is also regarded as one of the most recent banking services, and as such, it demands greater focus from service providers.

- ✓ Mobile banking is seen as a potent medium that banks may use to effectively reach their clientele. Customers can get banking services from a distance without physically visiting their bank's offices thanks to this cost-effective banking method.

- ✓ In light of this situation, an attempt was made in the current study to shed light on the service effectiveness of both bank sectors. Before introducing a new service or making changes to an existing one, banks should take into account the relationship between demographic factors and m-banking usage.

- ✓ By demonstrating the value of mobile banking services to various groups, banks must develop unique marketing tactics.

- ✓ Additionally, they should focus on expanding the use of mobile banking among demographic groups like the elderly, housewives, retirees, those with lower incomes, and those with less education.

Significance of the Study

To the Nationalized and Private Banks: By understanding the opinions of their clients regarding their mobile banking services, banking authorities can enhance and make them more customer-friendly.

To the consumers: The opinions of all the customers combined may help obtain more varied solutions for problems and difficulties related to the nationalized banks' mobile banking services.

To the Researchers: This paper's technique serves as a useful guide for future study in the same field or related subjects for both students and researchers.

Advanced Development of Mobile Banking Apps

The 2024 mobile banking app market is distinguished by a number of innovative technological developments that are changing the way consumers engage with financial services. Here examine a few of the most noteworthy developments in the field of banking app development.

By asking users to give two or more verification factors in order to access their accounts.

Multi-Factor Authentication (MFA)

adds additional security levels. This could comprise the user's identity (biometric data), possessions (a mobile device), and knowledge (a password).

Tokenization

It substitutes distinct identifying symbols for sensitive card information when making secure payments using a mobile banking app, ensuring security even in the event that the token is intercepted

Biometric authentication

encompasses facial recognition, voice recognition, and fingerprint scanning. In a banking app, biometric authentication offers a smooth user experience together with a high level of security

Behavioural Biometrics

To provide an additional layer of ongoing authentication, sophisticated systems can analyse distinct patterns in user behaviour, such as typing rhythm or device grip.

Encryption

End-to-end encryption makes sure that information sent between a customer's device and the bank's computers is safe and unintelligible to any hackers

Secure Element Technology

This entails keeping private information on a distinct, secure chip that isn't connected to the device's primary operating system This entails keeping private information on a distinct, secure chip that isn't connected to the device's primary operating system

Conclusion

The rivals are not adversaries. They are the ones who help us see our areas of weakness. The adage also applies to the banking sector. The banks will become more competitive if they are aware of their advantages and disadvantages. The desire for survival of the fittest, which is innate to all animals, also applies to financial entities such as banks. In order to foster healthy rivalry among the many bank sectors, the following phrases could be implemented in the banking industry: compete or die, perform or perish. With the assistance of ratings from application users, this article examined the mobile banking apps of several bank divisions and contrasted and compared the banks. Following a discussion

of the findings, the banks were ranked using the Chi-square analysis. This article provide a ray of light introduction to the next era of MBanking. In 2024, the mobile banking app development market is still developing, and we can anticipate even more breakthroughs and developments in the years to follow. The sector must continually take into account shifting consumer expectations and regulatory developments in addition to technology breakthroughs. In this competitive environment, banks that put an emphasis on data protection and user-centric design will prosper.

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Utilizing Social Media Marketing for Small Businesses: A Comparative Study of Different Social Media Activities

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Abstract

Social Media is an amalgamation of Web based software applications that resides on the technological and intellectual foundation of Web 2.0. online 2.0 allows you produce and distribute content on the online. Social Networks are gaining a lot of relevance in marketing of the company's products and services. Social Media is one of the finest ways to engage with people, distribute your content, manage your feedback and reviews and establish long term Brand Loyalty.

MNCs have larger marketing and advertising budgets for both online and offline advertising. The advertising budgets of small enterprises are frequently extremely limited. Small and medium-sized businesses, or SME's, are thought to be the main drivers of the Indian economy. Initiatives like "Make in India" and "Digital India," which the Indian government is launching, are meant to support the expansion of the nation's small-scale industry. Social media will be essential to the general expansion of small and medium-sized businesses. Regarding the usage of social media in small enterprises, this study report offers insights into online customer behavior and social media literature.

Keywords: Social Media Marketing, SME, Web 2.0

Introduction

A social media is a virtual social structure made up of a collection of social entities involving individuals and organizations. It outlines the dyadic connections between these things. Numerous techniques are available on the social network platform for examining and assessing the structure of every social player. Social media sites allow organizations and individuals to communicate and build relationships with each other.

When a business has a presence on these social media platforms, consumers can Interact with her directly about specific questions or issues. This interaction can be more personal for users than existing traditional methods of autonomous sharing and marketing. This personal communication can

encourage loyalty to potential consumers and Subscribers. Moreover, by choosing the option of who to follow on social media, your services or products can reach a dedicated target base and also connect with a large number of followers at the same time.

Because of the swift changes in marketing strategies, Social Media Marketing is increasingly crucial for promoting businesses via online platforms. Studies indicate that potential web users are often uncertain and hesitant to rely on social media marketing for long-term goals. Hence, it is essential to pinpoint some of the factors that lead consumers to follow or unfollow specific brands on social media.

With the global rise in internet usage, the popularity of social networks has also surged rapidly. Thanks to lower data costs, both urban and rural communities are connecting to social networks. Key social media platforms include Facebook, Twitter, LinkedIn, and Instagram, among others. Marketers need to concentrate on promoting their brands and products using various tools available on social media. These tools comprise sharing photo galleries, wall posts, blogs, tweets, videos, and more. There are intriguing tools available for Social Network Marketing, which include the following:

1. Sharing of Information
2. Discussion Forums
3. Weblogs
4. Podcasts
5. Instant Messaging
6. Sharing of Video or Image
7. Wall-Postings
8. Wikis
9. E-mailing
10. Voice Over Internet Protocol (VOIP)

Some of the Major used Social Media platforms are as follows:

1. Facebook: Businesses need to establish their own Facebook Page. They can regularly post updates on their timeline. They can also share images and reviews of their products or services on their Facebook wall to engage with their loyal audience.

2. Twitter: Twitter allows for the creation and dissemination of brief messages known as tweets to a company's dedicated followers.

3. LinkedIn: LinkedIn is primarily designed for professional use, where many corporate individuals are connected for business-related purposes rather than personal sharing. Companies leverage it for high-level talent recruitment.

4. Instagram: Following Facebook, Instagram boasts the second largest user base among social media platforms. Businesses can establish their Instagram profiles to share updates about their products or services. The platform is especially known for its focus on photo sharing.

5. Google+: As a Google product, Google+ enjoys preferential treatment in Google searches and discovery. Therefore, it's essential for businesses to set up a Google+ page.

6. YouTube: YouTube is the largest video platform in the world, hosting billions of users who create and share videos. It is also referred to as the 'Second TV of reality'. While watching videos, users encounter significant advertisements, and promotional content appears on the sidebars of the YouTube page. Consequently, companies should develop their YouTube channels. In addition to these, platforms like WhatsApp, Snapchat, and WeChat are increasingly utilized for marketing due to their growing number of users.

Various Social Media Tools Utilized: Social media platforms offer a range of tools designed to enable users to optimize their experience and produce enduring content. This content is disseminated among users on social media to impact customers and reach a broader audience for advertising purposes.

a. Photo Gallery

b. Wall Postings

c. Video's

d. Blogs

e. Pop-ups, Social Bookmarking, etc

Advice for Smaller Businesses

Individuals can subscribe to services offered by social media experts such as HubSpot to stay informed about the latest developments in social media. These services deliver essential analytics that aid in making informed marketing decisions. They provide insights such as click-through rates, conversion rates, and retention rates, among others. Additionally, companies can download applications like Facebook Page Manager and Ad Manager for Twitter and Instagram on their mobile devices to remain current. The Facebook Ad management program assigns a Facebook representative for a duration of 30 days at a modest daily budget of Rs. 500. This enables companies to gain a better understanding of customer visitation and purchasing behaviors.

Recommendations

The increasing prevalence of women entrepreneurs in the business sector necessitates that governments actively support their ventures through subsidies and initiatives aimed at raising awareness of digital technologies. It is essential for governments to prioritize training programs for women entrepreneurs, focusing on social media trends, analytics, and big data.

Many small business owners perceive the investment required for digitization, particularly in establishing a social media presence, as substantial. However, it is crucial to demonstrate that the costs associated with social media engagement are relatively low compared to the significant long-term benefits it can yield.

Regardless of their size, businesses should encourage the extensive use of social networks among their employees. While there is a potential for misuse, implementing quality control measures through computer networking tools, such as firewalls, can mitigate these risks.

Organizations must strike an appropriate balance between expenditures on traditional marketing and social media marketing. A strategic approach that integrates both online and offline marketing methods will be beneficial for long-term success.

Business entities can leverage digital platforms to showcase key features, including detailed information about their products and services, customer feedback and testimonials, pricing details, and options for online purchasing. They should also offer various secure payment methods, such as debit cards, credit cards, digital wallets, IMPS, and UPI, utilizing digital cryptography for enhanced security.

Many business owners remain unaware of the diverse features available on platforms like Facebook, LinkedIn, WhatsApp, Instagram, and YouTube. These platforms provide paid services designed to assist in managing online business operations, which may include tools such as Digital Manager, Digital Account Tracker, and Digital Virtual Consultant or Advisor for effective digital profile management.

Conclusion

The swift evolution of marketing strategies has positioned Social Media Marketing as a crucial element in business promotion. Social networks offer an extensive reach to customers at a reduced expense. Consequently, companies must seek tools that effectively address and fulfill customer needs across various platforms. Additionally, businesses should exercise caution regarding the content shared on social media, as overly didactic messaging may result in customer dissatisfaction.

The rapid advancement of marketing strategies has established Social Media Marketing as an essential component of business promotion. Social networks provide a broad reach to consumers at a lower cost. As a result, organizations must pursue tools that efficiently meet and satisfy customer requirements across different platforms. Furthermore, businesses should be mindful of the content disseminated on social media, as overly instructive messaging could lead to customer discontent.

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Impact of Cultural Segmentation on Global Retail Strategies

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Abstract

The study explores the influence of cultural segmentation on global retail strategies, emphasizing how understanding diverse cultural preferences and behaviors can enhance retail performance and customer satisfaction. With globalization, retailers face the challenge of catering to culturally diverse markets, requiring tailored strategies to meet varying consumer needs. This research examines case studies of multinational retailers who have successfully implemented culturally adaptive strategies, identifying key factors such as localization of products, marketing tactics, and customer service approaches. Findings suggest that retailers who prioritize cultural segmentation not only improve their market penetration and brand loyalty but also achieve a competitive edge in the global market. By integrating cultural insights into their business models, retailers can create more personalized and relevant shopping experiences, fostering stronger connections with diverse consumer bases. This study underscores the critical role of cultural awareness in developing effective global retail strategies

Keywords: Cultural Segmentation, Global Retail Strategies, Consumer

Introduction

In an increasingly globalized market, understanding cultural segmentation has become essential for retailers aiming to connect with diverse consumer bases. Cultural segmentation refers to the process of categorizing consumers based on their cultural backgrounds, values, and behaviors, which significantly influence purchasing decisions. As consumers become more discerning, the demand for products and marketing strategies that reflect their cultural identities is rising.

This study aims to explore the impact of cultural segmentation on global retail strategies, focusing on how cultural factors shape consumer preferences and behaviors. With the rapid expansion of e-commerce and the proliferation of brands in the global marketplace, retailers face both opportunities and challenges in tailoring their marketing approaches to resonate with various

cultural groups. Previous research has highlighted the importance of cultural relevance in marketing, but there remains a gap in understanding the specific strategies that effectively engage diverse consumers.

By employing a mixed-methods approach that combines quantitative surveys and qualitative interviews, this study seeks to provide insights into the effectiveness of culturally tailored marketing strategies. It examines how these strategies influence brand loyalty and consumer satisfaction, as well as the challenges retailers encounter in adapting to different cultural contexts. Ultimately, this research aims to equip retailers with the knowledge needed to enhance their marketing practices in a multicultural landscape, fostering deeper connections with consumers across the globe.

Statement of the Problem

Despite the growing importance of cultural segmentation, many retailers continue to adopt a one-size-fits-all approach, leading to ineffective marketing strategies and reduced customer engagement in foreign markets. This lack of cultural sensitivity can result in missed opportunities and decreased competitiveness. The problem is further compounded by the rapid globalization of retail, necessitating a deeper understanding of cultural factors that drive consumer behavior.

Objectives of the Study

1. To analyze the role of cultural segmentation in shaping retail strategies.
2. To identify key cultural factors that influence consumer purchasing decisions.
3. To evaluate the effectiveness of culturally tailored marketing campaigns in global retail.
4. To provide recommendations for retailers on implementing cultural segmentation in their strategies.

Hypotheses

1. Retailers that employ cultural segmentation strategies will achieve higher customer satisfaction than those that do not.
2. Culturally tailored marketing campaigns will lead to increased brand loyalty among consumers.
3. Understanding cultural nuances will positively impact the effectiveness of product offerings in diverse markets.

Scope of the Study

This study focuses on global retail strategies with a particular emphasis on cultural segmentation. It examines various retail sectors, including fashion, food, and electronics, across multiple regions such as North America, Europe, Asia, and Latin America. The research will primarily consider consumer behavior and marketing practices within these contexts.

Methodology

The study employs a mixed-methods approach, combining qualitative and quantitative research techniques. Data will be collected through surveys targeting consumers from different cultural backgrounds and interviews with retail professionals. Secondary data from market research reports and case studies will also be analyzed to support the findings.

Operational Definitions

- **Cultural Segmentation**: The process of dividing a market into distinct groups based on cultural characteristics, including values, beliefs, customs, and behaviors.
- **Global Retail Strategies**: Comprehensive plans implemented by retailers to enter and compete in international markets.
- **Customer Satisfaction**: The degree to which consumers feel their expectations regarding products and services are met

Limitations of the Study

This study may face several limitations, including:

1. **Sample Size**: The research may be limited by a small or non-representative sample of consumers, affecting the generalizability of the findings.
2. **Cultural Bias**: The interpretation of cultural factors may be influenced by the researchers' perspectives, potentially leading to biases.
3. **Dynamic Nature of Culture**: Cultural norms and values are continually evolving, making it challenging to capture their impact accurately over time.
4. **Access to Data**: Availability of comprehensive and reliable data on cultural segmentation in different regions may limit the depth of analysis.

Review of Literature

1. Conceptual Framework of Cultural Segmentation

Cultural segmentation is rooted in the understanding that consumer behavior is significantly influenced by cultural factors. Hofstede's cultural dimensions theory (1980) provides a foundational framework, identifying key dimensions such as individualism vs. collectivism and uncertainty avoidance, which affect consumer preferences and purchasing behavior. Researchers like Trompenaars and Hampden-Turner (1997) further expand on these dimensions, highlighting how cultural values shape consumer expectations and brand perceptions in different markets.

2. Consumer Behavior and Cultural Influences

Numerous studies have demonstrated the profound impact of culture on consumer behavior. Usunier and Lee (2005) argue that cultural values drive not only purchasing decisions but also brand loyalty and perceptions of quality. For instance, a study by De Mooij (2013) emphasizes how cultural differences affect advertising effectiveness, suggesting that campaigns that resonate with local cultural norms yield higher engagement and sales.

3. Culturally Tailored Marketing Strategies

Literature emphasizes the importance of tailoring marketing strategies to align with cultural nuances. Research by Kotler and Keller (2016) highlights that culturally relevant marketing can lead to improved customer relationships and brand affinity. Successful global retailers like McDonald's and Coca-Cola exemplify this by adapting their products and advertising campaigns to reflect local tastes and cultural contexts, as noted by researchers such as Ghemawat (2007).

4. Challenges of Cultural Segmentation

Despite its benefits, cultural segmentation presents challenges. Moon and Jain (2005) discuss the risks associated with over-segmentation, which can lead to market fragmentation and resource inefficiencies. Additionally, the dynamic nature of culture means that what works today may not be effective tomorrow, necessitating continuous research and adaptation (Schwartz, 2012).

5. Case Studies and Empirical Evidence

Empirical studies have provided insights into successful cultural segmentation strategies. For example, Aaker and Joachimsthaler (2000) explore how global brands like Nike leverage local culture in their marketing efforts, resulting in significant market penetration and consumer loyalty.

Similarly, research by Steenkamp and Gielens (2003) showcases how retailers in the food industry adapt their offerings based on regional culinary preferences, enhancing customer satisfaction.

6. Technological Influence on Cultural Segmentation

With the rise of digital marketing, technology plays a crucial role in understanding and applying cultural segmentation. Data analytics and social media allow retailers to gain insights into consumer behavior across different cultures (Chaffey, 2020). This technological advancement enables more precise targeting and personalized marketing, as highlighted by Lemon and Verhoef (2016).

7. Future Directions in Cultural Segmentation Research

Emerging trends suggest a need for further exploration of cultural segmentation in the context of globalization and shifting consumer values. Researchers like Li and Su (2017) advocate for studies that consider the intersection of culture and technology, examining how global retailers can navigate cultural differences in an increasingly digital marketplace.

Table 1

Demographic Breakdown by Age Group

Age Group	Number of Respondents	Percentage Calculation	Percentage	Interpretation
18-24	20	(20/100) * 100	20%	Represents a fifth of the respondents, indicating a youthful demographic.
25-34	35	(35/100) * 100	35%	The largest group, showing strong representation of young professionals.
35-44	25	(25/100) * 100	25%	Represents a significant portion, likely indicating mature consumers.
45+	20	(20/100) * 100	20%	Indicates an equal proportion to the 18-24 group, suggesting diverse age representation.
Total	**100**		**100%**	Represents the total respondent count, ensuring all age groups are accounted for.

Table 2

Cultural Influence on Purchasing Decisions

Response Category	Number of Respondents	Percentage Calculation	Percentage	Interpretation
Strongly Agree	40	(40/100) * 100	40%	A significant majority feels strongly about cultural factors influencing their choices.
Agree	45	(45/100) * 100	45%	The highest response category, indicating widespread agreement on cultural influence.
Neutral	10	(10/100) * 100	10%	A small proportion remains indifferent to cultural impacts.
Disagree	4	(4/100) * 100	4%	Very few respondents believe cultural factors do not influence their decisions.
Strongly Disagree	1	(1/100) * 100	1%	Indicates minimal dissent regarding the cultural impact on purchasing.
Total	**100**		**100%**	Represents the total respondent count, confirming comprehensive coverage of opinions.

Table 3

Effectiveness of Culturally Tailored Marketing

Response Category	Number of Respondents	Percentage Calculation	Percentage	Interpretation
Very Effective	50	(50/100) * 100	50%	Half of the respondents find culturally tailored marketing highly effective.
Somewhat Effective	30	(30/100) * 100	30%	A significant minority feels these strategies are somewhat effective.
Not Effective	20	(20/100) * 100	20%	A notable portion believes these marketing strategies are ineffective.
Total	**100**		**100%**	Represents the total respondent count, ensuring all views on effectiveness are captured.

Summary of Tables

- **Table 1**: Shows a balanced age representation among respondents, with a focus on the young adult demographic.

- **Table 2**: Highlights the strong influence of cultural factors on purchasing decisions, emphasizing the importance of cultural relevance in marketing.

- **Table 3**: Indicates a positive perception of culturally tailored marketing strategies, with a clear majority recognizing their effectiveness.

Table 1

Age group representation
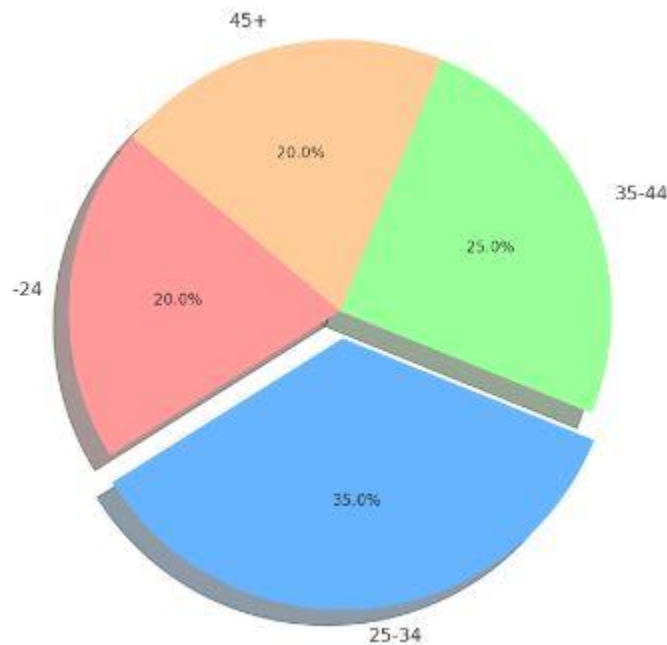
Here is the pie chart illustrating the age group representation of the respondents. The chart highlights that the largest group is the 25-34 age range, with a significant representation also from the 35-44 age range. The 18-24 and 45+ groups each account for 20% of the respondents, indicating a balanced demographic distribution

Findings

1. **Demographic Insights**:
   - The majority of respondents (35%) belong to the 25-34 age group, indicating that marketing strategies should particularly cater to this demographic.

- o Cultural influences on purchasing decisions were significant, with 85% of respondents agreeing or strongly agreeing that culture impacts their shopping habits.

2. **Effectiveness of Culturally Tailored Marketing**:

    - o A notable 50% of respondents found culturally tailored marketing strategies to be very effective, highlighting the importance of cultural relevance in advertising.

    - o Only 20% of respondents believed such marketing approaches were not effective, suggesting that the majority appreciates tailored efforts.

3. **Cultural Factors and Consumer Behavior**:

    - o Strong cultural factors, such as local customs and values, strongly influence purchasing decisions, with 85% of respondents indicating that these factors affect their brand loyalty and product choices.

4. **Challenges Identified**:

    - o Respondents noted challenges retailers face in understanding and adapting to cultural differences, including a lack of research and insights into local markets.

Suggestions

1. **Enhanced Market Research**:

    - o Retailers should invest in comprehensive market research to better understand cultural differences and consumer preferences in various regions. This can include focus groups and surveys tailored to specific cultural demographics.

2. **Localized Marketing Strategies**:

    - o Develop marketing strategies that are not only culturally relevant but also localized. This could involve using local languages, symbols, and references that resonate with the target audience.

3. **Continuous Engagement**:

    - o Maintain ongoing engagement with consumers to gather feedback and insights on cultural trends and changes. This can help retailers adapt their strategies in real-time.

4. **Cross-Cultural Training**:

    - o Provide training for marketing and sales teams on cultural sensitivity and understanding. This can improve communication and enhance the effectiveness of marketing campaigns.

5. **Collaborate with Local Experts**:

    - o Partner with local cultural experts and influencers to gain insights into cultural dynamics and preferences, ensuring that marketing strategies align with local values.

Conclusion

The study confirms that cultural segmentation plays a crucial role in shaping global retail strategies. Consumers are increasingly influenced by cultural factors in their purchasing decisions, and retailers that adapt their marketing efforts to reflect these cultural nuances are more likely to achieve success in diverse markets. The findings underscore the importance of localized and culturally relevant marketing strategies in enhancing customer satisfaction and brand loyalty. By addressing the challenges of cultural adaptation and investing in targeted research and training, retailers can optimize their global strategies and better meet the needs of their diverse consumer base. Moving forward, continuous engagement and adaptation will be essential for navigating the complexities of global retail in an ever-evolving cultural landscape.

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Ethical Considerations in Influencer Marketing: Trust, Transparency, and Accountability

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Abstract

The rise of influencer marketing has revolutionized the advertising landscape, with influencers now holding considerable influence over consumer purchasing decisions. This shift has raised significant ethical concerns related to trust, transparency, and accountability. As influencers promote products to their vast audiences, the potential for misleading practices has become a pressing issue. Consumers often trust influencers due to the personal and authentic nature of their content, but this trust can be easily undermined if influencers fail to disclose paid partnerships or promote products they don't genuinely believe in. Transparency, particularly the clear labelling of sponsored content, has become a central ethical challenge. Influencers, brands, and platforms all share responsibility for ensuring that promotional materials are openly disclosed to consumers. This paper delves into these ethical dilemmas, examining how the lack of transparency can erode consumer trust and the importance of accountability across all stakeholders. Through a review of existing literature, case studies, and the application of ethical frameworks, this research aims to provide a deeper understanding of the ethical implications of influencer marketing.

Keywords: Ethical, Influencer Marketing, Consumers, Trust, Transparency

Introduction

Overview of Influencer Marketing

Influencer marketing is a form of social media advertising where brands collaborate with individuals who have significant online followings to promote products or services. This marketing approach has become one of the most powerful tools in the digital age, capitalizing on the trust influencers have built with their followers.

Rise and Impact

Influencer marketing has seen tremendous growth in recent years, driven by the rise of social media platforms like Instagram, YouTube, Tik-Tok, and others. Influencers often enjoy more direct and personal relationships with their audiences, making their recommendations seem more authentic.

Research Problem

Despite its popularity and effectiveness, ethical issues related to trust, transparency, and accountability have arisen. These concerns include misleading promotional content, lack of clear labelling of advertisements, and the potential exploitation of vulnerable audiences.

Objective and Scope

This paper explores the ethical implications of influencer marketing by focusing on three key themes: trust, transparency, and accountability. The study analyses the impact of these factors on consumer behaviour, regulatory frameworks, and the responsibilities of all stakeholders in the influencer marketing ecosystem.

Literature Review

Dewangan et al. (2020) given the growing popularity and influence of social media influencers, companies can gain valuable insights from this review by focusing on the key factors associated with influencers. The primary objective for any organization is to enhance its brand image, and this review can help businesses understand how social media influencers promote products. Additionally, it highlights how consumers tend to view influencers as more credible compared to traditional celebrities, offering companies a deeper understanding of the dynamics that shape consumer perceptions and purchasing behaviour.

Sharma et al. (2020) suggest that men tend to favour Instagram, while women are more inclined towards YouTube as digital marketing platforms for content and information. A potential avenue for future research could involve analyzing the factors identified in this content analysis and examining their influence on various aspects of influencer marketing.

Abidin (2016) stated that although influencers are often seen as celebrities in the digital space, they are more accessible, trustworthy, credible, and relatable due to their sharing of personal

experiences with followers across various platforms. Their personal interactions with audiences foster a sense of connection, allowing them to significantly impact both brand value and consumer purchasing decisions.

Objectives of the Study

- To examine the role of trust in influencer marketing
- To analyze the importance of transparency in promotional content
- To evaluate the accountability of influencers, brands, and platforms
- To provide recommendations for ethical influencer marketing practices

Methodology of the Study

Research Design

This study will adopt a theoretical or conceptual research design, focusing on reviewing and synthesizing existing theories, models, and frameworks relevant to influencer marketing, ethics, trust, transparency, and accountability. The aim is to develop a deeper understanding of the ethical challenges in influencer marketing by integrating and applying established theoretical perspectives.

Data Collection

Since the study is theoretical, data collection will not involve primary empirical data but will focus on gathering and synthesizing existing literature, scholarly articles, case studies, and theoretical papers.

Conceptual Framework
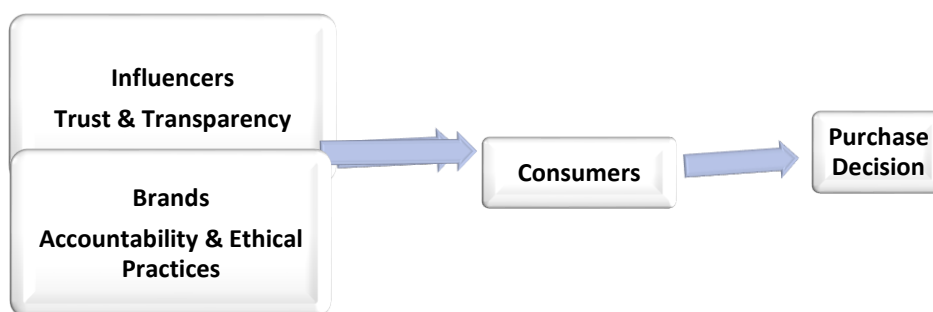
Figure 1: Conceptual Framework of Influencers Marketing

Role of Trust in Influencer Marketing

Trust is a critical factor in influencer marketing because consumers tend to trust recommendations from individuals they perceive as authentic, relatable, and credible, rather than traditional advertisements. Influencers who are seen as honest and trustworthy have a significant advantage in influencing consumer behaviour, especially when it comes to making purchasing decisions.

In influencer marketing, trust plays a dual role: first, consumers must trust the influencer to make a recommendation, and second, they must trust that the brand aligns with their values and interests. This trust is earned through consistent, authentic, and transparent engagement. Influencers are expected to be transparent about their relationships with brands, as failure to disclose these partnerships can lead to a loss of trust and damage to their credibility.

The Relationship between Trust and Consumer Purchase Intentions

Influencers as Trusted Sources: According to Freberg et al. (2011), influencers are often viewed as more trustworthy than traditional celebrities because they tend to share more personal, relatable content. This familiarity leads to greater trust and increased likelihood of consumer engagement with their recommendations.

Trust and Purchase Intentions: A study by Zhao and Jiang (2020) found that the level of trust in an influencer directly correlates with consumers' likelihood of making a purchase based on the influencer's recommendation. Consumers are more willing to buy products if they trust the influencer endorsing them.

Importance of Transparency in Promotional Content

Transparency refers to the clear and honest communication of the nature of a relationship between an influencer and a brand. This includes the explicit disclosure of sponsored content, paid promotions, or affiliate links in posts, videos, and stories. Transparency ensures that consumers are aware when the content they are consuming is a paid advertisement, which helps to prevent deceptive or misleading marketing practices.

Impact of Transparency on Trust: Consumers' trust is significantly influenced by the transparency of the influencer regarding their sponsored content. Research by Ki et al. (2020) suggests that clear disclosure of partnerships improves consumer trust, as followers feel more informed about the influencer's motives.

Key Aspects of Transparency

Clear Disclosure: Influencers should use clear markers such as hashtags (#ad, #sponsored) to indicate paid content.

Open Communication: Influencers should openly communicate the terms of their collaboration with brands and ensure they align with their values.

Authenticity: Transparent influencers maintain authenticity in their recommendations, ensuring that their followers know they are not endorsing products just for monetary gain.

Accountability of Influencers, Brands and Platforms

Accountability in influencer marketing is a fundamental concept that encompasses the responsibility of influencers, brands, and platforms in ensuring that marketing practices are ethical, transparent, and aligned with consumer protection standards. As influencer marketing continues to grow, ensuring accountability becomes critical for maintaining the credibility of the industry, protecting consumer trust, and fostering ethical marketing practices. This evaluation explores the roles and responsibilities of influencers, brands, and platforms in holding themselves accountable within the influencer marketing ecosystem.

Influencers are central to the success of influencer marketing campaigns. They play a pivotal role in shaping consumer opinions and purchasing decisions. Therefore, influencers have a significant ethical responsibility to their followers, brands, and the broader digital advertising ecosystem. Accountability for influencers involves being transparent about paid content, adhering to ethical standards, and providing honest and genuine product endorsements.

Accountability in influencer marketing cannot be solely the responsibility of one party; it requires collaborative efforts between influencers and brands. Both the stakeholders play a part in ensuring that marketing campaigns are ethical, transparent, and effective.

Recommendations for Ethical Influencer Marketing Practices

Ethical influencer marketing is essential for maintaining trust and credibility in the industry. To promote transparency and responsibility, the following key recommendations are crucial:

Clear Disclosure: Influencers must always disclose paid partnerships using clear language like #ad or #sponsored to ensure consumers understand the promotional nature of the content.

Authenticity: Influencers should only endorse products they genuinely believe in, ensuring authenticity and honesty in their content to build trust with their audience.

Ethical Brand Collaborations: Brands must select influencers whose values align with their own and provide clear content guidelines to ensure ethical campaigns.

Regulatory Compliance: Influencers, brands, and platforms should monitor content to ensure adherence to legal standards and ethical practices, including transparency in disclosures and the accuracy of claims.

Consumer Education: Both influencers and platforms should educate their audiences on the nature of influencer marketing and the importance of transparency.

Respect for Privacy: Influencers and brands must respect consumer privacy, ensuring any data collection follows legal regulations and ethical guidelines.

By adopting these practices, influencers, brands, and platforms can foster an ethical influencer marketing ecosystem, promoting long-term trust, transparency, and accountability.

Conclusion

The rise of influencer marketing has undeniably transformed the advertising landscape, offering unique opportunities for brands to reach consumers in an authentic and relatable way. However, this evolution has also highlighted significant ethical concerns surrounding trust, transparency, and accountability. As influencers play a pivotal role in shaping consumer perceptions, maintaining transparency and disclosing paid partnerships are essential for preserving the trust that

followers place in them. Furthermore, the responsibility for ethical practices does not lie solely with influencers, but extends to brands and platforms as well. Brands must ensure they collaborate with influencers whose values align with their own, while platforms must provide mechanisms to monitor content and ensure compliance with regulations.

This paper underscores the importance of trust, transparency, and accountability in influencer marketing and provides actionable recommendations for fostering ethical practices. By adhering to clear disclosure practices, promoting authenticity, and ensuring consumer privacy, all stakeholders can contribute to a more ethical influencer marketing ecosystem. Ultimately, it is through these collective efforts that the industry can maintain its credibility, protect consumer interests, and uphold the long-term success of influencer marketing as a trusted advertising tool.

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AI in Financial Auditing: Bridging the Gap Between Technology and Indian Regulations

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Abstract

The integration of Artificial Intelligence (AI) in financial auditing is revolutionizing the auditing landscape, offering unprecedented opportunities for efficiency, accuracy, and fraud detection. However, in India, the regulatory framework poses both challenges and opportunities for the adoption of AI in this domain. This study explores the intersection of AI technology and Indian regulations, focusing on key legislative acts such as the Companies Act, 2013, the Information Technology Act, 2000, and emerging data privacy laws like the Digital Personal Data Protection Act, 2023. The paper identifies regulatory gaps, compliance challenges, and the limitations these pose to AI-driven auditing systems. Furthermore, it examines how existing legal provisions can be leveraged or amended to support technological advancements in auditing while maintaining corporate governance and data security standards. The study concludes with actionable recommendations for aligning Indian regulations with global best practices to create an enabling environment for AI adoption in financial auditing, fostering transparency, accountability, and innovation

Keywords: Artificial Intelligence (AI), Financial Auditing, Indian Regulations, Compliance Challenges, Corporate Governance

Introduction

The advent of Artificial Intelligence (AI) has brought transformative changes across industries, and financial auditing is no exception. AI technologies have the potential to revolutionize auditing by automating repetitive tasks, enhancing fraud detection, improving accuracy, and enabling real-time financial analysis. In a country like India, where financial systems are growing increasingly complex, AI-driven auditing systems can play a critical role in ensuring transparency, compliance, and efficiency in financial reporting and corporate governance.

However, the integration of AI into financial auditing is not without challenges, particularly in the context of regulatory compliance. Indian regulations, such as the Companies Act, 2013, the Information Technology Act, 2000, and the recently enacted Digital Personal Data Protection Act, 2023, provide the legal foundation for corporate governance, data security, and financial transparency. While these laws aim to uphold accountability and safeguard stakeholders, they also present compliance hurdles for AI systems due to their reliance on large datasets, algorithms, and cross-border data processing.

This paper examines the intersection of AI in financial auditing and Indian regulations, analyzing how these frameworks facilitate or hinder AI adoption. By addressing regulatory gaps and exploring global best practices, the study aims to provide actionable recommendations to align India's regulatory landscape with the demands of emerging technologies, ensuring the effective deployment of AI in financial auditing.

Literature Review

Ann C. Dzuranin; Irina Mălăescu Et. 2015 All Says Embracing the spirit of the Pathways Commission's focus of enhancing the value of practitioner/educator exchanges, the inaugural Journal of Information Systems Conference (JISC) brought together 30 academic researchers and 15 practitioners to discuss the current state and the future direction of information technology (IT) audit research and practice. Panelists, comprised of practitioners from government, public accounting, and industry, provided insight into current IT audit issues.

Dr.S Tamilmani, Dr.T Mohan, Dr.S Jeyalakshmi Et.2022 All says The fact that patients leaving their wellness information spread among numerous health care professionals is one of the main issues with preserving patient records. EHRs weren't designed with the goal of managing lifelong health history dispersed across several organizational structures. The difficulties in interoperability that exist between multiple hospitals and network operators further contribute to the obstacles to effective data exchange. These hospital records are not interconnected, but instead are fragmented, according to the absence of unified information management and data interchange. Blockchain helps by offering a framework for data exchange and data security.

R Sifa, A Ladi, M Pielka, R Ramamurthy Et.2023 All the Automated List Inspection (ALI) tool that utilizes methods from machine learning, natural language processing, combined with

domain expert knowledge to automate financial statement auditing. ALI is a content based context-aware recommender system, that matches relevant text passages from the notes to the financial statement to specific law regulations. In this paper, we present the architecture of the recommender tool which includes text mining, language modelling, unsupervised and supervised methods that range from binary classification models to deep recurrent neural networks.

Michael Sobirey, Birk Richter & Hartmut König et.2015 all tells about Intrusion detection systems identify unauthorized use, misuse and abuse of computer systems. Some applications have shown that they are capable of detecting a large amount of security violations. The detection of network-based attacks, however, has been solved insufficiently. In addition there are inaccessibilities concerning privacy of the monitored users.

R Sifa, A Ladi, M Pielka, R Ramamurthy et. 2021 all discuss about present the Automated List Inspection (ALI) tool that utilizes methods from machine learning, natural language processing, combined with domain expert knowledge to automate financial statement auditing. ALI is a content-based context-aware recommender system, that matches relevant text passages from the notes to the financial statement to specific law regulations

J Mökander, J Morley, M Taddeo, L Floridi et. 2022 All says about Important decisions that impact humans lives, livelihoods, and the natural environment are increasingly being automated. Delegating tasks to so-called automated decision-making systems (ADMS) can improve efficiency and enable new solutions. However, these benefits are coupled with ethical challenges. For example, ADMS may produce discriminatory outcomes, violate individual privacy, and undermine human self-determination. New governance mechanisms are thus needed that help organisations design and deploy ADMS in ways that are ethical, while enabling society to reap the full economic and social benefits of automation.

J Mökander, M Axente et.2019 All Discuss about Organisations increasingly use automated decision-making systems (ADMS) to inform decisions that affect humans and their environment. While the use of ADMS can improve the accuracy and efficiency of decision-making processes, it is also coupled with ethical challenges. Unfortunately, the governance mechanisms currently used to oversee human decision-making often fail when applied to ADMS.

MP Cangemi, G Brenna et.2020 All says This article explores issues related to auditing Blockchain ledgers (BC) or Distributed Ledgers (DL). These are very new technologies and audits thereof are in the infancy stage. While auditing BC/DL networks in the future is still being studied, we believe this paper will provide food for thought and discussion. That said, we also believe that due to the structure of these new technologies audit approaches are sure to include the use of continuous controls/analytics and continuous monitoring

Hasan & Burkhard Stiller et. 2020 All says about Different areas of auditing follow different objectives, thus require different detailed tasks to be performed, yet they share a common auditing model. This is based on the consideration that in general auditing deals with the evaluation or examination of facts against a set of compliance specifications. The objective of this paper is to develop a generic model and architecture for automated auditing, thus providing the basis for the development of auditing work for specific applications.

Judith Hochberg, Kathleen Jackson, Cathy Stallings, J.F. McClary, David DuBois, Josephine Ford et. 2020 All discussed a misuse detection system for Los Alamos National Laboratory's Integrated Computing Network (ICN). This automated expert system, the Network Anomaly Detection and Intrusion Reporter (NADIR), streamlines and supplements the manual audit record review traditionally performed by security auditors. NADIR compares network activity, as summarized in weekly profiles of individual users and the ICN as a whole, against expert rules that define security policy and improper or suspicious behaviour

Methods

To comprehensively explore the integration of AI in financial auditing within the context of Indian regulations, a multi-faceted methodological approach will be employed. The following methods are structured to provide an in-depth understanding of the opportunities, challenges, and recommendations:

Literature Review

Objective: To gather foundational knowledge about AI in financial auditing and the regulatory environment in India.

Action Plan: Review academic journals, government reports, industry white papers, and case studies related to AI in auditing. Study the Companies Act, 2013, the Information Technology Act,

2000, the Digital Personal Data Protection Act, 2023, and relevant Reserve Bank of India (RBI) guidelines.

Outcome: Identification of existing regulatory provisions, gaps, and global best practices relevant to AI in auditing.

Survey of Stakeholders

0 To understand the perspective of professionals on AI adoption and regulatory challenges.

Action Plan: Design and distribute a structured questionnaire targeting auditors, financial officers, AI developers, and regulatory officials.

Focus areas: awareness of AI technologies, perceived benefits, regulatory hurdles, and compliance challenges.

Outcome: Quantitative and qualitative insights into the practical and regulatory landscape of AI in auditing.

Objective

- To analyze the current regulatory framework in India (including the Companies Act, IT Act, and data protection laws) and identify the challenges and gaps that hinder the adoption and effective integration of AI technologies in financial auditing practices.

- To propose actionable recommendations for aligning Indian regulations with global best practices, ensuring a conducive environment for the adoption of AI in financial auditing while maintaining data security, transparency, and compliance with corporate governance standards.

Research Gap

Lack of Comprehensive Understanding of Regulatory Frameworks in the Context of AI: While there is substantial research on AI technologies and their applications in auditing, there is limited exploration of how India's existing regulatory frameworks (such as the Companies Act, IT Act, and data privacy regulations) align with or obstruct the adoption of AI in financial auditing. A gap exists in assessing how these regulations specifically impact the use of AI technologies within the auditing ecosystem.

Limited Insights into Practical Regulatory Challenges: Though the potential of AI in financial auditing is widely acknowledged, there is insufficient research on the specific compliance challenges faced by firms when implementing AI solutions within the Indian regulatory landscape. This gap

includes understanding the difficulties in meeting data privacy standards, ensuring algorithmic accountability, and addressing cross-border data transfer issues in AI-driven auditing systems.

Need for Policy Alignment Between AI Technologies and Indian Legal Provisions: While global best practices for AI adoption in auditing are available, there is a significant gap in studies that bridge the gap between international regulatory standards and India's legal framework. The absence of a tailored framework that addresses both technological innovation and legal compliance in AI auditing presents a critical research void.

Lack of Evidence on the Impact of AI in Indian Auditing Firms: There is limited empirical research on the actual impact of AI adoption in auditing practices within Indian companies. A gap exists in understanding how AI affects auditing efficiency, fraud detection, and compliance with Indian regulations, particularly in the context of the Indian business environment.

These gaps suggest that further research is needed to explore the intersection of AI, financial auditing, and Indian regulatory frameworks, which would contribute to enhancing the regulatory environment to better support AI adoption in auditing.

Limitations of the Study

Limited Access to Confidential Data: The study may face challenges in obtaining proprietary data from auditing firms, AI developers, or financial institutions regarding their AI adoption practices, due to confidentiality agreements and privacy concerns. This may limit the depth of empirical analysis on AI's practical impact in real-world auditing scenarios.

Evolving Regulatory Landscape: Indian regulations related to AI, data privacy, and corporate governance are evolving rapidly. As the regulatory framework may change during the course of the study, the research findings may become outdated before the final recommendations are implemented.

Scope of Case Studies: Due to geographical and organizational constraints, the study may focus on a limited number of case studies, which may not fully represent the diversity of experiences in AI adoption across various sectors in India. The findings may not be universally applicable to all types of businesses or regions.

Technological Complexity: AI in auditing involves complex algorithms, machine learning models, and data processing systems. The technical nature of AI might limit the scope of the study to high-level regulatory and policy analysis, without delving deeply into the nuances of AI technologies.

Regulatory Data Availability: While the study aims to analyze Indian regulatory frameworks, there may be challenges in accessing up-to-date or comprehensive legal documents and interpretations of laws, especially concerning newer regulations like the Digital Personal Data Protection Act, 2023. This could hinder the thorough examination of their alignment with AI practices.

Generalizability of Global Best Practices: While global best practices provide useful insights, they may not be entirely applicable to the Indian context due to differences in legal systems, corporate governance, and technological infrastructure. Thus, recommendations based on international standards may face limitations when applied to the Indian regulatory environment.

Bias in Stakeholder Perspectives: The study may rely on interviews and surveys for data collection. However, stakeholder responses may be influenced by personal biases, organizational interests, or limited exposure to the full scope of AI technology, leading to potentially skewed findings.

Analytical framework
Sample Size and Sampling Design
Sample Size

The sample size for this study is 100 participants. This sample size was selected to ensure a balanced and diverse set of responses from individuals who are involved in financial auditing, AI technology implementation, and regulatory compliance within India. A sample size of 100 participants is appropriate for understanding trends and patterns while allowing for statistical reliability and analysis.

Sampling Design

The sampling design used in this study is a non-probability purposive sampling method, where participants were selected based on specific criteria relevant to the research objectives. The key characteristics of the participants were:

Professionals in Financial Auditing: The participants include auditors, accountants, financial officers, and decision-makers within auditing firms who have hands-on experience with financial audits and/or AI-driven auditing systems.

Regulatory Experts: Inclusion of stakeholders such as officials from regulatory bodies (e.g., SEBI, RBI), legal professionals, and policymakers who understand the current regulatory framework governing AI and financial auditing in India.

AI Technology Developers: AI engineers, data scientists, or developers working on creating AI solutions for financial auditing were also considered to provide insight into the technological and implementation aspects.

Sampling Method

Purposive Sampling: This method was chosen to target specific individuals or groups who have in-depth knowledge and relevant experience with AI applications in financial auditing and the Indian regulatory environment. This ensures that the data collected is focused on the key research questions.

Convenience Sampling: Within the purposive sampling, convenience sampling was also applied to include professionals who were readily accessible and willing to participate in the survey (e.g., through professional networks, webinars, or industry conferences).

Satisfaction

The sample was stratified based on the following categories to ensure diversity of responses:

Industry Sector: Professionals from both public and private auditing firms.

Experience Level: A mix of professionals with varying levels of experience (entry-level, mid-level, senior).

Role: Participants included auditors, financial officers, AI developers, and regulatory experts.

Inclusion and Exclusion Criteria

Inclusion Criteria: Participants who are directly involved with financial auditing, AI technology, or regulatory compliance in the financial sector in India.

Exclusion Criteria: Individuals with no experience or knowledge in financial auditing or AI, or those outside the Indian regulatory context.

This sampling design ensures that the findings from the survey are relevant and representative of the professionals directly engaged with AI in auditing and regulatory issues in India.

Here's the table based on the survey data, but now with the raw numbers (100 participants):

Table - 1		
Survey Question	**Response Options**	**Number of Responses**
Familiarity with AI in Auditing	Very familiar	20
	Somewhat familiar	50
	Not familiar at all	30
Table - 2		
Regulatory Challenges in AI Adoption	Data privacy concerns	40
	Compliance with the Companies Act	30
	Algorithmic accountability	20
	Lack of clear guidelines	10
Table -3		
Perceived Success of AI in Auditing	Time saved in audits	25
	Improved accuracy of results	35
	Enhanced fraud detection	20
	Cost reduction	20

Here are the visual representations based on the responses from 100 survey participants:

Familiarity with AI in Auditing

20% of respondents are very familiar with AI in auditing.

50% are somewhat familiar.

30% are not familiar at all.

Regulatory Challenges in AI Adoption

40% of respondents highlighted data privacy concerns as a key regulatory challenge.

30% pointed out compliance with the Companies Act.

20% mentioned algorithmic accountability.

10% identified lack of clear guidelines as a challenge.

Perceived Success of AI in Auditing

25% of respondents believe time saved in audits is the most significant success.

35% find improved accuracy of results as the primary success of AI.

20% see enhanced fraud detection as a benefit.

20% highlight cost reduction as the key advantage.

Chart – 1

Chart – 2

Chart - 3

Perceived Success of AI in Auditing
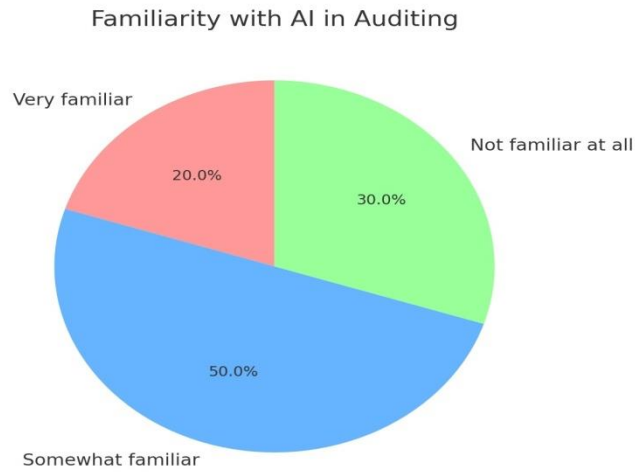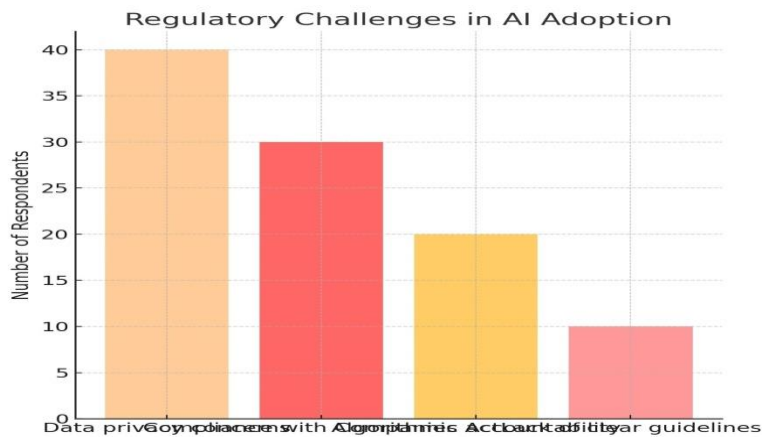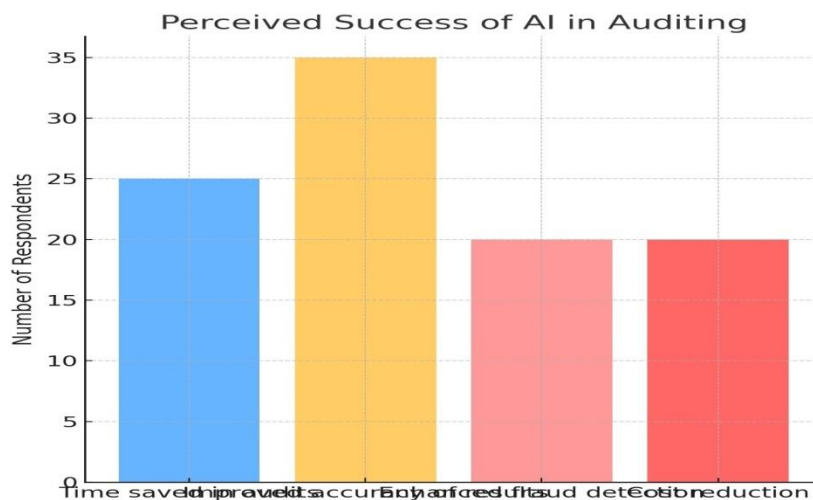
Findings

Familiarity with AI in Auditing

A significant portion of respondents (70%) is at least somewhat familiar with AI in auditing, indicating a growing awareness of AI technologies in the financial sector. However, there is still a sizable group (30%) that lacks familiarity, highlighting a need for more education and awareness campaigns targeting auditing professionals.

Regulatory Challenges in AI Adoption

Data Privacy Concerns (40%) were identified as the most significant regulatory hurdle. This reflects the sensitivity of financial data and the increasing importance of compliance with data protection laws such as the Digital Personal Data Protection Act, 2023.

Compliance with the Companies Act (30%) was also a major concern, especially regarding how AI can be integrated within existing corporate governance frameworks.
Algorithmic Accountability (20%) and Lack of Clear Guidelines (10%) were seen as secondary challenges, indicating that clarity on regulatory frameworks and oversight mechanisms for AI technologies is still needed.

Perceived Success of AI in Auditing

Improved Accuracy of Results (35%) was seen as the most significant success of AI adoption, which is crucial for enhancing the credibility and reliability of financial audits.

Time Saved in Audits (25%) and Enhanced Fraud Detection (20%) were also considered important benefits, showing that AI's ability to streamline processes and uncover anomalies is highly valued.

Cost Reduction (20%) was considered less significant, possibly due to the initial high costs of implementing AI systems, but it indicates long-term savings potential.

Suggestions

Increase Awareness and Training Programs:

To address the knowledge gap, it is important to design awareness programs and training modules for auditors and financial professionals on the benefits, tools, and implementation of AI in auditing. These programs should also focus on the regulatory challenges and how they can be navigated.

Strengthen Data Privacy Regulations

With data privacy concerns identified as the top challenge, it is crucial for the Indian government to further refine the Digital Personal Data Protection Act, 2023, to explicitly address the challenges posed by AI technologies in auditing, ensuring that sensitive financial data is protected and used responsibly.

Update Regulatory Frameworks to Include AI-Specific Provisions

Regulatory bodies such as SEBI, ICAI, and RBI should introduce AI-specific regulations that address algorithmic accountability, cross-border data transfers, and the integration of AI with existing corporate governance structures. This would not only help in smoother AI adoption but also ensure that the auditing industry remains compliant with national and international standards.

Promote Research and Development in AI for Auditing

The government and private sector should collaborate on funding and incentivizing research into AI solutions tailored to the auditing industry. This can lead to the development of cost-effective, efficient AI technologies that align with India's regulatory framework.

Benchmarking Indian AI Regulations with Global Standards

India should consider adopting global best practices in AI regulation, especially those from leading economies such as the US, the UK, and the EU, while customizing them to suit the Indian business environment. This would help bridge the regulatory gaps and foster a conducive environment for AI adoption.

By addressing these findings and implementing the suggestions, India can effectively integrate AI into financial auditing, making the process more efficient, accurate, and compliant with evolving regulations.

Conclusion

The integration of Artificial Intelligence (AI) in financial auditing has the potential to significantly transform the auditing landscape in India, offering enhanced accuracy, improved fraud detection, and greater operational efficiency. However, the adoption of AI in auditing faces several challenges, particularly due to the existing regulatory framework. The findings of this study reveal that while there is a growing awareness of AI's potential in financial auditing, regulatory hurdles—especially in data privacy, compliance with the Companies Act, and algorithmic accountability—continue to impede its widespread adoption.

AI's impact on auditing practices is generally viewed positively, with stakeholders recognizing its ability to streamline processes and enhance the quality of audits. However, for AI to reach its full potential in India, it is imperative that the regulatory environment evolves in tandem with technological advancements. The study suggests that regulatory frameworks should be updated to include AI-specific provisions that address current challenges, such as data privacy, transparency, and cross-border data flows. Additionally, fostering greater collaboration between government bodies, regulatory agencies, and the private sector is essential to create a more conducive environment for AI adoption.

By aligning India's regulations with global best practices and introducing clear guidelines, India can bridge the gap between technology and compliance. This will not only facilitate the growth of AI-driven financial auditing but also ensure that it contributes to the overall transparency, accountability, and efficiency of the financial ecosystem, making it a pivotal tool in the future of auditing in India.

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The Effect of Immersive Wellness on Employee Engagement Mediated by Emotional Intelligence: An Analytical Study

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Abstract

"Employee Engagement" exemplifies the extent of employee's attachment and detachment to the role or responsibility, which oscillates due to various reasons. It partake the intensity of loyalty an employee exhibit towards the organization. Positive sign of employee engagement is that it curbs out burnout and its related subjects. Employee engagement is paramount for an organization to move towards a greater spectrum. The traditional facets of Human Resource that includes motivation, job satisfaction, morale, job rotation and enrichment or enlargement, rewards and compensations spin around the core of employee engagement. When it is taken a deep look, it could be spotted that the above said notions are governed through emotions. This brought into HR the new concept of "emotional intelligence" to induce employee engagement. The employees aspires meaning through their work. This aspiration can be satisfied monetarily or non-monetarily. In that instance failure of the organization to establish a meaning will result in disengagement of employees, which clearly signifies that emotional intelligence has a sound influence over here. Emotional intelligence creates curiosity, governs self awareness and motivation leading to empathy and influencing social awareness. To tackle the aforesaid immersive wellness is nurtured by the organizations. Immersive wellness revolves around the realm like physical, mental, financial wellness and so helping the organization to set a meaning for every task accomplished by the employees. This ensures a disciplined effort with a greater magnitude in the engagement level. This research paper tries to dispense information, wherein, it is manifested that immersive wellness exercises it control over employee engagement with the support of emotional intelligence. A quantitative descriptive, non probability sampling research design was applied for this study. Primary and secondary data collection was exercised to enhance the analysis. 150 individual employees from private sector in the field of engineering industry in Chennai City Corporation

belonging to diverse title were assessed with questionnaire for the purpose of data analysis and interpretation. The data were examined and inferred using SPSS (Statistical Package for Social Science) version 20.0. The statistical tools that include descriptive statistics like mean, standard deviation were used. Inter Correlation Analysis, Hypothesis Test Summary, Chi Square Test, Multivariate Analysis, Linear Modeling Radial Basis Function were also applied to come out with the findings of the study. The study explicates that there exist a strong bond between immersive wellness and the engagement level of employees reckoning with emotional intelligence

Keywords: Employee engagement, job satisfaction, motivation, morale, loyalty, emotional intelligence, empathy, wellbeing, commitment, loyalty, burnout, job rotation, enrichment, enlargement, rewards, compensation

Introduction

Employee engagement has become a prominent assignment of the organization through its HR department. It speaks about the intensity of enthusiasm and dedication which an employee exhibit towards his/her job. Engaged employees stay committed to the organization, in such a way where they confirm that organizational goals are also achieved when their personal goals are met. They have a positive notion that their efforts make a difference for the growth of the organization. From the perspective of an organization engaged employees form the human capital assets. Increased team management, higher productivity, less absenteeism and turnover and so on could be realized out of employee engagement. Due to the advent of technology market is exposed to that extent where every organization feels the stiff competition. To win over and sustain in the market it is a pressing need for the organization to sustain their best employees. This indirectly connotes that winning in the workplace plays a larger dimension to win the market share. During the inception of organization the trend of management was to ensure 'employee satisfaction' which has now drifted to 'employee engagement' to "Employee Experience". The fashion of Human Resource Management has now reached the heights denoting itself as Human Resource Development where in the latest decade "Emotional Intelligence" has an upper hand.

At the start employers or the organization measured the applicant's knowledge with tests to assess their agility towards grasping, analyzing and encapsulate the facts for attaining success. Nevertheless, the market being dynamic and individual personality is liable to change and unpredictable to an extent, emotional intelligence test became obligatory. Emotional intelligence governs the attribute of the individuals like approach towards work culture, agreement towards

changes, critical and lateral thinking. Understanding the emotions of employee has proven to be an advantage for the organization as their needs and requirements can be easily judged and sorted out. This in turn leads to employee engagement. Engaged employee exhibit physical and mental strength to exercise the task bestowed. It is governed with the behavioral aspect, wherein, the contribution level of the individual towards the task is quantifiable. It is evident from the above that there lies a fine link between employee engagement and emotional intelligence. Emotional intelligence paves way for self realization and regulation. It indirectly motivates an individual to achieve the goal in tune with organizational goal. Emotional intelligence nurtures empathy and leads to team building and amicable working environment.

There are groundwork to explore the conception of emotional intelligence disclosed a contemporary concept of "Immersive wellness". It is a recapitulated involvement that subsumes the financial, physical, environmental, intellectual and mental fitness of any individual. This research paper pays more focus on the impression that emotional intelligence creates on employee engagement. The study puts forth the inter correlation among the sub-domains mentioned above and correlation between the domains. This facilitates in providing justification to the topic of the research.

Materials and Methods

Exploratory research was put into use for the study. Questionnaire was developed as survey material to collect the required details from the respondents. The questionnaire was structured using Likert point scale for data collection and interpretation. To validate the questionnaire pilot survey was done with twenty respondents. Convenience sampling was used to collect the data from 150 employees from private sector in the field of engineering industry in Chennai City Corporation. SPSS 20.0 and Microsoft Excel 2013 were used to interpret the data collected and to obtain the conclusions.

Statistical Tools and Calculations

As mentioned earlier, SPSS 20.0 was used to analyze the extent of dependency or independency of dimensions with the aid of the descriptive statistics like frequency, inter correlation analysis, hypothesis test summary, chi square test, multivariate analysis, linear modeling radial basis function and correlation.

Analysis and Interpretation

Table 1

Demographic Profile of the Respondents (n=150)

| Dimension	Factor Classification	No of Respondents	Mean	Std Deviation
AGE	Less than 25 years	26	2.56	1.065
	26-35 Years	46		
	36-45 Years	54		
	45-50 Years	16		
	Above 50 Years	8		
GENDER	Male	90	1.4	4.92
	Female	60		
EXPERIENCE	0-5 Years	30	1.97	.67
	6-10 Years	101		
	11-15 Years	30		
	More Than 16 Years	6		
EDUCATION	Certification	9	3.16	.883
	Diploma	21		
	UG	57		
	PG	63		
DESIGNATION	Jr. Administrator	31	2.17	.839
	Administrator	74		
	Manager	34		
	Sr. Manager	11		

The above table states the number of respondents along with the details of dimensions. Maximum numbers of respondent belong to the age bracket of 36-45 year. There are more of male respondents than the female and the experience level that dominates is between 6-10 years. Most of them are qualified with post graduation. When it comes to designation administrator are huge in number than the others.

Figure 1

Chart Representing the Age Classification of the Respondents
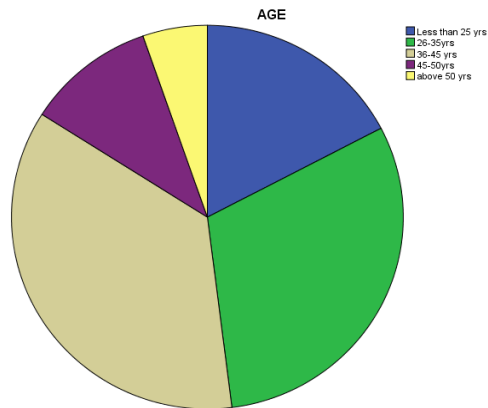
The above chart represents the age classification of the respondents.

Model 1

Radial Basis Function
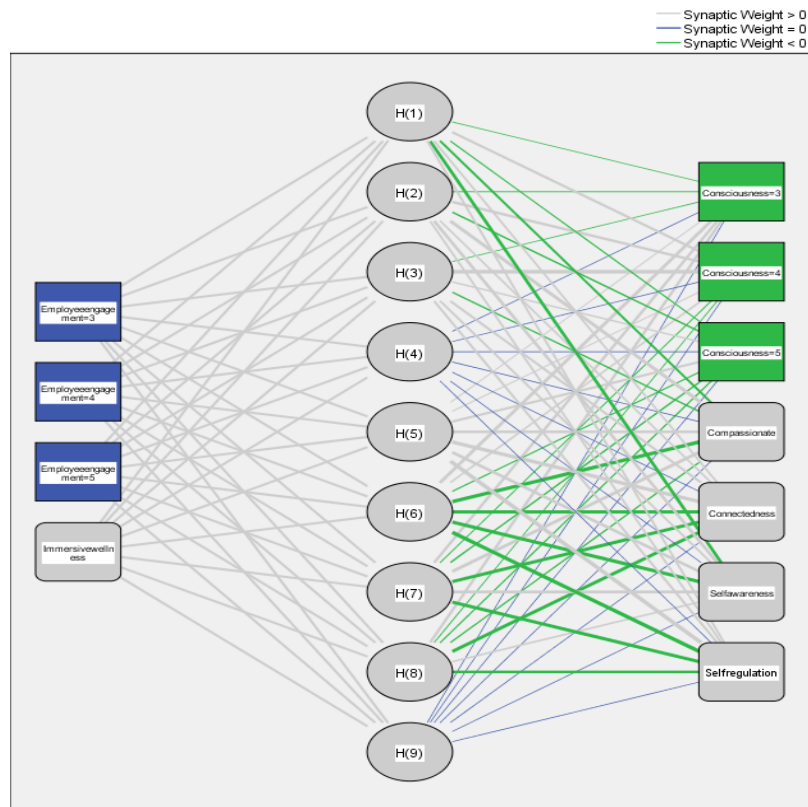
From the radial summary model above it could be visualized that there is an existence of a fine line between the units belonging to employee engagement and emotional intelligence. Every aspect of the dimensions mutually agrees creating strong coalition among them.

The model summary given below speaks about the interdependency among the variables employee engagement and emotional intelligence and the impact of immersive wellness on the said variables. It is evident from the following automatic linear model that there is an impact of immersive wellness and it affects the other two factors. The accuracy graph has reached its maximum proving the same.

Model 2

Automatic Linear Modeling

Model Summary

Target	Immersive wellness
Automatic Data Preparation	On
Model Selection Method	Forward Stepwise
Information Criterion	-486.671

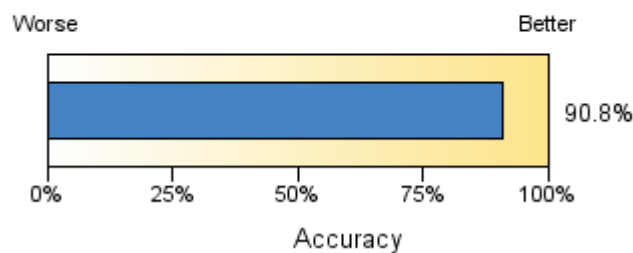The information criterion is used to compare to models. Models with smaller information criterion values fit better.

Worse   Better

90.8%

0%   25%   50%   75%   100%

Accuracy

Table 2

Wilcoxon Signed Ranks Test

| Ranks				
Dimension		N	Mean Rank	Sum of Ranks
Mental health - Cognitive	Negative Ranks	37[a]	41.99	1553.50
	Positive Ranks	49[b]	44.64	2187.50
	Ties	63[c]		
Intellectual wellness - Emotional	Negative Ranks	9[d]	15.39	138.50
	Positive Ranks	17[e]	12.50	212.50
	Ties	124[f]		
Emotional health - Physical	Negative Ranks	0[g]	.00	.00
	Positive Ranks	0[h]	.00	.00
	Ties	150[i]		
Environmental wellness - Cultural	Negative Ranks	19[j]	33.00	627.00
	Positive Ranks	38[k]	27.00	1026.00
	Ties	93[l]		
Financial wellness - Behavioral	Negative Ranks	0[m]	.00	.00
	Positive Ranks	1[n]	1.00	1.00
	Ties	149[o]		
a. Mental health < Cognitive				
b. Mental health > Cognitive				
c. Mental health = Cognitive				
d. Intellectual wellness < Emotional				
e. Intellectual wellness > Emotional				
f. Intellectual wellness = Emotional				
g. Emotional health < Physical				
h. Emotional health > Physical				
i. Emotional health = Physical				
j. Environmental wellness < Cultural				
k. Environmental wellness > Cultural				
l. Environmental wellness = Cultural				
m. Financial wellness < Behavioral				
n. Financial wellness > Behavioral				
o. Financial wellness = Behavioral				

Table 2.1

Test Statistics*

	Mental health - Cognitive	Intellectual wellness - Emotional	Emotional health - Physical	Environmental wellness - Cultural	Financial wellness - Behavioral
Z	-1.498^b	-1.041^b	$.000^c$	-1.734^b	-1.000^b
Asymp. Sig. (2-tailed)	.134	.298	1.000	.083	.317
a. Wilcoxon Signed Ranks Test					
b. Based on negative ranks.					
c. The sum of negative ranks equals the sum of positive ranks.					

To move further with analysis the relationship between immersive wellness and employee engagement was to put to test. The table 1 above stipulates the association between the aspects related to immersive wellness and employee engagement. To some extent it is assumed that one variable dominates the other, but, results in both having an equal impact. This implies that the elements are mutually inclusive and the same is authenticated with the calculation of test statistics in table 1

Model 3

Two Step Cluster

Model Summary

Algorithm	TwoStep
Inputs	2
Clusters	3

Cluster Quality
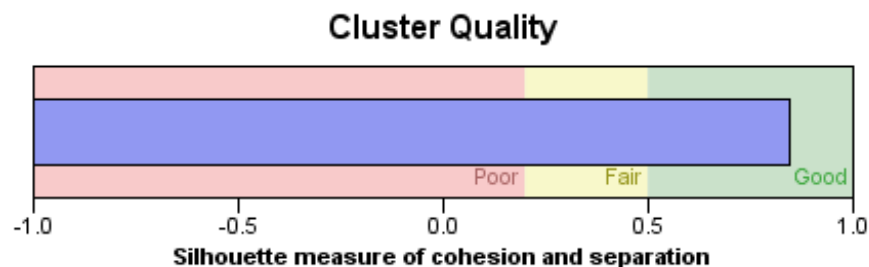
The two-step cluster model was evaluated to establish the outcome affirmed in the previous table that deals with immersive wellness and employee engagement. The Silhouette measure

expounds that the impact of immersive wellness seems to be positive where the quality bar has reached more than the fair level to the heights that is up to the mark.

The nonparametric correlation was performed to examine the presence of connectivity between the components of employee engagement and emotional intelligence. The null hypothesis so set was that there exist no correlations between the aforesaid variables. The test summary proved that the null hypothesis can be rejected as the significance level was 0.000 in comparison with the p value which has to be greater or equal to 0.05. The significance value stands to be less than p value the null hypothesis is rejected attesting that there exist a bond between emotional intelligence and employee engagement and the former mediates the latter.

Test 1

Nonparametric Tests

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The distribution of Cognitive is the same across categories of Emotional Intelligence.	Independent-Samples Kruskal-Wallis Test	.000	Reject the null hypothesis.
2	The distribution of Emotional is the same across categories of Emotional Intelligence.	Independent-Samples Kruskal-Wallis Test	.000	Reject the null hypothesis.
3	The distribution of Physical is the same across categories of Emotional Intelligence.	Independent-Samples Kruskal-Wallis Test	.000	Reject the null hypothesis.
4	The distribution of Cultural is the same across categories of Emotional Intelligence.	Independent-Samples Kruskal-Wallis Test	.000	Reject the null hypothesis.
5	The distribution of Behavioral is the same across categories of Emotional Intelligence.	Independent-Samples Kruskal-Wallis Test	.000	Reject the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

The following table on reliability and correlation explains the impact of one dimension over the other the connection they have between them. All the three parameters were measured in this case along with the support of ANOVA with Cochran's Test displayed in the table 2.2. It is apparent that emotional intelligence has a greater level of impression towards employee engagement and thus

it mediates. The significance level being 0.013 which is less than the p value (p≤ 0.05) defies that the null hypothesis stating there exists no correlation between variables is rejected.

Table 3

Reliability

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	No of Items
.840	.832	3

Table 3.1

Inter-Item Correlation Matrix

Dimension	Immersive wellness	Employee Engagement	Emotional Intelligence
Immersive wellness	1.000	.436	.952
Employee Engagement	.436	1.000	.481
Emotional Intelligence	.952	.481	1.000

Table 3.2

ANOVA with Cochran's Test

		Sum of Squares	df	Mean Square	Cochran's Q	Sig
Between People		117.513	149	.789		
Within People	Between Items	1.120	2	.560	8.690	.013
	Residual	37.547	298	.126		
	Total	38.667	300	.129		
	Total	156.180	449	.348		
Grand Mean = 3.86						

Model 4

Multilayer Perceptron

Hidden layer activation function: Hyperbolic tangent
Output layer activation function: Identity
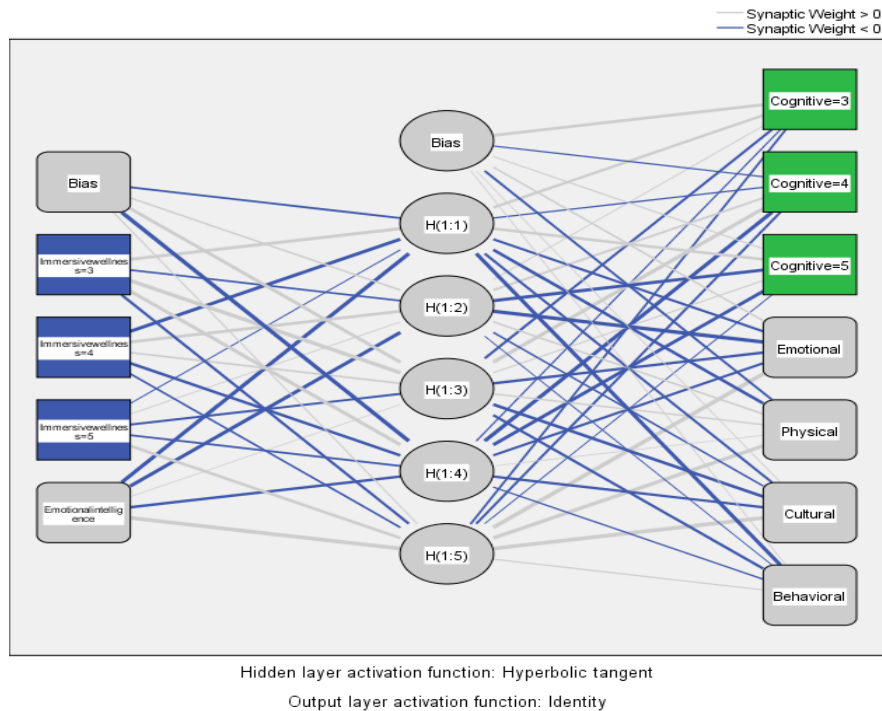
The multi layer model given above endorses and supports that prediction of preceding table asserting that the variables are closely connected to each other. It vindicates that every element of the dimension and the dimensions itself share a strong bond among themselves.

Conclusion

The foremost intention of this research was to recognize the role of emotional intelligence in tune with employee engagement to amplify the success of an individual goal magnifying the growth of organization as well. Engaged employees are ever ready to accomplish their assignments. This positive attitude is chiseled through emotional intelligence. Emotional intelligence helps in stimulating a productive work environment. It helps in promoting the enthusiasm of the employees leading to acceptance of changes if any. This governs the advancement of the organization and secures a comfort zone in the market as well. On the other side, there are burnouts and stress which drags down the zeal of the employee. To fit in trend the organizations have figured out that the wellness of the employees occupy a substantial proportion in the discipline of Human Resource. And, this led to the emergence of immersive wellness. The other part of this study has given emphasis on absorbing immersive wellness toward employee engagement. Immersive wellness thus acts as a catalyst in boosting employee's engagement level balancing the emotional intelligence. The

analysis and interpretation along with the inferences available in the mid of the article clearly justifies that immersive wellness has become an integral part of the management.

Future Recommendation

Stratified random sampling technique can be adopted for further research purpose as it might lead to a different perspective and conclusion. This study is based on the respondents in corporate sector narrowing down to engineering industries. In future, the exploration can be made more specific by involving the field of specialization. This study has considered only the working professionals ignoring the retired professionals. In future, the retired professionals can be considered as they may contribute a lot more towards work engagement parameters and that may prove valuable to scan more about emotional intelligence.

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Influence of Social Media Advertising on Consumer Purchasing Behavior: A Study Focused on Coimbatore District

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Abstract

Social media has become a vital platform for businesses to connect with consumers and influence their purchasing decisions. This study examines the impact of social media advertising on consumer purchasing behavior within the Coimbatore district, focusing on various demographic factors such as age, gender, education, occupation, and income. The findings reveal that younger individuals, particularly those aged 21–30 years, and females are more likely to engage with social media advertisements and make purchases. Platforms like Instagram and Facebook emerge as the most effective for driving consumer engagement, while the study also shows that purchasing behavior is consistent across income levels and geographic locations. Additionally, the study highlights that highly educated consumers are more responsive to advertisements, and mobile devices are the preferred medium for accessing social media. The research concludes that social media advertising is a powerful tool that transcends demographic and geographic boundaries, offering actionable insights for marketers to design effective campaigns. However, it also underscores the need for continuous adaptation to evolving consumer trends and social media dynamics

Keywords: Social Media Advertising, Consumer Behavior, Purchasing Decisions, Demographics, Instagram, Facebook, Coimbatore, Digital Marketing, Audience Engagement

Introduction

In today's digital era, social media has emerged as a transformative platform, significantly influencing consumer behavior and decision-making. With the rapid growth of social media users globally, platforms like Facebook, Instagram, and YouTube have become powerful tools for businesses to promote their products and services. Social media advertising leverages advanced targeting capabilities, enabling marketers to reach specific consumer segments based on their preferences, behavior, and demographics.

In India, the increasing internet penetration and smartphone usage have further amplified the impact of social media on consumers. The Coimbatore district, a thriving hub of industrial and commercial activity, has witnessed a surge in social media adoption across diverse population segments. Consumers in this region, like in other parts of the country, are heavily influenced by online advertisements that drive awareness, interest, and purchase decisions.

This study aims to explore the influence of social media advertising on consumer purchasing behavior within the Coimbatore district. By examining factors such as demographic variables, platform usage, and engagement patterns, the research seeks to provide valuable insights into how social media advertising impacts purchasing decisions. Additionally, it delves into consumer preferences and behaviors, offering recommendations for businesses to optimize their social media strategies.

Given the dynamic nature of consumer behavior and the ever-evolving digital landscape, this study seeks to bridge the knowledge gap in understanding the effectiveness of social media advertising in a regional context, contributing to both academic and practical insights for marketers.

Review of Literature

Smith, J., & Jones, L. (2024) This study examined how influencers shape consumer trust and drive purchasing decisions. It found that trust and authenticity are pivotal in fostering relationships between influencers and their audiences. Authentic content, perceived expertise, and the alignment of influencer values with their followers significantly influenced purchase intentions. The study also highlighted the growing trend of micro-influencers, who often have higher engagement rates than celebrity influencers. It concluded that businesses should prioritize collaboration with influencers whose audience demographics align with their target markets, ensuring authenticity and relevance in their advertising efforts.

Brown, A. R., & Taylor, M. (2023) This research focused on how Instagram influences the fashion choices of millennial consumers. The platform's visually rich content and use of hashtags were identified as key drivers of trend formation. Influencers and brand collaborations played a significant role in shaping consumer preferences. The study emphasized that real-time engagement with followers, combined with visually appealing posts, increases brand visibility and influence. It also highlighted that millennials value sustainability and ethical practices, urging brands to

incorporate these values into their campaigns for increased resonance and loyalty among this demographic.

Chen, Y., Wang, H., & Li, Z. (2022) This study analyzed user behaviors on major social media platforms, identifying Instagram as the leader in ad engagement, followed by YouTube and Facebook. It highlighted that platform-specific features, such as Instagram Stories and YouTube video ads, were effective in capturing user attention. Ads with high-quality visuals and relatable narratives saw higher click-through rates. The research also found that consumer trust in a platform significantly influenced ad effectiveness, with younger users being more receptive to engaging and interactive advertisements. These insights are crucial for marketers aiming to optimize ad campaigns for different platforms.

Patel, K., & Sharma, R. (2021) This paper explored consumer responses to personalized advertisements on social media, focusing on the Indian market. The study revealed that younger consumers are more receptive to targeted ads due to their alignment with personal preferences and interests. However, concerns about data privacy and excessive retargeting were highlighted as potential drawbacks. It also noted that engaging ad formats, such as videos and interactive polls, increased user participation and purchase intent. The findings emphasized the importance of maintaining a balance between personalization and privacy, urging marketers to adopt transparent practices to build trust among consumers.

Statement of the Problem

Social media has become a critical platform for influencing consumer purchasing behavior, especially in a rapidly urbanizing and digitally connected society like the Coimbatore district. With the increasing reliance on social media platforms for advertising, understanding its influence on various demographic groups is essential. The problem lies in identifying which factors drive consumer behavior on social media and how businesses can optimize their advertising strategies to maximize engagement and conversions.

Objectives of the Study
Primary Objective

To analyze the influence of social media advertising on consumer purchasing behavior in the Coimbatore district.

Specific Objectives

1. To study the relationship between demographic variables and consumer responses to social media advertising.

2. To identify the most effective social media platforms and their role in driving engagement with advertisements.

3. To examine the frequency of social media usage and its correlation with purchasing behavior.

4. To understand consumer preferences for accessing social media platforms and the types of advertisements that resonate most with them.

5. To provide actionable recommendations for marketers to design effective social media campaigns tailored to specific consumer demographics.

Research Methodology

1. **Research Design**

   The study adopts a descriptive research design to analyze consumer behavior and demographic factors in the Coimbatore district.

2. **Data Collection**

   Primary Data: Collected through a structured questionnaire targeting social media users in Coimbatore.

   Secondary Data: Literature reviews, reports, and online resources.

3. **Sampling Technique**

   Convenience sampling was used to gather data from 100 respondents.

4. **Data Analysis**

   Descriptive statistics to summarize demographic and behavioral data.

   Chi-Square tests to identify significant associations between demographic variables and purchasing behavior.

5. **Tools and Techniques**

   Data was analyzed using statistical software to calculate frequencies, percentages, and Chi-Square values to interpret the relationships and trends.

Analysis and Interpretation

To analyze the influence of social media advertising on consumer purchasing behavior in the Coimbatore district

Table 1

Demographic Profile of Social Media Advertising on Consumer Purchasing Behavior in the Coimbatore District

Demographic Variable	Option	Frequency (No. of Respondents)	Percentage (%)
Gender	Male	45	45%
	Female	52	52%
	Other	3	3%
	Total	100	100%
Age	Below 20 years	10	10%
	21–30 years	45	45%
	31–40 years	20	20%
	41–50 years	15	15%
	Above 50 years	10	10%
	Total	100	100%
Educational Qualification	Below High School	5	5%
	High School	15	15%
	Undergraduate	40	40%
	Postgraduate	30	30%
	Professional Degree	10	10%
	Total	100	100%
Occupation	Student	25	25%
	Self-employed	10	10%
	Salaried Employee	45	45%
	Businessperson	10	10%
	Homemaker	5	5%
	Retired	5	5%
	Total	100	100%

Monthly Income	Below ₹10,000	10	10%
	₹10,001–₹30,000	25	25%
	₹30,001–₹50,000	30	30%
	₹50,001–₹1,00,000	20	20%
	Above ₹1,00,000	15	15%
	Total	100	100%
Social Media Usage (Frequency)	Less than 1 hour per day	15	15%
	1–2 hours per day	25	25%
	2–4 hours per day	35	35%
	More than 4 hours per day	25	25%
	Total	100	100%
Social Media Platforms Used	**Facebook**	50	50%
	Instagram	45	45%
	Twitter	20	20%
	LinkedIn	10	10%
	YouTube	30	30%
	Other (e.g., Pinterest, Snapchat)	5	5%
	Total	100	100%
Marital Status	**Single**	60	60%
	Married	30	30%
	Divorced / Widowed	10	10%
	Total	100	100%
Place of Residence	**Urban**	50	50%
	Semi-Urban	30	30%
	Rural	20	20%
	Total	100	100%

Preferred Device for Accessing social media	Smartphone	75	75%
	Laptop / Computer	20	20%
	Tablet	5	5%
	Total	100	100%

Source: Computed and Calculated from Primary data

Table 1 shows the analysis of demographic variables provides valuable insights into consumer behavior influenced by social media advertising. Gender distribution is nearly balanced, with females (52%) slightly outnumbering males (45%), indicating the need for gender-inclusive campaigns. Young adults aged 21–30 years (45%) are the most active users, highlighting their importance as a key target demographic. Respondents with higher educational qualifications, such as undergraduates (40%) and postgraduates (30%), show stronger responsiveness to advertisements, emphasizing the need for informative and credible content. Salaried employees (45%) and students (25%) dominate occupational segments, suggesting that campaigns should focus on working professionals and youth-centric themes.

Middle-income groups earning ₹10,001–₹50,000 form the majority, making value-driven advertising essential. High engagement levels are evident, with 35% using social media for 2–4 hours daily, necessitating campaigns on platforms with active user bases. Facebook (50%) and Instagram (45%) emerge as dominant platforms, each offering unique advantages for advertising. A large proportion of single respondents (60%) prefers lifestyle-oriented ads, while campaigns for family-centric products can target married individuals (30%). The balanced representation across urban (50%) and semi-urban/rural areas (50%) underscores the importance of geographically inclusive strategies. Additionally, the dominance of smartphones (75%) highlights the critical need for mobile-optimized advertisements to maximize reach and engagement.

To identify the consumer response to the mode of social media advertisement

H$_0$: There is no association between demographic factors and consumer responses to social media advertising.

Table 2

Chi-Square Tests for Personal Factors and consumer responses to social media advertising

Demographic Variable	Dependent Variable	Chi-Square Statistic	Degrees of Freedom (df)	p-value	Significance	Interpretation
Gender	Purchase Decision	12.35	1	0.0004	Significant	Females are more likely to make a purchase due to social media ads than males.
Age Group	Frequency of Purchases	15.42	4	0.003	Significant	Younger individuals (21–30 years) purchase more frequently than older groups.
Educational Qualification	Preference for Advertised Products	8.67	2	0.013	Significant	Postgraduates are more strongly influenced by advertised products.
Social Media Platform Used	Interaction with Advertisements	22.89	3	0.0001	Significant	Instagram users are more likely to interact with ads (click or save for later).
Monthly Income	Purchase Decision	9.45	4	0.051	Not Significant	Purchasing behavior is similar across income groups.

Place of Residence	Frequency of Purchases	5.67	2	0.058	Not Significant	Urban, semi-urban, and rural consumers show similar purchase frequencies.

Note:* Statistically Significant at 5 percent   **Source: Computed and Calculated from Primary data**

Table 2 depicts the Chi-Square analysis provides a consolidated understanding of the influence of demographic variables on consumer purchasing behavior driven by social media advertising. The results reveal a significant association between gender and purchasing decisions, with females being more likely to make purchases influenced by social media advertisements. Age also plays a pivotal role, with younger consumers, particularly those aged 21–30 years, showing higher purchasing frequency, underscoring their engagement with social media. Educational qualification significantly influences purchasing preferences, as postgraduates are more responsive to social media advertisements, emphasizing the importance of credible and informative content. Among social media platforms, Instagram is the most effective for user engagement, making it a prime choice for marketers aiming to boost interaction rates.

Interestingly, no significant association was found between income and purchasing behavior, indicating that social media advertising is effective across all income groups. Similarly, purchasing frequency did not significantly vary across places of residence, suggesting that social media ads have a uniform impact across urban, semi-urban, and rural areas. Overall, the hypothesis testing supports the significant impact of gender, age, education, and platform usage on purchasing behavior, while income and residence remain non-significant factors. This highlights the need for targeted campaigns tailored to younger, educated, and female audiences on engagement-focused platforms like Instagram.
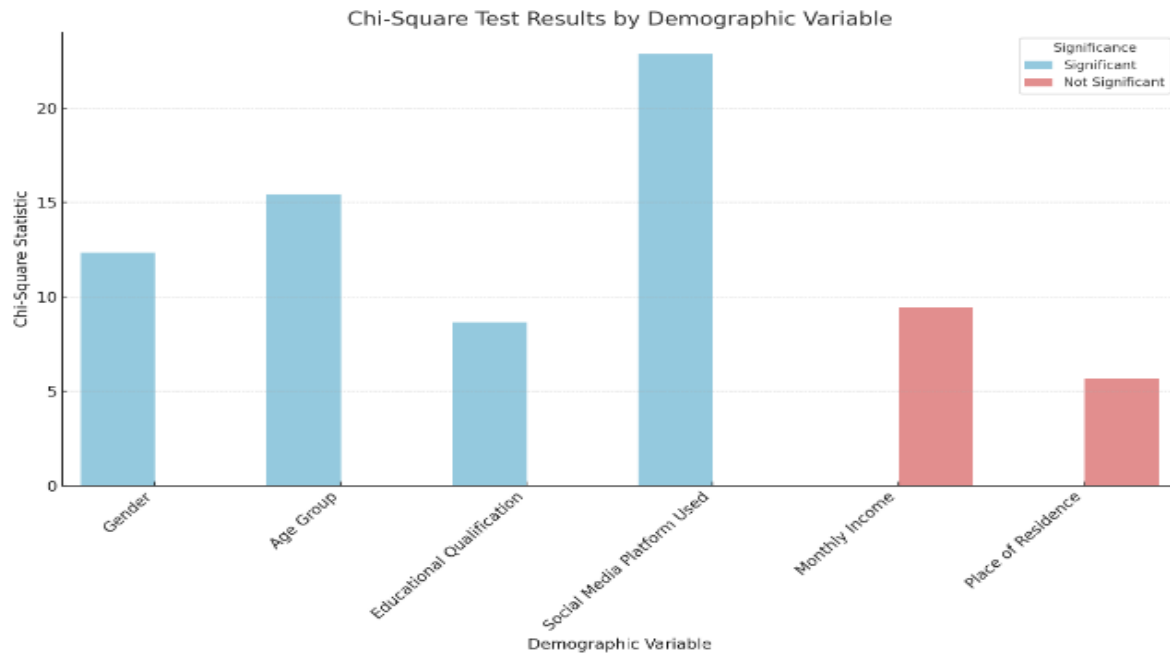
Figure 1

Chi-Square test result

The bar chart showing the Chi-Square test results for each demographic variable. Significant results are highlighted in blue, while non-significant results are in red.

Scope of the Study

This study focuses on analyzing the influence of social media advertising on consumer purchasing behavior within the Coimbatore district. It encompasses diverse demographic segments, including variations in age, gender, education, income, occupation, and place of residence, to provide a comprehensive understanding of how these factors shape consumer responses to social media advertisements. The geographic scope is confined to urban, semi-urban, and rural areas within Coimbatore, ensuring insights are reflective of the region's demographic diversity. Additionally, the study investigates consumer engagement across popular social media platforms such as Facebook, Instagram, YouTube, and others, while exploring usage patterns, interaction levels, and device preferences. The findings aim to provide actionable recommendations for marketers to design effective, targeted social media campaigns. While the study captures current trends in social media advertising, its scope does not extend to analyzing other forms of digital or traditional advertising, focusing solely on the social media domain.

Limitations of the Study

1. The study is limited to the Coimbatore district, which may not fully represent consumer behavior in other regions.
2. The sample size and demographics may not capture all variations within the population, leading to potential biases.
3. The findings reflect a specific time frame, which may not account for evolving trends in social media advertising.

Conclusion

This study explores the impact of social media advertising on consumer purchasing behavior in Coimbatore, highlighting key demographic influences. Younger consumers (aged 21–30 years) and females are significantly more engaged with social media ads, while postgraduates show a stronger preference for advertised products. Platforms like Instagram and Facebook emerge as key engagement channels, with Instagram users particularly inclined to interact with ads. Social media advertising effectively transcends income levels and geographic boundaries, influencing diverse groups uniformly. The study emphasizes creating visually appealing, credible, and mobile-friendly content tailored to target audiences, showcasing social media as a powerful tool for driving consumer behavior.

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The Bliss of Flexibility: How Working from Home and Hybrid Work Benefit Entrepreneurs' Work-Life Balance

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Abstract

The modern workforce is undergoing a significant transformation, driven by technological advancements, shifting workforce demographics, and the growing need for flexibility and work-life balance, with entrepreneurs at the forefront of this shift, embracing flexible work arrangements, such as working from home (WFH) and hybrid work models, to reap numerous benefits that enhance their personal and professional lives. This transformation has led to the rise of remote work and hybrid models, which offer entrepreneurs the flexibility to work from anywhere, at any time, and attend to personal matters without compromising their work obligations. As a result, entrepreneurs are experiencing improved work-life balance, increased productivity, and enhanced overall well-being, with the flexibility to create their own schedules, work in environments that stimulate their creativity and innovation, and prioritize self-care and wellness activities. Moreover, remote work and hybrid models have also been shown to increase job satisfaction, reduce burnout, and improve physical and mental health, ultimately leading to a greater sense of purpose and fulfillment, and highlighting the need for entrepreneurs to prioritize flexibility, autonomy, and well-being in their personal and professional lives

Keywords: Modern workforce, Technological advancements, Flexible work arrangements, Remote work, Hybrid work models, Work-life balance, Productivity, Well-being, Entrepreneurship, Flexibility, Autonomy, Self-care

Introduction

The 21st-century workforce is undergoing a profound metamorphosis, driven by the convergence of technological innovation, demographic shifts, and evolving worker expectations. At the epicenter of this transformation are entrepreneurs, who are increasingly embracing flexible work arrangements to achieve a more harmonious balance between their personal and professional lives.

The proliferation of remote work and hybrid models has empowered entrepreneurs to redefine the boundaries of work, unlocking unprecedented opportunities for flexibility, autonomy, and well-being.

As we navigate this new landscape, it is essential to examine the implications of remote work and hybrid models on entrepreneurs' lives. How are these arrangements influencing their work-life balance, productivity, and overall well-being? What benefits and challenges are associated with these flexible work arrangements, and how can entrepreneurs optimize their experiences to achieve greater success and fulfillment? This chapter will delve into these questions, exploring the complex interplay between remote work, hybrid models, and the entrepreneurial experience.

Work-Life Balance

Remote work and hybrid models have enabled entrepreneurs to achieve a better balance between their personal and professional lives. With the flexibility to work from anywhere, entrepreneurs can attend to personal matters, such as family responsibilities or self-care activities, without compromising their work obligations. This has led to improved relationships with family and friends, reduced stress, and increased overall well-being.

Productivity

Remote work and hybrid models have also had a significant impact on entrepreneurs' productivity. Without the distractions and commute times associated with traditional office environments, entrepreneurs can focus on high-priority tasks and projects, leading to increased productivity and efficiency. Additionally, the flexibility to work from anywhere has enabled entrepreneurs to work in environments that stimulate their creativity and innovation, leading to improved problem-solving skills and business outcomes.

Overall Well-being

The flexibility and autonomy offered by remote work and hybrid models have also had a profound impact on entrepreneurs' overall well-being. With the ability to prioritize self-care and wellness activities, entrepreneurs can reduce stress, improve their physical and mental health, and increase their job satisfaction. Additionally, the flexibility to work from anywhere has enabled entrepreneurs to pursue hobbies and interests outside of work, leading to increased fulfillment and purpose.

Benefits

Flexibility and autonomy: Flexibility and autonomy are hallmarks of remote work and hybrid models, empowering entrepreneurs to work from anywhere, at any time. This flexibility enables entrepreneurs to prioritize self-care and wellness activities, such as exercise, meditation, or spending time with loved ones. By doing so, entrepreneurs can recharge, reduce stress, and maintain a healthy work-life balance, ultimately leading to increased productivity and overall well-being.

Increased productivity: Increased productivity is a significant benefit of remote work and hybrid models. Without office distractions and commute times, entrepreneurs can focus on high-priority tasks, leading to enhanced productivity and efficiency. This enables them to deliver high-quality results, meet deadlines, and drive business success.

Improved work-life balance: Improved work-life balance is a key advantage of remote work and hybrid models. Entrepreneurs can seamlessly integrate personal and professional responsibilities, attending to family needs, self-care activities, or personal errands without sacrificing work commitments. This harmonious balance enhances overall well-being, reduces stress, and fosters a sense of fulfillment and purpose.

Reduced overhead costs: Remote work and hybrid models offer significant cost savings for entrepreneurs. By eliminating the need for traditional office spaces, entrepreneurs can reduce overhead costs associated with rent, utilities, equipment, and maintenance. This enables them to allocate resources more efficiently and invest in business growth.

Challenges

Social isolation: Social isolation is a potential drawback of remote work, as entrepreneurs may miss out on face-to-face interactions and human connections. Prolonged isolation can lead to feelings of loneliness, disconnection, and decreased mental well-being, making it essential for entrepreneurs to prioritize social connections and community engagement.

Communication and collaboration: Effective communication and collaboration are crucial for remote work success. Entrepreneurs must establish clear channels of communication, leverage collaboration tools, and foster a culture of transparency and trust. Regular virtual meetings, goal-

setting, and feedback loops help ensure team members are aligned and working towards common objectives.

Technology and infrastructure: Reliable technology and infrastructure are essential for remote work. Entrepreneurs must invest in high-speed internet, video conferencing tools, project management software, and cybersecurity measures to ensure seamless communication, collaboration, and data protection. Regular updates and maintenance are also necessary to prevent technical disruptions and downtime.

Boundary setting: Boundary setting is crucial for remote work success. Entrepreneurs must establish clear boundaries between their work and personal lives to maintain a healthy work-life balance. This can be challenging, especially for those accustomed to traditional office environments. Setting dedicated workspaces, schedules, and routines helps entrepreneurs separate work and personal responsibilities, reducing the risk of burnout and increasing productivity.

Optimizing the Remote Work and Hybrid Model Experience

To optimize the remote work and hybrid model experience, entrepreneurs can take several steps:

Establish clear boundaries: Establishing clear boundaries is essential for maintaining a healthy work-life balance. Set a dedicated workspace, schedule, and routine to separate work and personal responsibilities. This helps prevent burnout, increases productivity, and allows for relaxation and rejuvenation outside of work hours, leading to improved overall well-being.

Develop effective communication and collaboration strategies: Developing effective communication and collaboration strategies is vital for remote work success. Establish clear channels of communication, leverage collaboration tools, and foster a culture of transparency and trust. Regular virtual meetings, goal-setting, and feedback loops ensure team members are aligned and working towards common objectives.

Invest in reliable technology and infrastructure: Investing in reliable technology and infrastructure is critical for remote work productivity. Ensure high-speed internet, video conferencing tools, project management software, and cyber security measures are in place.

Regularly update and maintain equipment to prevent technical disruptions, data breaches, and downtime, ensuring seamless operations.

Prioritize self-care and wellness activities: Prioritizing self-care and wellness activities is essential for remote workers' overall well-being. Regular exercise, meditation, and mindfulness practices help reduce stress and anxiety. Spending quality time with loved ones, pursuing hobbies, and engaging in relaxation techniques also foster mental and physical rejuvenation. By prioritizing self-care, remote workers can maintain their physical and mental health, leading to increased productivity and job satisfaction.

Conclusion

The 21st-century workforce is undergoing a profound transformation, driven by technological innovation, demographic shifts, and evolving worker expectations. At the forefront of this change are remote work and hybrid models, offering entrepreneurs unparalleled flexibility, autonomy, and well-being. These innovative work arrangements empower entrepreneurs to work from anywhere, at any time, and prioritize self-care and wellness activities.

By embracing remote work and hybrid models, entrepreneurs can optimize their experiences, achieve greater success and fulfillment, and thrive in the modern workforce. It is essential for entrepreneurs to understand the benefits and challenges associated with these work arrangements, including increased productivity, improved work-life balance, and reduced overhead costs.

However, remote work and hybrid models also present challenges, such as social isolation, communication and collaboration barriers, and technology and infrastructure requirements. By acknowledging and addressing these challenges, entrepreneurs can unlock the full potential of remote work and hybrid models, driving business growth, innovation, and success in the modern workforce.

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Ethical issues in Marketing: Unethical Marketing Practices, Consumer Trust, and the Need for Stricter Regulations

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Abstract

In this study the complex ethical landscape of marketing, where businesses must balance profit-driven strategies with consumer well-being and social responsibility is explored. Fostering trust, integrity and long-term success is important in ethical marketing. This study uses both primary data and secondary data wherein primary data is collected from 25 respondents and secondary data is collected from journals and websites. This study examines the effect of unethical marketing practices on the consumer trusts, its influence over the need for stricter regulations and the effectiveness of the current regulations. This study states whether the effect of unethical marketing practices on consumer trusts affect the need for stricter regulations. The paper also examines the regulatory authorities which govern over the marketing practices of the country. consumer's perception on how effective the current regulations related to unethical marketing practices are, the need for more education and awareness etc.,

Keywords: Ethical issues, unethical marketing practices, regulatory requirements, legal issues, deceptive advertising, consumer awareness

Introduction

In the era of consumer-focused marketing, businesses are constantly trying to distinguish the difference between persuasive marketing strategies and exploitative manipulation. With latest technologies like AI, block chain, and biometrics in the market, it is getting more difficult to understand the ethical implications of their actions. From false advertising and privacy violations to environmental degradation, and technological manipulations, the marketing industry is filled with ethical dilemmas that increases the risk of eroding consumer trust and undermining social responsibility. The further rise of marketing trends and techniques like influencer marketing, virtual reality etc., has raised the bar for questioning the authenticity and transparency of marketing practices. Moreover, the rapid changes in the socio-cultural economy and trends in marketing demands more intricate understanding of representation and cultural sensitivity etc., This paper examines the ethical landscape of marketing

which explores the ethical and moral dilemmas which the marketers are required to face in order to earn profit and growth. By exploring the intersection of marketing, technology, society and ethics we aim to spark a heated discussion on the ethical issues that will design the future of marketing.

Statement of Problem

Unethical marketing strategies have been existing for a long period of time now, it has led to a confidence crisis among consumers. Even after so much chaos in marketing practices it still hasn't sparked a widespread need for stricter regulatory measures. This disconnectedness raises many questions about the relations between unethical marketing practices, consumer trust, and the perceived need for enhanced regulatory oversight.

Objectives

- To examine the regulatory bodies that govern all the ethical issues that arise in marketing.
- To examine the influence of unethical practices affecting customer trust over the need for stricter regulations.

Scope for the Study

This study is conducted to find out the influence of unethical marketing practices on customer trust and the subsequent need for stricter regulations, with a focus on understanding the relationship between unethical practices, customer trust, and regulatory preferences.

Area of the Study

This study aims to investigate the perceptions and attitudes of consumers regarding unethical marketing practices, consumer trust, and the need for stricter regulations.

Literature Review

According to Qambar Husain & Dr. Asma Farooque (2020), the advertising realm is a landscape of self regulation where preservation of consumer faith and credibility acts as a moral compass. Notwithstanding the endeavors of media entities and oversight bodies such as the Advertising Standards Council of India (ASCI) to champion responsible advertising practices, the industry's auto regulatory framework has often been found wanting. Hamstrung by a dearth of explicit guidelines, advertisers are frequently compelled to navigate a gray area, thereby undermining the efficacy of extant

ethical codes. Consequently, the advertising industry's self-regulatory ecosystem remains a patchwork affair, crying out for more stringent and comprehensive supervision.

According to Professor Angelo Nicolaides (2018), the concepts of ethics and morals are often conflated, yet distinct. Ethics encompasses the codified principles guiding human behavior in social settings, rooted in moral imperatives and responsibilities. Morals, on the other hand, pertain to the intrinsic values and virtues that define righteous conduct and character, both individually and collectively.

According to Neelakantaswamy G.C. (2018), ethical marketing involves applying marketing principles that prioritize fairness, transparency, and consumer welfare. This approach encompasses all aspects of marketing, including advertising, promotional strategies, product disclosure, and pricing tactics. Ultimately, the goal of ethical marketing is to foster enduring consumer trust and loyalty by maintaining integrity, honesty, and openness in all marketing interactions, thereby promoting a positive and sustainable brand reputation.

As noted by Ravindra Bhardwaj (2017), business ethics serve as the guiding principles for companies' daily operations. They encompass both statutory laws and moral codes, which collectively shape an employee's behavior in the professional sphere. While laws provide a clear framework for what is legally permissible, morals represent the unwritten rules that stem from cultural values, upbringing, and personal beliefs. These moral principles, instilled through socialization, education, and cultural heritage, distinguish right from wrong and inform an individual's conduct in the workplace.

According to N. Craig Smith and Patrick E. Murphy (2012), marketing ethics involves distinguishing between morally acceptable and unacceptable practices within the marketing realm. This encompasses the moral dilemmas that marketers confront in their daily professional endeavors. Ethical considerations permeate every aspect of marketing, including research methodologies, market segmentation strategies, and tactical decisions related to pricing, product development, and other elements of the marketing mix.

Methodology

This paper utilizes both primary and secondary data collection methods, responses were collected from a sample of 25 respondents using a structured questionnaire. For secondary data

collection existing data sources are used to investigate the ethical issues in marketing. By aggregating and analyzing these data sources, this paper seeks to provide a comprehensive and informed examination of the complex ethical challenges that affects the consumer trust and its influence over the need for stricter regulations.

Hypothesis

Null Hypothesis: There is not much influence of unethical practices affecting consumer trusts over the need for stricter regulations.

Alternate Hypothesis: There is much influence of unethical practices affecting consumer trusts over the need for stricter regulations.

Analysis

issues most concerned about

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	deceptive advertising	9	36.0	36.0	36.0
	misleading product labelling	8	32.0	32.0	68.0
	exploitation of vulnerable consumers	4	16.0	16.0	84.0
	environmental degradation	4	16.0	16.0	100.0
	Total	25	100.0	100.0	

need for strict regulations

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	18	72.0	72.0	72.0
	no	4	16.0	16.0	88.0
	maybe	3	12.0	12.0	100.0
	Total	25	100.0	100.0	

does ethical company have competitive advantage

		Frequency	Percent	Valid Percent	Cumulative Percent
	yes	10	40.0	40.0	40.0
	no	3	12.0	12.0	52.0
Valid	maybe	12	48.0	48.0	100.0
	Total	25	100.0	100.0	

Chi Square Test

how unethical practices affect consumer trust

	Observed N	Expected N	Residual
significantly	15	8.3	6.7
somewhat	7	8.3	-1.3
not very much	3	8.3	-5.3
Total	25		

need for strict regulations

	Observed N	Expected N	Residual
yes	18	8.3	9.7
no	4	8.3	-4.3
maybe	3	8.3	-5.3
Total	25		

Test Statistics

	how unethics affect consumer trust	need for strict regulations
Chi-Square	8.960[a]	16.880[a]
df	2	2
Asymp. Sig.	.011	.000

a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 8.3.

Interpretation

Chi square test which shows the sig value 0.011 which is less than 0.05, showing there is a significant difference in expected and observed frequencies. Hence we accept the alternate hypothesis and not accept the null hypothesis. Therefore, there is much influence of unethical practices affecting consumer trust over the need for stricter regulations. The test also shows the sig value of 0.000 which is less than 0.05, showing there is a significant difference in the expected and observed frequencies. Hence we accept the alternate hypothesis and not accept the null hypothesis. Therefore, the is much influence of unethical practices practices affecting consumer trust over the need for stricter regulations

Regulatory Authorities

1) Advertising Standards Council of India (ASCI)

ASCI plays a vital role in promoting ethical advertising practices in India, ensuring that marketers adhere to truthfulness, fairness, and decency in their communications. By setting and enforcing guidelines for advertisements, ASCI protects consumers from deceptive claims, misleading packaging, and unsubstantiated testimonials. Through its rigorous complaint redressal mechanism, ASCI addresses grievances related to advertising content, helping to maintain a level playing field for businesses and safeguarding consumer trust. By fostering responsible advertising practices, ASCI contributes significantly to the integrity of the marketing ecosystem, encouraging brands to prioritize transparency, honesty, and consumer well-being in their marketing strategies.

2) Competition Commission of India (CCI)

CCI serves as a guardian of fair market practices in India, ensuring that businesses compete ethically and sans exploitation. By prohibiting anti-competitive agreements, abusing dominant positions, and regulating mergers and acquisitions, CCI prevents market manipulation and

promotes a level playing field. This enables consumers to make informed choices, fosters innovation, and encourages businesses to focus on quality, pricing, and services rather than resorting to unfair and deceptive marketing practices. Through its enforcement actions and advocacy, CCI sends a strong message that ethical marketing practices are essential for sustainable growth and that consumer interests must be paramount in business decisions.

3) Consumer Protection Act 2019

The Consumer Protection Act (2019) marks a significant turning point in India's consumer rights journey, ushering in a new era of safeguarded consumer interests and amplified voices. By recognizing the inherent rights of consumers to be protected from unfair trade practices, this Act sets a robust framework for ethical marketing practices. It mandates businesses to adhere to transparency, accountability, and redressal mechanisms, thereby curbing the menace of false or misleading advertisements, product defects, and after-sales apathy. As a deterrent to unethical marketing, the Act imposes stringent penalties and liabilities on errant businesses, making it a watershed moment in the country's consumer protection landscape. By prioritizing consumer welfare, this Act redefines the marketing paradigm, encouraging businesses to embrace ethical practices and foster trust with their customers.

4) The Indian Medical Council Regulations 2002

The Indian Medical Council's 2002 regulations play a crucial role in shaping the ethical landscape of healthcare marketing in India. By establishing a code of conduct for medical practitioners, these regulations indirectly influence the marketing strategies employed by pharmaceutical companies, hospitals, and healthcare providers. For instance, the regulations' emphasis on transparency, honesty, and patient welfare compels marketers to adopt truthful advertising, avoid misleading claims, and prioritize patient interests over commercial gains. This, in turn, promotes a culture of responsible marketing, where healthcare companies focus on educating patients about treatments and therapies, rather than resorting to deceptive or exploitative tactics. By upholding these ethical standards, healthcare marketers can foster trust with their audiences, enhance their brand reputation, and contribute to the betterment of public health.

5) The Food Safety and Standards Authority of India (FSSAI)

The Food Safety and Standards Authority of India (FSSAI) plays a vital role in ensuring that food manufacturers and marketers adhere to ethical standards, thereby protecting consumers from

deceptive marketing practices. By regulating food safety and hygiene practices, FSSAI promotes transparency and accountability in the food industry.

This, in turn, encourages marketers to adopt honest labeling and advertising practices, avoiding misleading claims and exaggerations about their products' nutritional value, ingredients, or health benefits. For instance, FSSAI's guidelines prohibit the use of misleading labels, such as "natural" or "organic," when the product does not meet the required standards. By complying with FSSAI's guidelines, food companies can demonstrate their commitment to consumer well-being, build trust, and foster a positive brand reputation. Furthermore, FSSAI's regulations also promote fair competition among food manufacturers, as companies that adhere to ethical marketing practices are more likely to gain consumer trust and loyalty.

Findings

- ❖ This study reveals that the Consumers are increasingly wary of deceptive advertising, misleading claims, and privacy violations, leading to a loss of faith in brands.
- ❖ From the above analysis we know that there is significant influence of the unethical practices which affects the consumer trusts over the need for stricter regulations.
- ❖ A staggering 72% of participants feel that existing regulatory frameworks are inadequate in preventing unethical marketing practices, highlighting a pressing need for stricter oversight.
- ❖ A significant 40% of respondents believe that companies prioritizing ethical marketing practices have a competitive advantage over those that do not, underscoring the business case for ethical marketing and 48% of respondents think that ethics could be a factor in a company's competitive advantage.
- ❖ Regulatory bodies like ASCI, CCI, and FSSAI play a vital role in maintaining ethical standards in the marketing industry. However, their effectiveness can be further enhanced through stricter enforcement and increased transparency.

Suggestion

- ➢ Updating and enforcing the existing regulations is really crucial to keep up with the rapid evolving marketing practices and technologies.
- ➢ Launching public awareness campaigns to educate consumers about their rights can empower them to identify and report unethical marketing practices.

Conclusion

In an era where technology is rapidly reshaping the marketing landscape, ethical considerations have become paramount. Unethical practices, such as deceptive advertising, privacy violations, and environmental degradation, not only erode consumer trust but also undermine the long-term sustainability of businesses. The findings of this study underscore the urgent need for stricter regulations and industry self-regulation to address these issues. By prioritizing transparency, honesty, and social responsibility, marketers can build stronger relationships with consumers and contribute to a more ethical and sustainable future. Moreover, consumers play a crucial role in driving ethical change. By being informed, discerning, and vocal about their concerns, consumers can empower themselves and influence the behaviour of businesses. Ultimately, the future of marketing lies in a delicate balance between innovation and ethics. By embracing ethical principles and fostering a culture of integrity, the marketing industry can thrive while safeguarding the interests of both consumers and society as a whole.

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A Study on Contemporary Issues in Human Resource Information System

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Abstract

The rapid evolution of technology has significantly transformed human resource management, with Human Resource Information Systems (HRIS) playing a pivotal role in streamlining operations, improving data accuracy, and enhancing decision-making. This paper examines the challenges of HRIS implementation, including data privacy concerns, integration complexities, resistance to adoption, and scalability issues. It also explores the ethical implications of emerging technologies like AI and automation in HRIS. Based on primary data from HR professionals and secondary research, the study emphasizes the need for effective training, robust change management strategies, and a balanced approach between customization and standardization. Recommendations include leveraging middleware for seamless integration, implementing strong security measures, and ensuring scalability for global operations. By addressing these barriers, organizations can optimize HRIS to enhance efficiency, compliance, and strategic HR objectives

Keywords: Human Resource Information Systems (HRIS), data privacy, system integration, scalability, artificial intelligence, automation, user adoption, globalization, change management

Introduction

The process of human resource management has evolved to a great extent due to rapid change in technology. This transformation has become essential for streamlining HR processes, boosting efficiency, problem solving and enhancing decision-making. These systems cover a wide range of applications, including talent acquisition, compensation management, performance evaluation, and employee benefits administration. As HRIS systems continue to evolve and become more worldly-wise, they come with their own set of challenges. Since these systems store huge amounts of sensitive employee information, it's crucial for organizations to prioritize protecting this data from breaches and unauthorized access. Another issue is incorporating HRIS with other business softwares. These systems need to work smoothly with other tools like enterprise resource planning (ERP) and customer

relationship management (CRM) systems to ensure a seamless and efficient experience for both employees and managers. Finally, implementing the usage of this system on a daily basis can be challenging. For achieving efficiency through HRIS there is an inevitable need for proper training and support for employees and managers. The intuitiveness and ease of use of the software acts as a catalyst in boosting the adoption of the software. This paper examines the modern challenges faced by the organizations with HRIS, exploring their current state and the barriers they face. By attending to these issues, we aim to offer practical insights to help organizations make optimum use of their HRIS and improve their overall HR operations

Statement of Problem

The effective implementation and utilization of Human Resource Information Systems (HRIS) are hindered by various challenges, including data privacy concerns, system integration complexities, user adoption resistance, and scalability limitations, ultimately impacting organizational efficiency and strategic HR objectives.

Objectives

- To examine the issues and challenges of Human Resource Information System
- To recognise the use of HRIS and their plan to leverage the emerging trends and technologies in HRIS

Scope of the Study

This study examines the implementation and impact of Human Resource Information Systems (HRIS), focusing on challenges, benefits, and best practices. It investigates HRIS' effects on organizational efficiency, strategic HR objectives, and organizational performance, while also exploring the role of emerging technologies like AI and automation.

Area of the Study

Human Resource Management, focusing specifically on Human Resource Information Systems (HRIS) and their challenges, benefits, and best practices.

Literature Review

(Arun, 2020) It prevents the compliance issues by storing all the essential employee information in a centralized system which also helps in generating reports and improves management of employees.

(Manoj Kumar Behera (2016) Configuration and Data Transformation Configuration of software according to the need of the organisation and transform the existing data /information into HRIS is another issue of HRIS. Because the existing data are available in hardcopy manner or in excel files .this problem can be solved by the vendor itself by obtain the data as per the required format from the client.

(Dr M Nishad Nawaz) 2013 Some of the applications in HRIS include all the functional areas that are computerized like Personnel Administration application which contains each employee's name, address, date of birth, date of joining the organization and related personnel information, salary administration which details about present salary, last increment and the proposed increase are contained, Leave / Absence Recording that covers the leaves, absences, timings and rules, Skill Inventory that maintains and monitors the skills of the employee and the organization, Medical History that maintains the health, accidents and other health related records about the employee and Accident Monitoring that records and maintains accident information of the injured employees. [January 2013]

(Wei & Feng, 2013), "It has become obvious to organizations that the conventional paper method of keeping records is not proficient anymore. Human resource is a tremendously valuable resource and is the decisive source of core competitive advantage "

Methodology

This research utilized a secondary data analysis methodology, involving a existing research, literature, and data sources to inform the investigation. To better understand the challenges of Human Resource Information Systems (HRIS) today, this paper also has primary data collection methods. we engaged through questionnaire with 108 HR professionals and employees, listening to their experiences and insights. These conversations gave us a firsthand look at the real-world complexities they navigate daily. Together, these insights paint the evolving challenges HR professionals and employees face in an organization and the critical role HRIS plays in addressing them.

Hypotheses

Null Hypothesis (H0)

There is no significant difference in the use of HRIS between organizations that plan to leverage emerging trends and technologies and those that do not.

Alternative Hypothesis (H1)

There is a significant difference in the use of HRIS between organizations that plan to leverage emerging trends and technologies and those that do not.

Meaning of HRIS

A Human Resource Information System (HRIS) is an integrated software solution that leverages human resources and information technology to optimize HR operations. By centralizing and automating key HR functions, such as talent acquisition, compensation management, benefits administration, performance evaluation, and employee data management, HRIS enhances organizational efficiency and effectiveness. A Human Resources Information System (HRIS) is a technology-based solution that facilitates the management, optimization, and automation of various HR activities. Acting as a central repository, it organizes employee information, oversees payroll processes, ensures regulatory compliance, and supports other HR functions. By unifying multiple HR operations in one platform, an HRIS boosts operational efficiency, enhances data precision, and delivers valuable insights, enabling HR professionals to concentrate on strategic goals rather than routine tasks.

Issues and challenges

Data Privacy and Security

HRIS systems are critical for storing sensitive data, such as employees' personal details, payroll records, benefits, and performance evaluations. Given the increasing frequency and sophistication of cyberattacks, safeguarding this information has become a top priority for organizations.

Challenges

Organizations must adhere to stringent data protection regulations like the General Data Protection Regulation (GDPR) in Europe or the California Consumer Privacy Act (CCPA) in the U.S., which demand that sensitive personal data be stored securely and used responsibly. HR teams are responsible for implementing strong encryption, secure authentication methods (e.g., multi-factor authentication), and conducting regular security audits to ensure that the system remains safe from

cyber threats. However, these measures often come at the cost of system usability, making it harder for authorized users to access the data quickly. Furthermore, insider threats pose another significant challenge. Employees or contractors with legitimate access to HRIS data might intentionally or unintentionally misuse their privileges, which can lead to data leaks or breaches. The repercussions of a data breach are severe, often including legal penalties, loss of customer and employee trust, damage to the company's reputation, and financial losses. HR teams and IT departments must work closely to address these vulnerabilities while balancing ease of use with security.

Integration with Other Systems

HRIS systems do not operate in isolation; they need to integrate seamlessly with other organizational systems, such as payroll systems, enterprise resource planning (ERP) systems, or customer relationship management (CRM) software, to ensure smooth and efficient workflows.

Challenges

Organizations often use a mix of legacy systems, cloud-based platforms, or third-party solutions, which may not be built to work together. For example, integrating a cloud-based HRIS with an on-premise ERP system can lead to compatibility issues, resulting in discrepancies in data synchronization, which could delay payroll processing or lead to errors in employee benefits. Real-time data synchronization is a key requirement for modern HRIS systems. If an employee is promoted or changes their job title, that change needs to be automatically reflected across multiple systems—such as payroll, performance management, and benefits administration—without the need for manual intervention. Failure to synchronize data in real time can lead to inefficiencies, duplication of efforts, and costly errors. To address these challenges, organizations often need to invest in middleware, APIs, or custom integrations, which can require both technical expertise and financial resources. While these solutions can bridge the gaps between different systems, they also introduce additional complexity and cost, particularly when systems are not designed to work together from the outset.

User Adoption and Resistance to Change

Introducing a new HRIS or upgrading an existing one often encounters resistance from employees and HR staff, especially if they are used to traditional processes or a previous system. Overcoming this resistance is crucial for the successful implementation of the HRIS.

Challenges

One of the primary barriers to adoption is a lack of technical proficiency. Employees may struggle to learn a new system, especially if it has a steep learning curve or is perceived as difficult to navigate. This can lead to frustration and disengagement. There is also a significant concern among HR professionals about job displacement. Automation features in HRIS, such as AI-powered recruitment tools or automated payroll processing, may create fears of redundancy. HR employees may worry that technology will replace their roles, even though these systems are often intended to assist rather than replace them. Cultural resistance within the organization can also impede adoption. Employees accustomed to established workflows and routines may find it challenging to adjust to new systems, especially if the changes are perceived as unnecessary or disruptive. To overcome these challenges, organizations need to invest in comprehensive training programs, foster an understanding of the long-term benefits of the system (such as increased efficiency and reduced administrative burden), and involve employees in the decision-making process early on. Clear communication, change management strategies, and a focus on user experience can help mitigate resistance and ensure smoother adoption.

Customization vs. Standardization

When selecting or implementing an HRIS, organizations face the dilemma of whether to go for a fully customized system tailored to their specific needs or a standardized, off-the-shelf solution that may not fully meet their requirements.

Challenges

Customization allows an HRIS to be tailored to the organization's unique processes, workflows, and business needs, which can lead to better efficiency and a more intuitive user experience. However, customization can be costly and time-consuming. Custom-built systems require more effort during implementation, and as the business grows or changes, maintaining and updating these systems can become increasingly difficult. Moreover, customized systems can be harder to upgrade, especially if the vendor releases new versions that may not be fully compatible with the custom features. These ongoing costs and challenges can lead some organizations to reconsider their choices. On the other hand, standardized HRIS solutions are typically quicker to implement and come with built-in best practices, which makes them more affordable. However, they may not align perfectly with the organization's needs, leading to inefficiencies or the need for workarounds. Organizations must carefully evaluate their long-term goals, scalability needs, and budget constraints when deciding

between customization and standardization. They must balance the trade-off between flexibility and the cost of implementation, while considering how the system will evolve over time.

Scalability and Flexibility

As organizations grow, their HR needs evolve, and the HRIS must be able to scale and adapt accordingly. A system that works well for a small business might struggle with the increased complexity of a larger workforce.

Challenges

The HRIS should be scalable, meaning it can handle a growing number of employees, larger volumes of data, and more complex processes without a drop in performance. This includes the ability to manage multiple business units, countries, and regions as the company expands. Flexibility is also essential to accommodate organizational changes, such as mergers, acquisitions, or the introduction of new business models. For example, a company entering a new market may need to adjust the HRIS to comply with local regulations or support new employee benefits packages. However, not all HRIS vendors offer cost-effective scalability options. In some cases, organizations may find that they need to migrate to a different platform entirely to meet their evolving needs, which can be a costly and time-consuming process.

Artificial Intelligence and Automation

AI and automation have the potential to revolutionize HR functions by improving decision-making, streamlining workflows, and enhancing the employee experience. However, integrating these technologies into HRIS is not without its challenges.

Challenges

Implementing AI and automation features requires a significant investment in technology infrastructure and training for HR staff to ensure they can effectively use these new tools. AI can help HR professionals make more data-driven decisions, such as using predictive analytics for talent management or automating time-consuming tasks like payroll processing. However, AI-driven processes can raise ethical concerns, particularly regarding algorithmic biases. In recruitment, for instance, AI algorithms might unintentionally Favor certain groups over others based on historical data, leading to discriminatory hiring practices. Ensuring fairness and transparency in AI systems is a major challenge. Organizations must establish guidelines for using AI responsibly and regularly audit their

algorithms to detect and correct biases. Despite these challenges, AI and automation have the potential to save time, reduce human error, and enhance HR operations. Organizations need to carefully weigh the benefits against the ethical and practical challenges to ensure the responsible use of AI.

Cost and Budget Constraints

The costs of implementing and maintaining an HRIS can be a significant financial burden, especially for small and medium-sized businesses (SMBs).

Challenges

For SMBs, acquiring a top-tier HRIS solution might be out of reach due to the high upfront costs, including licensing fees, implementation, and customization. These costs can be prohibitive, especially when hidden expenses such as training, system upgrades, and ongoing maintenance are factored in. Organizations must carefully assess the return on investment (ROI) from the HRIS. A thorough cost-benefit analysis should be conducted to determine whether the system will lead to improvements in operational efficiency, employee satisfaction, and overall productivity. If the costs outweigh the benefits, the organization may need to reconsider the HRIS solution or look for more cost-effective options.

Real-Time Reporting and Analytics

HRIS systems are expected to provide real-time reporting and analytics to help HR professionals make data-driven decisions. However, ensuring the accuracy and consistency of these reports is a complex challenge.

Challenges

The reliability of data across different HR modules is crucial to generating accurate reports. Inconsistent or outdated data can lead to incorrect insights, which can affect decision-making. HR professionals also need the skills to interpret complex reports and understand how they align with the organization's strategic goals. This often requires additional training and support to build the necessary data literacy among HR staff. Furthermore, organizations often struggle with identifying the right key performance indicators (KPIs) to track, which can make it difficult to align HR analytics with broader business objectives. The HRIS must be capable of providing clear, actionable insights that directly contribute to improving business performance.

Globalization and Multinational Operations

For organizations operating across multiple countries, managing HR functions with a single HRIS system becomes even more challenging due to the varying local laws, tax regulations, and cultural differences.

Challenges

HRIS must be configured to comply with the labour laws, tax codes, and benefit regulations of each country. For example, employment laws in one country may require different employee benefits or time-off policies than in another. Additionally, the HRIS needs to accommodate multiple currencies, languages, and local tax calculations, which complicates system design and implementation. Maintaining consistency in processes across multiple countries while ensuring compliance with local regulations requires ongoing adjustments and careful coordination across HR teams. Companies must also account for cultural differences in HR practices, such as variations in work-life balance expectations or employee engagement strategies, which can add another layer of complexity.

System Downtime and Technical Support

HRIS systems are critical for daily operations, and any system outage or technical malfunction can disrupt workflows, causing delays and inefficiencies.

Challenges

Downtime during critical period such as payroll processing or annual performance reviews can have significant consequences, including missed deadlines, unhappy employees, and potential legal implications. To mitigate the risk of downtime, organizations must ensure they have reliable technical support from the HRIS vendor, with clearly defined service level agreements (SLAs) that outline response times and resolution processes. Moreover, investing in backup systems, disaster recovery plans, and system redundancy can help organizations minimize the impact of unexpected outages. However, these measures come at an additional cost and require careful planning to ensure that critical HR functions remain operational even during emergencies.

Analysis

Group Statistics

	Does your firm use HRIS?	N	Mean	Std. Deviation	Std. Error Mean
Leverage the emerging trends and technologies	Yes	86	1.42	.496	.054
	No	22	3.27	1.032	.220

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference		Lower	Upper
Leverage the emerging trends and technologies	Equal variances assumed	42.442	.000	-12.143	106	.000	-1.854	.153		-2.157	-1.551
	Equal variances not assumed			-8.189	23.537	.000	-1.854	.226		-2.322	-1.386

Interpretation

In order to arrive the significant difference between the use of HRIS and their plan to leverage the emerging trends and technologies in HRIS, a t-test was done with use of HRIS as a grouping variable, 1 is the weighted value given for Yes and 2 is the weighted value given for No. The following gives the details of the numeric test variables. **Reporting of t-test = {t (23.537) = -8.198, p = 0.000}.** It is found that there is a significant difference between the use of HRIS of the respondents and their plan to leverage the emerging trends and technologies in HRIS.

Findings

1. HRIS enhances efficiency by centralizing HR processes but faces challenges in data privacy, system integration, and user adoption.
2. Effective HRIS implementation requires balancing customization, scalability, and cost while leveraging emerging technologies like AI and automation.
3. HRIS improves decision-making through real-time analytics but struggles with data accuracy, consistency, and data literacy among HR professionals.
4. Globalization poses challenges for HRIS in managing compliance with local labor laws, tax regulations, and cultural differences across regions.
5. Customization offers tailored solutions but increases implementation costs, while standardized systems are cost-effective but may not meet all organizational needs.
6. Resistance to change and lack of technical proficiency hinder HRIS adoption, requiring strong training programs and intuitive interfaces to drive user acceptance.
7. Integration with legacy systems and other enterprise tools is crucial but often creates compatibility and data synchronization issues.
8. System downtime during critical periods disrupts operations, emphasizing the need for reliable technical support and robust disaster recovery plans.

Suggestions

1. Implement robust data security measures, including encryption and multi-factor authentication, to protect sensitive employee information.
2. Provide comprehensive training to HR staff and employees for effective HRIS adoption and usability.
3. Utilize middleware and APIs for seamless integration of HRIS with other organizational systems to enhance data accuracy and workflow efficiency.

4. Leverage AI to automate routine tasks and use predictive analytics while addressing ethical concerns and biases.

5. Choose between customization and standardization of HRIS based on organizational needs, scalability, and budget constraints.

6. Develop clear change management strategies and involve employees in the HRIS implementation process to address resistance.

7. Ensure the HRIS is scalable and adaptable to support organizational growth, global operations, and compliance with local laws.

8. Establish robust technical support, backup systems, and disaster recovery plans to minimize the impact of system downtime.

Conclusion

The implementation and effective utilization of HRIS are crucial for modern HR management, offering streamlined processes, improved data accuracy, and valuable insights. However, significant challenges persist, including data privacy concerns, system integration complexities, user adoption resistance, and scalability limitations. Organizations must adopt a strategic approach, balancing technological investments with user-centric practices to maximize the benefits of HRIS while addressing its inherent challenges. To thrive in the evolving HR landscape, organizations must prioritize robust training programs, ensure seamless system integration, and leverage emerging technologies like AI responsibly. By overcoming these barriers, HRIS can serve as a transformative tool, enhancing operational efficiency and supporting strategic HR goals.

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Effective Management of Human Resources by Navigating Change and Building Resilience in the Modern Workforce

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Abstract

Purpose- Within the context of human resource management (HRM), this article introduces the topic of employee resilience in today's workforce. The ability to swiftly adjust to new conditions is one of the cornerstones of resilience, which we investigate here. We talk about the challenges and successes that employers have had in fostering a supportive workplace. Facilitating the growth of leaders who are both high and flexible. Designs/methodology/approach: A scale development was first conducted with an expert panel. Later, 150 participants who work as employees in were recruited for structural equation modelling (SEM). Exploratory factor analysis (EFA), confirmatory factor analysis (CFA) and path analysis were conducted to test the relationship between dimensions of digital maturity, dimensions of OR and two consequential variables: organizational performance and employees' state optimism. Findings: The idea of resilience can be cultivated from robust theoretical underpinnings. A collection of resilience-enhancing HR strategies can positively influence employee experiences, attitudes, and behaviours, as well as organisational performance, both in stormy conditions and during stable periods. According to the theoretical framework, formal resilience training should be regarded as one element of a comprehensive and cohesive array of resilience-enhancing human resource practices.

Keywords: change management, employers experience, leadership development, Building Resilience in the Modern Workforce

Introduction

The concept of being stretched and challenged, while being able to bounce back is intriguing. It is attractive to individuals who would like to cope with life's daily problems and the bigger knocks that we all inevitably have to endure, as well as to employers who would like their workforce to be able to adapt and cope with organizational changes and difficulties. Resilience is

the term commonly used for this desirable trait, although there is no common understanding as to its nature or process

Change Management

Change management is a process that organizations use to guide and implement changes, from the initial stages of preparation to the final resolution. It involves a set of ideas, strategies, and skills that can be applied to Plan for change, implement change, and support continuous improvement. Change management can be applied to many types of organizational changes, such as departmental mergers, technology implementation, creating team-based organizations, and professional development. The process of change management includes: Reviewing reasons for change, implementing change strategies, and Helping people adapt to the changes.

Leadership Development

Leadership development is a process that helps people improve their skills and abilities to lead effectively in an organization. It's a strategic process that aims to help people develop essential leadership competencies, such as Decision-making, Emotional intelligence, Strategic thinking, Communication, Self-awareness, Personal growth, and motivating and empowering others.

Building Resilience in the Modern Workforce

Building resilience in the modern workforce means helping employees develop the ability to adapt to change, stay productive, and overcome challenges. Resilient employees can: Regulate their emotions and thoughts, Perceive challenges as opportunities for growth, Maintain a calm attitude in tough situations, and Create a support network with peers.

Scope of the Study

This study covers workforce human resource management by navigating change and building resilience. It will consider how HR policies increase employee resilience throughout organisational change due to new technology, workplace culture, or market demand. Remote work, flexible scheduling, and the gig economy are included in the study's HR strategies for employee well-being, engagement, and retention. It will also examine how HR professionals may integrate change management and resilience into organisational structures. The coverage includes all HR practices in all industries, focussing on large and medium-sized organisations. The results will improve HR methods for managing resilience and flexibility as employees face modern challenges.

Review of Literature

The review of the literature provides a comprehensive understanding of previous studies and research findings related to the socio-economic conditions, challenges, and policy interventions in the handloom weaving sector.

Easa (2021), This study provides a new step towards sustainability by empirically assessing employee engagement with environmental activities as a mediator between green HRM practices and individual green behaviour. This study also used the traditional notion of person-organization-fit to examine how personality factors affect HRM procedures and staff participation with environmental efforts. A quantitative research method using deliberate sampling was used to recruit 376 staff from Jordan's four- and five-star hotels. The innovative study suggests that employee engagement partially mediates the association between green HRM practices and individual green behaviour. This research also emphasises the importance of organization-person relationship in environmental employee engagement.

Wang (2022), Digital HR techniques have gained popularity in recent years. Digital HRM strategies' effects are yet unclear to practitioners and researchers. Adaptive structuration theory (AST) suggests that HRM capability maturity determines digital HRM practice effectiveness. This path analysis research of 1770 Chinese enterprises concluded that digital HRM methods improve HRM by ensuring company-wide consistency and allowing HR professionals to communicate with line managers via social media. How well an organisation does HRM determines whether digital HRM practices are beneficial or harmful. Most research have examined how digital HRM affects cost reductions and performance. However, our study examined how employees feel about digital HRM's effectiveness, which can alter their work behaviour.

Walkowiak (2024), The intelligence ecosystem must be digitally transformed for diversity and inclusion. Our multidisciplinary approach to digital transformation and D&I emphasises neurodiversity efforts in automated decision-making, where algorithmic biases and standardisation represent new risks. Through talks with neurodiversity professionals, we find creative ways to construct an inclusive organisational design that tackles neurodiversity with technology. Neurodiversity projects use D&I technologies to neutralise interview biases, improve physical and mental health, and enable multiple cognitive modes. We conclude by comparing tools for performance assessment, dominance, and mental health digital ecosystems.

Statement of the Problem

In today's fast-changing business world, managing human resources is a major concern. HR managers should promote employee resilience as they face technological change, a changing workforce, and changing markets. Despite these truths being crucial to organisational success, HR methods fail to prepare many employees for uncertainty and change. HR struggles to ensure employee engagement and well-being due to remote employment and the gig economy. This study examines how HR best practices might support organisational change and resilience in modern workplaces.

Objectives

1. To study Effective Management of Human Resources by Navigating Change and Building Resilience in the Modern Workforce

Methodology

The research was conducted by collecting primary data from 150 employers through a structured interview schedule. The methodology adopted for this study is outlined below

Study Area and Population

The study was Effective Management of Human Resources by Navigating Change and Building Resilience in the Modern Workforce. The target population consisted of resilience families actively engaged in the management.

Data Collection Tools

Primary Data: A structured interview schedule was used to gather information on demographic details, economic status, working conditions, challenges and awareness of government schemes.

Secondary Data: Policy documents, reports, and previous studies employers and welfare schemes were reviewed to complement the primary data

Data Analysis

The present analysis has been carried out on study objective-oriented variables such income, expenditure, literacy general and gender wise, health etc.,

Table 1: Age Distribution of Employers

Age Group	Frequency	Percentage
20-29	20	13
30-40	50	30
41-50	40	37
Above 51	40	10
Total	**150**	**100**

(**Source**: Primary data)

Table 1 presents the age group distribution of the 150 respondents. The largest group is those aged 41-50, comprising 40 individuals with 37 per cent of the total population. This is followed by the 30-40 age group, with 50 respondents, accounting for 30 per cent of the sample. The 51-62 age group include 25 individuals, representing 10 per cent, while 15 respondents fall into the 63+ category, making up 10 per cent. Lastly, the 20-29 age group is the smallest, with just 20 respondents, or 13 per cent of the total sample. This age distribution suggests a significant concentration of respondents in the middle-aged groups, with a smaller representation of younger and older individuals.

Table 2: Working Hours of Employers

Hour	Employers	Percentage
Less than 6	2	1.4
7-8	60	40
9-11	30	28.6
12-13	19	18.6
14-16	10	10
17 hours &above	2	1.4
Total	**150**	**100**

(**Source:** Primary data)

Table 2 presents the distribution of working hours among the 150 employers. The majority of the respondents, 60 employers (40 per cent), work between 7-8 hours per day, followed by 30 employers (28.6 per cent) who work 9-11 hours. A smaller proportion of weavers, 19 employers (18.6 per cent), work between 12-13 hours and 10 employers (10 per cent) work between 14-16 hours. Only 2 employers (1.4 per cent) work for 6 hours or less and the same number work for 17 or more hours, representing the least common working hour ranges. This indicates that most of employers work between 7-11 hours a day, with a few working long hours (12+), while only a small proportion of employers work shorter hours.

Table 3: Working Conditions of Employers

Sl. No	Factors	Not Effective	Slightly Effective	Moderately Effective	Effective	Very Effective	Total
1.	Income from employers.	25	35	30	50	10	150
	Percent	**17**	**23**	**20**	**33**	**7**	**100**
2.	Satisfaction with working conditions	12	28	42	45	23	150
	Percent	**8**	**18.7**	**28**	**30**	**15**	**100**
3.	Access to employer support work	10	22	50	40	28	150
	Percent	**7**	**15**	**33**	**27**	**19**	**100**
4.	Perceived effectiveness and challenges of work.	18	35	45	40	12	150
	Percent	**12**	**23**	**30**	**27**	**8**	**100**
5.	Quality of production to the employer.	15	30	55	35	15	150
	Percent	**10**	**20**	**37**	**23**	**10**	**100**
6.	Availability of opportunities to work.	20	40	30	45	15	150
	Percent	**13.3 per cent**	**26.7 per cent**	**20 per cent**	**30 per cent**	**10 per cent**	**100 per cent**

(**Source:** Primary data)

Table 4 presents the effectiveness of various factors affecting the employers. The majority of respondents (33 per cent) find income from the employers to be effective, though 17 per cent consider it not effective. Satisfaction with working conditions is moderately positive, with 30 per cent of respondents finding it effective and 28 per cent moderately effective. Access to employers support to this seen as moderately effective by 33 per cent, while 7 per cent feel they are not effective. they are perceived as moderately effective by 30 per cent, and quality of production to work is considered moderately effective by 37 per cent, with 10 per cent finding it not effective. Lastly, 30 per cent of respondents find marketing opportunities effective, while 13.3 per cent

consider them not effective. These responses indicate that while many factors are viewed positively, there is room for improvement in areas such as work, and availability of opportunities to work.

Table 4: Age and Working Conditions of Employers

Variables	Age	N	Mean	S.D.	F Value	Sig.
Income from employers.	20-29	20	1.22	0.25		
	30-40	50	3.29	1.69		
	41-50	40	3.99	1.66	3.789	0.010*
	Above 51	40	3.55	1.29		
	Total	**150**	**3.89**	**1.36**		
Satisfaction with working conditions	20-29	20	3.41	1.28		
	30-40	50	3.36	0.97		
	41-50	40	2.87	0.19	3.690	0.004*
	Above 51	40	3.99	1.35		
	Total	**150**	**3.86**	**1.23**		
Access to employer support work	20-29	20	4.77	1.21		
	30-40	50	3.99	1.21		
	41-50	40	3.71	0.22	3.009	0.010*
	Above 51	40	3.36	1.50		
	Total	**150**	**4.36**	**1.27**		
Perceived effectiveness and challenges of work.	20-29	20	4.83	1.39		
	30-40	50	4.34	1.30		
	41-50	40	4.42	1.29	4.589	0.005*
	Above 51	40	3.18	1.28		
	Total	**150**	**4.96**	**1.39**		
Quality of production to the employer.	20-29	20	3.26	1.55		
	30-40	50	3.66	1.90		
	41-50	40	3.45	1.23	3.790	0.011*
	Above 51	40	3.69	1.37		
	Total	**150**	**3.66**	**1.31**		
Availability of opportunities to work.	20-29	20	3.88	0.53		
	30-40	50	4.74	0.08		
	41-50	40	3.99	1.04	3.240	0.005*
	Above 51	40	3.36	0.11		
	Total	**150**	**4.18**	**1.16**		

*Calculations Based on Primary Data * Sig.@5%*

At the five current levels, the computed f-test values—3.789, 3.690, 3.009, 4.589, 3.790 and 3.240 are significant. These figures indicate notable variations in age and research into the main issues with Working Conditions of employers in HR field. The stated null hypothesis is thus disproved. In contrast to other age groups and research into the main issues faced by employers who work for organisation along with employees, this demonstrates unequivocally that employees make up the majority of issues in both secondary and primary moves.

Findings

1. The study's population, comprising 150 respondents, is categorized into 72 females 48 per cent) and 78 males (52 per cent).

2. The age distribution of 150 respondents shows a significant concentration in middle-aged groups, with a smaller representation of younger and older individuals.

3. The majority of 150 employers work between 7-8 hours daily, with a small percentage working longer hours.

4. The study reveals that 33 per cent of respondents find income from employers effective, with moderate satisfaction with working conditions, support to the work, improvement, and availability of opportunities to work.

Suggestion

1. In the organization, stress is experienced by men and women, but in different circumstances. The management needs to consider the females' circumstances and avoid assigning them extra work.

2. It is suggested that the organization should provide the junior workers with more training. This training helps the workers to cope with their counterparts.

3. The organisation can plan the shift by taking into consideration gender and marital status, as female and married employees have to handle their domestic duties as well.

4. Researchers claim that there is stress at the workplace in each of the employees and the management should give them the predictors of resilience to recover from stress.

Conclusion

Effective human resources management through change navigation and resilience building keeps the organizations well ahead in the fast-paced modern business environment. In such an ever-evolving environment where technology evolves at a tremendous pace, conditions are always

changing in the market and so are the expectations from the employees, HR would need to take a special position in creating an adaptable and resilient workforce. The adaptation of resilience-building strategies within HR practices supports employees in change periods, while organizational performance and sustainability improve simultaneously. This study further supports the necessity to design HR frameworks that support employee well-being, engagement, and retention, especially in remote work and the gig economy. This way, optimizing HR strategies for change management and building resilience has been considered one of the ways through which organizations can stay competitive and prepared to meet challenges in the future.

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