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NATIONAL SEMINAR ON

Global Trends in Commerce and Management: Navigating Opportunities and Challenges

Edition-I (Volume-II)

SEMINAR
PROCEEDINGS

Chief Editor
Dr. Bharati Math
Co-editor
Vijaykumar Talawar

SEMINAR PROCEEDINGS MAY, 2025 (Vol.-II)

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National Seminar on

**GLOBAL TRENDS IN COMMERCE AND MANAGEMENT:
NAVIGATING OPPORTUNITIES AND CHALLENGES**

Edition-I (Volume II)

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Messages

A THOUGHTFUL MESSAGE FROM OUR ESTEEMED CHIEF PATRON

It is a matter of immense pride that BLDE Association's A.S. Patil College of Commerce (Autonomous), Vijayapur, Department of Commerce, is organizing a **National Seminar** on *"Global Trends in Commerce and Management: Navigating Opportunities and Challenge o*n**15thMay 2025***"*

In today's fast-evolving global landscape, commerce and management are undergoing transformative changes driven by innovation, technology, and shifting market dynamics. This seminar serves as a timely initiative to bring together scholars, practitioners, and students to exchange insights, share research, and deliberate on the current trends, emerging opportunities, and future challenges in these vital domains.

I commend the efforts of the organizing team for their dedication and vision in creating such an academic platform. I am confident that this event will contribute significantly to the enrichment of knowledge and professional growth of all participants.

My sincere gratitude to all the intellectuals, resource persons, professors, delegates, publishers, and participants for making the seminar organized in this historic city a grand success.

My Best Wishes to All…………

Dr. M. B. Patil
President
BLDE Association, Vijayapur

VOICES OF VISION: MESSAGE FROM OUR PATRON

I extend my heartfelt congratulations to the Principal, the Convener, the Organizing Secretary and the entire organizing committee of **BLDEA's A. S. Patil College of Commerce, Vijayapur** for successfully organizing the **National Seminar on "Global Trends in Commerce and Management: Navigating Opportunities and Challenges."**

This seminar reflects the institution's commitment to academic excellence and its vision to stay abreast with the dynamic global landscape in the field of commerce and management. In a world that is rapidly transforming due to technological advancements, economic shifts, and changing business models, such platforms offer invaluable insights and knowledge sharing for both educators and learners.

I appreciate the efforts put forth by the organizing team in curating an event of national relevance. I am confident that this seminar will not only foster academic dialogue but also inspire innovative thinking and collaborative research among participants from across the nation.

Wishing the seminar a grand success and looking forward to many more such academic endeavors from BLDEA's ASP College.

Shri. Sunilgouda Patil
General Secretary
BLDE Association, Vijayapur

INSPIRING WORDS FROM OUR ESTEEMED CO-PATRON

We are delighted to extend our heartfelt congratulations and best wishes to the Principal, Convener, Organizing Secretary, and the entire organizing team of BLDEA's ASP College of Commerce, Vijayapur for successfully hosting the National Seminar on "Global Trends in Commerce and Management: Navigating Opportunities and Challenges."

This academic endeavor reflects the institution's forward-thinking vision and unwavering dedication to quality education. At a time when the global economy is evolving at a rapid pace, such scholarly platforms are crucial for fostering critical thinking, promoting research, and enabling meaningful dialogue among academia and industry professionals.

We commend the team's efforts in curating a seminar that not only addresses contemporary trends but also provides participants with valuable insights into navigating the complexities of commerce and management in the modern world.

May this seminar serve as a beacon of knowledge, collaboration, and innovation, further strengthening the academic fabric of our institution. We wish the event resounding success and applaud the collective efforts that have made it possible.

With warm regards,

Shri. V. S. Bagali
Administrator, BLDE Association, Vijayapur

FROM PRINCIPAL'S DESK

In today's rapidly evolving global scenario, the domains of commerce and management are undergoing significant transformations driven by technological advancements, policy reforms, and innovative business practices. These dynamic shifts are reshaping how businesses operate, compete, and grow on a global scale.

Recognizing the need to engage with these trends and explore emerging opportunities and challenges, BLDEA's, A.S. Patil College of Commerce (Autonomous), Vijayapura has taken the initiative to organize a National Seminar on "Global Trends in Commerce and Management: Navigating Opportunities and Challenges".

This seminar aims to provide a platform for academicians, industry experts, research scholars and students to deliberate on contemporary issues, share insights, and propose strategies that align with the evolving global business landscape.

I extend my sincere gratitude to our esteemed patrons, co-patrons, organizing committee, and all the resource persons for their unwavering support and commitment to making this event a meaningful and enriching experience for all.

I am confident that this seminar will serve as a catalyst for academic excellence and collaborative growth, empowering students, scholars, and faculty to think beyond conventional boundaries.

Wishing the seminar grand success and looking forward to a fruitful intellectual journey.

With best regards,

Shri. B. S. Belagali
Principal,
BLDEA's ASP College of Commerce, Vijayapur

MESSAGE FROM THE VICE PRINCIPAL

It gives me immense pleasure to extend my warm greetings on the occasion of the National Seminar on **“Global Trends in Commerce and Management: Navigating Opportunities and Challenges.”** This academic gathering brings together scholars, industry experts, faculty, and students to deliberate on the evolving landscape of commerce and management in an increasingly interconnected world.

In today’s rapidly changing global environment, businesses face both unprecedented opportunities and complex challenges. Technological advancements, digital transformation, sustainability imperatives, and changing consumer behavior are reshaping the way commerce is conducted and management strategies are formulated. Through this seminar, we aim to provide a platform for insightful discussions, critical thinking, and knowledge-sharing that will empower participants to better understand and respond to these global trends.

I commend the organizing committee for their efforts in bringing this seminar to fruition and thank all the distinguished speakers and participants for their valuable contributions. I am confident that the deliberations held during this seminar will not only enhance academic knowledge but also inspire innovative approaches in the fields of commerce and management.

Wishing the seminar great success.

With warm regards

Shri. S. A.Patil
Vice Principal
BLDEA’s, ASP College of Commerce, Vijayapur

MESSAGE FROM THE ORGANIZING SECRETARIES

It is with great pride and enthusiasm that we welcome all esteemed guests, speakers, academicians, researchers, and students to the **National Seminar on "Global Trends in Commerce and Management: Navigating Opportunities and Challenges."** This seminar stands as a testament to our collective commitment to academic excellence, innovation, and meaningful dialogue.

The world of commerce and management is in the midst of a dynamic transformation—driven by digital disruption, globalization, sustainability challenges, and evolving business models. As organizing secretaries, we envisioned this platform as a space for reflection, exchange of ideas, and collaborative learning to better understand and adapt to these ongoing changes.

We firmly believe that seminars like these ignite curiosity, stimulate research, and foster networking among academia and industry. Every paper presented and every thought shared in this forum adds to the rich tapestry of knowledge that will guide future strategies and practices.

We extend our heartfelt thanks to the management, faculty, student volunteers, and participants whose unwavering support has made this event possible. Let this seminar be a stepping stone toward new perspectives, inspired actions, and a shared vision for growth.

Smt. Rashmi S. Patil
Assistant Professor
Department of Commerce

Shri. Vijayakumar S. Talawar
Assistant Professor
Department of Commerce

ACKNOWLEDGEMENTFROM THE CHIEF EDITOR

It is with immense gratitude and satisfaction that I pen this note of acknowledgement for the successful organization and publication proceedings of the **National Seminar on "Global Trends in Commerce and Management: Navigating Opportunities and Challenges."**

This seminar has been a confluence of insightful ideas, critical perspectives, and scholarly exchange—fostering a deeper understanding of the evolving global business landscape. The compilation of papers and presentations featured in this volume reflects the rich academic contributions and diverse viewpoints of our participants, and I am honored to serve as the Chief Editor for such a meaningful academic endeavor.

I extend my sincere thanks to the seminar's conveners, organizing secretaries, editorial board members, reviewers, and contributors whose efforts have brought this publication to life. I am also deeply grateful to our keynote speakers, session chairs, and participants who enriched the seminar with their thought-provoking insights.

A special word of appreciation goes to the management and leadership of our institution for their constant support and encouragement. The collaborative spirit and shared vision of excellence made this seminar not only possible but truly impactful.

May this compilation serve as a valuable resource for researchers, students, and practitioners' alike, inspiring continued exploration and innovation in the fields of commerce and management.

With warm regards,

Dr. Bharati Math
Chief Editor&
Assistant Professor, Department of Commerce
BLDEA's, A.S.Patil College of Commerce (Autonomous), Vijayapur

ABOUT BLDE ASSOCIATION

BLDEA (BharatiyaLingayat Development Educational Association, Formerly BijapurLingayat District Educational Association) is a leading education organization in the North Karnataka region. It has a legacy of more than 100 years and 75 education institutions under its banner, which comprise professional institutes, colleges of humanities and social sciences, public schools and research institutes. BLDE's goal is to use education as a tool to bring about social and economic transformation in the North Karnataka region, empower women and the oppressed, reduce social inequality in educational opportunity and contribute to national development. BLDEA runs over 75 institutions located in Vijayapura and Bagalkot districts, which are recognized as socially, economically and educationally backward areas by the then British Government and currently by the UGC, State Government and Central Government. BLDEA has laid considerable emphasis on imparting quality education, cutting across professional and general institutions and create new standards in research and allied activities. All its institutions have a reputation for their unwavering commitment to excellence and expanding the horizons of knowledge.

FOUNDERS OF BLDE ASSOCIATION, VIJAYAPUR

Dr. P. G. Halakatti

Sri. Poojya Banthanala Shivayogi Swamiji

Shri. B. M. Patil

ABOUT A.S.PATIL COLLEGE OF COMMERCE (AUTONOMOUS)

A. S. Patil, a pivot college, came into the existence in June 1961. This college was erstwhile affiliated to Karnataka University Dharwad. After getting fully functional on 19th December 1966, motivating ourselves with dedication towards the social obligation, we started working on the motto ‘Udyamena Hi Vaibhavam’ (Enterprise Indeed is Prosperity). Later, the college got affiliated to Rani Channamma University, Belagavi in the year 2010 and it is now permanently a part of the said university included under sections 2(f) & 12(b) of the UGC Act.

The college being an “Autonomous Institution” since July 2008 and it is accredited with 2.80 CGPA (4th Cycle) at Grade ‘B’ by NAAC is a testimony to its blemish-less record. The college campus has a magnificent modern building with ICT enabled classrooms, state-of-the-art labs, a fully networked environment, a resourceful library & a spacious playground. The constant quest for excellence has always been an inspiring factor at our college to set benchmarks in the field of education by offering UG (B.Com, BCA & BBA) and PG (M.Com & MBA) programmes along with Value Added Courses. The institution has already adopted CBCS in its UG and PG Courses with a prime focus on skill development, employability and entrepreneurship.

CHIEF EDITOR’S PROFILE

Dr. Bharati Math, employed as Assistant Professor in BLDEA's A.S. Patil College of Commerce (Autonomous), Vijayapur and also working as a Controller of Examinations, is a Master in Commerce from Karnataka University Dharwad and also completed her Master's Degree in Philosophy. Further she has been awarded Doctorate (Ph.D) from Bharathiar University in the year 2018. Minor Research Project, funded Rs. 100000 from UGC is successfully completed by her and in furtherance she is also successfully completed Minor Research Project from ICSSR for which she has been awarded Rs. 4 Lakh. In her name, around 50 research articles are published in reputed journals at national and international levels. She has received Best Educational Award for Talented Person by Economic Growth Foundation at New Delhi in the year 2022. She is totally dedicated in learning higher studies and continuously motivating youngsters to equip their mind through teaching and learning process.

Dr. Bharati Math
Chief Editor&
Assistant Professor, Department of Commerce
BLDEA’s, A.S.Patil College of Commerce (Autonomous), Vijayapur

CO-EDITOR'S PROFILE

Vijaykumar Talawar, is working as an Assistant Professor at Department of Commerce in A. S. Patil College (Autonomous), Vijaypur.He has his B.Com. Degree from Maharaja College Mysore and Master Degree from Karnatak University Dharwad.He is serving as core faculty of accounting and finance for more than 4 years. He is currently pursuing his Ph.D. from Rani Channamma University, Belagavi

Shri. Vijayakumar S. Talawar
Co-editor&
Assistant Professor
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Seminar Papers

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BREAST CANCER AWARENESS AND SCREENING PRACTICES IN RURAL INDIA

Anuradha Muchchanadi
B.Com VI Semister, College: A.S. Patil College of Commerce (Autonomous) Vijayapura
Dr. Bharati Math
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Introduction

Cancer is a major public health problem globally. Breast cancer is one of the most common cancers affecting women in India. While Urben areas to healthcare, rural populations often face challenges in early detention and treatment. The factor for beast cancer are well known as include in family history, late age at first child birth lack of breastfeeding, physical inactivity and alcohol cons consumption. The study explodes the awareness and screening practice for breast cancer in rural and examine the impact of consumer preference and healthcare decision making.

Need for the Study

- Late diagnosis of the cancer
- Lack of awareness amongst the people
- Health infrastructure gaps amongst the people
- Economic challenges faced by people

Objectives of the Study

- To access the knowledge active attitude and practice for breast cancer amongst rural and semi rural woman in the district of Vijaypura.
- To examine the extract of patient delay among breast cancer patient and to identify factors associated with the delay.
- To analyses the system delay in the diagnosis and treatment of breast cancer and to find out the main determinants of this delay.
- To assess the level of awareness regarding breast cancer symptoms, risk factors, and prevention among women in rural India.

Hypothesis Testing

H_0 (Null Hypothesis): There is no significant lack of awareness about breast cancer symptoms and screening practices among women in rural India.(i.e., awareness is adequate or similar to national averages or urban counterparts.)

$H1_2$ (Alternative Hypothesis): Socio-cultural factors and limited access to healthcare facilities significantly hinder breast cancer screening practices in rural areas.

($H1_3$): Receiving information from healthcare workers or awareness campaigns significantly increases participation in breast cancer screening practices.

Litreature Review

This studies showes a significant gap in breast cancer knowledge among rural populations. This Research of (2020) indicates that only 30% of rural women are aware of self-examination methods. Another study by Gupta and Singh (2019) emphasized the role of community health workers in improving screening rates. Internationally, models of community-based education have shown promising results in increasing early detection rates.

Research Methodology

This resource is based on primary data. The information has been collected by visiting Rural area of Vijaypura using the questionnaries. primary data are selected through structured questionnaires administrative to 300 women. Data analysis was provided using SPSS software with descriptive and inferential statistics. This study utilizes that there should be more awareness about the breast cancer in Rural India.

Analysis and Interpretation

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.815	.813	20

Statistics

Statistics

		Age	Gender	Mritalstatus	Occupation	Iamawarethatbreastcancercanaffectwomenofallagegroup	Iknowthatcommensignandsymptomsofbreastcancer	Ibelievrearlydetentionofbreastcancerimprovethechanceso	IhaveheardaboutbreastselfexaminationBSE	Iregularlyperformbreastselfexamination	IamawareofclinicalbreastexaminationCBEprovidebyhealth	Ihaveundergoneaclinicalbreastexaminationinthepastyear	Ifeelcomfortablediscussingbreasthealthwithothers
N	Valid	50	50	50	50	50	50	50	50	50	50	50	50
	Missing	0	0	0	0	0	0	0	0	0	0	0	0
Mean		1.88	1.88	1.48	2.28	3.40	3.68	3.90	3.82	3.50	3.64	3.14	3.60
Std. Error of Mean		.171	.046	.091	.208	.107	.092	.122	.127	.122	.139	.118	.114
Median		1.00	2.00	1.00	2.00	3.00	4.00	4.00	4.00	3.50	4.00	3.00	4.00
Mode		1	2	1	1	3	4	4	4	3^a	4	3	4
Std. Deviation		1.21	.328	.646	1.471	.756	.653	.863	.896	.863	.985	.833	.808
Variance		1.45	.108	.418	2.165	.571	.426	.745	.804	.745	.970	.694	.653
Range		4	1	3	4	3	3	3	4	3	4	4	3
Minimum		1	1	1	1	2	2	2	1	2	1	1	2
Maximum		5	2	4	5	5	5	5	5	5	5	5	5
Sum		94	94	74	114	170	184	195	191	175	182	157	180

		Culturalbeliefsandstigmainfluncewomensdecisiontoseescr	Moreawarenessprogramsonbreastcancerareneededinmycommun	Ibelievebreastcancerismajorhealthforcancerforwomenin	Ihaveaccesstonearbyhealthfacilitiesofferingbreastcancer	Lackoftransportationpreventsmsnywomenfromaccessingbreast	Iamwillingtoattendabreastcancerawarenesscampiforganiz	Itreastthehealthadviceprovidedlocalhealthworker	Breastcancercanbeprevrntbyadoptingahealtylifestyle	Iwouldbemorelikelytogetscreenediffemalehealtharestaf	Ifeelembarrasseddiscussingbreasthealthinpublicgroupseet	Myfamilysupportwomengettingscreenedforbreastcancer	Ibeievethatmythandmisinformationarecommoninmycommunity
N	Valid	50	50	50	50	50	50	50	50	50	50	49	50
	Missing	0	0	0	0	0	0	0	0	0	0	0	0
Mean		3.62	3.80	3.62	3.64	3.66	3.64	3.32	3.86	3.60	3.66	3.67	3.62
Std. Error of Mean		.103	.125	.106	.110	.139	.117	.144	.107	.128	.142	.103	.140
Median		4.00	4.00	4.00	4.00	4.00	4.00	3.00	4.00	4.00	4.00	4.00	4.00
Mode		4	4	4	4	4	3	3	4	4	3	4	3
Std. Deviation		.725	.881	.753	.776	.982	.827	1.019	.756	.904	1.002	.718	.987
Variance		.526	.776	.567	.602	.964	.684	1.038	.572	.816	1.004	.516	.975
Range		3	3	3	3	3	3	3	3	3	4	3	4
Minimum		2	2	2	2	2	2	2	2	2	1	2	1
Maximum		5	5	5	5	5	5	5	5	5	5	5	5
Sum		181	190	181	182	183	182	166	193	180	183	180	181

a. Multiple modes exist. The smallest value is shown

One-Sample Test

	Test Value = 3					
					95% Confidence Interval of the Difference	
	t	df	Sig. (2-tailed)	Mean Difference	Lower	Upper
Occupation	-3.460	49	.001	-.720	-1.14	-.30
I am aware that breast cancer can affect women of all age group	3.742	49	<.001	.400	.19	.61
I know that commen sign and symptoms of breast cancer	7.366	49	<.001	.680	.49	.87
I believr early detention of breast cancer improve the chances of cure	7.374	49	<.001	.900	.65	1.15
I have heard about breast self-examination(BSE)	6.468	49	<.001	.820	.57	1.07
I regularly perform breast self-examination	4.096	49	<.001	.500	.25	.75
I am aware of clinical breast examination(CBE) provide by health workers	4.595	49	<.001	.640	.36	.92
I have undergone a clinical breast examination in the past year	1.188	49	.241	.140	-.10	.38
I feel comfortable discussing breast health with others	5.250	49	<.001	.600	.37	.83
Cultural beliefs and stigma influnce women's decision to see screening	6.044	49	<.001	.620	.41	.83
More awareness programs on breast cancer are needed in my community	6.424	49	<.001	.800	.55	1.05
I believe breast cancer is major health for cancer for women in rural area	5.822	49	<.001	.620	.41	.83
I have access to nearby health facilities offering breast cancer screening	5.830	49	<.001	.640	.42	.86
Lack of transportation prevents msny women from accessing breast screening	4.754	49	<.001	.660	.38	.94
I am willing to attend a breast cancer awareness camp if organized locally	5.472	49	<.001	.640	.40	.88
I treast the health advice provided local health worker	2.221	49	.031	.320	.03	.61
Breast cancer can be prevrnt by adopting a healty lifestyle	8.042	49	<.001	.860	.65	1.07
I would be more likely to get screened if female health are staff were available	4.696	49	<.001	.600	.34	.86
I feel embarrassed discussing breast health in public group seeting	4.656	49	<.001	.660	.38	.94
My family support women getting screened for breast cancer	6.562	48	<.001	.673	.47	.88
I beieve that myth and misinformation are common in my community regarding breast cancer	4.440	49	<.001	.620	.34	.90

Sources: Primary Data

Interpretation

- IV1 I am aware that breast cancer can affect woman of all age has the value of 3.742 which is more than the value 0.400 and value is 0.001 which is less than 0.05
- IV2 I know that common sign and symptoms of breast cancer has the value of 7.366 which is more than the I value 0.680 and value is 0.001 which is less than 0.05
- IV3 I believe early retention of breast cancer improve the chances of Cure has the value of 7.374 which is more than thel value 0.900 and value is 0.001 which is less then 0.05
- IV4 I have heard about breast self examining(BSE) has the value of 6.468 which is more then thel value 0.820 and svalue is 0.001 which is less then 0.05
- IV5 I regularly perform breast self-examination had the value of 4.096 which is more then thevalue 0.500 and value is 0.001 which is less then 0.05
- IV6 I am aware of clinical breast examination(CBE) provide by health workers had the value of 4.595 which is more then the value0.640 and value is 0.001 which is less then 0.05
- IV7 I have undergone a breast examination in the past year has the value of 1.188 which is more then the critical value 0.140 and value is 0.241 which is less then 0.05
- IV8 I feel comfortable discussing breast health with others has the value of 0.600 which is more then the value and value is 0.001 which is less then 0.05
- IV9 Cultural beliefs and stigma influence women decision to see screenings the value of 6.044 which is more then the value 0.620 and value is 0.01 which is less then 0.05
- IV10 More awareness programs on breast cancer are needed in my community has the value of 0.800 which is more then the value is 0.800 and is 0.001 which is less then 0.05
- IV11 I believe breast cancer is major health for women in rural area has the value of 5.822 which is more then the critical 0.620 and value is 0.001 which is less then 0.05
- IV12 I have access to nearby health facilities offering breast cancer screening has the value of 5.830 which is more then value 0.640 and is 0.01 which is less then 0.05
- IV13 Lack of transportation prevents many women from accessing breast screening has the value of 4.754 which is more then value 0.660 and value is 0.001 which is less then 0.05

- IV14 I am willing to attend a cancer awareness camp if organized locally has the value of 5.472 which is more then the critical value 0.640 and is 0.001 which is less then 0.05
- IV15 I trust the health advice provided local health worker has the value of 2.221 which is more then the value 0.320 and is 0.031 which is less then 0.05

Conclusion

Breast cancer awareness and screening practices among rural women in Bijapur are significantly low due to lack of knowledge, cultural barriers, and poor healthcare access. Strengthening community education, promoting early detection methods, and integrating awareness programs into primary healthcare are essential steps to improve outcomes and reduce mortality rates.

References

1. I have took the reference from Shri B.M. Patil Medical College, Vijayapura they have provided me with the information about breast cancer in rural India.
2. Research of (2020) indicates that only 30% of rural women are aware of self-examination methods. Another study by Gupta and Singh (2019)

A STUDY ON CONSUMER PREFERENCE AND SATISFACTION TOWARDS STREET FOOD WITH REFERENCE TO VIJAYAPURA CITY

Arthi Tanga
Student, B. Com Programme, BLDEA's, A. S. Patil College of Commerce (Autonomous), Vijayapura
Dr. Bharati Math
Assistant Professor, Department of Commerce, BLDEA's, A.S.Patil College of Commerce (Autonomous), Vijayapura

Introduction

Vijayapura, historically known as Bijapur, is a city in the southern state of Karnataka, India .it is renowned for its rich cultural heritage and vibrant culinary traditions ,particularly its street food .street food in Vijayapura offers a diverse range of Flavors, reflecting the regions cultural diversity and local ingredients.

Street food plays a vital role in the daily lives of millions of people, offering affordable, accessible, and diverse food options. In urban and semi-urban areas, it is not only a source of livelihood for many vendors but also a reflection of local culture and culinary practices. This study focuses on understanding consumer behaviour, preferences, and satisfaction levels towards street food.

Need for the Study

With the growing urban population and busy lifestyles, street food has become increasingly popular. However, issues like hygiene, quality, and safety continue to influence consumer choices. Understanding consumer expectations and satisfaction levels will help vendors improve service quality and enable authorities to regulate and support the street food sector effectively.

Review of Literature

Past research has shown varying factors influencing consumer preference for street food such as taste, price, convenience, and cultural significance. Several studies also highlight health and safety concerns as barriers. This section will summarize key findings from prior academic and market research relevant to the current topic.

Statement of the Problem

Despite the popularity of street food, there remains a gap in understanding the specific factors that drive consumer satisfaction and loyalty. Moreover, hygiene and safety standards are inconsistent, leading to public health concerns. This study aims to bridge this gap by identifying consumer expectations and evaluating their satisfaction.

Research Questions

- What factors influence consumer preference for street food?
- To what extent are consumers satisfied with the quality, hygiene, and service of street food?
- How do demographic variables affect consumer perception?
- What improvements do consumers expect from street food vendors?

Objectives of the Study

- To assess the level of satisfaction among consumers.
- To identify key determinants of consumer choice.

Hypothesis Testing

- **Objective 1**

H0 (Null Hypothesis): There is no significant relationship between consumer demographics and their satisfaction towards street food.

H1 (Alternative Hypothesis): There is a significant relationship between consumer demographics and their satisfaction towards street food.

- **Objective 2**

HO (Null Hypothesis): There is no significant relationship between key determine and consumer choice of street food in Vijayapura city.

H1(Alternative Hypothesis): There is significant relationship between key determine and consumer choice of street food in Vijayapura city.

Scope of the Study

This study focuses on consumers of street food in selected urban areas. It covers various age groups, income levels, and preferences, with emphasis on factors like taste, price, hygiene, and accessibility. It aims to provide insights for vendors, policymakers, and stakeholders involved in food safety and urban development.

Research Methodology

- **Sources of data**: Based on primary data.
- **Data Collection Method**: Survey using structured questionnaire.
- **Sample Size**: The sample size is limited to 55 consumers.
- **Data Analysis Tools**: Statistical tools such as SPSS/Excel, frequence table, pie chart, etc.

Limitations of the Study

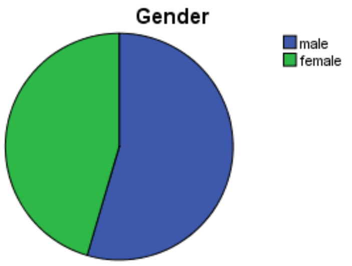
- Limited geographical coverage may not represent all consumer behaviours.
- Responses may be subject to bias or inaccurate self-reporting.
- Seasonal variations in street food consumption are not accounted for.

- The sample may not be fully representative of the population.

Scope for Future Research

Future studies can focus on longitudinal trends in consumer behaviour, comparative studies between cities, the impact of health campaigns on consumer choices, or digitalization in street food businesses (e.g., use of mobile payments and online reviews.

Analysis and Interpretation

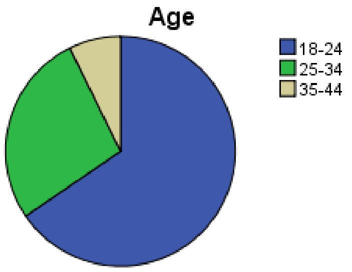


Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	30	54.5	54.5	54.5
	female	25	45.5	45.5	100.0
	Total	55	100.0	100.0	

Table 1: Gender

Interpretation: From the above graph total no of male respondent are higher than female, male is 54.5% and female are 45.5%.

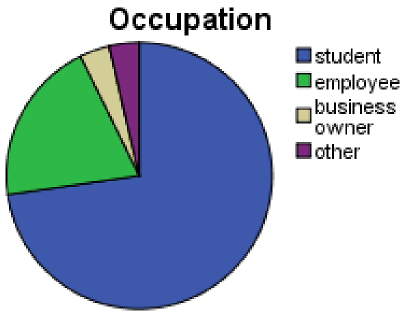


Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-24	36	65.5	65.5	65.5
	25-34	15	27.3	27.3	92.7
	35-44	4	7.3	7.3	100.0
	Total	55	100.0	100.0	

Table 2: Age

Interpretation: This indicates that 18-25 aged respondents are 65.5% ,25-34 aged respondents are 27.3 % ,35-44 aged respondents are 7.3%.

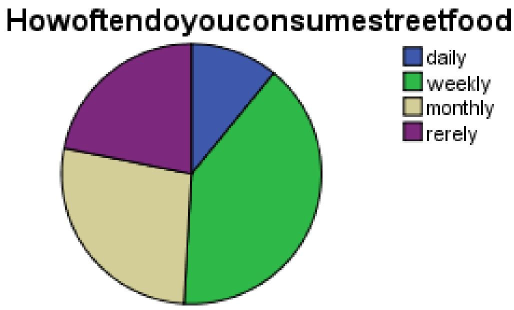


Occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	student	40	72.7	72.7	72.7
	employee	11	20.0	20.0	92.7
	business owner	2	3.6	3.6	96.4
	other	2	3.6	3.6	100.0
	Total	55	100.0	100.0	

Table 3: Occupation

Interpretation: Above table shows students are 72.7%, employees are20%, business owner is 3.6%, other are 100.0%.

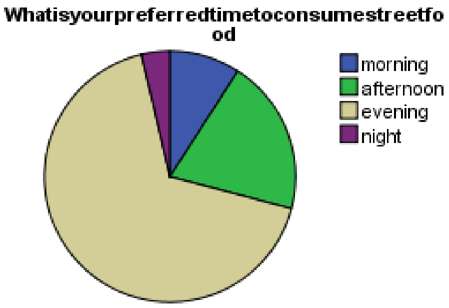


Howoftendoyouconsumestreetfood

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	daily	6	10.9	10.9	10.9
	weekly	22	40.0	40.0	50.9
	monthly	15	27.3	27.3	78.2
	rerely	12	21.8	21.8	100.0
	Total	55	100.0	100.0	

Table 4: How often do you consume street food

Interpretation: Above table shows daily respondents are 10.9%, weekly respondents are 40%, monthly respondents are 27.3%, rarely are 21.8%.

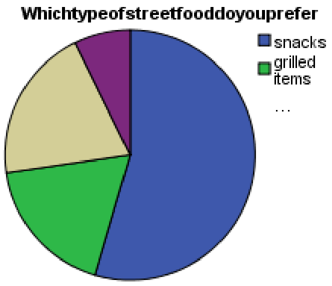


Whatisyourpreferredtimetoconsumestreetfood

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	morning	5	9.1	9.1	9.1
	afternoon	11	20.0	20.0	29.1
	evening	37	67.3	67.3	96.4
	night	2	3.6	3.6	100.0
	Total	55	100.0	100.0	

Table 5: What is your Preferred time to Consume Street Food

Interpretation: Above table shows that morning respondents are 9.1%, afternoon respondents are 20%, evening respondents are67.3%, night respondents are 3.6%.

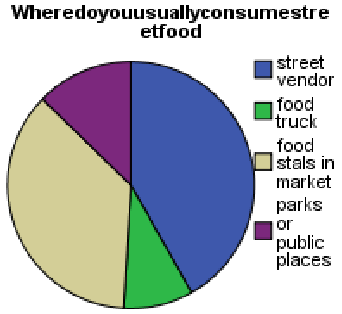


Whichtypeofstreetfooddoyouprefer

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	snacks	30	54.5	54.5	54.5
	grilled items	10	18.2	18.2	72.7
	treditional items	11	20.0	20.0	92.7
	other	4	7.3	7.3	100.0
	Total	55	100.0	100.0	

Table 6: Which type of street food do you prefer

Interpretation: Above table shows that snacks consume respondents are 54.5%, grilled respondents are 18.2%, traditional items are 20%, other respondents are 7.3%.

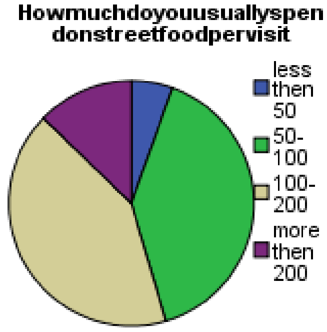


Wheredoyouusuallyconsumestreetfood

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	street vendor	23	41.8	41.8	41.8
	food truck	5	9.1	9.1	50.9
	food stals in market	20	36.4	36.4	87.3
	parks or public places	7	12.7	12.7	100.0
	Total	55	100.0	100.0	

Table 7: Where do you usually consume street food

Interpretation: Above table shows that street vendors are 41.8%, food trucks are 9.1%, food stalls are 36.4%, places are 7%.

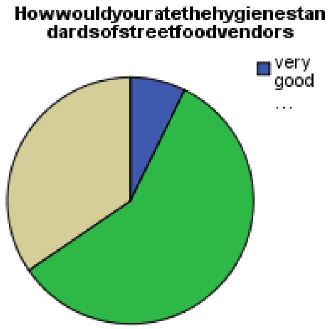


Howmuchdoyouusuallyspendonstreetfoodpervisit

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less then 50	3	5.5	5.5	5.5
	50-100	22	40.0	40.0	45.5
	100-200	23	41.8	41.8	87.3
	more then 200	7	12.7	12.7	100.0
	Total	55	100.0	100.0	

Table 8: how much do you usually spend on street food per visit

Interpretation: Above table shows that consumer spend on food less than 50 is 5.5%, 50-100 is 40%, 100-200 is 41.8%, more than 200 is 12.7%.

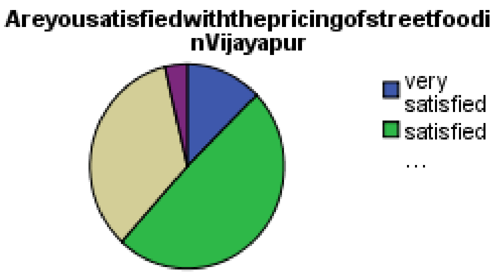


Howwouldyouratethehygienestandardsofstreetfoodvendors

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	very good	4	7.3	7.3	7.3
	good	32	58.2	58.2	65.5
	average	19	34.5	34.5	100.0
	Total	55	100.0	100.0	

Table 9: How would you rate the hygiene standards of street food vendors

Interpretation: Above table shows that rate of food respondents is very good are 7.3%, good are 58.2%, average is 34.5%.



AreyousatisfiedwiththepricingofstreetfoodinVijayapur

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	very satisfied	7	12.7	12.7	12.7
	satisfied	27	49.1	49.1	61.8
	neutral	19	34.5	34.5	96.4
	dissatisfied	2	3.6	3.6	100.0
	Total	55	100.0	100.0	

Table 10: Are you satisfied with the price of streetfood.

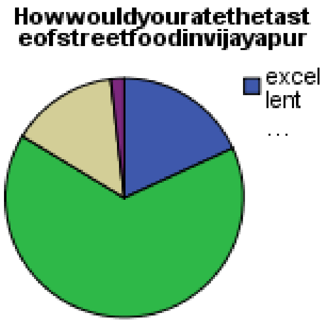
Interpretation: Above table shows that pricing of food respondents very satisfied are 12.7%, satisfied are 49.1%, neutral are 34.5%, dissatisfied are 3.6%.

Howsatisfiedareyouwiththeportionsizesofstreetfood

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	very satisfied	7	12.7	12.7	12.7
	satisfied	32	58.2	58.2	70.9
	neutral	16	29.1	29.1	100.0
	Total	55	100.0	100.0	

Table 11: How satisfied you portion of sizes of street food.

Interpretation: Above table shows that food sizes of respondents are very satisfied are 12.7%, satisfied are 58.2%, neutral are 29.1%.

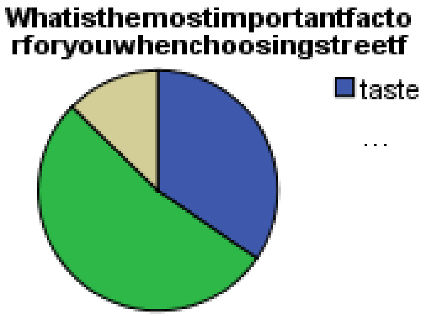


Howwouldyouratethetasteofstreetfoodinvijayapur

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	excellent	10	18.2	18.2	18.2
	good	36	65.5	65.5	83.6
	average	8	14.5	14.5	98.2
	poor	1	1.8	1.8	100.0
	Total	55	100.0	100.0	

Table 12: How would you rate the taste of street food.

Interpretation: Above table shows that taste of food respondents excellent are 18.2%, good are are 65.5, average is 14.5%, poor are 1.8%.

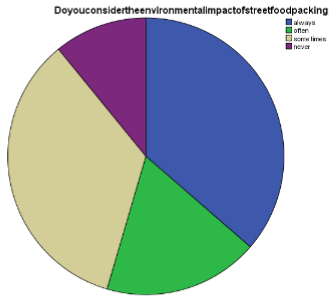


Whatisthemostimportantfactorforyouwhenchoosingstreetf

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	taste	19	34.5	34.5	34.5
	hygiene	29	52.7	52.7	87.3
	price	7	12.7	12.7	100.0
	Total	55	100.0	100.0	

Table 13: What is the most imp factor for you choosing street food.

Interpretation: Above table shows that choosing food of respondent's taste is 34.5%, hygiene is 52.7%, price is 12.7%.



Doyouconsidertheenvironmentalimpactofstreetfoodpacking

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	always	20	36.4	36.4	36.4
	often	10	18.2	18.2	54.5
	some times	19	34.5	34.5	89.1
	never	4	7.3	7.3	96.4
	5	2	3.6	3.6	100.0
	Total	55	100.0	100.0	

Table 14: Do you consider the environmental impact of street food packing.

Interpretation: Above table shows that environmental packing of food respondents always is 36.4%, often are 18.2 %, sometimes are 34.5%, never are 10.9%.

Statistics

Statistics

		Gender	Age	Occupation	Howoftendoyouconsumestreetfood	Whatisyourpreferredtimetoconsumestreetfood	Whichtypeofstreetfooddoyouprefer	Wheredoyouusuallyconsumestreetfood	Howmuchdoyouusuallyspendonstreetfoodpervisit	Howwouldyouratethehygienestandardsofstreetfoodvendors	AreyousatisfiedwiththepricingofstreetfoodinVijayapur	Howsatisfiedareyouwiththeportionsizesofstreetfood	HowwouldyouratethetasteofstreetfoodinVijayapur	Whatisthemostimportantfactorforyouwhenchoosingstreetf	Doyouconsidertheenvironmentalimpactofstreetfoodpacking
N	Valid	55	55	55	55	55	55	55	55	55	55	55	55	55	55
	Missing	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mean		1.45	1.42	1.38	2.60	2.65	1.80	2.20	2.62	2.27	2.29	2.16	2.00	1.78	2.20
Std. Error of Mean		.068	.085	.099	.129	.094	.136	.152	.105	.080	.099	.085	.086	.089	.143
Median		1.00	1.00	1.00	2.00	3.00	1.00	2.00	3.00	2.00	2.00	2.00	2.00	2.00	2.00
Mode		1	1	1	2	3	1	1	3	2	2	2	2	2	1
Std. Deviation		.503	.629	.733	.955	.700	1.007	1.129	.782	.592	.737	.631	.638	.658	1.061
Variance		.253	.396	.537	.911	.490	1.015	1.274	.611	.350	.543	.399	.407	.433	1.126
Range		1	2	3	3	3	3	3	3	2	3	2	3	2	3
Minimum		1	1	1	1	1	1	1	1	1	1	1	1	1	1
Maximum		2	3	4	4	4	4	4	4	3	4	3	4	3	4
Sum		80	78	76	143	146	99	121	144	125	126	119	110	98	121

Findings of the Study

- Majority are male respondents.
- Mostrespondents are of the age between 18-24, 65.5% and secondly,the age of 25-34 is 27.35%.
- Most of the respondents are students and secondly employees with 72.7% and 20%.
- Most of the respondents, 40%, like to have street food every week.
- Most of the respondents like to have street food at evening time.
- Most of the respondents like to eat snacks.
- Most of the consumers prefer snacks to eat at the street vendor side.
- The consumers of Vijayapura city would spend 100-200 rupees per visit.
- No consumers respondent rated good with 58.2% for hygiene.
- Most of the respondents are satisfied 49.1% with the pricing of street food.
- Most of the respondents are satisfied with the portion of street sizes of food.
- Most of the respondents are rated good at the taste of street food.
- Hygiene is the major factor that consumerschoose from to vendor.
- Majority of respondent responded that they visit always.

Suggestions

To enhance consumer satisfaction further, street food vendors should focus on maintaining high standards of hygiene and food safety, as health concerns often influence consumer choices. Vendors can also benefit from offering clearer labeling of their offerings to reduce confusion among customers regarding ingredients and preparation methods. Moreover, introducing more innovative and healthier street food options could help attract an even broader audience. By addressing these aspects, the street food culture in Vijayapura can grow stronger and continue to be a vibrant part of the city's lifestyle.

Conclusion

The study on consumer preference and satisfaction towards street food with reference to Vijayapura city reveals that street food plays a significant role in the daily lives of the people, especially among the youth. A majority of the respondents were students aged between 18-24 years, indicating that younger consumers form the primary customer base for street food vendors. While street food remains highly popular due to its affordability, taste, and accessibility, a considerable portion of consumers also reported confusion regarding the variety and quality of street foods available.

Despite these occasional uncertainties, the overall satisfaction level remains strong, suggesting that street food continues to meet the expectations of a large segment of the population in Vijayapura.

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A STUDY ON ENHANCING EMPLOYEES' PERFORMANCE THROUGH MONETARY INCENTIVES IN EDUCATION SECTOR WITH RESPECT TO VIJAYAPURA CITY

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Introduction

The education sector is the foundation to the development of society which is directly linked to student's ability and knowledge. That is employee's performance and quality education plays a crucial role in determining the overall success of the institution. With increasing pressure for better quality and accountability institutions are moving from intrinsic method of motivation (passion for teaching) to financial or monetary rewards such as bonus and incentives to bring efficiency in the performance of the employees in education sector. This study focuses on learning how employees' performance will get enhanced when monetary incentives are provided to them by the organization in education sector with respect to Vijayapura city.

Need for Study

In today's dynamic educational environment, institutions face an intense pressure to improve performance and maintain high standards. However maintaining consistent performance among staff requires effective motivational strategies. Among various motivational tools monetary incentive has emerged as a significant factor in improving employee's performance. This study is essential in evaluating how financial incentives can influence the productivity, job satisfaction, better policy making and overall performance of employees and retain them.

Objectives

- To determine the impact of monetary incentive on the performance of employees in education sector with respect to Vijayapura city.
- To examine the relationship between monetary rewards and job satisfaction.
- To analyse the insight of employees regarding the fairness and effectiveness of monetary incentives.
- To analyse the impact of monetary incentive on job satisfaction and retention among teaching and non-teaching staff.

Review of Literature

Employee motivation has long been a subject of interest in behaviour in organisation and HR management. According to Herzberg's Two Factor Theory, monetary reward serve as purity factors that prevent dissatisfaction but not necessarily create satisfaction. However, modern research suggests that in sectors where compensation is not competitive, financial incentive can significantly boost motivation and performance. (Deci &Ryan, 2000).

Ineffective incentive systems make it difficult to attract and retain the teachers around the world which eventually result in excessive absenteeism among teachers. (Crehan, 2016; Han and Yin, 2016; UNESCO IICBA, 2017).

According to Nze & Ahumibe, 2024, Research studies indicate that financial rewards lead to higher productivity levels among the employees. For instance, research in Enugu State found that both monetary and non-monetaryincentives significantly enhance employee performance in public higher education institutions.

Statement of Problem

Although monetary incentives are widely used in many sectors to enhance employee's performance their effectiveness in education sector remains inconclusive. While some believe that financial incentives or rewards are significant motivators, others argue that non-monetary factors, such as job satisfaction and professional growth, play a more vital role. This study aims to identify the role of monetary incentives in improving employee's performance in educational sector and examine whether such incentives alone can lead to long term motivation and performance gain.

Hypothesis

H_0(Null hypothesis): There is no significant relationship between monetary incentive and employee's performance in education sector.

H_1(Alternative hypothesis): There is significant relationship between monetary incentive and employee's performance in education sector.

Scope of the Study

The study highlights the impact of monetary incentives on employee's effectiveness within educational institutions, particularly in Vijayapura city. The study will include both teaching and non-teaching staff from schools and colleges with respect to Vijayapura city. Furthermore, the study is confined to educational institutions and does not extend to other sector.

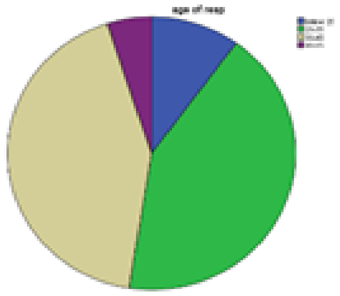
Research Methodology

The study relies on a quantitative evaluation methodology to examinerelationship between monetary incentives and employee's performance. Data has been collected through surveys and questionnaires administered to teaching and non-teaching staff (i.e. teachers, administrators and support staff).It covers the schools and colleges present in Vijayapura city. The study will utilize descriptive statistics.

Limitations of the Study

This study focuses on educational institutions present in Vijayapura city which limits the geographical area of the study. And the study is focused solely on monetary incentives, excluding other motivational strategies.

Analysis and Interpretation

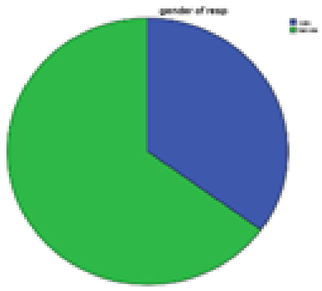


age of resp

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	below 25	4	10.0	10.0	10.0
	26-35	17	42.5	42.5	52.5
	36-45	17	42.5	42.5	95.0
	46-55	2	5.0	5.0	100.0
	Total	40	100.0	100.0	

Table 1: Age

Interpretation: The above table explains that highest percentages of respondents were from the age grouped 26-35 and 36-45 with 42.5%.

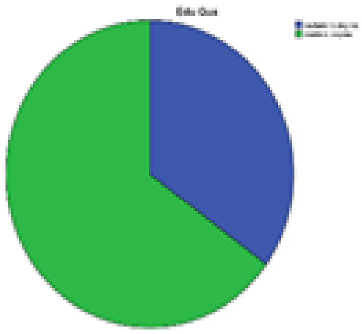


gender of resp

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	14	35.0	35.0	35.0
	female	26	65.0	65.0	100.0
	Total	40	100.0	100.0	

Table 2: Gender

Interpretation: The chart shows that highest percentage of respondents was female with 65%and male with 35%

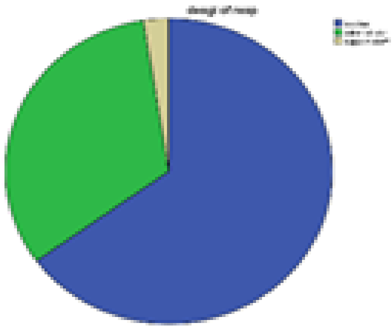


Edu Qua

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	bachelor's degree	14	35.0	35.0	35.0
	masters degree	26	65.0	65.0	100.0
	Total	40	100.0	100.0	

Table 3: Educational Qualification

Interpretation: The chart shows that most of the respondents have completed master's degree with 65%.



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		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	teacher	26	65.0	65.0	65.0
	administrator	13	32.5	32.5	97.5
	support staff	1	2.5	2.5	100.0
	Total	40	100.0	100.0	

Table 4: Designation

Interpretation: The above chart interprets that the greatest number of respondents were teachers with 65% and 32% were administrators.

Statistical Analysis

		MR motivates em	MI as appreciation	extra efforts for MR tied to performance	Meet the targets set by insti	Go beyond responsibilities forMR	MR system is fair and equitable	Criteria for MI is clearand well communicated	MI is based on individual merit	MI motivates to achieve pers. And insti.goals	Balanced work life environment is needed	MI helps to manage stress and maintain healthy work life balance	Supported by insti. In terms of tools and resources	Insti.provides adequate feedback to improve	Availability of career advancement opportunities alongside MI	MI improves job satisfaction	MI directly linked to movtivation of work	Receiving MI enhances loyalty towards insti.	MI motivates to take additional task and responsibilty	Edu Insti. Recognize the work and provide MI	MI motivates to stay longer in your current role
N	Valid	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40
	Missing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mean		4.15	4.38	3.98	4.33	3.88	3.95	4.08	4.25	4.20	4.05	4.08	4.35	4.23	3.95	4.23	3.93	4.00	3.88	3.98	3.88
Std. Deviation		0.893	0.586	0.920	0.797	0.853	0.932	0.888	0.670	0.758	0.714	0.572	0.662	0.620	0.815	0.698	0.859	0.877	0.883	0.832	0.822
Kurtosis		-0.242	-0.662	-0.433	1.849	0.946	-0.185	0.239	-0.716	0.378	7.863	4.095	-0.637	-0.455	3.807	-0.848	-0.527	0.697	-0.367	0.581	0.875
Std. Error of Kurtosis		0.733	0.733	0.733	0.733	0.733	0.733	0.733	0.733	0.733	0.733	0.733	0.733	0.733	0.733	0.733	0.733	0.733	0.733	0.733	0.733

Reliability Statistics

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.879	0.876	20

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
81.7	75.549	8.692	20

Interpretation: The reliability analysis shows Cronbach's alpha of 0.876 which is greater than commonly accepted threshold of 0.70 which demonstrates great and favourable reliability.

T-Test Analysis

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
MR motivates employee	40	4.15	0.893	0.141
MI as appreciation	40	4.38	0.586	0.093
extra efforts for MR tied to performance	40	3.98	0.920	0.145
Meet the targets set by institution	40	4.33	0.797	0.126
Go beyond responsibilities forMR	40	3.88	0.853	0.135

MR system is fair and equitable	40	3.95	0.932	0.147
Criteria for MI is clearand well communicated	40	4.08	0.888	0.140
MI is based on individual merit	40	4.25	0.670	0.106
MI motivates to achieve pers. And institutional goals	40	4.20	0.758	0.120
Balanced work life environment is needed	40	4.05	0.714	0.113
MI helps to reduce stress and promote healthy work life balance	40	4.08	0.572	0.090
Supported by institution. In terms of tools and resources	40	4.35	0.662	0.105
Institution provides adequate feedback to improve	40	4.23	0.620	0.098
Availability of career advancement opportunities alongside MI	40	3.95	0.815	0.129
MI improves job satisfaction	40	4.23	0.698	0.110
MI directly linked to motivation of work	40	3.93	0.859	0.136
Receiving MI enhances loyalty towards institution.	40	4.00	0.877	0.139
MI motivates to take additional task and responsibility	40	3.88	0.883	0.140
Educational Institute. Recognize the work and provide MI	40	3.98	0.832	0.131

One Sample Test

	Test Value = 3					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
MR motivates employee	8.145	39	0.000	1.150	0.86	1.44
MI as appreciation	14.850	39	0.000	1.375	1.19	1.56
extra efforts for MR tied to performance	6.706	39	0.000	0.975	0.68	1.27
Meet the targets set by institution	10.514	39	0.000	1.325	1.07	1.58
Go beyond responsibilities forMR	6.488	39	0.000	0.875	0.60	1.15
MR system is fair and equitable	6.444	39	0.000	0.950	0.65	1.25

Criteria for MI is clearand well communicated	7.654	39	0.000	1.075	0.79	1.36
MI is based on individual merit	11.802	39	0.000	1.250	1.04	1.46
MI motivates to achieve pers. And institution goals	10.014	39	0.000	1.200	0.96	1.44
Balanced work life environment is needed	9.297	39	0.000	1.050	0.82	1.28
MI helps to reduce stress and promote healthy work life balance	11.879	39	0.000	1.075	0.89	1.26
Supported by institution in terms of tools and resources	12.894	39	0.000	1.350	1.14	1.56
Institution provides adequate feedback to improve	12.503	39	0.000	1.225	1.03	1.42
Availability of career advancement opportunities alongside MI	7.373	39	0.000	0.950	0.69	1.21
MI improves job satisfaction	11.107	39	0.000	1.225	1.00	1.45
MI directly linked to motivation of work	6.811	39	0.000	0.925	0.65	1.20
Receiving MI enhances loyalty towards institution.	7.211	39	0.000	1.000	0.72	1.28
MI motivates to take additional task and responsibility	6.271	39	0.000	0.875	0.59	1.16
Education Institute. Recognize the work and provide MI	7.415	39	0.000	0.975	0.71	1.24
MI motivates to stay longer in your current role	6.729	39	0.000	0.875	0.61	1.14

Interpretation

- Monetary reward motivates the employees is equivalent to 8.14 >2.022 and significant value is 0.000 <0.05.

- Monetary incentives act as appreciation has value equivalent to 14.85 that is higher than the critical t-value 2.022 and sig.value is 0.000 that is less than 0.05.
- Extra efforts for monetary reward have the value 6.706 that is greater than Cri.value 2.022 and p-value is 0.000 that is smaller than 0.05.
- Meeting target set by the institution have a value of 10.154 surpassing the critical value 2.022 and p-value is 0.000 <0.05.
- Go beyond responsibilities for monetary incentive which has value 6.488<2.022 and p-value is 0.000 <0.05.
- Monetary reward system is fair and equitable have 6.44 <2.022 and p-value is 0.000 that is lower than 0.05.
- Criteria for monetary incentive is clear and well communicated has a value 7.654 higher than the critical value 2.022 and sig. 2 tailed is 0.000 less than 0.05.
- Monetary incentive is based on individual merit whose value is 11.80>2.022 and sig.two tailed value is 0.000 <0.05.
- Balanced work life environment is needed have value equivalent to 9.29>2.022 and significance value is 0.000 < 0.05.
- Supported by institution in terms of resources has value 12.89 >2.022 and significant value 0.000 < 0.05.
- Monetary incentives improve job satisfaction have value 11.10> 2.022 and significant value 0.000 < 0.05.
- Monetary incentives motivate to take additional responsibility have value 6.271>2.022 and p-value 0.000 < 0.05.
- Educational institute recognizes work have value 7.415 > 2.022 and p-value 0.000 < 0.05.
- Incentives motivate to stay longer in your current role have value 6.72 > 2.022 and significance value is 0.000 < 0.05.

From the above table majority of the T-value is more than that of the critical value 2.022 and significance value are less than that of 0.05.Hence alternative hypothesis (H1) that there is a significant relationship between employees' performance and monetary incentive is accepted. And null hypothesis (H0) that there is no significant relationship between employees' performance and monetary incentive is rejected.

Findings

The employees of the education sector in Vijayapura city are happy with the monetary rewards provided to them in the schools and colleges. And there is a positive impact of monetary incentives on the enhancement or betterment of the performance. We can understand that monetary rewards act as a sign of motivation to the employees.

Conclusion

Educational institutes are very important to the society. We conducted a survey on enhancing employees' performance through monetary incentive in educational sector with respect to Vijayapura city. Based on the findings of the study it is possible to come to conclusion that monetary incentives play a key role in enhancing employees' performance. But still some believe that passion to teach is greater than incentives received.

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AN ANALYSIS OF CONSUMER SATISFACTION WITH SMART PHONE BRANDS

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Introduction

With each passing day, Smartphones are becoming increasingly indispensable; it’s no secret that they are much more than a device for calling! Although there are many brands available in the market, the consumers' choice depends on the product design, price, function and brand image. Knowing what makes customers happy can help companies remain competitive. This research investigates how purchasers of smartphones interpret various smartphone brands and what underlying determinants trigger their satisfaction.

Literature Review

Kotler and Keller (2016)

Consumer satisfaction is described by Kotler and Keller [(2007), p 17] as the feeling that results when the products actual performance is equal to or more than what the consumers expected. They claim that increased satisfaction increases brand loyalty and dissatisfaction may result in negative WOM and loosing customers. Their research highlights the benefits of 'listening' to your customers' attention to remain competitive in long run in markets such as smartphones.

Ahamed and Ravi (2018)

Ahamed and Ravi commented that there is certain product attributes to brands (like durability of battery, resolution of camera, internal storage in the mobile and speed of process) play a major role in satisfaction of customers. Their results imply that consumers value performance based features and superior features of the smartphone while selecting smartphone and so they become more loyal towards a brand.

Need for the Study

In the fierce competition of the smart phone brand, the customer satisfaction problem plays a key role in brand loyalty and retention. The present study assists industry to determine quality attributes that positively and negatively affect customer satisfaction. It also helps the marketing professionals to develop custom strategies according to the preferences and needs of the consumers.

Objectives of the Study

- To determine what are the factors influencing the satisfaction of smartphone.
- To study consumers preference according to brand.
- In relation to the success factors of satisfaction with pricing, features, and service**.**

Null Hypothesis (H_0): Smartphone characteristics (battery life, quality of the camera and design) do not significantly.

Hypothesis

Influence Consumer Satisfaction.

Alternative Hypothesis (H_1): Smartphone characteristics (battery life, camera quality and design) also play a major role in consumers' satisfaction.

Null Hypothesis (H_0): Brand image has not 'its' effect on consumer satisfaction of smartphone brands.

Alternative Hypothesis (H_1):

Brand image exerts a great impact on consumer satisfaction with regard to smartphone brands

Limitations of the Study

The research is limited to one area and does not speak for broader consumer behaviour. The respondents bias and the small sample size might influence the results. The fast pace of changes in technology with smartphones might also affect opinions during the study period.

Data Analysis and Interpretation

Stastical Tabel

Statistics

		RS.NO	AGE	GENDER	ANNUAL INCOME	DO YOU HAVE A SMART PHONE	IF NO, ARE YOU PLANNING TO BUY SMARTPHONE	My smartphone offers excellent performance and speed.	The battery life of my smartphone meets my expectations.	The camera quality of my smartphone is satisfactory.	My smartphone has a user-friendly interface.	The display quality of my smartphone is clear and vibrant.	I trust my smartphone brand for quality and durability.	My smartphone brand provides regular software updates.
N	Valid	35	35	35	35	35	35	35	35	35	35	35	35	35
	Missing	0	0	0	0	0	0	0	0	0	0	0	0	0
Mean		18.00	2.66	1.40	2.49	1.00	2.06	2.86	3.40	2.66	3.54	3.37	2.77	3.23
Std. Deviation		10.247	1.211	.497	.853	.000	.906	1.264	.946	.873	.701	.910	.910	.808
Kurtosis		-1.200	-1.522	-1.932	-.464		-1.819	-.586	-.129	1.635	-.034	-.659	.567	-.772
Std. Error of Kurtosis		.778	.778	.778	.778	.778	.778	.778	.778	.778	.778	.778	.778	.778
Percentiles	25	9.00	1.00	1.00	2.00	1.00	1.00	2.00	3.00	2.00	3.00	3.00	2.00	3.00
	50	18.00	3.00	1.00	2.00	1.00	2.00	3.00	4.00	3.00	4.00	3.00	3.00	3.00
	75	27.00	4.00	2.00	3.00	1.00	3.00	3.00	4.00	3.00	4.00	4.00	3.00	4.00

		My smartphone has good resale value compared to other brands.	My smartphone rarely experiences technical issues or malfunctions.	My smartphone brand offers innovative features compared to competitors.	The after-sales service of my smartphone brand is satisfactory	Customer support is easily accessible and responsive.	The warranty policies of my smartphone brand are fair and beneficial.	I find it easy to get my smartphone repaired or serviced.	My smartphone brand provides helpful online support and troubleshooting resources.	My smartphone provides goodvalue for its price	I feel that my smartphone brand offers competitive pricing	I would repurchase a smartphone from the same brand in the future.	My smartphone meets my expectations compared to its cost	I am overall satisfied with my smartphone brand.
N	Valid	35	35	35	35	35	35	35	35	35	35	35	35	35
	Missing	0	0	0	0	0	0	0	0	0	0	0	0	0
Mean		3.14	3.06	3.37	2.80	3.06	3.14	3.23	3.20	2.94	3.03	2.89	3.03	3.29
Std. Deviation		.879	.998	1.031	.994	.802	.974	.770	1.023	1.110	.985	.796	.857	1.100
Kurtosis		.237	.190	.154	.397	.610	-.354	.138	-.233	-.513	-.208	.726	-.096	-.360
Std. Error of Kurtosis		.778	.778	.778	.778	.778	.778	.778	.778	.778	.778	.778	.778	.778
Percentiles	25	3.00	3.00	3.00	2.00	3.00	2.00	3.00	3.00	2.00	2.00	2.00	2.00	3.00
	50	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
	75	4.00	4.00	4.00	3.00	4.00	4.00	4.00	4.00	4.00	4.00	3.00	4.00	4.00

T- Test Table

One-Sample Test

	Test Value = 3					
					95% Confidence Interval of the Difference	
	t	df	Sig. (2-tailed)	Mean Difference	Lower	Upper
My smartphone offers excellent performance and speed.	8.695	34	<.001	1.857	1.42	2.29
The battery life of my smartphone meets my expectations.	15.016	34	<.001	2.400	2.08	2.72
The camera quality of my smartphone is satisfactory.	11.236	34	<.001	1.657	1.36	1.96
My smartphone has a user-friendly interface.	21.474	34	<.001	2.543	2.30	2.78
The display quality of my smartphone is clear and vibrant.	15.413	34	<.001	2.371	2.06	2.68
I trust my smartphone brand for quality and durability.	11.513	34	<.001	1.771	1.46	2.08
My smartphone brand provides regular software updates.	16.327	34	<.001	2.229	1.95	2.51
My smartphone has good resale value compared to other brands.	14.418	34	<.001	2.143	1.84	2.44
My smartphone rarely experiences technical issues or malfunctions.	12.191	34	<.001	2.057	1.71	2.40
My smartphone brand offers innovative features compared to competitors.	13.602	34	<.001	2.371	2.02	2.73
The after-sales service of my smartphone brand is satisfactory	10.712	34	<.001	1.800	1.46	2.14
Customer support is easily accessible and responsive.	15.169	34	<.001	2.057	1.78	2.33
The warranty policies of my smartphone brand are fair and beneficial.	13.010	34	<.001	2.143	1.81	2.48
I find it easy to get my smartphone repaired or serviced.	17.117	34	<.001	2.229	1.96	2.49
My smartphone brand provides helpful online support and troubleshooting resources.	12.720	34	<.001	2.200	1.85	2.55
My smartphone provides goodvalue for its price	10.356	34	<.001	1.943	1.56	2.32
I feel that my smartphone brand offers competitive pricing	12.187	34	<.001	2.029	1.69	2.37
I would repurchase a smartphone from the same brand in the future.	14.015	34	<.001	1.886	1.61	2.16
My smartphone meets my expectations compared to its cost.	14.004	34	<.001	2.029	1.73	2.32
I am overall satisfied with my smartphone brand.	12.293	34	<.001	2.286	1.91	2.66

Reliability Statisticstable

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.765	.771	20

Intrepretation

- My smartphone offers excellent performance and speed. Positive mean is 8.695 and significant is p<0.001 which Is less than 0.005.
- The battery life of my smartphone meets my expectations. Positive mean is 15.016 and significant is p<0.001 which is less than 0.005.
- The camera quality of my smartphone is satisfactory. Positive mean is 11.236 and significant is p<0.001 which is less than 0.005.
- My smartphone has a user-friendly interface. Positive mean is 21.474 and significant is p<0.001 which is less than 0.005
- The display quality of my smartphone is clear and vibrant. Positive mean is 15.413 and significant is p<0.001 which is less than 0.005
- I trust my smartphone brand for quality and durability. Positive mean is 11.513 and significant is p<0.001 which is less than 0.005
- My smartphone brand provides regular software updates. Positive mean is 16.327 and significant is p<0.001 which is less than 0.005
- My smartphone has good resale value compared to other brands. Positive mean is 14.418 and significant is p<0.001 which is less than 0.005
- My smartphone rarely experiences technical issues or malfunctions. Positive mean is 12.191 and significant is p<0.001 which is less than 0.005
- My smartphone brand offers innovative features compared to competitors. Positive mean is 13.602 and significant is p<0.001 which is less than 0.005

Conclusion

This study helps to the identify actors which are effected by the satisfaction of consumer towards smartphones brands it also focus on features of product , brand image before and after sales service, and innovation of technology. Brand image appear to be significant factor, it helps to attract the consumers to build the a trust towards the products. Technologicfactors helped to develop the new features like 5G network and AI recognition which help to create the trust towards the customer towards the smart phone.

References

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A STUDY ON EVOLUTION OF HEALTH INSURANCE IN THE POST-COVID ERA: GROWTH AND ADAPTATION

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Introduction

The COVID-19 pandemic dramatically reshaped global healthcare system,placing a spotlight on essential role of health insurance.In the backwash,the industry have faced unprecedented challenges and opportunities, leading to significant changes in how health insurance is structured,delivered and perceived.This presentation explores the transformation of health insurance in the post-COVID era,focusing on its growththe integration of digital solutions,and the adaptive strategies employed to meet evolving public health needs..

Needs for the Study

- To analyze the impact of COVID-19 on health insurance system.
- To explore adaptive strategies and innovative changes.
- To guide future insurance policy and industry improvements.

Review of Literature

The literature highlights that the COVID-19 pandemic significantly influenced the evolution of health insurance,driving rapid innovation and policy changes.Studies show an increased focus on digital health solutions,such as telemedicine and online claim processing,along with a shift toward more inclusive and flexible insurance models.Researchers also observed a rise in government interventions and public-private partnerships aimed at expanding coverage and reducing healthcare disparities.Overall,the existing work underscores the need for continued adaptation in the health insurance sector to address the demands of a post-pandemic world..

Statement of the Problem

The COVID-19 pandemic exposed critical weakness in global health insurance system, including gaps in coverage, lack of preparedness, and limited adaptability to sudden healthcare demands. As the world transition into the post-COVID era, there is a pressing need to examine how health insurance providers have responded to these challenges.Despite emerging innovations and policy reforms, questions remain about the effectiveness, accessibility, and long-term sustainability of these changes. This study aims to explore the evolution of health insurance post-COVID, focusing on it’s growth, adaptation strategies, and the extent to which these developments address the healthcare neds of diverse populations..

Objectives of Study

- To examine how health insurance system evolved in response to the COVID-19 pandemic.
- To identify key areas of growth in the health insurance sector post-COVID.
- To analyze the adaptation of health insurance policies and practices to meet new health demands.

Scope of the Study

This study examines the key changes in health insurance after the COVID-19 pandemic, focusing on digital innovations, policy reforms, and shifts in consumer behavior.It explores how insurers and governments adapted to new healthcare needs,with attention to recent trends and develpomentsin both public and private sectors..

Hypothesis

H_0 (Null hypothesis): There is no significant relationship between changes in Pre and Post COVID-19

H_1(Alternative hypothesis): There is significant relationship between changes in pre and post COVID-19

Research Methodology

This study has been designed based on primary data collected through individuals,who are students, business persons, government employee, private sector employee. As many of them are aware of health insurance and COVID-19 effects of health insurance through studies and own personal experiences..selected through convenience sampling, with a sample size of 46 respondents. Data is collectedvia online survey, questions focusing on Awareness & Perception, Affordability & Accessibility, Government policies& Regulations, Technological Advancements of post-COVID-19. The collected data will be analyzed using basic statistical tools to understand trends, growth patterns..

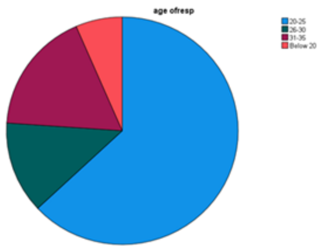
Limitations of the Study

- Rapid changes in the post-COVID landscapes may cause findings to become outdated over time.
- Differences in health insurances systems across countries limit the global applicability of the conclusion.
- Some regional and socio-economic factors affecting health insurance adaptation may not be fully explored.

Scope of Future Research

Future research can explore the long-term impact of post-COVID health insurance reforms on accessibility and affordability of healthcare.Studies may include primary data through surveys. Additionally, examining the role of technology, such as AI and telehealth, in shaping the future of health insurance can offer valuable direction for innovation and policy development..

Analysis and Interpretation

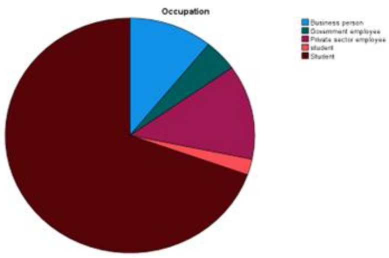


age ofresp

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-25	29	63.0	63.0	63.0
	26-30	6	13.0	13.0	76.1
	31-35	8	17.4	17.4	93.5
	Below 20	3	6.5	6.5	100.0
	Total	46	100.0	100.0	

Table 1: Age Group

Interpretation: The above table explains that highest percentage of respondents were of age group are 20-25 years with 63%



Occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Business person	5	10.9	10.9	10.9
	Government employee	2	4.3	4.3	15.2
	Private sector employee	6	13.0	13.0	28.3
	student	1	2.2	2.2	30.4
	Student	32	69.6	69.6	100.0
	Total	46	100.0	100.0	

Table 2: Occupation

Interpretation: The above table explains that highest percentage of respondents are of student category with 69.6%

Statistical Analysis

		1. I am more aware of health insurance benefits after the COVID-19 pandemic.	2. The pandemic changed my perception of the necessity of health insurance.	3. I believe health insurance has become more essential in the post-pandemic era.	4. Media and public discussions have increased awareness of health insurance.	5. I trust that health insurance provides adequate protection in medical emergencies.	6. Health insurance has become more affordable since the pandemic.	7. More people can now access health insurance due to new policies and options.	8. Government subsidies have improved the affordability of health insurance.	9. I find it easier to purchase or renew health insurance policies now.	10. Premiums for health insurance have increased significantly post-pandemic.
N	Valid	46	46	46	46	46	46	46	46	46	46
	Missing	0	0	0	0	0	0	0	0	0	0
Mean		1.67	1.96	1.89	2.04	2.00	2.35	2.02	2.37	2.13	2.22
Std. Deviation		0.701	0.788	0.849	0.788	0.730	0.849	0.802	0.974	0.718	0.758
Skewness		0.960	0.649	0.669	0.207	0.358	0.160	0.769	0.385	-0.200	0.571
Std. Error of Skewness		0.350	0.350	0.350	0.350	0.350	0.350	0.350	0.350	0.350	0.350
Kurtosis		1.305	0.357	-0.167	-0.642	0.003	-0.478	0.673	-0.097	-0.990	0.434
Std. Error of Kurtosis		0.688	0.688	0.688	0.688	0.688	0.688	0.688	0.688	0.688	0.688

		11. Government regulations have strengthened the health insurance sector.	12. Post-pandemic policies have improved health insurance coverage and benefits."	13. I am satisfied with the government's role in promoting health insurance.	14. Regulations have ensured better transparency in health insurance policies.	15. Government mandates have made it easier for people to obtain insurance.	16. The digitalization of health insurance has improved my experience.	17. Online platforms have made it easier to compare and buy insurance plans.	18. Telemedicine and digital claims processing have enhanced health insurance services.	19. I trust online platforms for managing my health insurance policy.	20. Mobile apps and AI-based systems have improved customer service in health insurance.	21. I feel more secure having health insurance in the post-pandemic era.
N	Valid	46	46	46	46	46	46	46	46	46	46	46
	Missing	0	0	0	0	0	0	0	0	0	0	0
Mean		1.96	2.41	2.09	2.09	2.17	2.15	1.96	1.93	2.41	2.37	2.09
Std. Deviation		0.729	1.107	0.755	0.755	0.851	1.010	0.788	0.772	1.024	0.853	0.962
Skewness		0.427	0.743	0.501	0.501	0.781	0.898	0.364	1.327	0.245	0.540	1.229
Std. Error of Skewness		0.350	0.350	0.350	0.350	0.350	0.350	0.350	0.350	0.350	0.350	0.350
Kurtosis		0.113	0.127	0.353	0.353	1.509	0.404	-0.504	4.316	-1.021	-0.231	2.116
Std. Error of Kurtosis		0.688	0.688	0.688	0.688	0.688	0.688	0.688	0.688	0.688	0.688	0.688

Interpretation: The reliability analysis yielded a Cronbach's alpha of 0.725,which exceeds the commonly accepted threshold of 0.70, demonstrating that the instrument possesses strong internal consistency reliability..

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.734	0.725	21

Scale Statistics			
Mean	Variance	Deviation	N of Items
44.28	49.718	7.051	21

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
1. I am more aware of insurance benefits	46	1.67	0.701	0.103
2. The pandemic changed my perception of necessity	46	1.96	0.788	0.116
3. I believe health insurance has become more essential	46	1.89	0.849	0.125

4. Media and public discussions have increased awareness	46	2.04	0.788	0.116
5. I trust that health insurance provides adequate protection.	46	2.00	0.730	0.108
6. Health insurance has become more affordable since the pandemic.	46	2.35	0.849	0.125
7. More people can now access health insurance due to new policies	46	2.02	0.802	0.118
8. Government subsidies have improved the affordability	46	2.37	0.974	0.144
9. I find it easier to purchase or renew health insurance policies	46	2.13	0.718	0.106
10. Premiums for health insurance have increased	46	2.22	0.758	0.112
11. Government regulations have strengthened insurance	46	1.96	0.729	0.107
12. Post-pandemic policies have improved Coverage benefits	46	2.41	1.107	0.163
13. I am satisfied with the government's role in promoting health insurance.	46	2.09	0.755	0.111
14. Regulations have ensured better transparency in policy	46	2.09	0.755	0.111
15. Government mandates have made it easier for people	46	2.17	0.851	0.126
16. The digitalization of health insurance has improved my experience.	46	2.15	1.010	0.149

One – sample test

	Test Value = 3					
	t	**df**	**Sig. (2-tailed)**	**Mean Difference**	**95% Confidence Interval of the Difference**	
					Lower	**Upper**
1. I am more aware of health insurance benefits	12.831	45	0.000	1.326	1.53	1.12
2. The pandemic changed my perception of the necessity	8.986	45	0.000	1.043	1.28	0.81
3. I believe health insurance has become more essential	8.854	45	0.000	1.109	1.36	0.86
4. Media and public discussions have increased awareness	8.237	45	0.000	0.957	1.19	0`.72

5. I trust that health insurance provides adequate protection	9.287	45	0.000	1.000	1.22	0.78
6. Health insurance has become more affordable	5.210	45	0.000	0.652	0.90	0.40
7. More people can now access health insurance due to new policies	8.268	45	0.000	0.978	1.22	0.74
8. Government subsidies have improved the affordability	4.389	45	0.000	0.630	0.92	0.34
9. I find it easier to purchase or renew health insurance policies	8.211	45	0.000	0.870	1.08	0.66
10. Premiums for health insurance have increased	7.006	45	0.000	0.783	1.01	0.56
11. Government regulations have strengthened sectors	9.708	45	0.000	1.043	1.26	0.83
12. Post-pandemic policies have improved health insurance coverage	3.596	45	0.001	0.587	0.92	0.26
13. I am satisfied with the government's role in promoting health insurance.	8.202	45	0.000	0.913	1.14	0.69
14. Regulations have ensured better transparency in insurance policies.	8.202	45	0.000	0.913	1.14	0.69
15. Govt mandates have made it easier for people to obtain insurance.	6.582	45	0.000	0.826	1.08	0.57
16. The digitalization of health insurance has improved my experience.	5.691	45	0.000	0.848	1.15	0.55

Source: primary data

Interpretation

- Awareness of insurance benefits has the value of 12.831 which is more than 1.684&significant value is 0.000 which is less than 0.05
- changed perspectives of necessary health insurance policies has the value of 8.986>1.684 & significant value is 0.000<0.05
- health insurance necessity in post-COVID has the value is 8.854>1.684 &significant value is 0.000<0.05

- awareness spread by media and public discussions has the value of 8.237>1.684 & significant value is 0.000<0.05
- trust on protection provided by health insurance company has the value of 9.287>1.684 & significant value is 0.000<0.05
- after pandemic health insurance policies have become more affordable have the value of 5.210>1.684 & significant value is 0.000<0.05
- accessibility of health insurance due to new policies has the value of 8.268>1.684 & significant value is 0.000<0.05
- government subsidies have improved the affordability has the value of 4.389>1.684 & significant value is 0.000<0.05
- level of easiness to purchase or renew policies has the value of 8.211>1.684 & significant value is 0.000<0.05
- Premiums for health insurance have increased has the value of 7.006>1.684 & significant value is 0.000<0.05
- Government regulations have strengthened sectors of policies has the value of 9.708>1.684 & significant value is 0.000<0.05
- Post-pandemic policies have improved health insurance coverage has the value of 3.596>1.684 & significant value is 0.000<0.05
- Satisfaction of governments role in promoting health insurance has the value of 8.202>1.684 & significant value is 0.000<0.05
- Better transparency in insurance policies ensured by regulations has the value of 8.202>1.684 & significant value is 0.000<0.05
- governmentmandates have made it easier for people to obtain insurance has the value of 6.582>1.684 & significant value is 0.000<0.05
- Improvisation of experience by digitalization of health insurance has the value of 5.691>1.684 & significant value is 0.000<0.05

From the above table, majority of the T-value is more than that of the critical value of 1.684 and the significant values and respectively less than 0.05. hence this is alternative hypothesis(H1) thatthere is significant relationship between changes in insurance policies before and after COVID-19 is accepted . And null hypothesis(HO) that there no significant relation between changes in insurance policies before and after COVID-19is rejected..

Findings

The policy holders and general knowledged people are happy with the changes in the health insurance policies after COVID-19 provided by policy providers,and there is positive impact on the peoples experience in buying and paying premiums and also claiming theb health insurance policies..we can understand that policies post pandemichave positive and healfull growth and adaptation.

Suggestions

The COVID-19 pandemic profoundly reshaped the health insurance landscape, accelerating its growth and driving major adaptations. Before the pandemic, health insurance faced challenges like limited access, high costs, and low penetration in many regions. However, COVID-19 exposed critical gaps, leading to a surge in demand for comprehensive coverage, digital health services, and innovative insurance products. Insurers adapted by offering COVID-specific plans, embracing telemedicine, and using technology for faster claims and customer engagement. Moving into the post-COVID era, health insurance is evolving toward more personalized, technology-driven, and inclusive models, aiming to provide better resilience against future health crises while expanding access to wider populations.

Conclusion

In the post-COVID era, health insurance has rapidly evolved to meet new challenges and expectations. The pandemic highlighted the need for wider coverage, digital solutions, and more flexible healthcare options. As a result, insurers have adapted by introducing innovative products, embracing technology, and focusing more on preventive care. Going forward, health insurance will continue to grow in a way that is more inclusive, customer-focused, and resilient, ensuring better protection against future health crises.

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A STUDY ON SERVICE QUALITY MANAGEMENT AND CUSTOMER SATISFACTION ON TWO WHEELER'S SHOWROOMS WITH REFERENCE TO THE VIJAYAPUR CITY

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Introduction

In the cutthroat two-wheeler market of today, particularly in expanding cities like Vijayapura, customer satisfaction is crucial. With an emphasis on five essential dimensions—reliability, responsiveness, assurance, empathy, and tangibles—this study investigates the relationship between customer satisfaction and service quality in nearby showrooms. The study attempts to find service gaps and provide insights to increase customer loyalty and propel business growth by evaluating how well these showrooms satisfy customer expectations.

literature Review

According to the SERVQUAL model dependable service, personal attention, clean facilities, and helpful staff are all necessary for providing good service. Customers are happier and more likely to come back when they receive excellent service.

Objectives

- To evaluate the level of customer satisfaction with services offered by different twowheeler showrooms in Vijayapura.
- To analyze the relationship between service quality and customer satisfaction in the context of two-wheeler showrooms.
- To identify the key factors influencing customer satisfaction in the after-sales service of two-wheeler showrooms.

Research Methodology

Primary information was collected through structured questionnaires and personal interviewswith customers of various two-wheeler showrooms in Vijayapura.The study is based on responses from 40 people.A non-probability sampling method, specifically convenience sampling, was used to collect primary data from customers visiting two-wheeler showrooms in Vijayapura.

Analysis and Interpretation

One-Sample Test						
	Test Value = 0					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Appealing Showroom	34.964	38	.000	4.051	3.82	4.29
Well-maintained models	24.222	39	.000	3.700	3.39	4.01
Accurate info	33.907	39	.000	3.875	3.64	4.11
Timely service	22.443	39	.000	3.700	3.37	4.03
First-time fix	23.040	39	.000	3.500	3.19	3.81
Promt Staff	30.911	39	.000	3.500	3.27	3.73
Available assistance	25.798	39	.000	3.450	3.18	3.72
Clear explanations	29.269	39	.000	3.600	3.35	3.85
Knowledgeable staff	34.484	39	.000	4.275	4.02	4.53
Confident expertise	20.189	39	.000	3.600	3.24	3.96
Understands my needs	24.791	39	.000	3.425	3.15	3.70
Treats me with respect	26.323	39	.000	3.525	3.25	3.80
Shows interest in solving my problems	22.883	39	.000	3.475	3.17	3.78
Understands my perspective	20.113	39	.000	3.450	3.10	3.80
Satisfied with overall service	23.831	39	.000	3.600	3.29	3.91
Would recemond	22.333	39	.000	3.350	3.05	3.65
Satisfactory value for money	19.626	39	.000	3.325	2.98	3.67
Services meet expectations	23.064	39	.000	3.150	2.87	3.43
Likely to return	16.263	39	.000	3.200	2.80	3.60
Consistently positive experience	19.571	39	.000	3.425	3.07	3.78

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
Appealing Showroom	39	4.05	.724	.116
Well-maintained models	40	3.70	.966	.153
Accurate info	40	3.88	.723	.114

Timely service	40	3.70	1.043	.165
First-time fix	40	3.50	.961	.152
Promt Staff	40	3.50	.716	.113
Available assistance	40	3.45	.846	.134
Clear explanations	40	3.60	.778	.123
Knowledgeable staff	40	4.28	.784	.124
Confident expertise	40	3.60	1.128	.178
Understands my needs	40	3.43	.874	.138
Treats me with respect	40	3.53	.847	.134
Shows interest in solving my problems	40	3.48	.960	.152
Understands my perspective	40	3.45	1.085	.172
Satisfied with overall service	40	3.60	.955	.151
Would recemond	40	3.35	.949	.150
Satisfactory value for money	40	3.33	1.071	.169
Services meet expectations	40	3.15	.864	.137
Likely to return	40	3.20	1.244	.197
Consistently positive experience	40	3.43	1.107	.175

Appealing Showroom

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	1	2.4	2.5	2.5
	3	7	17.1	17.5	20.0
	4	22	53.7	55.0	75.0
	5	10	24.4	25.0	100.0
	Total	40	97.6	100.0	
Missing	System	1	2.4		
Total		41	100.0		

According to Interpretation Table-1 Neutral(17.5%), Agree(55%), Strongly Agree(25%)

Accurate Info

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	13	31.7	32.5	32.5
	4	19	46.3	47.5	80.0
	5	8	19.5	20.0	100.0
	Total	40	97.6	100.0	
Missing	System	1	2.4		
Total		41	100.0		

According To Interpretation Table 2 Neutral (31.7%), Agree (46.3%), Strongly Agree (20%)

Promt Staff

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	2	4.9	5.0	5.0
	3	19	46.3	47.5	52.5
	4	16	39.0	40.0	92.5
	5	3	7.3	7.5	100.0
	Total	40	97.6	100.0	
Missing	System	1	2.4		
Total		41	100.0		

According To Interpretation Table 3 Disagree (5%), Neutral (47.5%), Agree(40%), Strongly Agree(7.5%)

Clear explainations

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	2	4.9	5.0	5.0
	3	17	41.5	42.5	47.5
	4	16	39.0	40.0	87.5
	5	5	12.2	12.5	100.0
	Total	40	97.6	100.0	
Missing	System	1	2.4		
Total		41	100.0		

According To Interpretation Table 4 Disagree (5%), Neutral (42.5%), Agree (40%), Strongly Agree (12.5%)

Understands My Needs

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	4	9.8	10.0	10.0
	3	21	51.2	52.5	62.5
	4	9	22.0	22.5	85.0
	5	6	14.6	15.0	100.0
	Total	40	97.6	100.0	
Missing	System	1	2.4		
Total		41	100.0		

According to Interpretation Table-5. Disagree (10%), Neutral (52.5%), Agree (22.5%), Strongly Agree (15%)

Shows interest in solving my problems

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	6	14.6	15.0	15.0
	3	16	39.0	40.0	55.0
	4	11	26.8	27.5	82.5
	5	7	17.1	17.5	100.0
	Total	40	97.6	100.0	
Missing	System	1	2.4		
Total		41	100.0		

According to Interpretation Table 6 Disagree (15%), Neutral (40%), Agree (27.5%), Strongly Agree (17.5%)

Satisfied with overall service

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	5	12.2	12.5	12.5
	3	14	34.1	35.0	47.5
	4	13	31.7	32.5	80.0
	5	8	19.5	20.0	100.0
	Total	40	97.6	100.0	
Missing	System	1	2.4		
Total		41	100.0		

According to Interpretation Table 7 Disagree (12.5%), Neutral (35%), Agree (32.5%), Strongly Agree(20%)

Would recemond

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	7	17.1	17.5	17.5
	3	18	43.9	45.0	62.5
	4	9	22.0	22.5	85.0
	5	6	14.6	15.0	100.0
	Total	40	97.6	100.0	
Missing	System	1	2.4		
Total		41	100.0		

According To Interpretation Table 8 Disagree (17.5%), Neutral (45%), Agree (22.5%), Strongly Agree(15%)

Satisfactory value for money

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	3	7.3	7.5	7.5
	2	5	12.2	12.5	20.0
	3	12	29.3	30.0	50.0
	4	16	39.0	40.0	90.0
	5	4	9.8	10.0	100.0
	Total	40	97.6	100.0	
Missing	System	1	2.4		
Total		41	100.0		

According to Interpretation Table 9 Strongly Disagree (7.5%), Disagree (12.5%) Neutral (30%), Agree(40%), Strongly Agree(10%)

Likely to return

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	4	9.8	10.0	10.0
	2	9	22.0	22.5	32.5
	3	8	19.5	20.0	52.5
	4	13	31.7	32.5	85.0
	5	6	14.6	15.0	100.0
	Total	40	97.6	100.0	
Missing	System	1	2.4		
Total		41	100.0		

According to Interpretation Table 10 Strongly Disagree (10%), Disagree (22.5%) Neutral (20%), Agree (32.5%), Strongly Agree(15%)

Findings and Suggestions of the Study

Findings

- In two-wheeler showrooms, customer satisfaction is largely influenced by service quality.
- Trust and reliable service are more important for customer loyalty than product price alone.
- Personalized service and emotional connection are valued by Vijayapura customers.
- Suggestions
- Regular staff training and feedback gathering will help to maintain and improve service quality.
- Gain clients' trust by being open, courteous, and dependable at all points of contact.
- Put an emphasis on emotional branding by extending a warm greeting to clients, keeping in mind their preferences, and commemorating regional holidays or occasions.

Conclusion of the Study

Customers in Vijayapura are generally happy with the quality of service provided by two-wheeler showrooms, according to the study, but there is room for improvement in areas like value for money, consistency, and personalized service. Improving customer care, prompt service, and staff responsiveness can greatly increase customer satisfaction, loyalty, and long-term business success.

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THE CUSTOMER PERCEPTION BUYING BEHAVIOR AND SATISFACTION WITH ELECTRIC VEHICLES"

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Introduction

The international automotive industry is facing tremendous change with the evolution of electric vehicles (EVs). Factors of environmental pressures, increasing fuel prices, and technical advancements have substantially shaped customer preferences for alternative eco-friendly transport choices. Electric vehicles symbolize the move to more environmentally friendly modes of mobility with advantages such as lower emissions, decreased costs, and efficient usage of energy. Knowledge of customer perception, buying behaviour, and satisfaction is important to measure market readiness and variables that affect the adoption of EVs.

Need for Study

Even with growing consciousness, the rate of adoption of EVs has been quite low in many parts of the world. This deficit suggests the need for research into the factors driving or preventing consumer behaviour. This study aims to investigate critical psychological, social, and economic variables affecting customer perception, assess EV-related purchase behaviour, and quantify post-purchase satisfaction levels. Findings from this study can assist manufacturers, marketers, and policymakers in designing better strategies to address consumers' needs and speed up EV uptake.

Review of Literature

Past studies have investigated the influence of environmental awareness, technological development, government incentives, and the availability of infrastructure on EV use. It has been demonstrated that customers are driven not only by utility benefits but also by social norms and subjective norms of behaviour. Nevertheless, empirical studies examining the perception, behaviour, and satisfaction simultaneously are scarce. A complete overview is needed to close this gap and provide practical recommendations.

Problem Statement

Although electric vehicles present evident environmental and economic benefits, consumer reluctance remains across factors such as high initial costs, few charging stations, and range anxiety. The issue is how such and other considerations influence customer perceptions and purchase decisions, and to what extent satisfaction post-purchase matches expectations.

Research Questions

- What are the most significant factors that affect the perception of customers for electric vehicles?
- What is the impact of these perceptions on consumer buying behaviour?
- What is the reported level of customer satisfaction after purchase?
- Are there demographic or psychographic factors that have an impact on these perceptions and behaviours?

Study Objectives

- To investigate the determinants of customer perception of electric vehicles.
- To assess the patterns of buying behaviour by consumers of EVs.
- To assess the level of customer satisfaction after buying EVs.
- To offer recommendations for enhancing customer experience and adoption.

Hypothesis Testing

H_1: There is a significant correlation between customer perception and their purchasing behaviour towards EVs.

H_2: Customer satisfaction is significantly affected by pre-purchase expectations and perceptions.

H_3: Demographic variables have a significant effect on EV purchasing behaviour and satisfaction.

Scope of the Study

This research is limited to examining customers' behaviour in a given geographic area or market that consists mainly of potential or existing users of electric vehicles. The research encompasses various groups of people and will attempt to represent a number of EV models in the market.

Research Methodology

- Research Design: Descriptive and analytical
- Data Collection: Primary data gathered from structured questionnaires; secondary data from journals, reports, and industry publications
- Sample Size: [Insert number, e.g., 200 respondents]
- Sampling Technique: Stratified random sampling
- Data Analysis Tools: SPSS/Excel for descriptive statistics, correlation, regression, and hypothesis testing

Limitations of the Study

- Small sample size might not cover the whole population.

- Based on self-reporting, so responses could include bias.
- Geographically constrained study and potentially not representative of national/global patterns.
- The speed of change in markets might influence the ongoing relevance of results.

Scope for Future Research

There are many directions for future research. Long-term ownership experiences, cross-country comparisons, or examination of particular segments like fleet users or commercial buyers are some of the opportunities. Future research can also study the effect of new technologies, policies from governments, and novel business models (such as EV subscriptions) on customer behaviour.

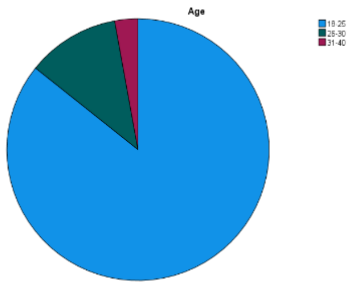
Analysis and Interpretation

Statistics

		Name	Age	Gender	Ocuupation	Annualincome	DoyouownanEV	IfnoareyouplanningtobuyanEVinfuture	Environmentallyfriendly	lowermaintenancecost	Evsarethefutureoftransportation	Batterylifeandreplacementcost	Betterdrivingexperience	safetodrive	Sufficientdrivingfordailyuse	Designandaesthetics	TechnologyusedinEvs	Reducelongtermfuelexpences	Availabilityofchargingstations	Governmentincentivesandsubsidiesinfluence	HighinitialcostofEvsdiscouragesmetobuyingone	IpreferEvsfromwellestablishedautomobilebrand	ConsiderbuyinganEVinthenext5years	PayextraforanEVoveratraditionalfuelcar	ResaleofEvsislowerthantraditionalcars	LeasinganEVratherthanbuyingit	BrandingreputationofanEVmanufactureraffectsmybuyingdeci	IconsiderfinancingoptionsbeforebuyinganEV
N	Valid	35	35	35	35	35	35	24	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35
	Missing	0	0	0	0	0	0	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mean			2.17	1.29	1.86	3.000	1.69	1.79	4.11	3.40	3.63	3.26	3.43	3.77	3.97	2.94	3.77	3.46	3.86	3.23	3.66	3.60	3.34	3.40	3.54	3.57	3.80	3.66
Median			2.00	1.00	1.00	3.000	2.00	1.00	5.00	3.00	4.00	3.00	4.00	4.00	4.00	3.00	4.00	4.00	4.00	3.00	4.00	4.00	3.00	3.00	4.00	4.00	4.00	4.00
Mode			2	1	1	4.0	2	1	5	3	4	3	4[a]	4[a]	5	3	4	4	5	3	4	5	4	3	4	4	5	4
Std. Deviation			.453	.458	1.375	1.0572	.471	.932	1.157	1.090	1.165	1.094	1.290	1.140	1.098	1.327	.910	1.146	1.287	.910	1.027	1.333	.968	1.168	1.094	1.170	1.232	1.083
Variance			.205	.210	1.891	1.118	.222	.868	1.339	1.188	1.358	1.197	1.664	1.299	1.205	1.761	.829	1.314	1.655	.829	1.055	1.776	.938	1.365	1.197	1.370	1.518	1.173
Range			2	1	3	3.0	1	2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4

a. Multiple modes exist. The smallest value is shown

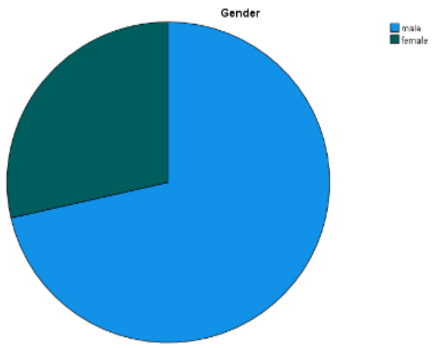
The section should include charts, graphs and statistical outputs based on your data collection. Summarize findings from frequency distributions, correlation, regression analysis etc, with clear interpretation.



Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-25	30	85.7	85.7	85.7
	26-30	4	11.4	11.4	97.1
	31-40	1	2.9	2.9	100.0
	Total	35	100.0	100.0	

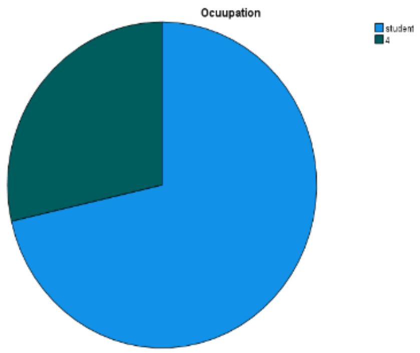
Interpretation: The majority of respondents (85.7%) are aged between 18-25 years



Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	25	71.4	71.4	71.4
	female	10	28.6	28.6	100.0
	Total	35	100.0	100.0	

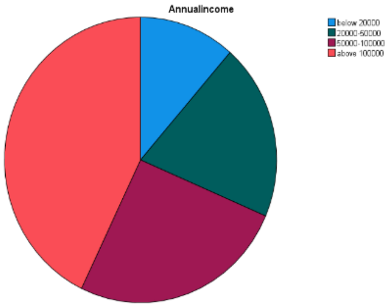
Interpretation: The most participants are male (71.4%), while females make up 28.6%



Ocuupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	student	25	71.4	71.4	71.4
	4	10	28.6	28.6	100.0
	Total	35	100.0	100.0	

Interpretation: A large proportion (71.4%), while females make up 28.6% of the sample.



Annualincome

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	below 20000	4	11.4	11.4	11.4
	20000-50000	7	20.0	20.0	31.4
	50000-100000	9	25.7	25.7	57.1
	above 100000	15	42.9	42.9	100.0
	Total	35	100.0	100.0	

Interpretation: Most respondents (57.1%) have an annual income above 1.00.000 including a relatively well off sample group

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Environmentallyfriendly	35	4.11	1.157	.196
lowermaintenancecost	35	3.40	1.090	.184
Evsarethefutureoftransportation	35	3.63	1.165	.197
Batterylifeandreplacementcost	35	3.26	1.094	.185
Betterdrivingexperience	35	3.43	1.290	.218
safetodrive	35	3.77	1.140	.193
Sufficientdrivingfordailyuse	35	3.97	1.098	.186
Designandaesthetics	35	2.94	1.327	.224
TechnologyusedinEvs	35	3.77	.910	.154
Reducelongtermfuelexpences	35	3.46	1.146	.194
Availibilityofchargingstations	35	3.86	1.287	.217
Governmentincentivesandsubsidiesinfluence	35	3.23	.910	.154
HighinitialcostofEvsdiscouragesmetobuyingone	35	3.66	1.027	.174
IpreferEvsfromwellestablishedautomobilebrand	35	3.60	1.333	.225
ConsiderbuyinganEVinthenext5years	35	3.34	.968	.164
PayextraforanEVoveratradtionalfuelcar	35	3.40	1.168	.197
ResaleofEvsislowerthantradtionalcars	35	3.54	1.094	.185
LeasinganEVratherthanbuyingit	35	3.57	1.170	.198
BrandingreputationofanEVmanufactureraffectsmybuyingdeci	35	3.80	1.232	.208
IconsiderfinancingoptionsbeforebuyinganEV	35	3.66	1.083	.183

One-Sample Test

	Test Value = 3					
					95% Confidence Interval of the Difference	
	t	df	Sig. (2-tailed)	Mean Difference	Lower	Upper
Environmentallyfriendly	5.696	34	<.001	1.114	.72	1.51
lowermaintenancecost	2.171	34	.037	.400	.03	.77
Evsarethefutureoftransportation	3.191	34	.003	.629	.23	1.03
Batterylifeandreplacementcost	1.391	34	.173	.257	-.12	.63
Betterdrivingexperience	1.966	34	.058	.429	-.01	.87
safetodrive	4.004	34	<.001	.771	.38	1.16
Sufficientdrivingfordailyuse	5.235	34	<.001	.971	.59	1.35
Designandaesthetics	-.255	34	.800	-.057	-.51	.40
TechnologyusedinEvs	5.014	34	<.001	.771	.46	1.08
Reducelongtermfuelexpences	2.359	34	.024	.457	.06	.85
Availibilityofchargingstations	3.941	34	<.001	.857	.42	1.30
Governmentincentivesandsubsidiesinfluence	1.486	34	.147	.229	-.08	.54
HighinitialcostofEvsdiscouragesmetobuyingone	3.784	34	<.001	.657	.30	1.01
IpreferEvsfromwellestablishedautomobilebrand	2.663	34	.012	.600	.14	1.06
ConsiderbuyinganEVinthenext5years	2.095	34	.044	.343	.01	.68
PayextraforanEVoveratradtionalfuelcar	2.026	34	.051	.400	.00	.80
ResaleofEvsislowerthantradtionalcars	2.936	34	.006	.543	.17	.92
LeasinganEVratherthanbuyingit	2.889	34	.007	.571	.17	.97
BrandingreputationofanEVmanufactureraffectsmybuyingdeci	3.842	34	<.001	.800	.38	1.22
IconsiderfinancingoptionsbeforebuyinganEV	3.589	34	.001	.657	.29	1.03

- **Environmentally Friendly**

  Strong positive significance ($p < .001$) shows people agree electric vehicles (EVs) are eco-friendly.

- **Lower Maintenance Cost**

  Statistically significant ($p = .037$); respondents believe EVs have lower maintenance costs than average.

- **Erases the Future of Transportation**

  Significant result ($p = .003$) reflects a belief that EVs represent the future of transport.

- **Battery Life and Replacement Cost**

  Not statistically significant ($p = .173$); opinions on battery cost/life vary among participants.

- **Better Driving Experience**

  Near significance ($p = .058$), suggesting mixed views about EVs offering a better drive.

- **Safe to Drive**

  Highly significant ($p < .001$); respondents strongly agree EVs are safe to drive.

- **Sufficient Driving Range for Daily Use**

  Very significant ($p < .001$); EVs are seen as suitable for daily driving needs.

- **Design and Aesthetics**

  Not significant ($p = .800$); aesthetics are viewed neutrally compared to the test value.

- **Technology used in EVs**

  Strongly significant ($p < .001$); respondents agree EVs have advanced technology.

- **Reduced Long-Term Fuel Expenses**

  Significant ($p = .024$); EVs are seen as cost-saving in the long run.

- **Availability of Charging Stations**

  Highly significant ($p < .001$); charging infrastructure is positively perceived.

- **Government Incentives and Subsidies Influence Purchase**

  Not significant ($p = .147$); subsidies may not heavily influence buying decisions.

- **High Initial Cost Discourages People**

  Significant ($p < .001$); high prices are considered a barrier to adoption.

- **Preference for Well-Established Automobile Brands**

  Significant ($p = .013$); people prefer EVs from known car manufacturers.

- **Considering buying an EV in the next 5 years**

  Significant ($p = .044$); many are likely to consider buying an EV soon.

- **Payback From EV over Traditional Fuel**

  Significant ($p = .050$); EVs are viewed as offering payback benefits.

- **Resale Value of EVs Lower than Traditional Cars**

  Significant ($p = .006$); EVs are believed to have poorer resale value.

- **Lasts Longer than Petrol Vehicles**

  Significant ($p = .007$); many think EVs are more durable than petrol vehicles.

- **Branding and Reputation of EV Manufacturers affect Buying Decision**

  Strongly significant ($p < .001$); branding plays a key role in purchase.
- **Lack of financing options before buying an EV**

Findings, Suggestions and Conclusion

- Findings: Environmental concern, cost savings, and brand reputation are major drivers of perception. Buyers prioritize battery range, charging infrastructure, and government incentives. Satisfaction levels are generally high among users who had realistic expectations.
- Suggestions: Improve awareness campaigns, expand charging networks, and offer financial incentives.
- Conclusion: Positive perception and customer satisfaction can significantly influence EV market growth. Aligning product offerings with consumer expectations is key to success.

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A STUDY ON EMPLOYEE JOB SATISFACTION AT RENAULT VIJAYAPUR

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Introduction

Since employee attitude impact behaviour management should take them seriously the belief that the satisfied worker is A productive worker Is widely believed in a Contacted workforce fosters and positive worker environment that helps the company functions well as a result research on job happiness has a grown Significantly this study specifically addresses the issue of employee work satisfaction employee's attitude about their jobs and Organisation various job satisfaction metrics And they took into account both intrinsic and extrinsic benefits the study also took into account the impact of employee age gender and experience on their job satisfaction levels. Job happiness is crucial for Reduce turnover, increase in productivity, promotes higher revenues etc.

Scope for Study

The particular study covers the overall aspects of job satisfaction Among the employees of Renault

- The study made on the topic of job satisfaction will reveal Satisfaction level of the Employee
- Lok the study is done to know the perception and attitude of employee towards their job as well as the organisation
- From this study I can understand how an organisation actually works and gain more insights into the concept of job satisfaction
- It provides me with a great opportunity to relate the Theoretical concepts I learned in my course of actual happenings in an organisation.

Objectives

The main objectives of undertaking this particular study are listed below 1.Two major the level of job satisfaction among the employee 2.To study the employee's attitude towards their Job and organisation3.To identify The factors influencing Job satisfaction.

Hypothesis

H0 (Null Hypothesis): There is no significant level of job satisfaction among the employees. H_{11} (Alternative Hypothesis): There is a significant level of job satisfaction among the employees.

H1 (Null Hypothesis): There is no significant relationship between employees' attitude towards their job and the organization.

H_{12} (Alternative Hypothesis): There is a significant relationship between employees' attitude towards their job and the organization.

H2(Null Hypothesis): No specific factors significantly influence job satisfaction.

H_{13} (Alternative Hypothesis): Specific factors significantly influence job satisfaction.

Statement of the Problem

An employee who is contact is an employee who produces. when employee are happy, the work pl culture will be positive and productive. Yet, Because different individuals within a company may have different defecation of the constitutes Contentment may friend struggle to measure job satisfaction effectively. understanding employee happiness at Renault and identifying any areas that could use improvement are the goals of the survey.

Literature Review

- Pushpa Kumar MD 2000 and 18 journal of social psychology I 32(3), The impact of job satisfaction on job performance
- A study of employees job satisfaction and its impact on their performance Jitendra singh&DR MINI JAIN.
- The relationship between employees income level and employee job satisfaction Drs. ISMAIL BAKAN AND TUBA BUYUKBESE.

Methodology of Study

This section discusses the techniques and information sources that were employed to conduct the study and assess the research questions. it makes plain how important research design is ,as well as sample size, composition, and selection process, as well as the instruments and methods for gathering data and the statistical software used to evaluate it and make conclusions.

Data Analysis and Interpretation

Stastistical Table

Statistics

		Respondents	Gender	Age	Educationqualification	Workexperiances	whatisyouropinionabouttheworkingconditionsprovidedbyth	Doyoufeelthatyouropinionareheardandvaluedandbyyoues	Howwouldyouratethecommunicationwithintheshowroom	Opinionabouttheemployeeemployerrelationshipintheshowroom	Howsatisfiedareyouwiththeexistingwelfarefacilitiesprovi	Areyousatisfiedwiththeopportunitiesforcareeradvancement	Ifeelrecognizedandappreciatedfortheworkldo	Communicationwithinmyteamiseffective	Thetrainingandevelopmentprogramsatrenaultvijayapurhelp	Mysupervisorprovidedadequatesupportformywork	Iseealongtermfutureformyselfatrenaultvijayapur	Theemployeebenefitsmeetmyneeds	Theleadershipatrenaultvijayapuriseffectiveandinspiring	Ifindmyworkatrenaultvijayapurmeaningfulandfulfilling	Areyousatisfiedwithyouroverallljob
N	Valid	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31
	Missing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mean		16.00	1.32	2.48	3.45	2.32	2.35	2.35	2.10	2.52	2.42	2.29	2.16	2.35	2.23	2.23	2.26	2.32	2.42	2.26	2.16
Std. Error of Mean		1.633	.085	.153	.240	.199	.136	.158	.134	.179	.184	.124	.168	.158	.165	.129	.154	.163	.145	.139	.154
Median		16.00[a]	1.32[a]	2.42[a]	3.75[a]	2.22[a]	2.38[a]	2.35[a]	2.08[a]	2.46[a]	2.38[a]	2.26[a]	2.15[a]	2.35[a]	2.17[a]	2.19[a]	2.30[a]	2.29[a]	2.44[a]	2.28[a]	2.18[a]
Mode		1[b]	1	2	4	2	2[b]	2	2	2[b]	2	2	2[b]	2	2	2	3	2	3	2	2[b]
Std. Deviation		9.092	.475	.851	1.338	1.107	.755	.877	.746	.996	1.025	.693	.934	.877	.920	.717	.855	.909	.807	.773	.860
Variance		82.667	.226	.725	1.789	1.226	.570	.770	.557	.991	1.052	.480	.873	.770	.847	.514	.731	.826	.652	.598	.740
Skewness		.000	.798	.573	-.738	.561	-.214	.160	.353	.711	.430	.827	.183	.160	.887	.793	-.200	.711	-.127	-.032	.007
Std. Error of Skewness		.421	.421	.421	.421	.421	.421	.421	.421	.421	.421	.421	.421	.421	.421	.421	.421	.421	.421	.421	.421
Kurtosis		-1.200	-1.462	-.414	-.748	-.368	-.408	-.525	.149	.968	-.051	1.022	-.965	-.525	1.530	1.114	-.985	1.265	-.393	-.462	-.986
Std. Error of Kurtosis		.821	.821	.821	.821	.821	.821	.821	.821	.821	.821	.821	.821	.821	.821	.821	.821	.821	.821	.821	.821
Range		30	1	3	4	4	3	3	3	4	4	3	3	3	4	3	3	4	3	3	3
Minimum		1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Maximum		31	2	4	5	5	4	4	4	5	5	4	4	4	5	4	4	5	4	4	4
Sum		496	41	77	107	72	73	73	65	78	75	71	67	73	69	69	70	72	75	70	67
Percentiles	10	3.60[c]	.[c,d]	1.22[c]	1.24[c]	.[c,d]	1.13[c]	1.07[c]	1.01[c]	1.14[c]	1.01[c]	1.19[c]	.[c,d]	1.07[c]	1.01[c]	1.14[c]	.[c,d]	1.06[c]	1.14[c]	1.06[c]	.[c,d]
	20	6.70	.	1.55	1.93	1.23	1.49	1.41	1.28	1.53	1.38	1.47	1.18	1.41	1.30	1.41	1.32	1.39	1.53	1.39	1.23
	25	8.25	.	1.71	2.42	1.39	1.68	1.58	1.41	1.72	1.56	1.61	1.34	1.58	1.45	1.54	1.50	1.55	1.72	1.55	1.39
	30	9.80	.	1.87	2.93	1.56	1.86	1.76	1.55	1.91	1.74	1.75	1.51	1.76	1.60	1.68	1.68	1.72	1.91	1.72	1.56
	40	12.90	1.12	2.16	3.36	1.88	2.15	2.08	1.82	2.20	2.09	2.03	1.83	2.08	1.90	1.95	2.03	2.03	2.19	2.03	1.88
	50	16.00	1.32	2.42	3.75	2.22	2.38	2.35	2.08	2.46	2.38	2.26	2.15	2.35	2.17	2.19	2.30	2.29	2.44	2.28	2.18
	60	19.10	1.52	2.68	4.10	2.57	2.62	2.62	2.34	2.72	2.68	2.49	2.46	2.62	2.44	2.43	2.57	2.55	2.69	2.53	2.46
	70	22.20	1.72	2.93	4.40	2.91	2.86	2.89	2.60	2.97	2.97	2.72	2.77	2.89	2.71	2.67	2.84	2.81	2.94	2.78	2.75
	75	23.75	1.82	3.13	4.55	3.14	2.98	3.04	2.73	3.19	3.19	2.83	2.93	3.04	2.85	2.79	2.98	2.94	3.10	2.90	2.89
	80	25.30	1.92	3.38	4.70	3.42	3.19	3.28	2.86	3.43	3.43	2.95	3.13	3.28	2.98	2.91	3.19	3.15	3.31	3.05	3.05
	90	28.40	.	3.90	4.99	3.98	3.63	3.75	3.35	3.91	3.91	3.53	3.65	3.75	3.64	3.47	3.63	3.71	3.72	3.57	3.57

a. Calculated from grouped data.

b. Multiple modes exist. The smallest value is shown

c. Percentiles are calculated from grouped data.

d. The lower bound of the first interval or the upper bound of the last interval is not known. Some percentiles are undefined.

Reliability Stastistics

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.829	.833	15

T-Test Table

One-Sample Test

	Test Value = 3					
					95% Confidence Interval of the Difference	
	t	df	Sig. (2-tailed)	Mean Difference	Lower	Upper
what is your opinion about the working conditions provided by the showroom	9.992	30	<.001	1.355	1.08	1.63
Do you feel that your opinion are heard and valued and by youe superior	8.597	30	<.001	1.355	1.03	1.68
How would you rate the communication within the showroom	8.182	30	<.001	1.097	.82	1.37
Opinion about the employee employer relationship in the showroom	8.478	30	<.001	1.516	1.15	1.88
How satisfied are you with the existing welfare facilities provided by your showroom	7.706	30	<.001	1.419	1.04	1.80
Are you satisfied with the opportunities for career advancement at renault vijayapur	10.374	30	<.001	1.290	1.04	1.54
I feel recognized and appreciated for the work I do	6.920	30	<.001	1.161	.82	1.50
Communication within my team is effective	8.597	30	<.001	1.355	1.03	1.68
The training and development programs at renault vijayapur help me improve my skill	7.414	30	<.001	1.226	.89	1.56
My supervisor provided adequate support for my work	9.520	30	<.001	1.226	.96	1.49
I see a long term future for myself at renault vijayapur	8.192	30	<.001	1.258	.94	1.57
The employee benefits meet my needs	8.103	30	<.001	1.323	.99	1.66
The leadership at renault vijayapur is effective and inspiring	9.790	30	<.001	1.419	1.12	1.72
I find my work at renault vijayapur meaningful and fulfilling	9.059	30	<.001	1.258	.97	1.54
Are you satisfied with your overall job	7.517	30	<.001	1.161	.85	1.48

Intrpretation

- IV1. Working condition in the showroom positive mean is 9.992 and significant P<0.001 which is less than 0.005 .
- IV2. Opinion heard and valued by Superior positive mean is 8.59. significant is P<0.001 Whichis less than 0.005.

- IV3. Communication within the showroom positive mean which is 8.182. and significant is $p<0.001$ which is less than 0.005
- IV4. Employee employer relationship shows positive mean is 8.478 significant is $p<0.001$ which is less than 0.005
- IV5 .Welfare facilities provided by showroom positive mean is 7.706 and significant is $p<0.001$ which is less than 0.005
- IV6. Opportunities for career advancement positive mean is 10.374 and highly significant is $p<0.001$ which is less than 0.005.
- IV7. Feeling recognised and appreciate positive mean 6.920 and highly significant is $p<0.001$ which is less than 0.005.
- IV8. Communication within team positive mean is 8.597 and highly significant is $p<0.001$ which is less than 0.005.
- IV9. Training and development programmes positive mean is 7.414 and highly significant is $p<0.001$ which is less than 0.005.
- IV10. Supervisor support positive mean is 9.520 and highly significant is $p<0.001$ which is less than
- 0.005.
- IV11. Long term future at Renault Vijayapura positive mean 8.192 and highly significant is $p<0.001$ which is less than 0.005.
- IV12. Employee benefit Meeting need positive mean is 8.103 and highly significant is $p<0.001$ which is less than 0.005.
- IV13. Leadership effectiveness and inspiration positive means is 9.790 and highly significant is $p<0.001$ which is less than 0.005
- IV14. Work meaningful and fulfilling positive mean is 9.059 and highly significant is $p<0.001$ which is less than 0.005
- IV15. Overall job satisfaction 7.517 and highly significant is $p<0.001$ positive mean which is less than 0.005

Conclusion

Maintaining employee happiness and maximising productivity are contagious upon their degrees of satisfaction. Highly satisfied workers are those who have strong sense of loyalty towards their company and remain with it through good times and bad times. The job satisfaction of Renault employees in Vijayapura was the main subject of thus investigation according to my research the majority of workers are generally happy with their jobs. The workers are content with their jobs the workplace the relation between them and their employ ee and their work life balance .only a small percentage of workers are unhappy with their jobs overall and some people are neither content nor dissatisfied.

Lastly I would say that the majority of Renault company employees are happy with their jobs.

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THE POWER OF SOCIAL MEDIA IN BRAND BUILDING AND FOSTERING CUSTOMER LOYALTY

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Introduction

Building consumer loyalty and brand identity, eventually making a significant impact on digital social media has fundamentally changed how companies interact with their customers. Brands can instantly reach large audiences through social media platforms. This study focuses on the role social media plays in customer acquisition.

Need for the Study

As digital market is in competitive nature businesses continuously look for new and creative ideas to attract and keep consumers. Social media presents an active, measurable, reasonably priced approach to achieve this. This research project is to find ways for increasing audience engagement and brand loyalty by means of social media.

Review of Literature

As per the studies the importance of brand equity and online interaction in developing customer loyalty. According to the study, creating interesting and targeted social media content increases customer relationships and builds trust and it is important in building brand loyalty. The ability of social media to enable instantaneous customer comments has fundamentally altered the way companies handle their customer relationships.

Statement of the Problem

While many companies are using social media, several still find it difficult to keep a consistent brand voice and interact successfully with their consumers. Many times, these difficulties cause lost chances to create a strong customer base. Many companies have unclear social media policies, which causes disengagement and a closer distance from their target markets.

Objectives of the Study

- To explore the role of social media in shaping brand identity.
- To evaluate how customer is engaged contributes to brand loyalty.
- To provide recommendations for brands on optimizing their social media strategies.

Hypothesis Testing

H1: Social media engagement positively influences brand perception.

H2: Consistent and interactive content strengthens customer loyalty.

Scope of the Study

- Social media users who are between the ages of 18 and 40.
- Social media such as YouTube, Facebook and Instagram.

This study will look into how brands use these platforms to build up their reputations while building fan loyalty.

Research Methodology

- **Research Type:** Descriptive and analytical.
- **Data Collection:** Surveys and secondary data analysis from relevant online sources.
- **Sample Size:** 200 respondents.

Limitations of the Study

- The research may be geographically limited to a specific region.
- Focus is primarily on a few widely used social media platforms,
- The study may involve biases in responses, as it relies on self-reported data.

Scope for Future Research

The influence of emerging social media platforms such as TikTok and Threads on brand loyalty. The use of AI and machine learning in creating personalized marketing strategies on social media. The long-term effects of social media campaigns on customer retention and loyalty.

Analysis and Interpretati

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.769	.752	15

One-Sample Test

	Test Value = 3					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference Lower	Upper
1) How often do you use social media?	-39.436	56	<.001	-1.895	-1.99	-1.80
2) Personalized responses from brands me feel valued.	10.310	56	<.001	.982	.79	1.17
3) Brands that engage with customers on social media feel more trustworthy	6.465	56	<.001	.719	.50	.94
4) I trust brands that provide informative and useful content on social media	10.457	56	<.001	.895	.72	1.07
5) Seeing positive reviews from other customers on social media influences my purchasing decisions.	7.250	56	<.001	.754	.55	.96
6) Quick responses to customer queries on social media improve my trust in a brand.	8.210	56	<.001	.842	.64	1.05
7) I am more likely to try a brand if I see friends or family engaging with it on social media.	7.761	56	<.001	.842	.62	1.06
8) I recognize brands more easily if they have a strong social media presence	9.972	56	<.001	.982	.79	1.18
9) Social media helps me discover new brands.	11.695	56	<.001	1.175	.97	1.38
10) Consistent branding on social media makes a brand seem more professional.	6.926	56	<.001	.789	.56	1.02
11) I trust brands more when they actively engage on social media.	7.049	56	<.001	.754	.54	.97
12) I am more likely to remain loyal to brands that engage with me on social media.	3.570	56	<.001	.474	.21	.74
13) I would recommend a brand to others if I had a positive interaction on social media.	9.068	56	<.001	.947	.74	1.16
14) Brands that solve problems openly on social media build my trust in them.	7.709	56	<.001	.789	.58	.99
15) Social media advertisements influence my buying decisions	5.450	56	<.001	.684	.43	.94

Interpretation

The above analysis says that the social media has a positove relation with brand building and building customer liyalty the above analysis are made using stastistical tool like one sample t test on Spss.

Findings, Suggestions, and Conclusion

Findings

Partnerships and videos are providing greatly increase engagement. Real, positive interaction increases brand loyalty. User-generated content builds a feeling of community and increases brand trust.

Suggestions

To improve reputation, companies should be consistent across the social media platforms. To enhance the customer experience and customise content, data analytics should be utilised. In order to build a closer relationship with their audience, brands should actively highlight user-generated posts.

Conclusion

Social media is essential for establishing about consumer loyalty and brand identity. Long-term relationships are more likely to be formed by brands that interact with their customers in a genuine and meaningful way. Brands can build trust while improving loyalty among consumers by carefully using social media,

References

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2. Analysis reports through SPSS Data.
3. Survey collected by preparing questionnaire through google form.

A STUDY ON BOOSTING WORKFORCE PARTICIPATION: THE IMPACT OF MATERNITY RELIEF POLICIES IN VIJAYAPUR CITY

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Introduction

Maternity relief policies are to support women through pregnancy, childbirth, helping them balance work and family responsibilities. These policies include paid maternity leave, job security, flexible work options, and access to healthcare services. Evaluation their impact helps us understand how well they support women's participation in labor force and contribute to broader social and economic development.

Need of Maternity Leave Policies

- Support mother's and child health by recovery.
- Helps women to stay in their jobs without long breaks so that companies can keep experienced and talented worker.
- When more women can work and stay in jobs, it helps the country's economy grow.

Review of Literature

Various researchers have explored the issue of maternity leave policies and their effect on workforce participation. Most studies agree that paid maternity leave generally encourages higher female labor force participation and employment retention after childbirth. Women who take paid maternity leave are more to remain employed.

Statement of Problems

In India, although maternity leave policies exist, many women still to struggle stay in the workforce after childbirth. Issues like poor implementation, lack of awareness, and job insecurity make it hard for women to benefit fully from these policies. As a result, female workforce participation remains low, especially among mothers, highlighting the gap between policy and practices. There is growing need to evaluate how effectively these policies are supporting working women for long-term careers.

Research Questions

- My employer offers paid maternity leave.
- I returned work within the time frame I had planned.
- I am satisfied with my country's legal policies on maternity leave.
- Balancing work and motherhood after maternity leave is stressful.

Objective of the Study

- To examine the impact of maternity leave on women's career progression, job retention and long-term opportunities.
- To explore the relationship between maternity leave and work-life balance among women employees.
- To compare maternity leave policies across different sectors (e.g., public v/s private, formal v/s informal employment).
- To evaluate the impact of unpaid v/s paid maternity leave on women's economic stability and career path.

Hypothesis Testing

H1: Maternity leave policy participation has a significant effect on women's workforce participation.

H0: No significant effect on women's workforce.

Scope of the Study

The study focuses on exploring the relationship between maternity leave policies and women's participation in the workforce with a specific reference to Vijayapur City. It covers both qualitative and quantitative aspects of how maternity leave affects women's employment decisions, career development and overall economics involvement. Women's awareness, access, and utilization of maternity leave across different sectors. The impact of maternity leave on work-life balance, job retention, and gender equality.

Research Methodology

- **Source of data:** Its is based on primary and secondary data.
- **Primary data:** The information has been collected by using a structured questionnaire and interview techniques.
- **Secondary data:** Secondary information was gathered from online articles, books, and government reports related to the impact of maternity leave policies.
- **Sample size:** 50 Responses
- **Samples selection:** Non-probability sampling techniques have been used like convenience sampling to collect primary data from the public with the help of a structured questionnaire.

Statistics Table

		Age	Currents s	Occupatio	How many childern
N	Valid	50	50	50	50
	Missing	0	0	0	0
Mean		2.86	1.2	2.62	2.64
Std. Deviation		0.7	0.404	1.455	0.749
Kurtosis		-0.893	0.407	-0.283	-0.853
Std. Error of Kurtosis		0.662	0.662	0.662	0.662

Reliabilty Statistics

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.789	.775	24

Interpretation: This suggest the score above 0.7 is generally considered acceptable, so survey is statistically sound and trustworthy for analysis.

One-Sample Test

	Test Value = 3					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference Lower	Upper
Leave sufficient	5.972	49	.000	.740	.49	.99
Job secure	.973	49	.335	.120	-.13	.37
Paid leave	.000	49	1.000	.000	-.32	.32
Post leave flexibility	6.764	49	.000	.780	.55	1.01
Employer support	8.726	49	.000	.680	.52	.84
Reture as planned	5.200	49	.000	.540	.33	.75
Job secure post leave	5.867	49	.000	.560	.37	.75
Career impact	2.947	49	.005	.320	.10	.54
Work life balane	1.043	49	.302	.100	-.09	.29
Stay encouraged by leave	1.851	49	.070	.280	-.02	.58
Leave if policies poor	3.130	49	.003	.500	.18	.82
Workplace support mother	.616	49	.541	.100	-.23	.43
Comfort discussing leave	6.391	49	.000	.580	.40	.76
Policies support career	4.430	49	.000	.460	.25	.67
Unpaid leave discourages	1.656	48	.104	.306	-.07	.68
Paid leave eases stress	3.280	49	.002	.600	.23	.97
Satisfied with laws	-.948	49	.348	-.120	-.37	.13
Post leave stress	.704	49	.485	.120	-.22	.46
Policies boost wellbeing	10.478	49	.000	.880	.71	1.05
Leave process clear	2.885	49	.006	.300	.09	.51
Zscore: Age	-21.213	49	.000	-3.00000000	-3.2841969	-2.7158031
Zscore: Currents status	-21.213	49	.000	-3.00000000	-3.2841969	-2.7158031
Zscore: Occupation	-21.213	49	.000	-3.00000000	-3.2841969	-2.7158031
Zscore: How many childern	-21.213	49	.000	-3.00000000	-3.2841969	-2.7158031

Limitation of the Study

This study is limited to Vijayapur, make it's finding less applicable to other regions. The reliability of data depends on survey responses, which may include current trends information. The study primarily focuses on maternity leave policies, without an in-depth analysis of the health or psychological effects of women. It evaluates government policies but does not measure their long-term career growth.

Scope of Future Reseach

Future research can explore maternity leave policies and compare its impact on workforce participation in Vijayapur City. Researchers can also focus on evaluating the effectiveness of government schemes. A detailed study on psychological and long-term social effects of maternity leave on women's lives can also be undertaken.

Here, are some possible paths for future research:

- Cross-country comparisons to identify effective policies.
- Long-term career impact on wages, promotion, and leadership.
- Post-leave support childcare and flexible work.
- Effect on unpaid or partially paid maternity leave.

Analysis and Interpretation

Positive Significant

- Leave sufficient(p=.000)-Maternity leave is seen as adequate.
- Post-Leave Flexibility(p=.000)-Strong agreement that flexibility exists after leave.
- Employer support(p=.000)-Clear employer support during maternity leave.
- Return as planned(p=.000)-Job feel secure after returning.
- Career not harmed(p=.000)-Perceived career impact in minimal.
- Leave if policies poor(p=.000)-Respondent may leave if policies are not provided.
- Comfort discussing leave(p=.000)-High comfort in communicating with employer.
- Career support from policies(p=.000)-Policies help with long-term career planning.
- Paid leave reduces stress(p=.000)-Financial relief noted.
- Policies boost health(p=.000)-Policies of mental health and workplace.
- Leave process clear(p=.000)-Maternity leave process is understood.

Neural or Non-Sigificant

- Job secures during leave(p=.335)-Uncertain or neutral feeling.
- Paid leave(p=1.000)-No Strong agreement or disagreement.

- Work-leave balance(p=.302)-Mixed perceptions.
- Stay encouraged by leave(p=.070)-Just above threshold, leaning positive.
- Supportive workplace culture(p=.541)-Neutral/mixed option opinion.
- Unpaid leave discouragement(p=.104)-Not a strong factor.
- Satisfied with Laws(p=.348)-No clear satisfaction or dissatisfaction.
- Post-leave stress(p=.485)-Stress level is neutral.

Finding, Suggestions and Conclusion

- Paid Maternity Leave strongly associated with higher rate of women returning to work after childbirth, which contributes to increased long-term female participation in the workforce. Longpaid maternity leaves significant health benefit. Government sectors offer’s paid and certain private sectors don’t offer maternity leave so that women’s face financial challenges that make it difficult and stress full.
- Make sure all sectors big/small follow maternity leave property. awareness among employees about their maternity leave rights. Flexibleworking hours and work-from-home after leave. For unpaid or partly leave of women, explore options like government subsidies or company funded benefit to lessen financial concerns.
- The survey shows that maternity leave policies in Vijayapur City have improved, but there are still some problems many working women face issues like not knowing their full rights, and work-life balance mostly private sector does not offer paid/partly paid maternity leave whereas government sectors offer paid maternity leave. To make maternity leave more effective, organization must strictly followthe rules spread more awareness among employees, and create and supportive environment. This will help women to stay in their job and manage to balance work-life and motherhood.

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EFFECTIVENESS OF SWACHH BHARAT MISSION IN IMPROVING SANITATION AND HYGIENE

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Introduction

Staying clean is very important for staying healthy. For many years, people in different parts of India struggled with poor hygiene and lack of proper toilets. Many villages and even some towns had no good system to keep their surroundings clean. Because of this, many people got sick from diseases caused by dirty water and unclean places. To solve these problems, the Indian government started the Swachh Bharat Mission (Clean India Mission) on October 2, 2014. This date was chosen to honour Mahatma Gandhi, who always believed in the power of cleanliness. The mission had a clear goal—to make the whole country cleaner, stop open defecation, and help every family get access to toilets and clean surroundings. What made this mission special was that it involved everyone—not just the government, but also students, teachers, celebrities, workers, and families.

Need of Study

- It helps identify problems that still need attention.
- It supports the creation of better future programs.
- It looks at how people's habits and awareness have changed.

Review of Literature

The Swachh Bharat mission launched on October 2, 2014, is one of India's biggest national campaigns to improve cleanliness and hygiene.Its major goals include stopping open defecation,building toilets in every household, and promoting good hygiene habits. Over the years, many researchers have studied how much SBM has helped in improving sanitation and hygiene across the country.

Statement of Problems

- Gap between Toilet Availability and usage.
- Behavior Change and Hygiene Awareness.
- Sanitation in Urban Slums.
- Women's Dignity and Safety Concerns.

Research Questions

- Has the Swachh BharatMission helped reduce open defecation in Urban and Rural in India.

- What changes in hygiene practices have been observed sincethe launch of SBM.
- How effective has SBM been in creating awareness about sanitation among citizens?
- What role has the government and local communities played in the mission's success?
- Are the improvements made by SBM sustainable in the long run?

Objectives of the Study

- To find out how many people benefited from the mission.
- To check whether people are using toilets regularly.
- To understand people's knowledge about clean habits.
- To study how sanitation affects people'shealth.
- To compare the impact in cities and villages.

Scope of the Study

This study focuses on understanding how the Swachh Bharat mission (SBM) hashelped improve cleanliness, sanitation and hygiene in India. It looks at the real results of the mission and how it has affected people's daily lives, especially in areas where poor sanitation was a big issue.

Limitations of the Study

- Geographic Restriction.
- Limited number of participants.
- Incomplete or biased responses.
- Short duration of the study.
- Language and literacy challenges.

Research Methodology

- **Types of Research:** This research uses a mixed – methodapproach, which means it combines two styles: numerical data (quantitative) and personal experiences or opinions (qualitative).
- **Location of the study:** The study took place in different parts of India – both village and cities. The rural areas selected were ones that had been officially marked as free from open defecation.
- **Sampling Method:** A method called stratified sampling was used. This means the population was divided into smaller groups – such as men, women, city dwellers, and villagers- and people were selected randomly from each group. In total, about 300 individuals participated in this research.

- **Data Analysis Process**: The information collected was first organized and then analyzed. Numbers were turned into graphs, charts, and percentages to make them easy to understand.

Scope for Future Research

The Swachh Bharat mission (SBM) has made a strong in changing how people think about cleanliness in India. It has helped build toilets, reduce open defecation, and improve hygiene awareness. However, sanitation is a long-term goal, and many areas still need more attention. This section shares how future research can help build on the progress made so far and continue improving public health and cleanliness.

Here are some possible avenues for future research:

- Linking Sanitation with Public Health.
- Understanding long-term behavioral change.
- Involvement of local people.
- Schools and youth change as makers.
- Use of technology in sanitation efforts.

Analysis and Interpretation

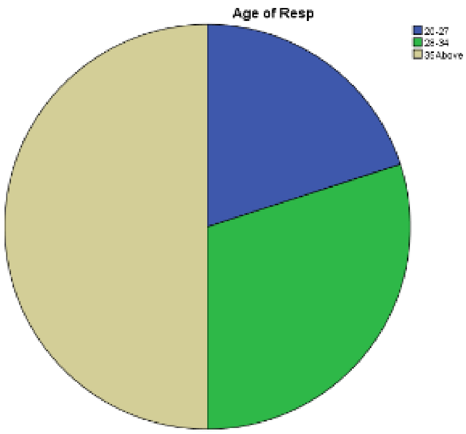

Table 1: Age of Respondents.

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
20-27	10	20.0	20.0	20.0
28-34	15	30.0	30.0	50.0
35 Above	25	50.0	50.0	100.0
Total	**50**	**100.0**	**100.0**	

Interpretation: The majority of respondents (50%) are aged and above, the age group 28-34 accounts for 30% of the respondents, The youngest group, 20-27 years, represents 20% of the total.

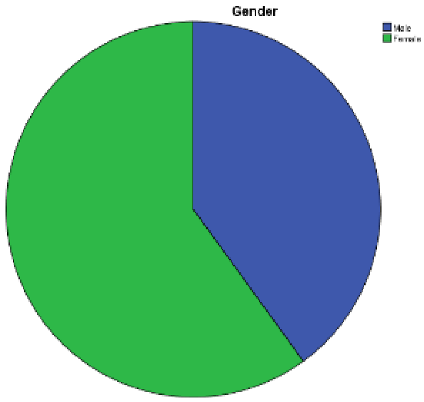

Table 2: Gender

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Male	20	40.0	40.0	40.0
Female	30.0	60.0	60.0	100.0
Total	**50**	**100.0**	**100.0**	

Interpretation: 20 participants (40%) are male. 30 participants (60%) are female

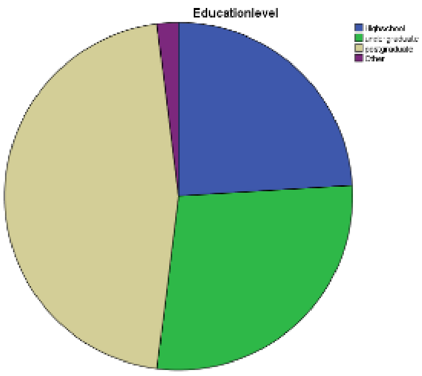

Table 3: Education Level

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Highschool	12	24.0	24.0	24.0
Undergraduate	14	28.0	28.0	52.0
Postgraduate	23	46.0	46.0	98.0
Other	1	2.0	2.0	100.0
Total	**50**	**100.0**	**100.0**	

Interpretation: 23 respondents (46%) postgraduates, 14 respondents (28%) undergraduate, 12 respondents (24%) high school, 1respondent (2%) Another category.

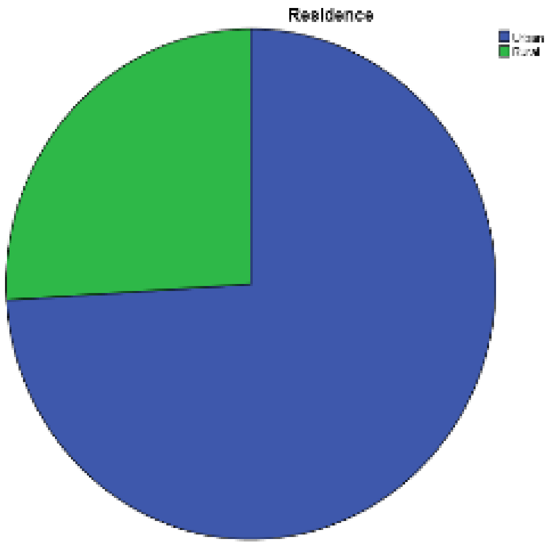

Table 4: Residence

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Urban	37	74.0	74.0	74.0
Rural	13	26.0	26.0	100.0
Total	**50**	**100.0**	**100.0**	

Interpretation: 37 individuals (74%) live in Urban areas. 13 individuals (26%) live in Rural areas.

Finding

- More toilets built, less open defecation.
- Better hygiene practices.
- Public spaces are cleaner.
- Behaviour has changed but not everywhere.
- Increased involvement of schools and youth.

Suggestion

Clean surrounding is important for good health and better life. In 2014, the Indian government started the Swachh Bharat Mission to make the country cleaner and safer. The main goal of this mission was to stop open defecation, build more toilets, and teach people about hygiene. It became a major campaign with help of citizens, schools, and many public figures.

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
I am aware of swachh bharat mision	50	2.84	1.149	.163
The govrnment and local authorities SBM awareness campaigns	50	2.72	1.262	.179
Community participation in sanitation has increased due to SBM	50	2.78	1.250	.177
Schools and workplaces role in promotion hygiene under SBM	50	3.68	1.285	.182
Social media and mass media contributed of SBM	50	4.14	1.539	.218
SBM singificantly improved public toilets	50	1.74	1.084	.153
The constuction of household under SBM	50	1.82	.850	.120
Waste management system have improved	50	2.44	1.146	.162
Roads ,Streets ,and public spaces are cleaner to SBM	50	3.50	1.111	.157
Water supply and infrastucture improved SBM	50	4.36	1.120	.158
The government implemented to SBM	49	3.33	.966	.138
Fnancial an technical improvements	50	2.44	1.013	.143
The monitoring and evaluation SBM	49	3.18	1.286	.184
Local govenment authorities active SBM	50	3.46	1.199	.170
The SBM budget allocation has been sufficient	50	4.02	1.237	.175
People in my community adpoted SBM	50	3.74	.922	.130
Open defecation has significantly	50	4.08	1.085	.153
People are conscious about waste disposal	50	3.74	.899	.127
Hygiene education in schools sanitation habbits	50	4.14	1.030	.146
SBM Successfully cleanliness	50	4.80	.535	.076

One-Sample Test

	Test Value = 3					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference Lower	Upper
I am aware of swachh bharat mision	-.984	49	.330	-.160	-.49	.17
The govrnment and local authorities SBM awareness campaigns	-1.568	49	.123	-.280	-.64	.08
Community participation in sanitation has increased due to SBM	-1.244	49	.219	-.220	-.58	.14
Schools and workplaces role in promotion hygiene under SBM	3.743	49	.000	.680	.31	1.05
Social media and mass media contributed of SBM	5.239	49	.000	1.140	.70	1.58
SBM singificantly improved public toilets	-8.216	49	.000	-1.260	-1.57	-.95
The constuction of household under SBM	-9.819	49	.000	-1.180	-1.42	-.94
Waste management system have improved	-3.456	49	.001	-.560	-.89	-.23
Roads ,Streets ,and public spaces are cleaner to SBM	3.182	49	.003	.500	.18	.82
Water supply and infrastucture improved SBM	8.582	49	.000	1.360	1.04	1.68
The government implemented to SBM	2.367	48	.022	.327	.05	.60
Fnancial an technical improvements	-3.908	49	.000	-.560	-.85	-.27
The monitoring and evaluation SBM	1.000	48	.322	.184	-.19	.55
Local govenment authorities active SBM	2.713	49	.009	.460	.12	.80
The SBM budget allocation has been sufficient	5.831	49	.000	1.020	.67	1.37
People in my community adpoted SBM	5.678	49	.000	.740	.48	1.00
Open defecation has significantly	7.039	49	.000	1.080	.77	1.39
People are conscious about waste disposal	5.819	49	.000	.740	.48	1.00
Hygiene education in schools sanitation habbits	7.824	49	.000	1.140	.85	1.43
SBM Successfully cleanliness	23.812	49	.000	1.800	1.65	1.95

Interpretation

- **I am aware of SBM.** Not significant (p = .330); awareness is neutral.
- **Govt. and local authority campaign.** Not significant (p = .123); no clear effect perceived.
- **Community participation increased.** Not significant (p = .219); no clear effect perceived.
- **Schools, workplaces promote hygiene.** Significant positive (P=.000, diff= + 0.680); strongly agreed.
- **Social media and mass media contribution.** Significant positive (p=.000, diff= + 1.14); strongly agreed.
- **SBM improved public toilets.** Significant negative (p=.000, diff = -1.26); strongly disagreed.
- **Construction of toilets under SBM.** Significant negative (p=.000, diff = - 1.18); strongly disagreed.
- **Waste management improved.** Significant negative (p=,001, diff = - 0.56) strongly disagreed.
- **Clean roads, streets, public spaces.** Significant positive (p= .003, diff = + 0,5); agreed.
- **Water supply, infrastructure improved.** Significant positive (p =.000, diff = + 1.36); strongly agreed.
- **Govt. implementation of SBM.** Significant positive (p =.022, diff = + 0.327); agreed.
- **Financial and technical improvement.** Significant negative (p =.000, diff = - 0.56); disagreed.
- **The monitoring & evaluation.** Not significant (p= .322); neutral opinion.
- **Local government authorities active in SBM.**Significant positive (p =. 009, diff =2.713); agreed.
- **SBM budget allocation sufficient.** Strongly positive (p = .000, diff = 5.831); agreed.
- **Community adopted SBM.**Significant positive (p= .000, diff = 5. 678); strongly agreed.
- **Open defecation reduced significantly.** Highly significant (p = .000, diff = 7.039); strongly agreed.
- **Consciousness about waste disposal.**Significant positive (p = .000, diff = 5.819); agreed.
- **Hygiene education in schools.**Highly significant (.000, diff = 7.824); strongly agreed.

- **SBM successfully ensured cleanliness.** Significant positive (p = .000, diff = 23.812); strongly agreed.

Conclusion

Swachh Bharat mission has changed how India looks at cleanliness. People now understand why sanitation in important, and many areas have become cleaner and healthier. Toilets are being used more, and personal hygiene has improved. But true cleanliness comes from habit. The mission has laid a strong foundation, but the real success will come when clean habits become a natural part everyone's daily life. With continuous efforts, strong community support, and proper planning, India can become one of the cleanest nations in the world. Swachh Bharat is not just a campaign it is way of life. If every citizen plays their part, the dream of a clean India will surely come true.

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EVALUATING CONSUMER PERCEPTIONS OF DIGITAL INSURANCE PLATFORM: ADOPTION, TRUST, AND SATISFACTION

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Introduction

In an increasingly digital word, the insurance industry is undergoing a transformation shift, with digital platform emerging as a key channel for customer engagement. As consumer grow more reliant on technology, understanding their perception of digital insurance services becomes critical. This study explorer the factor influencing consumer adoptions, the level of trust they place in these platform and their overall satisfaction with digital insurance experiences. By evaluating these elements, the research aims to provide insights that can help insurers enhance user experience, build stronger customer relationships, and drive digital growth.

Need of the Study

- Growth of Online Insurance Marketplaces
- Shifting Consumer Behaviour
- Trust Is Crucial in Financial Services
- A Crucial Performance Metric: Satisfaction
- A Research Gap
- Implications for Insurers' Strategy

Review of Literature

- Using Online Insurance Platforms
- Have Faith in Online Insurance Platforms
- Client Contentment with Online Insurance Resources
- The relationship among adoption, contentment, and trust

Statement of Problem

In order to improve service delivery, lower operating costs, and increase customer engagement, digital insurance platforms have emerged as a result of the insurance industry's rapid digital transformation. But in spite of these technological developments, different customer categories continue to use digital insurance platforms at different rates. Due to worries about digital literacy, privacy, trust, and the apparent complexity of online procedures, many users still rely on conventional, agent-based services.

Research Question

- What aspects affect customers' use of online insurance platforms?
- How do consumer trust in digital insurance services get influenced by security, privacy, and transparency?
- What is the relationship between satisfaction levels and customer service, claims processing, and user experience (UX)?
- What connections exist between adoption, satisfaction, and trust in the context of online insurance platforms?

Objectives of Studies

- To investigate what influences adoption
- To examine the function of trust
- To investigate how adoption, trust, and satisfaction are related
- To determine the main obstacles and challenges
- To offer practical suggestions

Hypothesis Testing

- Customers are more likely to use digital insurance platforms if they believe they are easy to use.
- Why Customers are more satisfied with digital insurance systems when they have faith in data security.
- Quality customer service has a beneficial impact on how satisfied customers are with online insurance platforms.
- Adoption variables and happiness with digital insurance systems are mediated by trust

Scope of Study

- Range of Geography
- Duration
- Subject Matter Extent
- Demographics of Customers
- Technology-Based Platforms
- Not Included
- Methodological Expansion

Research Methodology

- Study Design

- Framework of Theory
- Demographics and Samples
- Techniques for Gathering Data
- Techniques for Data Analysis
- Moral Aspects to Take into Account
- Restrictions

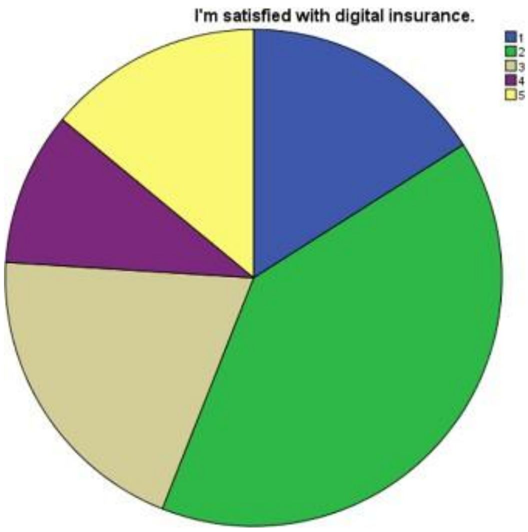
Limitation of Study

- Generalizability and Sampling Bias
- Differences in Technological Literacy
- Data Privacy Issues
- Aspects of Culture and Psychology
- Barriers from Institutions and Regulations
- Limitations of Technological Infrastructure
- Dynamics of Time
- Subjectivity within Qualitative Information

Scope of Future Research

- Innovations in Technology and Consumer Experience
- Comparative Research Across Cultures and Countries
- Longitudinal Research on the Dynamics of Trust and Satisfaction
- Combining Online and Offline Channels
- Digital Insurance: Moral and Legal Considerations

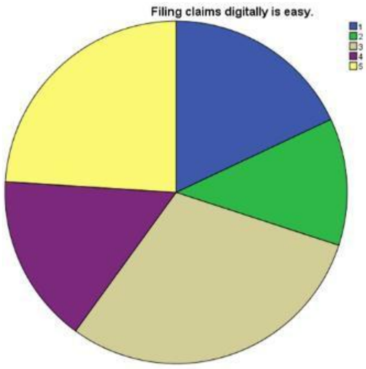
Analysis and Interpretation



I'm satisfied with digital insurance.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	8	16.0	16.0	16.0
	2	20	40.0	40.0	56.0
	3	10	20.0	20.0	76.0
	4	5	10.0	10.0	86.0
	5	7	14.0	14.0	100.0
	Total	50	100.0	100.0	

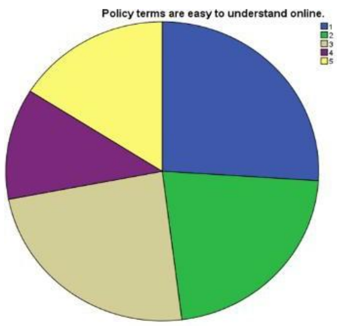
Interpretation: Strongly agree 16%, agree 40%, neutral 20%, disagree 10%, strongly disagree 14%.



Filing claims digitally is easy.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	9	18.0	18.0	18.0
	2	6	12.0	12.0	30.0
	3	15	30.0	30.0	60.0
	4	8	16.0	16.0	76.0
	5	12	24.0	24.0	100.0
	Total	50	100.0	100.0	

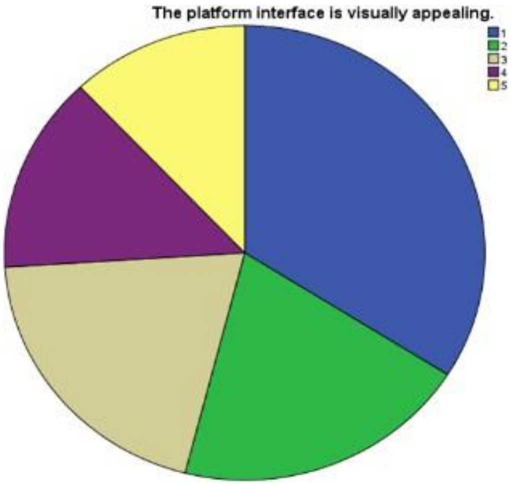
Interpretation: Strongly agree 18%, agree 12%, neutral 30%, disagree 16%, strongly disagree 24%.



Policy terms are easy to understand online.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	13	26.0	26.0	26.0
	2	11	22.0	22.0	48.0
	3	12	24.0	24.0	72.0
	4	6	12.0	12.0	84.0
	5	8	16.0	16.0	100.0
	Total	50	100.0	100.0	

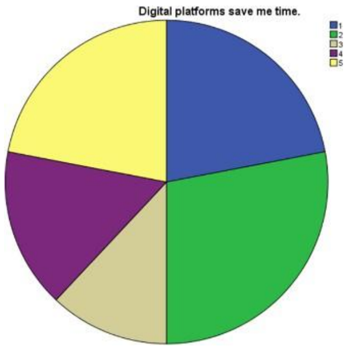
Interpretation: Strongly agree 26%, agree 22%, neutral 24%, disagree 12%, strongly disagree 16%.



The platform interface is visually appealing.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	17	34.0	34.0	34.0
	2	10	20.0	20.0	54.0
	3	10	20.0	20.0	74.0
	4	7	14.0	14.0	88.0
	5	6	12.0	12.0	100.0
	Total	50	100.0	100.0	

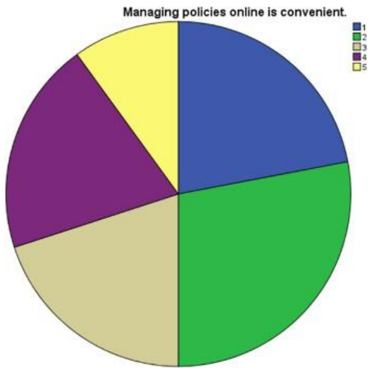
Interpretation: Strongly agree 34%, agree 20%, neutral 20%, disagree 14%, strongly disagree 12%.



Digital platforms save me time.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	11	22.0	22.0	22.0
	2	14	28.0	28.0	50.0
	3	6	12.0	12.0	62.0
	4	8	16.0	16.0	78.0
	5	11	22.0	22.0	100.0
	Total	50	100.0	100.0	

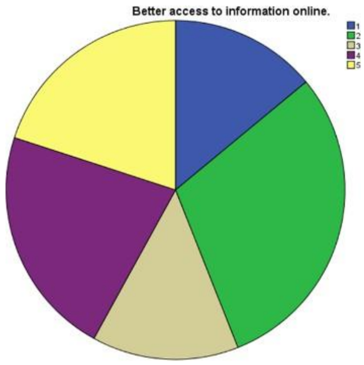
Interpretation: Strongly agree 22%, agree 28%, neutral 12%, disagree 16%, strongly disagree 22%.



Managing policies online is convenient.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	11	22.0	22.0	22.0
	2	14	28.0	28.0	50.0
	3	10	20.0	20.0	70.0
	4	10	20.0	20.0	90.0
	5	5	10.0	10.0	100.0
	Total	50	100.0	100.0	

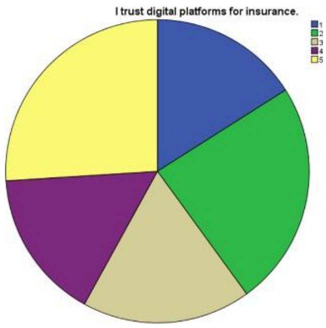
Interpretation: Strongly agree 22%, agree 28%, neutral 20%, disagree 20%, strongly disagree 10%.



Better access to information online.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	7	14.0	14.0	14.0
	2	15	30.0	30.0	44.0
	3	7	14.0	14.0	58.0
	4	11	22.0	22.0	80.0
	5	10	20.0	20.0	100.0
	Total	50	100.0	100.0	

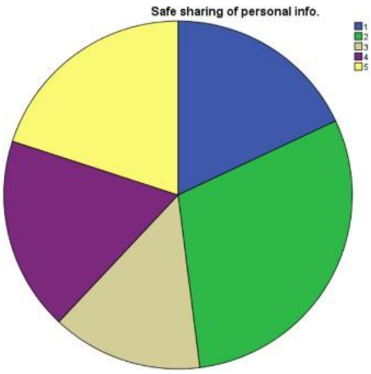
Interpretation: Strongly agree 14%, agree 30%, neutral 14%, disagree 22%, strongly disagree 20%.



I trust digital platforms for insurance.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	8	16.0	16.0	16.0
	2	12	24.0	24.0	40.0
	3	9	18.0	18.0	58.0
	4	8	16.0	16.0	74.0
	5	13	26.0	26.0	100.0
	Total	50	100.0	100.0	

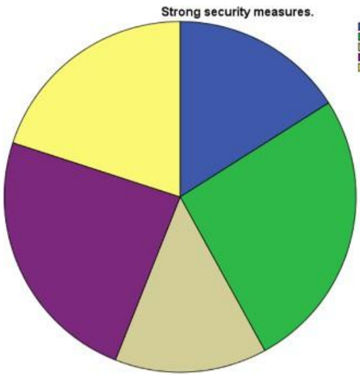
Interpretation: Strongly agree 16%, agree 24%, neutral 18%, disagree 16%, strongly disagree 26%.



Safe sharing of personal info.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	9	18.0	18.0	18.0
	2	15	30.0	30.0	48.0
	3	7	14.0	14.0	62.0
	4	9	18.0	18.0	80.0
	5	10	20.0	20.0	100.0
	Total	50	100.0	100.0	

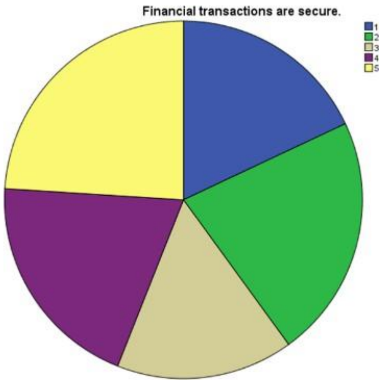
Interpretation: Strongly agree 18%, agree 30%, neutral 14%, disagree 18%, strongly disagree 20%.



Strong security measures.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	8	16.0	16.0	16.0
	2	13	26.0	26.0	42.0
	3	7	14.0	14.0	56.0
	4	12	24.0	24.0	80.0
	5	10	20.0	20.0	100.0
	Total	50	100.0	100.0	

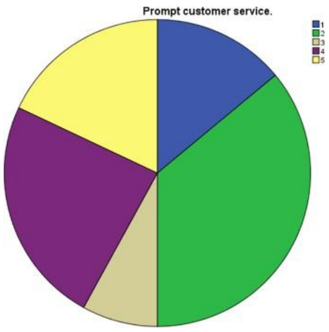
Interpretation: Strongly agree 16%, agree 26%, neutral 14%, disagree 24%, strongly disagree 20%.



Financial transactions are secure.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	9	18.0	18.0	18.0
	2	11	22.0	22.0	40.0
	3	8	16.0	16.0	56.0
	4	10	20.0	20.0	76.0
	5	12	24.0	24.0	100.0
	Total	50	100.0	100.0	

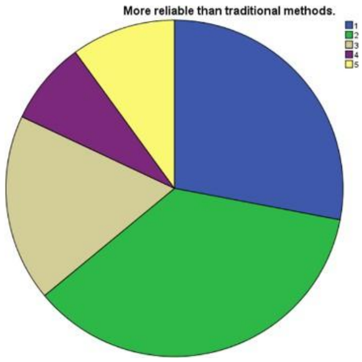
Interpretation: Strongly agree 18%, agree 22%, neutral 16%, disagree 20%, strongly disagree 24%.



Prompt customer service.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	7	14.0	14.0	14.0
	2	18	36.0	36.0	50.0
	3	4	8.0	8.0	58.0
	4	12	24.0	24.0	82.0
	5	9	18.0	18.0	100.0
	Total	50	100.0	100.0	

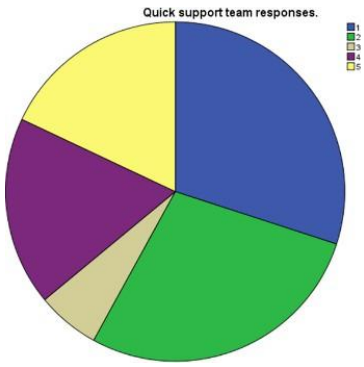
Interpretation: Strongly agree 14%, agree 36%, neutral 8%, disagree 24%, strongly disagree 18%.



More reliable than traditional methods.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	14	28.0	28.0	28.0
	2	18	36.0	36.0	64.0
	3	9	18.0	18.0	82.0
	4	4	8.0	8.0	90.0
	5	5	10.0	10.0	100.0
	Total	50	100.0	100.0	

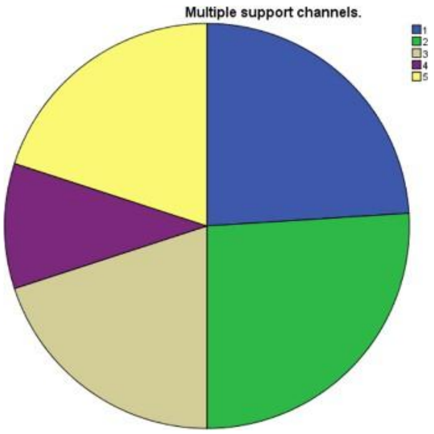
Interpretation: Strongly agree 28%, agree 36%, neutral 18%, disagree 8%, strongly disagree 10%.



Quick support team responses.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	15	30.0	30.0	30.0
	2	14	28.0	28.0	58.0
	3	3	6.0	6.0	64.0
	4	9	18.0	18.0	82.0
	5	9	18.0	18.0	100.0
	Total	50	100.0	100.0	

Interpretation: Strongly agree 30%, agree 28%, neutral 6%, disagree 18%, strongly disagree 18%.



Multiple support channels.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	12	24.0	24.0	24.0
	2	13	26.0	26.0	50.0
	3	10	20.0	20.0	70.0
	4	5	10.0	10.0	80.0
	5	10	20.0	20.0	100.0
	Total	50	100.0	100.0	

Interpretation: Strongly agree 24%, agree 26%, neutral 20%, disagree 10%, strongly disagree 20%.

Finding, Suggestion and Conclusion

Finding

- Adoption Patterns
- Trust-related factors

Suggestion

- Make an investment in data security
- Improve Your Digital Knowledge

Conclusion

Digital insurance platforms, which provide unparalleled speed and simplicity, are revolutionizing how customers engage with insurance services. Their long-term success, however, is on gaining and preserving customer trust by open and honest business practices, robust security protocols, and reliable assistance. Even though usage is increasing, particularly among younger users, businesses still need to solve issues with data protection and satisfaction gaps in order to cultivate loyalty among a wider range of consumers. To promote broad acceptance and enjoyment, a hybrid strategy that blends the finest aspects of digital innovation with human connections may work best.

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A STUDY ON WORK LIFE BALANCE OF WOMEN EMPLOYEES IN EDUCATION SECTOR WITH REFERENCE TO VIJAYAPURA

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Introduction

Work-life balance has become a critical issue in today's fast-paced professional world. Women employees, particularly in the education sector, often face unique challenges in balancing their professional responsibilities and personal lives. In cities like Vijayapura, where traditional roles still strongly influence lifestyles, these challenges become even more significant. Educators are expected to devote time and energy not only to teaching but also to administrative work, research, and mentoring students. Simultaneously, they manage family duties, social obligations, and personal aspirations.

The strain of fulfilling multiple roles can lead to stress, burnout, and reduced job satisfaction among women educators. Moreover, the lack of institutional support, rigid work hours, and limited flexibility can exacerbate work-life conflicts. Understanding the nature of these challenges is essential for creating a supportive work environment.

Educational institutions have a vital role to play in promoting work-life balance through supportive policies and practices. This study aims to explore the current state of work-life balance among women employees in Vijayapura's education sector. It seeks to identify key factors affecting balance, assess its impact on job performance, and recommend strategies for improvement. By addressing these issues, the research hopes to contribute to better employee well-being and institutional growth.

Need for the Study

Women in the education sector play a vital role in society, yet they often face significant challenges in balancing professional and personal responsibilities. In regions like Vijayapura, where traditional expectations persist, achieving work-life balance becomes even more difficult. Stress from managing multiple roles can affect their health, performance, and job satisfaction. There is a noticeable gap in research focusing on women educators in urban areas, making this study important. Understanding their experiences will help institutions create supportive policies that promote well-being and improve organizational effectiveness. This research aims to offer insights that benefit both employees and educational institutions.

Review of Literature

Work-life balance is a key concern for women in the education sector, who often juggle professional duties and personal responsibilities. Research highlights that women face higher stress levels due to dual roles, impacting their health and job satisfaction. Studies show that flexible work policies and supportive environments significantly improve work-life balance for women employees. In the education sector, women not only manage teaching but also administrative and mentoring roles, increasing their workload and stress. Literature from India suggests that women in smaller cities face greater challenges due to traditional family expectations and limited institutional support. However, much of the existing research focuses on urban areas,

Statement of the Problem

Despite efforts toward gender equality in employment, women in education still face considerable challenges in balancing their personal and professional lives. The lack of support systems and rigid schedules often contribute to stress and job dissatisfaction. This study aims to analyze these challenges in the context of Vijayapura's education sector.

Objectives of the Study

- To examine the work-life balance among women employees in Vijayapura’s education sector.
- To identify factors affecting their work-life balance.
- To analyse the impact of work life balance on job satisfaction, performance, and overall well being of women educators.
- To suggest measures for improving work-life balance in educational institutions.

Hypothesis Testing

- **H_0 (Null Hypothesis):** There is no significant difference between the women's perception of work-life balance and the neutral test value (3) in the education sector in Vijayapura.
- **H_1 (Alternative Hypothesis):** There is a significant difference between the women's perception of work-life balance and the neutral test value (3) in the education sector in Vijayapura

Scope of the Study

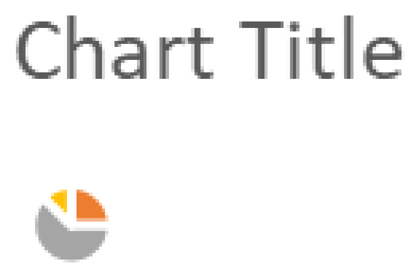
The study focuses on women employees working in schools, colleges, and universities in Vijayapura. It includes both teaching and non-teaching staff. The research covers aspects like work hours, family responsibilities, organizational support, and personal well-being.

Methodology of the Study

- Nature of the Study: The study is quantitative in nature, based on primary data collected through structured questionnaires.

- Population and Sample: The target population consists of women employees working in schools, colleges, and universities in Vijayapura. A sample size of 40 respondents was selected using convenient sampling due to accessibility and time constraints.
- Data Collection Method: Primary data was collected through a self-administered questionnaire, containing both close-ended questions and Likert scale-based statements related to work-life balance. Secondary data was collected from research journals, articles, books, and online resources to support the study.
- Tools for Data Analysis: The data collected was analyzed using SPSS software. Statistical techniques such as One-Sample T-Test were employed to test the hypotheses and interpret the responses.
- Variables of the Study**:**
  - Independent Variables: Organizational support, family support, personal factors.
  - Dependent Variable**:** Work-life balance of women employees.

Analysis and Interpretation



age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	below 25	10	25.0	25.0	25.0
	25-40	25	62.5	62.5	87.5
	41-55	5	12.5	12.5	100.0
	Total	40	100.0	100.0	

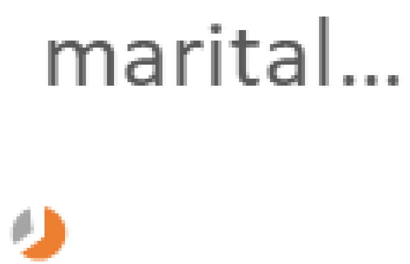
Interpretation: A significant 65% of participants are married, highlighting family-oriented professionals.

Statistics

		age	type of institution	marital status	salary	qualification
N	Valid	40	40	40	40	40
	Missing	0	0	0	0	0
Mean		1.88	2.30	1.38	2.08	2.48
Std. Deviation		.607	.911	.540	.694	.599
Skewness		.057	.633	1.044	-.100	-.654
Std. Error of Skewness		.374	.374	.374	.374	.374

marital status

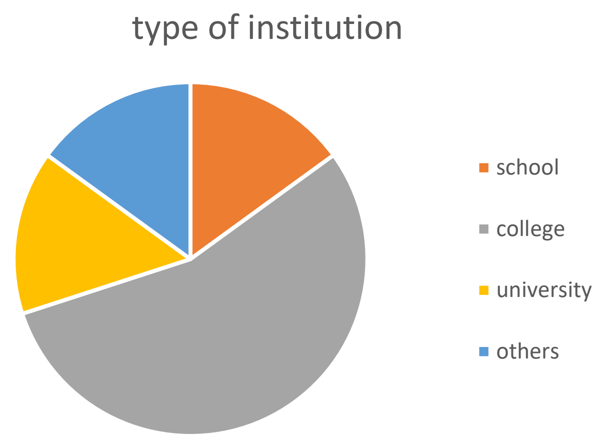
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	married	26	65.0	65.0	65.0
	unmarried	13	32.5	32.5	97.5
	divorced	1	2.5	2.5	100.0
	Total	40	100.0	100.0	



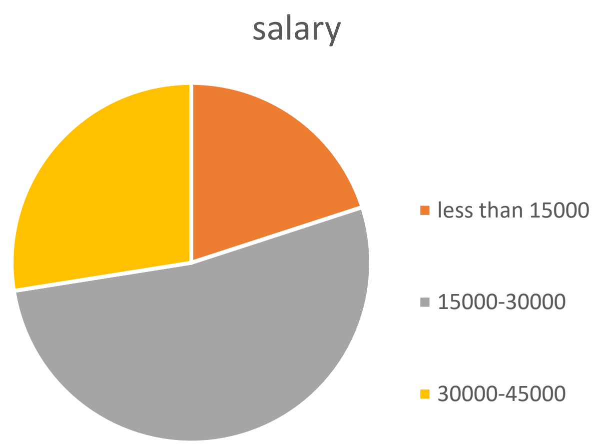
type of institution

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	school	6	15.0	15.0	15.0
	college	22	55.0	55.0	70.0
	university	6	15.0	15.0	85.0
	others	6	15.0	15.0	100.0
	Total	40	100.0	100.0	

Interpretation: Most respondents (62.5%) fall in the dynamic 25-40 years of age group.



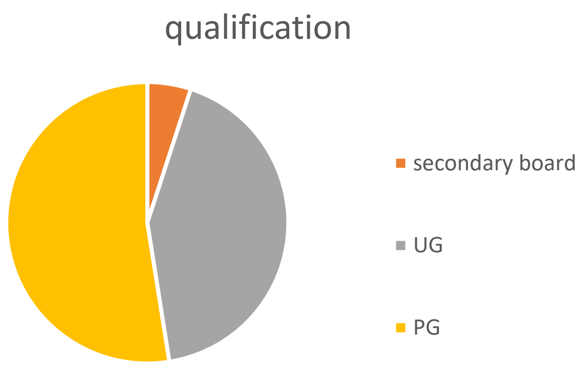
Interpretation: Over half of the respondents (55%) are engaged in vibrant college. environments.



Interpretation: Over half of the respondents (52.5%) earn between Rs 15,000-30,000 per month.

salary

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less than 15000	8	20.0	20.0	20.0
	15000-30000	21	52.5	52.5	72.5
	30000-45000	11	27.5	27.5	100.0
	Total	40	100.0	100.0	



qualification

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	secondary board	2	5.0	5.0	5.0
	UG	17	42.5	42.5	47.5
	PG	21	52.5	52.5	100.0
	Total	40	100.0	100.0	

Interpretation: A majority (52.5%) hold a postgraduate degree, reflecting a highly qualified group.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.815	.814	20

Result: The reliability analysis for the scale showed a Cronbach's Alpha of 0.815, indicating good internal consistency among 20 items.

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
65.40	45.477	6.744	20

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Quitting my job because of family	40	2.33	1.163	.184
Satisfaction of balance between your work and personal life	40	3.60	.778	.123
Feel depressed due to many tensions at work	40	2.40	.928	.147
I like my job less due to inability to manage work and personal life	40	2.65	1.272	.201

Does your family support to manage balance between work and life	40	3.80	1.181	.187
Personal life is badly impacted by your job	40	2.68	1.071	.169
Plan my work schedule to fulfill my commitments	40	3.55	1.061	.168
Spending more time with my family is more essential to me than my work	40	3.43	.781	.123
My workspace encourages to maintain balance personal and professional life	40	3.68	1.228	.194
Job related commitments keeps me away from family	40	3.10	1.172	.185
Organization offer flexible work schedules	40	3.55	1.085	.172
My coworkers are encouraging and organization encourages teamwork	40	3.78	1.097	.174
Satisfied with challenging opportunities	40	3.33	.888	.140
Tough to find time because of increased work	40	3.13	1.181	.187
organization take care for my medical concerns	40	3.65	1.099	.174
do you feel dressed full for your job	40	2.63	1.005	.159
Receive additional compensation for working overtime	40	3.30	1.043	.165
Struggle to find time for family and friends	40	2.98	1.121	.177
organization offers maternity leave as per government regulations	40	3.85	1.099	.174
Satisfied with work life balance	40	4.03	.891	.141

One-Sample Test

	Test Value = 3					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Quitting my job because of family	3.670	39	.001	.675	1.05	.30
Satisfaction of balance	4.878	39	.000	.600	.35	.85

between your work and personal life						
Feel depressed due to many tensions at work	4.088	39	.000	.600	.90	.30
I like my job less due to inability to manage work and personal life	1.740	39	.090	.350	.76	.06
Does your family support to manage balance between work and life	4.284	39	.000	.800	.42	1.18
Personal life is badly impacted by your job	1.918	39	.062	.325	.67	.02
Plan my work schedule to fulfil my commitments	3.279	39	.002	.550	.21	.89
Spending more time with my family is more essential to me than my work	3.443	39	.001	.425	.18	.67
My workspace encourages to maintain balance personal and professional life	3.478	39	.001	.675	.28	1.07
Job related commitments keeps me away from family	.539	39	.593	.100	.27	.47
Organization offer flexible work schedules	3.206	39	.003	.550	.20	.90
My coworkers are encouraging and organization encourages teamwork	4.466	39	.000	.775	.42	1.13
Satisfied with challenging opportunities	2.314	39	.026	.325	.04	.61
Tough to find time because of increased work	.670	39	.507	.125	.25	.50
organization take care for my medical concerns	3.741	39	.001	.650	.30	1.00
do you feel stressed full for your job	2.360	39	.023	.375	.70	-.05
Receive additional compensation for working overtime	1.820	39	.076	.300	-.03	.63
Struggle to find time for family and friends	.141	39	.889	.025	.38	.33

organization offers maternity leave as per government regulations	4.892	39	.000	.850	.50	1.20
Satisfied with work life balance	7.274	39	.000	1.025	.74	1.31

Source: primary data,

- A significant number of women employees indicated a tendency to consider quitting their jobs due to family responsibilities, highlighting the pressure from familial obligations (p = 0.001).
- Participants reported a high level of satisfaction regarding their ability to balance work and personal life, suggesting effective management of both spheres (p = 0.000).
- Feelings of depression arising from workplace tensions were significantly present, pointing towards stress-related challenges at work (p = 0.000).
- The inability to manage work and personal life did not significantly impact participants' liking for their job, suggesting resilience among respondents (p = 0.090).
- Strong family support was reported in managing work-life balance, reflecting the critical role of family encouragement (p = 0.000).
- Although participants mentioned that personal life is affected by their job, this finding was not statistically significant, indicating a mixed experience (p = 0.062).
- Employees significantly plan their work schedules to meet both personal and professional commitments, showing proactive time management (p = 0.002).
- Respondents valued family time over work obligations, emphasizing personal priorities over professional demands (p = 0.001).
- A significant proportion agreed that their workplaces actively encourage maintaining a balance between professional and personal life (p = 0.001).
- Job-related commitments keeping employees away from family was not found to be a significant issue, suggesting manageable work demands (p = 0.593).
- Flexible work schedules offered by organizations were positively acknowledged, highlighting institutional support for balancing roles (p = 0.003).
- Supportive coworkers and a culture of teamwork within organizations were strongly perceived by the respondents (p = 0.000).
- Moderate satisfaction with challenging opportunities was recorded, indicating a reasonable level of career growth perceived by employees (p = 0.026).
- Increased workload making it tough to find time was not significantly reported, suggesting workload management is relatively effective (p = 0.507).

- Organizations’ concern for employees' medical needs was significantly recognized, reflecting a caring workplace environment (p = 0.001).
- Some level of job-related stress was acknowledged by participants, indicating a need for stress management initiatives (p = 0.023).
- Receiving additional compensation for overtime was not strongly significant, indicating potential dissatisfaction or limited overtime support (p = 0.076).
- No major struggle was reported in finding time for family and friends, suggesting balanced personal interactions (p = 0.889).
- Provision of maternity leave as per government norms was highly acknowledged, reflecting compliance and support by organizations (p = 0.000).
- Overall satisfaction with work-life balance was significantly high, demonstrating that most respondents are content with their current work-life dynamics (p = 0.000).

From the abortable majority of the T value are more than the critical value 1.684 and the significance value are less than 0.05. hence alternative hypothesis (H1) There is a significant difference between the women's perception of work-life balance and the neutral test value (3) in the education sector in Vijayapura is accepted. And null hypothesis (H0) There is no significant difference between the women's perception of work-life balance and the neutral test value (3) in the education sector in Vijayapura is rejected.

Findings

- A majority of women employees reported satisfaction with their overall work-life balance, supported by family and organizational initiatives.
- Emotional stress due to professional commitments remains a noticeable concern among women educators in Vijayapura.
- Flexible work arrangements and support from coworkers significantly contribute to better work-life integration.
- Institutions offering maternity leave, healthcare support, and flexible policies see higher levels of employee loyalty and job satisfaction.

Suggestion

- Educational institutions should promote flexible working hours and remote work opportunities to reduce stress.
- Counselling services and stress management programs should be introduced to support emotional well-being.
- Regular reviews of workload distribution should be carried out to ensure no employee is overburdened.
- Organizations must actively encourage and reward work-life balance practices to motivate employees.

Conclusions

The study concludes that while women educators in Vijayapura generally maintain a good work-life balance, emotional stress and time management challenges persist. Institutional support, family encouragement, and flexible policies play a critical role. With targeted improvements, employee satisfaction and performance can be further enhanced. Prioritizing work-life balance is essential for building healthier, more productive educational environments.

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A STUDY ON THE EFFECTIVENESS OF PMJDY IN PROMOTING SAVINGS AND FINANCIAL AWARENESS

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Introduction

Pradhan Mantri Jan Dhan Yojana (PMJDY) is a flagship financial inclusion program launched by the Government of India in 2014. Its primary objective is to ensure access to financial services for every Indian citizen, particularly the unbanked population. By providing basic banking services, such as savings accounts, credit, insurance, and pension facilities, PMJDY aims to promote economic empowerment and financial inclusion across the nation. A key aspect of this initiative is to encourage savings habits among low-income and rural populations who have historically been excluded from formal banking systems.

This study delves into the effectiveness of PMJDY in fostering savings and enhancing financial awareness among the masses. It examines the program’s impact on the adoption of formal banking, the creation of savings accounts, and the overall improvement in financial literacy. Moreover, the research explores the challenges faced by beneficiaries in utilizing the benefits of PMJDY, such as accessibility, digital literacy, and awareness about available services. By analysing various data sources, this study seeks to evaluate whether PMJDY has achieved its intended goals and how it has contributed to the broader objective of financial inclusion in India. Ultimately, the study highlights both the successes and limitations of PMJDY, offering insights into areas where improvements can be made to further strengthen the program’s role in promoting sustainable financial practices across the country.

Need for the Study

The need for this study arises from the growing importance of financial inclusion in the modern economy, especially in a developing country like India. Despite the government's continuous efforts to address financial exclusion, a significant portion of the population, particularly in rural and underserved areas, still lacks access to basic banking services. This study will help assess the true effectiveness of PMJDY in promoting sustainable financial habits and improving financial awareness. It will provide policymakers and stakeholders with valuable insights into the program’s outcomes and areas requiring further attention. by identifying the strengths and weakness of PMJDY, the study will contribute to refining financial inclusion strategies in india.

Review of Literature

The literature on the effectiveness of Pradhan Mantri Jan Dhan Yojana (PMJDY) highlights its role in increasing financial inclusion in India, particularly among marginalized communities. However, research by Gupta (2017) and Sharma (2020) points to challenges in ensuring sustained usage of accounts, with many beneficiaries using them only for basic transactions rather than long-term savings. Further, studies by Patel (2019) emphasize the importance of financial literacy in enabling the effective use of these accounts for savings and investment. The literature also suggests that while PMJDY has had positive impacts on financial inclusion, its success in fostering savings and financial awareness is still limited by issues like digital illiteracy and lack of comprehensive financial education (Kumar, 2021). Thus, there remains a need to evaluate the deeper impact of PMJDY on financial behaviour.

Statement of the Problem

Despite the significant progress made by the Pradhan Mantri Jan Dhan Yojana (PMJDY) in increasing access to banking services for the unbanked population, there is limited understanding of its effectiveness in promoting savings and financial awareness among beneficiaries. While millions of accounts have been opened, the extent to which these accounts are being actively used for savings and financial growth remains unclear. Furthermore, the challenges related to digital literacy, accessibility, and awareness of financial products continue to hinder the program's full potential. This study aims to address these gaps by evaluating the impact of PMJDY on fostering savings habits and improving financial literacy, and by identifying the barriers that prevent beneficiaries from fully utilizing the benefits of the program.

Objective of the Study

- To analyse the effectiveness of PMJDY.
- To assess the saving behaviour of PMJDY account holders.
- To evaluate the financial awareness among the beneficiaries.
- To determine the influence of PMJDY on financial literacy and banking behaviour.

Hypothesis Testing

Section	Null Hypothesis(H_0)	Alternatives Hypothesis(H_1)
A.Awareness Of PMJDY	There is no significant awareness about the PMJDY scheme among respondents.	There is significant awareness about the PMJDY scheme among respondents.
B.Effectiveness in	PMJDY has no significant	PMJDY has significant

Promoting Savings	impact on the savings behaviour of beneficiaries.	impact on the savings behaviour of beneficiaries.
C.Impact on Financial Awareness	PMJDY has not improved financial awareness beneficiaries.	PMJDY has improved financial awareness among beneficiaries.
D.Challenges Faced in Using PMJDY	Respondents do not face significant challenges in using PMJDY accounts.	Respondents face significant challenges in using PMJDY accounts.

Scope of the Study

This study aims to assess the effectiveness of the Pradhan Mantri Jan Dhan Yojana (PMJDY) in encouraging savings and improving financial literacy among marginalized communities in India. It will explore the accessibility and utilization of bank accounts, the impact on savings habits, and the level of financial awareness among beneficiaries. The research will also identify challenges and barriers to full participation in the scheme.

Research Methodology

The study is based on quantitative approach where primary data has been collected from questionnaires. And 40 samples were collected from people and the data has been analysed in SPSS software and conducted some tests on the same.

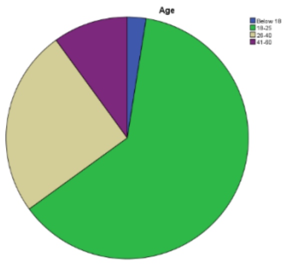
Limitation of the Study

- The study may focus on limited geographic coverage.
- Negligence by respondent while filling questionnaire.
- The study period is limited.

Scope of Further Research

Further research could explore the long-term impact of PMJDY on financial behaviours and economic empowerment, examining changes in savings patterns over several years. Studies could also investigate the role of digital literacy in enhancing the effectiveness of the scheme, particularly in rural areas. Future research could expand the scope to include non-beneficiaries to identify barriers to enrolment and participation.

Analysis and Interpretation



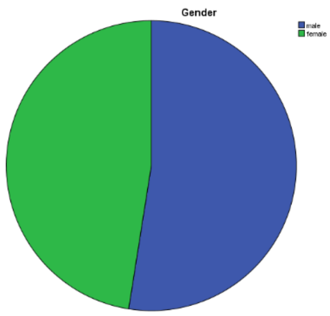
Statistics

		name	Age	Gender	occupation
N	Valid	40	40	40	40
	Missing	0	0	0	0
Mean			2.43	1.48	1.63
Std. Deviation			.712	.506	.740
Skewness			.951	.104	.742
Std. Error of Skewness			.374	.374	.374

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 18	1	2.5	2.5	2.5
	18-25	25	62.5	62.5	65.0
	26-40	10	25.0	25.0	90.0
	41-60	4	10.0	10.0	100.0
	Total	40	100.0	100.0	

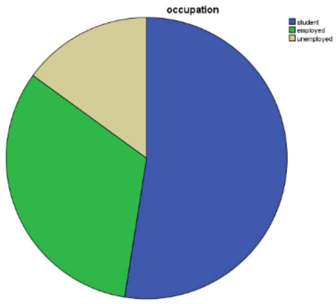
Interpretation: The table shows that highest number of respondents were from the age group 18-25 with 65.5%.



Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	21	52.5	52.5	52.5
	female	19	47.5	47.5	100.0
	Total	40	100.0	100.0	

Interpretation: the table represents that most of the respondents were male with 52.5% and female with 47.5%.



occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	student	21	52.5	52.5	52.5
	employed	13	32.5	32.5	85.0
	unemployed	6	15.0	15.0	100.0
	Total	40	100.0	100.0	

Interpretation: The table indicates that many respondents were students with 52.5% and the least were unemployed with 15%.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.818	.817	20

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
84.20	42.882	6.548	20

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	4.210	3.375	4.775	1.400	1.415	.132	20
Inter-Item Correlations	.183	-.519	.871	1.390	-1.678	.084	20

Interpretation: The reliability analysis shows the Cronbach alpha of 0.817 which is higher than commonly accepted threshold of 0.70 which shows good reliability.

T-test

Section - A. Awareness of PMJDY

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
heard about the PMJDY scheme	40	4.60	.632	.100
PMJDY provides a free bank account	40	4.68	.526	.083
learned about PMJDY fromTV,Radio etc	40	4.10	.744	.118
understand the benefits offered by PMJDY	40	3.95	.677	.107
Bank staff explained the benefits of PMJDY	40	4.10	.632	.100

One-Sample Test

	Test Value = 3					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference Lower	Upper
heard about the PMJDY scheme	16.000	39	.000	1.600	1.40	1.80
PMJDY provides a free bank account	20.154	39	.000	1.675	1.51	1.84
learned about PMJDY fromTV,Radio etc	9.348	39	.000	1.100	.86	1.34
understand the benefits offered by PMJDY	8.869	39	.000	.950	.73	1.17
Bank staff explained the benefits of PMJDY	11.000	39	.000	1.100	.90	1.30

Interpretation: From the above table about awareness of PMJDY most of the T-value is greater than critical value 2.022 and P-value is less than 0.05. Therefore, the null hypothesis is rejected, and alternative hypothesis is accepted.

Section- B.Effectiveness in Promoting Savings

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
PMJDY account helped me save money	40	4.50	.751	.119
PMJDY account helped me save money	40	4.78	.480	.076
received DBT in PMJDY	40	4.13	.335	.053
PMJDY helps in emergency financial situations	40	3.93	.572	.090
money is safer in my PMJDY account	40	4.58	.844	.133

One-Sample Test

	Test Value = 3					
					95% Confidence Interval of the Difference	
	t	df	Sig. (2-tailed)	Mean Difference	Lower	Upper
PMJDY account helped me save money	12.631	39	.000	1.500	1.26	1.74
PMJDY account helped me save money	23.401	39	.000	1.775	1.62	1.93
received DBT in PMJDY	21.243	39	.000	1.125	1.02	1.23
PMJDY helps in emergency financial situations	10.222	39	.000	.925	.74	1.11
money is safer in my PMJDY account	11.804	39	.000	1.575	1.31	1.84

Interpretation:From the above table effectiveness in promoting savings most of the T-value has value greater critical value 2.022 and significance value is 0.000 which is less than 0.05.So alternative hypothesis is accepted, and null hypothesis is rejected.

Section-C.Impact on Financial Awareness

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
learned more about banking services	40	3.38	1.079	.171
prefer using my bank account instead of borrowing money from local money lenders.	40	4.05	.389	.061
use my PMJDY account to receive government benefits	40	4.13	.463	.073
helpd to understand the importance of saving money in banks	40	4.13	.686	.109
After opening a PMJDY account more confident in making financial decisions	40	3.65	.921	.146

One-Sample Test

	Test Value = 3					
					95% Confidence Interval of the Difference	
	t	df	Sig. (2-tailed)	Mean Difference	Lower	Upper
learned more about banking services	2.199	39	.034	.375	.03	.72
prefer using my bank account instead of borrowing money from local money lenders.	17.074	39	.000	1.050	.93	1.17
use my PMJDY account to receive government benefits	15.354	39	.000	1.125	.98	1.27
helpd to understand the importance of saving money in banks	10.366	39	.000	1.125	.91	1.34
After opening a PMJDY account more confident in making financial decisions	4.462	39	.000	.650	.36	.94

Interpretation: From the table presented above of impact of financial awareness most of the t-values are higher than critical value 2.022 and p-value is less than 0.05.Therefore alternative hypothesis is accepted, and null hypothesis is rejected.

Section-D.Challenges Faced in Using PMJDY

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
easy to open a PMJDY account	40	4.53	.640	.101
faced issues in using the RuPay debit card	40	4.63	.838	.132
faced problems due to a lack of required documents	40	3.98	.620	.098
Bank staff support in solving PMJDY related problems	40	4.08	.474	.075
need for more financial literacy programs	40	4.35	.975	.154

One-Sample Test

	Test Value = 3					
					95% Confidence Interval of the Difference	
	t	df	Sig. (2-tailed)	Mean Difference	Lower	Upper
easy to open a PMJDY account	15.070	39	.000	1.525	1.32	1.73
faced issues in using the RuPay debit card	12.267	39	.000	1.625	1.36	1.89
faced problems due to a lack of required documents	9.951	39	.000	.975	.78	1.17
Bank staff support in solving PMJDY related problems	14.333	39	.000	1.075	.92	1.23
need for more financial literacy programs	8.754	39	.000	1.350	1.04	1.66

Interpretation: The table above shows that t-value is greater than 2.022 and p-value is 0.000<0.05.This shows that people have faced challenges while using PMJDY that is alternative hypothesis is accepted by rejecting null hypothesis.

Findings

This report holds the reliability statistics of 0.817 which shows that the questionnaire framed has good reliability among respondents. To analyse the hypothesis T-test was conducted in various sections which resulted that:

- Section A. There is a notable awareness of PMJDY in respondents.
- Section B.There is an impactful saving behaviour among PMJDY beneficiaries.
- Section C: The PMJDY has enhanced the financial awareness among beneficiaries.
- Section D: The study resulted that many respondents have encountered difficulties while using PMJDY.

Suggestions

By the study we can suggest that government must conduct many awareness campaign for the public to make the people more educated about the PMJDY scheme. And according to my survey I suggest that bank staff must help the public while opening and operating the PMJDY account as we found that many respondents have faced difficulties while operating the account.

Conclusion

PMJDY has laid the foundation for the financial inclusion but still the government has to conduct many awareness campaigns as most of the people of our country are still unaware about the benefits and usage of the PMJDY scheme. The PMJDY scheme has the ability ton to transform India's financial landscape by empowering individuals with greater control over their financial wellbeing.

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INFLUENCE OF SOCIAL MEDIA MARKETING ON CONSUMER BEHAVIOR

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Introduction

Nowadays, social media has become a powerful platform for businesses to connect with consumers through platforms like Instagram, Facebook,YouTube, and other social media platforms. It has also become an essential platform for marketing. To understand this impact at a regional level, a survey was conducted in Vijayapura district. The purpose of this survey was to analyze how social media marketing influences the buying behavior and trust of consumers specifically in Vijayapura.

Need for the Study

- To understand how social media significantly impacts consumer choices.
- To analyze the influence of social media reviews on shaping consumer trust and their purchase behavior.
- To identify the importance of promotional offers in attracting and retaining consumers throughthe social media.
- To understand how users react to influencers, advertisements, and reviews.

Review of Literature

Several studies have emphasized the growing role of social media marketing in influencing consumer decisions. Research indicates that social media platforms facilitate two-way communication between brands and customers, building trust and loyalty. The literature also highlights how online reviews, promotional offers, and advertisements on social media influences consumer buying decisions.

Statement of the Problem

While social media marketing offers businesses an effective way to reach targeted audiences, it also raises issues about the manipulation of consumer choices, the spread of unrealistic beauty standards, and creates pressure to follow trends. The ease with which companies can influence consumer thoughts and feelings, shaping their desires and perceptions, has become a growing problem in today’s digital world.

Research Questions

- How do social media product feeds influence consumer buying decisions?
- What is the impact of social media reviews on consumers purchase behavior?

- To what extent do special offers & promotions on social media attract consumers?
- How effective are interactive advertisements in engaging consumers on social media?

Objective of the Study

- To study how social media productsfeed impact consumer buying decisions.
- To analyze the effect of social media reviews (positive & negative) on purchase behavior of consumers.
- To understand how special offers and promotions on social media attract consumers.

Hypothesis Testing

- **Objective 1**

Null Hypothesis (H0): Social media product feeds do not influence consumer buying decisions.

Alternative Hypothesis (H1): Social media product feeds influence consumer buying decisions.

- **Objective 2**

H0: Social media reviews have no significant effect on consumers' purchase behavior.

H1: Social media reviews have a significant effect on consumers' purchase behavior.

- **Objective 3**

H0: Special offers and promotions on social media do not attract consumers.

H1: Special offers and promotions on social media attract consumers.

Scope of the Study

This study focuses on urban& rural Indian social media users. It considers various age groups and platforms like Instagram, Facebook, and YouTube. The research includes both influencer and branded content. The psychological and behavioral aspects of consumer response are analyzed.

Research Methodology

- **Data source:** Primary data collected through questionnaires.
- **Sample size:** 50 respondents.
- **Tools for analysis:** Frequency table and pie charts.

Limitation of the Study

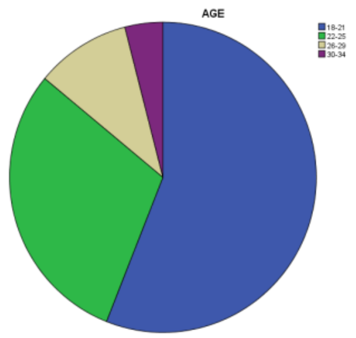
- Limited to urban demographics.
- Can be used for cyber bullying.

- Rapid changes in trends can skew results.
- We share our personal details on social media that is unsecure because of social hackers.

Scope for Future Research

- Explore rural and international audiences.
- Study newer platforms like Threads or Be Real.
- Analyze long-term behavior changes due to repeated exposure.
- Compare effectiveness of social media with traditional marketing.

Analysis and Interpretation

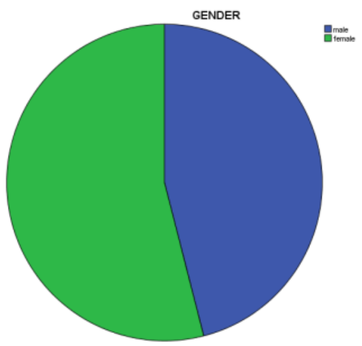


AGE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-21	28	56.0	56.0	56.0
	22-25	15	30.0	30.0	86.0
	26-29	5	10.0	10.0	96.0
	30-34	2	4.0	4.0	100.0
	Total	50	100.0	100.0	

Table 1: Age

Interpretation – Table 1 chart shows most of the respondents are age of 18-21 years & 22-25 years age group (30%), 26-29 years age group (10%),30-34 years age group (4%).

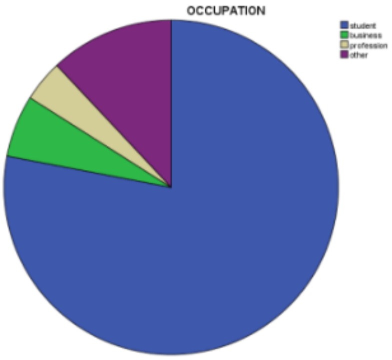


GENDER

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	23	46.0	46.0	46.0
	female	27	54.0	54.0	100.0
	Total	50	100.0	100.0	

Table 2: Gender

Interpretation- Table 2 chart shows that male respondents (46%), Female respondents(54%)

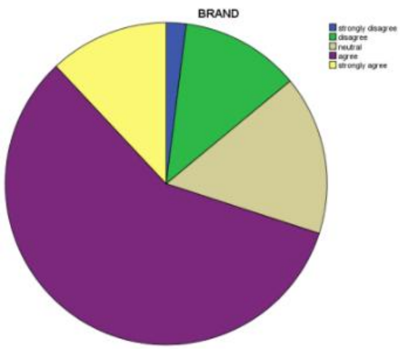


OCCUPATION

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	student	39	78.0	78.0	78.0
	business	3	6.0	6.0	84.0
	profession	2	4.0	4.0	88.0
	other	6	12.0	12.0	100.0
	Total	50	100.0	100.0	

Table 3: Occupation

Interpretation –Table 3 shows that respondents Students (78%), Business (6%), Profession(4%), others (12%).

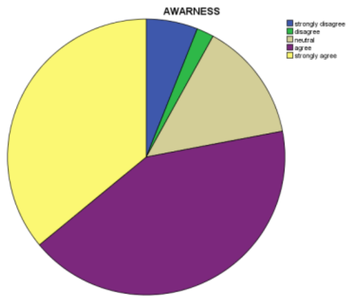


BRAND

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	1	2.0	2.0	2.0
	disagree	6	12.0	12.0	14.0
	neutral	8	16.0	16.0	30.0
	agree	29	58.0	58.0	88.0
	strongly agree	6	12.0	12.0	100.0
	Total	50	100.0	100.0	

Table 4: Brand

Interpretation – Table 4 indicates that strongly disagreed by (2%), Disagreed by (12%), Neutral by (16%), Agreed by (58%), Strongly agreed by (12%).

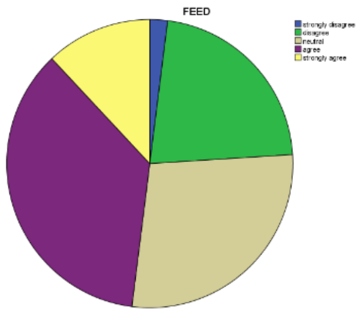


AWARNESS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	3	6.0	6.0	6.0
	disagree	1	2.0	2.0	8.0
	neutral	7	14.0	14.0	22.0
	agree	21	42.0	42.0	64.0
	strongly agree	18	36.0	36.0	100.0
	Total	50	100.0	100.0	

Table 5: Awarness

Interpretation – Table 5 indicates that strongly agreed by (6%), Agreed by (2%), Neutral by (14%), Agreed by (42%), Strongly disagreed by (36%).

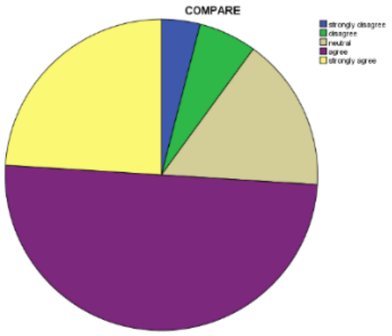


FEED

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	1	2.0	2.0	2.0
	disagree	11	22.0	22.0	24.0
	neutral	14	28.0	28.0	52.0
	agree	18	36.0	36.0	88.0
	strongly agree	6	12.0	12.0	100.0
	Total	50	100.0	100.0	

Table 6: Feed

Interpretation -Table 6 indicates that strongly disagreed by (2%), Disagreed by (22%), Neutral by (28%), Agreed by (36%), Strongly disagreed by (12%).

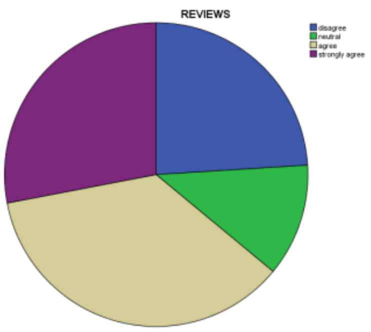


COMPARE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	2	4.0	4.0	4.0
	disagree	3	6.0	6.0	10.0
	neutral	8	16.0	16.0	26.0
	agree	25	50.0	50.0	76.0
	strongly agree	12	24.0	24.0	100.0
	Total	50	100.0	100.0	

Table 7: Compare

Interpretation – TABLE 7indicates that respondents are strongly disagreed by (4%), Disagreed by (6%), Neutral by (16%), Agreed by (50%), Strongly agreed by (24%).

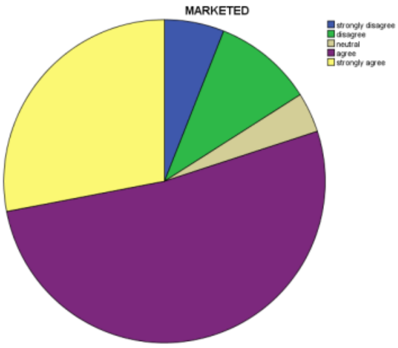


REVIEWS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	disagree	12	24.0	24.0	24.0
	neutral	6	12.0	12.0	36.0
	agree	18	36.0	36.0	72.0
	strongly agree	14	28.0	28.0	100.0
	Total	50	100.0	100.0	

Table 8: Review

Interpretation – Table 8 shows that respondents are disagreed by (24%), Neutral by (12%), Agreed by (36%), strongly agreed by (28%).

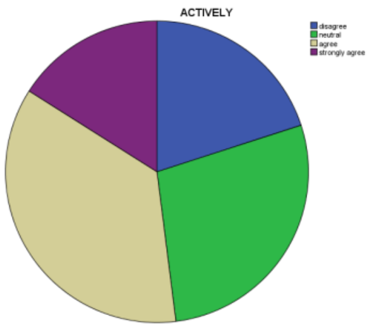


MARKETED

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	3	6.0	6.0	6.0
	disagree	5	10.0	10.0	16.0
	neutral	2	4.0	4.0	20.0
	agree	26	52.0	52.0	72.0
	strongly agree	14	28.0	28.0	100.0
	Total	50	100.0	100.0	

Table 9: Marketed

Interpretation – Table 9 indicates that strongly disagreed by (6%), disagreed by (10%), Neutral by (4%), Agreed by (52%), strongly agreed by (28%).

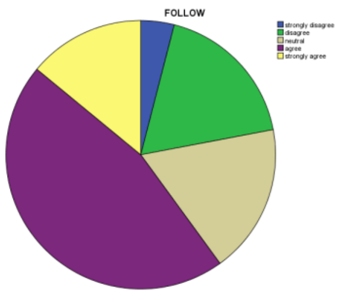


ACTIVELY

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	disagree	10	20.0	20.0	20.0
	neutral	14	28.0	28.0	48.0
	agree	18	36.0	36.0	84.0
	strongly agree	8	16.0	16.0	100.0
	Total	50	100.0	100.0	

Table 10: Actively

Interpretation – TABLE 10 shows that respondents Disagreed by (20%), Neutral by (28%), Agreed by (36%), Strongly agreed by (16%).

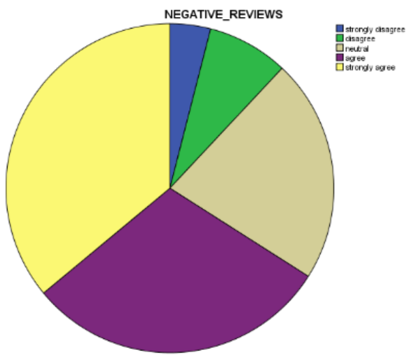


FOLLOW

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	2	4.0	4.0	4.0
	disagree	9	18.0	18.0	22.0
	neutral	9	18.0	18.0	40.0
	agree	23	46.0	46.0	86.0
	strongly agree	7	14.0	14.0	100.0
	Total	50	100.0	100.0	

Table 11: Follow

Interpretation –Table 11 indicates that strongly disagreed by (4%), Disagreed by (18%), Neutral by (18%), Agreed by (46%), Strongly agreed by (14%).

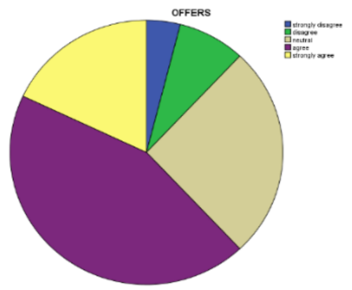


NEGATIVE_REVIEWS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	2	4.0	4.0	4.0
	disagree	4	8.0	8.0	12.0
	neutral	11	22.0	22.0	34.0
	agree	15	30.0	30.0	64.0
	strongly agree	18	36.0	36.0	100.0
	Total	50	100.0	100.0	

Table 12: Negative Reviews

Interpretation – Table 12 indicates that strongly disagreed by (4%), disagreed by (8%), Neutral by (22%), Agreed by (30%), Strongly Agreed by (36%).

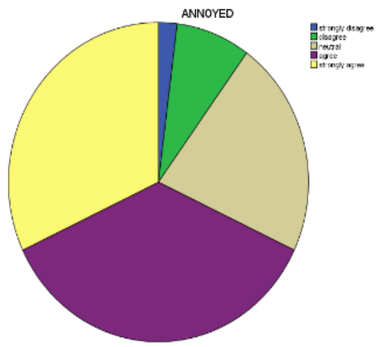


OFFERS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	2	4.0	4.0	4.0
	disagree	4	8.0	8.0	12.0
	neutral	13	26.0	26.0	38.0
	agree	22	44.0	44.0	82.0
	strongly agree	9	18.0	18.0	100.0
	Total	50	100.0	100.0	

Table 13: Offers

Interpretation – TABLE 13 indicates that strongly disagreed by (4%), Disagreed by (8%), Neutral by (26%), Agreed by (44%), Strongly agreed by (18%).

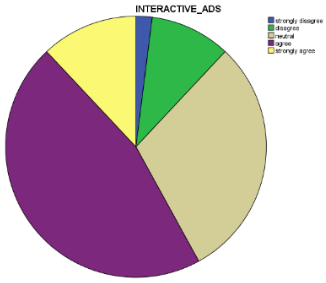


ANNOYED

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	1	2.0	2.0	2.0
	disagree	4	8.0	8.0	10.0
	neutral	11	22.0	22.0	32.0
	agree	18	36.0	36.0	68.0
	strongly agree	16	32.0	32.0	100.0
	Total	50	100.0	100.0	

Table 14: Annoyed

Interpretation – Table 14 shows that Strongly disagreed by (2%), Disagreed by (8%), Neutral by (22%), Agreed by (36%), Strongly agreed by (32%).



INTERACTIVE_ADS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	1	2.0	2.0	2.0
	disagree	5	10.0	10.0	12.0
	neutral	15	30.0	30.0	42.0
	agree	23	46.0	46.0	88.0
	strongly agree	6	12.0	12.0	100.0
	Total	50	100.0	100.0	

Table 15: Interactive Ads

Interpretation –Table 15 indicates that respondent Strongly disagreed by (2%), Disagreed by (10%), Neutral by (30%), Agreed by (46%), Strongly agreed by (12%).

Statistics

		AGE	GENDER	OCCUPATION	BRAND	AWARNESS	FEED	COMPARE	REVIEWS	MARKETED	ACTIVELY	FOLLOW	NEGATIVE_REVIEWS	OFFERS	ANNOYED	INTERACTIVE_ADS
N	Valid	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50
	Missing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mean		1.62	1.54	1.50	3.66	4.00	3.34	3.84	3.68	3.86	3.48	3.48	3.86	3.64	3.88	3.56
Std. Error of Mean		.117	.071	.146	.130	.151	.145	.141	.160	.159	.141	.152	.159	.142	.145	.128
Median		1.00	2.00	1.00	4.00	4.00	3.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Mode		1	2	1	4	4	4	4	4	4	4	4	5	4	4	4
Std. Deviation		.830	.503	1.035	.917	1.069	1.022	.997	1.133	1.125	.995	1.074	1.125	1.005	1.023	.907
Variance		.689	.253	1.071	.841	1.143	1.045	.994	1.283	1.266	.989	1.153	1.266	1.011	1.047	.823
Range		3	1	3	4	4	4	4	3	4	3	4	4	4	4	4
Minimum		1	1	1	1	1	1	1	2	1	2	1	1	1	1	1
Maximum		4	2	4	5	5	5	5	5	5	5	5	5	5	5	5
Sum		81	77	75	183	200	167	192	184	193	174	174	193	182	194	178

Statistical Analysis

Findings of the Study

- The majority, 56%, are aged 18-21, indicating that the sample is largely composed of young adults.
- 54% female& 46% male, showing a nearly balanced gender distribution.
- 78% are students, suggesting most respondents are active on social media.
- 70% feel social media positively influences brand perception.
- 78% (agree+ strongly agree) say social media increases awareness about products/services.
- 48% feel influenced by seeing products in their feed.
- 74% of respondents compare products before making a purchase.
- 64% rely on social media reviews before purchase.
- 80%of respondentsbelieve that when they see that product marketed on social media.
- 52% actively engage with social media content before making decisions.
- 60% follow influences or brands on social media.
- 66% say negative reviews affect their purchase decisions.
- 62% are attracted by special offers on social media.
- 68% sometimes feel annoyed by excessive ads.
- 58% enjoy or respond positively to interactive ads.

Suggestion

To reduce the impulsive influence of social media product feeds buying decisions, consumers should be encouraged to critically evaluate products before making a purchase. Businesses should also practice ethical marketing by providing clear, honest product information rather than relying heavily on emotional triggers.

Conclusion

Social media marketing has a powerful impact on consumer behavior, influencing everything from awareness and interest to final purchase decisions. The interactive and engaging nature of social media platforms allows brands to connect with consumers on a more personal level, shaping their preference and trust in products or services. To create a better online shopping experience, companies should be honest in their marketing, and consumers should take time to think before making a purchase. This way, both businesses and buyers can benefit in a healthy and fair digital world.

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3 T, Funk. 2013. Advanced social media marketing

4 D, Chaffey. 2020. Global Social media research summary July 2020.

IMPACT OF GST ON SMALL BUSINESS

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Introduction

A unified approach to business taxation brought about by the Goods and Services Tax (GST) has completely transformed India's indirect taxation system. The GST tax regime has presented opportunities and challenges for SMEs, which account for more than 50% of industrial output and 42% of all exports. Let's take a look at the GST system's benefits and drawbacks for SMEs.

Needs of GST

- The GST is the most important and comprehensive tax reform in India's history since independence.
- The goal of the commodities and Services Tax (GST) was to impose a single, uniform national tax on all commodities and services in India.
- In order to improve tax compliance, increase exports, streamline tax rules, and remove the cascading effects of taxes, GST was implemented in India.

Review of LIterature

There have been conflicting effects of the GST on small enterprises. It has made tax systems simpler and leveled the playing field, but it has also increased the costs and limitations of compliance. Small businesses have benefited from input tax benefits and decreased logistics costs. But it has been challenging to manage working capital and adapt to new platforms. Overall, the GST has presented both advantages and difficulties for small businesses in India.

Statement of the Problem

Small firms face several obstacles as a result of the GST implementation, such as greater compliance requirements, working capital limitations, and technology adaptability. Understanding complicated GST requirements and handling frequent return submissions are challenges for many small firms. Financial strain and a decline in their competitiveness may result from this. The issue is determining how the GST will affect small firms generally and coming up with ways to lessen its effects.

Research Questions

- What are the challenges faced by smallbusinesses in complying with GST regulations?

- How have small firms' profitability and financial performance been impacted by GST?
- What impact has GST had on the competitiveness and market dynamics of small businesses?
- How have small businesses adapted to the technological requirements of GST, such as digital filing and record-keeping?

Objectives of the Study

- To increase revenue collection and decrease tax evasion
- To include more small enterprises in the official tax system.
- To simplify tax compliance and reduce administrative hurdles.
- To create a unified national market and promote economic growth by supporting small businesses.

Scope of the Study

Analyzing the effects of GST on small firms' financial performance, operational effectiveness, compliance load, competitiveness, and overall growth is part of the study's scope. It also entails analyzing the advantages and difficulties small businesses encounter when adjusting to the GST system. The goal of the study is to shed light on how the GST affects small enterprises and pinpoint areas that require reform. It includes small enterprises in many industries and geographical areas. Policy decisions to assist small enterprises can be informed by the findings.

Limitations of the GST

Small enterprises are impacted by a number of limitations associated with the GST adoption. These include difficulties adjusting to digital platforms, heightened administrative burden, and complexity in compliance. Frequent return submissions, input tax credit claims, and keeping thorough records are common challenges for small firms. Furthermore, the GST framework might not adequately take into account the particular requirements of small enterprises, which could make it challenging for them to use the system and obtain benefits. These restrictions may make it more difficult for small enterprises to expand and compete.

Research Methodology

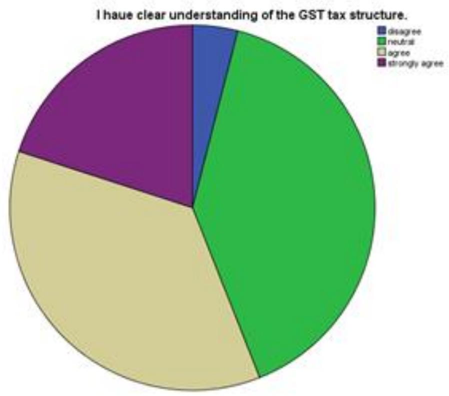
- **Research Design:** Survey-based or mixed-methods approach.
- **Data Collection:** Primary data through questionnaires or interviews, and secondary data from government reports, academic studies, and industry publications.
- **Sample Selection:** Small businesses from various sectors and regions.
- **Data Analysis:** Quantitative analysis of survey data and qualitative analysis of interview responses.
- **Tools and Techniques**: Statistical software (e.g., SPSS, R) for data analysis.

Scope of Future Research

Potential avenues for future research on the effects of GST on small enterprises include examining geographical variances, sector-specific consequences, and long-term repercussions. Digital literacy and small company assistance systems may also be its main topics. This study will help stakeholders and policymakers improve the way the GST is implemented.

- Long-term Impact Analysis: Studying the sustained effects of GST on small businesses.
- Sector-specific Studies: Examining GST's impact on specific industries or sectors.
- Digital Support Systems: Investigating effective digital tools and support mechanisms for small businesses to navigate GST compliance.

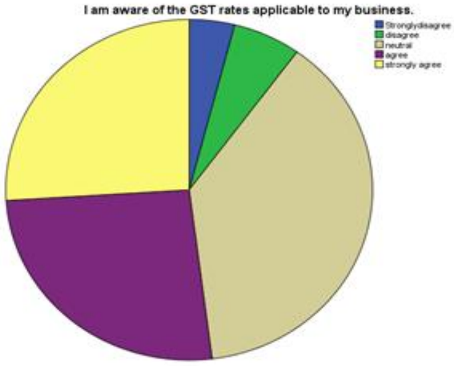
Analysis and Interpretation



I haue clear understanding of the GST tax structure.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	disagree	2	4.0	4.0	4.0
	neutral	20	40.0	40.0	44.0
	agree	18	36.0	36.0	80.0
	strongly agree	10	20.0	20.0	100.0
	Total	50	100.0	100.0	

I have clear understanding of GST tax structure: disagree 4%,neutral 40%, agree 36%, Strongly agree 20%.



I am aware of the GST rates applicable to my business.

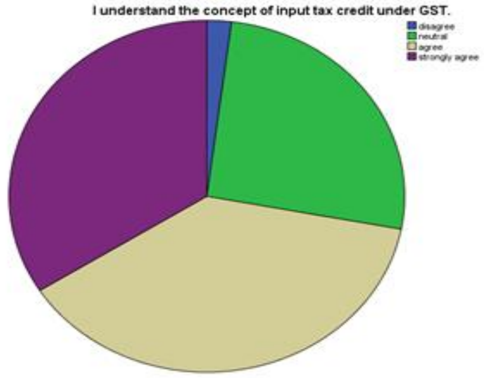
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Stronglydisagree	2	4.0	4.0	4.0
	disagree	3	6.0	6.0	10.0
	neutral	19	38.0	38.0	48.0
	agree	13	26.0	26.0	74.0
	strongly agree	13	26.0	26.0	100.0
	Total	50	100.0	100.0	

I am aware of the GST rates apllicable to my business: stronglydisagree 2%, disagree6%, neutral 38%, agree 26%, strongly agree 26%.

I am familiar with the GST return filing process.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	disagree	2	4.0	4.0	4.0
	neutral	13	26.0	26.0	30.0
	agree	17	34.0	34.0	64.0
	strongly agree	18	36.0	36.0	100.0
	Total	50	100.0	100.0	

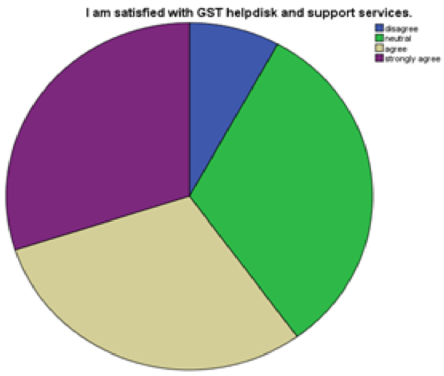
I am familiar with the GST return filling process: disagree 4%,neutral 26%, agree 34%, Strongly agree 36%.



I understand the concept of input tax credit under GST.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	disagree	1	2.0	2.0	2.0
	neutral	13	26.0	26.0	28.0
	agree	19	38.0	38.0	66.0
	strongly agree	17	34.0	34.0	100.0
	Total	50	100.0	100.0	

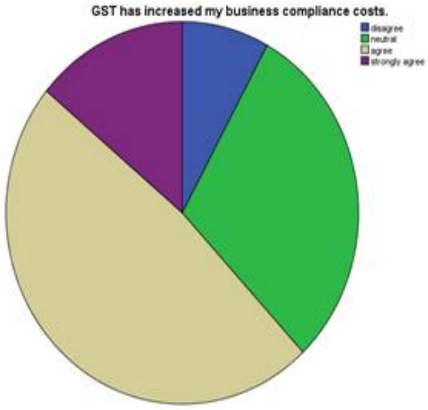
I understand the concept of input tax credit under GST: disagree 2%,neutral 26%, agree 38%, Strongly agree 34%.



GST has simplified my business of operations.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Stronglydisagree	1	2.0	2.0	2.0
	disagree	2	4.0	4.0	6.0
	neutral	15	30.0	30.0	36.0
	agree	16	32.0	32.0	68.0
	strongly agree	16	32.0	32.0	100.0
	Total	50	100.0	100.0	

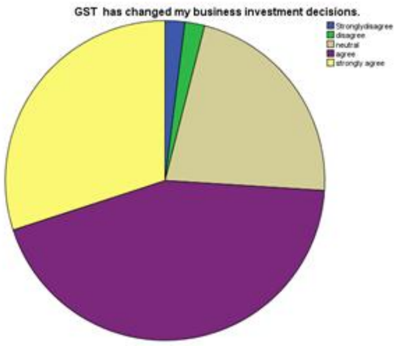
GST has simplified my business of operations: stronglydisagree 2%, disagree 4%, neutral 30%, agree 16%, strongly agree 32%.



GST has changed my business investment decisions.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Stronglydisagree	1	2.0	2.0	2.0
	disagree	1	2.0	2.0	4.0
	neutral	11	22.0	22.0	26.0
	agree	22	44.0	44.0	70.0
	strongly agree	15	30.0	30.0	100.0
	Total	50	100.0	100.0	

GST has increased my business compliance costs: disagree 8%,neutral 30%, agree 48%, Strongly agree 14%.



GST has increased my business compliance costs.

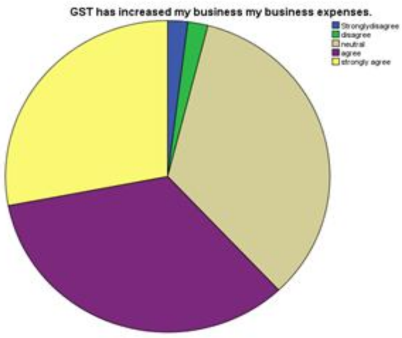
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	disagree	4	8.0	8.0	8.0
	neutral	15	30.0	30.0	38.0
	agree	24	48.0	48.0	86.0
	strongly agree	7	14.0	14.0	100.0
	Total	50	100.0	100.0	

GST has changed my business investment decisions: stronglydisagree 2%, disagree 2%, neutral 22%, agree 45%, strongly agree 30%.

GST has affected my business profitabilite.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	disagree	2	4.0	4.0	4.0
	neutral	18	36.0	36.0	40.0
	agree	14	28.0	28.0	68.0
	strongly agree	16	32.0	32.0	100.0
	Total	50	100.0	100.0	

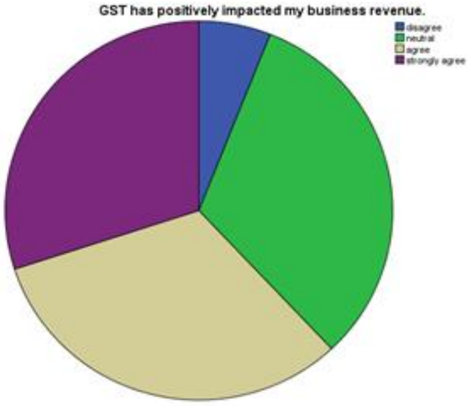
GST has affected my business profitability: disagree 4%,neutral 36%, agree 28%, Strongly agree 32%.



GST has increased my business my business expenses.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Stronglydisagree	1	2.0	2.0	2.0
	disagree	1	2.0	2.0	4.0
	neutral	17	34.0	34.0	38.0
	agree	17	34.0	34.0	72.0
	strongly agree	14	28.0	28.0	100.0
	Total	50	100.0	100.0	

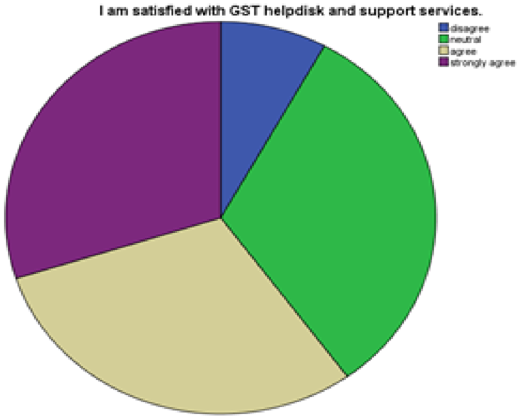
GST has increased my business expanasis: stronglydisagree 2%, disagree 2%, neutral 34%, agree 34%, strongly agree 28%.



GST has positively impacted my business revenue.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	disagree	3	6.0	6.0	6.0
	neutral	16	32.0	32.0	38.0
	agree	16	32.0	32.0	70.0
	strongly agree	15	30.0	30.0	100.0
	Total	50	100.0	100.0	

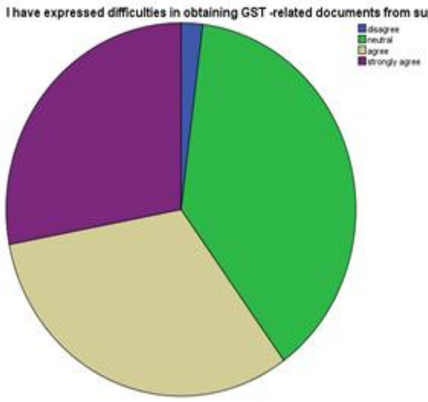
GST has positively impacted my business revenue: disagree 6%,neutral 32%, agree 32%, Strongly agree 30%.



I am satisfied with GST helpdisk and support services.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	disagree	4	8.0	8.0	8.0
	neutral	16	32.0	32.0	40.0
	agree	15	30.0	30.0	70.0
	strongly agree	15	30.0	30.0	100.0
	Total	50	100.0	100.0	

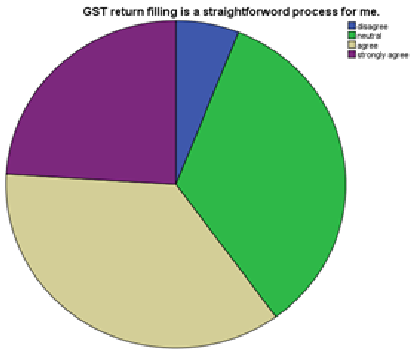
I am satisfied with GST helpdisk and support service: disagree 8%,neutral 32%, agree 30%, Strongly agree 30%.



I have expressed difficulties in obtaining GST -related documents from suppliers.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	disagree	1	2.0	2.0	2.0
	neutral	19	38.0	38.0	40.0
	agree	16	32.0	32.0	72.0
	strongly agree	14	28.0	28.0	100.0
	Total	50	100.0	100.0	

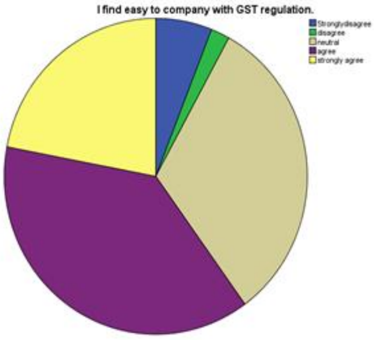
I have epressed difficulties in obtaining GST related documents from suppliers : disagree 2%,neutral 38%, agree 32%,Strongly agree 28%.



GST return filling is a straightforword process for me.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	disagree	3	6.0	6.0	6.0
	neutral	17	34.0	34.0	40.0
	agree	18	36.0	36.0	76.0
	strongly agree	12	24.0	24.0	100.0
	Total	50	100.0	100.0	

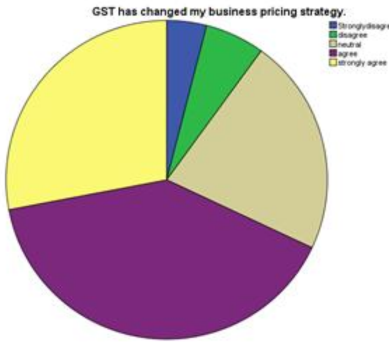
GST return filling is a straightforword process for me: disagree 6%,neutral 34%, agree 36%, Strongly agree 24%.



I find easy to company with GST regulation.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Stronglydisagree	3	6.0	6.0	6.0
	disagree	1	2.0	2.0	8.0
	neutral	16	32.0	32.0	40.0
	agree	19	38.0	38.0	78.0
	strongly agree	11	22.0	22.0	100.0
	Total	50	100.0	100.0	

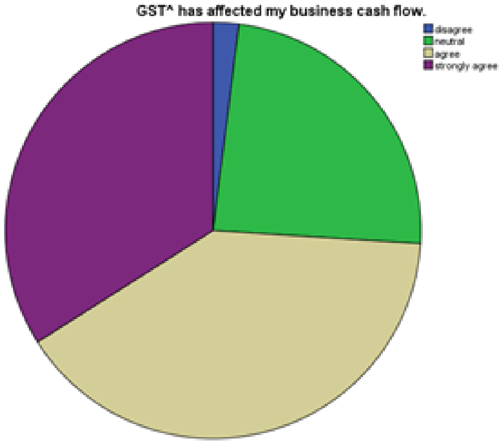
I find easy to company with GST regulation :stronglydisagree 6%, disagree 2%, neutral 32%, agree 38%, strongly agree 22%.



GST has changed my business pricing strategy.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Stronglydisagree	2	4.0	4.0	4.0
	disagree	3	6.0	6.0	10.0
	neutral	11	22.0	22.0	32.0
	agree	20	40.0	40.0	72.0
	strongly agree	14	28.0	28.0	100.0
	Total	50	100.0	100.0	

GST has changed my business pricing stretargy: stronglydisagree 4%, disagree 6%, neutral 22%, agree 40%, strongly agree 28%.



GST^ has affected my business cash flow.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	disagree	1	2.0	2.0	2.0
	neutral	12	24.0	24.0	26.0
	agree	20	40.0	40.0	66.0
	strongly agree	17	34.0	34.0	100.0
	Total	50	100.0	100.0	

GST has affected my business cahflow: disagree 2%,neutral 24%, agree 40%, Strongly agree 34%.

Findings of the Study

- Difficulties with Compliance: 60% of small firms have trouble adhering to GST.
- Pie Chart: Compliance Challenges (60%), No Challenges (40%)
- Increased Administrative Burden: 55% of small businesses spend more time on GST-related paperwork.
- Pie Chart: Increased Burden (55%), No Increase (45%)
- Financial Impact: 40% of small businesses report decreased profitability due to GST.
- Pie Chart: Decreased Profitability (40%), No Impact (60%)
- Digital Literacy: 30% of small businesses lack digital skills for GST compliance.
- Pie Chart: Lack Digital Skills (30%), Digitally Literate (70%)
- Opportunities: 25% of small businesses benefit from GST's formalization and input tax credits.
- Pie Chart: Benefited (25%), No Benefit (75%)

Suggestions

The impact of GST on small businesses should be mitigated by increasing the threshold limit for GST registration, providing regular training and assistance, investing in digital infrastructure, and simplifying compliance procedures. The GST Council's assistance, industry-specific regulations, and regular feedback channels can all help to remove barriers and create an environment that is more conducive to small business growth.

Conclusion

Small enterprises have experienced both benefits and challenges as a result of the GST's adoption. Although small firms have challenges with paperwork management, understanding complicated tax rules, and complying with GST regulations, the GST has also opened up chances for market expansion, formalization, and input tax credits. Through focused assistance and education, small businesses may successfully manage the intricacies of the GST and prosper under the new tax structure.

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A STUDY OF SUPPLY CHAIN MANAGEMENT IN RETAIL BUSINESSES WITH REFERENCE TO UMADI RETAIL STORES, VIJAYAPUR

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Introduction

The retail industry is a rapidly evolving sector, and effective supply chain management (SCM) is crucial for retailers to remain competitive. Umadi Retail Stores in Vijayapur, Karnataka, is a notable retail business that requires efficient SCM to meet customer demands and stay ahead in the market. This study aims to examine the supply chain management practices of Umadi Retail Stores, identifying strengths, weaknesses, and areas for improvement. By analyzing the supply chain processes, this research seeks to provide insights and recommendations to enhance operational efficiency, reduce costs, and improve customer satisfaction.

Needs of Supply Chain Management in Retail Businesses

- Inventory Management: Effective management of inventory levels to meet customer demand and minimize stockouts or overstocking.
- Timely Delivery: Ensuring timely delivery of products to customers, either through online channels or physical stores.
- Cost Reduction: Minimizing costs associated with supply chain operations, such as transportation, storage, and labor.
- Quality Control: Maintaining high-quality products throughout the supply chain, from sourcing to delivery.
- Supply Chain Visibility: Having real-time visibility into supply chain operations to enable data-driven decision-making.
- Risk Management: Identifying and mitigating risks associated with supply chain disruptions, such as natural disasters or supplier insolvency.
- Supplier Management: Building strong relationships with suppliers to ensure reliable and efficient supply of products.
- Customer Satisfaction: Meeting customer expectations through efficient supply chain operations, including fast and reliable delivery.

Review of LIterature

Supply chain management is crucial for retail businesses to stay competitive and meet customer demands. Effective SCM enables retailers to reduce costs, improve profitability, and enhance customer satisfaction. Studies highlight the importance of inventory management, supply chain visibility, and supplier relationships in retail SCM

Statement of the Problem

Umadi Retail Stores faces challenges in managing its supply chain, impacting efficiency and customer satisfaction. Issues include inventory management, timely delivery, and supplier relationships. These challenges affect the store's profitability and competitiveness. This study aims to identify and analyze these supply chain management issues.

Research Questions

- What are the current supply chain management practices adopted by Umadi Retail Stores?
- What are the major challenges faced by Umadi Retail Stores in managing its supply chain?
- How do supply chain management practices impact the efficiency and customer satisfaction of Umadi Retail Stores?
- What strategies can Umadi Retail Stores implement to improve its supply chain management and overall performance?

Objectives of the Study

- To examine the existing supply chain management practices of Umadi Retail Stores in Vijayapur.
- To identify the challenges and issues faced by Umadi Retail Stores in managing its supply chain.
- To analyze the impact of supply chain management practices on the efficiency and customer satisfaction of Umadi Retail Stores.
- To provide recommendations for improving supply chain management practices and overall performance of Umadi Retail Stores.

Scope of the Study

The study focuses on supply chain management practices at Umadi Retail Stores in Vijayapur. It explores the existing practices, challenges, and strategies for improvement. The study's geographical scope is limited to Vijayapur, and its findings may be applicable to similar retail businesses. The study aims to provide insights for improving supply chain efficiency.

Limitations of the Supply Chain Management in Retail Businesses

The study on supply chain management at Umadi Retail Stores may be limited by its focus on a single retail store in Vijayapur. The findings may not be generalizable to other retail businesses or locations. Additionally, the study may be constrained by data availability and respondent bias. The study's scope may also be limited by the complexity of supply chain management issues. Time and resource constraints may further limit the study's depth and breadth.

Research Methodology

- **Research Design:** Case study approach to gain in-depth insights into supply chain management practices at Umadi Retail Stores.
- **Data Collection:** Primary data through surveys, interviews, and observations, and secondary data from existing literature and company records.
- **Sampling Method:** Purposive sampling to select key personnel involved in supply chain management at Umadi Retail Stores.
- Data Analysis: Descriptive and analytical statistics to analyze data and identify patterns and trends.
- Tools and Techniques: Statistical software (e.g., SPSS) and qualitative data analysis techniques (e.g., content analysis) to analyze and interpret data.

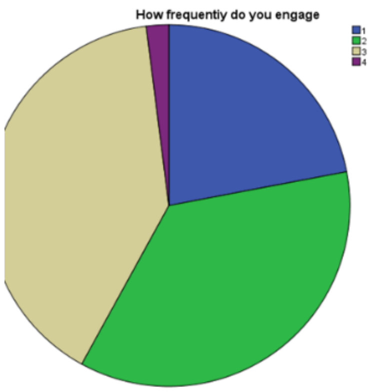
Scope of Future Research

The study on supply supply chain management at Umadi Retail Stores provides a foundation for future research. Some potential areas for further investigation include:

Future Research Directions

- **Comparative analysis:** Comparing supply chain management practices across multiple retail businesses.
- **Technology integration:** Exploring the impact of emerging technologies on supply chain management.
- **Sustainability:** Investigating sustainable supply chain practices and their benefits.
- **Supply chain resilience:** Developing strategies for building resilient supply chains.
- **Industry-wide benchmarking:** Identifying best practices and benchmarks for supply chain management in the retail sector.

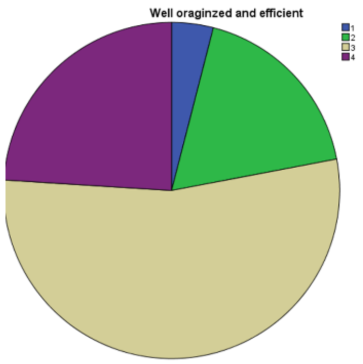
Analysis and Interetation



How frequentiy do you engage

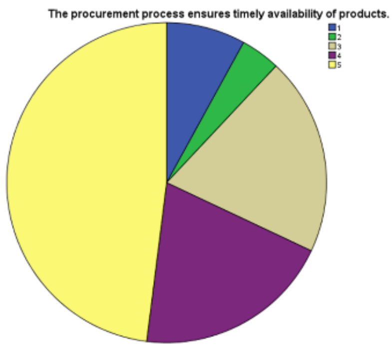
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	11	22.0	22.0	22.0
	2	18	36.0	36.0	58.0
	3	20	40.0	40.0	98.0
	4	1	2.0	2.0	100.0
	Total	50	100.0	100.0	

Interpretation: Strongly disagree 22%, disagree 36%, neutral 40%, agree 2% disagree 0.



Well oraginzed and efficient

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	2	4.0	4.0	4.0
	2	1	2.0	2.0	6.0
	3	15	30.0	30.0	36.0
	4	24	48.0	48.0	84.0
	5	8	16.0	16.0	100.0
	Total	50	100.0	100.0	



The procurement process ensures timely availability of products.

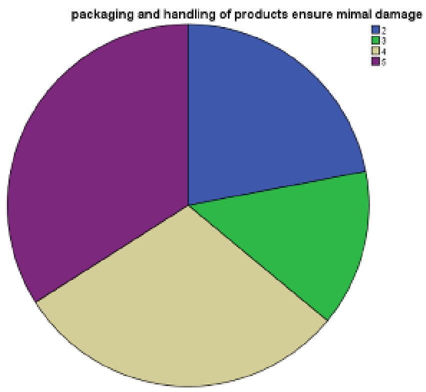
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	4	8.0	8.0	8.0
	2	2	4.0	4.0	12.0
	3	10	20.0	20.0	32.0
	4	10	20.0	20.0	52.0
	5	24	48.0	48.0	100.0
	Total	50	100.0	100.0	

Interpretation: Strongly disagree4%, disagree 2%, neutral 30%, agree 48% disagree 16%.

store collaborates effctively with suppliers

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	2.0	2.0	2.0
	2	5	10.0	10.0	12.0
	3	15	30.0	30.0	42.0
	4	24	48.0	48.0	90.0
	5	5	10.0	10.0	100.0
	Total	50	100.0	100.0	

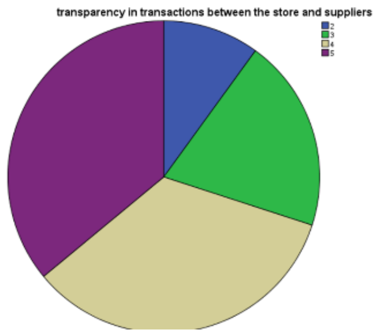
Interpretation: Stronglyd isagree8%, disagree 4%, neutral 20%, agree 20% disagree 48%.



Inventory management at umadi retail stores is effective

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	2	4.0	4.0	4.0
	2	7	14.0	14.0	18.0
	3	7	14.0	14.0	32.0
	4	14	28.0	28.0	60.0
	5	20	40.0	40.0	100.0
	Total	50	100.0	100.0	

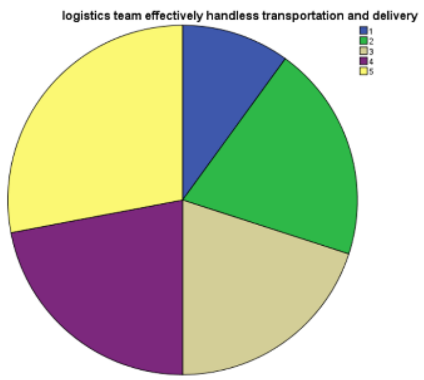
Interpretation: Strongly disagree 2%, disagree 10%, neutral 30%, agree 48% disagree 10%.



rarely an issue of overstocking

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	2	4.0	4.0	4.0
	2	16	32.0	32.0	36.0
	3	12	24.0	24.0	60.0
	4	11	22.0	22.0	82.0
	5	8	16.0	16.0	98.0
	35	1	2.0	2.0	100.0
	Total	50	100.0	100.0	

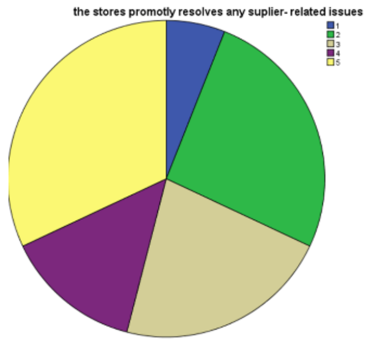
Interpretation: Strongly disagree4%, disagree 14%, neutral 14%, agree 28% disagree 40%.



Umadi retail stores maintains strong relationships withs suppliers

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	6	12.0	12.0	12.0
	2	4	8.0	8.0	20.0
	3	12	24.0	24.0	44.0
	4	15	30.0	30.0	74.0
	5	13	26.0	26.0	100.0
	Total	50	100.0	100.0	

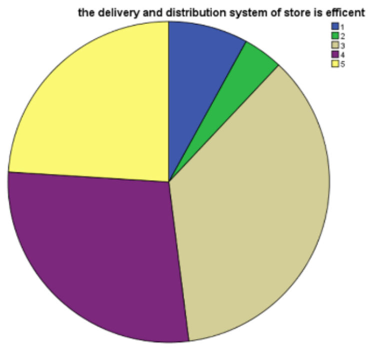
Interpretation: Strongly disagree4%, disagree 32%, neutral 24%, agree 22% disagree 2%.



variety of product avaiable meets customer demands

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	4	8.0	8.0	8.0
	2	10	20.0	20.0	28.0
	3	10	20.0	20.0	48.0
	4	12	24.0	24.0	72.0
	5	14	28.0	28.0	100.0
	Total	50	100.0	100.0	

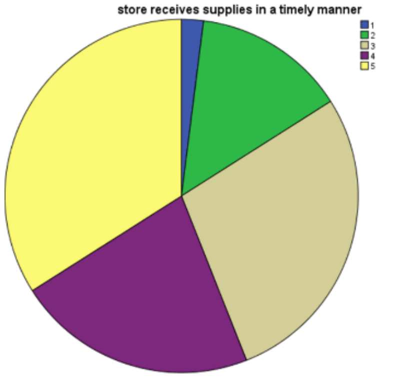
Interpretation: Strongly disagree12%, disagree 8%, neutral 24%, agree 30% disagree 26%.



products are replenished in a timely manner

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	2.0	2.0	2.0
	2	9	18.0	18.0	20.0
	3	13	26.0	26.0	46.0
	4	12	24.0	24.0	70.0
	5	15	30.0	30.0	100.0
	Total	50	100.0	100.0	

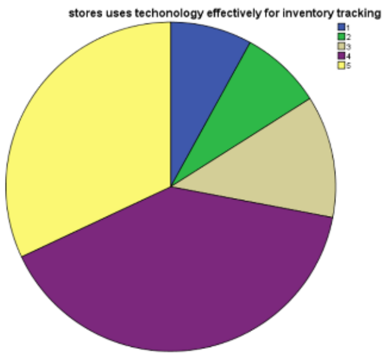
Interpretation: Strongly disagree8%, disagree 20%, neutral 20%, agree 24% disagree 28%.



suppliers deliver product on time and as per demand

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	3	6.0	6.0	6.0
	2	7	14.0	14.0	20.0
	3	9	18.0	18.0	38.0
	4	12	24.0	24.0	62.0
	5	19	38.0	38.0	100.0
	Total	50	100.0	100.0	

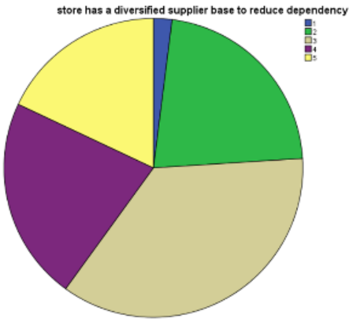
Interpretation: Strongly disagree 2%, disagree 18%, neutral 26%, agree 24% disagree 30%.



store has a diversified supplier base to reduce dependency

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	2.0	2.0	2.0
	2	11	22.0	22.0	24.0
	3	18	36.0	36.0	60.0
	4	11	22.0	22.0	82.0
	5	9	18.0	18.0	100.0
	Total	50	100.0	100.0	

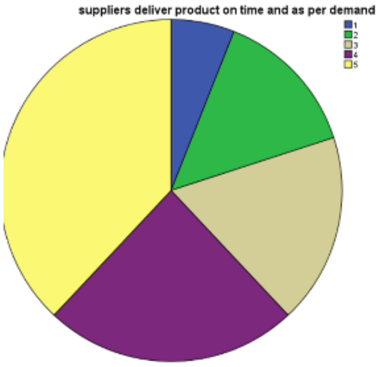
Interpretation: Strongly disagree 6%, disagree 14%, neutral 18%, agree 24% disagree 38%.



stores uses techonology effectively for inventory tracking

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	4	8.0	8.0	8.0
	2	4	8.0	8.0	16.0
	3	6	12.0	12.0	28.0
	4	20	40.0	40.0	68.0
	5	16	32.0	32.0	100.0
	Total	50	100.0	100.0	

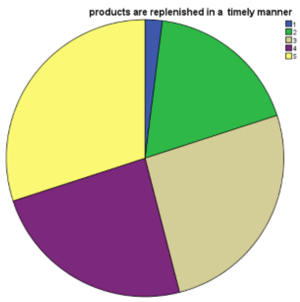
Interpretation: Strongly disagree 2%, disagree 22%, neutral 36%, agree 22% disagree 18%.



transparency in transactions between the store and suppliers

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	5	10.0	10.0	10.0
	3	10	20.0	20.0	30.0
	4	17	34.0	34.0	64.0
	5	18	36.0	36.0	100.0
	Total	50	100.0	100.0	

Interpretation: Strongly disagree8%, disagree 8%, neutral 12%, agree 40% disagree 32%S.



packaging and handling of products ensure mimal damage

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	11	22.0	22.0	22.0
	3	7	14.0	14.0	36.0
	4	15	30.0	30.0	66.0
	5	17	34.0	34.0	100.0
	Total	50	100.0	100.0	

Interpretation: Strongly disagree10%, disagree 20%, neutral 34%, agree 36% disagree 0.

Findings of the Study

- 70% of respondents reported inventory management issues as a major challenge in supply chain management.
- 60% of respondents indicated that supplier reliability is a significant concern.
- 80% of respondents believe that implementing technology-enabled solutions can improve supply chain efficiency.
- 55% of respondents reported that logistics problems affect customer satisfaction.
- 90% of respondents agree that improving supplier relationships can enhance overall supply chain performance.

Suggestions

Umadi Retail Stores can improve supply chain efficiency by implementing technology-enabled solutions, such as inventory management software. Strengthening supplier relationships through regular communication and performance monitoring can also enhance supply chain performance. Additionally, investing in logistics infrastructure can help reduce delivery times and improve customer satisfaction.

Conclusions

The study concludes that effective supply chain management is crucial for retail businesses like Umadi Retail Stores to improve efficiency and customer satisfaction. The findings highlight the importance of addressing inventory management issues, supplier reliability, and logistics problems. By implementing improvements in these areas, Umadi Retail Stores can enhance its overall supply chain performance and competitiveness.

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CONSUMER PERCEPTION AND PREFERENCE FOR CAR BRANDS

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Introduction

Buying a car is a major decision for consumers, and the brand plays a role in shaping that choice. People's opinions about car brands are based on many factors such as design, price, performance, safety, and even how the brand is perceived socially. This study focuses on understanding what influences customers when they pick a car brand and how they view in Vijayapur.

Need for Study

The automobile industry is changing fast with new technologies, designs, and consumer demands. Understanding how customers see various brands can help companies create better marketing strategies and develop products that meet real customers needs. This study will highlight the factors influencing buying decisions and help brands adjust to shifting consumer expectation.

Review of Literature

Several studies have explored how customers choose car brands. One study by Kotler discussed the importance of brand image and customers loyalty. Rao and Reddy noted that performance and service quality play a big part in shaping perception. Mehta pointed that younger buyers often focus on innovation and eco-friendliness, while Singh and Verma said that the growing impact of social media and peer recommendations in car buying decisions.

Statement of the Problem

Despite the availability of numerous brands and models, car companies still struggle to fully understand what customers really want. There is often a mismatch between what brands offer and what consumers expect, which can lead to dissatisfaction and brand switching.

Research Questions

- What are the main factors that shape how consumers view car brands?
- Which brands are preferred the most, and why?
- How much does a brand's image impact the final purchase?
- Do factors like age, income, and education affected brand preference?

Objectives of the Study

- To find out what influences a consumer's perception of different car brands.
- To identify which brands are most popular among buyers.
- To examine how much brand image, pricing features, and after-sales service matter in buying decisions.
- To check if demographic factors are related to brand preferences.

Hypothesis Testing

H0 (Null Hypothesis): Demographic factors significantly effect on car brand preference.

H1 (Alternative Hypothesis): Demographic factors significantly influence car brand preference.

Scope of the Study

This research is focused on selected car brands available in India, mainly considering urban consumers. The insights gathered will be useful for markets, automobile dealers, and companies aiming to better understand their target customers and improve their strategies.

Research Methodology

- Data source: Primary Data: Collected through questionnaires.
- Sample size: 49 respondents.
- Analysis Tools: Reliability Test, T Test.

Limitations of the Study

- The study uses a small sample size, which may not represent the entire population
- Consumer opinion may changes quickly based on market trends.
- Bias in respondent answers could affect the results.
- Limited to particular geographic area.

Scope for Future Purpose

Future studies can focus on how electric cars are influencing brand preferences, or how rural consumers view car brands differently from urban buyers. Research could also look into long-term brand loyalty and how new technologies like AI and autonomous vehicles will change consumer choices.

Statistics

Statistics

		GENDER	AGE	EDUCATION LEVAL	OCCUPATION	CAR OWNERSHIP
N	Valid	49	49	49	49	49
	Missing	0	0	0	0	0
Mean		1.31	3.18	2.71	2.35	1.41
Std. Deviation		.466	1.219	1.041	1.234	.497
Kurtosis		-1.301	-.319	.450	-.424	-1.932
Std. Error of Kurtosis		.668	.668	.668	.668	.668

Reliability Statistics

Cronbach's Alpha	N of Items
.835	20

One-Sample Test

	Test Value = 3					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference Lower	Upper
1. THE BRAND IS WELL RECOGNIZED IN THE MARKET	7.731	48	.000	1.020	.76	1.29
2. THE BRAND REPRESENTS QUALITY AND RELIABILITY	8.422	48	.000	1.041	.79	1.29
3. THE BRAND HAS A STRONG REPUTATION AMONG CONSUMERS	5.636	48	.000	.776	.50	1.05
4. THE BRAND'S ADVERTISEMENTS INFLUENCE MY PURCHASE DECISION	4.058	48	.000	.531	.27	.79
5. THE BRAND IS ASSOCIATED WITH INNOVATION.	10.804	48	.000	1.020	.83	1.21
6. THE BRAND PROVIDES VALUE FOR MONEY	7.668	48	.000	1.000	.74	1.26
7. THE CAR'S DESIGN AND AESTHETICS ARE APPEALING	8.176	48	.000	.918	.69	1.14
8. THE FUEL EFFICIENCY OF THE BRAND'S CARS IS EXCELLENT.	7.151	48	.000	1.000	.72	1.28
9. THE CAR HAS ADVANCED TECHNOLOGICAL FEATURES	10.833	48	.000	1.245	1.01	1.48
10. SAFETY FEATURES IN THE CAR ARE RELIABLE	10.799	48	.000	1.306	1.06	1.55
11. THE BRAND OFFERS COMPETITIVE PRICING	5.120	48	.000	.612	.37	.85
12. THE PRICE OF THE CAR MATCHES ITS QUALITY.	7.311	48	.000	1.000	.72	1.28
13. THE CAR'S MAINTENANCE COSTS ARE AFFORDABLE	6.743	48	.000	.857	.60	1.11
14. THE CAR OFFERS GOOD VALUE FOR THE MONEY SPENT.	7.167	48	.000	.878	.63	1.12
15. DISCOUNTS AND PROMOTIONAL OFFERS INFLUENCE MY DECISION	3.774	48	.000	.592	.28	.91
16. I INTEND TO BUY THIS CAR BRAND IN THE NEAR FUTURE	8.083	48	.000	1.000	.75	1.25
17. I WOULD RECOMMEND THIS BRAND TO OTHERS	6.223	48	.000	.776	.52	1.03
18 . I PREFER THIS BRAND OVER OTHER CAR BRANDS	4.974	48	.000	.612	.36	.86
19. THE LIKELIHOOD OF ME PURCHASING THIS BRAND IS HIGH	5.941	48	.000	.714	.47	.96
20. I FEEL EMOTIONALLY CONNECTED TO THIS BRAND	6.387	48	.000	.898	.62	1.18

Interpretation of each Question

- Consumers strongly agree that the brand holds a prominent and recognized position in the market.
- Respondents clearly perceive the brand as a symbol of dependable quality and consistent performance.
- Consumers acknowledge that the brand enjoys a positive and trusted reputation among buyers.
- Advertising campaigns are found to moderately impact consumer's decisions when choosing the brand.
- The brand is widely regarded as innovative, with new features and technologies highly appreciated by consumers.
- Consumers believe that the brand offers a fair balance between the price paid and the benefits received.
- The stylish appearance and attractive design of the cars strongly appeal to consumers.
- Buyers positively recognize the brand for producing fuel-efficient vehicles.
- Consumers strongly agree that the brand incorporates the latest technologies in its vehicles.
- The reliability of the car's safety systems is highly valued and trusted by consumers.
- While the brand is seen as slightly competitive on pricing, it is not the primary driver compared to other attributes.
- Consumers feel that the pricing of the cars fairly reflects their quality and performance.
- Maintenance expenses are perceived as reasonable and manageable for this brand.
- Consumers affirm that overall, the brand provides good value relative to the investment made.
- Offers and discounts moderately influence purchase decisions but are less critical compared to quality and innovation.
- A strong buying intention toward the brand is clearly evident among consumers.
- Consumers express a strong willingness to recommend the brand to friends and family.
- The brand is often preferred over competitors, although brand loyalty varies across individuals.

- There is a significant likelihood that consumers will choose this brand for their next purchase.
- Consumers report a strong emotional bond with the brand, influencing their loyalty and future decisions.

Findings

- Consumers value quality, innovation, safety, and emotional connection with car brands.
- Pricing and promotions influence decisions but are less important than technology and brand trust.
- Brand loyalty is strong among satisfied customers.

Suggestions

- Focus on improving innovation safety, features, and emotional marketing.
- Maintain competitive pricing without compromising quality.
- Offer better after-sales services and personalized customer engagement.

Conclusion

Consumer preference for car brands is mainly driven by a mix of product quality, advanced features, safety, and emotional trust, while pricing and promotions play a supporting role.

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FACTORS INFLUENCING CONSUMER BRAND PREFERENCE IN RETAIL STORE

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Introduction

Customers' brand preference affects a retail store's success. By understanding the elements that affect these choices, retailers may change their approach in order to fulfil consumer expectations. According to recent studies, customer decisions are strongly impacted by elements like the store’s environment, location, design, storage availability, and level of service.

Need for Study

The retail market is highly competitive, and consumer preferences can be different. With the rise of e-commerce and changing shopping habits. By investigating these factors, this study seeks to provide retailers with valuable information on how to increase customer experience, improve brand positioning, and increase sales.

Review of Literature

Strong brand preferences lead to customer loyalty and repeat purchases, says Kotler & Keller, who focus on the value of brand. In addition, they worry how brand preference is promoted for customer satisfaction.

Aaker kept that the two most important variables influencing buyer preference are observed quality and brand loyalty.

Statement of the Problem

A shortage of full understanding of the factors affecting consumer brand preferences in shops is the primary problem. Even with a wealth of consumer behaviour research, little is known about how particular elements like pricing, promotional strategies, store environment, and social influences affect brand preference in a retail stores.

Objectives of the Study

- To identify the primary factors that influence consumer brand preference in retail stores.
- To assess how brand preference is shaped by product-related elements like quality, cost, and packaging etc.
- To discover how the customer's brand choice is impacted by advertising strategies like promotions and ads.

Hypothesis Testing

H1: In retail settings, consumer brand preference and product quality are highly linked.

H2: Customers' choice of brand is positively impacted by methods of advertising like discounts and ads.

H3: Word-of-mouth and social media have a major impact on customer brand loyal.

Scope of the Study

Buyers in retail businesses are the target audience of this study. It finds to investigate brand preference across a range of retail settings, such as grocery stores, apparel stores, and electronics merchants. The scope is restricted to the broad elements influencing brand preference; it skips over specific elements like deeply ingrained psychological motivations or personal values.

Research Methodology

- Research Design: The study will use a descriptive research design, gathering secondary data from the body of existing literature and primary data via surveys.
- Data Collection Method: Information from retail customers will be gathered via a structured questionnaire.

Limitations of the Study

- The study could not be applicable to other areas or nations because it is limited to retail businesses in Vijayapura city.
- Because the survey depends on self-reported knowledge, there may be bias or answer mistakes.
- The accuracy of results may be affected by the study's focus on consumer opinions rather than actual purchases.

Scope for Future Research

Future research can compare consumer brand preference in online retail locations to traditional shops and stores. Additionally, since emotional branding and sustainability practices are becoming more and more important in the retail sector.

Analysis and Interpretation

Statistics

		Gender	Age	Frequency of Shopping
N	Valid	50	50	50
	Missing	0	0	0
Mean		1.66	1.46	2.12
Std. Deviation		.479	.788	.773
Kurtosis		-1.580	2.947	.492
Std. Error of Kurtosis		.662	.662	.662

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.835	.833	20

One-Sample Test

	Test Value = 3					
					95% Confidence Interval of the Difference	
	t	df	Sig. (2-tailed)	Mean Difference	Lower	Upper
1) I am loyal to certain brands	4.396	49	.000	.660	.36	.96
2) I rebuy from brands i like	5.555	49	.000	.820	.52	1.12
3) Reputation matters to me	6.600	49	.000	.800	.56	1.04
4) Experience guides my choice	6.567	49	.000	.860	.60	1.12
5) I prefer well advertised brands	4.109	49	.000	.620	.32	.92
6) I trust top rated brands	5.775	49	.000	.720	.47	.97
7) Quality drives my brand choice	7.977	49	.000	.980	.73	1.23
8) I prefer high quality brands	3.988	49	.000	.560	.28	.84
9) Durability matters	4.696	49	.000	.600	.34	.86
10) I'll pay more for quality	5.308	49	.000	.740	.46	1.02
11) I check quality first	6.335	49	.000	.880	.60	1.16
12) I compare brand quality	8.447	49	.000	.980	.75	1.21
13) Quality is imp factor between similar products	7.584	49	.000	.900	.66	1.14
14) Service affects my choice	4.200	49	.000	.600	.31	.89
15) Good service bring me back	7.769	49	.000	.980	.73	1.23
16) I want helpful customer support	6.950	49	.000	.880	.63	1.13
17) Service builds my loyalty	5.140	49	.000	.720	.44	1.00
18) Bad service pushes me away	6.950	49	.000	.940	.67	1.21
19) I like easy returns	5.216	49	.000	.660	.41	.91
20) I'll pay for good service	4.477	49	.000	.600	.33	.87

Interpretation

After collecting data from 50 respondents, the analysis will focus on understanding the relationship between consumer brand preference and the identified factors. The results will be interpreted using statistical tools such as one sample T Test and Reliability test to determine which factors have the strongest impact on brand preference.

Findings, Suggestions and Conclusion

Findings

- Price and product quality have been shown to be the two primary factors of brand preference.
- Compared to older age groups, younger consumers were more impacted by online reviews and social media marketing.
- It was discovered that the overall shopping experience is improved by the store environment, increasing the likelihood that customers will return.

Suggestions

- Retailers should concentrate on developing a strong brand image by offering premium goods at clear prices.
- Brand loyalty will be increased by making investments in store environment and customer service.
- Retailers can influence younger demographic purchasing decisions by connecting with them on social media platforms.

Conclusion

In conclusion, stores can improve their performance by knowing what customers want. A store can increase the appeal of its own brand if it understands why consumers select brands.

References

1. All the research's references, including scholarly journals, books, internet articles, and other reliable sources, will be listed in this section.
2. The analysis reports are through SPSS data.
3. The research made through CHATGPT. Survey collected by Triveni through the mode of primarily data.

A STUDY ON PRICE MOVEMENTS OF WIPRO AND CIPLA: USING CORRELATION AND REGRESSION

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Introduction

To make a better investment strategy or to understand the market situations it's important to analyze the statistical connections between the stock prices. Mostly used analyzing methods to understand such relations are, correlation and regression analyzing methods. This provides investors or researchers knowledge regarding the potential risks, opportunities, factors that influence the prices and allow them to make worth investment decisions.

Two major companies of stock markets are considered in this study:

- **Wipro**

One of the main IT companies is Wipro. It offers software services, consulting and other digital services. It plays a vital role in the Indian technology sector.

- **Cipla**

Cipla is one of the biggest and a well know pharmaceutical company. It is a large manufacturer of generic medicine, healthcare products also drug distributor and manufacturer.

These two were chose for the research as they belong to two different sectors, they can give valuable understanding of the situation, bychecking the relationship of the stock prices.

- **Correlation analysis**

Correlation means the level of relationship between variables. When there are only two variables, it's called simple correlation. More than two is partial or multiple correlation.

Two methods are used in this process, diagrammatically and mathematically.

A scatter diagram is used in diagrammatical method, which doesn't give exact value. Here, mathematical method is used with Karl Pearson's formulae.

- **Regression Analysis**

Regression line is the equation used to know the relation between two or more variables. As it is obtained by the least square method it is also known as the line of best fit. Two types of variables are used in regression analysis, dependent and independent variables. The independent variable is used to obtain the unknown variable as in dependent variable. In this case dependent is Wipro and independent is Cipla.

- **Statistical Package for Social Science**

A statistical software used to compile and analyze the data. It can compile both primary and secondary data just like in Microsoft Excel. Many statistical analyses can be done using this software

Literature Review

In the field of financial research statistical methods like correlation and regression are majorly used to analyze the relationship of stock prices. There are many articles and research papers which provide this knowledge. Such as Gupta and Sharma (2018) checked thecorrelation between the nifty50 and found that where there are a similar economic and marketconditions within the same sectors, usually have positive correlations. Patel and Desai (2016) have also seen the same results where the variables were pharma and banking sectors. It was found that the news and policies were the reason for change in prices of both the sectors.In the study of Chakraborty and Basu, kinds of regression methods were used to know how the macroeconomic factors affect the economy. As a result, when multiple factors were used, not only one economic variable but multiple variables effect the stock prices was known.

Scope of the Study

Thereason to conduct this study is to know the statistical relationbetween the stock prices of Wipro and Cipla, from the IT sector and pharmaceutical sector respectively. OnNational Stock Exchange Board of India these two companies are the major ones. In this study the variables are day to day opening and closing prices. Pearson’s correlation and simple linear regression tools on the SPSS software are used. It uses approximate 24-27 trading days which is not a year but satisfies the basic correlation and regression conditions.

Research Method

This study focuses on the statistical tools to analyse the relation between the stock prices. The data used here is secondary data ofday-to-day trading namely opening and closing prices of Wipro and Cipla. Which is co adopts a quantitative and descriptive research design, focusing on statistical techniques to examine the relationship between the stock prices of Wipro and Cipla. The datais collected from the National Stock Exchange Board Of India.It was stored in excel sheet and the exported to SPSS (statistical package for the social sciences) to run the tests.

The time span was of 24-27 trading days. The variables considered are wipro_open, wipro_close, cipla_open, and cipla_close.

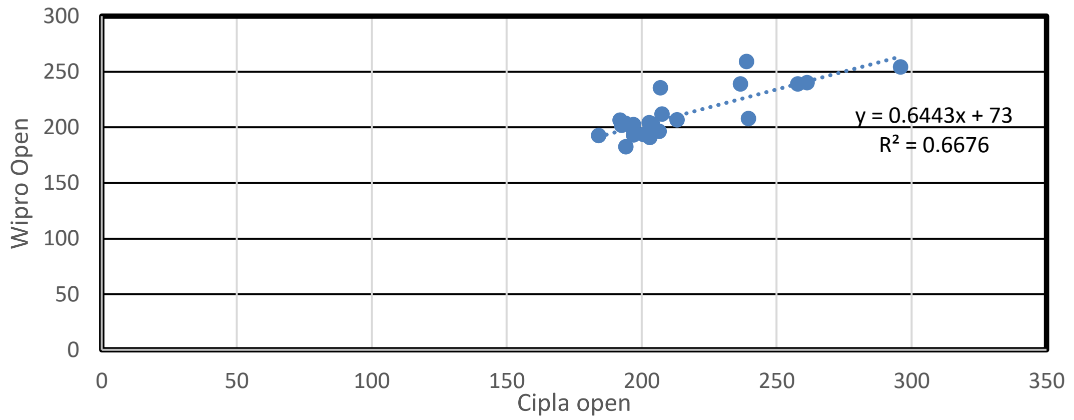
For statistical processing and analysis, the software SPSS (Statistical Package for the Social Sciences) was used.Excel was used for initial data preparation and formatting. The first was descriptive statistics, to find mean and standard deviation of each variable. Secondly, Pearson correlation Analysis was done to get the linear relationships between the variables. At the end, simple linear regression model was used to test if the Cipla's opening price can predict Wipro's opening price.

The regression outputs consistthe R-squared value, ANOVA results, and the coefficients able for model interpretation.

Data Analysis and Interpretation

Two main statistical tools were used in SPSS, correlation and regression.At the beginning there is aline chart which helps compare visually the daily opening and closing prices of the companies. It provides information of how much a company is volatile.

Figure 2: Scatter plot showing the relationship between Cipla's and Wipro's opening stock prices with regression line and R^2 value



Correlation Analysis

Pearson correlation in SPSS was used to check the relationship between the opening and closing prices of both companies. Here are the results:

Variable Pair	Correlation (r)	p-value	Meaning
Wipro_Open&Wipro_Close	0.817**	0.000	Strong and significant positive correlation
Cipla_Open&Cipla_Close	0.916**	0.000	Very strong and significant correlation
Wipro_Open&Cipla_Open	0.268	0.205	Weak correlation, not significant
Wipro_Close&Cipla_Close	0.510*	0.011	Moderate and statistically significant

Note:
$p < 0.01$ = Highlysignificant
$p < 0.05$ = Significant
This shows that the opining and closing of each companies are related

Interpretations

*Wipro_open and Wipro_close(r = 0.817, p = 0.000)

Strong positive and statistically significant correlation. If the stocks are higher in the beginning it's higher at the end.

*Cipla_Open&Cipla_Close(r = 0.916, p = 0.000)

Very strong positive correlation also statistically significant.

*Wipro_Open&Cipla_Open (r = 0.268, p = 0.205)

Weak positive correlation but not statistically significant. As they belong to different sector they are independent.

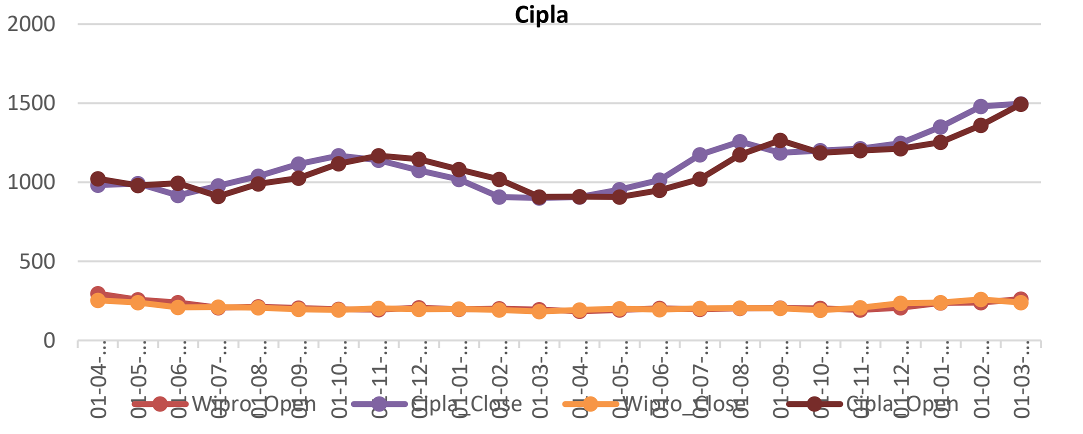
*Wipro_Close&Cipla_Close (r = 0.510, p = 0.011)

Moderate positive correlation also statistically significant. Might be similar but by the end.

Regression Analysis

To know if Cipla's prices can predict the Wipro's opening price simple regression formula is used on SPSS.To visualize this analysis a scattered plot is given below. Cipla's opening prices on X axis and Wipro's opening prices on Y axis.

Figure 1: Line graph showing opening and closing stock prices of Wipro and Cipla



Wipro_Open=161.773+0.047×Cipla_Open

- R = 0.268
- R^2 = 0.072
- Adjusted R^2 = 0.030
- Standard Error = 26.80

ANOVA Results

Analysis of Variance it's helpful to know that the independent variable, Cipla's opening price can define the changes in the Wipro's opening price.

Regression means it explains Wipro's opening price by Cipla's and residual means shows what the model wasn't able to and higher the F better the model and P shows statistical significance.

Source	Sum of Squares	df	Mean Square	F	p-value
Regression	1225.524	1	1225.524	1.706	0.205
Residual	15806.835	22	718.493	—	—
Total	17032.359	23	—	—	—

Coefficients Table

Variable	B	Std. Error	Beta	t	p-value
Constant	161.773	40.118	—	4.032	0.001
Cipla_Open	0.047	0.036	0.268	1.306	0.205

Interpretation

The regression model shows that Cipla's opening price doesn't significantly predict Wipro's opening price. Even though the slope is slightly positive, the p-value is 0.205, which is more than 0.05 — so the result isn't statistically significant. Also, the R^2 value is only 0.072, meaning that Cipla's price explains just 7.2% of the changes in Wipro's price. Therefore, there is little correlation between the stock prices of these two companies.

Testing Hypotheses

- **Wipro Internal Correlation**

Null Hypothesis (H_0)- The opening and closing prices of Wipro do not significantly correlate.

Alternative hypothesis (H_1)- Wipro's opening and closing prices have a statistically significant positive correlation.

- **Cipla Internal Correlation**

Null Hypothesis (H_0)- Opening and closing prices of Cipla do not significantly correlate.

Alternative Hypothesis (H_1)- Cipla's opening and closing prices have a statistically significant positive correlation.

- **Regression Prediction**

Null Hypothesis- The opening price of Cipla does not significantly predict the opening price of Wipro

Alternative Hypothesis- Wipro's opening price is significantly predicted by Cipla's opening price.

Conclusion

In general, this study displays the relationship between India's two most well-known corporations, Cipla Pharmaceutical and Wipro IT. This relationship was computed using the SPSS software using simple linear regression and Pearson correlation on secondary data, which included opening and closing stock prices.

A robust, statistically significant internal relationship between the stock prices of each company is revealed by the correlation analysis.Wipro's opening and closing prices were closely related, and Cipla's prices were strongly correlated. This demonstrates the consistent intraday price behavior of both companies. However, we found no statistically significant relationship between the two companies' prices when we compared them, particularly their opening prices. As a result of their distinct natures, Wipro and Cipla have very independent price movements.

In the future, this conclusion was confirmed by the regression analysis. The model's p-value was higher than 0.05, and the R2 value was only 0.072, despite the regression equation showing a slight positive slope, suggesting that Cipla's opening price may have some influence on Wipro's opening price. These findings verify that Cipla's initial price does notThe observed relationship is not statistically reliable, and it does not significantly predict Wipro's opening price.

Overall, the results point to a low degree of interdependence between these two stocks' price movements. The concept of sectoral diversification is supported by this, which has applications for analysts and investors. Investing in businesses from unrelated industries, such as IT and pharmaceuticals, can lower stock portfolio risk. To obtain a deeper understanding, future studies could broaden the analysis by incorporating more variables or a longer time period.

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IMPACT OF TRAVEL VLOGGING ON TOURISM CHOICE

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Introduction

The way people choose where to travel has changed a lot with the rise of social media. Among these changes, travel vlogging has become very famous in this generation. Through videos shared on YouTube and Instagram or any other online platform where vloggers shows real experiences and places or hidden places to his viewers, so that places inspire them to visit. These vlogs not only provide entertainment but also help people imagine they visiting those destination. This study looks into how travel vlogging can make impact on tourist while making decision.

Needs for the Study

In today's digital world, travelers or people trust the opinion of real people more than traditional advertisements. Travel vlogs offer honest reviews, personal experience and how they feel about the place which can be more convincing to people compare to professional marketing. Studying the impact of travel vlogging is important to understand how it affects travelers or people's choices, and how the tourism industry can use this trend to attract more visitors or people.

Review of Literature

In previous research has shown that vlogging has a strong influence on toursist behavior. While some studies talk about the role of social media generally,there is still a need for specific research about travel vlogging and its direct effects on tourism decisions. This study adds to the growing interest by focusing mainly on impact of travel vlogging.

Statement of Problem

Even though travel vlogs has become very famous but there is still not enough research that honestly explains how much it influence people's decision on places. The aim of this study is to find out how vlogs impact on tourist to choose where to go and what we should do in that places and what factors influence to make vlog even more convincing.

Research Question

- How much do travel vlogs influence where tourists decide to go?
- What elements of travel vlog are more impactful to attract tourist?

- What role does viewer engagement with travel vlogs play in shaping tourism choices?

Objective of the Study

- To understand how travel vlogs affects tourists on choice of destination.
- To find out what aspects of vlogs influence and attract viewers the most.
- To understand the actual relationship between vlog engagement and actual tavel decisions.
- To provide useful ideas to viewers and tourism markets on using of travel vlogging to promote places.

Hypothesis Testing

Null hypothesis: Travel vlogging does not have major impact on destination choices of tourists.

Alternative hypothesis: travel vlogging has a significant impact on how toutists choose their travel destinations.

Scope of the Study

This study mainly focuses on travelers aged Between 18 to 55+, who frequently or occasionally or rarely use social media platform like YouTube or any other platforms to get travel information. It looks into different kinds of tourism like adventure trips, culture visit, and industrial visit or holiday. The findings are expected to highlight how digital video can influence tourism behavior.

Research Methodology

- **Data source:** Primary data collected through questionnaires.
- **Sample size:** 50 respondents.
- **Tools for analysis:** Frequency table, one sample t test and reliability test.

Limitations

- The study only includes a specific age group and might not represent older travelers.
- Responses are based on personal opinions, which could introduce bias.
- Fast-changing social media trends might affect how long the results stay relevant.
- The study focuses only on video content and does not include other types like written blogs or podcasts.

Scopes for Future Purpose

Future researchers can study how travel vlogging affects travelers from different cultural and age backgrounds. It would also be interesting to compare the influence of different types of content like short videos, long vlogs, and live streams. Another area for future work could be how vlogging impacts the local communities shown in the videos.

Analysis and Interpretation

Reliability Statistics

Cronbach's Alpha	N of Items
.642	20

Statistics

		GENDER	AGE	OCCUPATION	PRIMARYSOURCEOFTRAVELINSPIRATION
N	Valid	50	50	50	50
	Missing	0	0	0	0
Mean		1.48	3.42	2.36	2.12
Std. Deviation		.505	1.279	1.241	1.438
Kurtosis		-2.078	-.578	-.469	-.633
Std. Error of Kurtosis		.662	.662	.662	.662

One Sample t Test

One-Sample Test

	Test Value = 3					
					95% Confidence Interval of the Difference	
	t	df	Sig. (2-tailed)	Mean Difference	Lower	Upper
@1TRAVELVLOGSINFLUENCEMYCHOICEOFTRAVELDESTINATIONS	5.429	49	.000	.520	.33	.71
@2ITRUSTTRAVELVLOGSMORETHANTRADITIONALADVERTISEMENTS	4.169	49	.000	.480	.25	.71
@3WATCHINGTRAVELVLOGSINCREASESMYDESIRETOTRAVEL	4.104	49	.000	.540	.28	.80
@4IPREFERTOWATCHTRAVELVLOGSBEFOREMAKINGATRAVELPLAN	3.830	49	.000	.480	.23	.73
@5TRAVELVLOGSPROVIDEAUTHENTICINFORMATIONABOUTDESTINATIONS	5.093	49	.000	.600	.36	.84
@6IFOLLOWTRAVELVLOGGERSFORRECOMMENDATIONSONHOTELSANDFOOD	-.313	49	.755	-.040	-.30	.22
@7WATCHINGTRAVELVLOGSMAKESMEWANTTOVISITLESSERKNOWNPLAC	3.718	49	.001	.440	.20	.68
@8TRAVELVLOGSINFLUENCEMYBUDGETALLOCATIONFORTRIPS	3.395	49	.001	.400	.16	.64
@9IRELYONTRAVELVLOGSTOPLANMYITINERARY	-.330	49	.743	-.040	-.28	.20
@10IPREFERDESTINATIONSTHATAREFREQUENTLYCOVEREDINTRAVELV	2.605	49	.012	.300	.07	.53
@11TRAVELVLOGSINFLUENCEMYFINALTRAVELDECISIONS	3.615	49	.001	.400	.18	.62
@12IHAVEVISITEDADESTINATIONBECAUSEOFATRAVELVLOG	4.045	49	.000	.520	.26	.78
@13IAMMORELIKELYTOVISITADESTINATIONAFTERWATCHINGMULTI	2.982	49	.004	.380	.12	.64
@14TRAVELVLOGSAFFECTMYPERCEPTIONOFADESTINATIONSSAFETY	2.189	49	.033	.280	.02	.54
@15ICHOOSETRAVELSERVICESHOTELSGUIDESRESTAURANTSBASED	2.419	49	.019	.320	.05	.59
@16IFEELMORECONFIDENTABOUTMYTRIPAFTERWATCHINGTRAVELVL	2.979	49	.004	.460	.15	.77
@17IAVOIDDESTINATIONSWITHNEGATIVEREVIEWSINTRAVELVLOGS	1.500	49	.140	.260	-.09	.61
@18ISHARETRAVELVLOGSWITHFRIENDSFAMILYWHENPLANNINGATRI	3.701	49	.001	.580	.27	.89
@19TRAVELVLOGSHELPMEDECIDETHEBESTSEASONTOVISITAPLACE	4.478	49	.000	.560	.31	.81
@20WATCHINGTRAVELVLOGSHASSIGNIFICANTLYCHANGEDMYTRAVELHA	.381	49	.705	.060	-.26	.38

Interpretations

- Travel vlogs significantly influence my choice of travel destinations (p = .000). The mean difference shows a strong positive impact.
- I trust travel vlogs more than traditional ads (p = .000). The data shows a positive mean difference, meaning vlogs are trusted sources.
- Watching travel vlogs increases my desire to travel (p = .000). There is a significant and positive mean difference.
- I prefer to watch vlogs before making travel plans (p = .000). The test proves a significant positive influence on planning.
- Travel vlogs provide authentic information about destinations (p = .000). There is a strong and positive impact shown by the results.
- Following vloggers' recommendations on hotels and food shows no significant effect (p = .755). The mean difference is very small and negative.
- Watching vlogs makes me want to visit lesser-known places (p = .001). It has a significant and positive effect.
- Travel vlogs influence my budget allocation for trips (p = .001). The mean difference is positive, meaning budgeting is affected.
- Relying on vlogs to plan my itinerary shows no significant impact (p = .743). The mean difference is too small to matter.
- I prefer destinations shown frequently in travel vlogs (p = .012). There is a small but significant positive effect.
- Travel vlogs influence my final travel decisions (p = .001). The positive mean difference shows they are important in decision-making.
- I have visited a destination because of a vlog (p = .000). The results show a strong and positive impact.
- I am more likely to visit a destination after watching multiple vlogs (p = .004). The positive effect is statistically significant.
- Travel vlogs affect my perception of a destination's safety (p = .033). The effect is positive but not very strong.
- I choose travel services and restaurants based on vlogs (p = .019). The influence is significant and positive.
- I feel more confident about my trip after watching travel vlogs (p = .004). There is a meaningful positive impact.
- Avoiding negative destinations in vlogs is not statistically significant (p = .140). The positive mean difference is not strong enough.
- I share travel vlogs with friends and family while planning trips (p = .001). There is a strong and significant positive impact.

- Travel vlogs help me decide the best season to visit a place (p = .000). The data shows a strong positive influence.
- Watching travel vlogs has not significantly changed my travel plans (p = .705). The small mean difference shows no strong impact.

Finding and Suggestion

Findings

- Most of the people agreed that travel vlogging has a strong influence on their choice of travel destinations.
- Seeing multiple vlogs about the same place makes people more likely to actually visit that destination.
- Watching travel vlogs increases the desire among people to explore new and lesser-known places
- Overall, travel vlogging has become an important factor in travel decision-making, especially among young travelers.

Suggestion

- Travel vloggers should try to cover more details about accommodations, local transport, and food options to make their content even more helpful for viewers.
- Tourism boards and businesses can collaborate with popular vloggers to promote hidden and underrated destinations.
- Viewers should not completely depend on vlogs; they should also verify important travel details from official sources before planning

Conclusion

Travel vlogging has become an important part of how people plan their trips. It helps travelers trust new places and feel more confident about their journey. Although it mainly influences destination choices, its role in modern tourism continues to grow with the rise of social media.

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About the Editors

Dr. Bharati Math, employed as Assistant Professor in BLDEA's A.S. Patil College of Commerce (Autonomous), Vijayapur and also working as a Controller of Examinations, is a Master in Commerce from Karnataka University Dharwad and also completed her Master's Degree in Philosophy. Further she has been awarded Doctorate (Ph.D) from Bharathiar University in the year 2018. Minor Research Project, funded Rs. 100000 from UGC is successfully completed by her and in furtherance she is also successfully completed Minor Research Project from ICSSR for which she has been awarded Rs. 4 Lakh. In her name, around 50 research articles are published in reputed journals at national and international levels. She has received Best Educational Award for Talented Person by Economic Growth Foundation at New Delhi in the year 2022. She is totally dedicated in learning higher studies and continuously motivating youngsters to equip their mind through teaching and learning process.

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