

EXTENT OF FINANCIAL LITERACY OF YOUNG GRADUATES PROPOSING TO START A BUSINESS

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ABSTRACT

Entrepreneur is a person who buys the product at certain prices with view to sell them at uncertain prices in future, our study is concentrated towards the young graduates how they are starting up their entrepreneurial activity with the help of their financial literacy, it analyses the financial knowledge among the young graduates for starting up. The interest and passion towards this is assessed. The goal of the research was to make young graduates aware about the various sources of seed funding to build up a career as an entrepreneur. Scientific and research contributions of the paper are reflected in the fact that there is a relatively small number of papers, especially in the domestic literature, that address these issues. Therefore, this paper can contribute to create better awareness about the entrepreneurial ventures. The interpreted results could be a useful base and encouragement for further research in this.

1. INTRODUCTION

In present day financial world, the emphasis of business financial education is universally acknowledged as a key factor of the financial well being of a respective as well as the financial stability of a nation. India is a country of wide melange in terms of socialist cultural contexts, and that make the evolution and quantification of financial literacy an exacting risk. Now a days budding entrepreneurs wants to know about the knowledge about financial literacy where it plays a major role for starting up their business. Entrepreneur is a story believing that the potential of creative and innovative ideas and pursuing the past idealization and concept development. The young entrepreneurs, inspired by family, academics, social trends, and programme have one thing in common. As Analytical research on the financial literacy of entrepreneurs among young graduates and its components viz. Financial knowledge, attitude and behaviour shall give us a deeper insight required and results of the current study will also be beneficial for young bud entrepreneurs.

Government of India has taken many steps to provide the financial assistance and subsidies to encourage the budding Entrepreneurs to start up their innovative and creative ideas by laying down schemes like (a) NEEDS – New Entrepreneurs Cum Enterprise Development Scheme, to motivate the Unemployed Educated Youth. (b) Wind Mill Scheme, to install the Windmill in production area for active consumption of renewable energy. (c) Entrepreneur Development Scheme (EDS), encouraging the entrepreneurship among youngsters who comes from economically backward society. (d) Unemployed Youth Employment Generation Programme (UYEP) etc. This paper, aims to know the financial literacy plays a very vital role and act as a backbone to start up the Entrepreneurial activity among young graduates in north Chennai city.

2. REVIEW OF LITERATURE

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Revathy

UGC CARE LIST No. 135
ISSN 0030 – 5324

Journal of The Oriental Institute

Vol.71



सत्यं शिवं सुन्दरम्

Estd. 1949

Accredited Grade 'A' by NAAC

Oriental Institute

The Maharaja Sayajirao University of Baroda
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EXAMINING THE IMPACT OF ENTREPRENEURIAL EDUCATION AND SELF EFFICACY ON ENTREPRENEURIAL INTENTION

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Abstract:

The study is based on examining the impact of entrepreneurial education and self efficacy on entrepreneurial intention on 120 female final year undergraduate and post graduate students studying Arts and Science Colleges in Chennai. A structured and standardized questionnaire was used to collect the data with the help of Google Forms by adopting purposive sampling method. Statistical tools used were t-test and SEM and the result shows that there is a significant positive impact of entrepreneurial education and self efficacy on entrepreneurial intention of students.

Keywords: Self Efficacy, Entrepreneurial Education, Entrepreneurial Intention, EE-SE on EI Model, SEM Model

INTRODUCTION

Entrepreneurship plays a vital role in economic development of any country. At present the younger generation especially college students are more motivated, encouraged and involved in entrepreneurial activities. The government policies and schemes focuses on the entrepreneurial development of students to control the unemployment rate and turn out entrepreneurs who will be job providers rather than job seekers. Due to this emphasis, all schools and colleges have entrepreneurial education as a part of their curriculum, resulting in students realizing the importance of entrepreneurship. The concept of family business and the entrepreneurial development is clarified at the initial stage it self to motivate the students to start the business for the first time as a first time entrepreneur. This has brought about a big difference in the carrier choice among young students. Entrepreneurial intention is influenced by Entrepreneurial education and self efficacy which consists of sociability, planning, leadership and motivation. Thus this paper examines the impact of entrepreneurial education and self efficacy on the entrepreneurial intention of students.

LITERATURE REVIEW

There are many literatures available on the impact of Entrepreneurial Education (EE) on Self Efficacy (SE) and Entrepreneurial Intention (EI) and almost all the studies have proved that there is an impact of entrepreneurial education on self efficacy (Xianyue Liu, 2019) and entrepreneurial intention (Patricia Martyajuarlinda)2018. The importance of introducing entrepreneurial programs for the college students (Ibrahim Al-Jubari, 2019) is having a positive impact on their self efficacy. Moreover entrepreneurial education directly and positively affects the financial literacy and entrepreneurial skills of students (Suparno, 2018). Thereby influencing their entrepreneurial attitude and their intention to become an entrepreneur (Buba Musa Pulka, 2015).

RESEARCH GAP

Though there are several studies found on entrepreneurial education and its impact on self efficacy and entrepreneurial intention, very few articles are available on entrepreneurial education and its impact on entrepreneurial intention with the moderating factor of self efficacy. The main purpose of examining this theoretical base is to identify the gap in the relevant literature which will form the basis of the current research work. Therefore, an attempt has been made to bridge

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UGC CARE LIST No. 135
ISSN 0030 - 5324

Journal of The Oriental Institute

Vol. 71



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QUALITY OF PARKING SERVICES IN RETAIL STORES FROM THE CUSTOMERS PERSPECTIVE

Dr. B. Dhana Lakshmi

Abstract

Though the culture of doing online shopping has increased, still customers are frequently step into the retail stores for various reasons. In India, start from unorganised Kirana stores to giant commercial malls people wants to go for many reasons with lots and lots of expectations. The services what the retailers provides to them must be satisfied, otherwise the success of the retail sector is a big question mark. When discuss about retail marketing services, parking is an important service which all the customers expect. It should be promptly maintained and proper signage should be there apart from all these, a parking slot is compulsory for all the retail stores. In this regard the researcher has made an attempt to study the expectations of customers from the retailers to provide parking services on having high footfall of customers in retail stores from the customers' perspective. The aim of this study is to understand the expectations of the customers on parking services and the level in which it has influence on the store choice behaviour of the customer. Simple random sampling method was used to collect data. Frequency and percentage analysis and chi-square tests were applied to analyse the collected data. It is inferred from the study is, the customers are expecting a good parking facility in the store where they go for shopping, even they never mind to pay the parking charges if it is properly maintained with the appropriate signage and spacious enough to park their vehicles. it is also observed from the study that the customers are preferred to go the retailers those who are providing valet parking facility.

Keywords: Retail Services, Parking, Footfall of customers, Retail Marketing, Customers' Expectations.

INTRODUCTION

BW Online Bureau has stated in its report that "India's booming economy has over the years greatly increased the need for parking with the number of retail malls, airports, hospitals and density in large apartment buildings". Growing culture of owning car is the main reason for all the industries to think about the parking slots and other services related with parking. In India, providing parking facility by the retailers to its customers is a biggest task due to very less space in commercial areas or bazaar, mainly the malls are located in the centre of the cities, they also find it difficult to manage the parking services during the weekends and special occasions. if the retail stores started focus on providing decent parking facility will definitely helps them to get more footfall of customers. When we talk about the retail marketing services parking is getting least attention, but when this service is not been provided to the customers, they won't have a convenient and relaxed shopping experience. If they are very comfortable with the parking of their vehicle gives them a confidence about the safety and security of their vehicles. In this study the researcher has made an attempt to study the impact of providing adequate parking facility on their customer satisfaction and retention.

Journal of the Oriental Institute, ISSN: 0030-5324, UGC CARE LIST NO. 135,
Vol. 71, Issue. 03, No.8, 2022 pp. 157-164

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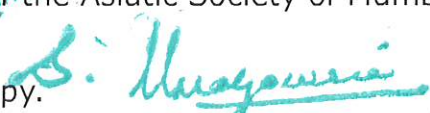


About Journal (/journal/index.php/38-about-journal)

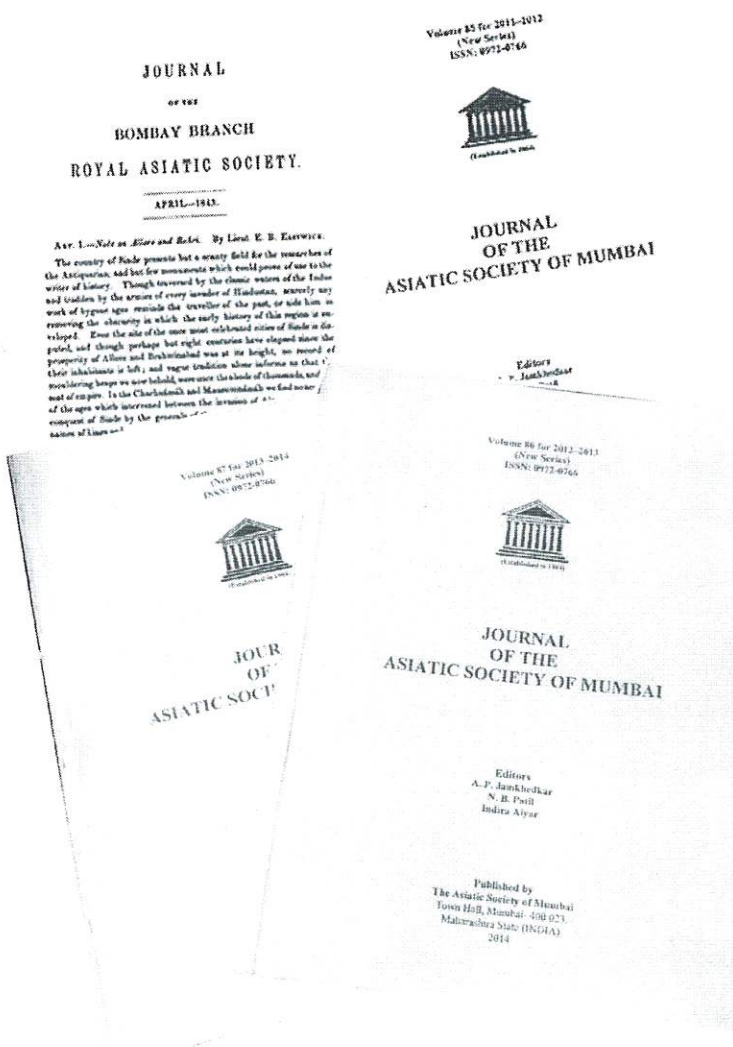
Asiatic Society of Mumbai is a pride of this city. The Society has one of the biggest treasures of different archives. One of such archives is its publication – Society’s Journal. The Journal published its first issue in 1841. In 2016, the enthusiastic editors, who work on honorary basis for the Society, continue to follow the great tradition of their predecessors. It’s a pride that Bharatratna MM Dr. PV Kane was once the editor of Society’s Journal. Since 1841, the Society has seen many ups and downs. It even changed its name from The Royal Asiatic Society (Bombay Branch) to Asiatic Society of Bombay, and then to Asiatic Society of Mumbai. The Journal, however, stuck to its high standards which attracted hundreds of researchers to the Society. This treasure of Journal issues in the last 172 years has always been an important source of references for

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- **Name of the Journal** : Journal of the Asiatic Society of Mumbai.
- **ISSN Number** : 0972-0766.
- **Nature of Publication** : Hard Copy.


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DOES WORK-LIFE BALANCE INFLUENCE WORK ENGAGEMENT? EVIDENCES FROM EDUCATIONAL INSTITUTIONS IN CHENNAI

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ABSTRACT:

Organizations attach due importance to the magnitude of employees' engagement at work. This is because, engaged employees are usually highly productive, attempt to improve the quality of work, well satisfied with jobs and less likely to leave their organization. This scenario is relevant to Educational Institutions too. Well Engaged teachers are believed to be proactive, enthusiastic and determined about their jobs. They constantly reassess the significance of their work from a wider perspective and work in the best interest of their organization. The purpose of this study is to examine the impact of Work –Life Balance on Work Engagement of Teaching Faculty. The study is an empirical one, the sample of which comprises 315 Teaching Faculty of Arts & Science Colleges in Chennai. A Standardized Structured Questionnaire was used to collect data for the study, by way of an Online Survey through Google Forms. Percentage, Weighted Mean, t-test, ANOVA, Correlation and Regression have been used for analysing the data. Findings revealed a significant negative impact of Work-Life Balance on Work Engagement.

KEYWORDS: Educational Institutions, Teaching Faculty, Work-Life Balance and Work Engagement

INTRODUCTION :

The term “Work-Life Balance” was coined in 1986 although its usage in day-to-day life was evident since 1930. During the early 1930s, W.K. Kellogg Company implemented the four six-hour shifts to replace the traditional daily three shifts of eight-hours. As a result, employee morale and efficiency marked a significant increase **Swathi and Mohapatra (2017)**. The Women's Liberation Movement of the 1980s brought back the issue of Work-Life Balance to the limelight of organizations.

Since past two decades, Work-Life Balance has emerged as a salient issue for employees, employers and policy makers because of increase in the proportion of dual career couples and single parents who are employed. Work-Life Balance is a satisfaction and good functioning at home and work with a minimum role conflict **Clark (2000)**. Work-Life Balance is a person-centred approach and each individual adopts a unique approach towards work-life **Kossek et al. (2014)** based on their career, life stage, values, goals and aspirations. The dynamic relationship between Work –Life Balance and Work Engagement has been observed in various contexts.

Kahn (1990) described Work Engagement as “the harnessing of organizational members' selves to their work roles.” Work Engagement indicates the extent to which employees feel connected to their jobs. The concept is not confined to mere physical presence at the workplace. It includes physical, emotional and cognitive involvement during role performance that serves as a catalyst for accomplishment of task related goals **Izlem Gozukara & Omer Faruk Simsek (2016)**.

Parker et al. (2010) found that employees' involvement at work (i.e. Work Engagement) persuades them to craft their jobs in order to mitigate the unfavourable aspects of work and also to render quality performance. Work Engagement has three dimensions: Vigor (high energy), Dedication (strong involvement in work) and absorption (complete focus & happy engrossment in work) **Schaufeli et.al (2002)**.

REVIEW OF LITERATURE:

V. Madhusudhan Goud and K. Nagaraju (2013) identified family culture, number of

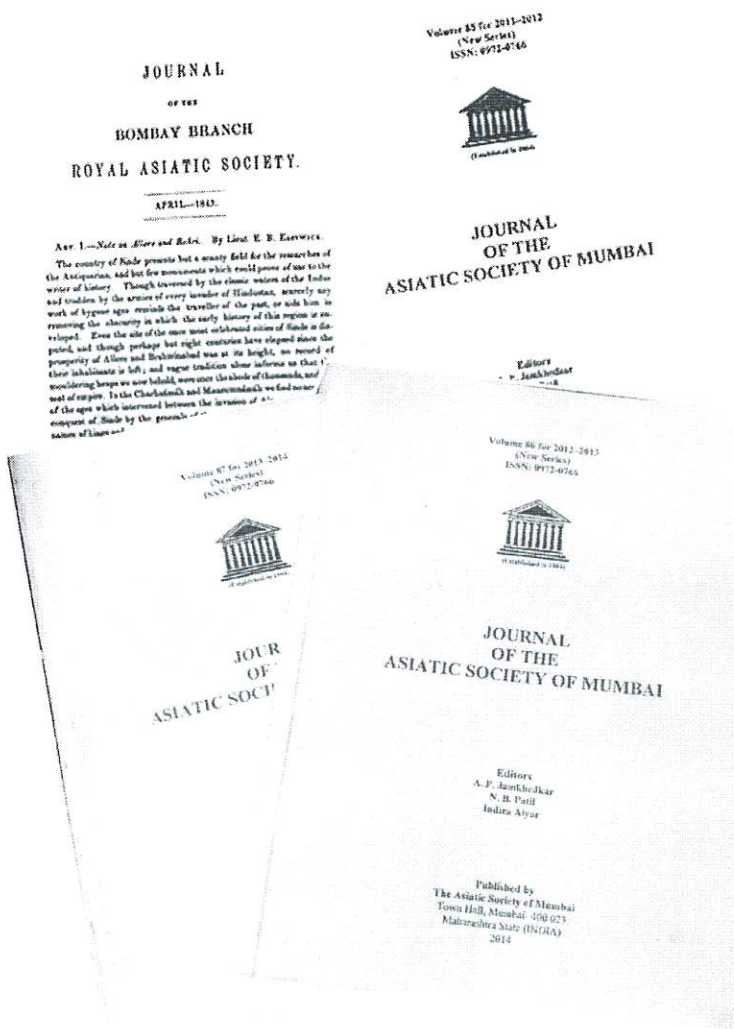
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- **Nature of Publication :** Hard Copy.

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IMPACT OF E-SERVICE QUALITY ON E-SATISFACTION AND E-LOYALTY

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Abstract

VUCA is a rapidly changing business environment that is based on Volatility, Uncertainty, Complexity and Ambiguity of the modern world which transforms the approaches of banks towards its customers. The global banking sector has been increasingly disrupted by technological changes that have challenged every part of the traditional banking model in the new normal era. There are various challenges faced by banks like economic, financial, technological, and the like. Internet banking is one such challenge where the customers are not required to visit the bank to complete their basic transactions. This paper aims at determining the impact of E-Service Quality and its influence on E-Satisfaction and E-Loyalty and whether E-Satisfaction has any influence on E-loyalty in the banking sector. The sample comprised 100 customers of different banks using internet banking services. Weighted Mean, Correlation and Regression analysis were used to analyse the data using IBM SPSS 21. Findings revealed that E-Service Quality had a strong and positive relationship with E-Satisfaction and E-Loyalty and E-Satisfaction had a positive relationship with E-Loyalty.

Keywords: Internet banking, E-Service Quality, E-satisfaction, E-Loyalty, VUCA.

Introduction

Constantly developing new technologies to survive in today's competitive environment is common to all businesses including banking and non banking financial institutions. Internet banking has become the order of the day and it helps the banks to perform their work effectively. Today banks worldwide provide e-banking services for both domestic and global transactions. This is not however an unmixed blessing. The technological environment brings with it many challenges. The characteristics and attributes of these challenges are described as VUCA (Volatile, Uncertain, Complex and Ambiguous). In the current scenario the banks find it difficult to maintain current operating models based on technological changes and customer expectations. It is therefore imperative that banks should bridge the gap between the traditional and modern banking services evolving the expectations of the customers in the new normal era.

VUCA finds its origin from the US Military in the 1990s from the end of cold war between United States and the Soviet Union. It was adopted by businessmen to best describe the chaotic and rapidly changing business environment (**Chandibai Potsangbam, 2017**). VUCA means adapting to changes. It stands for:

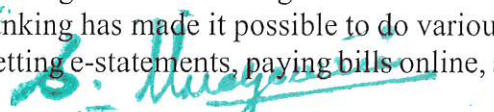
Volatility - it refers to quick and intense changes in the environment in which challenges are unexpected or unstable.

Uncertainty – refers to lack of predictability of issues and events. When the nature of event is known but it is impossible to predict its outcome in advance.

Complexity- refers to the situation in which the nature of the issue can be predicted and some related information is available. However, the volume or nature of the issue could be too overwhelming to process.

Ambiguity – refers to the situation where the reality is unclear and one must prepare to face the unknown.

Internet banking refers to making use of the resources over the internet of corporate banking services. Internet banking has made it possible to do various banking transactions like keeping track of account balance, getting e-statements, paying bills online, shopping online, transferring funds, ordering cheque


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IMPACT OF THE FACTORS OF UNIFIED THEORY OF ACCEPTANCE AND USE OF TECHNOLOGY 2(UTAUT2) ON BEHAVIORAL INTENTION TO ADOPT MOBILE WALLETS

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ABSTRACT

In recent times, mobile wallets have become an attractive alternative payment system worldwide and it has gained public attention in India. Although there are various benefits of mobile wallets, the adoption rate is far from expected. This may be due to various reasons. This study aims to study what may influence the intention of its usage by determining the impact of the factors of Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) on Behavioral Intention to adopt mobile wallet. This theory was used as it aimed to explain the user's intention to use an information system and their usage behavior. The data was gathered from 109 college students from Chennai city, India. Weighted Mean, correlation and regression analysis were the statistical tools used to analyse the data using IBM SPSS Version 21.0. The findings revealed that all the factors of Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) except Perceived Risk were significantly and positively correlated with behavioral intention to adopt mobile wallets. Amongst the factors of Unified Theory of Acceptance and Use of Technology 2 (UTAUT2), habit was found to have a high significant and positive impact on Behavioral Intention to adopt mobile wallets.

KEYWORDS: Mobile Wallet, Unified Theory of Acceptance and Use of Technology 2 (UTAUT2), Behavioral Intention.


Introduction

The rapid change in Information and Communication Technology (ICT) is transforming the society in all arenas. Financial institutions are no exception. The evolution of ICT has led to the development of telecommunication and the usage of smart phones around the world. Smart phones have become an essential part of human life making it the preferred medium of communication in everyday life. The growing use of smart phones facilitate in making purchases and payments through various apps and has been reshaping and transforming the human habits in various aspects including mobile payments. In the past, all the financial transactions were carried out by cash or card which are time consuming and inconvenient. Improvement in technology has made possible the emergence of a cashless society. This has led to the development of various payment methods like mobile wallets, mobile money and internet banking.

These payment systems though advanced and sophisticated, are not free from various risks such as payment declines, counter-party failures, data breaches, security risks, network issues and privacy issues. Such irregularity could lead to disruption and distrust in the payment system. This may be one of the reasons for lower adoption rates. However the advantages are it is easy, convenient and secured mode of payment, saves time, easily accessible and provides rewards and gift vouchers for payments. This study therefore aims to investigate the impact of the factors of Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) on behavior intention to adopt mobile wallets.

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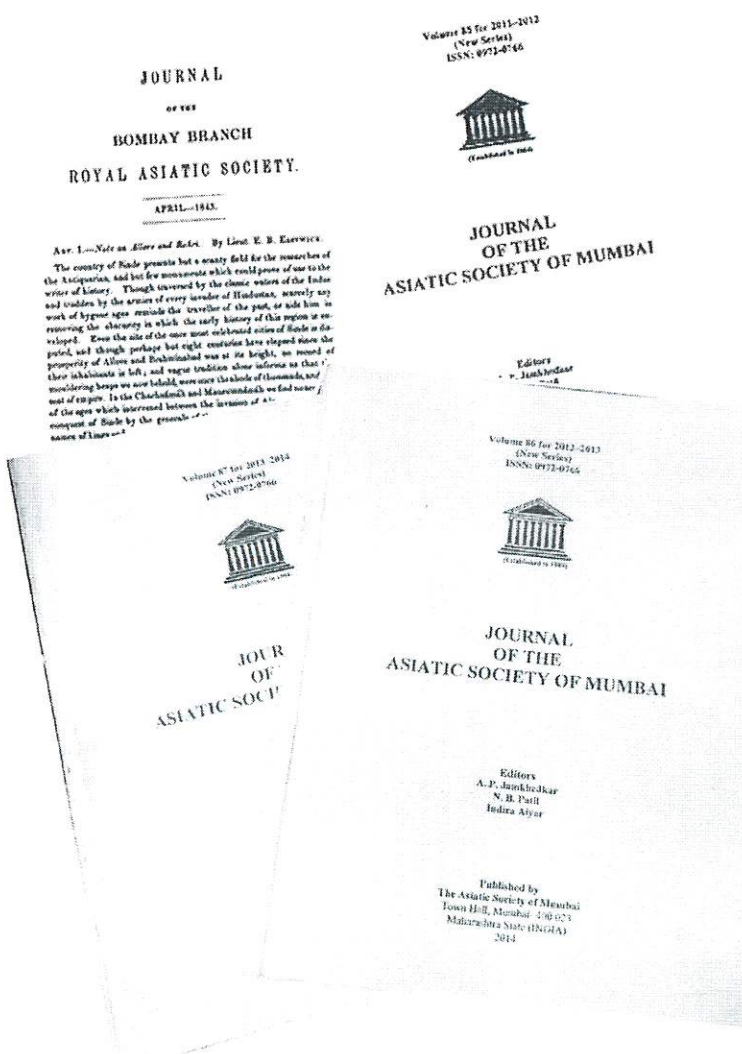
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- **Name of the Journal :** Journal of the Asiatic Society of Mumbai.
- **ISSN Number :** 0972-0766.
- **Nature of Publication :** Hard Copy.

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SOCIAL MEDIA INFLUENCERS' MARKETING

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Abstract

Social Media Influencers influence their audience by sharing their real time experiences with the products or services which they come across in their day to day life. Influencers have become popular in recent times where it is difficult for the businesses to survive in the market particularly in this new normal era. This paper intends to study the Factors of Social Media Influencers' Reviews, Consumers' Perceived Trust and Consumers' Purchase Intention. The sample comprised 245 female college students in various colleges in Chennai. Weighted Mean, t-Test and Regression Analysis were used to analyze the data. Findings revealed that Review Quality and Review Usefulness were found to have a significant positive impact on Consumers' Perceived Trust. Further, Consumers' Perceived Trust was found to positively and significantly influence Consumers' Purchase Intention.

Keywords: *Social Media Influencers, Real Time Experiences, Collaborations, Influencers' Reviews, Consumers' Perceived Trust and Consumers' Purchase Intention.*

Introduction

Technology has changed the perception of marketing amongst people. Marketing which was earlier understood as offering of a product or service to satisfy the needs and wants of the customer is looked at in a much broader sense of making people experience the product or service offered. Digital Marketing has become the order of the day and products are being sold with just one click. The needs and wants of the consumers are ever changing. This may be due to advancements in technology that enabled people to have wide exposure of markets through various sources. One such source is social media. With the increase in number of social media users, it has in fact become an important tool in a company's marketing strategy. Social media has not only widened the opportunities to businesses, but also become a source of living to millions of people especially during the current time where many people have been retrenched due to closure of business units. This form of digitalization has also encouraged a new medium of obtaining information not only from the known but also from geographically dispersed group of people. These developments have allowed individuals who have experienced the product or a service to express their views, opinions and thoughts with others thereby becoming an important and a powerful input for others' purchase decisions. The increasing demand for consumers' opinions and their power to influence millions of other consumers, this has given rise to Social Media Influencers.

With a shift from offline search of information to online, these social media influencers act as the new medium of information providers during this global lockdown. Their recommendations are considered to be persuasive in the decision making of their followers and consumers tend to perceive their recommendations to be highly influencing as they keep their audience engaged by providing them with latest information. These influencers create content on several topics like food, travel, health and fitness, fashion on various social media platforms like Youtube, Instagram and Facebook. They are able to grab the attention of a large number of people as they are well aware of their audiences' preferences and create content accordingly. Thus they are perceived to be an authentic source of information.

Review of Literature

Mei-hsin Wu (2013), in his study "Relationships among Source Credibility of Electronic Word of Mouth, Perceived Risk, and Consumer Behavior on Consumer Generated Media" found that higher the trustworthiness, expertise and objectivity, consumers will possess lower

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USER GENERATED CONTENT (UGC), CUSTOMER BRAND ENGAGEMENT AND PURCHASE INTENTION

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ABSTRACT

Technology is providing businesses with ample marketing strategies to reach their customers. One such is User Generated Content (UGC) which refers to the content created by consumers in order to share their personal experiences on social media. Since the content is created by consumers on their own more number of people engage with these content creators thereby helping the brands to reach their targeted audience to a large extent. This paper intends to study the User Generated Content (UGC), Customer Brand Engagement and Purchase Intention amongst 200 female college students in Chennai. Weighted Mean, Karl Pearson Correlation and Regression Analysis were used for the purpose of analysis. Findings revealed that, User Generated Content and Customer Brand Engagement were positively and significantly correlated. A significant positive relationship was found to exist between Customer Brand Engagement and Purchase Intention. User Generated Content was found to have a significant positive impact on Customer Brand Engagement. Further, Customer Brand Engagement was found to significantly and positively influence Purchase Intention.

KEYWORDS: Technology, Marketing Strategies, User Generated Content (UGC), CustomerBrand Engagement and Purchase Intention.


Introduction

The domination of Web 2.0 technologies and social media has led internet users to encounter a vast amount of online exposure, and one of the most important is social networking (**Bruno Schivinskia and Dariusz Dabrowskia 2014**). This digitization has not only enabled the companies to conduct businesses online but has also enabled the consumers to process information much easily and efficiently. The participation of ordinary consumers in generating and distributing content to various online platforms has led to the proliferating phenomenon of user generated content (UGC) **Ana Guerra, Emma Svantesdotter and Mai Hoa Tran (2017)**. User-generated content refers to any content in the form of videos, audios, blogs, reviews, text, and images. The online product reviews and recommendations generated by the users are known as user generated content (UGC) (**Cen Wang 2015**). These contents are created by consumers or end-users and are made available publicly on online platforms. Since social media has given individuals easy access to information, consumers are no longer dependent on a brand's website but rely on user generated content and get access to the required information. As the content is being posted by the real time consumers who have experienced the products personally, they are considered to be an authentic source of information and thus have the ability to influence others purchase decisions.

The current scenario is where people trust people. Since user generated content are from real users, brands by collaborating with these content creators will be able to connect with a larger audience which in turn enhances the engagement with the brand amongst people. According to (**Simona Vinerean and Alin Opreana , 2021, Hollebeek, L.; Glynn, M.S.;**

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UNDERSTANDING THE UNDERLYING STRUCTURE – A ROKEACH VALUE SURVEY
IN THE BANKING SECTOR

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ABSTRACT

Attitudes, perception and expectations play a vital role in one's workplace behaviour. A study of values in the context of the workplace helps one understand the attitudes and motivations of human beings and how it influences the way the workplace is perceived. Evidence from extensive body of research specifies that a precise value orientation pattern envisages world views leading to prediction of workplace behaviour. Researchers have identified that a gap between one's values and workplace may lead to negative behaviour.

Employee values may be related to their needs and expectations which has changed over a period of time. Likewise, there have been massive changes in the preferences, perceptions and overall value orientation of employees in all sectors, particularly in the banking sector post globalisation. Hence it is important to study the personal value preferences of employees. This study is based on the Terminal Values and Instrumental Values as listed in the Rokeach Value System. The study aims at determining value priorities amongst banking employees and further determines if it varies based on the nature of organisation. Gaining objective insights into how employees' values can help the organisations to bridge existing gaps and make informed decisions on hiring, assigning the tasks and promotions. This in turn helps the organisations in creating a synergetic work atmosphere. Findings of the study suggest a high concurrence in the order of preference of terminal values and instrumental values among different groups of respondents indicating a similarity in the underlying structure of human values.

Keywords: Terminal Values; Instrumental Values; Rokeach Value System; Workplace Behaviour.

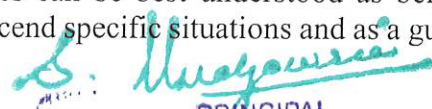
1. INTRODUCTION

Values reflect what is important for each one in life. It guides one's beliefs, attitudes and in turn the behaviour (Hanel, Litzellachner & Maio, 2018; Fischer, 2017; Maio, 2016; Schwartz, 1992). Values can be understood in dual terms one as a characteristic and another as a criterion used in evaluating a characteristic. This makes values an objective as well as a subjective phenomenon (Lee, 1991). It was Rokeach (1973) who identified values as modes of conduct which will be structured differently in different societies based on multitude of factors like family, culture, society, religion etc. It is considered to be one of the crucial concepts that can help in distinguishing one cultural group from the another (Ros, Schwartz & Surkiss, 1999).

The concept of human values has found its way in Humanities studies explaining a number of phenomena. It aids in understanding the attitudes, motivation as well as behaviours. Hence it can be used as a tool by organisations to understand how the employees perceive their workplace (Singh, Bhandarker, Rai & Jain, 2011). Numerous studies have validated that the human values can be used as a means to identify the value priorities of individuals which will complement their attitudes and actions (Farcane, Deliu & Bureana, 2019; Hanel, Litzellachner & Maio, 2018; Fischer, 2017; Maio, 2016; Tuulik, Ounapuu, Kuimet & Titov, 2016; Schwartz, 2012; Brief, 1998; Rokeach, 1973). Hence a study on the human values will contribute substantially to the specific body of research in predicting workplace behaviour.

2. REVIEW OF LITERATURE

Values can be best understood as beliefs which is concerned with behaviour that can be used to transcend specific situations and as a guide to assess a situation. It follows an order or hierarchy on the


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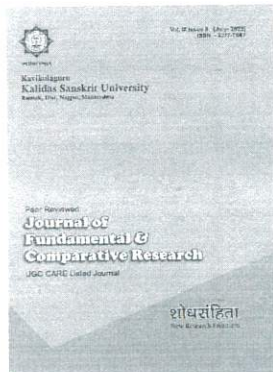
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PERCEPTIONS OF DIVERSITY IN INDIAN WORKPLACES

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Abstract

Workplace Diversity means that an organization hires a wide range of employees with varied backgrounds and abilities. Every employee should feel valued for their contributions and skillsets despite their differences based on their demographics and personality. Organizations should ensure that they create a safe and comfortable work environment by laying down and following proper diversity management practices so that their employees do not feel unappreciated or undervalued because of their differences. The aim of this study is to understand the dimensions of Workplace Diversity and determine whether significant differences exist among the respondents on the basis of chosen demographic variables. The sample for the study comprised 140 respondents. The sampling technique adopted was Purposive sampling since only employees of the booming IT sector were asked to be a part of the study. Data was collected using a structured questionnaire. Weighted Mean, t-test and ANOVA were used to analyse the data. Findings revealed that there is significant difference amongst Male and Female respondents with respect to how they perceive Age Diversity in their organization. It was also found that employees feel that their organizations are not fully acceptive of ethnic differences amongst the employees.

Keywords: Workplace Diversity, IT sector, Discrimination, Gender gap, Generation Gap

Introduction

Diversity has become a topic of utmost importance because of globalization. Companies no longer limit themselves to operating in one city or state but instead aim at earning larger profits by expanding their territories and setting up branches in other states and countries. This is where Diversity becomes a factor that can either make or break a company, since managers and employees have to work well with individuals from different states and countries. Thus, diversity management is important and companies have to make sure that they not only hire diverse employees but also have a proper set of inclusive practices and policies in the organization. Studies have shown that companies that employ a diverse workforce are more successful than companies with a homogeneous workforce [11]. There are two levels of Diversity namely, Surface level diversity, that is, differences in sex, age, ethnicity etc. and Deep level diversity which refers to differences in attitudes, beliefs, personality etc. [9]. The success of companies with a diverse workforce is generally attributed to increased creativity of the employees due to their varied cultural backgrounds. However, having a diverse workforce is only the first step in creating an inclusive work environment. If employees of different backgrounds are hired only to meet legal requirements and their opinions are not actually respected, hiring them is nothing more than tokenism. Tokenism refers to recruiting a minimal number of employees from under-represented groups to merely give the impression that the organization is diverse and does not discriminate. It is important for employees to be aware of the diversity practices of their organization and the ways through which they can voice any discrimination that they have faced. Therefore, the organization also has to ensure that they are not prejudiced against employees who are not mainstream. During the recruitment process, organizations evaluate not only technical proficiency, but also a candidate's ability to accept diversity and effectively interact with individuals having varied backgrounds [13]. Recognizing and managing cultural differences in the workplace helps employees develop trust, cooperation and healthy relationships [3].

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DIVERSITY AND INCLUSION: TWO SIDES OF THE SAME COIN

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Abstract

A diverse workforce is one that comprises of individuals who differ from one another physically as well as cognitively. Throughout the ages, individuals have been fighting for their basic right to equality and freedom from discrimination. Businesses play a major role in shaping the society and influencing the stance that individuals take towards forms of discrimination. An employee's workplace should be one that breaks down cultural barriers and fosters peace. Simply having diverse candidates is not enough. Businesses should ensure that every employee feels appreciated and is included in the decision-making process and other activities of the organization. The main aim of this study is to examine employees' perception of diversity and inclusion practices in their organization and to determine the nature of the relationship that exists between Diversity and Inclusion. Abbas and Hameed's (2010) Gender and Age scales and Giles' (2008) Educational Qualification and Ethnicity scales were used to measure Workplace Diversity. Mor Barak's Inclusion-Exclusion scale (1998) was used to measure Inclusion. Purposive sampling technique was adopted. Employees of the Indian IT sector were selected as the sample for the study, since most IT companies operate in several states and countries and employees often have to communicate and work with other employees belonging to different cultural backgrounds. The sample size was 200. Data was collected using a structured questionnaire. Percentage, Weighted Mean, Correlation analysis and Regression analysis were used to analyse the data. This study emphasized the need for organizations to ensure that its workplace is not just a diverse workplace but an inclusive one. Diversity and Inclusion is the key to having a successful company in the 21st century. Therefore, employees need to perceive their work environment as an inclusive place that values their differences and abilities which will thereby motivate them to work harder for the success of their organization.

Keywords: Workplace Diversity, Inclusion, Discrimination, Inclusive leadership, Decision-making.

Introduction

Diversity and Inclusion is one of the most important concepts that HR managers have to deal with in current times. Workplaces are filled with employees having different cultural backgrounds and personalities who work alongside each other day after day. According to the Social Identity theory proposed by Henri Tajfel (1979) [10], a person's sense of identity and self-esteem is based on the group with which they identify themselves. Individuals categorize themselves based on gender, age, ethnic groups and other categories and tend to be more attached and empathetic towards members belonging to their own social group rather than members of groups that are significantly different from them. Therefore, individuals subconsciously categorize those around them into two groups namely, 'us' and 'them', the former being called the 'in-group' and the latter -the 'out-group' [8]. This leads them to find positive aspects of the group that they identify themselves with and negative aspects of the out-group because they are different from them. Such prejudices should not be allowed at the workplace as this can cause strained relationships at the workplace because of feelings of exclusion that emerge out of employees not being included because they belong to the other individual's 'out-group'. Business leaders should be aware of how their employees perceive the diversity practices in their organization. What's most important is not just ensuring that they have proper diversity practices but also good inclusion policies so that employees are included in the decision-making process, have access to the required information and involve themselves in the activities of the organization.

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Abstract

Purpose - The aim of the study was to determine the impact of the factors of Inclusion on OCB. Inclusion in the workplace refers to accepting employees who are not mainstream and involving them in decision-making processes and other important activities of the organization. Employees who feel valued are more likely to stay loyal to their organization and have a sense of belonging towards it. This feeling of oneness with the organization is referred to as OCB.

Methodology - The sampling technique adopted was Purposive sampling because only employees of IT companies in India were requested to be part of the study. The sample comprised 150 employees. Primary data was collected using a questionnaire framed using Mor Barak's (2005) Inclusion-Exclusion scale and Podsakoff's OCB scale adapted by Argentero et. al (2008). Data was analysed using SPSS v.28 and Percentage, Correlation and Regression analyses were carried out.

Results - The results of the study revealed that two of the factors of Inclusion namely information networks and level of participation, have a significant positive impact on OCB, thus highlighting the importance of an inclusive workplace. The third factor of Inclusion namely decision-making had a positive but non-significant impact on OCB.

Implications - Inclusion can be a crucial differentiator for a company. Businesses should strive towards creating an inclusive workplace. This will boost their performance and profits and help in creating a trillion-dollar economy.

Keywords: Inclusion, Decision-making, Access to information, Organizational Citizenship Behaviour.

Introduction

One of the ways by which a company can boost its reputation is by laying down proper diversity management practices and ensuring the workplace is an inclusive one. Inclusion in the workplace refers to accepting employees who are not mainstream and involving them in decision-making processes and other important activities of the organization. According to Henri Tajfel's (1979) Social Identity theory, a person's sense of self-identity and self-esteem are based on the group with which they identify themselves. Employees work better in groups where they feel comforted and accepted. They would enjoy working in the company and that would increase their sense of belonging and citizenship with the company because they feel truly valued. Employees and stakeholders like to be associated with companies that are inclusive. The business world has cut-throat competition, and an organization needs competitive advantage to survive. Therefore, the need for inclusion in the workplace is one that HR managers should not ignore.

Research gap

Inclusion is a relatively recent topic of research, particularly among IT workers in India. Although there are laws against discrimination in the workplace in India, there are still subtle prejudices. Prior research has found that just 40% of employees believe their managers encourage an inclusive work environment. Employees who feel appreciated and are passionate about their organization will go the extra mile to ensure that their organization is successful. This is referred to as Organizational Citizenship Behaviour (OCB). The management should understand the benefits of OCB and strive to make their employees exhibit it so that they have the support of their employees to get through challenges due to changing business landscapes. Therefore, this study aims to highlight the importance of Inclusion and its impact on OCB in the corporate world.

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Shodh-Prabha July 2020

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IMPACT OF EMPLOYEE ENGAGEMENT ON ORGANIZATIONAL CITIZENSHIP BEHAVIOUR

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ABSTRACT

Employee engagement refers to the steps that are taken by a company to create and encourage a working environment where the employees feel comfortable to carry out their jobs efficiently. Many research studies have found that making a huge investment in the working environment helps in creating a highly engaged workforce, improves the performance and the profitability of the business. To create this kind of positive working environment, it is necessary to identify the various dimensions of employee engagement and infrastructure that is needed to create a workforce who feels both physically and mentally supported.

Organizational Citizenship Behaviour refers to the voluntary commitment of an employee who does extra tasks which do not form a part of his/her contractual task.

Usually, companies are aware of the fact that engaged employees are more productive and exhibit organizational citizenship behaviour. Therefore, it is important for every organization to identify the various key dimensions of employee engagement. There are many dimensions of employee engagement that have an impact on Organizational Citizenship Behaviour. This paper analyses whether the four dimensions of Employee Engagement namely Procedural Justice, Distributive Justice, Perceived Organizational Support and Perceived Supervisor Support have an impact on Organizational Citizenship Behaviour.

KEYWORDS: Employee Engagement, Procedural justice, Distributive Justice, Perceived Organizational Support, Perceived Immediate Supervisor Support and Organizational Citizenship Behaviour.

1. Introduction

Employee engagement is an important concept in human resources (HR) which explains the level of passion and commitment that an employee has towards his/her job. Usually, an engaged employee concentrates on his/her individual performance as well as the company's performance since they feel that the efforts which they put in makes a huge difference to the company's productivity. Highly-engaged employees will not only deliver quality work but they also involve themselves enthusiastically beyond their regular work requirements. This type of behaviour is called as organizational citizenship behaviour (OCB) which encompasses productive and constructive actions and behaviour of the employee beyond their regular job description done voluntarily to benefit their colleagues and the organization.

Understanding the behaviour of the employees at work place has become very important the contemporary researches on human resources. In this context, the present study aims to analyse the relationship that exists between Employee Engagement and OCB, as Employee Engagement is one of the most important constructs that affect the OCB.

2. Review of literature

Sahoo Smruti Rekha and Mohanty Sasmita (2019), in their paper titled "Impact of Employee Engagement on Organizational Citizenship Behavior: An Overview" have identified that there exists a strong positive relationship among the dimensions of employee engagement and organizational citizenship behavior. **Ghasem Sadeghi, Masoud Ahmadi and Maryam Taghvae Yazdi (2016)**,

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IMPACT OF ADVERTISEMENT VALUE ON OUTCOMES OF FACEBOOK COMMERCE ADVERTISEMENTS

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ABSTRACT

Facebook commerce is one of the latest forms of social commerce which is recognized as a most popular form of social commerce. The effectiveness of Facebook advertisements has revolutionized all aspects of life and various new innovations are introduced through communication technology. However, through these media people also share their experience and ideas about a product or service (Abhishika Joshi & Arvind Kalia 2017). The use of Facebook sites in social media around the globe has made it a major and important advertising platform. Many businessmen can place their products through Facebook advertisement to reach their consumers'. Facebook also helps them to target specific customers to promote their products or services. The main aim of this paper is to explore Impact on Advertisement Value on Outcomes of Facebook Commerce Advertisements. So, this study aims to analyses the various determinants of advertisements values which have an impact on the Outcomes of Facebook Commerce Advertisements.

KEYWORDS: Facebook Commerce, Advertisement Value and Outcomes of Facebook Commerce Advertisements.

1.Introduction

Facebook advertising has consequently grown in popularity. Yang et al(2008) reported that the advent of targeting advertisements, specifically toward demographics (age, sex, education, and so on), and tighter restrictions on advertisements quality has turned Facebook commerce advertising into a viable traffic builder and advertising option for small and large size businesses because of its sheer number of active users as well as level of each user's activity on this social networking website. Facebook is considered an appealing platform for online marketing specialists and online advertisers (Francisco 2008). From an economic point of view, Facebook offers a thorough and competitive tariff system, charging advertisers for a pre-click or a pre-impression model. It can be an idle alternative to telemarketing research calls made through call centers and are an excellent direct-response marketing platform, which can provide immediate and direct answers to marketing questions and problems within a short period. Through the interaction with customers, organizations can gain valuable insights and feedback about existing and potential products and services.

2.Review of Literature

Thilina DK (2019) published a paper titled "The influence of Facebook brand page on consumer purchase intention with reference to fashion retailing industry". In this research the author mainly focused on the influence of Facebook fashion retailers brand page and purchase intention among the Facebook users. The main objective was to understand the influence of engaging on Facebook brand page on purchase intention for fashion retail in Sri Lank. Therefore the author investigated perceived usefulness (PU) and perceived ease of use (PEOU) of the Facebook brand page and their relationship with the both attitude towards the brand (ATB) and purchase intention respectively. In this study the author has followed the literature based research approach by

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SUPPORTIVE ORGANIZATIONAL ENVIRONMENT – AN AID IN HUMAN RESOURCE DEVELOPMENT IN NEO-NORMAL ERA

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Abstract

Today's workplace environment is indeed going through immense and rapid changes as a result of globalization and advancements in information technology. The success of an organization largely depends on the quality and sustained workforce. This study mainly aims to:

- Describe the significance of human resource development in an organization.
- Discuss the role of supportive organizational environment in HR development.
- Describe the enhancement of organizational climate.

The human resource management perspective in the economic paradigm is highlighting the importance of human capital. An employee with the right combination of knowledge, skills and motivation to excel, represents the human capital with the potential to give the organization a competitive advantage. Development is a function whose objective is to preserve and enhance employees' competence in their jobs through improving their knowledge, skills, abilities and other characteristics. The organization environment which is the perceived attributes as reflected in the way an organization deals with its members, groups and issues, should be a supportive environment so that it can be a significant source of competitive advantage. The supportive organizational environment in Human Resource Development is all about creating a climate that enables every employee to discover, develop and use his/her capabilities to a fuller extent in order to further both individual and organizational goals.

Keywords: Human Resources, Supportive Organization, Human Resource Development, Competencies, Business Environment, Organizational Climate.

Introduction

Today's workplace environment is indeed going through immense and rapid changes as a result of globalization and advancements in information technology. The success of an organization largely depends on the quality and sustained workforce. Human resources play a key role not only in the organizational enhancement but also in development of the society as a whole. The human skill, care and diligence if applied in an appropriate manner, through the supportive organizational environment, will enhance the firm's operating and strategic initiatives. The high performance of the work force will also have an impact on the enhanced organizational performance in the competitive business environment.

Objectives of the study

This study mainly aims to

- Describe the significance of human resource development in an organization.
- Discuss the role of supportive organizational environment in HR development.
- Describe the enhancement of organizational climate.

Methodology

This study is based on the secondary data collected from various books, journals and articles.

Human Resource Development – How it is inevitable in the current business environment?

It is the widely accepted fact that an organization is nothing without human resources. Human resources individually and collectively are the key to success of an organization. The 21st century corporation is all about the new technologies and as such it is undergoing a radical transformation. The

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JOURNAL OF THE
ASIATIC SOCIETY OF MUMBAI

UGC CARE GROUP - I
JOURNAL
ISSN : 0972-0766

CERTIFICATE OF PUBLICATION

This is to certify that the article entitled

**SUPPORTIVE ORGANIZATIONAL ENVIRONMENT – AN AID IN HUMAN RESOURCE
DEVELOPMENT IN NEO-NORMAL ERA**

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Published in

JOURNAL OF THE ASIATIC SOCIETY OF MUMBAI

ISSN : 0972-0766

Vol. : XCV, No:13, 2022

UGC CARE Approved, Peer Reviewed and Referred Journal Parineeta Deshpande



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SUSTAINABLE CONSUMPTION BEHAVIOUR OF INDIAN CONSUMERS WHO PRACTICE MINDFULNESS - A COMPARISON BEFORE AND AFTER SPREAD OF COVID-19

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Abstract

The COVID-19 pandemic stalled global economic activity. It weighed down people not only financially but also psychologically. Psychologists recommend Mindfulness practices such as meditation and physical exercises, to get relieved of stress. Alongside these concerns, there is a more pressing issue namely the environmental and social impact of consumption on the society which strains the very existence of global resources in the long run. Much of the ongoing research claims that practicing Mindfulness will lead to Sustainable Consumer Behavior. This study aims at comparing sustainable consumer behavior in the Indian context, before and during COVID-19, taking into account the impact of mindfulness practices on sustainable consumption.

Keywords: Sustainable Consumption, Mindfulness, COVID-19

Introduction

The SARS-CoV2 brought about a global pause which economies are finding non-resumable. The pandemic crushed the consumption production cycles of all kinds of elements in an economy starting from manufacturers to ultimate consumers and from malls to retail outlets. Researchers started to find ways to revive their ongoing research and to locate new facets of psychology which the virus might have paved way for exploring. Here comes in Mindfulness suggested by psychological experts to let go of the possible stress which the pandemic had placed upon people.

Mindfulness is the practice of being aware of the present and living it, accepting all the negativities it poses to life, so that it gives us the strength needed to wade through all aspects of life. There are several practices of mindfulness such as exercises, meditation, extra-curricular activities, hobbies etc. As it helps people to be aware of the present, researchers claim that it may help consumers to be more sustainable by giving importance to environmental and social impact of their consumption on the society.

Sustainability can be defined as the existence of a particular system in the long run, fulfilling the needs of the elements within. It includes the development of the society as a whole emphasizing the management of the environment. Thus the attainment of sustainable growth is important economically, socially and environmentally. (Brown et al, 1987).

Sustainable consumption is a practice by which consumers remain aware of the economic, social and environmental impact that their consumption process causes to the society. According to the UNEP, Sustainable consumption and production refers to "the use of services and related products, which respond to basic needs and bring a better quality of life while minimizing the use of natural resources and toxic materials as well as the emissions of waste and pollutants over the life cycle of the service or product so as not to jeopardize the needs of future generations".

As per the Mahindra Alternativity Report 2019, 83% of Indians are interested in making life style changes towards sustainability and 27% are able to find alternatives to plastic. The recent projections of media on the concept that global lockdown had reduced pollution to a great extent especially in metropolitan cities awed many. Pictures and videos of undisturbed nature due to lockdown which would have been opposite otherwise went viral such as clear views of the ice capped Himalayas from Jalandhar, spotting of sambar deer on Chandigarh main roads to name a few. The opposition to the new draft EIA 2020 from citizens is also testimony to their awareness in public participation in environmental concerns. Fair trade products, i.e., trading arrangements which make sure that producers


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About Journal (/journal/index.php/38-about-journal)

Asiatic Society of Mumbai is a pride of this city. The Society has one of the biggest treasures of different archives. One of such archives is its publication – Society’s Journal. The Journal published its first issue in 1841. In 2016, the enthusiastic editors, who work on honorary basis for the Society, continue to follow the great tradition of their predecessors. It’s a pride that Bharatratna MM Dr. PV Kane was once the editor of Society’s Journal. Since 1841, the Society has seen many ups and downs. It even changed its name from The Royal Asiatic Society (Bombay Branch) to Asiatic Society of Bombay, and then to Asiatic Society of Mumbai. The Journal, however, stuck to its high standards which attracted hundreds of researchers to the Society. This treasure of Journal issues in the last 172 years has always been an important source of references for

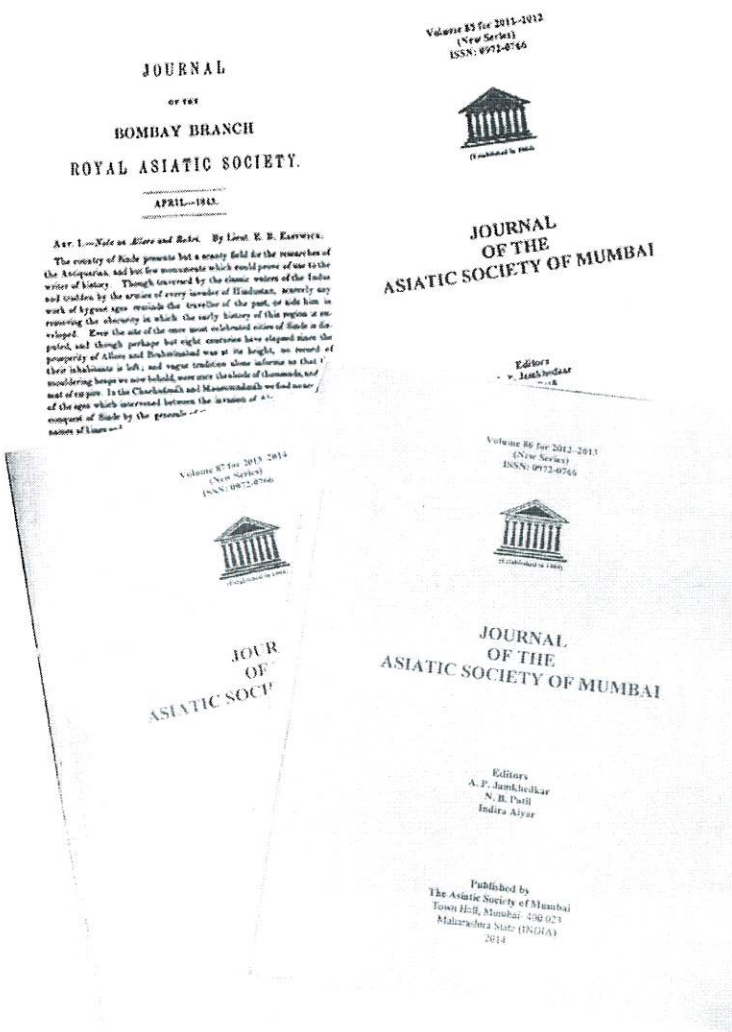
the students, researchers and readers. They used to flip through the Journal’s paper pages for finding the references.

- **Name of the Journal** : Journal of the Asiatic Society of Mumbai.
- **ISSN Number** : 0972-0766.
- **Nature of Publication** : Hard Copy.

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IMPACT OF PSYCHOLOGICAL CAPITAL AND JOB CRAFTING ON WORK ENGAGEMENT

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ABSTRACT :

Organizations strive for high performance and greatness to cope with the changes in the Global environment and ensure its survival in the long run. Effective policies, programs and practices are designed and implemented from time to time to accomplish the goals, mission and vision of an organization. Employees who believe in the purpose and mission of the organization demonstrate high commitment and enthusiasm in carrying out their duties at work. Psychological Capital and Job Crafting are two prominent aspects that could affect an employee's Work Engagement. Educational Institutions are no exception to this. The purpose of this study is to determine the impact of factors of Psychological Capital and Job Crafting on the Work Engagement of Teaching Faculty. This is an empirical study, the sample of which constitutes 315 Teaching Faculty from Arts and Science Colleges in Chennai. Data was collected by administering a Standardized Structured Questionnaire using Google forms. Percentage, Weighted Mean, Correlation and Regression have been used for analysing the data. Findings revealed a significant positive impact of Psychological Capital and Job Crafting on Work Engagement.

KEYWORDS : Teaching Faculty, Psychological Capital, Job Crafting, Work Engagement

INTRODUCTION :

Work Engagement refers to an individual's emotional and mental connection towards their work. The level of engagement exhibited by employees at work generally impacts the performance and success of an organization. Organizations attach high importance to the Work Engagement of its employees and the Educational Institutions are no exception to this. Educational Institutions strive for excellence and public welfare through systematic transmission of knowledge, skills and values to students. Teachers assume a vital role in this process. Further, teachers perform certain administrative duties that are inevitable for the functioning of the Educational Institution which depends on how engaged they are at their work.

Teachers' effective engagement at work depends upon certain personal and organizational factors. The current study aims to examine the probable impact of personal factors (Psychological Capital and Job Crafting) on Teachers' Work Engagement.

Psychological Capital refers to "an individual's positive psychological state of development that is characterized by: (1) having confidence (efficacy) to take on and put in the necessary effort to succeed at challenging tasks; (2) making a positive attribution (optimism) about succeeding now and in the future; (3) persevering towards goals and when necessary, redirecting paths to goals (hope) in order to succeed and (4) when beset by problems and adversity, sustaining and bouncing back and even beyond (resilience) to attain success" **Luthans et al . (2007)**.

Job Crafting signifies the self- initiated changes that employees make to their own job

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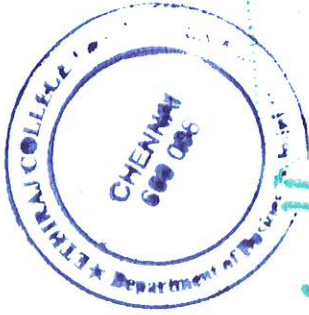
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Journal of Fundamental & Comparative Research

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PERSONALITY TRAITS AND ORGANIZATIONAL CYNICISM

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Published in

Shodhasamhita : Journal of Fundamental & Comparative Research ; IF = 7.268

Vol. VIII, No. 2(II) July – December : 2022

ISSN: 2277-7067



University Grants Commission
Approved Journal

UGC Care Approved, Peer Reviewed and Referred Journal
Kavikulaguru Kalidas Sanskrit University, Ramtek



Prof. Shivaji Warkhedhi

PERSONALITY TRAITS AND ORGANIZATIONAL CYNICISM

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Abstract

Organizational cynicism is the belief that an organization lacks integrity, which, when coupled with a powerful negative emotional reaction, leads to disparaging and critical behavior. Organizational cynicism is an old phenomenon, despite the modernity of dealing with it by researchers and practitioners, organizational cynicism is a feeling of dissatisfaction towards the organization, and employees believe that the organization's management lacks honesty, justice, and transparency. Primary Data was collected through a structured and standardised questionnaire designed on a 5-point Likert scale. Employees of the private sector in Chennai city were selected as samples using convenient random sampling. The statistical tools used were weighted mean, t-test, ANOVA, regression and correlation.

Keywords: *Affective Cynicism, Extraversion, Agreeableness, Openness, Conscientiousness Neuroticism*

1.1 Introduction

Organizational Cynicism is a new notion in the organizational behaviour and organizational psychology literature, and it takes attention of organization theorists. Origins of the cynicism which emerged in ancient Greece as a thought and life style is a school of thought and life style. The old cynical are known as cruel critics but nowadays, the meaning is pessimistic and disbelief. Organisational Cynicism refers to an individual having negative feeling like anger, disappointment and hopelessness for both the staff and organizations. Organizations try to sustain their lives by adapting new developments and changes. Organizations should create an appropriate structure to achieve their aim and goals accordingly. To achieve their main aim and goals, employees play a vital role in the organisation. It is necessary to improve job satisfaction, job performance and the working conditions of the employees to bring up the organisational performance. Also, there is a growing concern for employee's attitudes among organizational managers and researchers which potentially has devastating effects on organizations. With increasing focus on Organizational behaviour such as job satisfaction, employee relations, job change, organizational commitment, etc., the term cynicism has been receiving attention recently.

1.2 Organisational Cynicism

Organizational Cynicism as a negative attitude against the organization being worked at including three dimensions such as belief on lack of integrity of the organization, negative attitude against the organization and the critical behaviours and tendency for mobbing against the organization. There are five approaches of cynicism which are Personality Cynicism, Social Cynicism, Employee Cynicism, Vocational Cynicism and Organizational Change Cynicism. Personality Cynicism means negative thinking of human behaviour. Social Cynicism means social interaction of human being mainly including social disappointment. Employee Cynicism reflects the negative attitude towards the job and the boss. Vocational Cynicism is the disagreement towards job. Organizational change cynicism is negative view point about the change in organization. Brandes helped study organizational cynicism with the help of three dimensions namely Cognitive Cynicism, Affective Cynicism and Behavioural Cynicism (1997).



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CONCEPTUALIZATION OF AMBIDEXTERITY

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Published in

Madhya Bharti (मध्य भारती) : ISSN 0974-0066 with IF=6.28

Vol. 83, No. 02, January - June : 2023

UGC Care Approved, Group I, Peer Reviewed, Bilingual, Biannual,

Multi-disciplinary Referred Journal



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CONCEPTUALIZATION OF AMBIDEXTERITY

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ABSTRACT

Purpose: One of the recent contemporary thinking is that managers are advised to deal with the uncertainty and complexity of the corporate environment which is otherwise known as organisational ambidexterity. Combining revolutionary and evolutionary organisational changes appears very appealing, but it is difficult to put it into practise. Although ambidexterity has been extensively covered in management-related literature for more than twenty years, it has not been properly investigated and is still a fascinating subject for additional study.

Research aims: The purpose of the article is to examine the body of literature that has contributed to the definition, process, levels types, dimensions and mechanism of the concept of ambidexterity. The goal of the research method is to provide answers to the following questions. (i) What are the major contributions to the concept's evolution made by the literature available in the area? (ii) To identify the numerous angles from which this concept has been researched?

Design/methodology/approach: Detailed literature review is the methodology adopted for this study.

Key findings: The analysis identifies ambidexterity and conceptualization of ambidextrous organisation as the two primary areas of research interest in the domain.

Research Limitations: The study examined the development of the topic by conducting an evolutionary literature review only to trace a more structured path focusing on specific components that intersect with other subjects. Future studies can be empirical in nature.

Paper type: Conceptual paper

Keywords: Organizational Ambidexterity, Ambidextrous Organization, Structural Ambidexterity, Conceptual Ambidexterity, Behavioural Ambidexterity, Sequential Ambidexterity.

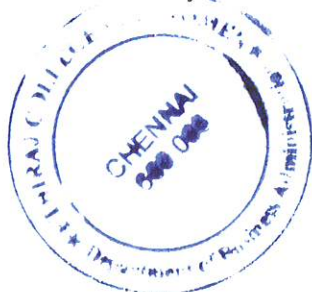
1. INTRODUCTION

Numerous disciplines have investigated the concept of ambidexterity, which include learning (Levinthal and March, 1993), organizational strategy (Jansen et al., 2008; Lubatkin et al., 2006; Voelpel et al., 2006), technology and innovation maintenance (Ambos et al., 2008; He and Wong, 2004; Tushman and O'Reilly, 1996), and organizational behaviour and behaviour (Benner and Tushman, 2008 (Adler et al., 2009). Thus there are numerous definitions for the term "Ambidexterity", as it has been researched from diverse angles. However all researches have delved on linking two action points of 'Exploration' and 'Exploitation' as being mandatory challenges for any ambidextrous organisation. A deeper understanding of 'Ambidexterity' is possible by examining and analysing the varied definitions given by pioneer researchers in this area.

2. AMBIDEXTERITY

The ability of an organisation to deftly handle the demands and stresses of the workplace while adjusting to the changing environment is known as ambidexterity (Duncan, 1976). Robert Duncan (1976) coined the term "ambidexterity structure" for the first time to characterise an organization's dual structure. According to March (1991), gaining ambidexterity, which is necessary for the survival and growth of any organisation, requires striking a balance between exploitation and exploration. He added that for enterprises' learning processes to be effective and efficient, both exploitation and exploration are required. Thus Ambidexterity as a concept has been described by writers as the ability to pursue two competing goals, which eventually creates tension that must be managed or tolerated (Andriopoulos, 2010). It is a capability of the company to align with market expectations while simultaneously adjusting to environmental changes (Junni et al., 2013). Ambidextrous organisations are those that can simultaneously concentrate on current obligations (exploration) and potential future

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**A STUDY ON THE USAGE PATTERN OF E-WALLETS IN THE NEW NORMAL WITH REFERENCE TO CHENNAI
CITY**

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Published in

Shodhsamhita : Journal of Fundamental & Comparative Research

Vol. VII, No. 12(V) : 2021

ISSN: 2277-7067

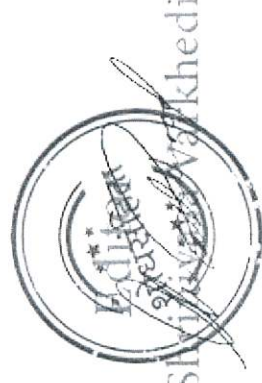


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Shodhsamhita : Journal of Fundamental & Comparative Research

Vol. VII, No. 12(V) : 2021

ISSN: 2277-7067

A STUDY ON THE USAGE PATTERN OF E-WALLETS IN THE NEW NORMAL WITH REFERENCE TO CHENNAI CITY

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ABSTRACT

The outset of the pandemic Covid-19, has made a sudden shift in the life and style of the society. E commerce, E trading, Webinars, Online teaching, Online payments and, On line shopping and many more have taken a lead in the present scenario. As online transactions are on the increase and have become a significant part of the global economy, the ability to accept payments online becomes more important and inevitable for businesses. The Payment applications very often referred to as E-Wallets play a major role these days though these have been in existence for quite a few years.

A digital wallet very frequently referred to as E wallet securely stores the payment information of the users. It replaces the debit card and credit card system , where physical carrying of the wallets is avoided .The digital wallet is a software, or an electronic device which helps to make e payments.

Users are requested to download the application in their smart phones to enable the usage of the application. The top three E Wallets contributing to cash less India in 2021 is Amazon Pay, Google Pay and Phone Pe (Shivani Muthyala July 2021- Digital transformation latest news). In the global scenario, e-wallets have been mostly used by urban population in countries like Indonesia, Bangladesh, Vietnam and Malaysia etc. Mobile wallet is gradually replacing the traditional payments such as cash and credit cards in India. This has become even more prevalent during the current COVID-19 crisis and as a result mobile wallet transaction is expected to surpass INR100 trillion (US\$1.40 trillion) in 2024, according to Global Data, a leading data and analytics company. Starting from the supermarket to the tea shop, the usage of mobile wallets have become very prominent irrespective of the volume of transactions. The DIGITAL INDIA campaign can be regarded as a mile stone in the increased usage of E wallets.

It is become imperative for every individual to have some method of online payment. This study aims at studying the usage pattern of E-Wallets and the level of awareness about the payment apps.

KEYWORDS :E-Wallets, Digital Payments, Payment apps, Online payment, Electronic payment.

INTRODUCTION

E-wallet can be understood as a type of electronic card which is used for transactions made online. It is a cashless/card less transaction. An E-wallet is to be linked with the individual's bank account to make payments.

E-wallet is a type of pre-paid account in which a user can store his/her money for any future online transaction. An E-wallet is protected with a password. E-wallet helps one to make payments for groceries, online purchases, recharges, restaurant bills and much more.

E Wallets give the customers the ease of shopping from home and it does away with the problems of handling cash, they are more frequently and conveniently used more than credit cards indeed.

Types of E Wallets:

The types include open, closed, semi open and semi closed Wallets.

Open wallets allow the user to make payments online as well as withdraw cash with tie up with the service provider

Semi open wallets allow to trade online but does not provide the option to withdraw money.

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A STUDY ON THE EFFECTIVENESS OF ONLINE CLASSES

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ABSTRACT

Rapid growth of technology has brought a major revolution in the field of education. Increased penetration of internet and smart phones are major drivers for growth of online education in India. The COVID-19 has brought a shift from traditional classroom teaching to digital education that has changed the perception of education in colleges. The Pandemic has forced schools and colleges to disseminate knowledge through online learning. Educational institutions were forced to switch over to online classes as an alternative to face-to-face instruction. Online classes in India have become an integral part of college education in the recent global lockdown. Online classes provide quality education at low cost to potential students. Colleges offer online classes to students as a safe learning from the comfort of their homes. Online classes are productive, flexible and accessible and help students to achieve academic continuity. Online education has opened up opportunities for innovation and digital development. Students can attend online classes from any location with the support of a device such as smart phone or computer to log into their classes and proper internet connection. Students enjoy access to virtual lectures and online study material. Teachers can choose the best digital tool to make online classes as effective as offline classes. Online classes give scope for more mental activity than physical activity and plays a vital role in making students' academic oriented. Increased screen time usage in online classes has adverse effects on physical and mental health of students. Government of India has taken various measures to provide online education to millions of young students and equip them with skills needed for future digital oriented environment. The purpose of this research is to study the effectiveness of online classes. Questionnaires were distributed to college students. This research gives an understanding of the attributes that promote effective online classes and challenges posed to students in online classes.

KEYWORDS: Online classes, distractions, digital learning, education, internet connection

1. Introduction

Online classes involve delivery of lessons to students with the use of internet. The interaction between teacher and students takes place in a digital platform. Self-motivation plays a vital role for students to attend online classes regularly. Students must have knowledge of basic programs in computers so as to attend online classes without any technical issues. Computer literacy is a pre requisite for successful participation in online classes. Students must plan their day-to-day schedule in such a way that they keep themselves free from other daily commitments so as to attend online classes.

Online classes make use of video conferencing tools like Google Meet, Microsoft Teams and Zoom to impart learning to students. Google Classroom can be effectively used by teachers to share their study material and other learning resources which serve as a supplement in addition to their online lectures.

Online classes ensure safe environment for students in the current pandemic situation as social distancing is maintained between teacher and students in virtual classroom. Online classes promote paperless way of learning. Online classes generate less amount of carbon dioxide emissions and is an eco-friendly way of learning. Recording of online classes facilitate students to learn at their own pace and recall the lessons taught in online classes. Teachers must plan in advance the content to be taught in online classes.

Online classes lead to demarcation between students as they use different devices like smart phone, laptop, tablet and iPad to log into online classes depending upon the affordability of devices by their parents. Students are prone to number of distractions at home and thus find it difficult to concentrate in online classes. Students must strike a balance between personal life and online classes.

**IMPACT OF CONSUMER ENGAGEMENT ON SOCIAL MEDIA MARKET OF
DURABLE PRODUCT (With Special Reference to Chennai City)**

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ABSTRACT

The technological change in the recent past has paved the way for common masses in accessing what they will for. Market is too competitive to capture a segment of customers and sustain their presence. Consumer are also view the market as an open source for large segmentation of products and services. The usage of social media among the consumer has brought westernisation to their outfit as well their culture design. Hence the role of social mediamarket has above par in retaining the existing customers and attract new customers. The marketfor consumer durable product also substantially attracted by social media markets. Consumer for durable products is increasing day by day, Hence, the present study has conducted to examine the influence of consumer engagement on social media market for durable products. A sample of 240 consumers are surveyed using convenience sample method through online data collection. Results shows sizable number of consumers are male working in private organisation. The determinants of consumer engagement have segmented into three dominantcomponents namely Devotion and Usefulness followed by Motivation and Upkeeping as wellas Interaction and Attachment. The purpose of social media marketing usage has been observedas their dominant component namely Amenity and Equalizing as well as Risk and Equivalence. Results shows Devotion and Usefulness followed by Motivation and Upkeeping as well as Interaction and Attachment are significant determines the purpose of using social media marketing.

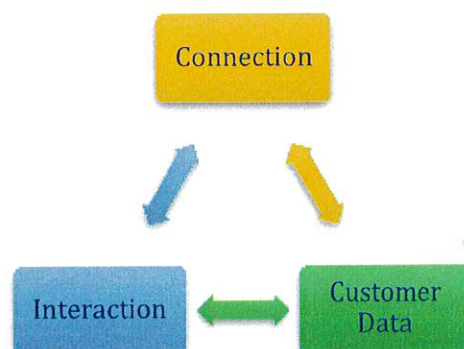
Keywords: Consumer, Durables, Usefulness, Motivation, Upkeeping, Amenity and Equalizing.

INTRODUCTION

SOCIAL MEDIA MARKETING

In order to develop a company's brand, boost sales, and enhance website traffic, social media marketing, or SMM, is used on the social media platforms where people may create social networks and share information. SMM offers businesses a method to interact with current consumers and attract new ones. It also contains data analytics features that enable marketers to monitor the effectiveness of their campaigns and find even more opportunities to interact.

Core marketing area of SMM



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JOURNAL OF THE ORIENTAL INSTITUTE

(Referred and Blind 'Peer-reviewed' Annual International Indological Research Journal)

Vol. 71, 2022

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- ISSN** : 0030-5324
- UGC CARE LIST NUMBER** : Arts & Humanities No. 135
- Registration No.** : 15007/57
- Published by** : Oriental Institute
The Maharaja Sayajirao University of Baroda
Vadodara - 390 001
- Address** : The Director, Oriental Institute
The Maharaja Sayajirao University of Baroda
Near Palace Gate, Palace Road
Vadodara - 390 001, Gujarat, India
- Website** : www.msubaroda.ac.in

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A STUDY RELATING TO USERS' ADAPTABILITY ON QUICK RESPONSE (QR) CODE WITH REFERENCE TO ONLINE ENVIRONMENT

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Abstract

Change call for innovation, innovation leads to progress. New forms of technology have led to more secure and seamless use of digital money. Digital payment are transferred with advance technologies and huge development towards the achievement of easy, convenient, fast and secure payment method and it has a massive development in QR code. Technological improvement in financial sector has led to innovation of QR code.

A QR code is a type of barcode that can be read easily by a digital device and which stores information as a series of pixels within a square-shaped grid. QR code payment is a contactless payment method where payment was performed by scanning QR code from a mobile app. This is an alternative to doing electronic funds transfer at point of sale using a payments terminal. This avoids a lot of the infrastructures traditionally associated with electronic payments such as payment cards, payment networks, payment terminal and merchant accounts. To make a QR code payment, the user scans the QR code displayed by the merchant with their smart phone to pay for their goods. The amount payable should be entered and finally submit. As an easily identifiable matrix barcode, QR codes allow shoppers to use their smart phone camera to quickly authenticate and authorize a payment from their digital wallet during a point of sale transaction. QR code usage is growing worldwide due to its pandemic and widespread accessibility. Digital payment method is becoming part of our day to day life. In the current scenario following Covid19 and lock-down, most of the shops are now accepting digital payments and one of the most widely used payment acceptance solutions is online payments via QR codes.

Corona virus disease (COVID 19) is an infectious disease caused by a newly discovered virus rooted from Wuhan, china. Global financial marketing was completely affected during the pandemic. COVID – 19 has reduced the revenue of world economies by restricting exports, tourism receipts and remittances of migrant workers.

The study focuses on the growth of QR code in global marketing, impact of COVID – 19 pandemic on QR code with respect to touchless payment.

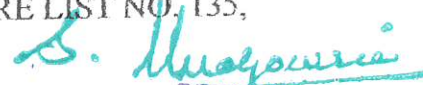
Keywords – QR code, COVID – 19, pixel.

1. INTRODUCTION

The new era of information and communication technologies has been created many golden opportunities in several aspects. In a growing number of online users have activated effective world concepts and created a new business phenomenon. Mobile technology, on the other hand, has made possible a much greater reach of the internet, increasing

Journal of the Oriental Institute, ISSN: 0030-5324, UGC CARE LIST NO. 135,

Vol. 71, Issue. 01, No. 04, 2022., pp. 127-132.


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A STUDY ON THE USE OF SOCIAL MEDIA DURING COVID-19 PANDEMIC

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Abstract

Technology has changed the way people live their life. Technological advancements have revolutionized the ways in which humans communicate by engaging in social media on smartphones and computers.

Social media focusses on communication, community-based input, interaction, content sharing, and collaboration. It is a collective term for websites and computer-based technology. Social media has become more accessible through mobile applications. Some examples of social media include Twitter, Facebook, Instagram, Aarogya Sete, WhatsApp, YouTube, Telegram, coWIN and LinkedIn. Social Media usage has been increased in situations of natural disasters and other crises. Social media has provided opportunities to hundreds and millions of users with regard to updates and information about COVID-19 through posts, comments, videos, pictures, and others in their everyday routine.

Coronavirus disease (COVID-19) is an infectious disease. During COVID-19 pandemic the world discovered that social media was a great way for every individual and communities to stay connected even while they were physically separated. Social media platforms have rapidly become a crucial communication tool for collecting information. Optimal medical infrastructure such as medical oxygen and bed facility is the single most important intervention for moderate and severe cases of COVID-19. Without it, patients have suffered, where social media played a major role in overcoming such obligation. The COVID-19 vaccine was a mix of excitement and apprehension where social media had influenced many people to get vaccinated.

The study focuses on the use of social media in collecting & sharing information and news relating to covid 19 and to identify the usage of social media in organizing medical infrastructures, such as hospital beds, medical oxygen, and others during COVID-19, as well as to figure out the influence of social media in driving people to get vaccinated.

Key words : Technology, Social media, COVID-19, medical infrastructure, Vaccination.

1.Introduction

Social media features allow every individual to get engaged and get involved with a wider public. WHO declared Novel Coronavirus Disease (COVID-19) outbreak as a pandemic on 11 March 2020 and reiterated the call for countries to take immediate action and scale up response to detect, treat and reduce transmission to save the life of the general public. The best way to prevent and slow down transmission is to be well informed about the COVID-19 virus where social media played a prime role in sharing updates during pandemic. Currently every individual person is connected through social media wherever they go because they hold a smartphone in their pocket. Social media platforms have become a significant tool for communication and the continuation for the people's routine. During pandemic people were forced to stay at home and the social media have connected and supported awareness and pandemic updates for their users.

1.1 Social media use during COVID-19

The exponential use of social media on pandemic as a source of public information has altered the pattern of social interactions. Social media has a particular characteristic which enables every user to not only share the information but also post their ideas and views. Social media has provided opportunities to hundreds and millions of users with regard to updates and information about COVID-19 information through posts, comments, videos, pictures, and others in their everyday routines. The information on social media has a wide effect on the individuals and groups which has connected the online world to seek information for families, friends, and the general public. During the pandemic, importance to use social media has wisely increased as it provides an opportunity

AWARENESS AND SATISFACTION OF CONSUMERS TOWARDS GREEN CONSUMER DURABLES

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Abstract

For several decades, concerns over various environmental issues are gaining momentum among various groups of society. Consumers being an indispensable part of society are becoming more aware of environmental issues. They understood that increased population, consumption habits and the impact of technological advancements are the main environmental issues. This emphasises consumers' need for becoming green and adopt green behaviour. This paper also examined the factors influencing the selection of green consumer durables and the level of consumers' awareness about green consumer durables.

Keywords- *Environmental issues, Green consumer durables, Green behaviour*

INTRODUCTION

Human wants are unlimited with limited resources, hence marketers should utilize the resources efficiently to achieve the organization's objective. There is growing interest among consumers all over the world to protect the environment, as they are concerned about the environment and are changing their behaviour. Business firms have realised and recognised the strategic importance of marketing in finding responses to these consumers' "environmental needs", green marketing has become a prominent area of study. As a result of this, green marketing has emerged for sustainable and socially responsible products and services.

Green marketing refers to the practice of developing and advertising products based on their real or perceived environmental sustainability. Green marketing consists of a broad range of activities like product modification, changes in the production process, packaging changes, and modifying advertising

A green consumer is a consumer who avoids products that are likely to endanger health, caused significant damage to the environment during production, use, or disposal, cause unnecessary waste and use materials derived from threatened species or environments.

REVIEW OF LITERATURE

Lokesh Jasrai, Amanpreet Kaur, Suresh Kashyap (2019) analysed the influence of demographic variables on consumer innovativeness among consumer durable purchasers. In this regard, gender and age have been identified as important predictors to measure the effect on consumers' innovativeness towards green purchasing behaviour among

UGC CARE LIST No. 135
ISSN 0030 – 5324

JOURNAL OF THE ORIENTAL INSTITUTE

Volume 71, Year 2022

Editor

Sweta Prajapati

SPECIAL ISSUE



Accredited Grade 'A' by NAAC

Oriental Institute

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A STUDY RELATING TO STUDENTS' PERCEPTION ON THE EDUCATIONAL APPS FOR ONLINE LEARNING AND ITS IMPACT ON LEARNING PERFORMANCE WITH REFERENCE TO STUDENTS OF HIGHER EDUCATION IN CHENNAI

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Abstract

The word "technology" is wide and it changes according to the requirements of the user. Technology is applied in almost everything and it plays a vital part in every sector. The use of technology in the education sector has made students gain knowledge and develop learning and soft skills. The use of technology in education is called educational technology. Educational technology refers to technology that usually helps facilitate collaboration in an active learning environment. By using educational technology, educators create digital experiences by interactive textbooks, gamify lessons, taking attendance, assigning homework, holding quizzes and tests and getting real-time results related to teaching material, style and format. Educational technology offers both tutors and students the ability to learn in an environment that makes use of common devices such as smartphones, laptops and tablets. Educational apps pave the way for Users to have a flexible learning environment.

Educational apps has accommodated a new pattern of learning. It is more convenient and more effective than the usual traditional approach. Not only smartphones, but also tablets and laptops have transformed the knowledge sharing platform. The students today are fully equipped with an enhanced understanding of their subject. To improve productivity, educational apps are interactive and useful to attract students for studies.

Coronavirus disease (COVID-19) is an infectious disease caused by the SARS-CoV-2 virus after the outbreak in Wuhan, China, in December 2019. The pandemic has affected the entire education system. The pandemic situation forced students to use educational apps to learn various subjects and skills.

The study focuses on the Students' Perception on the Educational Apps for online Learning and its Impact on Learning Performance with reference to students of Higher Education.

Keywords – Educational technology, Educational apps, COVID-19

1. INTRODUCTION

The education system in India has witnessed rapid changes in the last decade. The emergence of blended learning, online classes, experiential learning has changed how students are interacting with the educational content. There has been a dramatic shift in the education ecosystem as a whole and now online education and blended classes have become a norm in all levels of education.

A STUDY RELATING TO INFLUENCER MARKETING DURING COVID-19 PANDEMIC

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Abstract

"Business has only two functions – Marketing and Innovation" – Milan Kundera. Innovation in marketing is a new phenomenon which aims to satisfy consumers need better and to open new trade areas or new positioning of product in the market in order to boost sales. Technological improvisation in marketing sector have led to introduction of influencer marketing.

Marketing refers to the life blood of business. It is the sum of activities involved in directing the flow of goods and services from producers to customers. Social media marketing refers to the usage of social media platforms and websites to by the brands to promote a product or service. Various social media platforms which act as an important tool in the modern marketing includes Facebook, Instagram, Twitter, WhatsApp, YouTube, Snapchat, Social book-marking sites and Blogs. Influencer marketing is a part of social media marketing that utilizes endorsements and product mentions from influencers. Influencers are those individuals who have a dedicated social following and are viewed as experts in their niche. Influencer marketing works because of the high amount of trust and belief that social influencers have built up with their fellow followers, and recommendations from them serve as a form of social proof to the potential customers.

The COVID-19 pandemic and the resulting stay-at-home orders have disrupted all aspects of life globally, most notably people's relationship with the internet and social media platforms. People are being in online more than ever before, working and attending school from home and socializing with friends and family via video conferencing. Marketers and brands have been forced to adapt to the situation of new normal and, as a result, they have shifted their brand communication and marketing mix to digital approaches. Hence, this study focuses on the growth and development of social media marketing – influencer marketing, people's awareness, and their respond towards influencer marketing and also the before and after effect on buying behaviour of the customers with respect to COVID-19 pandemic.

Keywords – Social media marketing, Influencer marketing, Buying behaviour, Instagram, Facebook, WhatsApp, Twitter, YouTube, COVID-19

1. INTRODUCTION

Technology is evolving rapidly with changing environment and market conditions. Over the years technology has revolutionized the world and day-to-day life of human beings. Modern technology has paved way for multi-functional devices like smartphones, computer, smartwatch and many other. Mobile technology is pervasive and growing. Mobile technology has evolved rapidly over the past few decades which gave introduction to smartphone. Smartphone provides advanced functionality beyond making phone calls and sending text messages. Combination of smartphone and internet service have laid foundation to introduction of influencer marketing in the modern marketing sector. Among many new

A STUDY ON THE USAGE PATTERN OF E-WALLETS IN THE NEW NORMAL WITH REFERENCE TO CHENNAI CITY

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ABSTRACT

The outset of the pandemic Covid-19, has made a sudden shift in the life and style of the society. E commerce, E trading, Webinars, Online teaching, Online payments and, On line shopping and many more have taken a lead in the present scenario. As online transactions are on the increase and have become a significant part of the global economy, the ability to accept payments online becomes more important and inevitable for businesses. The Payment applications very often referred to as E-Wallets play a major role these days though these have been in existence for quite a few years.

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A STUDY ON THE EFFECTIVENESS OF ONLINE CLASSES

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ABSTRACT
Rapid growth of technology has brought a major revolution in the field of education. Increased penetration of internet and smart phones are major drivers for growth of online education in India. The COVID-19 has brought a shift from traditional classroom teaching to digital education that has changed the perception of education in colleges. The Pandemic has forced schools and colleges to disseminate knowledge through online learning. Educational institutions were forced to switch over to online classes as an alternative to face-to-face instruction. Online classes in India have become an integral part of college education in the recent global lockdown. Online classes provide quality education at low cost to potential students. Colleges offer online classes to students as a safe learning from the comfort of their homes. Online classes are productive, flexible and accessible and help students to achieve academic continuity. Online education has opened up opportunities for innovation and digital development. Students can attend online classes from any location with the support of a device such as smart phone or computer to log into their classes and proper internet connection. Students enjoy access to virtual lectures and online study material. Teachers can choose the best digital tool to make online classes as effective as offline classes. Online classes give scope for more mental activity than physical activity and plays a vital role in making students' academic oriented. Increased screen time usage in online classes has adverse effects on physical and mental health of students. Government of India has taken various measures to provide online education to millions of young students and equip them with skills needed for future digital oriented environment. The purpose of this research is to study the effectiveness of online classes. Questionnaires were distributed to college students. This research gives an understanding of the attributes that promote effective online classes and challenges posed to students in online classes.

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Online classes lead to demarcation between students as they use different devices like smart phone, laptop, tablet and iPad to log into online classes depending upon the affordability of devices by their parents. Students are prone to number of distractions at home and thus find it difficult to concentrate in online classes. Students must strike a balance between personal life and online classes.

IMPACT OF MANAGEMENT PRACTICES ON ENTREPRENEURIAL ORIENTATION OF PRIVATE SECTOR COMMERCIAL BANKS

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Abstract

Entrepreneurial orientation by the companies has generated considerable attention in research due to its importance to corporate vitality and generation of wealth in today's global context. Corporate entrepreneurial orientation facilitates the companies' effort to exploit its current advantages, opportunities and competencies required to pursue them successfully. Overall, corporate entrepreneurship has become a flourishing research field since it is widely advocated as a means of organizational innovation and has many advantages both at individual and organizational level. Entrepreneurial orientation and strategic management practices are combined in an empirical research investigating the influence of strategic management practices on entrepreneurial orientation of commercial banks. Understanding this relationship has progressively become crucial in today's competitive global environment where commercial banks, regardless of size, age and location are facing incessant and dynamic change and the banks must continually innovate to remain competitive.

Key Words Entrepreneurial orientation, Goal Setting, Environmental Scanning, Strategy Formulation and Planning Flexibility.

Introduction

Entrepreneurship research has been expanding its boundaries by exploring and developing explanations and predictions of entrepreneurship phenomena in terms of events like venture creation, innovations and entrepreneurial organizations. In this regard, many authors have highlighted that established organisations must adopt entrepreneurial strategies as a tool to revitalize their organizations to make them more innovative. One such innovative practice followed by most of the companies is entrepreneurial orientation (Antonich and Hisrich 2003).

The development of entrepreneurial activities within organizations have been investigated in different contexts in various countries. These studies identify different aspects like individual issues, corporate related factors and environmental factors at different levels of analysis that can have an influence on corporate entrepreneurship. The present study focuses on strategic management practices and entrepreneurial orientation of private sector commercial banks.

The main objective of this study is to examine the relationship between entrepreneurial orientation and strategic management practices in private sector commercial Banks. The specific objectives are outlined as follows:

- To examine the factors of strategic management practices, the two control variables and entrepreneurial orientation with regard to the employees of private sector commercial banks.
- To analyse the relationship among the factors of strategic management practices, the two control variables and entrepreneurial orientation with regard to the employees of private sector commercial banks.
- To analyse the impact of the factors of strategic management practices, the two control variables and entrepreneurial orientation with regard to the employees of private sector commercial banks.

Review of Literature

Schumpeter's writings focused primarily on the activities of the individual entrepreneur but on many occasions entrepreneurship is arguably a corporate level phenomena (Covin and Slevin, 1991a,

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3. A STUDY ON THE PERCEPTION OF INVESTORS IN NEW- NORMAL

□ Mrs. Poojitha. G*
Dr. Uthira. D**

ABSTRACT

COVID-19 outbreak has left a deep scar in every sector and every individual possible and the investors are no exceptions to it. It is often believed that investors showcase a good amount of emotional weakness to every factor that might affect their investment pattern. The pandemic has proved it yet another time after the financial tsunami of 2008. Investor attitude and perception tend to take a huge leap during a crisis leaving them to dwell on risk-resistance rather than on return expectations. This study purposes to analyse the adaptation of individual investors to the current situation. To support the study, Questionnaire method was adopted. To understand the association of demographic factors with investor behaviour Independent Sample T-Test was used. The association between the level of investor and perception of investors was assessed through ANOVA. The scope of the study mainly focuses on investor behaviour to the changing trend especially when the entire world economy is taking a downfall. It also tries to assimilate on how this situation has been processed and absorbed at their individual level.

Keywords : Investor Behaviour, Risk perception, Behavioural Finance, Investor Decisions

1. INTRODUCTION :

Investments have now taken charge of financial security of individuals. They act as way to generate income over a period of time. Now that investments have made up to a substantial part of our lives it is very essential to understand the behaviour which leads to these decisions. As argued by economists an individual will always look out for optimum utilisation by making rational choices. Behavioural Finance chose to disagree with the rational choice theory thereby stating, rationality is far from reality. The central theme of Behavioural Finance is that investor behaviour contains a lot of emotional elements. Investment decisions are often a result of social and psychological factors. The premise of investor behaviour revolves around cognitive dissonance, anchoring, endowment effect and various other demographic factors. Cognitive dissonance is a state wherein the investor find it hard to accommodate any new information which might lead to investment

related mistakes. Anchoring is exhibited when investors hold on to particular set of information or adding personal references which will result in deviation from the crucial information. Endowment effect takes place when the investors expect way too much for the assets they hold rather they would pay for something of the same sort. The Study purposes to understand the behaviour of investors in this pandemic.

2. LITERATURE REVIEW :

As stated by Manish and Vyas (2008) investors tend to showcase a specific level of cognitive and emotional weakness. Because, they to react too much for every information that comes their way. It was also noted that information overload might hinder intelligent decision making (Hoffman, Thomas, Pennings, 2013). When there are numerous factors that influence investor behaviour, any crisis may substantially affect their entire thought process. During a crisis people tend to exhibit representativeness or herd behaviour. They try to mimic

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2. **THE EMPIRICAL RISK- RETURN RELATIONSHIP: A STUDY ON SENSEX AND
SELECTED SECTORAL INDICES**

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1. INTRODUCTION:

Stock markets play a crucial role in the growth and development of commerce and industry in any economy. With the amount of importance they carry, it is very much needed to understand their performance and impact they bring out to the economy. Stock markets have been the major source for fund mobilization for companies and the Government. They also give platform for individual investors to trade and expect a good amount of return enabling them to meet their financial objectives. They also back every economy by creating liquidity. Sometimes, when the economy is not going well it reflects on the stock market. Real investors will be able to see through any situation and choose the best options. And this is purely done by analyzing every data that is associated with the stocks. Thanks to the massive data that is been stored in the official BSE website. We are able to get hold of closing prices, market capitalization and what not. The study purposes to understand the performance of selected indices using the big data. Recently when the pandemic hit, the world economy came to a standstill for some time. So, the study purposes to understand the risk and return patterns of selected stocks during the study period which overlapped with the pandemic. The study helps us to understand the volatility levels and overall performance of the selected stocks during the period.

2. LITERATURE REVIEW:

Sameer Yadav (2017) spotted the presence of wild speculation and its impact in the stock market. Also he has mentioned that risk is not something that can be measured on a real tie basis rather calculated on the basis of historical volatility. Inflation, change in money supply, etc., play a highly influential role in the stock markets.

Intaz Ali (2016) in his study “Stock Market Volatality and Returns” found the existence of leverage effect on the stock market. The study also found that, stock market absorbed every recent news of the economy and responded accordingly. Also there were no significance between NSE and BSE.

Dr. Prema Chandran (2016) in took to analyse sectoral predictability of risk and return. She tried to showcase the stability and performace of various sectors. It was found that Realty, Metal, Bank and Fianncial Services were top performing indices during the period of study.


Jayashree (2014), in her paper had thrown light on how Indian stock exchanges are highly influenced by the International stock exchanges. It was also noted that the movement of Sensex was in a positive relationship with other stock exchanges. Finally it was found that BSE trying to maintain an equilibrium with the change happening around the world.

Nicholas et al (2011) tried to examine the relationship between stock returns and volatility for three major stock markets of Europe. It was found that, there was a change in the volatility pattern during a crisis.


3. OBJECTIVE OF THE STUDY:

The study is based on the following objectives:

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8/8/20



1 SOCIAL MEDIA MARKETING ACTIVITIES AND ITS INFLUENCE ON BRAND LOVE : PERCEPTIVE BASED ON CLOTHING BRANDS

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Mrs. R. Anupama**

ABSTRACT

The advent of social media and the prominence of the internet has transformed the shopping behaviour of the average Indian customer in a very dynamic manner. The diverse exposure provided to a customer with a wide range of options and offers along with the user opinions by purchases has provided a platform to make an informed decision to purchase merchandise. This paper highlights the impact of social media marketing activities on inducing brand love and the mediating effect of brand love on endorsing brand loyalty with special reference to Clothing Brands. The significance of the study is to analyse how social media marketing activities have a profound impact on establishing brand love and how it leads towards endorsing brand loyalty. The questionnaire method of data collection was adopted to collect requisite data concerning Clothing brands from users of Social Networking sites. This study uses independent variables from Social Media Marketing Activities viz, Interactivity, Informativeness, Personalization, Trendiness and Word-of-mouth and the dependent variable was Brand Loyalty, with the mediating variable as Brand Love. The method of analysis used for the study was Correlation and Multiple Regression. The result of the study revealed that Social Media Marketing Activities significantly influence Brand Love and in endorsing Brand Loyalty.

Keywords : Social Media Marketing Activities, Brand Love, Brand Loyalty, Clothing Brands

INTRODUCTION:

The millennium was born opening the doors of opportunities and the rise of the Internet was one of the most attributing factors that collaborated people beyond the restraints of space and time. Though it was initially considered as another medium of entertainment, the social media platforms like Facebook, Instagram etc; also proved as a successful platform for advertising and marketing. The pandemic was one of the major chaotic crisis moments which made people realise the infinite viabilities of the social media in endorsing and encouraging e-commerce. One of the major developments was witnessed in the clothing industry especially during the pandemic when the social media was recognised as a tool to promote and endorse clothing brands and the 'likes,' comments, and 'reviews' proved as

reliable source of ratification which enabled people to confidently make their purchase decision. The market witnessed the uprise of many entrepreneurs who could connect to their customers in their virtual space and the conventional business models of having a space and other ancillary pre-requisite investments became obsolete. The "Brand Love" was no more dependant on the quantitative aspects in the physical environment but had a paradigm shift towards the qualitative aspects of the product in the virtual environment and thereby promoted another important factor that induced a sense of emotion and commitment of customers towards a brand known as "Brand Loyalty." The scope of the study predominantly revolves around the object of highlighting to the clothing brands the necessity to increase and improve their presence in the social media to have a better connect with

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5 SOCIAL MEDIA PERCEPTIONS, PUBLIC HEALTH AWARENESS AND PUBLIC BEHAVIOURAL CHANGES DURING THE COVID19 PANDEMIC

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ABSTRACT:

The Covid 19 Pandemic has spread disaster in our lives and when it initially started, people never had a clue about the ways to survive through it. During the lockdown since we are inside the comfort of our homes by an unseen enemy, social media was the only platform that kept people connected. It is through social media that information about the Covid – 19 viruses and the awareness to survive through the pandemic was spread among the people. This article examines the social media perception and public health awareness with respect to the Covid 19 Pandemic. The impact of social media and public health awareness on public behavioural changes towards Covid 19 pandemics has also been analysed. The data was collected from social media users by means of a structured questionnaire. Convenience sampling technique was used for data collection and the sample size is 297. To analyses, the casual relationship the statistical tool used for the study is multiple regression analysis. The Independent Variable used in the study is Social Media Perception viz, Perceived ease of use and Perceived Usefulness, and the Public Health Awareness. The Dependent Variable was Public Behavioural Changes. The scope of this study is that it helps public health authorities to develop a health promotion strategy plan to prevent Covid 19 pandemics in the country.

Keywords: *Social Media Perceptions, Public Health Awareness, Public Behaviour Changes, Covid19, Pandemic.*

INTRODUCTION:

The Covid-19 Pandemic has played havoc in the Health, Economic and Social sectors of our lives. The Social media applications and other online commercial and social platforms which were formerly considered as mere entertainments served as a saviour for many to sustain their life and livelihood. The pandemic period and the total lockdown that ensued witnessed a boom in the utilization of e-commerce applications to satisfy the daily need of groceries, food and, medicines. Social media became the only available platform to keep in touch with our loved ones. These platforms were the only available medium for the governmental and other premier health agencies like the WHO to spread awareness among the public. The word awareness would mean less to describe the significance of the social media in the health sector during the pandemic. The sharing of information was not only restricted to the caution about the disease, it was extended to the measures to be adopted to get cured or to prevent the disease and also about the varieties of vaccinations available, its effectiveness, and also its availability and shortage at various places. Social media also played a pivotal role in alleviating the fear among the public in being vaccinated and is one of the major factors which helped India to get the majority of its population completely vaccinated, especially the elderly and middle aged. This study highlights the impact of Social Media Perceptions and Public Health Awareness on Public Behaviour towards Covid19 Pandemics. The Social Media Perceptions as a construct was measured with two dimensions viz, Perceived Ease of Use and Perceived Usefulness.

REVIEW OF LITERATURE:

Saud, M., Mashud, M. I., & Ida, R. (2020) emphasized the pandemic situation of Indonesian society, where the outbreak position is quite high. Most of the respondents expressed an affirmative attitude toward using social media as an information source for medical information. The study revealed that

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IMPACT OF PSYCHOLOGICAL CAPITAL AND JOB CRAFTING ON WORK ENGAGEMENT

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ABSTRACT :

Organizations strive for high performance and greatness to cope with the changes in the Global environment and ensure its survival in the long run. Effective policies, programs and practices are designed and implemented from time to time to accomplish the goals, mission and vision of an organization. Employees who believe in the purpose and mission of the organization demonstrate high commitment and enthusiasm in carrying out their duties at work. Psychological Capital and Job Crafting are two prominent aspects that could affect an employee's Work Engagement. Educational Institutions are no exception to this. The purpose of this study is to determine the impact of factors of Psychological Capital and Job Crafting on the Work Engagement of Teaching Faculty. This is an empirical study, the sample of which constitutes 315 Teaching Faculty from Arts and Science Colleges in Chennai. Data was collected by administering a Standardized Structured Questionnaire using Google forms. Percentage, Weighted Mean, Correlation and Regression have been used for analysing the data. Findings revealed a significant positive impact of Psychological Capital and Job Crafting on Work Engagement.

KEYWORDS : Teaching Faculty, Psychological Capital, Job Crafting, Work Engagement


INTRODUCTION :


Work Engagement refers to an individual's emotional and mental connection towards their work. The level of engagement exhibited by employees at work generally impacts the performance and success of an organization. Organizations attach high importance to the Work Engagement of its employees and the Educational Institutions are no exception to this. Educational Institutions strive for excellence and public welfare through systematic transmission of knowledge, skills and values to students. Teachers assume a vital role in this process. Further, teachers perform certain administrative duties that are inevitable for the functioning of the Educational Institution which depends on how engaged they are at their work.

Teachers' effective engagement at work depends upon certain personal and organizational factors. The current study aims to examine the probable impact of personal factors (Psychological Capital and Job Crafting) on Teachers' Work Engagement.

Psychological Capital refers to "an individual's positive psychological state of development that is characterized by: (1) having confidence (efficacy) to take on and put in the necessary effort to succeed at challenging tasks; (2) making a positive attribution (optimism) about succeeding now and in the future; (3) persevering towards goals and when necessary, redirecting paths to goals (hope) in order to succeed and (4) when beset by problems and adversity, sustaining and bouncing back and even beyond (resilience) to attain success" **Luthans et al . (2007).**

Job Crafting signifies the self- initiated changes that employees make to their own job


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11 CONSUMER'S ATTITUDE ON PURCHASING BEHAVIOUR TOWARDS GREEN PRODUCT DURING COVID – 19

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ABSTRACT

In today's scenario consumers are becoming more conscious about the environment so they have started preferring green products. Green product is a sustainable product designed to minimize its environmental impacts during its whole life-cycle and even after its of no use. It is usually identified by having two basic goals – reducing waste and maximizing resource efficiency. This study aims to find out the attitude of consumers on purchasing behaviour towards green products during covid – 19. The objective of the study is to analyse the relationship between green marketing mix towards attitude and purchase behaviour of the respondents and to test whether attitude acts as a mediating effect between green marketing mix and purchasing behaviour of the respondents. This study uses both primary and secondary data to collect the information about the purchasing behaviour of consumers towards green products. A structured questionnaire focusing on the green marketing mix, attitude, purchasing behaviour and shopping habits of green products are used.

Keywords: Green product, Green pricing, Green promotion, Green packaging, Attitude and Purchasing behaviour.

INTRODUCTION

Convergence of sustained thoughts in marketing has given rise to addressing environmental issues. Consumer marketers are trying to stand out in a growing and diversify eco committed market place. Nowadays, the consumption of green products has become the top priority and necessary among the consumers. The idea of green marketing came into the existence in 1980's. The process of green marketing is selling of green products and services based on the environmental benefits. Green marketing is a strategy that enunciates the concern of promoting and preserving the environment naturally which benefits the firms as well as the consumers. It has effective utilisation on social awareness of green marketing. The economic growth has influenced by society and ecology and emphasises on adopting various management approaches which reflects the responsibility of business in a wider range. Global warming, climatic change and pollution are some of the major problems that have become an accentuating issue around the globe. The consumers who purchase green products are concerned about the welfare of the environment, and also embraces and purchase eco-friendly products. The consumers attitude on purchasing green products has increased nowadays because of pandemic. The green marketing mix comprises product development and implementation of pricing promoting and distributing strategies specifically to promote and preserve environmental welfare. The green products made considered if it conserves water and

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ENVIRONMENTAL ATTITUDE AND GREEN PRODUCT PURCHASE INTENTION OF CONSUMERS

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Abstract

Ecological imbalance and loss of ozone layer emerged as major threats to mankind and persuaded the individuals to alter their consumer behaviour. Environmentally responsible purchasing has become the order of the day. Consumers have a major role in preventing or decreasing environmental damage by purchasing green products and services. Consumers' attitude towards the environment, and intention to purchase green products are important determinants of their consumption pattern. The aim of this study is to examine the Environmental Attitude and Green Product Purchase Intention of consumers. Research data was gathered from 200 consumers in Chennai through a Standardized Structured Questionnaire. The results indicate that the consumers have a positive attitude towards the environment and high intentions to purchase green products. Significant differences were found to exist amongst respondents with respect to the Constructs of the Study based on Age and Monthly Family Income.

Keywords --- Sustainability, Green Consumption, Environmental Attitude and Green Product Purchase Intention

Introduction

Tremendous changes in the consumption habits of humankind has resulted in the depletion of natural resources and surge in environmental problems. Major repercussions of environmental damage include global warming, decline in flora and fauna, and high level of environmental pollution. In time, these issues have gained more coverage in media and the sensitivity of individuals towards the environmental problems has increased. The environmental concern has led to the emergence of "Eco innovation" and "Green consumption" Yatish Joshia and Zillur Rahman (2015). Eco innovation revolves around adapting environmental friendly and sustainable practices during every phase of creating goods and services. Green consumption is a form of environmentally responsible and sustainable consumption where consumers purchase and utilize green products and services. The reason is that, green products and services are recyclable, come with minimal packaging and does not affect human and animal health Ebru Onurlubas (2018). Environmental Attitude is the positive or negative feelings towards specific elements of the environment (Hines et al. 1987: 4). Attitude tends to influence one's actions and behaviour. Consumers with positive attitude towards the environment attempt to create a positive environmental change by purchasing green products. Sustainability as an area has seen a lot of interest and has its own practical significance. Hence, this study is aimed at examining the Environmental Attitude and Green Product Purchase Intention of consumers, which are two crucial aspects of Sustainability.

Review of Literature

Green purchasing refers to the purchase of environmental friendly products and refrain from using any product that harm the environment (Chan, 2004). A green product is one which satisfies consumers' needs without degrading the environment and contributes to environmental sustainability. Green products are recyclable, require less packing and have low environmental impact (Chan and Chai, 2010). Organic products, herbal products, energy efficient light-bulbs, eco-friendly washing machine are few examples of green products.

Green purchase intention and behaviour are vital dimensions of Green purchasing. Green purchase intention indicates the consumers' willingness to purchase green products. Intentions encompass the motivational factors that stimulate green purchase behaviour of consumers (Ramayah,

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A STUDY ON ANTECEDENTS OF RISK PERCEPTION AND CONSUMERS ATTITUDE TOWARDS USING M- COMMERCE SERVICES

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Looking back in the past before pandemic, it has witnessed that people were using mostly the traditional methods of selling and buying of products and services. However, in the current scenario, the New normal era, i.e., after pandemic crisis, consumers have encountered various new methods for purchasing of products and services, where they just need to be in the comfort of their homes and receive services of all kinds just by the click of a few buttons on their mobile devices. With the evolution of smart phones, M-trade has defeated boundaries of literacy, accessibility and cost. The mobile commerce offers the function of mobility convinces the consumers and facilitates them by providing various opportunities. This study is marketing based research and descriptive in nature. The survey population of this study was the existing users of smartphones who are using the various facilities of online commerce and was carried out in Chennai. In this present research, an effort has been made to understand the consumers who are currently using M-Commerce services, to study about their awareness and effectiveness and to evaluate whether the perception of risk effects or influences the attitude of consumers in regards to M-Commerce services. This study depends upon the certain objectives, detailed planning, and analysis of the gathered data and interpretation of the collected data and finally the accurate findings and conclusion writing.

Keywords: Online Purchase, Smart Phones, M- Commerce, Risk, Technology

INTRODUCTION

In the present scenario, Internet has revolutionized the mobile commerce field. The electronic commerce is at the boom as evident from the statement that "businesses will be e-commerce or no business at all". When compared to online business, m-trade had defeated boundaries in India. The term m-commerce can also be known as the wireless technology which has gathered attention from all users i.e. from financial investors, business experts, scholars etc. M-Commerce offers new ways for business. M-trade business is also known as the subset of electronic trade.

If we want to understand the similarities between mobile and electronic commerce, we have to comprehend the distinctions and likenesses of these two terms – electronic and mobile. The term electronic imply that whenever access to business which is overseen by PC systems. Moreover, the entrance to such sort of system is, for this situation, fixed. The services are, in this way, not accessible freely from any geographic areas (Hohenberg, Rufra, 2004. M-trade has become another way for existing the item and services, for example, buying film tickets, purchasing and selling of items and services, making money related, Mobile Banking, exchanges, etc. Versatile business is known as portable electronic trade (Zang, 2013). The present study concentrates on the effectiveness of usage of m-commerce and how the consumer attitude effects or influences the perception of risk regarding the usage of m-commerce services.

LITERATURE REVIEW:

M- Commerce Background:

According to Norman Sadeh, m-business is characterized as any exchange with money related worth that is led by means of a flexible media transmission arranges. The innovation behind portable and electronic business is comparable. M-trade is likewise considered as the upcoming capacities and administrations to individuals, which they can use from their hand held gadgets. These definitions have suggested that there are numerous measurements available for this portable trade. The significant discouragement in the advancement of web based shopping is due to the absence of certainty among the clients (Xi-aofen and Yiling, 2009). As stated by Julius and Khasawneh (2003), there are different components which impact the aim of clients towards the new innovation (m-trade benefits) that low risk, essential data, ease, social impact mindfulness and the shopper fulfillment.

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CONSUMER'S PURCHASE DECISION ON MODERN MARKETING STRATEGIES USING INSTA INFLUENCERS AND CELEBEBRITIES.

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Abstract

Influencers are social media celebrities who are famous for their social media presence. Whereas traditional celebrities are popular from other entertainment fields like film, sports, etc. many brands and marketers have started using various new marketing strategies to take the products to the ultimate consumers. This study attempts to find the extent to which social media user's purchase decision is influenced by the promotional activities and posts made in one of the famous social media platform – Instagram. It also tries to explain how people develop trust on influencers/celebrities while considering purchase of a product. For this purpose, respondents who use Instagram, following influencers/celebrities were selected. The study found that consumers prefer to use Instagram to interact with brands, connecting to friends, listening to testimonials and the like. In addition, some interesting results were revealed on influencer's credibility and whether their promotion led to purchase decision.

Keywords: Influencers, Promotions, marketing strategies, Instagram, Consumers.

INTRODUCTION

Influencer marketing is the process of marketing the products in social media platforms. Marketers use the services of Influencers who create extensive content about the Brand and create brand awareness. Online individuals with a great number of followers on one or more social networking sites identified as social media influencers or better known as influencers. The difference between influencers and celebrities is that influencers are "ordinary people" who become "online celebrities." Influencers generally have expertise or niche in different fields as opposed to celebrities [1]. Consumers depend on a person, such as an influencer, to find the right information to help them make purchase decisions [4]. This is popularly known as "Influencer Marketing". This method of digital promotion has grown rapidly and now it has become a major part of the Digital marketing world. Influencers create an attractiveness and possess the ability to retain more followers and make them as loyal customers.

OBJECTIVES

1. To know the consumer's purpose in following a particular Instagram account.
2. To find the frequently purchased product category by the consumers.
3. To understand the effect of Influencer credibility in choosing a product.
4. To analyze consumer's purchase decision influenced by Instagram influencers and celebrities.

RESEARCH METHODOLOGY

The present study is an Empirical study to analyze the consumer's purchased decision influenced by the promotion made by Instagram Influencers and celebrities. Both Primary and secondary data has been used for the purpose of the study. The primary data was collected from people who have purchased products or subscribed to services through the

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promotion made by Instagram influencers and celebrities through a structured questionnaire circulated Online. Measures were taken to rule out ineligible and inaccurate respondents. Secondary data was derived from journals published online, articles published online, and research papers. The populations chosen for the purpose of the study were people who have actually purchased using influencer promotion and celebrity promotion on Instagram. Convenient sampling is the sampling technique used for the study. The sample size of the study is 166. To analyze the results of the study, chi-square test, Regression and Correlation is used.

REVIEW OF LITERATURE

1. Veissi, I. (2017) in his study "Influencer marketing on Instagram" has made an analysis on the actions of influencers that influence Social media platform to promote sales and brand awareness of the products which they use. The study revealed that an influencer should be an opinion leader. Their Instagram posts are believed to be trust worthy when compared to traditional ads. The Instagram audience's purchase decision are influenced even when they doubt the influencer's authenticity in promoting the product.
2. Biaudet, S. (2017) in his research paper "Influencer marketing as a marketing tool: The process of creating an Influencer Marketing Campaign on Instagram" has studied about the reasons why companies engage influencers to reach their target consumers. The results of the study indicated the need for a company to use influencer marketing as a marketing strategy to promote its products. It is viewed as a logical process through which the company aims to build a trust between the reader and influencer because it is impossible for a brand alone to create that strong bond with the consumer.
3. Denkers, T. (2020) in his study "The role of gender in influencer marketing: A study on the effects of advertising disclosures and source gender in influencer marketing on Instagram" analyses the importance of disclosures and the role of gender as an influencer. The study reveals influencers use Explicit or implicit disclosures. The effectiveness of the advertisement is understood by advertising recognition which reduces purchase intentions of the consumers. Influencers prefer to be ethical by explicitly disclosing their paid relationship with the brands which might decrease

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UGC CARE LIST No. 135
ISSN 0030 - 5324

Journal of The Oriental Institute

Vol. 71, Issue. 01, No.12,
January - March: 2022



Accredited Grade 'A' by NAAC

Oriental Institute

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THE EXEMPLIFICATION OF POST-COLONIAL IDENTITY THROUGH THE VOICES OF
EASTERINE KIRE AND MAMANG DAI

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Dr. J. Praveena Assistant Professor, Department of English, Ethiraj College for Women, Chennai.

ABSTRACT

This paper achieves the continuous quest for a different political identity for the indigenous group of Nagaland and contends that the quest for a separate nation-state is deep-rooted in the colonial encounter. It moreover explores how the development of communal identity and the Naga nationalist movement established and reinforced one another. Therefore, we perceive either a communal existence combined with the mainstream, sinking its identity or engrossing inside that community. Indigenous groups are on the journey for economic advancement and quest for supporting their identity and are in the process of stimulating identity crisis. Chief aspects like migration, colonization, religious adaptation, modernization, and globalization are distinguished as the reasons for identity adversity that prompted the rise of evident and separate ethnic identities from a general identity. This novel is set beside the background of the people of Nagaland's conflict for independence, Easterine Kire's *Bitter Wormwood* associates an everyday person's story with the Naga political history. The novel follows the whole struggle and miseries of the indigenous community through the eyes of Mose, who raises watching the starvation, massacre, assaulting of women, burning of settlements, fields, granaries, and torment by the Indian armed force and joins the undergrounds at a very youthful age. In this light of thought, it likewise focuses on how Mamang Dai's *Legends of Pensam* re-finds, the re-presents social ethos of Adi tribe. It attempts to endeavor a study the personality of the marginalized Adi tribe living in the Siang Valley of Arunachal Pradesh.

Keywords: Nagaland, Identity, Indo-Naga conflict, Factions, Racism, Post-colonialism

Northeast India is generally known for political unrest, scenic landscapes, and ethnic multiplicity, and through these shared factors, writing from the locales are generally studied. Writings, which frequently mirror the overall view, uphold that the concern with these topics put the literature from the Northeast away from Indian English literature. Authors from the districts are said to express solid political attentiveness by addressing issues such as identity and ethnicity; interrogating the violence that has ravaged their home state; having been raised in the shadow of the gun, their longing to examine the native people's response to the insurgency is as sturdy as ever. Though Northeast India is divided linguistically, ethnically, and geographically in ways more complicated than usually assumed, their literature engages with issues that seem to unite them. The usage of a new language English, both on the official and the popular level by various ethnic groups signals a shift towards a refashioning of the perceptions of identity in the region. This re-fashioning is largely adopting and assimilating facets of Western culture that are often in English. This in turn is creating a space for a new identity of the North-East which is globally oriented and which increasingly wants to be part of the 'modern' system of identity that Fredd W. Riggs has identified with industrialization, democracy, and nationalism (Riggs, 1998).

UGC - CARE LIST - GROUP - I
ARTS AND HUMANITIES
S.No. 293

ISSN: 2249-6661

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Published in Vol-44-No.01 (IV) : 2021 of Sambodhi with ISSN : 2249-6661

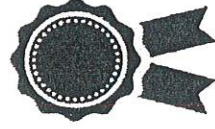
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ISSN No: 2249-6661 (Print)

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HISTORY OF HINDU FESTIVALS IN INDIA WITH SPECIAL REFERENCE TO
TAMILNADU

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Chennai – 600 008

ABSTRACT

Festivals hold a very unique position in the attractions and entertainment part of the tourism industry. They act as heritage attractions, commercial attractions and live entertainments for millions. India is generally described as a “Land of Festivals” as it has hundreds of festivals – regional, local, religious, multi-cultural and socio-cultural. This is not unusual as India is a multi-religious, multi-cultural and multi-lingual society with people enjoying complete freedom of thought and speech. These are the integral part of India culture. India has a handful of festivals for all seasons, all religions, sometimes for states and regions too.

Sometimes a festival or a fair takes on different appearances in various parts of the country. Indian festivals celebrate the various harvests; they commemorate great historical figures and events. They are also celebrated in devotion to the deities of different religions. Fairs and festivals in India are colourful and reflect the vigour and life style of people. Vibrant colours, music and festivities make the country alive throughout the year. Indian festivals offer a thrilling and unique experience for tourists. There is a celebration for every religious occasion, change of season and for every harvest

There are many festivals in India, the land of many festivals; each festival has its own uniqueness to speak about the religious faith of the people. It's an attempt to highlight the some important festivals of the country. And also trying to say how so important of the festivals which are closely associated with seasons as well as the life of the people. Still they played a vital role in the country. It gives happiness and peace of mind to the people. . Its an attempt to bring to light about the festivals in India and also in Tamilnadu.

Key words: festivals, religion, culture, pooja, gods, *Karthigai Deepam*, etc.,

Festivals hold a very unique position in the attractions and entertainment part of the tourism industry. They act as heritage attractions, commercial attractions and live entertainments for millions. India is generally described as a “Land of Festivals” as it has hundreds of festivals – regional, local, religious, multi-cultural and socio-cultural. This is not unusual as India is a multi-religious, multi-cultural and multi-lingual society with people enjoying complete freedom of thought and speech. These are the integral part of India culture. India has a handful of festivals for all seasons, all religions, sometimes for states and regions too.

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Deepavali or Diwali

Deepavali or the festival of lights is one of the most important festivals of India and is celebrated on a nation-wide scale on *Amavasya* or the dark night in the middle of the month of Karthik (October/November). People wish each other by distributing sweets on Deepavali day.



NIU International Journal of Human Rights

A UGC CARE Listed Journal

ISSN : 2394 - 0298

CERTIFICATE OF PUBLICATION

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Assistant Professor and Head Department of History Ethiraj College for Women (Autonomous) Chennai – 600 008

for the paper entitled

ORIGIN OF IMAGE WORSHIP AND ITS CLASSIFICATION IN INDIA

Vol. 8 (III) - 2021

in

NIU International Journal of Human Rights

UGC Care Group 1

ISSN : 2394 - 0298



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ORIGIN OF IMAGE WORSHIP AND ITS CLASSIFICATION IN INDIA

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The origin of image worship in Indian appears to be very ancient and its causes are not exactly known. Many believe it to be the result of the followers of Gautama Buddha adoring their master and worshipping him in the form of images on his apotheosis after death. However, there are indications of the prevalence of image worship among the Hindus long before the time of Gautama Buddha. It is clearly evident from the excavations of Indus Valley Civilization, that throws enough light on image worship of induspeople. There was mother goddess which was worshipped all over and was known by different names. Siva was male god which was worshipped by the people. Besides these, tree particularly Pipal, Swastika and the wheel representing sun, humped bull, fire and water were the important gods and goddesses of these people. Unicorn and doves were also regarded as sacred and small rings suggest that the worship of the Yoni, the symbol of procreation, was also prevalent.

In Vedic Civilization, image – worship was developed well. “Thirty-these gods have been referred to in the Rig-Veda”ⁱ. The early Aryana worshipped nature – Ushas, The Dawn, Mitra, the friendly Sun god, Agni, the Fire-God, Varuna, the god of Air, Indra, etc.,

According to Dr.R.G.Bhandrakar, the Aryana may have borrowed “phallic” worship from some aboriginal tribes. The Rig veda makes reference to people whose god was the Phallus (Shishna-Devata)ⁱⁱ. Thus, there is no doubt that the image worship is even older than the time of Gautama Buddha.

Panini, to whom certain Orientation assign a date somewhere about the sixth century before christ, mentions in one of his grammatical aphorisms that “likeness not to be sold but used for the purpose of livelihood do not take the termination Kan”ⁱⁱⁱ. He uses in a preceding aphorism the word pratikriti^{iv} the literal meaning whereof is anything made after an original. Commentators on this aphorism understand these unsellable reproductions to be divine images. Evidently then, there were images of gods and goddesses in the days of Panini, which were apparently not sold in the bazaars, but were, nevertheless, used for the purpose of these images were able to utilize them as religious objects which were so sacred as to justify the gift of aims to those who owned and exhibited them^v. Finally, images of gods, as they laugh, cry, sing, dance, perspire, crack and so forth are mentioned in the Adbhuta-Brāhmāna^{vi}.

Manu and Apasthamba also make references to images. Later on, Patanjali gives, a more clear idea about images and the words used for images like daivita, pratima, murti occur frequently in the Sutras. As regards the existence of image worship in the Vedic period in the history of India, opinion is divided among the European savants. Prof. Max Muller answers the question. ‘Did the Vedic Indians make images of their gods’, in the negative. He says, “The religion of the Veda knows no ideals. The worship of idols in India is a secondary formation, a later degeneration of the more primitive worship of the ideal gods”^{vii}. On the other hand Dr.Bollenson confirm that the vedic hymns have clear reference to images of the Vedic Gods.

Image workshop seems to have become common in the time of Yaska. In his Nirukta he says, “We are now to consider the forms of the gods. One made of representation in the hymn makes them resemble men; for, they are praised and addressed as intelligent beings. They are also celebrated with limbs such as those of men”^{viii}.

Buddhist legends describe in various forms the making of images of Buddha for worship of the pilgrims even during the time of the Great Master. In the days of the Puranas, we find frequent references to temples and deities being worshipped therein, as Kuladevathas. Both the Epics have made clear indications of the existence of images in those days.

NIU International Journal of Human Rights ISSN: 2394 – 0298 Volume 8(III), 202178



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(பன்னாட்டுப் பன்முகத் தமிழ் ஆய்வு)

Journal of

Modern Thamizh Research

(A Quarterly International Multilateral Thamizh Journal)

Arts and Humanities (all), Language
Literature and Literary Theory, Tamil
UGC Care Listed (Group-I) Journal

Special Issue :

E-Conference on Societal Trends



Published by

RAJA PUBLICATIONS

10, (Upstair), Ibrahim Nagar, Khajamalai,
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12 பகுதி-1
Part - 1

UNDERSTANDING GENDER EQUALITY IN INDIAN CONTEXT

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Abstract

Gender equality in Indian context is an unachievable target unless the change begins from within. Equality is often misunderstood by women or men themselves. Women empowerment and equality cannot be achieved without the support of men. In the same aspect it is the part of women that they have to acknowledge the masculine strength and biological creation of men and women. It is necessary for the strength of both genders to be appreciated. However in spite of having enormous efforts taken at global, national and state level it is an unachievable task in the Indian Traditional and patriarchal dominated society. An effective step is to train both genders from childhood with equality. This chapter attempts to bring out the practical difficulties in attaining gender equality in Indian traditional system.

Keywords: Gender equality, Women Empowerment, Feminism in practice, Tradition, Patriarchal System, Female infanticide, Health of Women, Working Women.

Introduction

Exploring feminism on a personal level and acknowledging the impact of patriarchy cannot be avoided in the Indian system. In various forms and standards the way we speak, behave, the way we feel in a crowd, uncomfortable to the core is because of tradition and culture. Sometimes is in the form of practicing self (Autonomous)

vulnerable to attacks or isolation. It will always be good to be practical and stay connected with the people who will validate your behavior.

Aim and objectives

This paper tries to analyse the difficulties in practicing gender equality in Indian Context.

Feminism view perpetuates with the social structure where the family is also involved. The family or the social structure has already defined us certain gender roles. From childhood it is understood the boy develops a masculine. Behaviours for example looking at his arms, expansion of chest and the stomach pack. But in turn the female child into makeup and develop her feminine character or playing with toys or dolls. Some of the gender identities for boys at a tender age conditioned to show aversion to pink. Even the sports have been developed in such a way that the female children are designed with a certain set of games designated for her. But now the situation has changed as they female genre also shine or compelled to take up karate and other games due to the present society, the sexual abuse and harassment against girl children and women in general.

This creates strict gender identities or gender gaps. In certain cases these gender gaps are further increased due to the increasing abuse cases on women and children. In the recent many cases such as the Nirbhaya case, Hathras issue, the Pollachi rape case and many more are well

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4. Gut Microbiome - A Companion or Foe to Health?

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Subhashini

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Abstract

Human body is colonized by numerous microorganisms collectively referred to as Microbiome with broad diversity distribution from the surface of the skin to the internal organs in a specific range. Microbiome acts as a defense mechanism against the exposure to dietary proteins, vitamins, antibiotics, artificial food coloring and smoking etc. The xenobiotic activities of these compounds, affects directly or indirectly, which disturbs the normal distribution of microbiome, especially in gut and oral cavity and also affects the vital organs. Abnormality in distribution, can lead to diseases associated with liver, kidney (Hotspot of metabolism), heart (cardiovascular disease), gut (obesity), brain (Neurological disorders), cancer, autoimmune disorders and so on. Hence there is scope in analyzing the presence and distribution of microorganisms (individual or combination) responsible for provoking xenobiotic metabolism, biotransformation etc.

Keywords: Microbiome, Microbiota, Xenobiotic, Toxic metabolites, Biotransformation, Gut Dysbiosis

Introduction

The interests of studying microorganisms have been increased over the years by human beings. All these started when Anton von Leeuwenhoek coined the term 'Animalcule' with his own microscope. Later many scientists joined the timeline with their inventions, postulates and theories. The word Microbiota expresses the association between human and microorganisms from Greek origin micro- small, biota- life. The term Microbiome slightly varies as they are associated with the humans at gene level (Marchesi, et al., 2015).

The microbial community can be classified based on their interactions: beneficial (mutualism, synergism, or commensalism), pathogenic (Amensalism: antagonism or predation), and neutral (Lederberg et al., 2001; Ho et al., 2017). These interactions were observed when

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अंक 67
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अंक : 67 अक्टूबर-दिसंबर, 2020 UGC-CARE Listed, ISSN : 2348-4586

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ROLE OF COMPONENTS OF MONEY SUPPLY IN DETERMINING THE ECONOMIC RECOVERY OF INDIA AMIDST PANDEMIC

Dr. M. Hima Bindu Assistant Professor & Head Department of Business Economics
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Abstract:

Money supply in an economy is the key ingredient for the economic well-being of the people. Money is the medium of payment and hence is the lubricant for exchange. The present study aims to highlight the prime components of the money supply in India and identify their behavioral changes that occurred with the onset of the Covid-19 and subsequent variants of the virus. The study identifies that, among the narrow and broad money elements, the proportion of currency with public is highest when compared to demand deposits and time deposits, indicating high preference of cash both for transaction and precautionary motives. The implications of covid-19 on M_1 , M_3 and Monetary base or high powered money has declined the rate of money multiplier in the economy. Thus, the roadmap toward sustainable economic recovery can be established through adoption of strategies to boost the urban and rural pent-up demand, and stabilize consumer confidence towards economic growth emphasizing on robust health care system, job creation and permanent income.

Keywords: Narrow Money, Broad Money, Reserve Money, Money Multiplier, Consumer Buoyancy and Economic Recovery.

Introduction:


The Reserve Bank of India, Policy Makers and Academicians are keenly interested in observing the changes in the components of money supply, because of its relative importance in the study of an economic system. Money supply can be considered as one of the important factors responsible for the changes in the macroeconomic variables in the economy. The Covid-19 pandemic has shrunk all major economies, including India. The Business Standard Report published in the month of October 2021 states that, the country's Gross Domestic Product contracted by 7.3% in 2020-21. Given this context, Indian Economy is showing positive signs of economic recovery from the devastation caused by the pandemic. The economic recovery is a phase of business cycle where the economy undergoes a process of adaptation and adjustment to new conditions. Further, during an economic recovery, the central bank may enact monetary policies aiming to increase the money supply and encourage lending. Thus, because of the close association between money supply and macroeconomic variables of the economy, the present research paper attempts to understand role of the components of money supply in determining India's economic recovery.

Objectives of the Study:

- To understand the nature and significance of the components of money supply
- To determine the behavior of the monetary aggregates with reference to Currency with Public, Demand Deposits, Time Deposits and Reserve Money.
- To study the pattern of money multiplier during the period 2019-20 to 2021-22
- To identify key strategies in establishing sustainable economic recovery

Components of Money Supply:

The concept of Money Supply explains the total amount of money in the economy. The Classical and Keynesian view explains money as a medium of exchange. According to them, money supply is defined


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IMPORTANCE OF VISUAL DESIGN FOR PRODUCT UX AND UI

Shridevi Viswanathan*

Dr. AnurekhaThiyagarajan**

Abstract

Visual Design aims to improve design or product's aesthetic appeal and user's use the design with suitable images, typography, space, layout and color. Designers have few principles and elements to create interfaces with more usability than aesthetic sense that optimize user experience and drive conversion. Visual design is about implement text, colors and images in a way that enhances a design or interaction. The user's eye should be attracted to the correct information and functionality.

To understand human perception of visual design in scientific approach. Brain has narrow field of clear vision 2 degree, camera has wide field of clear vision 180 degree. Eyes has very quick rapid movement according to brain thinking, it gathers little pieces of information, where ever eye is moving brain accumulates the matter of subconscious with from the environment what it wants. So to create content for human consumption, designer need to follow pre attention attributes.


There are some of the common and fundamental elements and principles of visual design, with these things in mind users' centric design. Usability is a measure of how a user in a specific context can use a product/ design goal effectively, efficient and satisfactorily. Usability is about human behavior. User centered design (UCD) is an iterative design process in which designers focus on the users and their needs in each phase of the design process. Emotional design is the concept to how to create designs that evoke emotions which result in positive user experiences.

Journal of the Oriental Institute, ISSN: 0030-5324, UGC CARE LIST NO. 135,
Issue. 01, No.12, 2022, pp. 135-156

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UGC CARE LIST No. 135
ISSN 0030 - 5324

Journal of The Oriental Institute

Vol. 71



सत्यं सिद्धं सुन्दरम्

Est. 1899

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A STUDY ON FACTORS INFLUENCING SELECTION OF HEALTH INSURANCE POLICY

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ABSTRACT

The pandemic has left its mark on almost all industries and sectors including health insurance. With the individuals perception on the future to be more unsecured due to Health Emergency and other unforeseen Contingencies in life during Covid-19 Pandemic. People are extremely worried about the risk to their family's physical health. As a result the perception of the importance of health Insurance increased more than ever before. Health insurance is indispensable in India. Health insurance provides the much-needed cushion and helps one manage one's finance in the moment of crisis. However, many people find it confusing when it comes to settle with the right provider of health insurance plans in India as there are abundance of health insurance companies. They should choose any of the health insurance companies as per their needs after going through the features and benefits. This paper focuses on factors that are influencing selection of health insurance, features expected, and benefits in health insurance policy.

Keywords: Health Emergency, Finance, Features, Benefits

I. INTRODUCTION

Health insurance relate to a type of insurance that essentially covers one's medical expenses. A health insurance policy like other policies is a contract between an insurer and an individual/ group in which the insurer agrees to provide specified health insurance cover at a particular 'premium' subject to terms and conditions specified in the policy.

Health Insurance is a medical insurance given by an insurance company, wherein it reimburses the medical expenses incurred for a valid hospitalization. The individual has to pay a certain amount each year, known as premium, to keep the health insurance policy active.

Health insurance is the most emerging sector in India nowadays due to increasing rates of illness and diseases and high expenses incurred in hospitalization and treatments for these diseases. Various health insurance schemes are existing in the markets which are providing benefits from an individual to an entire family also called family floater policies.

In India, health insurance companies have been focussing health insurance covers against COVID-19 since its spread. The demand for health insurance has witnessed a significant rise with the coronavirus pandemic. Fortunately, health insurance is available to take care of various unforeseen health emergencies

Paying a small health insurance premium is the simplest way to mitigate the financial losses and to achieve peace of mind.

1. Classification of Health Insurance Business

Health insurance business is classified into

- Government Sponsored Health Insurance,


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6 **MOBILE WALLET: PREFERENCE AND CUSTOMER SATISFACTION**

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MOBILE WALLET: PREFERENCE AND CUSTOMER SATISFACTION

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ABSTRACT

Background and Purpose: *The mobile wallet is the engine of mobile commerce. Mobile wallet applications are software with secure enrollment, secure provision to store customer-identity information, payment information and shipping address details, funding of the wallet either through debit/credit card or bank account and allows users to make more flexible payments. While mobile wallet have been adopted by large mobile wallet users, the factors influencing users' satisfaction with mobile wallet is necessary to examine.*

Design/Methodology: *The objective of the study is to identify the customer preferences and usage pattern with regards to digital wallets and to identify the relationship between Behavioral Intention to Continuous Usage and Mobile wallet Users' Satisfaction. This study uses a questionnaire survey method and reviews the relevant literatures to work out the measurable questions.*

Tools: *This study uses SPSS statistical software to analyse and assess the effective 52 random samples.*


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A STUDY ON RECENT TREND IN HOME LOAN

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ABSTRACT

A large part of the millennial population realized the value of homeownership during the pandemic, and many others saw it as a good investment opportunity with price stability and great builder discounts. The idea is to invest in a home, either for living or to leverage it as an asset that could generate an additional source of income, mainly to be used in crisis. New technology and analytics could help in managing portfolios, reducing costs, repayments, increasing efficiency, bringing accountability to various stakeholders, improving quality of homes and reducing risks. This paper also examined the factors influencing selection of home loan, reasons that prompted customers to select home loan and satisfaction level of customers while availing home loan.

Key words: investment opportunity, new technology, home loan.

I. INTRODUCTION

While COVID-19 triggered worldwide disruptions, it enabled people to take home buying as a serious investment. Amidst the uncertainties surrounding the current market situation, people have understood the security of owning a house. Several factors are reshaping the home loan market such as cheaper home loans and RBI moratorium.

Home loan is a loan disbursed by a bank or financial institution (lender) to an individual specifically for buying a residential property. Here, the lender holds the title of property until the loan is paid back in full along with interest.

Home loans are long term borrowing instruments with a minimum tenure of 5 years and a maximum tenure of 30 years.

Anyone whether self-employed or salaried individuals/professionals with a regular source of income can apply for home loans. One must be at least 21 years old when the loan period begins and should not exceed an age of 65 years when the loan ends or at the time of superannuation.

II. FACTORS CONSIDERED WHILE APPLYING FOR HOME LOAN:

- Income level of the applicant
- Age of the applicant
- Qualification (stability and occupation continuity)
- Resident status (maximum limit for an Indian resident differs from that of a non-resident)
- Spouse's income (household income is taken into account when there is a co-applicant)
- No. of dependants (it is a measure of repayment capacity)
- Credit history and score (past repayment track record)
- Status of existing loans


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