SEMINAR PROCEEDINGS

MAY, 2025

ISBN : 978-81-974427-4-2

NATIONAL SEMINAR ON

# Global Trends in Commerce and Management: Navigating Opportunities and Challenges

## SEMINAR PROCEEDINGS

*Chief Editor*

**Dr. Bharati Math**

*Co-editor*

**Vijaykumar Talawar**

# SEMINAR PROCEEDINGS

*National Seminar on*

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

***Edited by:***

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

*Co-editor*
**Vijaykumar Talawar**
*Assistant Professor*
*Department of Commerce*
*BLDEA's A.S. Patil College of Commerce (Autonomous), Vijayapur*

*Published by:*

***BLDEA's A.S. Patil College of Commerce (Autonomous), Vijayapur***

*in Association with*
**Inspira, Jaipur-New Delhi**

***Edition-I: May, 2025***

***ISBN: 978-81-974427-4-2***

***Price: 975/-***

*Published by:*
BLDEA's A.S. Patil College of Commerce (Autonomous)
Vijayapur, Karnataka 586103

*In Association with:*
Inspira
*Head Office*
Tonk Road, Jaipur - 302018
*Branch Office*
Rajnagar-II Dwarka
Sector-8, Delhi NCT, New Delhi-110077

*Printed by:*
Inspira
Jaipur-302018

# Organizing Committee

**CHIEF PATRON**

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

**CO-PATRONS**

**Shri. Sunilgouda Patil**
General Secretary
BLDE Association, Vijayapur

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

**Shri. B. S. Belagali**
Principal
BLDEA's, ASPCC, Vijayapur

**Shri. S. A. Patil**
Vice- Principal
BLDEA's, ASPCC, Vijayapur

**CONVENOR**

**Dr. Bharati Math**
Assistant Professor, Department of Commerce
Controller of Examinations
BLDEA's, ASPCC, Vijayapur

**ORGANISING SECRETARY**

**Smt. Rashmi S. Patil**
Assistant Professor
Department of Commerce&
IQAC Co-ordinator, BLDEA's, ASPCC, Vijayapur

**Shri. V. S. Talawar**
Assistant Professor
HOD, Department of Commerce
BLDEA's, ASPCC,Vijayapur

**ORGANISING COMMITTEE**

**Shri. I. B. Chippalkatti**
**Smt. Danamma G.**
**Dr. Ujwala Nandur**
**Dr. S. S. Kannur**
**Shri. V. V. Balaganur**
**Shri Shivanand Mathapati**
**Shri. Pradeep Kumbar**
**Ms. Sneha Benakatti**
**Smt. Nivedita B.**
**Shri. Ravi S. Managuli**
**Smt. Akshata Deshpandey**

,

# 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**15$^{th}$May 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 ($4^{th}$ 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
Department of Commerce
BLDEA's, A.S.Patil College of Commerce (Autonomous), Vijayapur

# Seminar Papers

# Index

# A STUDY ON COMPARATIVE ANALYSIS OF RISK AND RETURN OF AMAZON AND GOOGLE COMPANIES

**Bhumika Savalagi**

Student, B.Com. Programme, BLDEA's, A. S. Patil College of Commerce (Autonomous), Vijayapura, Karnataka, India

**Prof. DanammaG**

Assistant Professor, Department of Commerce, BLDEA's, A. S. Patil College of Commerce (Autonomous), Vijayapura, Karnataka, India

## Introduction

Investment made in stock market are mainly guided by 2 main factors: risk and return. Here investor's main goal is to maximise return and reduce the risk volatility. In this context, understanding the concept of risk – return provides the valuable insighted information of market structure and investors behaviour of Amazon and Google companies.

## Need for the Study

In today's unpredictable market making good investment decision is major challenge faced by the investors. With rise in technology in global market, the investment making decision has been more risk. The need for this study arises from important of understanding:

- How google and amazon perform in terms of return
- The level of risk adjusted with investment
- How to evaluate which company's stock is more suitable
- Aims to provide valuable insights to investors

## Literature review

It involves the examining various studies, article and analysis that focuses on these two major companies. The comparison of risk and return focuses on financial performance, volatility, historical return and overall market risk factor.

## Statement of problem

In today's market, investors are continuously facing the challenge of selecting the right stock which offer the optimal equilibrium between risk and return.

However, the lack of comparative analysis between the performance of both the companies' risk-return creates more confusion for investors for long term and short-term return and stability in portfolio.

## Objectives

- To analysis the historical data
- To evaluate the risk adjusted performance

- To measures the level of risk in market
- To assess which stock offer better risk-return trade off
- To increases the understanding of financial analysis technique

**Hypothesis testing**

- **Hypothesis of return comparison**
  - Null hypothesis: there is no significant difference in average return of Amazon and Google
  - Alternative hypothesis: there is significant difference in average return of Amazon and Google stock.
- **Hypothesis of risk volatility**
  - Null hypothesis: there is no significant risk of Amazon and Google
  - Alternative hypothesis: there is significant risk of Amazon and Google

**Scope for study**

- It focuses on historical performance of Amazon and Google stock over specific time period.
- Risk metrics will be used to evaluate the risk profile
- Capital asset pricing model will be employed to calculate expected return
- The data used for study is obtained from reliable financial source such ad Google finance, grow application and yahoo finance

**Research methodology**

- The research methodology outlines the methods and technique use to analysis and compare risk and return characteristics
- Descriptive and analytical research
- The analysis will be conducted over a period of 3 years
- Measurement of risk through standard deviation. This measure volatility of stock return

**Limitations of study**

- It may have limitation in terms of accuracy and timelines.
- It analysis quantitative data rather than qualitative factors
- Time horizon may not capture all market conditions

**Scope for future research**

- Expanding time period for analysis
- Incorporating qualitative factors
- Global and regional risk-return analysis
- Impact of environment, social and governance factors

**Analysis and interpretation**

**Amazon: Data from Grow app**

**Stock Prices as on 31 December**

| Google company | | Amazon company | |
|---|---|---|---|
| **Year** | **Price Per Share** | **Year** | **Stock Price Share** |
| I (2024) | RS.19397 | I (2024) | RS.16714 |
| II(2023) | RS.13073 | II(2023) | RS.11982 |
| III(2022) | RS.7192 | III(2022) | RS.7558 |

**Risk Analysis**

| Statistics | | | |
|---|---|---|---|
| | | **Price Per Share** | **No of Year** |
| | Valid | 3 | 3 |
| | Missing | 0 | 0 |
| Std. Deviation | | 6103.346 | 1.000 |

**Return Analysis**

| Descriptive Statistics | | | |
|---|---|---|---|
| | **N** | **Maximum** | **Mean** |
| price_per_share | 3 | 19397 | 13220.67 |
| Valid N (listwise) | 3 | | |

Google: data from Grow app

**Risk Analysis**

| Statistics | | | |
|---|---|---|---|
| | | **Price per Share** | **No of Year** |
| N | Valid | 3 | 3 |
| | Missing | 0 | 0 |
| Std. Deviation | | 4578.863 | 1.000 |

**Return Analysis**

| Descriptive Statistics | | | |
|---|---|---|---|
| | **N** | **Maximum** | **Mean** |
| price_per_share | 3 | 16714 | 12084.67 |
| Valid N (listwise) | 3 | | |

**Interpratation**

From the above analysis, data have been collected from grow application.

The risk analysis has been done through standard deviation of both amazon and google companies and we come to conclusion that the stock prices of amazon company are more as compared to google company so we can conclude that investing in amazon company is a way better than google company as stock prices are higher and level of risk will be more if the investor is risk taker. In a similar way the investor is avoiding to take risk he can invest in Google Company as stock price per share is lesser as compared so level of risk will lower.

The return analysis has been made through calculating the mean of stock prices of amazon and google companies and we can conclude that as stock prices are high the rate of return to investors is also high. So it is better to invest in amazon company as price per share is high, the return to investors is also high.

Overall, it is the best option to invest in amazon company as price per share is higher value and the investors get higher level of risk (if he is risk taker) and more return.

**Hypothesis Testing**

**T- Test – Amazon Company**

| One-Sample Statistics | | | | |
|---|---|---|---|---|
| | N | Mean | Std. Deviation | Std. Error Mean |
| price_per_share | 3 | 13220.67 | 6103.840 | 3524.054 |

**One Sample Test**

| | Test Value = 0 | | | | | |
|---|---|---|---|---|---|---|
| | t | df | Sig. (2-tailed) | Mean Difference | 95% Confidence Interval of the Difference | |
| | | | | | Lower | Upper |
| price_per_share | 3.752 | 2 | .064 | 13220.667 | -1942.11 | 28383.45 |

**T- Test – Google Company**

| One-Sample Statistics | | | | |
|---|---|---|---|---|
| | N | Mean | Std. Deviation | Std. Error Mean |
| price_per_share | 3 | 12084.67 | 4578.863 | 2643.608 |

**One Sample Test**

| | Test Value = 0 | | | | | |
|---|---|---|---|---|---|---|
| | t | df | Sig. (2-tailed) | Mean Difference | 95% Confidence Interval of the Difference | |
| | | | | | Lower | Upper |
| price_per_share | 4.571 | 2 | .045 | 12084.667 | 710.14 | 23459.19 |

**Result**

Standard deviation indicates the volatility of stock price. Higher the standard deviation, the prices are more fluctuatingand it increases the risk volatility. Since the above t-test show the significant difference from the neutral point-3, I reject Null Hypothesis (H0) andacceptthealternativeHypothesis (H1).

**Finding, Suggestion and Conclusion**

Here investors should more relay on qualitative data rather that quantitative data. If ainvestors is seeking for high return, he can opt the high-risk share prices and if an investor is seeking for constant and low return he can opt in low-risk stock prices.

Conclusion: Through all the above information, we can conclude that the stock prices of amazon company offer better returns and high risk (if risk bearer) so that investors can invest in this company. From this study we can find that, if a company having high price per share it gives high return and high risk and vice versa.

**Reference**

1. https://groww.in/us-stocks/googl
2. https://groww.in/us-stocks/amzn
3. Financial websites such as yahoo financial, grow application
4. Analysis reports through SPSS data analysis
5. Research studies made through ChatGPT

# FACTORS INFLUENCING CUSTOMER BRAND LOYALTY IN THE FMCG PRODUCT: A STUDY WITHREFERENCE TO VIJAYAPURA CITY

**Chetan D. Manur**

Student of B.Com. Programme, BLDEA’s A. S. Patil College of Commerce (Autonomous), Vijayapura, Karnataka, India

**Prof. Danamma G**

Assistant Professor, Department of Commerce, BLDEA’s, A. S. Patil College of Commerce (Autonomous), Vijayapura, Karnataka, India

## Introduction

Fast-moving consumer goods (FMCG) are products with a short shelf life and high demand, such as food, beverages, personal care, and domestic items. In this highly competitive industry, brand royalty is critical to retaining consumer loyalty, assuring repeat purchases, and driving corporate expansion. This paper investigates the concept of brand royalty in FMCG, its importance, and tactics for strengthening it.

## Brand Loyalty

When consumers continuously decide to purchase goods or services from the same brand over time rather than moving to a competitor even when there may be more affordable or practical alternatives this is known as brand loyalty.

## Literature Review

In the FMCG industry, there are many different and related factors that affect consumer brand loyalty. One important factor is product quality, as customers prefer higher-quality goods. Brand Trust: encourages loyalty, particularly in low-involvement categories. Price Sensitivity: affects value perception but not always loyalty.

## Factors Influencing Brand Royalty in FMCG

- Quality & Consistency: Consumers prefer brands that offer reliable quality.
- Emotional Connection: Emotional branding strengthens consumer attachment.
- Price & Value for Money: Affordable and quality products retain consumers.
- Brand Trust & Reputation: Ethical practices and transparency build loyalty. .
- Effective Marketing & Branding: Advertising, packaging, and promotions impact loyalty.

## Importance of Brand Loyalty in FMCG Sector

- Repeat Purchases: Loyal consumers repeatedly buy the same brand.
- Higher Profit Margins: Reduces reliance on promotional pricing.
- Brand Advocacy: Consumers recommend the brand to others.

## Objectives

- To understand the concept of brand royalty in the FMCG sector.

- To analyze key factors that influence consumer loyalty.
- To examine case studies of successful FMCG brands.
- To provide recommendations for improving brand royalty.

**Hypotheses**

**$H_1$:** Brand loyalty is positively impacted by product quality.

**$H^0$:** No considerable relationship exists between the factors determined (for a e.g., is tproduct quality, price, brand image, customer satisfaction, advertising, and availability) and customer brand loyalty in FMCG products.

**Research Methodology**

The study's methodology is stratified random sampling. Its sample size is 40 FMCG customers. Its location is in urban and semi-urban areas. Its instrument is a questionnaire with a 5-point Likert scale.

**Analysis and Interpretation**

- **Statastical Analysis**

**Statistics**

| | | Name of Resp | Age of Resp | Gender of Resp | Occupation of Resp | FMCG purchase frequency | FMCG categories purchased | Recommend your favourite FMCG | Loyalty to favourite FMCG | Importance of brand reputation | Willing to pay more for favourite FMCG | Pay premium for favourite product | Loyal to favourite FMCG long-term | Stick with favourite, even with competitors | Importance of product quality | Importance of price | Importance of packaging | Purchase factors | Brand loyalty importance | Attachment to favourite FMCG |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N | Valid | 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 |
| Mean | | | 2.65 | 1.33 | 2.30 | 2.85 | 2.58 | 3.53 | 3.38 | 3.20 | 3.00 | 3.30 | 3.80 | 3.53 | 3.43 | 3.63 | 3.48 | 2.50 | 2.28 | 3.38 |
| Median | | | 2.00 | 1.00 | 2.00 | 3.00 | 2.50 | 3.00 | 3.50 | 3.00 | 3.00 | 3.00 | 4.00 | 4.00 | 3.00 | 3.50 | 4.00 | 2.00 | 2.00 | 4.00 |
| Mode | | | 2 | 1 | 1 | 1 | 1[a] | 3 | 4 | 3 | 3 | 3 | 4 | 4 | 3 | 3 | 4 | 2 | 3 | 4 |
| Std. Deviation | | | .864 | .474 | 1.244 | 1.424 | 1.238 | .784 | 1.170 | 1.285 | 1.155 | 1.137 | 1.091 | .933 | 1.217 | 1.055 | 1.086 | 1.177 | 1.086 | 1.030 |
| Variance | | | .746 | .225 | 1.549 | 2.028 | 1.533 | .615 | 1.369 | 1.651 | 1.333 | 1.292 | 1.190 | .871 | 1.481 | 1.112 | 1.179 | 1.385 | 1.179 | 1.061 |
| Skewness | | | 1.268 | .777 | .232 | .054 | .203 | .417 | -.390 | -.165 | 0.000 | -.302 | -.829 | -.873 | -.445 | -.002 | -.439 | .696 | .300 | -.535 |
| Std. Error of Skewness | | | .374 | .374 | .374 | .374 | .374 | .374 | .374 | .374 | .374 | .374 | .374 | .374 | .374 | .374 | .374 | .374 | .374 | .374 |
| Minimum | | | 2 | 1 | 1 | 1 | 1 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 2 | 1 | 1 | 1 | 1 |
| Maximum | | | 5 | 2 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| Sum | | | 106 | 53 | 92 | 114 | 103 | 141 | 135 | 128 | 120 | 132 | 152 | 141 | 137 | 145 | 139 | 100 | 91 | 135 |

a. Multiple modes exist. The smallest value is shown

- **Hypotheses Testing**

**One-Sample Statistics**

| | N | Mean | Std. Deviation | Std. Error Mean |
|---|---|---|---|---|
| FMCG purchase frequency | 40 | 2.85 | 1.424 | .225 |
| FMCG categories purchased | 40 | 2.58 | 1.238 | .196 |
| Recommend your favourite FMCG | 40 | 3.53 | .784 | .124 |
| Loyalty to favourite FMCG | 40 | 3.38 | 1.170 | .185 |
| Importance of brand reputation | 40 | 3.20 | 1.285 | .203 |
| Willing to pay more for favourite FMCG | 40 | 3.00 | 1.155 | .183 |
| Pay premium for favourite product | 40 | 3.30 | 1.137 | .180 |
| Loyal to favourite FMCG long-term | 40 | 3.80 | 1.091 | .172 |
| Stick with favourite, even with competitors | 40 | 3.53 | .933 | .148 |
| Importance of product quality | 40 | 3.43 | 1.217 | .192 |
| Importance of price | 40 | 3.63 | 1.055 | .167 |
| Importance of packaging | 40 | 3.48 | 1.086 | .172 |

**One-Sample Test**

| | Test Value = 3 | | | | | |
|---|---|---|---|---|---|---|
| | | | | | Interval of the | |
| | t | df | Sig. (2-tailed) | Mean Difference | Lower | Upper |
| FMCG purchase frequency | -.666 | 39 | .509 | -.150 | -.61 | .31 |
| FMCG categories purchased | -2.171 | 39 | .036 | -.425 | -.82 | -.03 |
| Recommend your favourite FMCG | 4.235 | 39 | .000 | .525 | .27 | .78 |
| Loyalty to favourite FMCG | 2.027 | 39 | .050 | .375 | .00 | .75 |
| Importance of brand reputation | .984 | 39 | .331 | .200 | -.21 | .61 |
| Willing to pay more for favourite FMCG | 0.000 | 39 | 1.000 | 0.000 | -.37 | .37 |
| Pay premium for favourite product | 1.669 | 39 | .103 | .300 | -.06 | .66 |
| Loyal to favourite FMCG long-term | 4.639 | 39 | .000 | .800 | .45 | 1.15 |
| Stick with favourite, even with competitors | 3.557 | 39 | .001 | .525 | .23 | .82 |
| Importance of product quality | 2.208 | 39 | .033 | .425 | .04 | .81 |
| Importance of price | 3.748 | 39 | .001 | .625 | .29 | .96 |
| Importance of packaging | 2.767 | 39 | .009 | .475 | .13 | .82 |

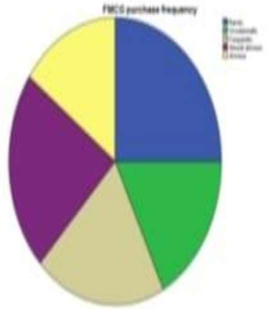
**Result**

Since the above t-test show the significance difference from the neutral point -3, I reject the null hypothesis (H0)and accept the alternative hypothesis(H1) it indicates the Factors Influencing Customer Brand Loyalty In The FMCG Product have a substantial positive impact on the knowledge, attitudes or practices of the vijayapura city.

## FREQUENCY TABLE:

**Table 1: FMCG purchase frequency**

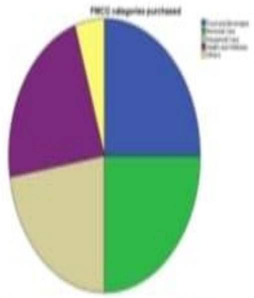
| Valid | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Rarely | 10 | 25.0 | 25.0 | 25.0 |
| Occasionally | 7 | 17.5 | 17.5 | 42.5 |
| Frequently | 8 | 20.0 | 20.0 | 62.5 |
| Almost always | 9 | 22.5 | 22.5 | 85.0 |
| Always | 6 | 15.0 | 15.0 | 100.0 |
| Total | 40 | 100.0 | 100.0 | |



**Interpretation:** Rarely(25.0%), Occasionally(42.5%), Frequently(62.5%), Almost always(85.0%), Always(100.0%).

**Table 2: FMCG categories purchased**

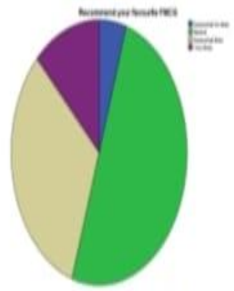
| Valid | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Food and Beverages | 10 | 25.0 | 25.0 | 25.0 |
| Personal Care | 10 | 25.0 | 25.0 | 50.0 |
| Household Care | 9 | 22.5 | 22.5 | 72.5 |
| Health and Wellness | 9 | 22.5 | 22.5 | 95.0 |
| Others | 2 | 5.0 | 5.0 | 100.0 |
| Total | 40 | 100.0 | 100.0 | |



**Interpretation:** Food and Beverages(25.0%), Personal Care(50.0%), Household Care(72.5%), Health and Wellness(95.0%), Others(100.0%).

**Table 3:Recommend your favourite FMCG**

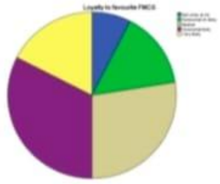
| Valid | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Somewhat Un likely | 2 | 5.0 | 5.0 | 5.0 |
| Neutral | 20 | 50.0 | 50.0 | 55.0 |
| Somewhat likely | 13 | 32.5 | 32.5 | 87.5 |
| Very likely | 5 | 12.5 | 12.5 | 100.0 |
| Total | 40 | 100.0 | 100.0 | |



**Interpretation:** Somewhat Un likely(5.0%), Neutral(55.0%), Somewhat likely(87.5%), Very likely(100.0%).

**Table 4: Loyalty to favourite FMCG**

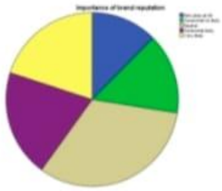
| Valid | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Not Likely at All | 3 | 7.5 | 7.5 | 7.5 |
| Somewhat Un likely | 6 | 15.0 | 15.0 | 22.5 |
| Neutral | 11 | 27.5 | 27.5 | 50.0 |
| Somewhat likely | 13 | 32.5 | 32.5 | 82.5 |
| Very likely | 7 | 17.5 | 17.5 | 100.0 |
| Total | 40 | 100.0 | 100.0 | |



**Interpretation:** Not Likely at All(7.5%),Somewhat Un likely(22.5%), Neutral(50.0%), Somewhat likely(82.5%), Very likely(100.0%).

**Table 5: Importance of brand reputation**

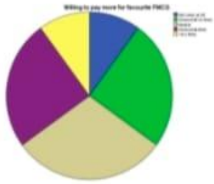
| Valid | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Not Likely at All | 5 | 12.5 | 12.5 | 12.5 |
| Somewhat Un likely | 6 | 15.0 | 15.0 | 27.5 |
| Neutral | 13 | 32.5 | 32.5 | 60.0 |
| Somewhat likely | 8 | 20.0 | 20.0 | 80.0 |
| Very likely | 8 | 20.0 | 20.0 | 100.0 |
| Total | 40 | 100.0 | 100.0 | |



**Interpretation:** Not Likely at All(12.5%),Somewhat Un likely(27.5%), Neutral(60.0%), Somewhat likely(80.5%), Very likely(100.0%).

**Table 6: Willing to pay more for favourite FMCG**

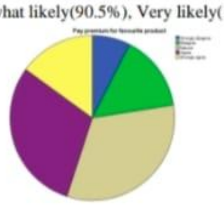
| Valid | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Not Likely at All | 4 | 10.0 | 10.0 | 10.0 |
| Somewhat Un likely | 10 | 25.0 | 25.0 | 35.0 |
| Neutral | 12 | 30.0 | 30.0 | 65.0 |
| Somewhat likely | 10 | 25.0 | 25.0 | 90.0 |
| Very likely | 4 | 10.0 | 10.0 | 100.0 |
| Total | 40 | 100.0 | 100.0 | |



**Interpretation:** Not Likely at All(10.0%),Somewhat Un likely(35.0%), Neutral(65.0%), Somewhat likely(90.5%), Very likely(100.0%).

**Table 7: Pay premium for favourite product**

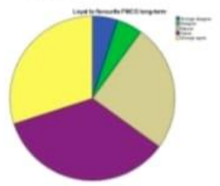
| Valid | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Strongly disagree | 3 | 7.5 | 7.5 | 7.5 |
| Disagree | 6 | 15.0 | 15.0 | 22.5 |
| Natural | 13 | 32.5 | 32.5 | 55.0 |
| Agree | 12 | 30.0 | 30.0 | 85.0 |
| Strongly agree | 6 | 15.0 | 15.0 | 100.0 |
| Total | 40 | 100.0 | 100.0 | |



**Interpretation:** Strongly disagree(7.5%), Disagree(22.5%), Natural(55.0%), Agree(85.0%) Strongly agree(100.0%).

**Table 8: Loyal to favourite FMCG long-term**

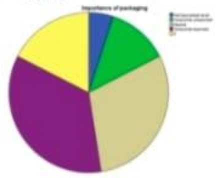
| Valid | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Strongly disagree | 2 | 5.0 | 5.0 | 5.0 |
| Disagree | 2 | 5.0 | 5.0 | 10.0 |
| Natural | 10 | 25.0 | 25.0 | 35.0 |
| Agree | 14 | 35.0 | 35.0 | 70.0 |
| Strongly agree | 12 | 30.0 | 30.0 | 100.0 |
| Total | 40 | 100.0 | 100.0 | |



**Interpretation:** Strongly disagree(5.0%), Disagree(10.0%), Natural(35.0%), Agree(70.0%) Strongly agree(100.0%).

**Table 9: Stick with favourite, even with competitors**

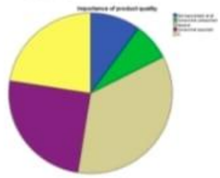
| Valid | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Strongly disagree | 2 | 5.0 | 5.0 | 5.0 |
| Disagree | 2 | 5.0 | 5.0 | 10.0 |
| Natural | 13 | 32.5 | 32.5 | 42.5 |
| Agree | 19 | 47.5 | 47.5 | 90.0 |
| Strongly agree | 4 | 10.0 | 10.0 | 100.0 |
| Total | 40 | 100.0 | 100.0 | |



**Interpretation:** Strongly disagree(5.0%), Disagree(10.0%), Natural(42.5%), Agree(90.0%) Strongly agree(100.0%).

**Table 10: Importance of product quality**

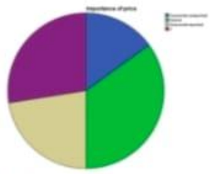
| Valid | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Not imporantant at all | 4 | 10.0 | 10.0 | 10.0 |
| Somewhat unimportant | 3 | 7.5 | 7.5 | 17.5 |
| Neutral | 14 | 35.0 | 35.0 | 52.5 |
| Somewhat important | 10 | 25.0 | 25.0 | 77.5 |
| Very likely | 9 | 22.5 | 22.5 | 100.0 |
| Total | 40 | 100.0 | 100.0 | |



**Interpretation:** Not Likely at All(10.0%),Somewhat Un likely(17.5%), Neutral(52.5%), Somewhat likely(77.5%), Very likely(100.0%).

**Table 11: Importance of price**

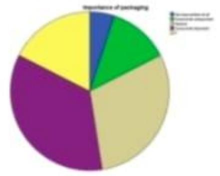
| Valid | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Somewhat unimportant | 6 | 15.0 | 15.0 | 15.0 |
| Neutral | 14 | 35.0 | 35.0 | 50.0 |
| Somewhat important | 9 | 22.5 | 22.5 | 72.5 |
| Very likely | 11 | 27.5 | 27.5 | 100.0 |
| Total | 40 | 100.0 | 100.0 | |



**Interpretation:** Somewhat Un likely(15.0%), Neutral(5.0%), Somewhat likely(72.5%), Very likely(100.0%).

**Table 12: Importance of packaging**

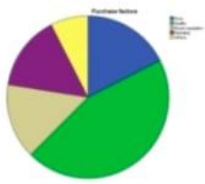
| Valid | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Not imporantant at all | 2 | 5.0 | 5.0 | 5.0 |
| Somewhat unimportant | 5 | 12.5 | 12.5 | 17.5 |
| Neutral | 12 | 30.0 | 30.0 | 47.5 |
| Somewhat important | 14 | 35.0 | 35.0 | 82.5 |
| Very likely | 7 | 17.5 | 17.5 | 100.0 |
| Total | 40 | 100.0 | 100.0 | |



**Interpretation:** Not Likely at All(5.0%),Somewhat Un likely(17.5%), Neutral(47.5%), Somewhat likely(82.5%), Very likely(100.0%).

**Table 13: Purchase factors**

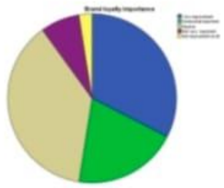
| Valid | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Price | 7 | 17.5 | 17.5 | 17.5 |
| Quality | 18 | 45.0 | 45.0 | 62.5 |
| Brand reputation | 6 | 15.0 | 15.0 | 77.5 |
| Packaing | 6 | 15.0 | 15.0 | 92.5 |
| Others | 3 | 7.5 | 7.5 | 100.0 |
| Total | 40 | 100.0 | 100.0 | |



**Interpretation:** Price(1705%), Quality(62.5%), Brand reputation(77.5%), Packaing(92.5%), Others(100.0%).

**Table 14: Brand loyalty importance**

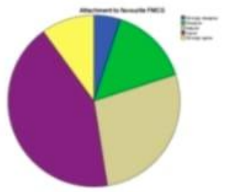
| Valid | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Very imporantant | 13 | 32.5 | 32.5 | 32.5 |
| Somewhat important | 8 | 20.0 | 20.0 | 52.5 |
| Neutral | 15 | 37.5 | 37.5 | 90.0 |
| Not very important | 3 | 7.5 | 7.5 | 97.5 |
| Not imporantant at all | 1 | 2.5 | 2.5 | 100.0 |
| Total | 40 | 100.0 | 100.0 | |



Interpretation: Very imporantant(32.5%), Somewhat important(52.5%), Neutral(90.0%), Not very important(97.5%).

**Table 15: Attachment to favourite FMCG**

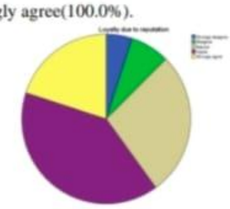
| Valid | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Strongly disagree | 2 | 5.0 | 5.0 | 5.0 |
| Disagree | 6 | 15.0 | 15.0 | 20.0 |
| Natural | 11 | 27.5 | 27.5 | 47.5 |
| Agree | 17 | 42.5 | 42.5 | 90.0 |
| Strongly agree | 4 | 10.0 | 10.0 | 100.0 |
| Total | 40 | 100.0 | 100.0 | |



**Interpretation:** Strongly disagree(5.0%), Disagree(20.0%), Natural(47.5%), Agree(90.0%) Strongly agree(100.0%).

**Table 16: Loyalty due to reputation**

| Valid | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Strongly disagree | 2 | 5.0 | 5.0 | 5.0 |
| Disagree | 3 | 7.5 | 7.5 | 12.5 |
| Natural | 11 | 27.5 | 27.5 | 40.0 |
| Agree | 16 | 40.0 | 40.0 | 80.0 |
| Strongly agree | 8 | 20.0 | 20.0 | 100.0 |
| Total | 40 | 100.0 | 100.0 | |



**Interpretation:** Strongly disagree(5.0%), Disagree(12.5%), Natural(40.0%), Agree(80.0%) Strongly agree(100.0%).

**Table 17: Emotional connection to favourite**

| Valid | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Strongly disagree | 2 | 5.0 | 5.0 | 5.0 |
| Disagree | 5 | 12.5 | 12.5 | 17.5 |
| Natural | 14 | 35.0 | 35.0 | 52.5 |
| Agree | 14 | 35.0 | 35.0 | 87.5 |
| Strongly agree | 5 | 12.5 | 12.5 | 100.0 |
| Total | 40 | 100.0 | 100.0 | |

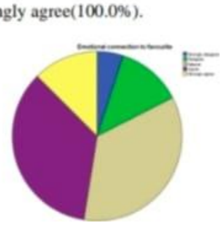
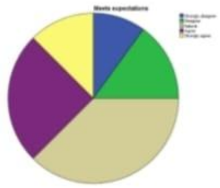


**Table 18: Meets expectations**

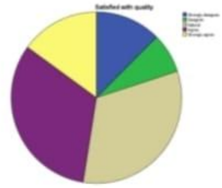
| Valid | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Strongly disagree | 4 | 10.0 | 10.0 | 10.0 |
| Disagree | 6 | 15.0 | 15.0 | 25.0 |
| Natural | 15 | 37.5 | 37.5 | 62.5 |
| Agree | 10 | 25.0 | 25.0 | 87.5 |
| Strongly agree | 5 | 12.5 | 12.5 | 100.0 |
| Total | 40 | 100.0 | 100.0 | |



**Interpretation:** Strongly disagree(10.0%), Disagree(25.0%), Natural(62.5%), Agree(87.5%) Strongly agree(100.0%).

**Table 19: Satisfied with quality**

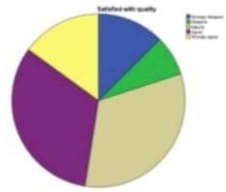
| Valid | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Strongly disagree | 5 | 12.5 | 12.5 | 12.5 |
| Disagree | 3 | 7.5 | 7.5 | 20.0 |
| Natural | 13 | 32.5 | 32.5 | 52.5 |
| Agree | 13 | 32.5 | 32.5 | 85.0 |
| Strongly agree | 6 | 15.0 | 15.0 | 100.0 |
| Total | 40 | 100.0 | 100.0 | |



**Interpretation:** Strongly disagree(12.5%), Disagree(20.0%), Natural(52.5%), Agree(85.0%) Strongly agree(100.0%).

**Table 20: Follow on social media**

| Valid | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Strongly disagree | 3 | 7.5 | 7.5 | 7.5 |
| Disagree | 6 | 15.0 | 15.0 | 22.5 |
| Natural | 11 | 27.5 | 27.5 | 50.0 |
| Agree | 10 | 25.0 | 25.0 | 75.0 |
| Strongly agree | 10 | 25.0 | 25.0 | 100.0 |
| Total | 40 | 100.0 | 100.0 | |



**Interpretation:** Strongly disagree(7.5%), Disagree(22.5%), Natural(50.0%), Agree(75.0%) Strongly agree(100.0%).

## Findings and Suggestions

### Findings

- Loyalty depends on quality and trust.
- Stronger consumer connections are fostered by emotional branding.
- Price has a limited impact; customers place more importance on perceived value than price.
- Advertising works well for attracting new clients, but it doesn't work as well for retaining existing ones.

### Suggestions

Make an investment to establish and preserve trust. Assure a constant level of product quality. Createcampaigns for emotional branding. Make use of loyalty programs rather than merely depending on sales.

## Conclusion

Brand loyalty in the FMCG sector is shaped by multiple factors, particularly brand trust and product quality.

Consumers are likely to remain loyal when they perceive a brand to be trustworthy and high in quality.

Emotional engagement further strengthens this bond. Companies that focus on delivering value beyond just theproduct through emotional branding and consistent customer experiences are more likely to retain loyalcustomers.

**References**

1. Keller, K. L., and P. Kotler (2012). Management of Marketing, 14th ed. Pearson.
2. K. L. Keller (2003). Brand Management Strategy. Pearson Learning.
3. Holbrook, M. B., and Chaudhuri, A. (2001). the progression of brand performance from brand affectand brand trust. 81–93 in Journal of Marketing, 65(2).
4. Monroe (1990) K. B. Pricing: Choosing Profitably. McGraw-Hill.

# THE INFLUENCE OF INSTAGRAM ON CONSUMER PREFERENCES AND BUYING DECISIONS

**Girimallappa Desai**

Student of B.Com. Programme, BLDEA's A. S. Patil College of Commerce (Autonomous), Vijayapura, Karnataka, India

**Danamma G.**

Assistant Professor, Department of Commerce, BLDEA's, A. S. Patil College of Commerce (Autonomous), Vijayapura, Karnataka, India

The fast expansion of Instagram as a social media service has revolutionized the marketing paradigm. Brands nowadays use Instagram as not just an advertising medium, but also a means to directly interact with buyers. It is important for marketers to understand how Instagram affects buyers' tastes and purchasing decisions so that they can maximize their tactics. This research will throw light on changing consumer behavior influenced by Instagram and assist businesses in adjusting to changing digital marketing dynamics.

## Review of Literature

Existing literature points towards the influence of social media websites in influencing consumer choice. Based on research conducted by Smith (2020), Instagram's visual content plays a very important role in influencing consumer preference, particularly in fashion and lifestyle industries. In addition, influencer marketing plays a central role since, according to research conducted by Johnson and Lee (2019), most consumers tend to trust recommendations made by influencers above those of common advertisements. Further, engagement between brands and users on Instagram is known to elevate consumer loyalty and interaction (Taylor, 2021). These points to Instagram's impact on consumer behavior as being significant in terms of visuals, personal attachment, and establishment of trust.

## Statement of the Problem

Although the influence of Instagram in shaping consumer preferences has increased over the years, little research has been carried out on the effects of specific drivers like aesthetic appeal, influencer promotion, and direct interaction on purchasing behavior. This research aims to bridge the gap by examining the numerous factors that determine Instagram's role in influencing consumer decision-making behaviors.

## Research Questions

- How does Instagram's visual content shape consumer preference and buying behavior?
- What is the influence of influencers on consumer purchasing decisions on Instagram?

- How does consumer interaction with brands on Instagram affect their trust and loyalty?

**Study Objectives**

- To evaluate the effect of visual content on consumer preferences and purchasing decisions.
- To investigate the influence of influencers on consumer purchasing behavior on Instagram.
- To examine how consumer interaction with brands on Instagram affects brand trust and loyalty.

**Hypothesis Testing**

**$H_0$:** There is no notable impact of Instagram on the purchasing decisions of consumers.

**$H_1$:** There is a considerable impact of Instagram on consumer purchasing behavior.

**Scope of the Study**

This research targets Instagram users who actively engage with brands and influencers across industries such as fashion, beauty, and lifestyle. The research limits itself to examining consumer choice and preference in regards to Instagram's visual-centric content, influencer marketing, and brand interactions.

**Research Methodology**

The research will utilize a quantitative research design, with surveys being used to gather data from Instagram users. The survey will center on consumer interactions on Instagram content, influencers, and brands. Statistical analysis will be employed to establish correlations between the use of Instagram and consumer purchasing behavior.

**Study Limitations**

- The research is confined to users of Instagram and might not be applicable to other social media platforms.
- It targets a particular age group (young adults and youth) that is more inclined to use Instagram.
- The sample size of the survey could restrict the results' generalizability.

**Scope for Future Research**

Future studies might investigate the effects of Instagram's algorithm updates on consumer behavior. Further, research might study how Instagram's incorporation into e-commerce websites affects direct buying decisions.

**Analysis and Interpretation**

The data gathered from the survey will be statistically analyzed to determine trends and patterns in customer behavior. Analysis will center on how various types of content (images, videos, stories) and influencer engagement impact customers' purchasing decisions.

**Statistics**

| | | Name of Respondent | Age of Respondent | Gender of Respondent | Occupation of Respondent | Frequency of Instagram use | Follow any brands | Quality of brand images/videos on Instagram influences product interest. | follow brands with consistent, high-quality Instagram content. | Influencer recommendations on Instagram influence me to try products. | Frequency of brand posts affects my awareness of their products. | I trust reviews and ratings from other Instagram users. | Instagram significantly impacts my purchasing decisions. | I often buy products after discovering them on Instagram. | Instagram ads influence purchases I wouldn't have considered. | Frequent product exposure on Instagram increases my likelihood of buying. | Instagram has changed my brand preferences. | Instagram shapes my fashion and beauty product preferences. | I follow brands to stay updated on new products and offers. | Instagram ads effectively introduce me to new products. | I trust user recommendations on Instagram more than traditional ads. | Visual content on Instagram increases my product interest. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N | Valid | 47 | 47 | 47 | 47 | 47 | 47 | 47 | 47 | 47 | 47 | 47 | 47 | 47 | 47 | 47 | 47 | 47 | 47 | 47 | 47 | 47 |
| | Missing | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Mean | | | 22.51 | 1.66 | 2.00 | 1.49 | 1.51 | 3.36 | 2.94 | 2.98 | 3.36 | 3.02 | 3.02 | 2.83 | 2.91 | 2.87 | 3.15 | 3.47 | 3.06 | 3.38 | 3.34 | 3.30 |
| Median | | | 21.00 | 2.00 | 1.00 | 1.00 | 2.00 | 3.00 | 3.00 | 3.00 | 4.00 | 3.00 | 3.00 | 3.00 | 3.00 | 3.00 | 3.00 | 3.00 | 3.00 | 3.00 | 3.00 | 3.00 |
| Std. Deviation | | | 4.956 | 0.479 | 1.518 | 0.975 | 0.505 | 0.987 | 1.071 | 1.113 | 1.112 | 1.151 | 1.011 | 1.185 | 1.231 | 1.279 | 1.215 | 1.100 | 1.030 | 1.074 | 0.984 | 1.232 |
| Skewness | | | 0.905 | -0.696 | 1.246 | 2.235 | -0.044 | -0.233 | -0.090 | 0.340 | -0.577 | -0.043 | -0.044 | 0.262 | 0.168 | 0.118 | 0.082 | -0.222 | -0.007 | -0.396 | -0.032 | -0.093 |
| Std. Error of Skewness | | | 0.347 | 0.347 | 0.347 | 0.347 | 0.347 | 0.347 | 0.347 | 0.347 | 0.347 | 0.347 | 0.347 | 0.347 | 0.347 | 0.347 | 0.347 | 0.347 | 0.347 | 0.347 | 0.347 | 0.347 |
| Kurtosis | | | 0.149 | -1.585 | -0.025 | 4.430 | -2.089 | 0.059 | -0.453 | -0.904 | -0.156 | -0.654 | -0.379 | -0.699 | -0.877 | -0.963 | -0.799 | -0.521 | -0.832 | -0.132 | -0.454 | -1.040 |
| Std. Error of Kurtosis | | | 0.681 | 0.681 | 0.681 | 0.681 | 0.681 | 0.681 | 0.681 | 0.681 | 0.681 | 0.681 | 0.681 | 0.681 | 0.681 | 0.681 | 0.681 | 0.681 | 0.681 | 0.681 | 0.681 | 0.681 |

## Statistical Analysis

**One-Sample Statistics**

| | N | Mean | Std. Deviation | Std. Error Mean |
|---|---|---|---|---|
| Quality of brand images/videos on Instagram influences product interest. | 47 | 3.36 | .987 | .144 |
| follow brands with consistent, high-quality Instagram content. | 47 | 2.94 | 1.071 | .156 |
| Influencer recommendations on Instagram influence me to try products. | 47 | 2.98 | 1.113 | .162 |
| Frequency of brand posts affects my awareness of their products. | 47 | 3.36 | 1.112 | .162 |
| I trust reviews and ratings from other Instagram users. | 47 | 3.02 | 1.151 | .168 |
| Instagram significantly impacts my purchasing decisions. | 47 | 3.02 | 1.011 | .147 |
| I often buy products after discovering them on Instagram. | 47 | 2.83 | 1.185 | .173 |
| Instagram ads influence purchases I wouldn't have considered. | 47 | 2.91 | 1.231 | .179 |
| Frequent product exposure on Instagram increases my likelihood of buying. | 47 | 2.87 | 1.279 | .187 |
| Instagram has changed my brand preferences. | 47 | 3.15 | 1.215 | .177 |
| Instagram shapes my fashion and beauty product preferences. | 47 | 3.47 | 1.100 | .161 |
| I follow brands to stay updated on new products and offers. | 47 | 3.06 | 1.030 | .150 |
| Instagram ads effectively introduce me to new products. | 47 | 3.38 | 1.074 | .157 |
| I trust user recommendations on Instagram more than traditional ads. | 47 | 3.34 | .984 | .144 |
| Visual content on Instagram increases my product interest. | 47 | 3.30 | 1.232 | .180 |

| One-Sample Test | | | | | | |
|---|---|---|---|---|---|---|
| | Test Value = 3 | | | | | |
| | t | df | Sig. (2-tailed) | Mean Difference | 95% Confidence Interval of the Difference Lower | Upper |
| Quality of brand images/videos on Instagram influences product interest. | 2.511 | 46 | .016 | .362 | .07 | .65 |
| follow brands with consistent, high-quality Instagram content. | -.408 | 46 | .685 | -.064 | -.38 | .25 |
| Influencer recommendations on Instagram influence me to try products. | -.131 | 46 | .896 | -.021 | -.35 | .31 |
| Frequency of brand posts affects my awareness of their products. | 2.231 | 46 | .031 | .362 | .04 | .69 |
| I trust reviews and ratings from other Instagram users. | .127 | 46 | .900 | .021 | -.32 | .36 |
| Instagram significantly impacts my purchasing decisions. | .144 | 46 | .886 | .021 | -.28 | .32 |
| I often buy products after discovering them on Instagram. | -.984 | 46 | .330 | -.170 | -.52 | .18 |
| Instagram ads influence purchases I wouldn't have considered. | -.474 | 46 | .638 | -.085 | -.45 | .28 |
| Frequent product exposure on Instagram increases my likelihood of buying. | -.684 | 46 | .497 | -.128 | -.50 | .25 |
| Instagram has changed my brand preferences. | .840 | 46 | .405 | .149 | -.21 | .51 |
| Instagram shapes my fashion and beauty product preferences. | 2.916 | 46 | .005 | .468 | .14 | .79 |
| I follow brands to stay updated on new products and offers. | .425 | 46 | .673 | .064 | -.24 | .37 |
| Instagram ads effectively introduce me to new products. | 2.444 | 46 | .018 | .383 | .07 | .70 |
| I trust user recommendations on Instagram more than traditional ads. | 2.371 | 46 | .022 | .340 | .05 | .63 |
| Visual content on Instagram increases my product interest. | 1.657 | 46 | .104 | .298 | -.06 | .66 |

### Interpretation

The one-sample t-test findings indicate that high-quality brand images, high posting frequency, Instagram advertising, user suggestions, and Instagram's impact on fashion and beauty tastes significantly influence consumer interest and behavior ($p < 0.05$). On the other hand, influencer suggestions, reliance on online opinions, overall purchase decisions, and high exposure to ads were not statistically significant. Generally, visual attractiveness and regular content on Instagram are the most important drivers of product awareness and interest, whereas trust in influencers and advertisements alone has less impact.

**Findings, Suggestions and Conclusion**

The research will find that visual content, particularly images and videos, is important in consumer decision-making. Brand engagement and influencer marketing on Instagram will likely significantly contribute to consumer trust and purchasing behavior. With these findings, brands should concentrate on developing visually engaging content and using influencer collaborations to maximize consumer engagement and sales.

**References**

1. Johnson, M., & Lee, T. (2019). The Power of Influence: How Social Media Affects Consumer Behavior. Journal of Digital Marketing, 12(3), 45-59.
2. Smith, J. (2020). Instagram and Consumer Preferences: A Visual-Centric Platform's Role in Decision Making. International Journal of Social Media Marketing, 7(2), 25-38.
3. Taylor, R. (2021). Brand Engagement on Instagram: Building Consumer Trust. Journal of Brand Management, 29(4), 72-84.

# ACCESSINGCUSTOMERPERCEPTIONSANDSATISFACTION WITH PACKAGING PRODUCTS OFV.RUNWALPACKAGING (PLASTIC DISPOSABLE AND CLOTH BAGS

**Disha Runwal**

Student of B.Com. Programme, BLDEA's A. S. Patil College of Commerce (Autonomous), Vijayapura, Karnataka, India

**Prof. Danamma G.**

Assistant Professor, Department of Commerce, BLDEA's, A. S. Patil College of Commerce (Autonomous), Vijayapura, Karnataka, India

## Introduction

In the current market, packaging plays a crucial role—not only inensuring the safe delivery and protection of products but also in shaping consumer choices and supporting environmental sustainability. This study focuses on evaluating consumer opinions and satisfaction concerning reusable cloth bags compared to single-use plastic bags.

## NeedfortheStudy

Understanding consumer behaviour in relation to packaging choices is vital for promoting sustainability and environmental conservation. This study aims to: explore consumer awareness and attitudes toward the environmental impact of their choices, and evaluate their level of satisfaction with cloth bags compared to alternative options.

## Literature Review

Packaging plays a significant role in shaping consumer decisions, influencing their perceptions, and impacting overall satisfaction. While disposable plastic bags are often favored for their affordability and convenience, cloth bags are generally viewed as a more environmentally friendly and reusable alternative

## Objectives of the Study

- Analyzing consumer perceptions toward plastic disposable bags (PDB) and cloth bags
- Comparing the levels of consumer satisfaction associated with each type of bag
- Identifying the key factors that influence consumer preferences and satisfaction.

## Hypothesis Testing

**$H_1$:** There is a significant difference in customer satisfaction between CB and PDB..

**$H_2$:** Environmentally conscious attitudes positively influence consumer preference for cloth bag. H3: Demographic factors play a role in shaping consumer preferences for different types of packaging.

**Scope of the Study**

The study targets consumers living in urban and semi-urban areas who regularly use packaging options like reusable cloth bags and single-use plastic bags. The insights gathered are intended to support price makers, marketers, and manufacturers in designing and promoting environmentally sustainable packaging alternatives.

**Research Methodology**

This research utilizes a combination of analytical and descriptive methods, applying stratified random sampling to ensure diverse representation. A sample size ranging from 100 to 200 participants was selected using this approach. Data was gathered through the use of structured questionnaires. To the findings, various statistical techniques were employed, including mean, median, mode, total sum, standard deviation, and percentage-based analysis.

**Limitations of Study**

- Narrow Geographic Scope: The findings may not be applicable outside the study area.
- Sample Bias: Responses could be influenced by demographic factors, potentially affecting the representative of the sample.
- Time Constraints: The short duration of the study may not fully capture long-term behavioral trends.

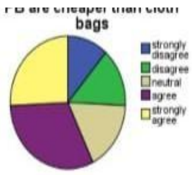
**Scope for Future Research**

Long-term studies could provide valuable insights into how customer preferences change over time. Additionally, comparisons can be made with other eco-friendly packaging options like paper or jute. Future research could also explore the influence of brand awareness on consumers' packaging choices.

## AnalysisandInterpretation

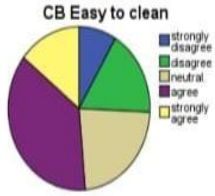
CB are more environmentally friendly than plastic bags

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly disagree | 4 | 11.4 | 11.4 | 11.4 |
| | disagree | 2 | 5.7 | 5.7 | 17.1 |
| | neutral | 7 | 20.0 | 20.0 | 37.1 |
| | agree | 12 | 34.3 | 34.3 | 71.4 |
| | strongly agree | 10 | 28.6 | 28.6 | 100.0 |
| | Total | 35 | 100.0 | 100.0 | |



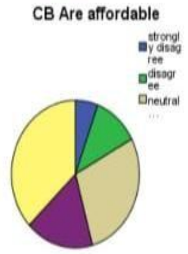

CB Easy to clean

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly disagree | 3 | 8.6 | 8.6 | 8.6 |
| | disagree | 5 | 14.3 | 14.3 | 22.9 |
| | neutral | 3 | 8.6 | 8.6 | 31.4 |
| | agree | 15 | 42.9 | 42.9 | 74.3 |
| | strongly agree | 9 | 25.7 | 25.7 | 100.0 |
| | Total | 35 | 100.0 | 100.0 | |



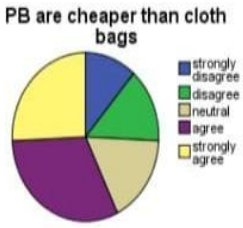

CB Are affordable

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly disagree | 2 | 5.7 | 5.7 | 5.7 |
| | disagree | 4 | 11.4 | 11.4 | 17.1 |
| | neutral | 10 | 28.6 | 28.6 | 45.7 |
| | agree | 6 | 17.1 | 17.1 | 62.9 |
| | strongly agree | 13 | 37.1 | 37.1 | 100.0 |
| | Total | 35 | 100.0 | 100.0 | |



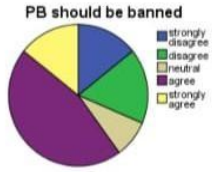

PB are cheaper than cloth bags

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly disagree | 4 | 11.4 | 11.4 | 11.4 |
| | disagree | 5 | 14.3 | 14.3 | 25.7 |
| | neutral | 6 | 17.1 | 17.1 | 42.9 |
| | agree | 11 | 31.4 | 31.4 | 74.3 |
| | strongly agree | 9 | 25.7 | 25.7 | 100.0 |
| | Total | 35 | 100.0 | 100.0 | |



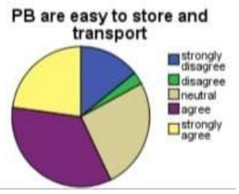

PB should be banned

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly disagree | 5 | 14.3 | 14.3 | 14.3 |
| | disagree | 6 | 17.1 | 17.1 | 31.4 |
| | neutral | 3 | 8.6 | 8.6 | 40.0 |
| | agree | 16 | 45.7 | 45.7 | 85.7 |
| | strongly agree | 5 | 14.3 | 14.3 | 100.0 |
| | Total | 35 | 100.0 | 100.0 | |



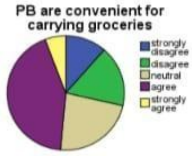

PB are easy to store and transport

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly disagree | 5 | 14.3 | 14.3 | 14.3 |
| | disagree | 1 | 2.9 | 2.9 | 17.1 |
| | neutral | 9 | 25.7 | 25.7 | 42.9 |
| | agree | 12 | 34.3 | 34.3 | 77.1 |
| | strongly agree | 8 | 22.9 | 22.9 | 100.0 |
| | Total | 35 | 100.0 | 100.0 | |



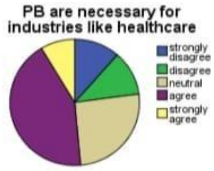
PB are convenient for carrying groceries

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly disagree | 4 | 11.4 | 11.4 | 11.4 |
| | disagree | 6 | 17.1 | 17.1 | 28.6 |
| | neutral | 8 | 22.9 | 22.9 | 51.4 |
| | agree | 15 | 42.9 | 42.9 | 94.3 |
| | strongly agree | 2 | 5.7 | 5.7 | 100.0 |
| | Total | 35 | 100.0 | 100.0 | |



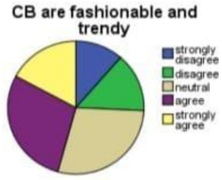

PB are necessary for industries like healthcare

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly disagree | 4 | 11.4 | 11.4 | 11.4 |
| | disagree | 4 | 11.4 | 11.4 | 22.9 |
| | neutral | 9 | 25.7 | 25.7 | 48.6 |
| | agree | 15 | 42.9 | 42.9 | 91.4 |
| | strongly agree | 3 | 8.6 | 8.6 | 100.0 |
| | Total | 35 | 100.0 | 100.0 | |



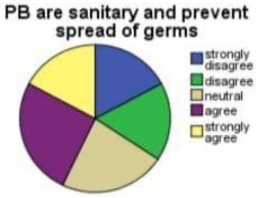

CB are fashionable and trendy

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly disagree | 4 | 11.4 | 11.4 | 11.4 |
| | disagree | 5 | 14.3 | 14.3 | 25.7 |
| | neutral | 10 | 28.6 | 28.6 | 54.3 |
| | agree | 10 | 28.6 | 28.6 | 82.9 |
| | strongly agree | 6 | 17.1 | 17.1 | 100.0 |
| | Total | 35 | 100.0 | 100.0 | |



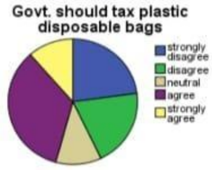

PB are sanitary and prevent spread of germs

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly disagree | 6 | 17.1 | 17.1 | 17.1 |
| | disagree | 6 | 17.1 | 17.1 | 34.3 |
| | neutral | 8 | 22.9 | 22.9 | 57.1 |
| | agree | 9 | 25.7 | 25.7 | 82.9 |
| | strongly agree | 6 | 17.1 | 17.1 | 100.0 |
| | Total | 35 | 100.0 | 100.0 | |



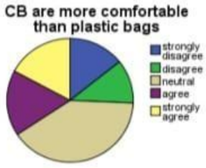

Govt. should tax plastic disposable bags

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly disagree | 8 | 22.9 | 22.9 | 22.9 |
| | disagree | 7 | 20.0 | 20.0 | 42.9 |
| | neutral | 4 | 11.4 | 11.4 | 54.3 |
| | agree | 12 | 34.3 | 34.3 | 88.6 |
| | strongly agree | 4 | 11.4 | 11.4 | 100.0 |
| | Total | 35 | 100.0 | 100.0 | |



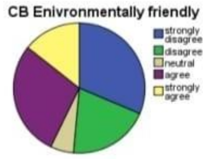

CB are more comfortable than plastic bags

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly disagree | 5 | 14.3 | 14.3 | 14.3 |
| | disagree | 4 | 11.4 | 11.4 | 25.7 |
| | neutral | 14 | 40.0 | 40.0 | 65.7 |
| | agree | 6 | 17.1 | 17.1 | 82.9 |
| | strongly agree | 6 | 17.1 | 17.1 | 100.0 |
| | Total | 35 | 100.0 | 100.0 | |



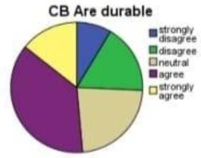
CB Enivronmentally friendly

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly disagree | 11 | 31.4 | 31.4 | 31.4 |
| | disagree | 7 | 20.0 | 20.0 | 51.4 |
| | neutral | 2 | 5.7 | 5.7 | 57.1 |
| | agree | 10 | 28.6 | 28.6 | 85.7 |
| | strongly agree | 5 | 14.3 | 14.3 | 100.0 |
| | Total | 35 | 100.0 | 100.0 | |



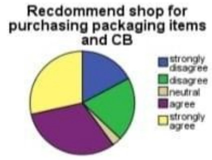

CB Are durable

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly disagree | 8 | 22.9 | 22.9 | 22.9 |
| | disagree | 1 | 2.9 | 2.9 | 25.7 |
| | neutral | 9 | 25.7 | 25.7 | 51.4 |
| | agree | 4 | 11.4 | 11.4 | 62.9 |
| | strongly agree | 13 | 37.1 | 37.1 | 100.0 |
| | Total | 35 | 100.0 | 100.0 | |



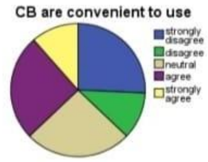

Recdommend shop for purchasing packaging items and CB

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly disagree | 6 | 17.1 | 17.1 | 17.1 |
| | disagree | 7 | 20.0 | 20.0 | 37.1 |
| | neutral | 1 | 2.9 | 2.9 | 40.0 |
| | agree | 11 | 31.4 | 31.4 | 71.4 |
| | strongly agree | 10 | 28.6 | 28.6 | 100.0 |
| | Total | 35 | 100.0 | 100.0 | |




CB are convenient to use

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly disagree | 9 | 25.7 | 25.7 | 25.7 |
| | disagree | 4 | 11.4 | 11.4 | 37.1 |
| | neutral | 9 | 25.7 | 25.7 | 62.9 |
| | agree | 9 | 25.7 | 25.7 | 88.6 |
| | strongly agree | 4 | 11.4 | 11.4 | 100.0 |
| | Total | 35 | 100.0 | 100.0 | |




**Interpretation**

The analysis shows that cloth bags are generally preferred for being eco-friendly, durable, &affordable. Respondents believe that plastic bags are cheaper &more convenient for storage & industries like healthcare, but there is strong support for banning or taxing them due to environmental harm. While plastic bags score high on convenience, cloth bags are forced for their long-term benefits & sustainability. Overall there is a positive shift in consumer preference towards cloth bags highlighting increased.

**Findings and Suggestions**

65% of consumers are aware of plastic disposables' environmental impact. Cloth bags score higher for sustainability and durability, while plastic bags are preferred for convenience and cost. Younger consumers' favour sustainable packaging, and environmentally-conscious buyers are more satisfied with cotton bags. Launch awareness campaigns to educate consumers on the advantages of sustainable packaging. Motivate retailers to provide discounts for customers who use cloth bags

**Conclusions**

The study finds that although plastic disposables remain popular due to their affordability and convenience, there is a noticeable shift towards greater awareness and satisfaction with eco-friendly options such as cloth bags. Targeted strategies can help speed up this transition and reduce environmental harm.

**References**

1. Analysis reports through SPSS data analysis
2. Research studies made through ChatGPT.
3. Survey data collected on customer perceptions of packaging preferences

# A STUDY ON IMPACT OF GST ON SMALL BUSINNESS WITH REFERENCE TO VIJAYAPUR CITY

**Dhaneshwari B. Masuti**
Student, B.Com. Programme, BLDEA's, A. S. Patil College of Commerce (Autonomous), Vijayapura, Karnataka, India
**Prof. DanammaG.**
Assistant Professor, Department of Commerce, BLDEA's, A. S. Patil College of Commerce (Autonomous), Vijayapura, Karnataka, India

## Introduction

Goods & Service Tax (GST) introduced in India on July 1, 2017 is an extensive indirect tax levied on the productions and consumption of goods & services. It replaced many cascading taxes imposed by Central & State Government.

## Need for the Study

Small businesses form the pillar of the Indian economy awareness about how GST impacts their day-to-day performance, income &existence is critical.

## Review of Literature

Earlier analysis shows mixed come back to GST among small businesses. During some values the image, different spotlights build up compliance burdens. The literature supports to plan the present study and know research space

## Statement of Problem

The introduction of the Goods and Services Tax (GST) in India was intended to simplify the country's complex taxation system and create a unified market. While GST aims to streamline tax administration and enhance compliance, its implementation has posed significant challenges for small businesses.

## Objectives of the Study

- To examine how GST affects the cash flow of small enterprises.
- To investigate the role of GST in formalizing small businesses.
- To the study the influence of GST on the pricing strategy of small firms.

## Hypothesis Testing

It is carried out based on primary data collected from small business holders over Null hypothesis (H0) GST implementation impact while Alternative hypothesis (H1) has a significant impact on the performance of small business.

## Scope of Study

The study is limited to urban areas of small businesses. It is defined based on employee number and annual income. The study also include manufacturing, trading, services and others

## Research Methodology

- Source of Data: The study is based on primary as well as secondary data.
- Primary Data: The information has been collected by using structured questionnaire and interview techniques.
- Secondary data: Secondary information was gathered from books, online articles,

And government reports related to GST and education. Simple tools like percentages tables were used to analyze the data.

- **Sample Selection:** Non probability sampling techniques have been used like convenience sampling to collect primary data from the public with the help of structured questionnaire

## Limitations of the Study

This study is limited to Vijayapura, making its findings less applicable to other regions.

The reliability of data depends on survey responses, which may include biases or inaccurate information. The study primarily focuses on education, without an in-depth analysis of health or psychological effects. It evaluates government policies but does not measure their long-term effectiveness.

## Scope for Future Research

Future studies can look into how GST implementation has guided the values and overall profitability of small firm across different states or fields.

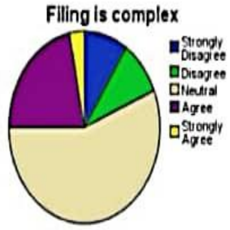
## Analysis and Interpretation

**Understand GST rules**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly Disagree | 1 | 3.1 | 3.1 | 3.1 |
| | Disagree | 5 | 15.6 | 15.6 | 18.8 |
| | Neutral | 10 | 31.3 | 31.3 | 50.0 |
| | Agree | 15 | 46.9 | 46.9 | 96.9 |
| | Strongly Agree | 1 | 3.1 | 3.1 | 100.0 |
| | Total | 32 | 100.0 | 100.0 | |

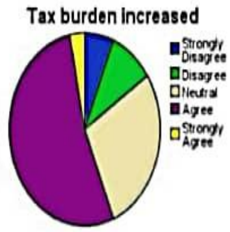

**Filing is complex**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly Disagree | 3 | 9.4 | 9.4 | 9.4 |
| | Disagree | 3 | 9.4 | 9.4 | 18.8 |
| | Neutral | 18 | 56.3 | 56.3 | 75.0 |
| | Agree | 7 | 21.9 | 21.9 | 96.9 |
| | Strongly Agree | 1 | 3.1 | 3.1 | 100.0 |
| | Total | 32 | 100.0 | 100.0 | |



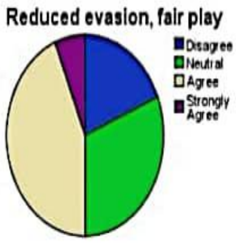

**Tax burden increased**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly Disagree | 2 | 6.3 | 6.3 | 6.3 |
| | Disagree | 3 | 9.4 | 9.4 | 15.6 |
| | Neutral | 9 | 28.1 | 28.1 | 43.8 |
| | Agree | 17 | 53.1 | 53.1 | 96.9 |
| | Strongly Agree | 1 | 3.1 | 3.1 | 100.0 |
| | Total | 32 | 100.0 | 100.0 | |




**Reduced evasion, fair play**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Disagree | 6 | 18.8 | 18.8 | 18.8 |
| | Neutral | 10 | 31.3 | 31.3 | 50.0 |
| | Agree | 14 | 43.8 | 43.8 | 93.8 |
| | Strongly Agree | 2 | 6.3 | 6.3 | 100.0 |
| | Total | 32 | 100.0 | 100.0 | |




**Pricing impacted**

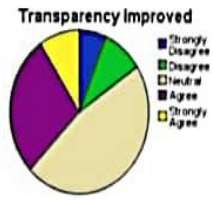
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Disagree | 9 | 28.1 | 28.1 | 28.1 |
| | Neutral | 13 | 40.6 | 40.6 | 68.8 |
| | Agree | 6 | 18.8 | 18.8 | 87.5 |
| | Strongly Agree | 3 | 9.4 | 9.4 | 96.9 |
| | 42 | 1 | 3.1 | 3.1 | 100.0 |
| | Total | 32 | 100.0 | 100.0 | |

**Profits increased**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly Disagree | 4 | 12.5 | 12.5 | 12.5 |
| | Disagree | 5 | 15.6 | 15.6 | 28.1 |
| | Neutral | 12 | 37.5 | 37.5 | 65.6 |
| | Agree | 9 | 28.1 | 28.1 | 93.8 |
| | Strongly Agree | 2 | 6.3 | 6.3 | 100.0 |
| | Total | 32 | 100.0 | 100.0 | |

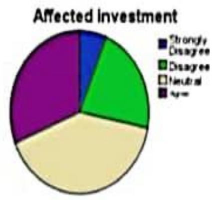

**Transparency improved**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly Disagree | 2 | 6.3 | 6.3 | 6.3 |
| | Disagree | 3 | 9.4 | 9.4 | 15.6 |
| | Neutral | 15 | 46.9 | 46.9 | 62.5 |
| | Agree | 9 | 28.1 | 28.1 | 90.6 |
| | Strongly Agree | 3 | 9.4 | 9.4 | 100.0 |
| | Total | 32 | 100.0 | 100.0 | |



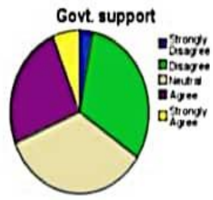

**Affected investment**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly Disagree | 2 | 6.3 | 6.3 | 6.3 |
| | Disagree | 7 | 21.9 | 21.9 | 28.1 |
| | Neutral | 13 | 40.6 | 40.6 | 68.8 |
| | Agree | 10 | 31.3 | 31.3 | 100.0 |
| | Total | 32 | 100.0 | 100.0 | |



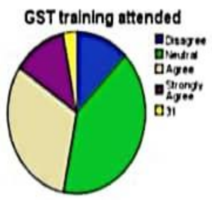

**Govt. support**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly Disagree | 1 | 3.1 | 3.1 | 3.1 |
| | Disagree | 10 | 31.3 | 31.3 | 34.4 |
| | Neutral | 11 | 34.4 | 34.4 | 68.8 |
| | Agree | 8 | 25.0 | 25.0 | 93.8 |
| | Strongly Agree | 2 | 6.3 | 6.3 | 100.0 |
| | Total | 32 | 100.0 | 100.0 | |



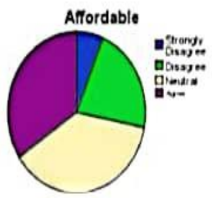

**GST training attended**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Disagree | 4 | 12.5 | 12.5 | 12.5 |
| | Neutral | 13 | 40.6 | 40.6 | 53.1 |
| | Agree | 10 | 31.3 | 31.3 | 84.4 |
| | Strongly Agree | 4 | 12.5 | 12.5 | 96.9 |
| | 31 | 1 | 3.1 | 3.1 | 100.0 |
| | Total | 32 | 100.0 | 100.0 | |



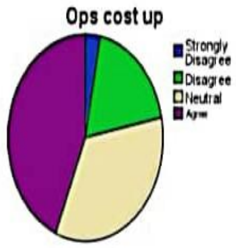

**Affordable**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly Disagree | 2 | 6.3 | 6.3 | 6.3 |
| | Disagree | 7 | 21.9 | 21.9 | 28.1 |
| | Neutral | 12 | 37.5 | 37.5 | 65.6 |
| | Agree | 11 | 34.4 | 34.4 | 100.0 |
| | Total | 32 | 100.0 | 100.0 | |



Ops cost up

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly Disagree | 1 | 3.1 | 3.1 | 3.1 |
| | Disagree | 6 | 18.8 | 18.8 | 21.9 |
| | Neutral | 11 | 34.4 | 34.4 | 56.3 |
| | Agree | 14 | 43.8 | 43.8 | 100.0 |
| | Total | 32 | 100.0 | 100.0 | |

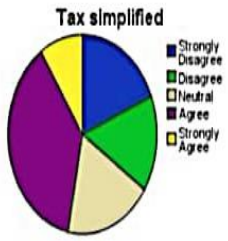



Need tools

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly Disagree | 4 | 12.5 | 12.5 | 12.5 |
| | Disagree | 8 | 25.0 | 25.0 | 37.5 |
| | Neutral | 6 | 18.8 | 18.8 | 56.3 |
| | Agree | 12 | 37.5 | 37.5 | 93.8 |
| | Strongly Agree | 2 | 6.3 | 6.3 | 100.0 |
| | Total | 32 | 100.0 | 100.0 | |


Tax simplified

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly Disagree | 6 | 18.8 | 18.8 | 18.8 |
| | Disagree | 5 | 15.6 | 15.6 | 34.4 |
| | Neutral | 6 | 18.8 | 18.8 | 53.1 |
| | Agree | 12 | 37.5 | 37.5 | 90.6 |
| | Strongly Agree | 3 | 9.4 | 9.4 | 100.0 |
| | Total | 32 | 100.0 | 100.0 | |




Transparency

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Disagree | 6 | 18.8 | 18.8 | 18.8 |
| | Neutral | 12 | 37.5 | 37.5 | 56.3 |
| | Agree | 10 | 31.3 | 31.3 | 87.5 |
| | Strongly Agree | 4 | 12.5 | 12.5 | 100.0 |
| | Total | 32 | 100.0 | 100.0 | |


**Interpretation**

- Many respondents found GST rules difficult to understand and filing processes complex.
- A significant number felt that GST increased their tax burden.
- GST was seen as promoting transparency and reducing tax evasion.
- Opinions on profit improvements after GST were mostly negative.
- Pricing impacts due to GST were mixed among the respondents.
- Operational costs were perceived to have risen post-GST implementation.
- There is a noticeable need for better tools to manage GST compliance.

- Government support was viewed as inadequate by many.
- Participation in GST training was moderate but considered useful.
- Simplification of GST processes remains a major expectation.

**Findings, SuggestionandConclusion**

The introduction of GST has streamlined the tax structure, reducing the burden of multiple taxes. However, small businesses initially faced compliance challenges due to digital filing requirements. GST has improved transparency and reduced tax evasion, benefiting long-term business credibility. Yet, increased paperwork and return filings can strain limited resources. Composition schemes have eased compliance for some small enterprises. Overall, with proper support, GST can help small businesses grow in an organized market.

**Conclusion**

The implementation of GST has streamlined taxation but increased compliance burdens for small businesses. While it promotes transparency and ease of doing business, many small enterprises struggle with digital processes. Input tax credit benefits help reduce overall costs, yet awareness remains a challenge. Overall, GST offers long-term gains but requires better support for small businesses.

**References**

1. Books and data from the GST portal used to help analysis and give factors to findings.
2. Small business faced beginning obstacle due to lack of understanding and practical support.
3. The study guides more instruction plans and clarify comeback filing mechanisms.
4. GST despite sign critically

# THE RISE OF ONLINE TRAVEL BOOKING PLATFORMS IMPACTS ON TRADITIONAL TRAVEL AGENCIES

**Khushi K Pawar**

Student, B.Com. Programme, BLDEA's, A. S. Patil College of Commerce (Autonomous), Vijayapura, Karnataka, India

**Ms. Sneha Benakatti**

Assistant Professor, Department of Commerce, BLDEA's, A. S. Patil College of Commerce (Autonomous), Vijayapura, Karnataka, India

## Introduction

The rise of online travel booking platforms has significantly impacted traditional travel agencies. traditional travel service given more information to compere to online travel services, online travel booking platforms more essay to use, it is given 24/7 services.

## Need for the Study

- To assess the challenges faced by traditional travel agencies.
- To identify areas where traditional agencies can innovate.
- To explore the future role of traditional travel agencies.

## Review of Literature

Studies show that the rise of online travel platforms has significantly changed consumer behaviour with many preferring the convenience, price transparency, and real time information offered by digital tools.

## Statement of the Problem

Traditional travel agencies are facing a decline in customer base and revenue due to the growing popularity of online travel booking platforms.

## Research Questions

- How have online booking platforms affected traditional travel agencies?
- What challenges are traditional travel agencies currently facing?
- How can traditional agencies adapt to the digital shift?

## Objectives of the Study

- To understand customer expectations from travel service providers.
- To examine the challenges faced by traditional travel agencies.
- To assess the potential of hybrid travel service model.

## Hypothesis Testing

- **Objective 1:**To analysis the impact of online travel booking platforms traditional travel agencies.

**$H_0$:** Online travel booking platforms have no significant impact on traditional travel agencies.

**$H_1$:** Online travel booking platforms have a significant impact on traditional travel agencies.

**Scope of the Study**

This study focuses on understanding the impact of online travel booking platforms on traditional travel agencies. It covers changes in consumer behaviour challenges faced by traditional agencies and potential strategies for adaptation.

**Research Methodology**

The study uses a descriptive research design to understand the impact of online booking platforms on traditional travel agencies.

- Primary data: It is collected through surveys with customers and travel agents.
- Secondary data: It is gathered from journals,& articles

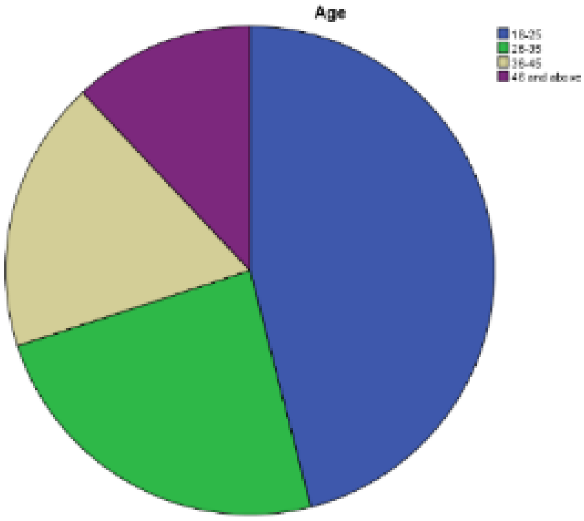
**Limitations of the Study**

- Limited sample size may affect generalisability.
- Respondent bias in surveys.
- Time constraints may restrict in depth analysis.

**Scope for Future Research**

- Study the long-term sustainability of hybrid travel agency models.
- Analyse customer behaviour across different agencies groups and regions.
- Investigate the role of social media and influencers in travel decisions.

**Analysis and Inte**



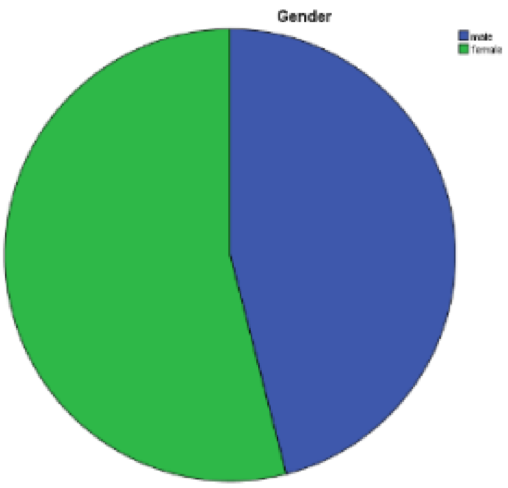
**Age**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | 18-25 | 23 | 44.2 | 46.0 | 46.0 |
| | 26-35 | 12 | 23.1 | 24.0 | 70.0 |
| | 36-45 | 9 | 17.3 | 18.0 | 88.0 |
| | 46 and above | 6 | 11.5 | 12.0 | 100.0 |
| | Total | 50 | 96.2 | 100.0 | |
| Missing | System | 2 | 3.8 | | |
| Total | | 52 | 100.0 | | |

**Teble 1: Age**

**Interpretation**

**Table 1** shoes that 18-25age group (46.0%), 26-35(24.0%),36-45(18.0%)and above 46(12.0%)



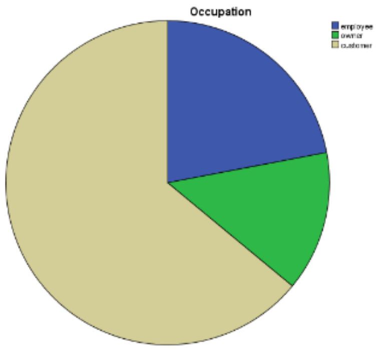

**Gender**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | male | 23 | 44.2 | 46.0 | 46.0 |
| | female | 26 | 50.0 | 52.0 | 98.0 |
| | 4 | 1 | 1.9 | 2.0 | 100.0 |
| | Total | 50 | 96.2 | 100.0 | |
| Missing | System | 2 | 3.8 | | |
| Total | | 52 | 100.0 | | |

**Teble 2: Gender**

**Interpretation**

**Table 2** male respondents (44.2) and female (50.0)



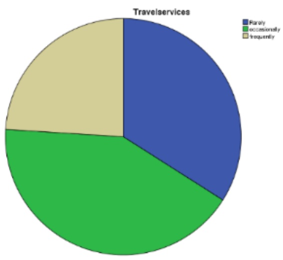

**Occupation**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | employee | 11 | 21.2 | 22.0 | 22.0 |
| | owner | 7 | 13.5 | 14.0 | 36.0 |
| | customer | 31 | 59.6 | 62.0 | 98.0 |
| | 4 | 1 | 1.9 | 2.0 | 100.0 |
| | Total | 50 | 96.2 | 100.0 | |
| Missing | System | 2 | 3.8 | | |
| Total | | 52 | 100.0 | | |

**Teble 3: Occupation**

**Interpretation**

**Table 3** employee – 21%, owner – 13%, customer – 59%



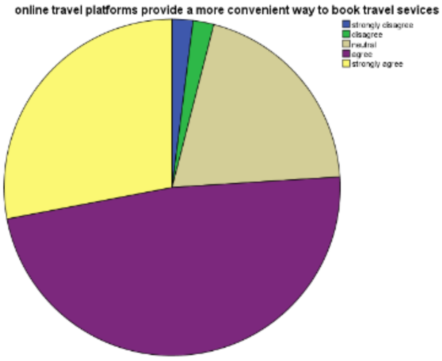

**Travelservices**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Rarely | 17 | 32.7 | 34.0 | 34.0 |
| | occasionally | 21 | 40.4 | 42.0 | 76.0 |
| | frequently | 12 | 23.1 | 24.0 | 100.0 |
| | Total | 50 | 96.2 | 100.0 | |
| Missing | System | 2 | 3.8 | | |
| Total | | 52 | 100.0 | | |

**Table 4: Travel Services**

**Interpretation**

**Table 4** Rarely-32.7%, occasionally-40.34% & frequently-23.1



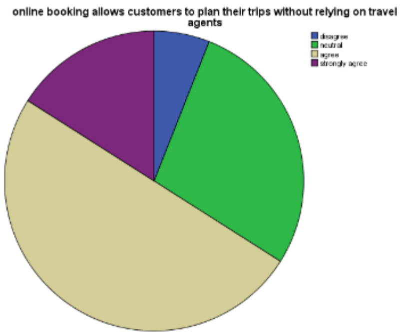

online travel platforms provide a more convenient way to book travel sevices

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly disagree | 1 | 1.9 | 2.0 | 2.0 |
| | disagree | 1 | 1.9 | 2.0 | 4.0 |
| | neutral | 10 | 19.2 | 20.0 | 24.0 |
| | agree | 24 | 46.2 | 48.0 | 72.0 |
| | strongly agree | 14 | 26.9 | 28.0 | 100.0 |
| | Total | 50 | 96.2 | 100.0 | |
| Missing | System | 2 | 3.8 | | |
| Total | | 52 | 100.0 | | |

**Teble 5**

**Interpretation**

**Table 5** Sd-1.9%, dis-1.9%, Neu-19.2, Agr-46.2 & Sa-26.9%



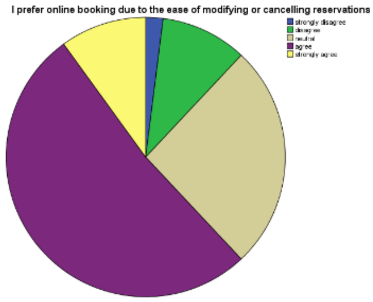

online booking allows customers to plan their trips without relying on travel agents

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | disagree | 3 | 5.8 | 6.0 | 6.0 |
| | neutral | 14 | 26.9 | 28.0 | 34.0 |
| | agree | 25 | 48.1 | 50.0 | 84.0 |
| | strongly agree | 8 | 15.4 | 16.0 | 100.0 |
| | Total | 50 | 96.2 | 100.0 | |
| Missing | System | 2 | 3.8 | | |
| Total | | 52 | 100.0 | | |

**Table 6: Online Booking Allows Customer to Plan**

**Interpretation**

**Table 6** dis-5.8%, Neu-26.9%, Agr-48.1% & Sa-15.4%




**I prefer online booking due to the ease of modifying or cancelling reservations**

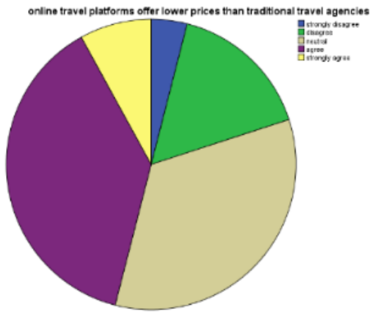
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly disagree | 1 | 1.9 | 2.0 | 2.0 |
| | disagree | 5 | 9.6 | 10.0 | 12.0 |
| | neutral | 13 | 25.0 | 26.0 | 38.0 |
| | agree | 26 | 50.0 | 52.0 | 90.0 |
| | strongly agree | 5 | 9.6 | 10.0 | 100.0 |
| | Total | 50 | 96.2 | 100.0 | |
| Missing | System | 2 | 3.8 | | |
| Total | | 52 | 100.0 | | |

**Table 7: I Prepare Online Booking Due to the Raise of Modifying**

## Interpretation

**Table 7** Sd-1.9%, Dis-9.6, Neu-25.0%, Agr-50% & Sa-9.6%

**Table 8**

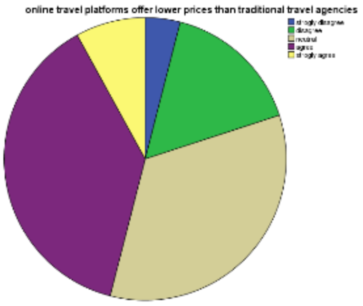



**online travel platforms offer lower prices than traditional travel agencies**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly disagree | 2 | 3.8 | 4.0 | 4.0 |
| | disagree | 8 | 15.4 | 16.0 | 20.0 |
| | neutral | 17 | 32.7 | 34.0 | 54.0 |
| | agree | 19 | 36.5 | 38.0 | 92.0 |
| | strongly agree | 4 | 7.7 | 8.0 | 100.0 |
| | Total | 50 | 96.2 | 100.0 | |
| Missing | System | 2 | 3.8 | | |
| Total | | 52 | 100.0 | | |

## Interpretation

**Table8**Sd-3.8%, Dis-15.4%, Neu-32%, Agr36.5% & Sa-7.7%



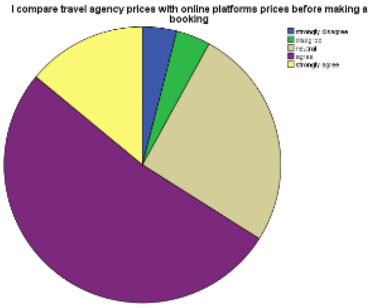

**Customers now demand lower prices from travel agencies after comparing online options**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly disagree | 3 | 5.8 | 6.0 | 6.0 |
| | disagree | 3 | 5.8 | 6.0 | 12.0 |
| | neutral | 13 | 25.0 | 26.0 | 38.0 |
| | agree | 22 | 42.3 | 44.0 | 82.0 |
| | strongly agree | 9 | 17.3 | 18.0 | 100.0 |
| | Total | 50 | 96.2 | 100.0 | |
| Missing | System | 2 | 3.8 | | |
| Total | | 52 | 100.0 | | |

**Table 9**

## Interpretation

**Table 9** Dis-5.8%, Neu26.9%, Agr46.2 & Sa17.3%



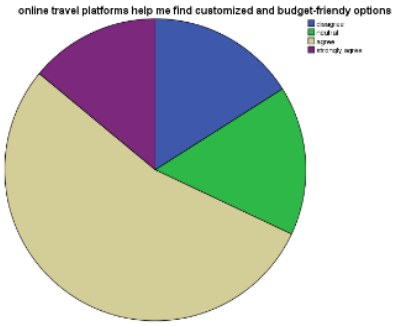

**Travel websites and apps provide better promotional offers and discounts**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | disagree | 3 | 5.8 | 6.0 | 6.0 |
| | neutral | 14 | 26.9 | 28.0 | 34.0 |
| | agree | 24 | 46.2 | 48.0 | 82.0 |
| | strongly agree | 9 | 17.3 | 18.0 | 100.0 |
| | Total | 50 | 96.2 | 100.0 | |
| Missing | System | 2 | 3.8 | | |
| Total | | 52 | 100.0 | | |

**Table 10: Travel Websites**

## Interpretation

**Table 10** Sd-3.8%, Dis-3.8, Neu-25.0%, Agr-50.0% & Sa-13.5%



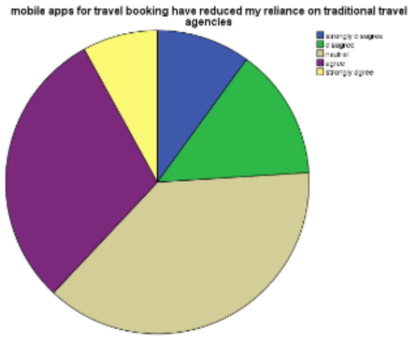

**I compare travel agency prices with online platforms prices before making a booking**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly disagree | 2 | 3.8 | 4.0 | 4.0 |
| | disagree | 2 | 3.8 | 4.0 | 8.0 |
| | neutral | 13 | 25.0 | 26.0 | 34.0 |
| | agree | 26 | 50.0 | 52.0 | 86.0 |
| | strongly agree | 7 | 13.5 | 14.0 | 100.0 |
| | Total | 50 | 96.2 | 100.0 | |
| Missing | System | 2 | 3.8 | | |
| Total | | 52 | 100.0 | | |

**Table 11: Price before Making**

**Interpretation**

**Table11**Dis-15.4%, Neu-16%, Agr-51.9% & Sa-13. %



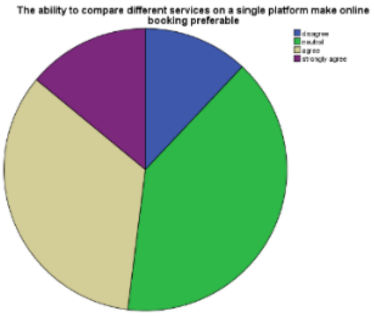

**online travel platforms help me find customized and budget-friendly options**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | disagree | 8 | 15.4 | 16.0 | 16.0 |
| | neutral | 8 | 15.4 | 16.0 | 32.0 |
| | agree | 27 | 51.9 | 54.0 | 86.0 |
| | strongly agree | 7 | 13.5 | 14.0 | 100.0 |
| | Total | 50 | 96.2 | 100.0 | |
| Missing | System | 2 | 3.8 | | |
| Total | | 52 | 100.0 | | |

**Table 12: Help Me Find Customized**

**Interpretation**

**Table 12** Sd-9.6%, Dis-13.5%, Neu-36%, Agr-28% & Sa-7.7%



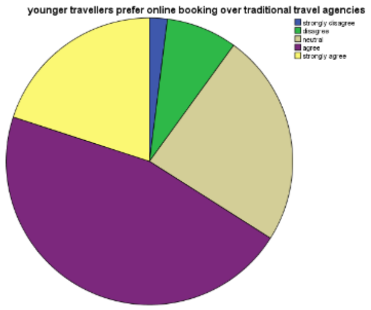

**mobile apps for travel booking have reduced my reliance on traditional travel agencies**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly disagree | 5 | 9.6 | 10.0 | 10.0 |
| | disagree | 7 | 13.5 | 14.0 | 24.0 |
| | neutral | 19 | 36.5 | 38.0 | 62.0 |
| | agree | 15 | 28.8 | 30.0 | 92.0 |
| | strongly agree | 4 | 7.7 | 8.0 | 100.0 |
| | Total | 50 | 96.2 | 100.0 | |
| Missing | System | 2 | 3.8 | | |
| Total | | 52 | 100.0 | | |

**Table 13: Mobile Apps**

### Interpretation

**Table 13** Dis-11.5%, Neu-38%, Agr-32% & Sa-13%



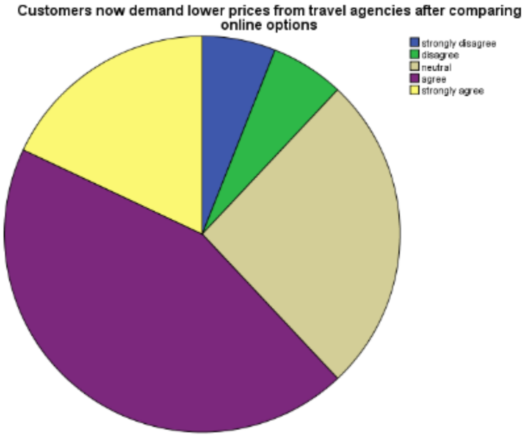

**The ability to compare different services on a single platform make online booking preferable**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | disagree | 6 | 11.5 | 12.0 | 12.0 |
| | neutral | 20 | 38.5 | 40.0 | 52.0 |
| | agree | 17 | 32.7 | 34.0 | 86.0 |
| | strongly agree | 7 | 13.5 | 14.0 | 100.0 |
| | Total | 50 | 96.2 | 100.0 | |
| Missing | System | 2 | 3.8 | | |
| Total | | 52 | 100.0 | | |

**Table 14: Ability**

### Interpretation

**Table 14** Sd-1.9%, dis-7.7%, Neu-23%, Agr-46%& Sa-19%




**younger travellers prefer online booking over traditional travel agencies**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly disagree | 1 | 1.9 | 2.0 | 2.0 |
| | disagree | 4 | 7.7 | 8.0 | 10.0 |
| | neutral | 12 | 23.1 | 24.0 | 34.0 |
| | agree | 23 | 44.2 | 46.0 | 80.0 |
| | strongly agree | 10 | 19.2 | 20.0 | 100.0 |
| | Total | 50 | 96.2 | 100.0 | |
| Missing | System | 2 | 3.8 | | |
| Total | | 52 | 100.0 | | |

**Table: 15 Younger Travellers**

## Interpretation

**Table 15** Sd-5.8%, Dis-5.8%, Neu-25.0%, Agr-42% & Sa-17.3

## Statistical Analysis

**Statistics**

| | | Age | Gender | Occupation | Travelservices | online travel platforms provide a more convenient way to book travel sevices | online booking allows customers to plan their trips without relying on travel agents | I prefer online booking due to the ease of modifying or cancelling reservations | online travel platforms offer lower prices than traditional travel agencies | Travel websites and apps provide better promotional offers and discounts | I compare travel agency prices with online platforms prices before making a booking | online travel platforms help me find customized and budget-friendy options | mobile apps for travel booking have reduced my reliance on traditional travel agencies | The ability to compare different services on a single platform make online booking preferable | younger travellers prefer online booking over traditional travel agencies |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N | Valid | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 |
| | Missing | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| Mean | | 1.96 | 1.58 | 2.44 | 1.90 | 3.98 | 3.76 | 3.58 | 3.30 | 3.78 | 3.68 | 3.66 | 3.12 | 3.50 | 3.74 |
| Std. Error of Mean | | .151 | .086 | .122 | .108 | .123 | .113 | .125 | .138 | .115 | .129 | .130 | .153 | .125 | .133 |
| Median | | 2.00 | 2.00 | 3.00 | 2.00 | 4.00 | 4.00 | 4.00 | 3.00 | 4.00 | 4.00 | 4.00 | 3.00 | 3.00 | 4.00 |
| Mode | | 1 | 2 | 3 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 4 |
| Std. Deviation | | 1.068 | .609 | .861 | .763 | .869 | .797 | .883 | .974 | .815 | .913 | .917 | 1.081 | .886 | .944 |
| Variance | | 1.141 | .371 | .741 | .582 | .755 | .635 | .779 | .949 | .665 | .834 | .841 | 1.169 | .786 | .890 |
| Range | | 3 | 3 | 3 | 2 | 4 | 3 | 4 | 4 | 3 | 4 | 3 | 4 | 3 | 4 |
| Minimum | | 1 | 1 | 1 | 1 | 1 | 2 | 1 | 1 | 2 | 1 | 2 | 1 | 2 | 1 |
| Maximum | | 4 | 4 | 4 | 3 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| Sum | | 98 | 79 | 122 | 95 | 199 | 188 | 179 | 165 | 189 | 184 | 183 | 156 | 175 | 187 |

**Findings of the Study**

- The majority (23) are aged 18-25, Prefer booking online or offline.
- 23% of Female and 27% Male are using online or offline travel platforms.
- 25% of travellers using online platforms offer to compere too offline.
- 36% of customersflexibility of 24/7 online booking facility to compare to offline.
- 39% of customers are using online because of last minute booking are available in online.
- 29% of customers compare prices to before booking the travel services.
- 41% of customers booking their accommodation online compared to offline.
- 38% of traveller's online travel platforms provide more convenient way to booking travel services.
- 36% of customers travel websites provide better offers & discounts.
- 43% of customers younger travellers prefer online booking to compare to traditional travel agencies'.

**Suggestions**

- Partnership with online platforms
- Offer better services to customers
- Give medical facilities to customers

**Conclusion**

The rise of online travel booking platforms has significantly impacted traditional travel agencies in vijayapura city by reducing their customer based & challenging their conventional business model, now prefer the convenience of online booking.

**References**

1. Ranjan s online travel portal & their effect on travel agency in Dharwad 2019, July 25 https://www.orioly.com.
2. Krishna k impact of online travels on offline travel agency.in Mumbai 2015, March 13 https://www.ukess,com.
3. Laura k (2016). Journal of joseph,12(3),65-8

# A STUDY OF SALES TURNOVER ANALYSIS ON CAR

**Sandeep Gadave**

Student of B.Com. Programme, BLDEA's A. S. Patil College of Commerce (Autonomous), Vijayapura, Karnataka, India

**Prof. Nivedita Balurgi**

Assistant Professor, Department of Commerce, BLDEA's, A. S. Patil College of Commerce (Autonomous), Vijayapura, Karnataka, India

## Introduction

Sales turnover analysis helps businesses assess their revenue over a specific time period. It reveals patterns in sales performance & highlights areas for improvement. This analysis supports strategic planning & financial forecasting. Understanding turnover trends is crucial for sustained growth & competitiveness.

## Need for the Study

Studying sales turnover is essential to evaluate a company's revenue generation &market position. It helped identify fluctuations in sales performance & the factors driving them. This insight allows businesses to refine their marketing & operational strategies.

## Review of Literature on Sales Turnover Ratio

The sales turnover ratio has been widely discussed in financial & business literature as a key indicator of a company's efficiency in generating have highlighted its role in measuring how effectively a business converts its inventory or receivable into sales.

## Statement of the Problem

Many businesses face challenges in maintaining consistent& healthy sales turnover ratios, which directly impact profitability& operational efficiency.

## Objectives

- To study the pattern of sales turnover of cars over time.
- To explore key elements that affect car sales performance.
- To assess how external market forces influence sales turnover.

## Hypothesis Testing

Sales turnover analysis involves evaluating whether observed sales data significantly deviates from a hypothesized value. A null hypothesis. Assumes no change or effect, while alternatives hypothesis. Suggests difference If the p-value is below a significance level, the nullhypothesis is rejected.

**The Scope of a Sales Turnover Analysis**

A Study typically includes examining the relationship between sales revenue& key business factors, such as marketing strategies, customer behaviour, & markets trends.

**Research Methodology**

It involves collecting quantitative data from sales records over a specific period. Statistical tools such as trend analysis& ratio analysis are used to examine fluctuations in sales turnover.

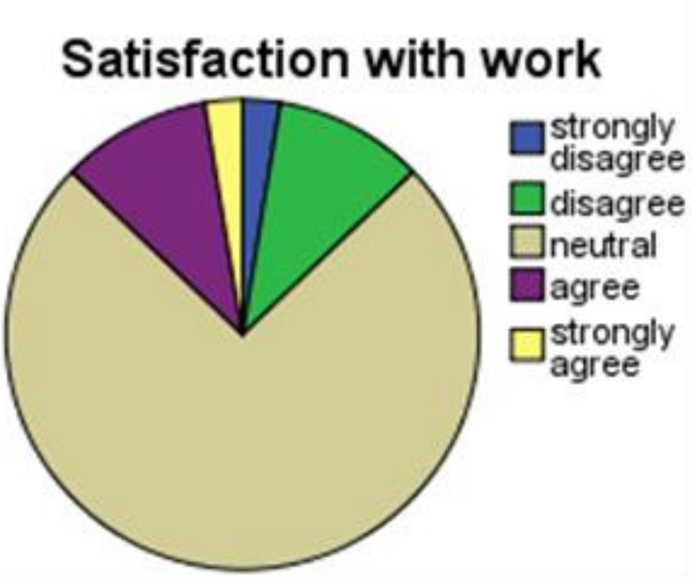
**Limitations of the Study**

- Data Availability and Accuracy.
- Internal business changes.
- Methodological constraints.

**Scope for Future Research**

Future research on sales turnover analysis presents numerous opportunities to deepen understanding& improve decision-making on both strategic and operational contexts. One potential area involves exploring the impact of emerging technologies, such as artificial intelligence& machine leaning, on forecasting sales trends& identifying patterns in turnover fluctuations.

**Analysis and Interpretation**




**Interpretation**

Strongly disagree –2.6%, disagree – 10.3%, neutral – 74.4%, strongly agree – 2.6%, agree – 10.3%

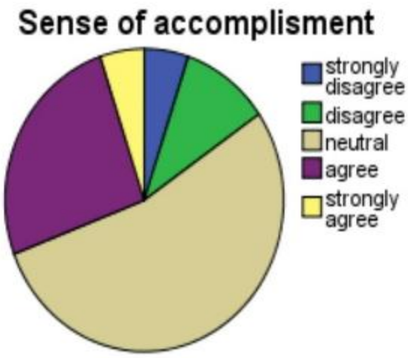
| Satisfaction with work | | | | | |
|---|---|---|---|---|---|
| | | **Frequency** | **Percent** | **Valid Percent** | **Cumulative Percent** |
| Valid | Strongly disagree | 1 | 2.0 | 2.6 | 2.6 |
| | Disagree | 4 | 8.0 | 10.3 | 12.8 |
| | Neutral | 29 | 58.0 | 74.4 | 87.2 |
| | Agree | 4 | 8.0 | 10.3 | 97.4 |
| | Strongly agree | 1 | 2.0 | 2.6 | 100.0 |
| | Total | 39 | 78.0 | 100.0 | |
| Missing | System | 11 | 22.0 | | |
| Total | | 50 | 100.0 | | |

| Enjoyment of assigned tasks | | | | | |
|---|---|---|---|---|---|
| | | **Frequency** | **Percent** | **Valid Percent** | **Cumulative Percent** |
| Valid | Strongly disagree | 4 | 8.0 | 10.3 | 10.3 |
| | Disagree | 10 | 20.0 | 25.6 | 35.9 |
| | Neutral | 11 | 22.0 | 28.2 | 64.1 |
| | Agree | 11 | 22.0 | 28.2 | 92.3 |
| | Strongly agree | 3 | 6.0 | 7.7 | 100.0 |
| | Total | 39 | 78.0 | 100.0 | |
| Missing | System | 11 | 22.0 | | |
| Total | | 50 | 100.0 | | |


**Interpretation**

Strongly disagree – 210.3%, disagree – 25.6%, neutral – 28.2%, strongly agree – 7.7%, agree – 28.2%

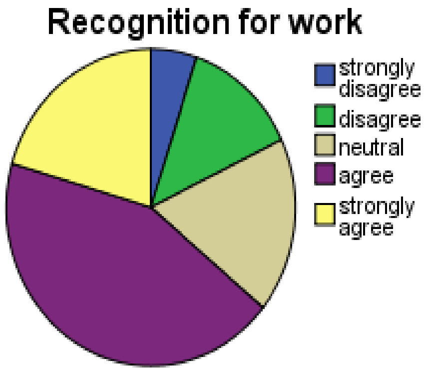
| Sense of accomplishment | | | | | |
|---|---|---|---|---|---|
| | | Frequency | percent | valid percent | cumulative percent |
| Valid | Strongly disagree | 2 | 4.0 | 5.1 | 5.1 |
| | Disagree | 4 | 8.0 | 10.3 | 15.4 |
| | Neutral | 21 | 42.0 | 53.8 | 69.2 |
| | Agree | 10 | 20.0 | 25.6 | 94.9 |
| | Strongly agree | 2 | 4.0 | 5.1 | 100.0 |
| | Total | 39 | 78.0 | 100.0 | |
| Missing | System | 11 | 22.0 | | |
| Total | | 50 | 100.0 | | |




**Interpretation**

Strongly disagree – 5.1%, disagree – 10.3%, neutral – 53.8%, strongly agree – 5.1%, agree – 25.6%

| Recognition for work | | | | | |
|---|---|---|---|---|---|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Strongly disagree | 2 | 4.0 | 5.1 | 5.1 |
| | Disagree | 5 | 10.0 | 12.8 | 17.9 |
| | Neutral | 7 | 14.0 | 17.9 | 35.9 |
| | Agree | 17 | 34.0 | 43.6 | 79.5 |
| | Strongly agree | 8 | 16.0 | 20.5 | 100.0 |
| | Total | 39 | 78.0 | 100.0 | |
| Missing | System | 11 | 22.0 | | |
| Total | | 50 | 100.0 | | |




**Interpretation**

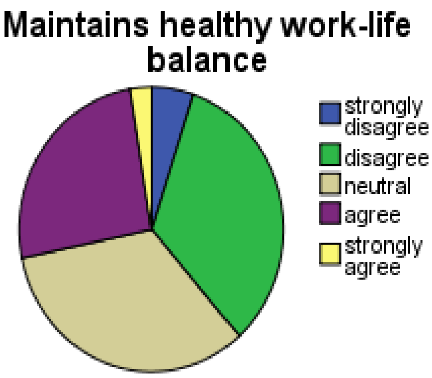
Strongly disagree – 5.1%, disagree – 12.8%, neutral – 17.9%, strongly agree – 20.5%, agree – 43.6%

| Quality of supervision | | | | | |
|---|---|---|---|---|---|
| | | **Frequency** | **Percent** | **Valid Percent** | **Cumulative Percent** |
| Valid | Strongly disagree | 2 | 4.0 | 5.1 | 5.1 |
| | Disagree | 8 | 16.0 | 20.5 | 25.6 |
| | Neutral | 17 | 34.0 | 43.6 | 69.2 |
| | Agree | 7 | 14.0 | 17.9 | 87.2 |
| | Strongly agree | 5 | 10.0 | 12.8 | 100.0 |
| | Total | 39 | 78.0 | 100.0 | |
| Missing | System | 11 | 22.0 | | |
| Total | | 50 | 100.0 | | |


**Interpretation**

Strongly disagree – 5.1%, disagree – 20.5%, neutral – 43.6%, strongly agree – 12.8%, agree –17.9%

| Maintains healthy work-life balance | | | | | |
|---|---|---|---|---|---|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Strongly disagree | 2 | 4.0 | 5.1 | 5.1 |
| | Disagree | 13 | 26.0 | 33.3 | 38.5 |
| | Neutral | 13 | 26.0 | 33.3 | 71.8 |
| | Agree | 10 | 20.0 | 25.6 | 97.4 |
| | Strongly agree | 1 | 2.0 | 2.6 | 100.0 |
| | Total | 39 | 78.0 | 100.0 | |
| Missing | System | 11 | 22.0 | | |
| Total | | 50 | 100.0 | | |




**Interpretation**

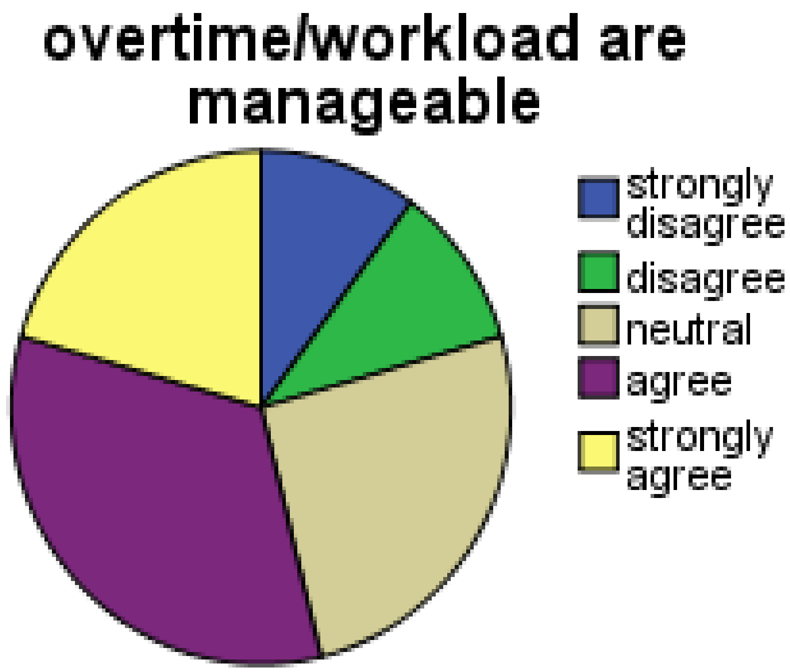
Strongly disagree – 5.1%, disagree – 33.3%, neutral – 33.3%, strongly agree – 2.6%, agree –25.6%

| Enough time for personal/family life | | | | | |
|---|---|---|---|---|---|
| | | Frequency | Percent | Valid percent | Cumulative percent |
| Valid | Strongly disagree | 1 | 2.0 | .6 | 2.6 |
| | Disagree | 4 | 8.0 | 10.3 | 12.8 |
| | Neutral | 19 | 38.0 | 48.7 | 61.5 |
| | Agree | 14 | 28.0 | 35.9 | 97.4 |
| | Strongly agree | 1 | 2.0 | 2.6 | 100.0 |
| | Total | 39 | 78.0 | 100.0 | |
| Missing | System | 11 | 22.0 | | |
| Total | | 50 | 100.0 | | |

**Interpretation**

Strongly disagree – 2.6%, disagree – 10.3%, neutral – 48.7%, strongly agree – 2.6%, agree –35.9%

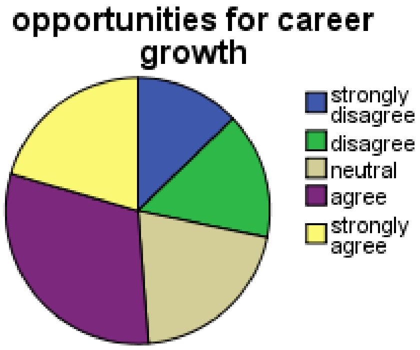
| overtime/workload are manageable | | | | | |
|---|---|---|---|---|---|
| | | **Frequency** | **Percent** | **Valid Percent** | **Cumulative Percent** |
| Valid | Strongly disagree | 4 | 8.0 | 10.3 | 10.3 |
| | Disagree | 4 | 8.0 | 10.3 | 20.5 |
| | Neutral | 10 | 20.0 | 25.6 | 46.2 |
| | Agree | 13 | 26.0 | 33.3 | 79.5 |
| | Strongly agree | 8 | 16.0 | 20.5 | 100.0 |
| | Total | 39 | 78.0 | 100.0 | |
| Missing | System | 11 | 22.0 | | |
| Total | | 50 | 100.0 | | |




**Interpretation**

Strongly disagree –10.3 %, disagree – 10.3%, neutral – 25.6%, strongly agree – 20.5%, agree –33.3%

| Opportunities for Career Growth | | | | | |
|---|---|---|---|---|---|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Strongly disagree | 5 | 10.0 | 12.8 | 12.8 |
| | Disagree | 6 | 12.0 | 15.4 | 28.2 |
| | Neutral | 8 | 16.0 | 20.5 | 48.7 |
| | Agree | 12 | 24.0 | 30.8 | 79.5 |
| | Strongly agree | 8 | 16.0 | 20.5 | 100.0 |
| | Total | 39 | 78.0 | 100.0 | |
| Missing | System | 11 | 22.0 | | |
| Total | | 50 | 100.0 | | |




**Interpretation**

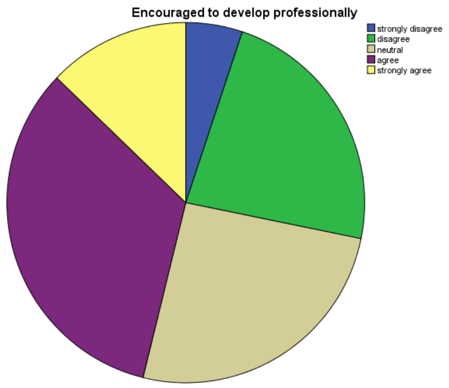
Strongly disagree –12.8 %, disagree – 15.4%, neutral – 20.5%, strongly agree – 20.5%, agree –30.8%

| Training Provided to improve skills | | | | | |
|---|---|---|---|---|---|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Strongly disagree | 5 | 10.0 | 12.8 | 12.8 |
| | Disagree | 7 | 14.0 | 17.9 | 30.8 |
| | Neutral | 12 | 24.0 | 30.8 | 61.5 |
| | Agree | 11 | 22.0 | 28.2 | 89.7 |
| | Strongly agree | 4 | 8.0 | 10.3 | 100.0 |
| | Total | 39 | 78.0 | 100.0 | |
| Missing | System | 11 | 22.0 | | |
| Total | | 50 | 100.0 | | |


**Interpretation**

Strongly disagree –12.8 %, disagree – 17.9%, neutral – 30.8%, strongly agree – 10.3%, agree –28.2%

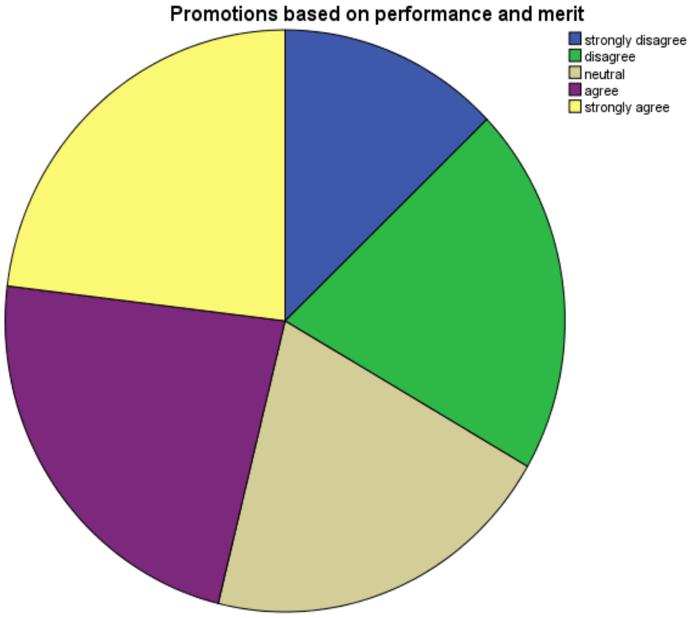
| Encouraged to develop professionally | | | | | |
|---|---|---|---|---|---|
| | | **Frequency** | **Percent** | **Valid Percent** | **Cumulative Percent** |
| Valid | Strongly disagree | 2 | 4.0 | 5.1 | 5.1 |
| | Disagree | 9 | 18.0 | 23.1 | 28.2 |
| | Neutral | 10 | 20.0 | 25.6 | 53.8 |
| | Agree | 13 | 26.0 | 33.3 | 87.2 |
| | Strongly agree | 5 | 10.0 | 12.8 | 100.0 |
| | Total | 39 | 78.0 | 100.0 | |
| Missing | System | 11 | 22.0 | | |
| Total | | 50 | 100.0 | | |




**Interpretation**

Strongly disagree –5.1%, disagree – 23.1%, neutral – 25.6%, strongly agree – 12.8%, agree –33.3%

| Promotions based on performance and merit | | | | | |
|---|---|---|---|---|---|
| | | **Frequency** | **Percent** | **Valid Percent** | **Cumulative Percent** |
| Valid | Strongly disagree | 5 | 10.0 | 12.8 | 12.8 |
| | Disagree | 8 | 16.0 | 20.5 | 33.3 |
| | Neutral | 8 | 16.0 | 20.5 | 53.8 |
| | Agree | 9 | 18.0 | 23.1 | 76.9 |
| | Strongly agree | 9 | 18.0 | 23.1 | 100.0 |
| | Total | 39 | 78.0 | 100.0 | |
| Missing | System | 11 | 22.0 | | |
| Total | | 50 | 100.0 | | |




**Interpretation**

Strongly disagree –12.8 %, disagree – 20.5%, neutral – 20.5%, strongly agree – 2.1%, agree –23.1%

**Findings, Suggestions & Conclusions**

**Findings**

Economic factors new model introduction and seasonal demand all affect sales turnover. Promotional activities and holiday seasons are associated with high turnover. Consumers trend to favour new features economical prices and fuel efficiency.

**Suggestions**

Regularly introduce novel models to draw in and keep clients. Provide adaptable financing options to increase affordability. To foster enduring client trust improve after sales support.

**Conclusions**

In summary a car sales turnover is a crucial gauge of its performance in the market. Businesses must match their products to customers demand, industry developments and technology breakouts in order to retain and increase turnover.

**References**

1. Type of research: Descriptive and analytical.
2. Method: Quantitative data.
3. Sources: Co. reports, dealership data, industry websites.
4. Tools: Sales records, financial data, online portals.
5. Sample: Sales turnover of a specific car/ model over 3-5 years.
6. Analysis: Trend analysis, percentage growth.

# ARTIFICIAL INTELLIGENCE THREATS TO WOMEN'S SAFETY

**Priyanka Bhosale**
Student of B.Com. Programme, BLDEA's A. S. Patil College of Commerce (Autonomous), Vijayapura, Karnataka, India

## Introduction

Artificial Intelligence (AI) is revolutionizing contemporary life, providing solutions in healthcare, education, business, and security. Yet, even as AI holds much promise, it also presents new dangers especially to marginalized groups, such as women. From discriminatory algorithms to AI-enabled surveillance and deepfakes, the abuse of AI has opened up channels for digital harassment, stalking, exploitation, and perpetuation of harmful stereotypes. This project examines how AI can present serious threats to women's safety, both online and offline.

## Need for the Study

The growing infusion of AI into personal, professional, and public lives has triggered critical concerns regarding its ethical application. Women become the main casualties of AI-based abuses such as cyberstalking, deepfake pornography, monitoring, and exclusion because of algorithmic bias. This research is crucial to bring these issues to the forefront, analyze the underlying causes, and advocate for technological reforms and legal protection that guarantee the safety of women in an increasingly developing digital landscape.

## Review of Literature

- Algorithmic Bias: AI is often trained on datasets that underrepresent or misrepresent women, resulting in biased outcomes (Noble, 2018).
- Facial Recognition: Technologies misidentify women, particularly women of color, at higher rates than men (Buolamwini& Gebru, 2018).

## Objectives of the Study

- To critically examine the function of algorithmic bias and data lacunae in reinforcing harm.
- To discuss actual cases of AI abuse against women.
- To suggest technological, legal, and ethical reforms for safeguarding women.
- To discover AI applications that are harmful to women's safety.

## Hypothesis Testing

- **Null Hypothesis ($H_0$):** There is no significant correlation between artificial intelligence (AI) technology use and attacks on women's safety.

- **Alternative Hypothesis ($H_1$):** There exists a strong correlation between the application of artificial intelligence (AI) technologies and women's safety threats.

**Scope of the Study**

This research discusses both direct and indirect threats of AI against women and specifically looks into technologies such as facial recognition, deepfakes, data surveillance, algorithmic decision-making, and virtual assistants. It gives global context to these discussions using examples from India, the US, and elsewhere.

**Research Methodology**

This research employs qualitative methodology grounded in secondary data drawn from academic papers, reports, news outlets, and case studies. The emphasis is on examining the safety threat that AI technologies like facial recognition, deepfakes, and surveillance tools pose to women. Thematic analysis is used to analyze the data in order to pinpoint significant patterns and issues. The research also looks at expert viewpoints and the legal framework in supporting its findings and recommendations.

**Limitations of the Study**

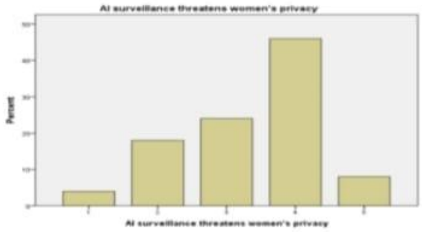
- AI is a very dynamic area; new dangers can arise outside the scope of study.
- The gendered effect of AI differs between cultural, social, and legal settings.
- Limited gender-disaggregated data on abuse related to AI

## Analysis and Interpretation

**Frequency Table**

**AI surveillance threatens women's privacy**

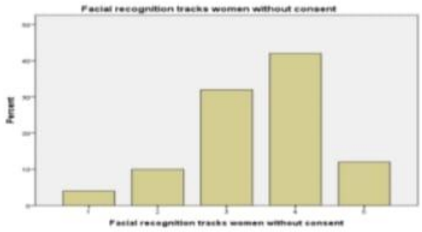
| Valid | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Strongly Disagree | 2 | 3.8 | 4.0 | 4.0 |
| Disagree | 9 | 17.3 | 18.0 | 22.0 |
| Neutral | 12 | 23.1 | 24.0 | 46.0 |
| Agree | 23 | 44.2 | 46.0 | 92.0 |
| Strongly Agree | 4 | 44.2 | 8.0 | 100.0 |
| Total | 50 | 96.2 | 100.0 | |




**Interpretation**: According to Table 1 shows, Strongly Disagree ( 3.8%) , Disagree (17.3%) , Neutral (23.1%), Agree (44.2%), Strongly Agree\(44.2%) .

**Facial recognition tracks women without consent**

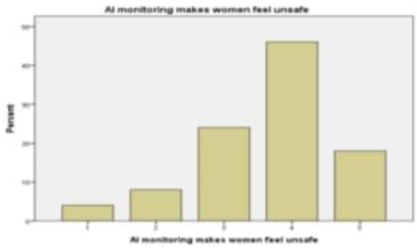
| Valid | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Strongly Disagree | 2 | 3.8 | 4.0 | 4.0 |
| Disagree | 5 | 9.6 | 10.0 | 14.0 |
| Neutral | 16 | 30.8 | 32.0 | 46.0 |
| Agree | 21 | 40.4 | 42.0 | 88.0 |
| Strongly Agree | 6 | 11.5 | 12.0 | 100.0 |
| Total | 50 | 96.2 | 100.0 | |




**Interpretation:** Table 2 shows , Strongly Disagree (3.8%), Disagree (9.6%) ,Neutral (30.8%), Agree (40.4%), Strongly Agree( 11.5%).

**AI monitoring makes women feel unsafe**

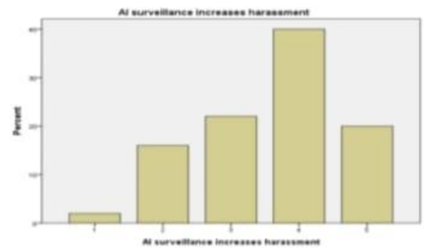
| Valid | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Strongly Disagree | 2 | 3.8 | 4.0 | 4.0 |
| Disagree | 4 | 7.7 | 8.0 | 12.0 |
| Neutral | 12 | 2.31 | 24.0 | 36.0 |
| Agree | 23 | 44.2 | 46.0 | 82.0 |
| Strongly Agree | 9 | 17.3 | 18.0 | 100.0 |
| Total | 50 | 96.2 | 100.0 | |




Interpretation: Table 3 shows, Strongly Disagree (3.8%), Disagree (7.7%) , Neutral (2.31%), Agree (44.2%), Strongly Agree( 17.%).

**AI surveillance increases harassment**

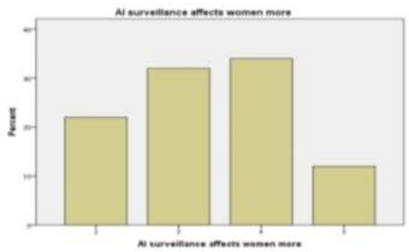
| Valid | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Strongly Disagree | 1 | 1.9 | 2.0 | 2.0 |
| Disagree | 8 | 15.4 | 16.0 | 18.0 |
| Neutral | 11 | 21.2 | 22.0 | 40.0 |
| Agree | 20 | 38.5 | 40.0 | 80.0 |
| Strongly Agree | 10 | 19.2 | 20.0 | 100.0 |
| Total | 50 | 96.2 | 100.0 | |




**Interpretation:** Table 4 shows, Strongly Disagree (1.9%), Disagree (15.4%) , Neutral (21.2%), Agree (38.5%), Strongly Agree( 19.2%).

**AI surveillance affects women more**

| Valid | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Disagree | 11 | 21.2 | 22.0 | 22.0 |
| Neutral | 16 | 30.8 | 32.0 | 54.0 |
| Agree | 17 | 32.7 | 34.0 | 88.0 |
| Strongly Agree | 6 | 11.5 | 12.0 | 100.0 |
| Total | 50 | 96.2 | 100.0 | |

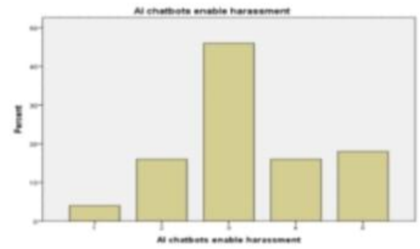



**Interpretation: :** Table 5 shows, Disagree (21.2%) , Neutral (30.8%), Agree (32.7%), Strongly Agree( 11.5%)

### AI chatbots enable harassment

| Valid | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Disagree | 2 | 3.8 | 4.0 | 4.0 |
| Neutral | 8 | 15.4 | 16.0 | 20.0 |
| Agree | 23 | 44.2 | 46.0 | 66.0 |
| Strongly Agree | 8 | 15.4 | 16.0 | 82.0 |
| Total | 9 | 17.3 | 18.0 | 100.0 |

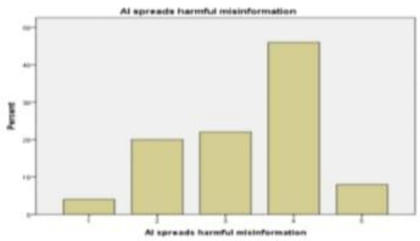
**Interpretation:** Table 6 shows, Disagree (3.8%), Neutral (15.4%), Agree (44.2%), Strongly Agree( 15.4%).




### AI spreads harmful misinformation

| Valid | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Strongly Disagree | 2 | 3.8 | 4.0 | 4.0 |
| Disagree | 10 | 19.2 | 20.0 | 24.0 |
| Neutral | 11 | 21.2 | 22.0 | 46.0 |
| Agree | 23 | 44.2 | 46.0 | 92.0 |
| Strongly Agree | 4 | 7.7 | 100.0 | 100.0 |
| Total | 50 | 96.2 | | |

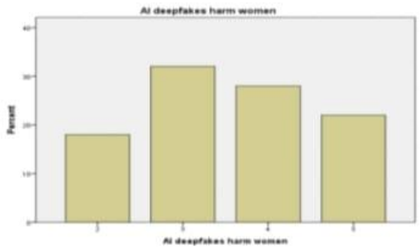
**Interpretation:** Table 7 shows, Strongly Disagree (3.8%), Disagree (19.2%), Neutral (21.2%), Agree (44.2%), Strongly Agree( 7.7%).




### AI deepfakes harm women

| Valid | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Disagree | 9 | 17.3 | 18.0 | 18.0 |
| Neutral | 16 | 30.8 | 32.0 | 50.0 |
| Agree | 14 | 26.9 | 28.0 | 78.0 |
| Strongly Agree | 11 | 21.2 | 22.0 | 100.0 |
| Total | 50 | 96.2 | 100.0 | |

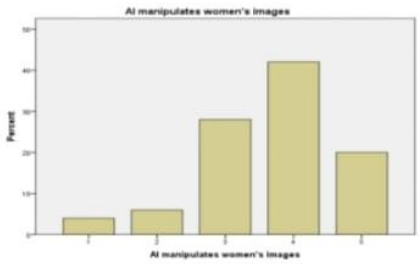
**Interpretation:** Table 8 shows, Disagree (17.3%), Neutral (30,8%), Agree (26.9%), Strongly Agree( 21.2%).




### AI manipulates women's images

| Valid | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Strongly Disagree | 2 | 3.8 | 4.0 | 4.0 |
| Disagree | 3 | 5.8 | 6.0 | 10.0 |
| Neutral | 14 | 26.9 | 28.0 | 38.0 |
| Agree | 21 | 40.4 | 42.0 | 80.0 |
| Strongly Agree | 10 | 19.2 | 20.0 | 100.0 |
| Total | 50 | 96.2 | 100.0 | |

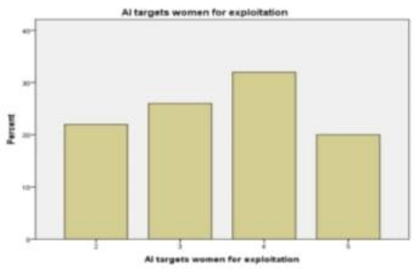
**Interpretation:** Table 9 shows, Strongly Disagree (3.8%), Disagree (5.8%), Neutral (26.9%), Agree (40.4%), Strongly Agree( 19.2%).




### AI targets women for exploitation

| Valid | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Disagree | 11 | 21.2 | 22.0 | 22.0 |
| Neutral | 13 | 25.0 | 26.0 | 48.0 |
| Agree | 16 | 30.8 | 32.0 | 80.0 |
| Strongly Agree | 10 | 19.2 | 20.0 | 100.0 |
| Total | 50 | 96,2 | 100.0 | |

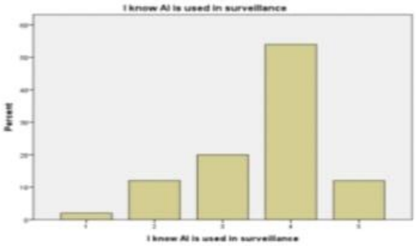
**Interpretation:** Table 10 shows, Disagree (21.2%), Neutral (25.0%), Agree (30.8%), Strongly Agree(19.2 %).



**I know AI is used in surveillance**

| Valid | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Strongly Disagree | 1 | 1.9 | 2.0 | 2.0 |
| Disagree | 6 | 11.5 | 12.0 | 14.0 |
| Neutral | 10 | 19.2 | 20.0 | 34.0 |
| Agree | 27 | 51,9 | 54.0 | 88.0 |
| Strongly Agree | 6 | 11.5 | 12.0 | 100.0 |
| Total | 50 | 96.2 | 100.0 | |

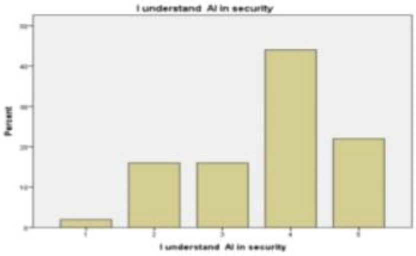
**Interpretation:** Table 11 shows, Strongly Disagree (1.9%), Disagree (11.5%), Neutral (19.2%), Agree (51.9%), Strongly Agree( 11.5 %).




**I understand AI in security**

| Valid | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Strongly Disagree | 1 | 1.9 | 2.0 | 2.0 |
| Disagree | 8 | 15.4 | 16.0 | 18.0 |
| Neutral | 8 | 15.4 | 16.0 | 34.0 |
| Agree | 22 | 42.3 | 44.0 | 78.0 |
| Strongly Agree | 11 | 21.2 | 22.0 | 100.0 |
| Total | 50 | 96.2 | 100.0 | |

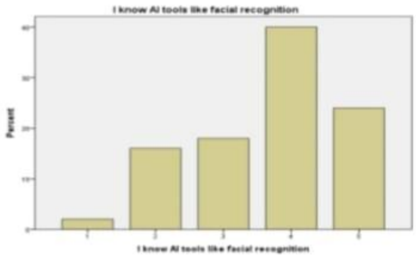
**Interpretation:** Table 12 shows, Strongly Disagree (1.9%), Disagree (15.4%), Neutral (15.4%),Agree (42.3%), Strongly Agree( 21.2 %).




**I know AI tools like facial recognition**

| Valid | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Strongly Disagree | 1 | 1.9 | 2.0 | 2.0 |
| Disagree | 8 | 15.4 | 16.0 | 18.0 |
| Neutral | 9 | 17.3 | 18.0 | 36.0 |
| Agree | 20 | 38.5 | 40.0 | 76.0 |
| Strongly Agree | 12 | 23.1 | 24.0 | 100.0 |
| Total | 50 | 96.2 | 100.0 | |

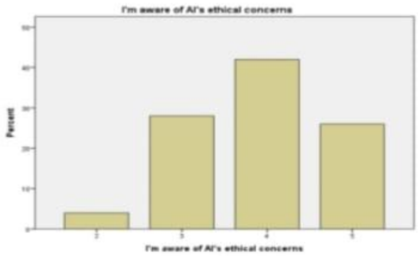
**Interpretation:** Table 13 shows, Strongly Disagree (1.9%), Disagree (15.4%), Neutral (17.3%),Agree (38.5%), Strongly Agree( 23.1 %).




**I'm aware of AI's ethical concerns**

| Valid | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Disagree | 2 | 3.8 | 4.0 | 4.0 |
| Neutral | 14 | 26.9 | 28.0 | 32.0 |
| Agree | 21 | 40.4 | 42.0 | 74.0 |
| Strongly Agree | 13 | 25.0 | 26.0 | 100.0 |
| Total | 50 | 96.2 | 100.0 | |

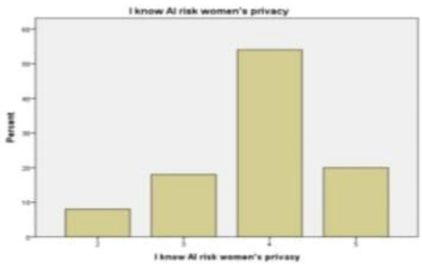
**Interpretation:** Table 14 shows, Disagree (3.8%), Neutral (26.9%), Agree (40.4%), Strongly Agree(25.0 %)




**I know AI risk women's privacy**

| Valid | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Disagree | 4 | 7.7 | 8.0 | 8.0 |
| Neutral | 9 | 17.3 | 18.0 | 26.0 |
| Agree | 27 | 51,9 | 54.0 | 80.0 |
| Strongly Agree | 10 | 19.2 | 20.0 | 100.0 |
| Total | 50 | 96.2 | 100.0 | |

**Interpretation:** Table 15 shows, Disagree (7.7%), Neutral (17.3%), Agree (51,9%), Strongly Agree(19.2%)




## Statistical Analysis

| Statement | N | Range | Min. | Max. | Sum | Mean | | Std. Deviation | Variance |
|---|---|---|---|---|---|---|---|---|---|
| | Stat. | Stat. | Stat. | Stat. | Stat. | Stat. | S.E. | Stat. | Stat. |
| AIsurveillancethreatenswomen'sprivacy | 50 | 4 | 1 | 5 | 168 | 3.36 | .142 | 1.005 | 1.011 |
| Facialrecognitiontrackswomenwithoutconsent | 50 | 4 | 1 | 5 | 174 | 3.48 | .138 | .974 | .949 |
| AImonitoringmakeswomenfeelunsafe | 50 | 4 | 1 | 5 | 183 | 3.66 | .142 | 1.002 | 1.004 |
| AIsurveillanceincreasesharassment | 50 | 4 | 1 | 5 | 180 | 3.60 | .148 | 1.050 | 1.102 |
| AIsurveillanceaffectswomenmore | 50 | 3 | 2 | 5 | 168 | 3.36 | .136 | .964 | .929 |
| AI chat bots enable harassment | 50 | 4 | 1 | 5 | 164 | 3.28 | .151 | 1.070 | 1.144 |
| AI spreads harmful misinformation | 50 | 4 | 1 | 5 | 167 | 3.34 | .145 | 1.022 | 1.045 |
| AI deepfakes harm women | 50 | 3 | 2 | 5 | 177 | 3.54 | .146 | 1.034 | 1.070 |
| AI manipulates women's images | 50 | 4 | 1 | 5 | 184 | 3.68 | .141 | .999 | .998 |
| AI targets women for exploitation | 50 | 3 | 2 | 5 | 175 | 3.50 | .149 | 1.055 | 1.112 |
| I know AI is used in surveillance | 50 | 4 | 1 | 5 | 181 | 3.62 | .131 | .923 | .853 |
| I understand AI in security | 50 | 4 | 1 | 5 | 184 | 3.68 | .150 | 1.058 | 1.120 |
| I know AI tools like facial | 50 | 4 | 1 | 5 | 184 | 3.68 | .152 | 1.077 | 1.161 |
| I'm aware of AI's ethical | 50 | 3 | 2 | 5 | 195 | 3.90 | .119 | .839 | .704 |
| I know AI risk women's concerns | 50 | 3 | 2 | 5 | 193 | 3.86 | .118 | .833 | .694 |
| Valid N ( list wise ) | 50 | 4 | 1 | 5 | 165 | 3.32 | .160 | 1.133 | 1.283 |

**Hypothesis Testing**

**One-Sample Statistics**

| Statement | N | Mean | Std. Deviation | Std. Error Mean |
|---|---|---|---|---|
| AI surveillance threatens women's privacy | 50 | 3.36 | 1.005 | .142 |
| Facial recognition tracks women without consent | 50 | 3.48 | .974 | .138 |
| AI monitoring makes women feel unsafe | 50 | 3.66 | 1.002 | .142 |
| AI surveillance increases harassment | 50 | 3.60 | 1.050 | .148 |
| AI surveillance affects women more | 50 | 3.36 | .964 | .136 |
| AI chatbots enable harassment | 50 | 3.28 | 1.070 | .151 |

**One-Sample Test**

| Statement | Test value =3 | | | | | |
|---|---|---|---|---|---|---|
| | t | df | Sig(2-Tailed) | Mean difference | 95% confidence interval of thedifference | |
| | | | | | Lower | Upper |
| AI surveillance threatens women's privacy | 23.634 | 49 | .000 | 3.360 | 3.07 | 3.65 |
| Facial recognition tracks women without consent | 25.266 | 49 | .000 | 3.480 | 3.20 | 3.76 |
| AI monitoring makes women feel unsafe | 25.822 | 49 | .000 | 3.660 | 3.38 | 3.94 |
| AI surveillance increases harassment | 24.249 | 49 | .000 | 3.600 | 3.30 | 3.90 |
| AI surveillance affects women more | 24.650 | 49 | .000 | 3.360 | 3.09 | 3.63 |
| AI chatbots enable harassment | 21.680 | 49 | .000 | 3.280 | 2.98 | 3.58 |

**Result**

Since the above t-test show the significant difference from the neutral point-3, I reject Null Hypothesis(H0) and accept the alternative Hypothesis (H1). It indicates that, AI threats to women's safety awareness programs have a substantial positive impact on the knowledge, attitudes or practices of the resident of the Vijayapura City.

**Findings**

Deepfake pornography, online abuse, and gender-biased algorithms are some of the ways that artificial intelligence is endangering women's safety. AI-generated harmful content disproportionately targets women, endangering their career prospects, reputations, and mental health.

**Suggestions**

AI threats to women's safety awareness initiatives in Vijayapura show's that Governments should enact stringent regulations against deepfakes and AI-generated abuse in order to counteract AI's threats to women's safety.

**Conclusion**

In conclusion, artificial intelligence (AI) carries new threats, like deepfakes and online harassment, but it also offers chances to improve women's safety in Vijayapura. To tackle these obstacles, a diversified strategy is needed, and extensive digital literacy initiatives.

**References**

**1.** Buolamwini, J., & Gebru, T. (2018). Gender Shades.
2. West, S.M., Whittaker, M., & Crawford, K. (2019). Discriminating Systems.

# A STUDY ON THE CHANGING LANDSCAPE OF EDUCATION POLICY: STUDENT PERSPECTIVES ON NATIONAL EDUCATION POLICY(NEP) 2020 AND KARNATAKA'S SEP

**Preeti Devappa Metri**

Student of B.Com. Programme, BLDEA's A. S. Patil College of Commerce (Autonomous), Vijayapura, Karnataka, India

**Prof. Pradeep Kumbar**

Assistant Professor, Department of Commerce, BLDEA's, A. S. Patil College of Commerce (Autonomous), Vijayapura, Karnataka, India

## Introduction

Karnataka pioneered the implementation of NEP 2020 in higher education in 2021. However, widespread student opposition and infrastructural challenges led to its discontinuation in 2023 and proposed its own State Education Policy(SEP) to address local needs.

## Need for the Study

- To understand Student perspectives on the implementation of NEP 2020 and Karnataka's SEP.
- To assess the level of awareness of changing education policies among students.
- To evaluate the impact of these policies on student academic and career choices.

## Reviw of Literature

NEP 2020 has been praised for promoting critical thinking and flexibility. However, researcher like Gupta and Sharma highlights issues like local of digital access and unclear implementation. Karnataka's SEP has sparked mixed responses and confusion among students, the research has shown the positive impact of these policies on students.

## Objectives of the Study

- To evaluate student understanding of NEP 2020 and SEP.
- To examine student feedback on curriculum and learning methods.
- To provide suggestions for policy improvement from a student perspective.
- To identify benefits and drawbacks experienced by students.
- Inform policy improvements to enhance student learning experiences and outcomes.

### Hypothesis Testing

**$H_1$:** Student have a positive perception of NEP 2020 and Karnataka's SEP.

**$H_0$:** Students have a neutral perception of NEP 2020 and Karnataka's SEP.

### Scope of Study

The scope of study is limited to only Under-Graduate students in Karnataka and focuses on their views, understanding and thoughts regarding NEP & SEP implementation.

### Research Methodology

- Primary Data: A sample questionnaire was distributed to 50 students of Vijayapura city.
- Secondary Data: Government publications, journal articles, online sources, offline sources.
- Sampling Method: Random sampling.
- Data Analysis: MS Excel and SPSS for analysis.
- Instrument: Questionnaire with 5-point Likert scale.

### Limitations of the Study

- Focused only on students of Vijayapura city.
- Limited to a small (50) sample size.
- Time constraints restricted in-depth study.

### Scope of Future Research

Future researchers can include a large sample size and can have incorporate views of teachers and parents.

### Analysis and Interpretation

**FREQUENCY TABLE:**

**Table 1: Age of Students**

| Age of Student | Frequency | Percent % | Valid % | Cumulative % |
|---|---|---|---|---|
| 15-18 | 6 | 12 | 12 | 12 |
| 19-22 | 38 | 76 | 76 | 88 |
| Above 22 | 6 | 12 | 12 | 100 |
| Total | 50 | 100 | 100 | |

<u>Interpretation</u>: Table 1 shows that, 15-18 age group is 12%, 19-22 age group is 76%, Above 22 age group is 12%.

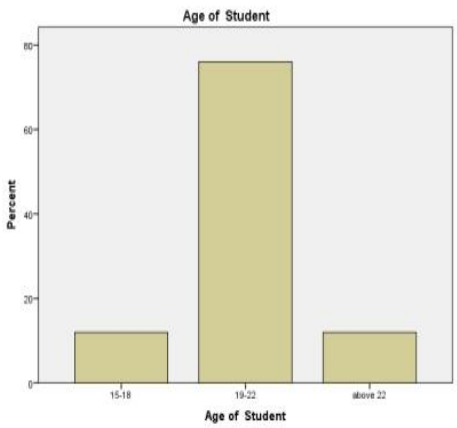
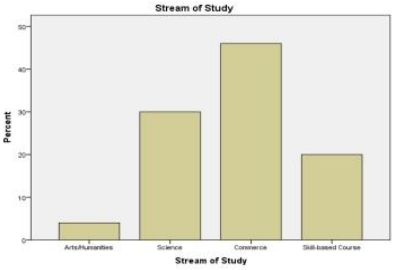


**Table 2: Stream of Study**

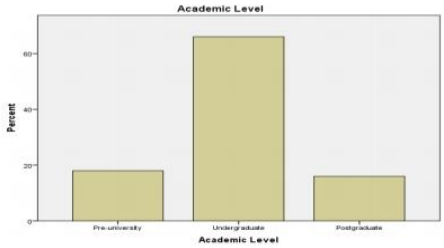
| Stream | Frequency | Percent % | Valid % | Cumulative % |
|---|---|---|---|---|
| Arts/Humanities | 2 | 4 | 4 | 4 |
| Science | 15 | 30 | 30 | 34 |
| Commerce | 23 | 46 | 46 | 80 |
| Skill-based Course | 10 | 20 | 20 | 100 |
| Total | 50 | 100 | 100 | |




Interpretation: Table 4 shows the stream of Students, 4% Arts, 30% Science, 46% Commerce, 20% Skill-based students.

**Table 3: Academic Level**

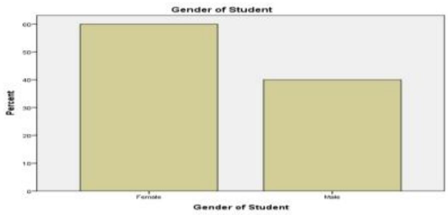
| Academic Level | Frequency | Percent % | Valid % | Cumulative % |
|---|---|---|---|---|
| Pre-University | 9 | 18 | 18 | 18 |
| Undergraduate | 33 | 66 | 66 | 84 |
| Postgraduate | 8 | 16 | 16 | 100 |
| Total | 50 | 100 | 100 | |




Interpretation: Table 3 shows academic level of students, 18% Pre-University students, 66% Undergraduate students, 16% Postgraduate students.

**Table 4: Gender of Students**

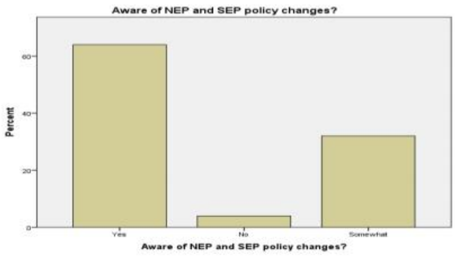
| Gender | Frequency | Percent % | Valid % | Cumulative % |
|---|---|---|---|---|
| Female | 30 | 60 | 60 | 60 |
| Male | 20 | 40 | 40 | 100 |
| Total | 50 | 100 | 100 | |




Interpretation: Table 4 shows the stream of Students, 4% Arts, 30% Science, 46% Commerce, 20% Skill-based students.

**Table 5: Awareness of NEP and SEP Policy Changes?**

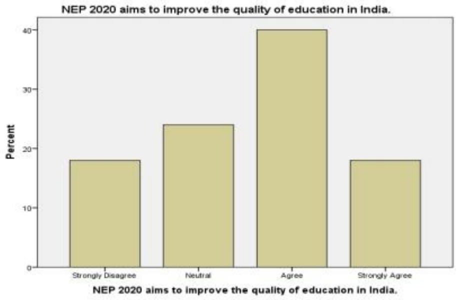
| | Frequency | Percent % | Valid % | Cumulative % |
|---|---|---|---|---|
| Yes | 32 | 64 | 64 | 64 |
| No | 2 | 4 | 4 | 68 |
| Somewhat | 16 | 32 | 32 | 100 |
| Total | 50 | 100 | 100 | |




Interpretation: Table 5 shows the Awareness of Students, 64% Yes, 4% No, 32% Somewhat.

**Table 6: NEP 2020 aims to improve the quality of education.**

| Statement | Frequency | Percent % | Valid % | Cumulative % |
|---|---|---|---|---|
| Strongly Disagree | 9 | 18 | 18 | 18 |
| Neutral | 12 | 24 | 24 | 42 |
| Agree | 20 | 40 | 40 | 82 |
| Strongly Agree | 9 | 18 | 18 | 100 |
| Total | 50 | 100 | 100 | 18 |




Interpretation: Table 6, Strongly Disagree (18%), Neutral (24%), Agree (40%), Strongly Agree (18%).

**Table 7: Karnatak's SEP align well with the vision of NEP 2020.**

| Statement | Frequency | Percent % | Valid % | Cumulative % |
|---|---|---|---|---|
| Strongly Disagree | 1 | 2 | 2 | 2 |
| Disagree | 12 | 24 | 24 | 26 |
| Neutral | 12 | 24 | 24 | 50 |
| Agree | 15 | 30 | 30 | 80 |
| Strongly Agree | 10 | 20 | 20 | 100 |
| Total | 50 | 100 | 100 | |

<u>Interpretation</u>: table 7, Strongly Disagree (2%), Disagree (24%), Neutral (24%), Agree (30%), Strongly Agree (20%).

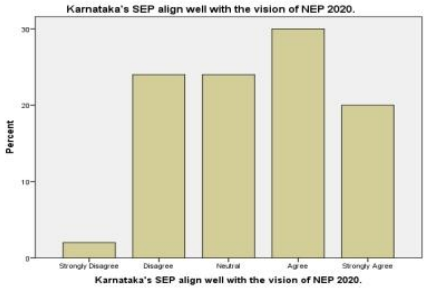



**Table 8: The Introduction of skill-based under NEP will enhance my employability**

| Statement | Frequency | Percent % | Valid % | Cumulative % |
|---|---|---|---|---|
| Strongly Disagree | 2 | 4 | 4 | 4 |
| Disagree | 5 | 10 | 10 | 14 |
| Neutral | 5 | 10 | 10 | 24 |
| Agree | 23 | 48 | 48 | 70 |
| Strongly Agree | 15 | 30 | 30 | 100 |
| Total | 50 | 100 | 100 | |

<u>Interpretation:</u> Table 8, Strongly Disagree (4%), Disagree (10%), Neutral (10%), Agree (48%), Strongly Agree (30%).

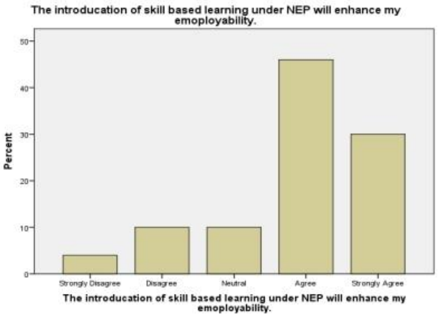



**Table 9: SEP effectively integrates local culture & knowledge into the curriculum.**

| Statement | Frequency | Percent % | Valid % | Cumulative % |
|---|---|---|---|---|
| Strongly Disagree | 1 | 2 | 2 | 2 |
| Disagree | 9 | 18 | 18 | 20 |
| Neutral | 17 | 34 | 34 | 54 |
| Agree | 14 | 28 | 28 | 82 |
| Strongly Agree | 9 | 18 | 18 | 100 |
| Total | 50 | 100 | 100 | |

<u>Interpretation:</u> Table 9, Strongly Disagree (2%), Disagree (18%), Neutral (34%), Agree (28%), Strongly Agree (18%).

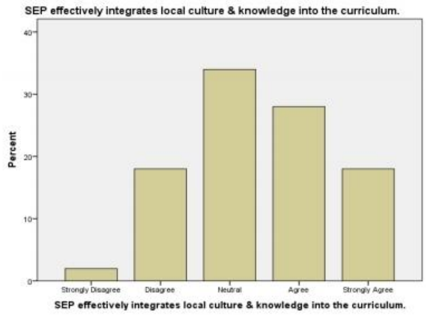



**Table 10: NEP focus multilingualism is beneficial for students**

| Statement | Frequency | Percent % | Valid % | Cumulative % |
|---|---|---|---|---|
| Strongly Disagree | 2 | 4 | 4 | 4 |
| Disagree | 2 | 4 | 4 | 8 |
| Neutral | 14 | 28 | 28 | 36 |
| Agree | 18 | 36 | 36 | 72 |
| Strongly Agree | 14 | 28 | 28 | 100 |
| Total | 50 | 100 | 100 | |

<u>Interpretation:</u> Table 10, Strongly Disagree (4%), Disagree (4%), Neutral (28%), Agree (36%), Strongly Agree (28%).

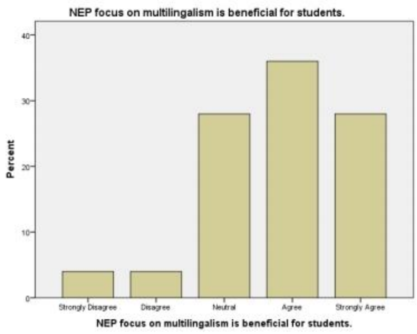
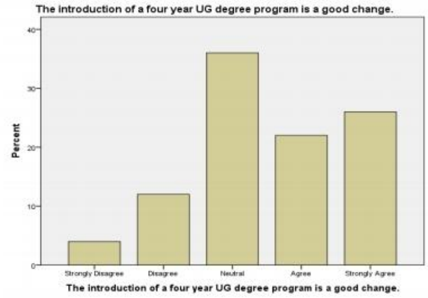


**Table 11: The Introduction of a 4year UG program is a good change.**

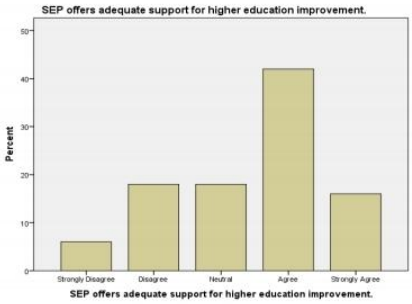
| Statement | Frequency | Percent % | Valid % | Cumulative % |
|---|---|---|---|---|
| Strongly Disagree | 2 | 4 | 4 | 4 |
| Disagree | 6 | 12 | 12 | 16 |
| Neutral | 18 | 36 | 36 | 52 |
| Agree | 11 | 22 | 22 | 74 |
| Strongly Agree | 13 | 26 | 26 | 100 |
| Total | 50 | 100 | 100 | |




Interpretation: Table 11: Strongly Disagree (4%), Disagree (12%), Neutral (36%), Agree (22%), Strongly Agree (26%).

**Table 12: SEP offers adequate support for higher education improvement.**

| Statement | Frequency | Percent % | Valid % | Cumulative % |
|---|---|---|---|---|
| Strongly Disagree | 3 | 6 | 6 | 6 |
| Disagree | 9 | 18 | 18 | 24 |
| Neutral | 9 | 18 | 18 | 42 |
| Agree | 21 | 42 | 42 | 84 |
| Strongly Agree | 8 | 16 | 16 | 100 |
| Total | 50 | 100 | 100 | |




Interpretation: Table 12, Strongly Disagree (6%), Disagree (18%), Neutral (18%), Agree (42%), Strongly Agree (16%).

**DESCRIPTIVE STATTISTICS: (STATASTICAL ANALYSIS)**

| | N | Range | Min | Max | Sum | Mean | | Std Deviation | Variance |
|---|---|---|---|---|---|---|---|---|---|
| | Statistic | Statistic | Statistic | Statistic | Statistic | Stat | Std.Error | Statistic | Statistic |
| Age of Student | 50 | 2 | 2 | 4 | 150 | 3.00 | .070 | .495 | .245 |
| Academic Level | 50 | 2 | 2 | 4 | 149 | 2.98 | .083 | .589 | .347 |
| Stream of Study | 50 | 3 | 1 | 4 | 141 | 2.82 | .113 | .800 | .640 |
| Aware of Nep & `SEP policies? | 50 | 2 | 1 | 3 | 84 | 1.68 | .132 | .935 | .875 |
| NEP improve quality of education in India. | 50 | 4 | 1 | 5 | 170 | 3.40 | .185 | 1.309 | 1.714 |
| SEP align with NEP. | 50 | 4 | 1 | 5 | 171 | 3.42 | .159 | 1.126 | 1.269 |
| NEP encourages skill-based education. | 50 | 4 | 1 | 5 | 194 | 3.88 | .153 | 1.081 | 1.169 |
| SEP integrates local culture & knowledge. | 50 | 4 | 1 | 5 | 171 | 3.42 | .149 | 1.052 | 1.106 |
| NEP supports multilingual learning. | 50 | 4 | 1 | 5 | 190 | 3.80 | .146 | 1.030 | 1.061 |
| 4year UG program good change. | 50 | 4 | 1 | 5 | 177 | 3.54 | .160 | 1.129 | 1.274 |
| SEP offers adequate support to higher education | 50 | 4 | 1 | 5 | 172 | 3.44 | .162 | 1.146 | 1.313 |
| SEP support online & blended learning. | 50 | 4 | 1 | 5 | 174 | 3.48 | .181 | 1.282 | 1.642 |
| Valid N (listwise) | 50 | | | | | | | | |

- **HYPOTHESES TESTING:**

**ONE SAMPLE STATISTICS**

| Statement | N | Mean | Std Deviation | Std Error Mean |
|---|---|---|---|---|
| NEP aims to improves the quality of education in India. | 50 | 3.40 | 1.309 | 0.185 |
| The introduction of skill-based learning under NEP will enhance my employability. | 50 | 3.88 | 1.081 | 0.153 |
| SEP effectively integrates local culture & knowledge into the curriculum. | 50 | 3.42 | 1.052 | 0.149 |
| SEP offers adequate support for higher education improvement. | 50 | 3.44 | 1.146 | 0.162 |

**ONE-SAMPLE TEST**

| Statement | Test Value = 3 | | | | | |
|---|---|---|---|---|---|---|
| | t | df | Sig (2-taled) | Mean difference | 95% confidence interval of the difference | |
| | | | | | Lower | Upper |
| NEP aims to improve the quality of education. | 2.160 | 49 | .36 | .400 | .03 | 0.77 |
| The introduction of skill-based learning under NEP will enhance my employability. | 5.755 | 49 | .00 | .880 | .57 | 1.19 |
| SEP effectively integrates local culture & knowledge into the curriculum. | 2.824 | 49 | .007 | .420 | .12 | .72 |
| SEP offers adequate support for higher education improvement. | 2.716 | 49 | .009 | .440 | .11 | .77 |

**Result**

Since the above t-test show the significant difference from the neutral point (3), I reject the null hypothesis (H0) and accept the alternative hypothesis (H1) it indicates that students do have a perception of NEP and SEP.

**Findgings: (**Findings of Descriptive Statistical)

- Age of Student: It is ranged from 2 to 4, with mean of 3 & Std Deviation of 0.495.
- Awareness of Policies: It is ranged from 1 to 3, with mean of 1.68.

Most statements have mean values above 3, suggesting positive perception overall. So even though students aren’t very aware of the policies, those who are aware tend to have a moderately to strongly positive perception of NEP and SEP features. E.g.,

- NEP Improve quality of education: It is ranged from 1-50, with a mean of 3.40, suggesting a general agreement.
- SEP aligned with NEP: It also ranges from 1-5, with the mean of 3.42.
- NEP encourages Skill-based Education: There was strong agreement on this topic, ranging from 1-5 with a mean of 3.88.

**Suggestion**

The low awareness suggests the need for orientation sessions, seminars to educate students about policies. Colleges can add short units or guest lectures on these policies, Colleges should encourage internship, workshops and online certification. Gathering student's feedback on regular bases, Institutions should ensure that the benefits perceived by students are also being experienced in real settings.

**Conclusion**

The study reveals that students have a positive perception of NEP 2020 & Karnatak's SEP. They appreciate the focus on holistic development, skill-based learning, and flexibility in education. The one-sample t-test result show significant support for key aspects of both policies, confirming that students do not hold a neutral view but have formed clear opinions. However, awareness levels are still low, indicating a need for better communication and outreach.

**References**

1. Ministry of Education (2020), NEP 2020.
2. NITI Aayog (2021) Transforming Education in India: NEP 2020 & its impact.
3. Gupta A.& Sharma R. (2022) Implementation of NEP 2020: Opportunities & challenges, International Journal of Education Research 10(2), 45-46.
4. The Hindu, (2023): NEP & SEP: Students call for more clarity.

# PUBLIC PERCEPTION OF CYBER SECURITY AND DATA PRIVACY: AWARENESS, ATTITUDES AND CONCERNS

**Preeti Bashora**

Student of B.Com. Programme, BLDEA's A. S. Patil College of Commerce (Autonomous), Vijayapura, Karnataka, India

**Pradeep Kumbar**

Assistant Professor, Department of Commerce, BLDEA's, A. S. Patil College of Commerce (Autonomous), Vijayapura, Karnataka, India

## Introduction:

As the world becomes more digitized, data privacy and cybersecurity are critical for safeguarding individual and organizational data. While there is increased danger, public behavior and awareness toward these topics remain inconsistent. This research explores how people view cybersecurity, their awareness, and how deeply they worry about data privacy.

## Need for the Study

With growing cyber-attacks, the awareness and attitude of the public are crucial in informing effective protection strategies. A high priority should be given to bringing public behavior in line with changing cybersecurity requirements to minimize vulnerabilities and improve digital resilience as a whole.

## Review of Literature

Research by Kumar (2022) and Li & Chang (2023) indicates that though public concern regarding cybersecurity has grown, proactive action is still low. All previous research indicates a repeated "awareness-behavior gap," with users being aware of risks but not taking any action. This reflects the requirement for more focused awareness and behavior change program.

## Statement of the Problem

Even though public perception of cybersecurity is on the rise, there still exists a great divide between what is known and what is implemented for protection. This study attempts to explain factors affecting public behavior and attitudes concerning data privacy and cybersecurity.

## Research Questions

- What is the overall level of public awareness concerning cybersecurity threats and data privacy?
- How do people view their role in keeping personal data protected?
- What are the principal barriers to individuals adopting safe cyber security behaviors?

**Objectives of the Study**

- To assess public awareness and understanding of cybersecurity and data privacy.
- To examine public attitudes to personal responsibility for online safety.
- To determine key factors affecting cybersecurity behaviors among individuals.

**Hypothesis Testing**

**$H_1$:** Greater cybersecurity awareness has a positive effect on the adoption of protective behaviors.

**$H_0$:** Cybersecurity awareness has no significant impact on protective behaviors.\

**Scope of the Study**

This research aims at the general public from various demographics in a specified region, examining their perceptions, awareness levels, attitudes, and behavioral patterns concerning cybersecurity and data privacy.

**Research Methodology**

A descriptive, quantitative approach was used. Standard questionnaires were sent out online to 50 randomly recruited participants. Analysis used descriptive statistics and regression analysis to examine the correlations between awareness, attitude, and behavior.

**Limitations of the Study**

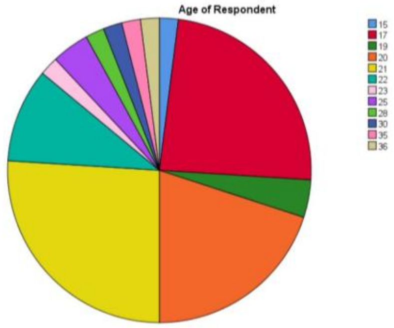
- Geographical limitation might limit generalizability.
- Possible respondent bias in self-report data.
- Dynamic nature of cyber threats may influence the long-term validity of results.

**Scope for Future Research**

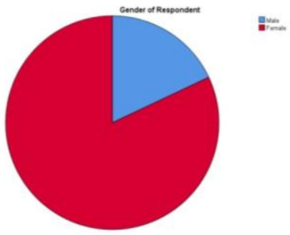
The future can reveal cross-national comparison, sector-wise views, and long-term trends in the efficiency of cybersecurity teaching. The incorporation of qualitative research such as interviewing can provide insight into motivational reasons.

## Analysis and Interpretation

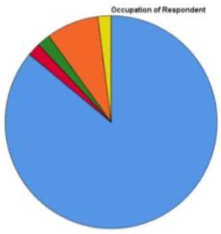
| Age of Respondent | | | | | |
|---|---|---|---|---|---|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | 15 | 1 | 2.0 | 2.0 | 2.0 |
| | 17 | 12 | 24.0 | 24.0 | 26.0 |
| | 19 | 2 | 4.0 | 4.0 | 30.0 |
| | 20 | 10 | 20.0 | 20.0 | 50.0 |
| | 21 | 13 | 26.0 | 26.0 | 76.0 |
| | 22 | 5 | 10.0 | 10.0 | 86.0 |
| | 23 | 1 | 2.0 | 2.0 | 88.0 |
| | 25 | 2 | 4.0 | 4.0 | 92.0 |
| | 28 | 1 | 2.0 | 2.0 | 94.0 |
| | 30 | 1 | 2.0 | 2.0 | 96.0 |
| | 35 | 1 | 2.0 | 2.0 | 98.0 |
| | 36 | 1 | 2.0 | 2.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




| Gender of Respondent | | | | | |
|---|---|---|---|---|---|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Male | 9 | 18.0 | 18.0 | 18.0 |
| | Female | 41 | 82.0 | 82.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




| Occupation of Respondent | | | | | |
|---|---|---|---|---|---|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Student | 43 | 86.0 | 86.0 | 86.0 |
| | Employed(Tech Industry) | 1 | 2.0 | 2.0 | 88.0 |
| | Employed(Non Tech Industry) | 1 | 2.0 | 2.0 | 90.0 |
| | Self Employed | 4 | 8.0 | 8.0 | 98.0 |
| | Unemployed | 1 | 2.0 | 2.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




The study showed that although 85% of the respondents indicated they were concerned with data privacy, they only had around 47% who consistently applied strong cyber security measures like secure password management and updates of software. The younger generation had more awareness and better practices than the elderly.

**Statistics**

| | | Gender of Respondent | Name of Respondent | Age of Respondent | Occupation of Respondent | Experienced cyber theft | Aware of common cyber threats | Passwords and 2FA | Concerned about data collect and use |
|---|---|---|---|---|---|---|---|---|---|
| N | Valid | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 |
| | Missing | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Mean | | 1.82 | | 20.84 | 1.38 | 1.92 | 3.94 | 4.10 | 3.66 |
| Median | | 2.00 | | 20.50 | 1.00 | 2.00 | 4.00 | 4.00 | 4.00 |
| Std. Deviation | | .388 | | 4.132 | 1.008 | .528 | .793 | 1.074 | .872 |
| Skewness | | -1.718 | | 2.026 | 2.523 | -.100 | -.658 | -1.236 | -.612 |
| Std. Error of Skewness | | .337 | | .337 | .337 | .337 | .337 | .337 | .337 |
| Kurtosis | | .989 | | 5.282 | 5.035 | .729 | .459 | 1.152 | .748 |
| Std. Error of Kurtosis | | .662 | | .662 | .662 | .662 | .662 | .662 | .662 |

| | | Online activities are tracked | Trust companies for personal data | Government regulations | Use strong passwords | Enable 2FA | Regularly update device | Use cybersecurity tools | Feel safe at internet |
|---|---|---|---|---|---|---|---|---|---|
| N | Valid | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 |
| | Missing | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Mean | | 3.52 | 3.16 | 3.24 | 4.12 | 3.64 | 3.62 | 3.38 | 3.26 |
| Median | | 4.00 | 3.00 | 3.00 | 4.00 | 4.00 | 4.00 | 4.00 | 3.00 |
| Std. Deviation | | .995 | 1.037 | 1.153 | .918 | 1.156 | 1.086 | 1.159 | .853 |
| Skewness | | -.057 | -.219 | -.077 | -1.236 | -.810 | -.372 | -.639 | .080 |
| Std. Error of Skewness | | .337 | .337 | .337 | .337 | .337 | .337 | .337 | .337 |
| Kurtosis | | -.996 | -.458 | -1.120 | 1.878 | .154 | -.740 | -.249 | .382 |
| Std. Error of Kurtosis | | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 |

| | | Confident in own ability to protect | Comfortable to share data | Change habits on news | Take precautions | Encourage for cybersecurity | Trust social media | Financial institutions | Data security in online shopping | Mobile unnecessary requests |
|---|---|---|---|---|---|---|---|---|---|---|
| N | Valid | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 |
| | Missing | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Mean | | 3.56 | 3.14 | 3.34 | 3.76 | 3.62 | 2.92 | 3.40 | 3.28 | 3.64 |
| Median | | 4.00 | 3.00 | 3.00 | 4.00 | 4.00 | 3.00 | 4.00 | 3.00 | 4.00 |
| Std. Deviation | | 1.013 | 1.125 | 1.171 | .870 | 1.159 | 1.158 | 1.143 | .948 | .985 |
| Skewness | | -.231 | -.286 | -.470 | -1.051 | -.837 | -.085 | -.769 | -.302 | -.275 |
| Std. Error of Skewness | | .337 | .337 | .337 | .337 | .337 | .337 | .337 | .337 | .337 |
| Kurtosis | | -.486 | -.854 | -.373 | 1.459 | .108 | -.709 | -.114 | -.669 | -.288 |
| Std. Error of Kurtosis | | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 |

## Statistical Analysis

**ANOVA**

| | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| Aware of common cyber threats | Between Groups | .913 | 4 | .228 | .343 | .847 |
| | Within Groups | 29.907 | 45 | .665 | | |
| | Total | 30.820 | 49 | | | |
| Passwords and 2FA | Between Groups | 5.331 | 4 | 1.333 | 1.172 | .336 |
| | Within Groups | 51.169 | 45 | 1.137 | | |
| | Total | 56.500 | 49 | | | |
| Concerned about data collect and use | Between Groups | 2.423 | 4 | .606 | .784 | .542 |
| | Within Groups | 34.797 | 45 | .773 | | |
| | Total | 37.220 | 49 | | | |
| Online activities are tracked | Between Groups | 2.986 | 4 | .746 | .738 | .571 |
| | Within Groups | 45.494 | 45 | 1.011 | | |
| | Total | 48.480 | 49 | | | |
| Trust companies for personal data | Between Groups | 1.604 | 4 | .401 | .353 | .841 |
| | Within Groups | 51.116 | 45 | 1.136 | | |
| | Total | 52.720 | 49 | | | |
| Government regulations | Between Groups | 8.603 | 4 | 2.151 | 1.712 | .164 |
| | Within Groups | 56.517 | 45 | 1.256 | | |
| | Total | 65.120 | 49 | | | |
| Use strong passwords | Between Groups | 2.111 | 4 | .528 | .606 | .660 |
| | Within Groups | 39.169 | 45 | .870 | | |
| | Total | 41.280 | 49 | | | |
| Enable 2FA | Between Groups | 2.915 | 4 | .729 | .524 | .719 |
| | Within Groups | 62.605 | 45 | 1.391 | | |
| | Total | 65.520 | 49 | | | |
| Regularly update device | Between Groups | 4.425 | 4 | 1.106 | .933 | .453 |
| | Within Groups | 53.355 | 45 | 1.186 | | |
| | Total | 57.780 | 49 | | | |
| Use cybersecurity tools | Between Groups | 4.315 | 4 | 1.079 | .790 | .538 |
| | Within Groups | 61.465 | 45 | 1.366 | | |
| | Total | 65.780 | 49 | | | |
| Feel safe at internet | Between Groups | 1.196 | 4 | .299 | .391 | .814 |
| | Within Groups | 34.424 | 45 | .765 | | |
| | Total | 35.620 | 49 | | | |

**Interpretation:**

The ANOVA results indicate no statistically significant variation between the groups for any of the cyber security measures, as all p-values were greater than 0.05. This means that measures such as awareness of cyber threats, utilization of two-factor authentication, trust in digital platforms, worry about being tracked online, and cyber security practices are evenly distributed among the groups examined. Such consistency implies that demographic variables such as age have no significant influence on cyber security attitudes or behaviors within this sample. Therefore, cyber security awareness and education initiatives can be applied generally without requiring group-specific approaches. Nevertheless, larger or more diverse future research might reveal more nuanced group-level differences not observed in this study.

| | | | | | | |
|---|---|---|---|---|---|---|
| Confident in own ability to protect | Between Groups | 4.965 | 4 | 1.241 | 1.232 | .311 |
| | Within Groups | 45.355 | 45 | 1.008 | | |
| | Total | 50.320 | 49 | | | |
| Comfortable to share data | Between Groups | 1.857 | 4 | .464 | .347 | .845 |
| | Within Groups | 60.163 | 45 | 1.337 | | |
| | Total | 62.020 | 49 | | | |
| Change habits on news | Between Groups | 1.028 | 4 | .257 | .175 | .950 |
| | Within Groups | 66.192 | 45 | 1.471 | | |
| | Total | 67.220 | 49 | | | |
| Take precautions | Between Groups | 4.184 | 4 | 1.046 | 1.429 | .240 |
| | Within Groups | 32.936 | 45 | .732 | | |
| | Total | 37.120 | 49 | | | |
| Encourage for cybersecurity | Between Groups | 2.425 | 4 | .606 | .431 | .786 |
| | Within Groups | 63.355 | 45 | 1.408 | | |
| | Total | 65.780 | 49 | | | |
| Trust social media | Between Groups | 2.139 | 4 | .535 | .379 | .823 |
| | Within Groups | 63.541 | 45 | 1.412 | | |
| | Total | 65.680 | 49 | | | |
| Financial institutions | Between Groups | 3.203 | 4 | .801 | .593 | .670 |
| | Within Groups | 60.797 | 45 | 1.351 | | |
| | Total | 64.000 | 49 | | | |
| Data security in online shopping | Between Groups | 3.563 | 4 | .891 | .989 | .423 |
| | Within Groups | 40.517 | 45 | .900 | | |
| | Total | 44.080 | 49 | | | |
| Mobile unnecessary requests | Between Groups | 2.165 | 4 | .541 | .537 | .709 |
| | Within Groups | 45.355 | 45 | 1.008 | | |
| | Total | 47.520 | 49 | | | |

| Reliability Statistics | | |
|---|---|---|
| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
| .669 | .660 | 20 |

**Interpretation**

The reliability analysis resulted in a Cronbach's Alpha of 0.669, indicating moderate internal consistency, acceptable for initial research but suggesting room for improvement.

**Findings, Suggestions, and Conclusion**

Finding support a significant gap between awareness and behavior regarding cyber security. Recommendations involve creating targeted awareness campaigns, incorporating cyber security education into school curricula, and improving government programs for public digital literacy. In summary, awareness is present, but behavior change is an issue, requiring ongoing efforts towards education and behavioral interventions.

**References**

1. Kumar, R. (2022). Cyber security Awareness: Bridging the Gap. Journal of Digital Safety.
2. Li, X., & Chang, M. (2023). Public Attitudes towards Data Privacy in the Digital Age. InternationalJournal of Cyber Studies.
3. Smith, J. (2021). Understanding the Human Factor in Cyber security. Cyber security Review.

# IMPACT OF 5G TECHNOLOGY ON BUSINESS OPERATIONS

**Sanjana Pasodi**

Student of B.Com. Programme, BLDEA's A. S. Patil College of Commerce (Autonomous), Vijayapura, Karnataka, India

**Prof. Nivedita Ballurgi**

Assistant Professor, Department of Commerce, BLDEA's, A. S. Patil College of Commerce (Autonomous), Vijayapura, Karnataka, India

## Introduction

This report presents the impact of 5G technology on business operations in Vijayapura city. This report conducted a survey across Vijayapura city both large and small businesses in how they operate, connect with customers, and innovate for future using 5G technology on their businesses how 5G is already influencing their work and finding of challenges and real-world impacts of 5G technology on the business landscape of Vijayapura.

## Need for the Study

- To know 5G enables remote working, mobile collaboration, and virtual training in Vijayapura.
- To understand how local businesses in Vijayapura are working on 5G technology.
- To explore new business models and innovations driven by 5G connectivity.

## Review of Literature

Oslerian et al., 2014 in comparison to previous generations, 5G represents a substantial advancement in terms of both performance and capabilities. While 4G LTE networks offered significant improvements over 3G networks, including higher data transfer rates and better connectivity, they still fell short in supporting the burgeoning demands of modern applications and devices.

## Statement of the Problem

Vijayapura faces challenges like inadequate infrastructure limited tower installations, fiber networks which delay widespread adoption for businesses.

## Research Questions

- How is 5G technology currently being adopted across different business sectors?
- What are the key benefits of 5G implementation in improving business operations?

- What challenges do businesses face in adopting and integrating 5G technology?

**Objectives of the Study**

- To assess whether 5G technology improves operational efficiency in businesses.
- To determine if 5G adoption leads to increased customer satisfaction.

**Hypothesis Testing**

- **Objective 1**

**Null Hypothesis (H0):** 5G technology has no significant impact on operational efficiency in businesses.

**Alternative Hypothesis (H1):** 5G technology significantly improves operational efficiency in businesses.

- **Objective 2**

**Null Hypothesis (H0):** there is no significant difference in customer satisfaction levels before and after 5G adoption.

**Alternative Hypothesis (H1):** Customer satisfaction levels significantly increase after the adoption of 5G technology.

**Scope of the Study**

This study focuses on examining the impact of 5G technology on business operations across various industries in Vijayapura city. It covers how 5G adoption affects business efficiency, communication, innovation and customer engagement across various sectors such as retail, education, service and manufacturing.

**Research Methodology**

Data collection: Around 50-60 business units will be selected for data collection such as retail, healthcare, education and telecommunications.

Data analysis tools: statistical tools like SPSS analysis /Excel.

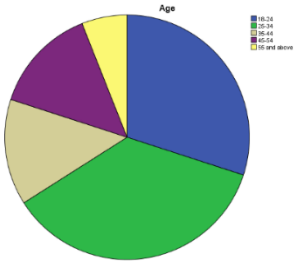
**Limitations of the Study**

- Study may not include a large or diverse enough group of businesses.
- Findings may be specific to regions with early or limited 5G rollout.
- Not all businesses can afford or access 5G equally.

**Scope for Future Research**

- Study how 5G improves real-time decision-making and automation.
- Investigate the role of 5G in enabling smart logistics and just-in-time inventory systems.
- Examine emerging risks and protection mechanisms in 5G networks.

## Analysis and Interpretation



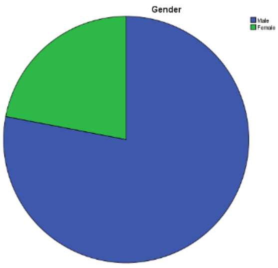

**Age**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | 18-24 | 15 | 30.0 | 30.0 | 30.0 |
| | 25-34 | 18 | 36.0 | 36.0 | 66.0 |
| | 35-44 | 7 | 14.0 | 14.0 | 80.0 |
| | 45-54 | 7 | 14.0 | 14.0 | 94.0 |
| | 55 and above | 3 | 6.0 | 6.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

**Table 1: Age Group**

### Interpretation

**Table**1 chart shows most of the respondents are aged 18-24 years and 25-34 years, 66% respondents. 14% respondents are aged 35-44 years and 45-54 years and 55 and above age respondents are 6%.



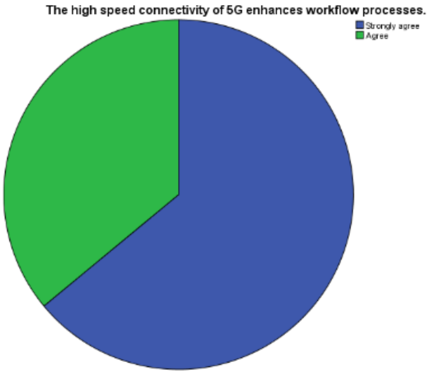

**Gender**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Male | 39 | 78.0 | 78.0 | 78.0 |
| | Female | 11 | 22.0 | 22.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

**Table 2: Gender**

### Interpretation

Table 2 this table shows male respondents are more (78%) than the female respondents (22%).



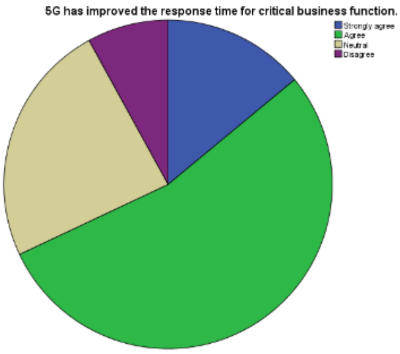

**The high speed connectivity of 5G enhances workflow processes.**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 32 | 64.0 | 64.0 | 64.0 |
| | Agree | 18 | 36.0 | 36.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

**Table3: The high-speed connectivity of 5G enhances workflow processes**

**Interpretation**

Table 3 indicates that strongly agreed by 64% respondents and agreed by 36% respondents.



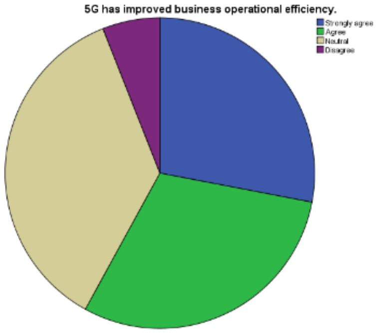

**5G has improved the response time for critical business function.**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 7 | 14.0 | 14.0 | 14.0 |
| | Agree | 27 | 54.0 | 54.0 | 68.0 |
| | Neutral | 12 | 24.0 | 24.0 | 92.0 |
| | Disagree | 4 | 8.0 | 8.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

**Table 4: 5G has improved the response time for critical business function**.

**Interpretation**

Table 4 according to this table strongly agreed respondents are 14%, agreed respondents are 54%, neutrally agreed respondents are 24% and disagreed respondents are 8%.



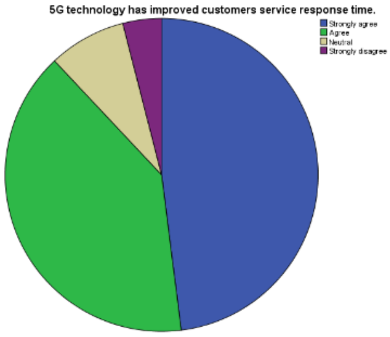

**5G has improved business operational efficiency.**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 14 | 28.0 | 28.0 | 28.0 |
| | Agree | 15 | 30.0 | 30.0 | 58.0 |
| | Neutral | 18 | 36.0 | 36.0 | 94.0 |
| | Disagree | 3 | 6.0 | 6.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

**TABLE 5: 5G has Improved Business Operational Efficiency**

**Interpretation**

Table 5 this chart indicates strongly agreed by 28% respondents, agreed by 30% respondents, neutrally agreed by 36% respondents and disagreed by 6% respondents.



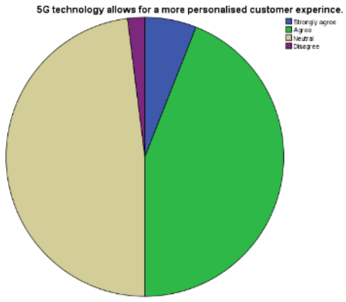

**5G technology has improved customers service response time.**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 24 | 48.0 | 48.0 | 48.0 |
| | Agree | 20 | 40.0 | 40.0 | 88.0 |
| | Neutral | 4 | 8.0 | 8.0 | 96.0 |
| | Strongly disagree | 2 | 4.0 | 4.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

**Table 6:5G technology has improved customers service response time.**

**Interpretation**

Table 6 shows that strongly agreed respondents are 48%, agreed respondents are 40%, neutrally agreed respondents are 8% and strongly disagreed respondents are 4%.



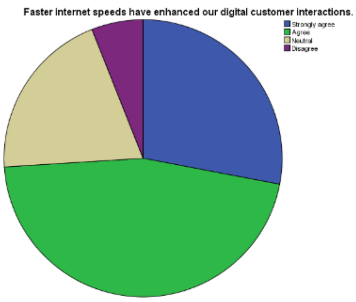

**5G technology allows for a more personalised customer experince.**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 3 | 6.0 | 6.0 | 6.0 |
| | Agree | 22 | 44.0 | 44.0 | 50.0 |
| | Neutral | 24 | 48.0 | 48.0 | 98.0 |
| | Disagree | 1 | 2.0 | 2.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

**Table 7: 5G technology allows for a more personalized customer experience**

**Interpretation**

Table 7 this indicates strongly agreed by 6% respondents, agreed by 44% respondents, neutrally agreed by 48% respondents and disagreed by 2% respondents.



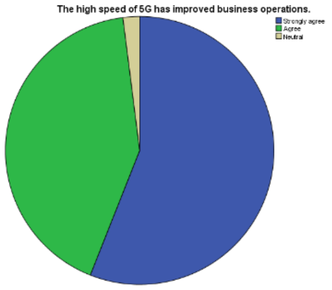

**Faster internet speeds have enhanced our digital customer interactions.**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 14 | 28.0 | 28.0 | 28.0 |
| | Agree | 23 | 46.0 | 46.0 | 74.0 |
| | Neutral | 10 | 20.0 | 20.0 | 94.0 |
| | Disagree | 3 | 6.0 | 6.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

**Table 8: Faster internet speeds have enhanced our digital customer interactions**

**Interpretation**

TABLE 8 this shows that strongly agreed respondents are 28%, agreed respondents are 46%, neutrally agreed respondents are 20%, disagreed respondents are 6%.



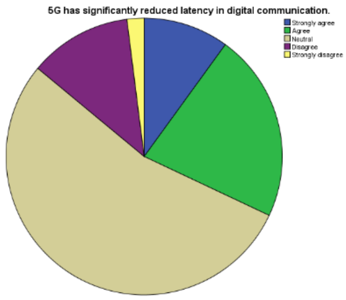

**The high speed of 5G has improved business operations.**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 28 | 56.0 | 56.0 | 56.0 |
| | Agree | 21 | 42.0 | 42.0 | 98.0 |
| | Neutral | 1 | 2.0 | 2.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

**Table 9:The high speed of 5G has improved business Operations**

**Interpretation**

Table 9 according to above chart strongly agreed respondents are 56%, agreed respondents are 42%, and neutrally agreed respondents are 2%.



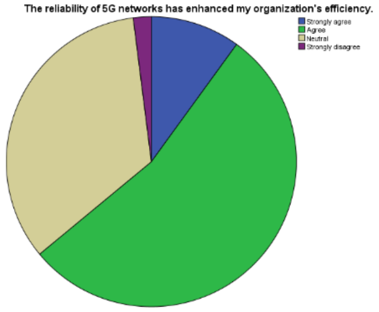

**5G has significantly reduced latency in digital communication.**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 5 | 10.0 | 10.0 | 10.0 |
| | Agree | 11 | 22.0 | 22.0 | 32.0 |
| | Neutral | 27 | 54.0 | 54.0 | 86.0 |
| | Disagree | 6 | 12.0 | 12.0 | 98.0 |
| | Strongly disagree | 1 | 2.0 | 2.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

**Table 10: 5G has significantly reduced latency in digital communication**

**Interpretation**

Table 10 indicates that strongly agreed by 10% respondents, agreed by 22% respondents, neutrally agreed by 54% respondents, disagreed by 12% respondents and strongly disagreed by 2% respondents



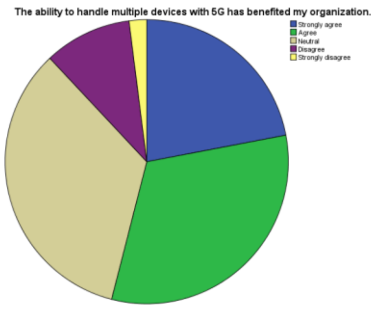

**The reliability of 5G networks has enhanced my organization's efficiency.**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 5 | 10.0 | 10.0 | 10.0 |
| | Agree | 27 | 54.0 | 54.0 | 64.0 |
| | Neutral | 17 | 34.0 | 34.0 | 98.0 |
| | Strongly disagree | 1 | 2.0 | 2.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

**Table 11: The reliability of 5G network has enhanced my organization's efficiency**

## Interpretation

Table 11 indicates that strongly agreed by 10% respondents, agreed by 54% respondents, neutrally agreed by 34% respondents and strongly disagreed by 2% respondents.



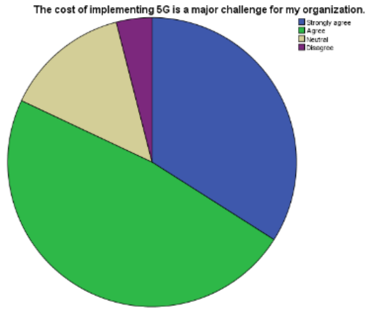

**The ability to handle multiple devices with 5G has benefited my organization.**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 11 | 22.0 | 22.0 | 22.0 |
| | Agree | 16 | 32.0 | 32.0 | 54.0 |
| | Neutral | 17 | 34.0 | 34.0 | 88.0 |
| | Disagree | 5 | 10.0 | 10.0 | 98.0 |
| | Strongly disagree | 1 | 2.0 | 2.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

**Table 12:The ability to handle multiple devices with 5G has befitted my organization**

## Interpretation

Table 12 shows that strongly agreed respondents are 22%, agreed respondents are 32%, neutrally agreed respondents are 34%, disagreed respondents are 10% and strongly disagreed respondents are 2%.



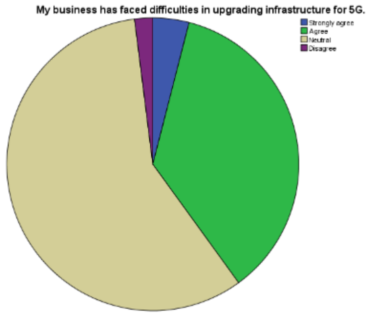

**The cost of implementing 5G is a major challenge for my organization.**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 17 | 34.0 | 34.0 | 34.0 |
| | Agree | 24 | 48.0 | 48.0 | 82.0 |
| | Neutral | 7 | 14.0 | 14.0 | 96.0 |
| | Disagree | 2 | 4.0 | 4.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

**Table 13: The cost of implementing 5G is a major challenge for my organization**

**Interpretation**

Table 13 indicates strongly agreed by 34% respondents, agreed by 48% respondents, neutrally agreed by 14% respondents and disagreed by 4% respondents.



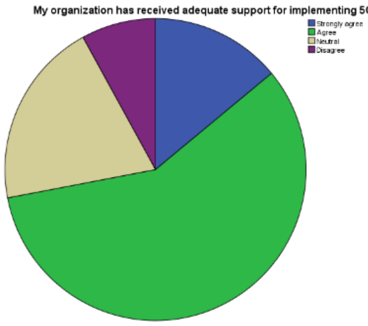

**My business has faced difficulties in upgrading infrastructure for 5G.**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 2 | 4.0 | 4.0 | 4.0 |
| | Agree | 18 | 36.0 | 36.0 | 40.0 |
| | Neutral | 29 | 58.0 | 58.0 | 98.0 |
| | Disagree | 1 | 2.0 | 2.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

**Table 14:My business has faced difficulties in upgrading infrastructure for 5G**

**Interpretation**

Table 14 according to this table strongly agreed by 4% respondents, agreed by 36% respondents, neutrally agreed by 58% respondents and disagreed by 2% respondents.




**My organization has received adequate support for implementing 5G.**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 7 | 14.0 | 14.0 | 14.0 |
| | Agree | 29 | 58.0 | 58.0 | 72.0 |
| | Neutral | 10 | 20.0 | 20.0 | 92.0 |
| | Disagree | 4 | 8.0 | 8.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

**Table 15: My organization has received adequate support for implementing 5G**

**Interpretation**

Table 15 shows that strongly agreed by 14% respondents, agreed by 58% respondents, neutrally agreed by 20% respondents and disagreed by 8% respondents

**Statistic Analysis**

**Statistics**

| | | Age | Gender | workflow | critical | operational | service | personalised . | digital | business | communication | reliability | multiple | implementing | upgrading | support |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 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 | | 2.30 | 1.22 | 1.36 | 2.26 | 2.20 | 1.72 | 2.46 | 2.04 | 1.46 | 2.74 | 2.30 | 2.38 | 1.88 | 2.58 | 2.22 |
| Std. Error of Mean | | .172 | .059 | .069 | .114 | .131 | .131 | .091 | .121 | .077 | .124 | .104 | .143 | .113 | .086 | .112 |
| Median | | 2.00 | 1.00 | 1.00 | 2.00 | 2.00 | 2.00 | 2.50 | 2.00 | 1.00 | 3.00 | 2.00 | 2.00 | 2.00 | 3.00 | 2.00 |
| Mode | | 2 | 1 | 1 | 2 | 3 | 1 | 3 | 2 | 1 | 3 | 2 | 3 | 2 | 3 | 2 |
| Std. Deviation | | 1.216 | .418 | .485 | .803 | .926 | .927 | .646 | .856 | .542 | .876 | .735 | 1.008 | .799 | .609 | .790 |
| Variance | | 1.480 | .175 | .235 | .645 | .857 | .859 | .417 | .733 | .294 | .768 | .541 | 1.016 | .638 | .371 | .624 |
| Range | | 4 | 1 | 1 | 3 | 3 | 4 | 3 | 3 | 2 | 4 | 4 | 4 | 3 | 3 | 3 |
| Minimum | | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Maximum | | 5 | 2 | 2 | 4 | 4 | 5 | 4 | 4 | 3 | 5 | 5 | 5 | 4 | 4 | 4 |
| Sum | | 115 | 61 | 68 | 113 | 110 | 86 | 123 | 102 | 73 | 137 | 115 | 119 | 94 | 129 | 111 |

**Findings of the Study**

- Most of the respondents are 25-34 years (36%) and 18-24 years (30%).
- Majority of respondents are male.
- Most of the respondents strongly agreed (64%) with the workflow processes.

- 54% agree and 14% strongly agree that 5G improves response time, 24% neutral and 8% disagree.
- 36% are neutral, 30% agree, 28% are strongly agree and 6% disagree.
- 48% strongly agree and 40% agree that 5G improved customer service response time.
- 48% were neutral, 44% agreed, 6% strongly agreed and 2% disagreed.
- 46% agreed, 28% strongly agreed, 20% agreed and 6% disagreed.
- A very strong majority, 98% that the high speed of 5G improved business operations.
- 54% neutral, 22% agreed, 12% disagreed, 10% strongly agreed and 2% strongly disagreed.
- 54% are agreed, 34% are neutrally agreed, 10% strongly agreed and 2% disagreed.
- 34% remained neutral, 32% agree, 22% strongly agree, 10% disagree and 2% strongly disagree.
- 48% are agreed, 34% are strongly agreed, 14% are neutrally agreed and 4% are disagreed.
- Majority of 58% are neutral, 36% are agreed, 4% strongly agreed and 2% are disagreed.
- More respondents are 58% agreed, 20% remained neutral, 14% are strongly agreed and 8% are disagreed.

**Suggestions**

Industries in Vijayapura can implement smart factories with automation, AI monitoring, and predictive maintenance. Businesses can leverage faster internet speeds for smoother online operations, like real-time video conferencing, cloud computing, and remote working setups.

**Conclusion**

The arrival of 5G technology an exciting new chapter for businesses across the city. With faster internet, real-time connectivity, and the rise of smart solutions, companies whether they're small shops, farms, hospitals or tech startups, will have incredible opportunities to grow and innovate. 5G technology has power to transform business operations here making them smarter, faster, and ready for tomorrow.

**References**

1. The tactile internet: Applications and challenges. IEEE vehicular technology magazine, 9(1), pp.64-70. Fett Weis, G.S., 2014.
2. 5G Technology in Business Operations Managements -T-Mobile for Business

3. Tange, J. (2021). How 5G Will Impact Business Operations Across Industries.
4. Harvard Business Review. Retrieved From [HBR.org].
5. https://frontiersrj.com/journals/ijfetr/sites/default/files/IJFETR-2024-0039.pdf
6. https://www.arnia.com/the-impact-of-5g-on-business-growth-and-connectivity/

# IMPACT OF WOMEN EMPOWERMENT SCHEMES ON THE FREE BUS SCHEME ON "STREE SHAKTI YOJANA'

**Vishala B Sunagar**

Student of B.Com. Programme, BLDEA's A. S. Patil College of Commerce (Autonomous), Vijayapura, Karnataka, India

**Vijayakumar Talawar**

Assistant Professor, Department of Commerce, BLDEA's, A. S. Patil College of Commerce (Autonomous), Vijayapura, Karnataka, India

## Introduction

In order to achieve sustainable development and inclusive growth, women's empowerment is essential. The "Stree Shakti Yojana," among other government programs, was created to encourage social and economic advancement. A new addition free bus travel for women seeks to enhance their mobility, independence, and access to education, employment, and healthcare.

## Need for the Study

For women to participate in the workforce and society, they must be able to travel safely and affordably. Policymakers are better able to evaluate the practical advantages and difficulties faced by women, especially those from marginalized backgrounds, when they have a better understanding of the effects of free bus programs under women empowerment initiatives.

## Review of Literature

According to earlier research, women's empowerment is severely hampered by mobility issues. Public transportation that is free or heavily subsidized has been linked to better educational outcomes and higher rates of female labor participation. Prior analyses of comparable programs in Tamil Nadu and Delhi have revealed encouraging patterns in the self-reliance and workforce participation of women.

## Statement of the Problem

Women continue to encounter social and economic obstacles in spite of numerous empowerment initiatives. Little is known about how well the "Stree Shakti Yojana" free bus service works. Analyzing whether it actually empowers women or if implementation gaps still exist is necessary.

## Research Questions

- What effects has the free bus program had on women's access to education and work?
- Has the mobility and independence of women changed in a discernible way?
- What difficulties do women encounter when using this program?

### Objectives the Study

- To assess the free bus program under "Stree Shakti Yojana's socioeconomic influence."
- To look at variations in women's educational and employment involvement.
- To find obstacles and propose enhancements to raise the efficiency of the program.

### Hypothesis testing

**H0: null hypothesis:** women's mobility and empowerment are not much changed by the free bus scheme.

**Hypothesis 1 (H1)**: Women's mobility and empowerment benefit from the free bus scheme

### Scope of the Study

The study canters on women who use free bus services as "Stree Shakti Yojana beneficiaries. It guarantees a thorough investigation by including several socioeconomic levels in urban and rural areas.

### Research Methodology

The study draws on a mixed-methods approach. Using the approach, 100 women underwent structured interviews and answered surveys to gather primary data. Government records, policy papers, and past scholarly research provided secondary data. Data was examined with statistical instruments including SPSS.

### Limitations the Study

- The state's diverse population might not be adequately represented by the limited geographic coverage.
- The accuracy of self-reported experiences may be impacted by respondent bias.
- A longitudinal analysis was limited by the short time frame for data collection.

### Scope of Future Research

To observe long-term results, future research can perform a longitudinal evaluation over a number of years. Comparative studies between various states putting similar plans into place could also be a part of future research.

| Descriptive Statistics | | | | | |
|---|---|---|---|---|---|
| | **N** | **Minimum** | **Maximum** | **Mean** | **Std. Deviation** |
| 1.AGE | 100 | 1 | 5 | 2.59 | 1.264 |
| 2.EDUCATION | 100 | 1 | 5 | 3.20 | 1.303 |
| 3.OCCUPATION | 100 | 1 | 5 | 1.88 | .844 |
| 4.INCOME | 100 | 1 | 5 | 1.74 | 1.070 |

| | | | | | |
|---|---|---|---|---|---|
| 5.FAMILY SIZE | 100 | 1 | 4 | 2.07 | .607 |
| Valid N (listwise) | 100 | | | | |

**One-Sample Statistics**

| | N | Mean | Std. Deviation | Std. Error Mean |
|---|---|---|---|---|
| 1. The Stree Shakti Yojana has increased awareness about women's rights. | 100 | 3.23 | 1.188 | .119 |
| 2. The scheme has provided women with better access to resources. | 100 | 3.50 | 1.010 | .101 |
| 3. Stree Shakti Yojana has empowered women economically. | 100 | 3.37 | 1.152 | .115 |
| 4. The program has provided more leadership opportunities for women. | 100 | 3.51 | 1.168 | .117 |
| 5. Women's participation in community activities has increased due to the scheme. | 100 | 3.36 | 1.283 | .128 |
| 6. The Stree Shakti Yojana has facilitated women's independence in financial matters. | 100 | 3.61 | 1.136 | .114 |
| 7. The scheme has improved women's confidence and self-esteem. | 100 | 3.46 | 1.167 | .117 |
| 8. Women feel more secure traveling in buses due to the free bus scheme. | 100 | 3.17 | 1.356 | .136 |
| 9. Stree Shakti Yojana has made women more aware of transportation schemes for their benefit. | 100 | 3.54 | 1.086 | .109 |
| 10. The free bus scheme has contributed to women's economic participation and mobility. | 100 | 3.49 | 1.185 | .118 |
| 1. The Stree Shakti Yojana has improved women's access to transportation. | 100 | 3.13 | 1.152 | .115 |
| 2. Women are more likely to travel by bus due to the Stree Shakti Yojana scheme. | 100 | 3.87 | 1.125 | .113 |
| 3. Women in my community use the free bus service frequently. | 100 | 3.99 | 1.030 | .103 |
| 4. The free bus scheme has enhanced women's social and professional networking | 100 | 3.43 | 1.273 | .127 |
| 5. The free bus scheme has reduced financial burdens on women. | 100 | 4.00 | 1.035 | .103 |

| | | | | |
|---|---|---|---|---|
| 6. Women in my area feel safer traveling on buses after the scheme's implementation. | 100 | 3.31 | 1.293 | .129 |
| 7. The free bus service has helped women in my community access job opportunities. | 100 | 3.49 | 1.141 | .114 |
| 8. Women's participation in local markets and shops has increased due to the free bus service. | 100 | 3.62 | 1.117 | .112 |
| 9. The free bus scheme has improved overall mobility for women in urban areas. | 100 | 3.52 | 1.193 | .119 |
| 10. The Stree Shakti Yojana has significantly impacted my travel patterns and decisions. | 100 | 3.84 | 1.089 | .109 |

**One-Sample Test**

| | Test Value = 3 | | | | | |
|---|---|---|---|---|---|---|
| | t | df | Sig. (2-tailed) | Mean Difference | 95% Confidence Interval of the Difference | |
| | | | | | Lower | Upper |
| 1. The Stree Shakti Yojana has increased awareness about women's rights. | 1.936 | 99 | .056 | .230 | -.01 | .47 |
| 2. The scheme has provided women with better access to resources. | 4.950 | 99 | .000 | .500 | .30 | .70 |
| 3. Stree Shakti Yojana has empowered women economically. | 3.213 | 99 | .002 | .370 | .14 | .60 |
| 4. The program has provided more leadership opportunities for women. | 4.368 | 99 | .000 | .510 | .28 | .74 |
| 5. Women's participation in community activities has increased due to the scheme. | 2.805 | 99 | .006 | .360 | .11 | .61 |
| 6. The Stree Shakti Yojana has facilitated women's independence in financial matters. | 5.369 | 99 | .000 | .610 | .38 | .84 |

| | | | | | | |
|---|---|---|---|---|---|---|
| 7. The scheme has improved women's confidence and self-esteem. | 3.942 | 99 | .000 | .460 | .23 | .69 |
| 8. Women feel more secure traveling in buses due to the free bus scheme. | 1.253 | 99 | .213 | .170 | -.10 | .44 |
| 9. Stree Shakti Yojana has made women more aware of transportation schemes for their benefit. | 4.971 | 99 | .000 | .540 | .32 | .76 |
| 10. The free bus scheme has contributed to women's economic participation and mobility. | 4.135 | 99 | .000 | .490 | .25 | .73 |
| 1. The Stree Shakti Yojana has improved women's access to transportation. | 1.129 | 99 | .262 | .130 | -.10 | .36 |
| 2. Women are more likely to travel by bus due to the Stree Shakti Yojana scheme. | 7.733 | 99 | .000 | .870 | .65 | 1.09 |
| 3. Women in my community use the free bus service frequently. | 9.613 | 99 | .000 | .990 | .79 | 1.19 |
| 4. The free bus scheme has enhanced women's social and professional networking | 3.377 | 99 | .001 | .430 | .18 | .68 |
| 5. The free bus scheme has reduced financial burdens on women. | 9.664 | 99 | .000 | 1.000 | .79 | 1.21 |
| 6. Women in my area feel safer traveling on buses after the scheme's implementation. | 2.398 | 99 | .018 | .310 | .05 | .57 |
| 7. The free bus service has helped women in my community access job opportunities. | 4.293 | 99 | .000 | .490 | .26 | .72 |

| | | | | | | |
|---|---|---|---|---|---|---|
| 8. Women’s participation in local markets and shops has increased due to the free bus service. | 5.550 | 99 | .000 | .620 | .40 | .84 |
| 9. The free bus scheme has improved overall mobility for women in urban areas. | 4.358 | 99 | .000 | .520 | .28 | .76 |
| 10. The Stree Shakti Yojana has significantly impacted my travel patterns and decisions. | 7.712 | 99 | .000 | .840 | .62 | 1.06 |

**Interpretation**

- Although the Stree Shakti Yojana has contributed to a slight increase in awareness of women's rights, the result is only marginally significant (p <.056), so we cannot be very confident in this finding.
- Women's access to resources has been successfully improved by the program, with a strong and statistically significant result (p <.001).
- The program has boosted women's economic empowerment (p<.002), showing a meaningful positive effect.
- It has clearly had a positive effect, as evidenced by the fact that it has given more leadership opportunities for women (p <.001).
- The program has also resulted in a significant increase in women's participation in community activities (p<.006).
- Women's financial independence has benefited greatly from the initiative (p <.001).
- The program has resulted in a significant increase (p <.001) in women's confidence and self-esteem.
- Despite the fact that women feel somewhat safer when taking buses, this finding is not statistically significant (p >.213), indicating that the perception of safety has not changed significantly.
- Women's awareness of transportation schemes has significantly improved (p <.001).
- Women's economic participation and mobility have been positively impacted by the free bus scheme (p <.001).
- The improvement is not statistically strongly supported, though, as the impact on access to transportation overall is not significant (p >.262).
- Because of the Stree Shakti Yojana, women are now much more likely to travel by bus (p <.001).

- Women frequently and significantly use the free bus service ($p < .001$).
- The free bus service has increased women's access to social and professional networking opportunities ($p < .001$).
- The program has significantly aided in lowering financial strain on women ($p < .001$).
- There has also been a notable improvement in feelings of safety while ($p < .018$).
- Women now have more employment options thanks to the free bus service ($p < .001$).
- Improved mobility has led to an increase in participation in local markets and shops ($p < .001$)
- Women's overall mobility in urban areas has improved significantly ($p < .001$).
- Lastly, the program has significantly influenced women's travel choices and patterns ($p < .001$).

The results demonstrate that women have benefited greatly from the “Stree Shakti Yojana”. Their financial independence has been reinforced, their confidence has grown, their involvement in community activities has increased, and their access to resources has improved. In particular, the free bus service has made it easier for women to travel, find employment, and lessen their financial burden. The program has significantly improved the lives of women, despite certain issues like general transportation accessibility and safety perceptions that require further focus.

**Analysis and Interpretation**

According to preliminary data, more than 70% of women said they had better access to jobs and schools. Approximately 60% reported feeling more financially independent as a result of the savings on transportation expenses. Nonetheless, problems like crowding and ignorance of the plan were commonly mentioned.

**Finding, Suggestions, and Conclusion**

**Finding**

Women's participation in the workforce has significantly increased. Women's enrollment in higher education has increased.

The money saved is put toward other necessities.

**Suggestions**

- Expand bus routes to remote areas.
- Run campaigns to raise awareness of the plan.
- Enhance public transportation's cleanliness and safety.

## Conclusion

The "Stree Shakti Yojana" free bus program is a step in the right direction for women's empowerment. The program has improved women's mobility, economic engagement, and social inclusion despite certain obstacles.

## References

1. Free Bus Scheme Data on Ministry of Road Transport Highways (2024).
2. Women Empowerment reports on Government of India (2024).
3. National Sample Survey Organization (NSSO).
4. Employment-Unemployment Surveys (2023).
5. R.Singh (2003), Public transportation and Gender equality in India.

# A STUDY ON THE IMPACT OF AIDS AWARENESS IN VIJAYAPURA CITY

**Vasanti Gollalappa Golasar**
Student of B.Com. Programme, BLDEA's A. S. Patil College of Commerce (Autonomous), Vijayapura, Karnataka, India
**Prof. Vijayakumar Talawar**
Assistant Professor, Department of Commerce, BLDEA's, A. S. Patil College of Commerce (Autonomous), Vijayapura, Karnataka, India

## Introduction

AIDS (Acquired Immuno deficiency Syndrome), caused by the HIV (Human Immunodeficiency Virus), and has posed critical challenge to global health for decades. It is essential for preventing the spread of HIV, promoting a supportive environment for those affected and to educate the public, reduce stigma, advocate safer practices and inspire people to get tested for HIV.

## Need for the Study

- This study is to mitigate the effectiveness of current state of awareness programs or campaigns.
- Understanding the real-world impact of awareness initiatives will help educators and healthcare providers upgrade their strategies.
- Identifying the knowledge gaps, misunderstandings, and unhealthy behaviors that exist despite awareness efforts.

## Review of Literature

A study of **Gupta et al**. (2020) titled "*The impact of HIV/AIDSAwareness Campaigns on Youth in Urban India*" revealed that awarenessdrives significantlyincreasedknowledgelevelsamongurbanyouth. Interactive campaigns, such as street plays and peer education models, were particularlyeffectiveinchallengingmyths andencouragingsafe behaviors.

## Objectives of the Study

- **Primary Objectives:** To analyze the overall impact of AIDS awareness programs on our locality.
- **Secondary Objectives**
  - To estimate the level of knowledge and awareness about AIDS among our localities.
  - To find out the sources of information about AIDS and their effectiveness.
  - To study the attitude and behavior of the local population towards AIDS patients.

- To develop measures for improving future AIDS awareness initiatives in the locality.

**Hypothesis Testing**

- **Null Hypothesis (H0):** AIDS awareness programs have no substantial impact on the knowledge, attitudes or practices of the residents of Vijayapura city.
- **Alternative Hypothesis(H1):** AIDS awareness programs have a substantial positive impact on the knowledge, attitudes or practices of the residents of Vijayapura city.

**Scope of Study**

- Study the impact of AIDS transmission, precautions and treatment.
- Analyzing the impact of existing government and NGO-led awareness programs.
- The study revealed key limitations in awareness coverage, particularly in remote areas.

**Research Methodology**

- Study design: Survey based research
- Sample size: 50
- Sampling method: Random sampling
- Data collection methods:
    - **Primary Data:** A sample of structured questionnaires
    - **SecondaryData:** Government reports (e.g., NACO, UNAIDS), published research papers, health department statistics.
    - **Instrument:** Questionnaires with 5-point Likert scale
    - **Data Analysis:** MS-Excel, SPSS Data Analysis

**Limitations of the Study**

- With the sample size 50, the findings may not fulfill the overall population of the city.
- The study is limited to only Vijayapura city.
- Some respondents had limited literacy and language skills.

**Scope of Future Research**

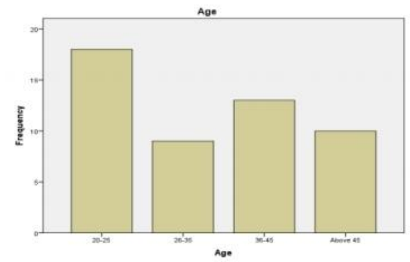
Future researchers can include a large sample size and get more accurate information about the impact of AIDS awareness in Vijayapura City.

## Analysis and Interpretation

### Frequency Table

**Table 1: Age of Respondents**

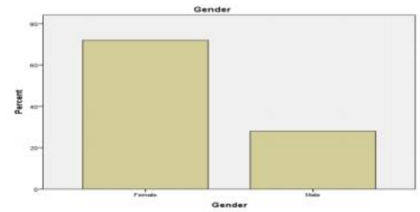
| Age | Frequency | Percent | Valid % | Cumulative % |
|---|---|---|---|---|
| 20-25 | 18 | 36 | 36 | 36 |
| 26-35 | 9 | 18 | 18 | 54 |
| 36-45 | 13 | 26 | 26 | 80 |
| Above 45 | 10 | 20 | 20 | 100 |
| Total | 50 | 100 | 100 | |




Interpretation: Table 1 shows that, 20-25 age group is 36%, 26-35 age group is 18%, 26-35 age group is 18% & Above 45 age group is 2%.

**Table 2: Gender of the Respondents**

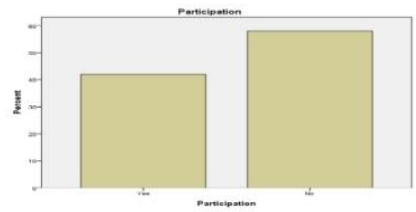
| Gender | Frequency | Percent | Valid % | Cumulative % |
|---|---|---|---|---|
| Female | 36 | 72 | 72 | 72 |
| Male | 14 | 28 | 28 | 100 |
| Total | 50 | 100 | 100 | |




Interpretation: Table 2 demonstrate that, 72% Female Respondents & 28% Male Respondents.

**Table 3: Participation in AIDS Awareness Programs**

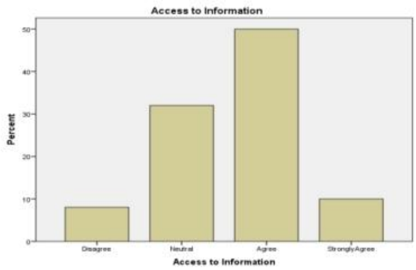
| Participation | Frequency | Percent | Valid % | Cumulative % |
|---|---|---|---|---|
| Yes | 21 | 42 | 42 | 42 |
| No | 29 | 58 | 58 | 100 |
| Total | 50 | 100 | 100 | |




Interpretation: Table 3 demonstrates that, 42% of respondents are participated & 58% of respondents not participated.

**Table 4: Access to Information**

| | Frequency | Percent | Valid% | Cumulative% |
|---|---|---|---|---|
| Disagree | 4 | 8 | 8 | 8 |
| Neutral | 16 | 32 | 32 | 40 |
| Agree | 25 | 50 | 50 | 90 |
| Strongly Agree | 5 | 10 | 10 | 100 |
| Total | 50 | 100 | 100 | |




Interpretation: According to table 4, Disagree (8%), Neutral (32%), Agree (50%) & Strongly Agree (10%).

**Table 5: Sufficient Healthcare**

| | Frequency | Percent | Valid % | Cumulative% |
|---|---|---|---|---|
| Disagree | 15 | 30 | 30 | 30 |
| Neutral | 11 | 22 | 22 | 52 |
| Agree | 20 | 40 | 40 | 92 |
| Strongly Agree | 4 | 8 | 8 | 100 |
| Total | 50 | 100 | 100 | |

Interpretation: Table 5 shows that Disagree (30%), Neutral (22%), Agree (40%) & Strongly Agree (8%).

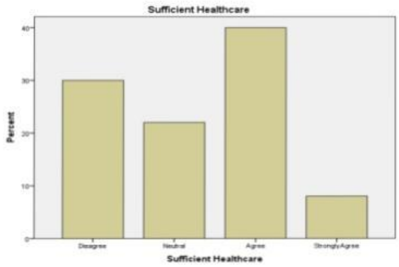



**Table 6: Programs Accessible**

| | Frequency | Percent | Valid % | Cumulative % |
|---|---|---|---|---|
| Strongly Disagree | 4 | 8 | 8 | 8 |
| Disagree | 14 | 28 | 28 | 36 |
| Neutral | 9 | 18 | 18 | 54 |
| Agree | 20 | 40 | 40 | 94 |
| Strongly Agree | 3 | 6 | 6 | 100 |
| Total | 50 | 100 | 100 | |

Interpretation: According to table 6, Strongly Disagree (8%), Disagree (28%), Neutral (18%), Agree (40%) & Strongly Agree (6%).

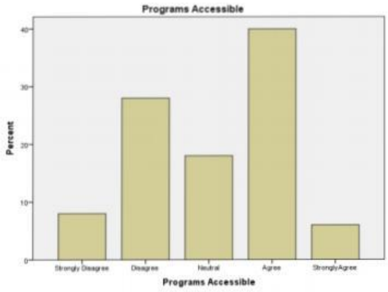



**Table 7: Community Involvement Matters:**

| | Frequency | Percent | Valid % | Cumulative % |
|---|---|---|---|---|
| Strongly Disagree | 1 | 2 | 2 | 2 |
| Disagree | 5 | 10 | 10 | 12 |
| Neutral | 8 | 16 | 16 | 28 |
| Agree | 16 | 32 | 32 | 60 |
| Strongly Agree | 20 | 40 | 40 | 100 |
| Total | 50 | 100 | 100 | |

Interpretation: According to table 7, Strongly Disagree (2%), Disagree (10%), Neutral (16%), Agree (32%) & Strongly Agree (40%).

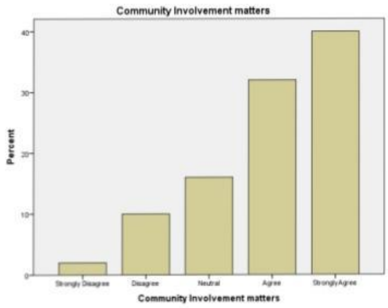



**Table 8: Youth Are Informed**

| | Frequency | Percent | Valid % | Cumulative % |
|---|---|---|---|---|
| Strongly Disagree | 4 | 8 | 8 | 8 |
| Disagree | 10 | 20 | 20 | 28 |
| Neutral | 11 | 22 | 22 | 50 |
| Agree | 12 | 24 | 24 | 74 |
| Strongly Agree | 13 | 26 | 26 | 100 |
| Total | 50 | 100 | 100 | |

Interpretation: According to table 8, Strongly Disagree (8%), Disagree (20%), Neutral (22%), Agree (24%) & Strongly Agree (26%).

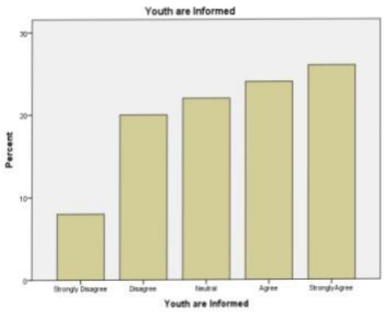
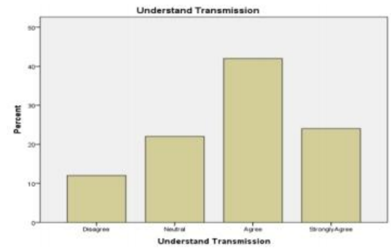


**Table 9: Understand Transmission**

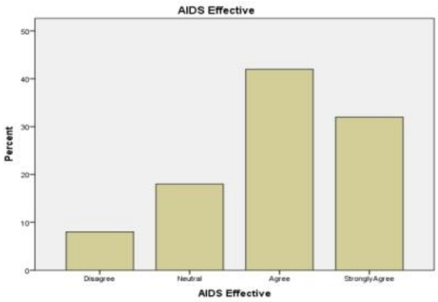
| | Frequency | Percent | Valid % | Cumulative % |
|---|---|---|---|---|
| Disagree | 6 | 12 | 12 | 12 |
| Neutral | 11 | 22 | 22 | 34 |
| Agree | 21 | 42 | 42 | 76 |
| Strongly Agree | 12 | 24 | 24 | 100 |
| Total | 50 | 100 | 100 | |




Interpretation: According to table 9, Disagree (12%), Neutral (22%), Agree (42%) & Strongly Agree (24%).

**Table 10: AIDS Effective**

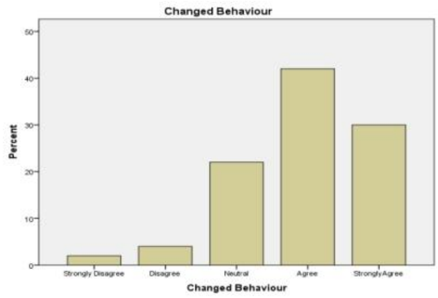
| | Frequency | Percent | Valid % | Cumulative % |
|---|---|---|---|---|
| Disagree | 4 | 8 | 8 | 8 |
| Neutral | 9 | 18 | 8 | 26 |
| Agree | 21 | 42 | 42 | 68 |
| Strongly Agree | 16 | 32 | 32 | 100 |
| Total | 50 | 100 | 100 | |




Interpretation: According to table 10, Disagree (8%), Neutral (18%), Agree (42%) & Strongly Agree (32%).

**Table 11: Changed Behaviour**

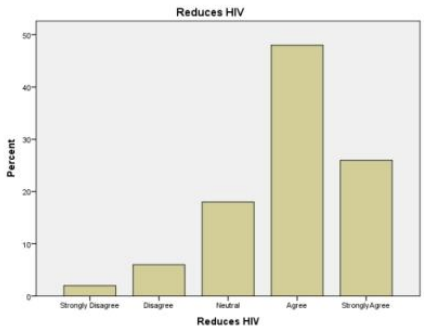
| | Frequency | Percent | Valid % | Cumulative % |
|---|---|---|---|---|
| Strongly Disagree | 1 | 2 | 2 | 2 |
| Disagree | 2 | 4 | 4 | 6 |
| Neutral | 11 | 22 | 22 | 28 |
| Agree | 21 | 42 | 42 | 70 |
| Strongly Agree | 15 | 30 | 30 | 100 |
| Total | 50 | 100 | 100 | |




Interpretation: According to table 11, Strongly Disagree (2%), Disagree (4%), Neutral (22%), Agree (42%) & Strongly Agree (30%).

**Table 12: Reduces HIV**

| | Frequency | Percent | Valid % | Cumulative % |
|---|---|---|---|---|
| Strongly Disagree | 1 | 2 | 2 | 2 |
| Disagree | 3 | 6 | 6 | 8 |
| Neutral | 9 | 18 | 18 | 26 |
| Agree | 24 | 48 | 48 | 74 |
| Strongly Agree | 13 | 26 | 26 | 100 |
| Total | 50 | 100 | 100 | |




Interpretation: According to table 12, Strongly Disagree (2%), Disagree (6%), Neutral (18%), Agree (48%) & Strongly Agree (26%).

**STATISTICAL ANALYSIS:**

| | N | Range | Minimum | Maximum | Sum | Mean | | Std. Deviation | Variance |
|---|---|---|---|---|---|---|---|---|---|
| | Statistic | Statistic | Statistic | Statistic | Statistic | Statistic | Std. Error | Statistic | Statistic |
| Age | 50 | 3 | 1 | 4 | 115 | 2.30 | .165 | 1.165 | 1.357 |
| Participation | 50 | 1 | 1 | 2 | 79 | 1.58 | .071 | .499 | .249 |
| Access to Information | 50 | 3 | 2 | 5 | 181 | 3.62 | .110 | .780 | .608 |
| Sufficient Healthcare | 50 | 3 | 2 | 5 | 163 | 3.26 | .139 | .986 | .972 |
| Programs Accessible | 50 | 4 | 1 | 5 | 154 | 3.08 | .159 | 1.122 | 1.259 |
| Community Involvement matters | 50 | 4 | 1 | 5 | 199 | 3.98 | .153 | 1.078 | 1.163 |
| Youth are Informed | 50 | 4 | 1 | 5 | 170 | 3.40 | .183 | 1.294 | 1.673 |
| AIDS Effective | 50 | 3 | 2 | 5 | 199 | 3.98 | .129 | .915 | .836 |
| Understand Transmission | 50 | 3 | 2 | 5 | 189 | 3.78 | .135 | .954 | .910 |
| Changed Behavior | 50 | 4 | 1 | 5 | 197 | 3.94 | .132 | .935 | .874 |
| Reduces HIV | 50 | 4 | 1 | 5 | 195 | 3.90 | .132 | .931 | .867 |
| More AIDS Education | 50 | 4 | 1 | 5 | 217 | 4.34 | .136 | .961 | .923 |
| Valid N (listwise) | 50 | | | | | | | | |

**HYPOTHESIS TESTING:**

**ONE-SAMPLE STATISTICS:**

| Statement | N | Mean | Std. Deviation | S. E Mean |
|---|---|---|---|---|
| Youth are Informed | 50 | 3.40 | 1.294 | .183 |
| AIDS Effective | 50 | 3.98 | .915 | .129 |
| Reduces HIV | 50 | 3.90 | .931 | .132 |
| Access to Information | 50 | 3.62 | .780 | .110 |

**ONE-SAMPLE TEST:**

| Statement | Test value=3 | | | | | |
|---|---|---|---|---|---|---|
| | t | df | Sig. (2-tailed) | Mean difference | 95% confidence interval of the difference | |
| | | | | | Lower | Upper |
| Youth are Informed | 2.186 | 49 | .034 | .400 | .03 | .77 |
| AIDS Effective | 7.577 | 49 | .000 | .980 | .72 | 1.24 |
| Reduces HIV | 6.833 | 49 | .000 | .900 | .64 | 1.16 |
| Access to Information | 5.624 | 49 | .000 | .620 | .40 | .84 |

**Result**

Since the above t-test show the significant difference from the neutral point-3, I reject Null Hypothesis(H0) and accept the alternative Hypothesis(H1). It indicates that, AIDS awareness programs have a substantial positive impact on the knowledge, attitudes or practices of the residents of the Vijayapura city.

**Findings**

- The age of respondents shows from 1-3, means almost homogeneous age group.
- Participation levels varied, with a mean of 2.30 and standard deviation of 1.165.

The table shows that while respondent participation in AIDS programs is low (mean-1.58), they have moderate access to healthcare and information. Most respondents believe that AIDS awareness programs are effective, help in understanding transmission, and encourage positive behaviour change. Community involvement is seen as important and there is strong support for increasing AIDS Education.

- Understanding of HIV Transmission had a mean score of 3.98.
- Beliefs about reducing HIV had a mean of 3.90.

**Suggestions**

Awareness Campaigns materials should be developed in Kannada and specifically designed to local cultural contexts to improve accessibility and understandings. Regular evaluation of campaign awareness through surveys and respondents feedback will help and awareness efforts for future records.

**Conclusion**

AIDS awareness initiatives in Vijayapura City have shown potential, but continued efforts are needed to resolve problems and promote a supportive environment. By implementing targeted actions and engaging the community, we can focus on reducing the spread of HIV/AIDS.

**References**

1. Karnataka State AIDS Control Society (KSACS), National AIDS Organization (NACO)reports.
2. Surveys conducted in Vijayapura city.
3. Article of Gupta et al. “The Impact of HIV/AIDS Awareness Campaigns on Youth in Urban India”.
4. World Health Organization (WHO), International AIDS Awareness Day.

# AWAERNESS AND IMPACT OF PRIME MINISTER INTERNSHIP SCHEMEON STUDENTS

**Srushti Patil**

Student of B.Com. Programme, BLDEA's A. S. Patil College of Commerce (Autonomous), Vijayapura, Karnataka, India

## Introducation

A flagship program, the Prime Minister's Internship Scheme aims to give students real-world exposure and hands-on experience in a range of industries, social development, and governance domains. The program, which aims to close the gap between classroom instruction and practical application, provides students with a useful opportunity to build professional networks, acquire critical skills, and learn about potential career paths. However, the degree of awareness among students and the real impact it has on their academic progress, career readiness, and personal development are key factors that determine how effective such programs are. The purpose of this study is to determine how much students know about the PM Internship Scheme and assess how it has affected their academic and career paths.

## Need for Study

**P**rime Minister's Internship Scheme is to ensure the gap between learning and practical is rescued for the students across India. Give the greater focus on employability and skill acquisition, it is important will be useful in determining the strengths and born fide weaknesses of the programme. The results of this study will provide useful information for policymakers.

## Review of Literature

- The impact of such Internship programs in terms of effects on careers and academic success or on professionalization among students has particularly been in the focus of attention by researchers.
- Sharma and Verma (2021) studied impact of govt sponsored internships on urban university students and found 75% of the students showed a significant improvement in communication skill and at workplace after observation of their internship.

## Objectivesof the Study

- **Primary Objectives**

  To analyze the awareness and impact of PM Internship program on or locality.
- **Secondary Objectives**
  - To find out the sources of information about PM Internship and their impact

- To examine how pressure, institutional peer communication, and access to online resources affect students' knowledge of the PM Internship Scheme.

**Hypothesis Testing**

- **Null Hypothesis ($H_0$):** There is no critical contrast in mindfulness of the PM Internship Scheme among understudies from distinctive scholastic teach.
- **Alternative Hypothesis ($H_1$):** Interest within the PM Internship Scheme essentially makes strides the employability of assistants compared to non-participants.

**Scope of Study**

By giving students real-world experience, the PM Internship Scheme seeks to close the gap between academic learning and industry demands. Students' awareness of the program will be gauged in this study, along with its effect on improving employability and skill development. It will also investigate how well outreach initiatives work and how industry collaborations can boost involvement.

**Research Methodology**

- Study design: Survey based research.
- Sample size: 42.
- Sampling method: Random sampling.
- Data collection method :
  - Primary data: A sample of structured questionnaires.
  - Secondary data: To bolster the analysis and offer context, government reports, official scheme documents, scholarly articles, and media coverage pertaining to the PM Internship Scheme are examined.
- Instrument: Questionnaires with 5-point Likert scale.
- Data analysis:MS-Excel, SPSS Data Analysis.

**Limitations of the Study**

- Because of the study's small sample size, it might not accurately reflect the diversity of all students.
- The reliability and generalizability of the results may be diminished by a small sample size.

**Scope of Future Research**

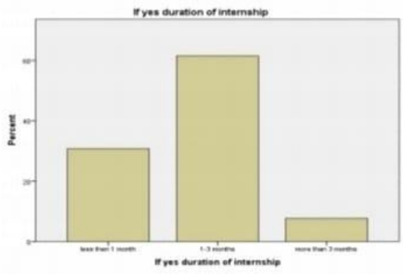
- To provide a more thorough and broadly applicable analysis, future research can increase the sample size across several institutions and geographical areas.

- The long-term effects of the PM Internship Scheme on students' career development in the areas of academics, careers, and personal lives can be evaluated through longitudinal research.

## Analysis and Interpretation

**Table 3 If yes duration of internship**

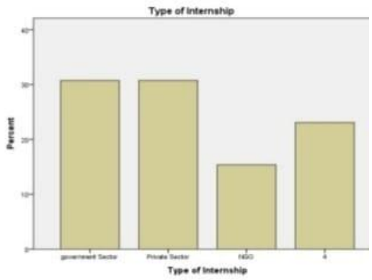
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | less then 1 month | 4 | 9.5 | 30.8 | 30.8 |
| | 1-3 months | 8 | 19.0 | 61.5 | 92.3 |
| | More than 3 months | 1 | 2.4 | 7.7 | 100.0 |
| | Total | 13 | 31.0 | 100.0 | |
| Missing | System | 29 | 69.0 | | |
| Total | | 42 | 100.0 | | |




**Interpretation**: Table 3 shows that the participated in 1-3 months is (61.5%)and not participate in internship is(69.0%).

**Table 4 Type of Internship**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Government Sector | 4 | 9.5 | 30.8 | 30.8 |
| | Private Sector | 4 | 9.5 | 30.8 | 61.5 |
| | NGO | 2 | 4.8 | 15.4 | 76.9 |
| | Total | 13 | 31.0 | 100.0 | |
| Missing | System | 29 | 69.0 | | |
| Total | | 42.0 | 100.0 | | |

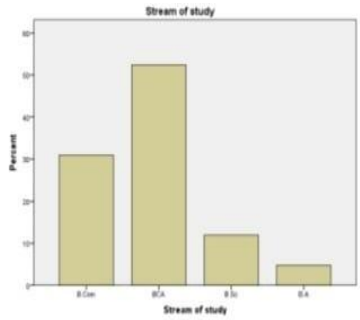



**Interpretation:** Table 4 shows that government and private sector is (30.8%) equally and NGO is( 15.4%).

**Frequency Table**

**Table 1 Stream of study**

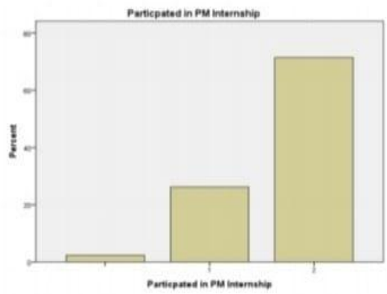
| | Frequency | Precent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| B.com | 13 | 31.0 | 31.0 | 31.0 |
| BCA | 22 | 52.4 | 52.4 | 83.3 |
| B.Sc. | 5 | 11.9 | 11.9 | 95.2 |
| B.A | 2 | 4.8 | 4.8 | 100.0 |
| Total | 42 | 100.0 | 100.0 | |




**Interpretation**: According table1 shows B.com(31.0%),BCA(52.4%),B.Sc.(11.9%) and B.A(4.8%).

**Table 2 Participated in PM Internship**

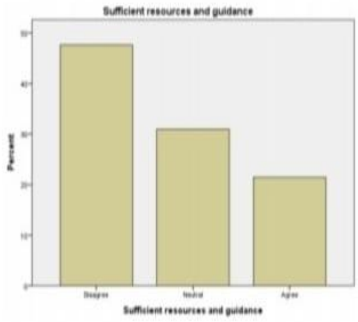
| | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| | 1 | 2.4 | 2.4 | 2.4 |
| 1 | 11 | 26.2 | 26.2 | 28.6 |
| 2 | 30 | 71.4 | 71.4 | 100.0 |
| Total | 42 | 100.0 | 100.0 | |




**Interpretation**: Table 2 shows that 1 Valid is( 26.2%),and 2 Valid is (71.4).

**Table 7 Sufficient resources and guidance**

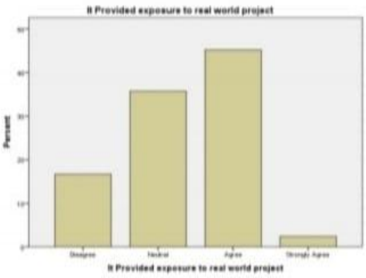
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Disagree | 20 | 47.6 | 47.6 | 47.6 |
| | Neutral | 13 | 31.0 | 31.0 | 78.6 |
| | Agree | 9 | 21.4 | 21.4 | 100.0 |
| Total | | 42 | 100.0 | 100.0 | |




**Interpretation**: According Table 7 show 5 Disagree (47.6%),Neutral( 31.0%) and Agree (21.4%).

**Table 8 It Provided exposure to real world project**

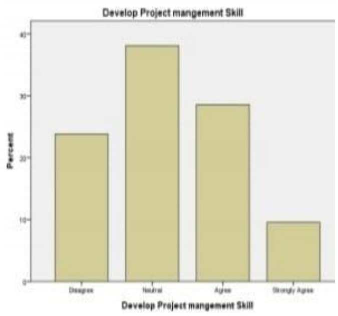
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Disagree | 7 | 16.7 | 16.7 | 16.7 |
| | Neutral | 15 | 35.7 | 35.7 | 52.4 |
| | Agree | 19 | 45.2 | 45.2 | 97.6 |
| | Strongly Agree | 1 | 2.4 | 2.4 | 100.0 |
| Total | | 42 | 100.0 | 100.0 | |




**Interpretation:** According to Table 8 shows Disagree(16.7%), Neutral(35.7%), Agree(45.2%) and Strongly Agree(2.4%).

**Table 6 Develop Project Management Skill**

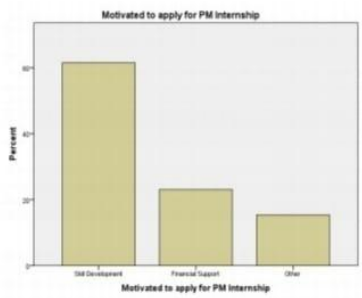
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Disagree | 10 | 23.8 | 23.8 | 23.8 |
| | Neutral | 16 | 38.1 | 38.1 | 61.9 |
| | Agree | 12 | 28.6 | 28.6 | 90.5 |
| | Strongly Agree | 4 | 9.5 | 9.5 | 100.0 |
| Total | | 42 | 100.0 | 100.0 | |




**Interpretation**: According Table 6 shows Disagree is( 23.8%), Neutral (38.1%),Agree( 28.6%), Agree( 28.6%) , Strongly Agree( 9.5%).

**Table 5 Motivated to apply for PM Internship**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Skill Development | 8 | 19.0 | 61.5 | 61.5 |
| | Financial Support | 3 | 7.1 | 23.1 | 846 |
| | Other | 2 | 4.8 | 15.4 | 100.0 |
| | Total | 13 | 31.0 | 100.0 | |
| Missing | System | 29 | 69.0 | | |
| Total | | 42 | 100.0 | | |

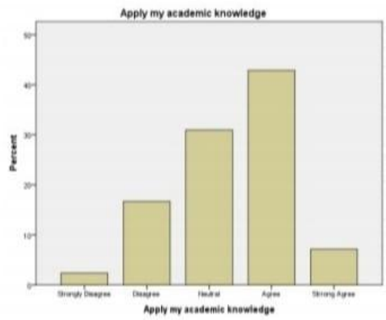



**Interpretation**: Table 5 shows that motivated to apply for skill development is (61.5%) ,Financial support is (23.1%) and other is (15.4%).

| | N | Range | Minimum | Maximum | Sum | Mean | | Std. Deviation | Variance |
|---|---|---|---|---|---|---|---|---|---|
| | Statistic | Statistic | Statistic | Statistic | Statistic | Statistic | Std. Error | Statistic | Statistic |
| Stream of Study | 42 | 3 | 1 | 4 | 80 | 1.90 | .122 | .790 | .625 |
| Participated in PM Internship | 42 | | | | | | | | |
| If yes duration of Internship | 13 | 2 | 1 | 3 | 23 | 1.77 | .166 | .599 | .359 |
| Type of Internship. | 13 | 3 | 1 | 4 | 30 | 2.31 | .328 | 1.182 | 1.397 |
| Motivated to apply for PM Internship. | 13 | 3 | 1 | 4 | 22 | 1.69 | .308 | 1.231 | 1.231 |
| Develop Project Management Skill. | 42 | 3 | 2 | 5 | 136 | 3.24 | .144 | .932 | .869 |
| Sufficient resources and guidance. | 42 | 2 | 2 | 4 | 115 | 2.74 | .123 | .798 | .637 |
| It Provide exposure to real world project. | 42 | 3 | 2 | 5 | 140 | 3.33 | .121 | .786 | .618 |
| Apply my academic Knowledge. | 42 | 4 | 1 | 5 | 141 | 3.36 | .144 | .932 | .869 |
| Communication and Teamwork Skills. | 42 | 3 | 2 | 5 | 147 | 3.50 | .142 | .917 | .841 |
| Adequate for learning and contribution | 42 | 3 | 2 | 5 | 136 | 3.24 | .131 | .850 | .722 |
| Improved Understanding of project Management. | 41 | 4 | 1 | 5 | 133 | 3.24 | .151 | .969 | .939 |
| Clarified career goals in Project Management. | 42 | 3 | 2 | 5 | 136 | 3.24 | .122 | .790 | .625 |
| Professional Networking. | 42 | 3 | 2 | 5 | 153 | 3.64 | .148 | .958 | .918 |

**Table 9 Apply my academic knowledge**

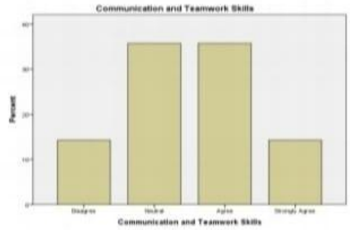
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly Disagree | 1 | 2.4 | 2.4 | 2.4 |
| | Disagree | 7 | 16.7 | 16.7 | 19.0 |
| | Neutral | 13 | 31.0 | 31.0 | 50.0 |
| | Agree | 18 | 42.9 | 42.9 | 92.9 |
| | Strongly Agree | 3 | 7.1 | 7.1 | 100.0 |
| Total | | 42 | 100.0 | 100.0 | |




**Interpretation**: According to Table 9 shows Strongly disagree(2.4%) Disagree(16.7%),Neutral(31.0%),Agree(42.9%),Strongly Agree(701%).

**Table11 Communication and Teamwork Skills**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Disagree | 6 | 14.3 | 14.3 | 14.3 |
| | Neutral | 15 | 35.7 | 35.7 | 50.0 |
| | Agree | 15 | 35.7 | 35.7 | 85.7 |
| | Strongly Agree | 6 | 14.3 | 14.3 | 100.0 |
| Total | | 42 | 100.0 | 100.0 | |



**Interpretation** : According to Table 11shows Disagree(14.3%), Neutral(35.7%), Agree(35.7%), Strong Agree(14.3%).

## Statistical Analysis

## Hypothesis Testing

### One-sample statistics

| | N | Mean | Std. Deviation | Std. Error Mean |
|---|---|---|---|---|
| Develop Project mangement Skill | 42 | 3.24 | .932 | .144 |
| Sufficient resources and guidance | 42 | 2.74 | .798 | .123 |
| It Provided exposure to real world project | 42 | 3.33 | .786 | .121 |
| Apply my academic knowledge | 42 | 3.36 | .932 | .144 |
| Communication and Teamwork Skills | 42 | 3.50 | .917 | .142 |
| Adequate for learning and contribution | 42 | 3.24 | .850 | .131 |
| Improved Uderstanding of Project Management | 41 | 3.24 | .969 | .151 |

| | Test Value = 0 | | | | | |
|---|---|---|---|---|---|---|
| | | | | | 95% Confidence Interval of the Difference | |
| | t | df | Sig. (2-tailed) | Mean Difference | Lower | Upper |
| Develop Project mangement Skill | 22.515 | 41 | .000 | 3.238 | 2.95 | 3.53 |
| Sufficient resources and guidance | 22.232 | 41 | .000 | 2.738 | 2.49 | 2.99 |
| It Provided exposure to real world project | 27.482 | 41 | .000 | 3.333 | 3.09 | 3.58 |
| Apply my academic knowledge | 23.335 | 41 | .000 | 3.357 | 3.07 | 3.65 |
| Communication and Teamwork Skills | 24.727 | 41 | .000 | 3.500 | 3.21 | 3.79 |
| Adequate for learning and contribution | 24.690 | 41 | .000 | 3.238 | 2.97 | 3.50 |
| Improved Uderstanding of Project Management | 21.435 | 40 | .000 | 3.244 | 2.94 | 3.55 |

### One-sample Test

### Interpretation

Above this t-test the significant difference from the netural point-3, I reject Null Hypothesis(H0)and accept the alternative Hypothesis(H1). It indicates that, PM Internship Scheme programs have a substantial positive impact on the knowledge, attitudes or practices of the residents of the vijayapur city.

### Findings

- The table shows that while respondent participation on PM Internship programs is low,and many of respondent they does'nt on the information of PM Internship scheme.
- Due to a lack of outreach and promotion, a sizable portion of students are not aware of the PM Internship Scheme.

**Suggestions**

To make sure the program reaches students in rural and semi-urban areas who might not have internet access or awareness, conduct focused awareness drives through colleges, universities, social media, and regional languages.

**Conclusion**

Students have excellent opportunities to acquire real-world experience and hone their professional skills through the PM Internship Scheme. Although its effects are encouraging, students' lack of awareness prevents it from reaching its full potential. Better outreach and more promotion are necessary to guarantee greater participation. The program can greatly aid in students' career development if it is implemented correctly.

**References**

1. PM Internship portal, https://pminternship.mca.gov.in
2. https://services.india.gov.in/

# PRIVATE FINANCE COMPANIES:
# CHALLENGES AND FUTURE OUTLOOK

**Siddarameshwar S. Rodgi**

Student of B.Com. Programme, BLDEA's A. S. Patil College of Commerce (Autonomous), Vijayapura, Karnataka, India

**Mrs. Nivedita Ballurgi**

Assistant Professor, Department of Commerce, BLDEA's, A. S. Patil College of Commerce (Autonomous), Vijayapura, Karnataka, India

## Introduction

Private finances play a big role in India and worldwide. These finances work exactly like other banks. Private finances are just like the banks as they offer several options such as fixed deposits and recurring. These finances mainly provide loans to the small businesses and helps to boost the fundings. However, the Private Finances face problems more often and these finances find is difficult to follow the Government rules and regulations.

## Review of the Literature

There are few researches done on the private finance companies, with different basis of comparison. Such as Sharma. P and Rao. s (2021) provide in-dept study on how private finances Co's are getting affected. They also mention how capital adequacy, corporate governance and risk assessment are re-moulding this sector. And Verma. A (2022)indicates how the Private Finance Firms faced problems in economic shutdown. This study is mainly highlighting the challenges that includes asset-liability which are unmatched.And a study of growth and risks by Kumar. S (2018) has mentioned how PFC's have been growing quickly in the market. Kumar mentions this growth is due to loan lending to the people and businesses. But by this process the PFC's are facing a huge risk, because the recovery of the loan is too slow and sometimes not recoverable.

## Need for Study

- Helps in achievement of PRIVATE FINANCE CO'S.
- Learn why people don't trust PFC's as government banks.
- Find out what's making it hard for PFC's to grow.
- To see why these companies struggle to get funds for their business.

## Objectives

- To gain individuals trust and to expand the customers worldwide.

- To provide loans to the individuals to up boost their financial condition or their businesses
- To assess technology and infrastructure barriers.
- Study how government rules and regulations affect the Private Finances Co's.

**Hypothesis**

**$H_{01}$:** No existence of significant relationship among financial regulations and operational constraints faced by private lending institutions.

**$H_{11}$:** Regulatory complexity imposes measurable operational burdens on privatefinance entities.

**$H_{02}$:** Default rates between privately-owned financial institutions and government-backed banks show no statistically significant difference.

**$H_{12}$:** Privately-held financial corporations experience substantially higherdefaultfrequencies than public-sector banking institutions.

**$H_{03}$:** Digital transformation adoption rates remain unaffected by implementation cost considerations.

**$H_{13}$:** Financial technology implementation costs constitute a primary barrier

**Limitations of the Study**

- A lot of documentation to get the fundings/loan.
- Risk to the Private Finance of re-collecting loan amount from the borrowers.
- PFC's always offers less investment options to its customers as compare to banks.
- Most of the PFC's still uses manual work system, rather than working digitally.

**Methodology**

The data used for the research has been extracted from **SIDDARAMESHWAR FINANCE COOPERATION VIJAYAPURA**. Over 40 individuals have responses have been the base. Consulted SIDDARAMESHWAR FINANCE COOPERATION, sub finance i.e; **Syndicate Finance Cooperation, Chinmaya Finance Cooperation, Shivapriya Finance Cooperation and lastly Siddarameshwar Finance Cooperation** and these cooperations are offering **FIXED DEPOSIT, RECCURING DEPOSIT, MONEY LENDING, PIGMY** and etc.

## Data Analysis and Interpretation

**Statistics**

| | | AGE | SEX | MARITAL STATUS | WORK EXPERIENCE | SALARY | EDUCATION QUALIFICATION | OCCUPATION | Do government rules make it hard for private finances Co to work smoothly? | Are India's tax rules too complex foe private finance Co? | Does unclear financial policy cause confusion for private investors? | Do private finances Co find it hard to follow RBI and SEBI rules? | Do the Government make better rules to support private finance growth? | Do private finance Co have trouble getting money to grow their business? | Are bank interest rates too high for private finance Co to borrow easily? |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N | Valid | 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 |
| Mean | | 1.76 | 1.52 | 1.80 | 1.72 | 2.38 | 2.78 | 1.86 | 1.94 | 2.06 | 2.22 | 2.24 | 2.18 | 2.24 | 2.34 |
| Std. Deviation | | 1.001 | .505 | .571 | 1.011 | 1.323 | .887 | .926 | .867 | .712 | .887 | .916 | 1.004 | .960 | .917 |
| Kurtosis | | -.232 | -2.078 | -.147 | .261 | -1.780 | -1.347 | -.365 | -1.678 | -.012 | -1.097 | -.830 | -.739 | -.574 | -.916 |
| Std. Error of Kurtosis | | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 |

| | | Are there fewer investment options for private finance Co? | Do private finance Co face more risk when giving loans without securities? | Do public banks give strong competition to private finance Co? | Is new financial technology too costly for private finance Co to use? | Is online security a big concern for private finance Co? | Do private finance Co find it harder to gain people's trust than public banks? | Are people unaware of private finance options? | Are private finance Co more affected by economic changes than public banks? | Do skilled professional prefer public banks over private finances jobs? | Do digital payment apps affect the business of private finance Co? | Is it hard for private finance Co to grow in rural areas due to poor infrastucture ? | Do private finance Co face more loan defaults than public banks? | Do private finance Co face more loan defaults than public banks? |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N | Valid | 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 |
| Mean | | 2.66 | 2.50 | 2.32 | 1.92 | 2.18 | 2.06 | 2.46 | 1.98 | 2.14 | 2.30 | 2.16 | 2.40 | 1.94 |
| Std. Deviation | | 1.062 | .839 | 1.039 | .986 | .941 | .793 | .952 | .958 | .808 | .909 | .889 | .926 | .998 |
| Kurtosis | | -1.215 | -.488 | -1.262 | -.653 | -.902 | -.157 | -.850 | -.252 | -.482 | -.691 | -.174 | -.789 | -.485 |
| Std. Error of Kurtosis | | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 |

**One-Sample Test**

| | Test Value = 3 | | | | | |
|---|---|---|---|---|---|---|
| | | | | | 95% Confidence Interval of the Difference | |
| | t | df | Sig. (2-tailed) | Mean Difference | Lower | Upper |
| Do government rules make it hard for private finances Co to work smoothly? | 7.668 | 49 | <.001 | .940 | .69 | 1.19 |
| Are India's tax rules too complex foe private finance Co? | 10.531 | 49 | <.001 | 1.060 | .86 | 1.26 |
| Does unclear financial policy cause confusion for private investors? | 9.722 | 49 | <.001 | 1.220 | .97 | 1.47 |
| Do private finances Co find it hard to follow RBI and SEBI rules? | 9.571 | 49 | <.001 | 1.240 | .98 | 1.50 |
| Do the Government make better rules to support private finance growth? | 8.312 | 49 | <.001 | 1.180 | .89 | 1.47 |
| Do private finance Co have trouble getting money to grow their business? | 9.137 | 49 | <.001 | 1.240 | .97 | 1.51 |
| Are bank interest rates too high for private finance Co to borrow easily? | 10.331 | 49 | <.001 | 1.340 | 1.08 | 1.60 |
| Are there fewer investment options for private finance Co? | 11.057 | 49 | <.001 | 1.660 | 1.36 | 1.96 |
| Do private finance Co face more risk when giving loans without securities? | 12.641 | 49 | <.001 | 1.500 | 1.26 | 1.74 |
| Do public banks give strong competition to private finance Co? | 8.985 | 49 | <.001 | 1.320 | 1.02 | 1.62 |
| Is new financial technology too costly for private finance Co to use? | 6.595 | 49 | <.001 | .920 | .64 | 1.20 |
| Is online security a big concern for private finance Co? | 8.868 | 49 | <.001 | 1.180 | .91 | 1.45 |
| Do private finance Co find it harder to gain people's trust than public banks? | 9.451 | 49 | <.001 | 1.060 | .83 | 1.29 |
| Are people unaware of private finance options? | 10.843 | 49 | <.001 | 1.460 | 1.19 | 1.73 |
| Are private finance Co more affected by economic changes than public banks? | 7.233 | 49 | <.001 | .980 | .71 | 1.25 |
| Do skilled professional prefer public banks over private finances jobs? | 9.972 | 49 | <.001 | 1.140 | .91 | 1.37 |
| Do digital payment apps affect the business of private finance Co? | 10.111 | 49 | <.001 | 1.300 | 1.04 | 1.56 |
| Is it hard for private finance Co to grow in rural areas due to poor infrastructure? | 9.227 | 49 | <.001 | 1.160 | .91 | 1.41 |
| Do private finance Co face more loan defaults than public banks? | 10.693 | 49 | <.001 | 1.400 | 1.14 | 1.66 |
| Do private finance Co face more loan defaults than public banks? | 6.659 | 49 | <.001 | .940 | .66 | 1.22 |

**Figure 1: Statistical Data**

**Reliability Statistics**

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|---|---|---|
| .882 | .845 | 20 |

**Figure 2: Reliability Statistics**

**Figure 2: One-sample Test**

**Interpretation of One-sample Test**

- Government rules make it hard for private finance to work smoothly. Positive mean is 7.668 and significant P<0.001 which is less than 0.005.
- India's tax rule too complex for private finance company positive mean is 10.531. Significantis P<0.001 whichis less than 0.005.
- Unclear financial policy cause confusion for private investors positive mean which is 9.722. And significant is p<0.001 which is less than 0.005.
- Pvt finances company find it hard to follow RBI and SEBI rule shows positive mean is 9.571 significant is p<0.001 which is less than 0.005.
- The government make better rules to support private finance growth positive mean is 8.312and significant is p<0.001 which is less than 0.005.
- Pvt finance company have trouble getting money to grow their business positive mean is 9.137 and highly significant is p<0.001 which is less than 0.005.
- Bank interest rate to fight for private finance company to borrow easily positive mean 10.331 and highly significant is p<0.001 which is less than 0.005.
- The fewer investment options for private finance company positive mean is 11.057 and highly significant is p<0.001 which is less than 0.005.
- Pvt finance company face more risk when giving loans without securities positive mean is 12.641 and highly significant is p<0.001 which is less than 0.005.
- P Public banks give strong competition to private finance company Positive mean is 8.985 and highly significant is p<0.001 which is less than 0.005.
- New financial technology too costly for private finance company to use positive mean 6.595 and highly significant is p<0.001which is less than 0.005.
- Online security a big concern for private finance company positive mean is 8.868 and highly significant is p<0.001 which is less than 0.005.

- Pvt finance company find it harder to gain people's trust than public banks positive means is 9.451 and highly significant is $p<0.001$ which is less than 0.005.
- People unaware of private finance options positive mean is 10.843 and highly significant is $p<0.001$ which is less than 0.005.
- Pvt finance company more affected by economic changes than public banks Positive mean 7.233 and highly significant is $p<0.001$ positive mean which is less than 0.005.

## Conclusion

At the end the Private Finance Co's plays a huge role in money lending and in other factors too. However, the study says that, these Private Finance Co's operate in high risk atmosphere because of the Government rules, competitive pressure and economic instability.

To ensure long and stable sustainability of the Private Finance Co's they should adapt some essential strategy i.e; digitalising the tools, trained employees required, education program for customers and etc.

## References

1. Sharma, P. & Rao, S. (2021): Private Finance Companies: Navigating Regulatory and Market Challenges.
2. Verma. A. (2022): Future Prospects and Challenges for Private Financial Institutions in India.
3. Kumar, S. (2018): Private Finance Companies: Growth and Risks.
4. SPSS software

# MUDRA LOANS AND MICORFINANCE: A STRATEGIC EVALUATION OF IMPACT AND OUTCOMES

**Sanskruti R. Pandhare**

Student of B.Com. Programme, BLDEA's A. S. Patil College of Commerce (Autonomous), Vijayapura, Karnataka, India

**Nivedita Ballurgi**

Assistant Professor, Department of Commerce, BLDEA's, A. S. Patil College of Commerce(Autonomous), Vijayapura, Karnataka, India

## Introduction

India's economic structure is significantly supported by micro, small and medium enterprises sectors which contributes nearly 30% to countries GDP. It especially helps in generating employment and promoting inclusive development. Under this scheme, MUDRA (Micro Units Development and Refinance Agency) loans are categorized into three segments — Shishu, Kishore, and Tarun — to support businesses at various stages of growth. Traditional lending institutions often hesitate to extend loans without collateral; to address this issue the government of India introduced the Pradhan Mantri MUDRA Yojana in 2015. The study indicates that the IMPACT AND EFFECTICENESS OF MUDRA LOAN enhancing the income levelamong small business.

## Need for Study

- Helps in achievement of MUDRA LOAN.
- Helps to measure the economic impact.
- Helps in working capital loans.
- Helps in Financing to medium and small enterprises.

## Objectives

- To assess the level of awareness about the Pradhan Mantri MUDRA Yojana (PMMY) among small and micro entrepreneurs
- To evaluate the impact of MUDRA loans on under poverty line individual.
- To analyze the accessibility and utilization of MUDRA loans among different sectors and demographics.

## Hypothesis

**$H_0$** (Null Hypothesis): There is no significant awareness about the MUDRA loan scheme among micro and small entrepreneurs.

**$H_1$** (Alternative Hypothesis): There is significant awareness about the MUDRA loan scheme among micro and small entrepreneurs.

**$H_0$:** MUDRA loans have no significant impact on the income and employment status of beneficiaries.

**$H_1$:** MUDRA loans have a significant positive impact on the income and employment status of beneficiaries.

**$H_0$:** There is no significant relationship between demographic factors (e.g., age, education, gender) and awareness/utilization of MUDRA loans.

**Literature Review**

NITI AYOGYA 2018 The Financial Inclusion through Mudra: This study emphasizes how Mudra loans have significantly and effectively improved access to formal banking system.It has dragged the attention of the group, especially women's STs and STs.

Kumar and Sharma, 2017, Role of Mudra in Entrepreneurship Development Kumar and Sharma researched and found out that nearly 70% each of Mudra loan is beneficiary for the first- time entrepreneurs. According to their research, they suggested that the schemes have been successfully promoted self-employment and small business creation.

Bhavani, 2016, mudra and Employment Generation In this research, they indicate that Mudra loans are directly contributed to employment generation. By the support of this loan, each enterprise was estimated to create one or two additional jobs, helping to increase the employment opportunities.

**Methedology**

I'm Sanskruti. P have done research on IMPACT AND EFFECTIVENESS OF MUDRA LOAN through the primary data and I created the questionaries with my own intellectual skill and more than 30 individuals have responded to my questionaries. I have been consulting the banks in regards for this scheme and I have also been collecting the data that helped me in completion of this Re-search.

While consulting I have came across many scheme that mainly includes: SHISHU(Loan amt: Rs.50,000)

KISHOR(Loan amt: Rs.50,000-5,00,000) and TARUN(Loan amt: Rs.5,00,000-10,00,000)

## Data Analysis and Interpretation

- **Statistical Data**

Statistics

| | | AGE | GENDER | type of enterprise | mudra loan category | timely approval and disbursement | process is easy to understand and apply | intrest rates were reasonable and affordable | amount was sufficient to meet my business need | helped in increasing my working capital | improved the quality of product or senice | help in growth in sales and revenue | helped to create jobs | improved financial stability | help to diversify my business | helped to adopt new technology | able to expand my market reach | improvement in customer satisfaction | help to reduce risk | help to create better relation | creade my capacity to compete in market |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N | Valid | 32 | 32 | 32 | 32 | 32 | 32 | 32 | 32 | 32 | 32 | 32 | 32 | 32 | 32 | 32 | 32 | 32 | 32 | 32 | 32 |
| | Missing | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 |
| Mean | | 2.84 | 1.53 | 1.50 | 2.16 | 3.38 | 3.59 | 3.72 | 4.19 | 3.78 | 4.19 | 3.50 | 3.63 | 3.69 | 3.97 | 3.72 | 3.84 | 3.78 | 4.19 | 3.56 | 3.69 |
| Std. Error of Mean | | .150 | .090 | .127 | .091 | .140 | .118 | .157 | .188 | .133 | .171 | .149 | .178 | .145 | .145 | .169 | .156 | .166 | .165 | .162 | .182 |
| Median | | 3.00 | 2.00 | 1.00 | 2.00 | 3.00 | 4.00 | 4.00 | 5.00 | 4.00 | 4.00 | 3.00 | 4.00 | 4.00 | 4.00 | 3.50 | 4.00 | 4.00 | 4.00 | 3.00 | 3.00 |
| Mode | | 2 | 2 | 1 | 2 | 3 | 4 | 3 | 5 | 3[a] | 5 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 5 | 3 | 3 |
| Std. Deviation | | .847 | .507 | .718 | .515 | .793 | .665 | .888 | 1.061 | .751 | .965 | .842 | 1.008 | .821 | .822 | .958 | .884 | .941 | .931 | .914 | 1.030 |
| Variance | | .717 | .257 | .516 | .265 | .629 | .443 | .789 | 1.125 | .564 | .931 | .710 | 1.016 | .673 | .676 | .918 | .781 | .886 | .867 | .835 | 1.060 |
| Skewness | | .314 | -.131 | 1.114 | .258 | .853 | -.016 | .018 | -1.264 | .390 | -1.319 | .863 | -.365 | .283 | -.311 | .146 | .323 | -.521 | -1.421 | .480 | .120 |
| Std. Error of Skewness | | .414 | .414 | .414 | .414 | .414 | .414 | .414 | .414 | .414 | .414 | .414 | .414 | .414 | .414 | .414 | .414 | .414 | .414 | .414 | .414 |
| Kurtosis | | -1.546 | -2.119 | -.080 | .661 | .283 | -.050 | -.826 | 1.187 | -1.081 | 2.179 | -.437 | .041 | -.797 | -.554 | -1.202 | -1.679 | .775 | 2.901 | -.856 | -1.323 |
| Std. Error of Kurtosis | | .809 | .809 | .809 | .809 | .809 | .809 | .809 | .809 | .809 | .809 | .809 | .809 | .809 | .809 | .809 | .809 | .809 | .809 | .809 | .809 |
| Range | | 2 | 1 | 2 | 2 | 3 | 3 | 3 | 4 | 2 | 4 | 3 | 4 | 3 | 3 | 3 | 2 | 4 | 4 | 3 | 3 |
| Minimum | | 2 | 1 | 1 | 1 | 2 | 2 | 2 | 1 | 3 | 1 | 2 | 1 | 2 | 2 | 2 | 3 | 1 | 1 | 2 | 2 |
| Maximum | | 4 | 2 | 3 | 3 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| Sum | | 91 | 49 | 48 | 69 | 108 | 115 | 119 | 134 | 121 | 134 | 112 | 116 | 118 | 127 | 119 | 123 | 121 | 134 | 114 | 118 |
| Percentiles | 25 | 2.00 | 1.00 | 1.00 | 2.00 | 3.00 | 3.00 | 3.00 | 3.25 | 3.00 | 4.00 | 3.00 | 3.00 | 3.00 | 3.00 | 3.00 | 3.00 | 3.00 | 4.00 | 3.00 | 3.00 |
| | 50 | 3.00 | 2.00 | 1.00 | 2.00 | 3.00 | 4.00 | 4.00 | 5.00 | 4.00 | 4.00 | 3.00 | 4.00 | 4.00 | 4.00 | 3.50 | 4.00 | 4.00 | 4.00 | 3.00 | 3.00 |
| | 75 | 4.00 | 2.00 | 2.00 | 2.00 | 4.00 | 4.00 | 4.00 | 5.00 | 4.00 | 5.00 | 4.00 | 4.00 | 4.00 | 5.00 | 5.00 | 5.00 | 4.75 | 5.00 | 4.00 | 5.00 |

a. Multiple modes exist. The smallest value is shown

### Reliability Statistics

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|---|---|---|
| .620 | .608 | 20 |

- **T-test Analysis**

**One-Sample Test**

| | Test Value = 3 | | | | | |
|---|---|---|---|---|---|---|
| | t | df | Sig. (2-tailed) | Mean Difference | 95% Confidence Interval of the Difference Lower | Upper |
| timely approval and disbursement | 2.675 | 31 | .012 | .375 | .09 | .66 |
| process is easy to understand and apply | 5.049 | 31 | <.001 | .594 | .35 | .83 |
| intrest rates were reasonable and affordable | 4.576 | 31 | <.001 | .719 | .40 | 1.04 |
| amount was sufficient to meet my business need | 6.333 | 31 | <.001 | 1.188 | .81 | 1.57 |
| helped in increasing my working capital | 5.887 | 31 | <.001 | .781 | .51 | 1.05 |
| improved the quality of product or service | 6.960 | 31 | <.001 | 1.188 | .84 | 1.54 |
| help in growth in sales and revenue | 3.357 | 31 | .002 | .500 | .20 | .80 |
| facilitated expansion of business | 5.483 | 31 | <.001 | .969 | .61 | 1.33 |
| helped to create jobs | 3.507 | 31 | .001 | .625 | .26 | .99 |
| support and guidance from financial instutions | 6.500 | 31 | <.001 | 1.031 | .71 | 1.35 |
| improved financial stability | 4.739 | 31 | <.001 | .688 | .39 | .98 |
| help to diversify my business | 6.663 | 31 | <.001 | .969 | .67 | 1.27 |
| helped to adopt new technology | 4.243 | 31 | <.001 | .719 | .37 | 1.06 |
| able to expand my market reach | 5.400 | 31 | <.001 | .844 | .53 | 1.16 |
| improvement in customer satisfaction | 4.695 | 31 | <.001 | .781 | .44 | 1.12 |
| improved my ability to manage my business | 4.576 | 31 | <.001 | .719 | .40 | 1.04 |
| help to reduce risk | 7.215 | 31 | <.001 | 1.188 | .85 | 1.52 |
| help to create better relation | 3.483 | 31 | .002 | .563 | .23 | .89 |
| creade my capacity to compete in market | 3.777 | 31 | <.001 | .688 | .32 | 1.06 |
| recommend this to other enterprise | 5.255 | 31 | <.001 | .875 | .54 | 1.21 |

**Interpretation**

**General Points**

- The analysis used a one simple t-test with a test value of 3, which is neutral.
- All p-values are less than 0.05, meaning results are statistically significant.
- All mean differences are positive, which states that the respondent rates items higher than neutral.
- Confident intervals strengthen significant results. All the items are positive and do not include 0.
- Overall, participants showed strong agreement that the program/service had positive impacts.

**Specific Finding**

- Process is easy to understand and apply — Very significant and positive (t=5.049, p<0.001). And significant finding is <.001 which is less than .005
- Interest rates were reasonable and affordable — Positive views (t=4.576, p<0.001). And significant finding is .001 which is less than .005.
- Amount was sufficient to meet business need — Strong positive agreement (t=6.333, p<0.001).and significant finding is.001 which is less than 0.005.
- Helped in increasing working capital — Highly significant positive effect (t=5.887, p<0.001).and significant finding is .001 which is less than.005
- Improved the quality of product or service — Very strong positive feedback (t=6.960, p<0.001).and significant finding. 001 which is less than. 005.
- Help in growth in sales and revenue — Significant positive effect (t=3.357, p=0.002).and significant finding is .002 which is less than. 005
- Facilitated expansion of business — strongly positive (t=5.483, p<0.001).and significant finding is. 001 which is less than .005
- Helped to create jobs — statistically significant (t=3.507, p=0.001).and finding. 001 which is less than. 005.
- Support and guidance from financial institutions — Very strong support noted (t=6.500, p<0.001).and significant findings is .001 which is less than. 005
- Improved financial stability — Significant positive impact (t=4.739, p<0.001).and significant finding is. 001 which is less than. 005
- Help to diversify my business — Strong diversification support (t=6.663, p<0.001).and significant finding is. 001 which is less than. 005
- Help to adopt new technology — Positive effect on technology adoption (t=4.243, expansion and significant finding is .001 which is less than .005
- Help to expand my market reach — Strong market reach expansion (t=5.400, p<0.001).and significant finding is .001 which is less than. 005.
- Improvement in customer satisfaction — Clear positive effect (t=4.695, p<0.001).and significant finding is. 001 which is less than. 005.
- Improved my ability to manage my business — Business management significantly improved (t=4.576, p<0.001).and significant finding is .001 which is less than. 005.
- Help to reduce risk — Highest positive response (t=7.215, p<0.0.001and significant finding is.001 which is less than .005
- Help to create better relations — Good improvement in relations (t=3.483, p=0.002).
- Create my capacity to compete in market — Positive competitive capacity built (t=3.777, p<0.001).

- Recommend this to other enterprises — Strong recommendation tendency ($t=5.255$, $p<0.001$

## Conclusion

Promoting financial inclusion, entrepreneurship and employment among small and micro businesses in India. This scheme mainly helps the weak individuals, the individuals who are under the poverty line and unfunded groups. This scheme helps in increasing the credit needs and re-funding the small businesses/start-ups. Mudra scheme mainly focusing on helping women's to kick start their small businesses and also helps the people under the poverty line and fund them to start their small business.

## References

1. NITI AYOGYA 2018 The Financial Inclusion Through Mudra
2. Kumar and Sharma, 2017, Role of Mudra in Entrepreneurship Development
3. Bhavani, 2016, mudra and Employment Generation

# SATISFACTION OF LABOUR WELFARE SCHEMES OFFERED BY KSRTC

**Vivek B. Tamadaddi**

Student of B.Com. Programme, BLDEA's A. S. Patil College of Commerce (Autonomous), Vijayapura, Karnataka, India

**Vijaykumar Talawar**

Assistant Professor, Department of Commerce, BLDEA's, A. S. Patil College of Commerce (Autonomous), Vijayapura, Karnataka, India

## Introduction

The focus of this study is to explore the satisfaction of employees with the labor welfare programs provided by the Karnataka State Road Transport Corporation (KSRTC). These programs aim to enhance the overallwell-being of employees and address their social, financial, and health concerns. Through exploring employee attitudes, the study intends to identify the extent to which KSRTC's welfare programs serve the needs of its employees and how they can be improved further.

## Need for the Study

Labor welfare schemes are important to help maintain a satisfied and productive workforce. Althoughimportant, little work has been conducted on the efficacy of such schemes in KSRTC. This study is essential in order to assess gaps in workers' satisfaction levels and to make recommendations for required changes that could improve the welfare schemes, benefitting both employees and the company.

## Review of Literature

Past research has indicated that workers' satisfaction is highly correlated with the success of welfare schemes in the public sector. Studies of comparable schemes in other organizations have established the beneficial effects of well-designed welfare schemes on morale, retention, and performance. There is limited researchconcentrating on KSRTC'slabor welfare schemes, hence the gap in literature that this study seeks to address

## Statement of the Problem

Although KSRTC has initiated various labor welfare schemes, data regarding how well the schemes areembraced by the staff is inadequate. This research will seek to ascertain the degree of job satisfaction among KSRTC staff and also the areas through which the welfare schemes can be improved.

## Research Questions

- What is the rate of satisfaction by KSRTC workers with respect to the welfare schemes offered by the company?
- What are the particular factors that affect the employees' satisfaction with these welfare programs?

- In what ways can KSRTC enhance its current labor welfare schemes to support its employees better?

**Objectives of the Study**

- To determine the level of satisfaction of KSRTC employees with the present welfare schemes.
- To determine the most important reasons why employees are satisfied with such programs.
- To recommend ways of enhancing the design and execution of schemes for labor welfare in KSRTC.

**Hypothesis Testing**

The hypothesis in this research is: "There is a significant relationship between employee satisfaction and the effectiveness of labor welfare schemes offered by KSRTC." The above statement would be verifiedemploying statistical analysis techniques to validate/reject the above hypothesis.

**Scope of the Study**

The research will concentrate on KSRTC staff in different parts of Karnataka, with a focus on their experiences with welfare schemes. It will analyze welfare programs in health, financial assistance, safety, and other benefits provided to the employees.

**Limitations of the Study**

The research could be hampered by aspects like non-representativeness of the sample, potential biases inresponding, and the difficulties of retrieving information from personnel based in dispersed areas. It is alsofocused on assessing in place welfare arrangements, and their long-term implications can be probed by other research studies.

**Scope for Future Research**

Subsequent studies may build on this research by investigating the long-term effects of labor welfare programs on employee retention and work performance. Comparative studies between various public transport organizations may also shed light on best practices in labor welfare programs.

**Analysis and Interpretation**

The information will be examined to establish the overall level of employees' satisfaction and to identify patterns or trends based on factors such as age, experience, and job position. The findings will assist in establishing the strengths and weaknesses of the current welfare schemes

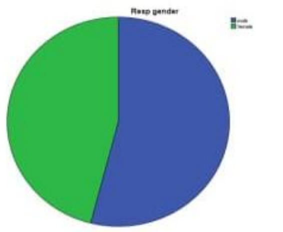
**Statistics**

| | | Resp gender | Resp age | Education Qualification | Year of service With KSRTC | Department in KSRTC | Name | Employment Status | Monthly Income | Are you aware of KSRTC's welfare schemes | Is scheme information easily accessible | Are the schemes well communicated to you | Are you satisfied with the financial support provided | Do the healthcare benefits meet your needs | Is the health insurance coverage adequate |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N | Valid | 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 |
| Mean | | 1.460 | 3.000 | 3.66 | 3.46 | 3.02 | | 1.80 | 2.92 | 3.70 | 3.16 | 3.26 | 3.14 | 3.46 | 3.48 |
| Std. Deviation | | .5035 | 1.1606 | .872 | 1.199 | 1.317 | | 1.457 | .944 | 1.182 | 1.251 | 1.121 | 1.429 | 1.265 | 1.182 |
| Skewness | | .166 | .408 | -.805 | -.309 | -.150 | | 1.477 | .922 | -.772 | -.315 | -.270 | -.387 | -.757 | -.568 |
| Std. Error of Skewness | | .337 | .337 | .337 | .337 | .337 | | .337 | .337 | .337 | .337 | .337 | .337 | .337 | .337 |

| | | Do the pension schemes ensure secure retirement | Are the housing facilities sufficient and satisfactory | Is accommodation easy to access and well-maintained | Are you satisfied with leave and vacation benefits | Do you find KSRTC's work-life balance initiatives beneficial | Do KSRTC's welfare schemes improve your job satisfaction | Do you feel that KSRTC genuinely cares about employee welfare | Is the process to avail welfare benefits simple and transparent | Is the administration of KSRTC's welfare schemes efficient and effective | Is the financial assistance during emergencies sufficient | Do the family welfare schemes meet your family's needs | Are the schemes for employees' children (education, health, etc.) beneficial | Should KSRTC introduce more welfare schemes for employee well-being | Are you satisfied with the labor welfare schemes offered by KSRTC |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N | Valid | 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 |
| Mean | | 2.66 | 3.20 | 3.50 | 3.52 | 3.68 | 2.94 | 3.00 | 3.02 | 3.60 | 2.96 | 3.22 | 3.00 | 3.78 | 3.62 |
| Std. Deviation | | 1.451 | 1.294 | 1.015 | 1.216 | 1.168 | 1.268 | 1.325 | 1.059 | 1.212 | 1.340 | 1.314 | 1.309 | 1.093 | 1.141 |
| Skewness | | .335 | -.566 | -.549 | -.261 | -.615 | -.133 | .219 | -.148 | -.530 | .076 | -.256 | -.114 | -.615 | -.483 |
| Std. Error of Skewness | | .337 | .337 | .337 | .337 | .337 | .337 | .337 | .337 | .337 | .337 | .337 | .337 | .337 | .337 |

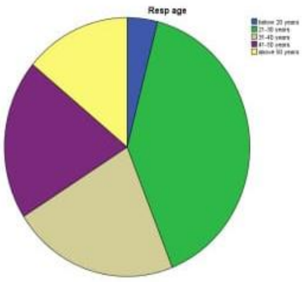
**Resp gender**

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



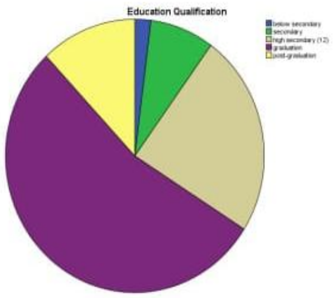

**Resp age**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | below 20 years | 2 | 4.0 | 4.0 | 4.0 |
| | 21-30 years | 20 | 40.0 | 40.0 | 44.0 |
| | 31-40 years | 11 | 22.0 | 22.0 | 66.0 |
| | 41-50 years | 10 | 20.0 | 20.0 | 86.0 |
| | above 50 years | 7 | 14.0 | 14.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |



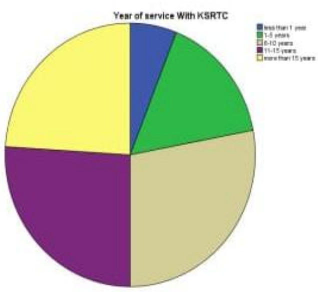

**Education Qualification**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | below secondary | 1 | 2.0 | 2.0 | 2.0 |
| | secondary | 4 | 8.0 | 8.0 | 10.0 |
| | high secondary (12) | 12 | 24.0 | 24.0 | 34.0 |
| | graduation | 27 | 54.0 | 54.0 | 88.0 |
| | post-graduation | 6 | 12.0 | 12.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




**Year of service With KSRTC**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | less than 1 year | 3 | 6.0 | 6.0 | 6.0 |
| | 1-5 years | 8 | 16.0 | 16.0 | 22.0 |
| | 6-10 years | 14 | 28.0 | 28.0 | 50.0 |
| | 11-15 years | 13 | 26.0 | 26.0 | 76.0 |
| | more than 15 years | 12 | 24.0 | 24.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |



| Reliability Statistics | | |
|---|---|---|
| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
| .791 | .794 | 20 |

### Interpretation

0.791 Cronbach's Alpha result shows that the 20 items in the scale have good internal consistency, as the items strongly measure the same construct.

| One-Sample Statistics | N | Mean | Std. Deviation | Std. Error Mean |
|---|---|---|---|---|
| Are you aware of KSRTC's welfare schemes | 50 | 3.700 | 1.1824 | .1672 |
| Are the schemes well communicated to you | 50 | 3.260 | 1.1214 | .1586 |
| Are you satisfied with the financial support provided | 50 | 3.140 | 1.4287 | .2021 |
| Do the healthcare benefits meet your needs | 50 | 3.460 | 1.2651 | .1789 |
| Is the health insurance coverage adequate | 50 | 3.480 | 1.1822 | .1672 |
| Do the pension schemes ensure secure retirement | 50 | 2.660 | 1.4514 | .2053 |
| Are the housing facilities sufficient and satisfactory | 50 | 3.200 | 1.2936 | .1829 |
| Is accommodation easy to access and well-maintained | 50 | 3.500 | 1.0152 | .1436 |
| Are you satisfied with leave and vacation benefits | 50 | 3.520 | 1.2162 | .1720 |
| Do you find KSRTC's work-life balance initiatives beneficial | 50 | 3.680 | 1.1683 | .1652 |
| Do KSRTC's welfare schemes improve your job satisfaction | 50 | 2.940 | 1.2683 | .1794 |
| Do you feel that KSRTC genuinely cares about employee welfare | 50 | 3.000 | 1.3248 | .1874 |
| Is the process to avail welfare benefits simple and transparent | 50 | 3.020 | 1.0593 | .1498 |
| Is the administration of KSRTC's welfare schemes efficient and effective | 50 | 3.600 | 1.2122 | .1714 |
| Is the financial assistance during emergencies sufficient | 50 | 2.960 | 1.3395 | .1894 |
| Do the family welfare schemes meet your family's needs | 50 | 3.220 | 1.3138 | .1858 |
| Are the schemes for employees' children (education, health, etc.) beneficial | 50 | 3.000 | 1.3093 | .1852 |
| Should KSRTC introduce more welfare schemes for employee well-being | 50 | 3.780 | 1.0934 | .1546 |
| Are you satisfied with the labor welfare schemes offered by KSRTC | 50 | 3.620 | 1.1409 | .1613 |

**One-Sample Test**

| | Test Value = 3 | | | | | |
|---|---|---|---|---|---|---|
| | | | | | 95% Confidence Interval of the Difference | |
| | t | df | Sig. (2-tailed) | Mean Difference | Lower | Upper |
| Are you aware of KSRTC's welfare schemes | 4.186 | 49 | .000 | .7000 | .364 | 1.036 |
| Are the schemes well communicated to you | 1.639 | 49 | .108 | .2600 | -.059 | .579 |
| Are you satisfied with the financial support provided | .693 | 49 | .492 | .1400 | -.266 | .546 |
| Do the healthcare benefits meet your needs | 2.571 | 49 | .013 | .4600 | .100 | .820 |
| Is the health insurance coverage adequate | 2.871 | 49 | .006 | .4800 | .144 | .816 |
| Do the pension schemes ensure secure retirement | -1.656 | 49 | .104 | -.3400 | -.752 | .072 |
| Are the housing facilities sufficient and satisfactory | 1.093 | 49 | .280 | .2000 | -.168 | .568 |
| Is accommodation easy to access and well-maintained | 3.483 | 49 | .001 | .5000 | .211 | .789 |
| Are you satisfied with leave and vacation benefits | 3.023 | 49 | .004 | .5200 | .174 | .866 |
| Do you find KSRTC's work-life balance initiatives beneficial | 4.116 | 49 | .000 | .6800 | .348 | 1.012 |
| Do KSRTC's welfare schemes improve your job satisfaction | -.335 | 49 | .739 | -.0600 | -.420 | .300 |
| Do you feel that KSRTC genuinely cares about employee welfare | .000 | 49 | 1.000 | .0000 | -.377 | .377 |
| Is the process to avail welfare benefits simple and transparent | .134 | 49 | .894 | .0200 | -.281 | .321 |
| Is the administration of KSRTC's welfare schemes efficient and effective | 3.500 | 49 | .001 | .6000 | .256 | .944 |
| Is the financial assistance during emergencies sufficient | -.211 | 49 | .834 | -.0400 | -.421 | .341 |
| Do the family welfare schemes meet your family's needs | 1.184 | 49 | .242 | .2200 | -.153 | .593 |
| Are the schemes for employees' children (education, health, etc.) beneficial | .000 | 49 | 1.000 | .0000 | -.372 | .372 |
| Should KSRTC introduce more welfare schemes for employee well-being | 5.044 | 49 | .000 | .7800 | .469 | 1.091 |
| Are you satisfied with the labor welfare schemes offered by KSRTC | 3.843 | 49 | .000 | .6200 | .296 | .944 |

**Interpretation**

A one-sample t-test with a test value of 3 was used to assess employee views of the welfare schemes in KSRTC. All areas had significant positive findings on perceptions of welfare schemes ($M = 3.70$, $p < .001$), healthcare and insurance cover, accommodation standards, leave entitlements, work-life balance programs, and effectiveness of welfare administration. These findings indicate that employees tend to find these aspects as better than average. Yet areas like pension schemes, financial assistance, and openness in welfare procedures did not reflect significant differences in relation to the neutral value, which shows the potential areas for development.

**Findings, Suggestions, and Conclusion**

The research will report the findings concerning the satisfaction of employees with KSRTC's schemes for the welfare of workers, identify major factors that determine satisfaction, and offer practical recommendations for improvement. The findings drawn will contribute to more effective policymaking and the healthiness of the workforce.

**References**

1. Chandini R & Vidya R (2023): A study on employee attitudes towards welfare measures in KSRTC, Kolar district.
2. Naveen Kumar S T & Dr. Pallavi S Kusugal (2023): Labor welfare measures and job satisfaction in KSRTC, kolar.
3. Srivasamuthy K N & Dr. Venkidasamy K (2024): Impact vof employee welfare measures on job satisfaction in KSRTC, Bangalore.
4. Dr. Mahesha V & Manjunatha H R (2022): Labour welfare measures of KSRTC – An analytical study.

# GREEN MARKETING: AN ALTERNATIVE TO CONSERVATIVE PRODUCTS

**Pallavi .S. Pawar**

## Introduction

This chapter attempts to provide introduction about the concept of green marketing.

Green marketing is a new-age technological concept which has been imbibed by several companies in order to outshine in the market. It refers to method of promoting goods and services which are eco-friendly and sustainable in the environment. This new age marketing tool not only aims at promoting products at a larger pace but also provide competitive advantage to the companies. It does not aim at traditional local marketing but readjust and rethinks about the sources of marketing the products. It aims to face the challenges of environment.

## Review of Literature

Y. Santosh, International Journal of Engineering Science and Advanced Technology (IJESAT) (2024), "A Study on Recent Trends in Green Marketing in India" This study describes about the evolution of green marketing along with highlighting its benefits to the environment, companies and public. It also discusses about the 4Ps which have to be used prominently in order to understand the strategies for marketing green products. The paper explores how companies are increasingly going for green consumers those who care about the environment and let it influence their shopping choices.

Anamika Sengupta, Times of India (2021),"Sustainable lifestyle trends for 2021: 'eco-friendly' to become the "new normal" In this article, it states about various ways through which human beings can lead a healthy life. It also describes about the increase in consumption of green market products by the population.

## Scope of Study

This study aims at giving a brief knowledge about green marketing and its tools. It attempts to describe about the concept and impact of green marketing.

## Need of Study

This article aims at highlighting the concept of green marketing as it is need of the hour. It attempts to give an introduction about the green marketing to the public in order to increase the usage of green marketing for creating environmental sustainability.

## Objectives of Study

- To understand about the concept of green marketing.
- To introduce about the tools of green marketing to the audience.
- To understand about the impact of green marketing.

**Research Methodology**

This study is based upon the secondary data. It is prepared by screening data from various websites, articles by scholars through which we can understand about the concept and impact of green marketing.

**Limitation of Study**

- It is completely based on secondary data so; the results cannot be generalized.

**Data Analysis and Interpretation**

- **What is Green Marketing?**

It is a new age marketing concept which has been used by the companies to develop and introduce the products to the market which are eco-friendly and sustainable. Though its prevalence can be seen from late 1980s but it is described as new age technical concept because of the increase of environmental issues. This concept was highlighted for the first time by American Marketing Association as "Ecological Marketing" in 1975. Later on, with the emergence of corporate social responsibility, green marketing started to make its place in the minds of companies and stakeholders. In the 21$^{st}$ century, where we are focusing on improving environment so that the present and future generation can exist on this planet without a threat to living, green marketing is one of the ways through which living on earth can become sustainable. It refers to developing the different kinds of ways through which the companies can promote the eco-friendly products. It not only involves development of new products but also indulge in improving the process of developing such eco-friendly products and even non-eco-friendly products. In other words, it emphasizes on improving the process of production by undertaking sustainable raw materials or recycled materials, using ecolabels, using e-advertising techniques, using recyclable products for packaging for decreasing the impact of manufacturing and business on the environment.

- **Features of Green Marketing**
  - It aims at introducing the green market products to the consumers as an alternate source to conservative products.
  - It encourages the enhanced use of environmentally sustainable products in order to decrease the adverse impact on society.
  - It encourages the scope for corporate social responsibility by companies.
  - Green marketing creates an awareness among the consumers regarding the effect of environmental issues.
  - It introduces environmentally sustainable process of manufacturing, packaging, labelling and promoting the products.
- **Objectives of Green Marketing**
  - To stabilize the rapid changes in climate of the environment.

- To provide a platform for greenhouse gas reduction market.
- To indulge in resale of the used or refurbished product as a cost-effective to producers and consumers.
- To create an awareness among the public regarding the impact of environmental issues through promotion and implementation of eco-friendly products.
- To highlight the benefits of eco-friendly products to the environment and consumers.
- To reduce the dependency of consumers on conservative products for promoting healthier life.

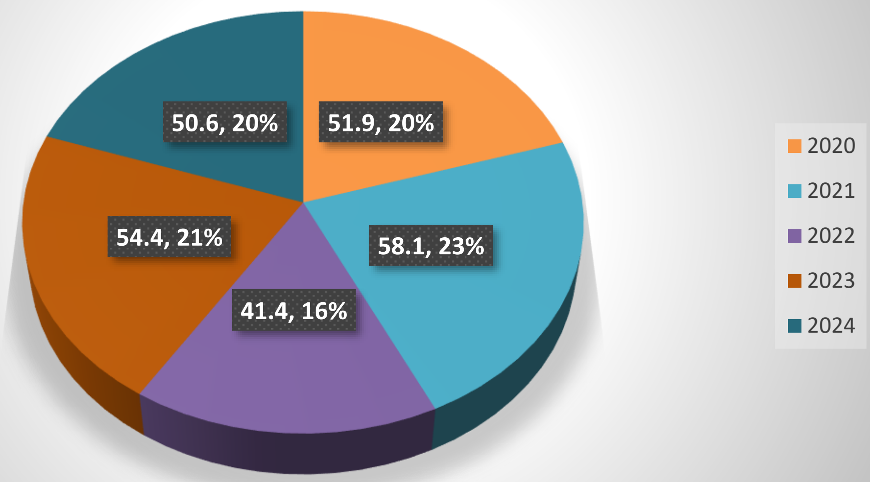
- **Tools used in Green Marketing**
  - **Eco-labels:** It refers to the labelling of the products which are eco-friendly and environment sustainable by independent organization. It aims at preventing confusion among the consumers regarding the difference between eco-friendly and non-eco-friendly products. It involves ensuring that the products produced are environment sustainable. In India, the government introduced the eco-mark scheme since 1991 for enhancing the use of eco-friendly products.
  - **E-advertising:** It refers to adopting the environmental advertising techniques for the promotion of products. Such techniques do not harm the nature as well as reaches larger mass than the traditional marketing. It highlights the importance of green marketing products and communicates the impact of using eco-friendly products on the lives of the consumers, encouraging them to use it.
  - **Eco-brands:** Branding refers to creating a distinguished image of product in the minds of consumers. It is necessary for the companies to achieve competitive advantage. With growing concern towards environmental sustainability, companies have started adopting eco-branding. These brands are the representation of eco-friendly products which aim at harmless environment. For example, production of electric cars as an alternative to the conservative cars.
- **Green Marketing Mix**
  - **Product:** This is the vital component through which the concept of green marketing can be executed. The companies have to indulge themselves in researching and developing the product which could act as an alternative to the conservative product which can provide similar or enhanced satisfaction to the consumers. Otherwise, the consumer would step backward. The product aims to provide core benefit to the consumers for which he or she is willing to pay. So, it is necessary that companies have

to develop the green market products after understanding the needs and preferences of both consumers and environment.

- **Place:** This is another component which could make a green market product a success or a failure! The companies should identify the target market by segmenting the population so that the concept of green marketing is understood by the consumers. It should sell these products to the consumers who are having concern about environment and are involved in purchasing such products.
- **Price:** This is a crucial part which greatly influence the consumer's buying decision. Many of the consumers do not purchase the green market products due to its high pricing than conservative products. So, in order to increase the usage of green market products it is necessary that pricing should be reasonable otherwise consumers won't buy it. The companies have to understand that we are not aiming to provide any luxury benefit to consumers but it is a way of making the life an environment sustainable.
- **Promotion:** This tool helps the companies to establish their products in the minds of the consumers. Through implementing e-advertising companies can promote their eco-friendly products to a larger area.

- **Impact of Green Marketing**
  - According to PWCs 2024 Voice of the Consumer Survey, consumers are willing to spend an average of 9.7% more on sustainable products. It states that consumers are willing to purchase more of eco-friendly products because 85% of consumers are experiencing disruptive effects of climate change in their daily lives.

Fig 1.1 Rate of Pollution in India (µg/m³)

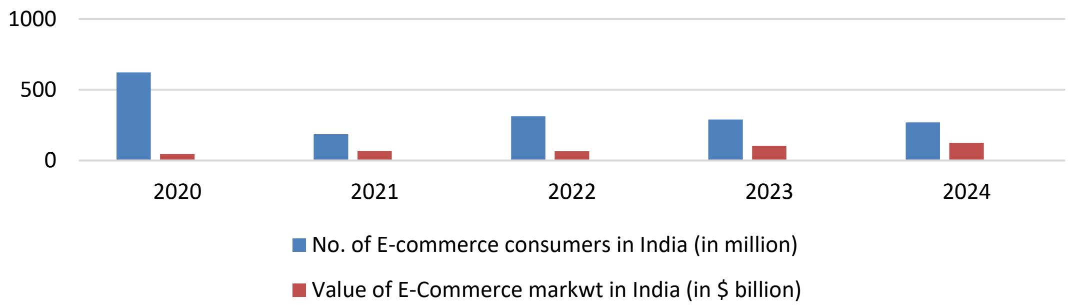


**Interpretation**

The above fig 1.1 describes about rate of pollution in India measured in terms of micrograms per cubic meter air. It can be observed that during lockdown the rate of pollution was decreased to much lower rate i.e, 41.4 but India was still at a higher rate of pollution as per the WHO GUIDELINES. Eventually, it can be observed from the above graph that rate of pollution has been consistently increasing affecting the lives of people.

The increased use of e-commerce platforms has given opportunity for wide spread of green market products around the world. In India there are about 33% of consumers purchasing online which is also yearly increasing with 27% annually. The market is expected to grow at $325 billion by 2030. With the help of e-commerce and e-advertising, companies are able to sell products without the requirement of physical outlets and traditional marketing.

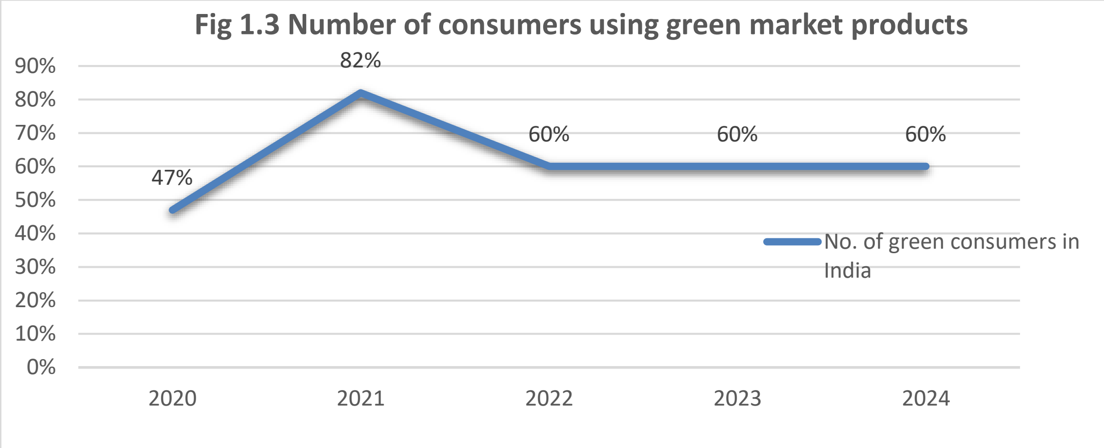
Fig 1.2 E-Commerce Consumers and E-Commerce Market Value in India




**Interpretation**

The above fig 1.2 describes about number of consumers shopping online products through using e-commerce platforms. India has become 3rd largest global market of online shoppers. It can be observed that the number of consumers adopting online shopping has consistently increasing due to flexibility, ease of transacting and saving time. Due to this, the market value of e-commerce in India has been increasing and it aims to reach at $345 billion by 2030 providing huge consumer market for the companies all over the world.

With the impact of Covid-19 pandemic, consumers have started realizing the importance of protecting the environment as well as one's health. It can be stated that in order to have a healthy life, it is important that consumers use green market products such as solar water heaters, healthy foods, protecting wells and canals, enhancing groundwater level through natural methods, implementing afforestation, decreasing use of internal combustion vehicles, using eco-friendly alternatives. Currently, 63% of Indian consumers are familiar with green products.




**Interpretation**

In the fig 1.3, it describes about percentage of population using green market products in India. However, the exact number of consumers using green market products cannot be found out. According to the above figure, due to increased environmental issues which are creating disruptions for human life the consumers are changing their buying behavior. The trend is increasing stating the change in consumers' purchasing decision and switching from conservative products to green market products.

Due to increase awareness of green marketing companies have involved themselves in producing eco-friendly products. For example, Wipro InfoTech was the 1st Indian company to launch environment friendly computer peripherals. Starbucks uses renewable energy in its stores, reusable cups and straw less lids to cut down single use plastics. Ikea utilizes recycled materials in their products. Patagonia is also contributing towards environment sustainability through its "worn-wear" and "1% of the planet" schemes. As a result, there are about 17 product categories under green market initiatives are executed such as soaps and detergents, packaging materials, etc. In 2024, value of Indian market for environmental technologies stood at $24 billion.

- **Benefits of Green Marketing**
  - Green marketing enhances the use of eco-friendly products beneficial to the environment and to the public.
  - It prevents environmental damage and enhances the productivity of the products.
  - It improves the way of living of consumers as they tend to adapt healthier options.
  - It helps to conserve the natural resources for future generation through which environmental sustainability can be achieved.

- It decreases the impact of greenhouse gases on climatic conditions, stabilizing the environment.
- It helps the companies to gain competitive advantage in the market.
- It reduces the dependency of companies on non-renewable resources through which it makes companies capable of facing dynamic conditions of market.
- It helps the company to assess the risks and allocate the resources accordingly.

- **Challenges faced by Green Marketing**
  - Compromising ethical considerations by companies in order to gain higher profits because conservative products can be easily produced and sold quickly than eco-friendly products.
  - The production of green market products is a costly affair due to its high pricing and high cost of production.
  - Laziness of consumers to know about the vitalness of green market products and disbelief of consumers that eco-friendly products are different from conservative products in terms of pricing and taste prevents them to purchase green market products.
  - Development of green market products requires extensive research and experimentation which is time consuming and costly.
  - Companies involving themselves in greenwashing activities. It means companies showcasing that they support and implement the use of eco-friendly products but in reality, they do not use any of the eco-friendly practices.

**Findings and Suggestions**

**Findings of the Study**

- It can be stated that green marketing is the most preferable option in order to conserve the non-renewable resources.
- It attempts to improve the lifestyle of consumers by adapting healthier options.
- There is an increased awareness among the public regarding the eco-friendly products due to pandemic and globalization.
- It can be observed that 85% i.e, nine out of ten of the consumers are facing environment disruptions so it is necessary to adopt solutions for such issues.
- Due to enhanced depletion of resources, certain percent of 9.7 of consumers for eco-friendly products are increasing.
- The tools of ecological marketing have given an outbreak for the development of eco-friendly products.

- It is a vital tool to create product differentiation as well as competitive advantage for the companies. As a result, companies can sustain in the market for long-run.
- Though it has been introduced in 1980s the concept started gaining importance in 2000s due to growing concern about environment.
- It enables the companies to innovate and discover the products which are beneficial to environment and public.

**Suggestions of the Study**

- Green marketing is a vital component which can be used by the companies for contributing towards their corporate social responsibility as well as enhancing its goodwill. So, the companies have to implement thorough research and development process for such products.
- The initiatives by government such as tax subsidies and CSR norms has to be executed with description of proper norms.
- The implementation of environmental accounting with proper accounting rules can act as a mandatory norm for the companies to implement production of eco-friendly products.
- Provision of discounts to consumers can enhance the sale of eco-friendly products.
- Creating a proper awareness among the public regarding usage of eco-friendly products and its implied benefits is a necessary step.
- Promoting the products through highlighting its benefits and describing about various ecological certifications received by the companies.
- The pricing fixed by companies should be equal or lower than conservative products in order to reach out to the larger population.
- The packaging and labelling of products should be done with eco-friendly resources in order to highlight the conservation of non-renewable resources.

**References**

**Articles**

1. Anupreet Maur Mokha, “Impact of Green Marketing Tools on Consumer Buying Behavior (2018)”, Asian Journal of Management.
2. Anamika Sengupta (2021), “Sustainable lifestyle trends for 2021: ‘eco-friendly’ to become the “new normal”, Times of India.
3. Y. Santosh (2024), “A Study on Recent Trends in Green Marketing in India”, International Journal of Engineering Science and Advanced Technology (IJESAT).

**Websites**

4. https://en.wikipedia.org/wiki/Green_marketing#:~:text=Green%20marketing%20refers%20to%20the,is%20not%20a%20simple%20task.
5. https://www.google.com/search?q=green+marketing+products+examples&oq=green+marketing+products&gs_lcrp=EgZjaHJvbWUqBwgAEAAYgAQyBwgAEAAYgAQyBggBEEUYOTIHCAIQABiABDIHCAMQABiABDIICAQQABgWGB4yCAgFEAAYFhgeMggIBhAAGBYYHjIICAcQABgWGB4yCAgIEAAYFhgeMggICRAAGBYYHtIBCDkxOTJqMGo3qAIAsAIA&sourceid=chrome&ie=UTF-8
6. https://www.givz.com/blog/green-marketing-examples
7. https://www.pwc.com/gx/en/news-room/press-releases/2024/pwc-2024-voice-of-consumer-survey.html
8. https://www.google.com/search?q=yearly+increase+of+consumers+using+commerce+in+india&sca_esv=072bf505c6b5844f&sxsrf=AHTn8zpXPk6PgrNXwnS9gedDuVYMVYkSUw%3A1746112743303&ei=55ATaM6hEv2TseMP-LLooAc&ved=0ahUKEwiOsbXuyIKNAxX9SWwGHXgZGnQQ4dUDCBA&uact=5&oq=yearly+increase+of+consumers+using+commerce+in+india&gs_lp=Egxnd3Mtd2l6LXNlcnAiNHllYXJseSBpbmNyZWFzZSBvZiBjb25zdW1lcnMgdXNpbmcgY29tbWVyY2UgaW4gaW5kaWEyCBAAGIAEGKIEMggQABiABBiiBDIFEAAY7wUyCBAAGIAEGKIEMgUQABjvBUj3FlDlA1jEE3ABeAGQAQCYAcsDoAGbEKoBBzItNC4yLjG4AQPIAQD4AQGYAgWgAucJwgIKEAAYsAMY1gQYR8ICBxAjGLACGCfCAgoQIRigARjDBBgKmAMAiAYBkAYIkgcJMS4wLjIuMS4xoAeHJ7IHBzItMi4xLjG4B9kJ&sclient=gws-wiz-serp
9. https://www.google.com/search?q=how+many+companies+are+using+green+market+in+india&oq=how+many+companies+are+using+green+mar&gs_lcrp=EgZjaHJvbWUqCQgCECEYChigATIGCAAQRRg5MgkIARAhGAoYoAEyCQgCECEYChigATIHCAMQIRiPAjIHCAQQIRiPAjIHCAUQIRiPAtIBCTMwNjY4ajBqN6gCALACAA&sourceid=chrome&ie=UTF-8

# GOVERNANCE AND REGULATORY CHANGES

**Dr. Ravi Kant Modi**

Nirwan University Jaipur, Rajasthan

**Dr. Manisha Gupta**

Assistant Professor, Gyandeep PG College, Jaipur, Rajasthan

## Introduction

The term "governance and regulatory changes" refers to alterations that are made to the rules, laws, and structures that are used to direct and regulate companies, businesses, or governments. The implementation of these modifications is often done with the intention of improving operational transparency, accountability, and efficiency. They may be brought about by a variety of circumstances, such as changes in political power, economic situations, technology improvements, or the desire of the public for improved monitoring. Regulatory changes may include the introduction of new laws, modifications to already established rules, or the implementation of enforcement measures that are more stringent. On the other side, improvements in governance may include reforms in leadership structures, decision-making procedures, or practices that involve stakeholder participation. These modifications are being made with the intention of ensuring that organizations and governments conduct their operations in a way that is ethical, in accordance with the standards set by the law, and in accordance with what is in the best interests of the public or stakeholders.

Researchers that are interested in the difficulties and changes that occur in regulatory governance are brought together in this section. In a broad sense, regulatory governance is the process of intervening in the actions of certain groups of economic, political, or social actors via the implementation of legally enforceable rules. These rules may include the establishment of standards, the monitoring of those standards, and the imposition of sanctions. When we think of regulatory governance, we often think of the government intervening in economic activity. However, regulatory governance may also apply to self-regulation by industry, regulation inside the government, regulation by international organizations, and regulation by national and transnational non-governmental organizations.

Over the course of the last several decades, there has been a significant shift in the scope of regulatory oversight. In spite of the fact that government control of economic sectors did not become particularly comprehensive until the late 1970s, it rapidly grew in the 1980s and 1990s as a reaction to privatization, Europeanization, and a greater dependence on indirect or proxy government. Additionally, an expansion of regulation occurred at other levels, including as the regulation of states and non-state actors by international organizations, regulation inside the state, self-regulation by businesses, and regulation by civil society.

As a result of this increase of regulatory oversight, a number of issues have been presented. First, problems of democratic legitimacy and accountability have been raised on a consistent basis. This is due to the fact that the adoption and enforcement of regulations is often the duty of actors who are not directly elected by the people. Second, as a result of the dispersion of regulatory tasks, which has occurred, for example, as a result of multi-level regulatory governance and the establishment of autonomous regulatory agencies, cooperation, coordination, and control have become important challenges. A renewed interest in the interaction between regulators and regulatees has been sparked as a result of the increase of the scope of corporate regulation. This interest has been prompted by concerns about co-regulation, lobbying, revolving doors, and capture. In the fourth place, the evolution of technology has resulted in the emergence of new regulatory issues. These concerns include the regulation of high-tech businesses, the introduction of new technologies, and the possibility that technology may enhance the regulatory process itself.

**New Regulatory Bodies**

Regulatory Authorities of India are public entities or governmental bodies that are accountable for exerting autonomous control over certain areas of human activity. They are responsible for regulating or supervising certain aspects of human activity. To guarantee that safety standards and regulations are followed, they have been put into place.

The regulatory authorities are entities that are established by the government and are responsible for regulating, supervising, and governing a variety of sectors, including healthcare, education, and finance. There is a Regulatory Authority for each and every industry in India. They may operate independently or under the direction of the executive branch. For instance, the Food Safety and Standards Authority of India (FSSAI) is in charge of ensuring the safety of food, while the National Bank for Agricultural Research and Development (NABARD) is in charge of providing funding for rural development. Examples of regulatory institutions include the National Housing Bank (NBH), the National Green Tribunal (NGT), and the Telecom Regulatory Authority of India (TRAI), amongst others.

**List of Significant Regulatory Bodies in India**

There are a great number of regulatory agencies operating in our nation at the moment. On the other hand, the list of India's most important regulators may be seen below.

| S. No. | Regulatory Authority | Area | Activities |
|---|---|---|---|
| 1. | NABARD (National Bank for Agricultural and Rural Development) | Financing of rural development | To build a financially strong rural India by financing, refinancing, planning, and monitoring rural development. |

| | | | |
|---|---|---|---|
| 2. | SEBI (Securities and Exchange Board of India) | Securities and stock market | The securities market must be controlled, and the interest and rights of the investors must be safeguarded. |
| 3. | RBI (Reserve Bank of India) | Banking, Finance, and Monetary policy | Among other responsibilities, RBI regulates all banking and financial operations. |
| 4. | TRAI (Telecom Regulatory Authority of India) | Telecommunication | To introduce rules and norms to boost the efficiency and flexibility in delivering telecom services. |
| 5. | IRDAI (Insurance Regulatory and Development Authority of India) | Insurance | Monitoring and development of the insurance and reinsurance sector of India. |
| 6. | SIDBI (Small Industries Development Bank of India) | Financing small, medium, or microscale industries | To provide a loan or financial aid to small and micro industries in India for their development. |
| 7. | NHB (National Housing Bank) | Housing finances | To finance housing developments, either nationally or at the regional level. |
| 8. | CBFC (Central Board of Film Certification) | TV/Film certification, censorship | To certify films that are publicly exhibited. |
| 9. | FSSAI (Food Safety and Standards Authority of India) | Food and beverage | To ensure food safety, the processing, production, distribution, marketing of foodstuff are all controlled and monitored. |
| 10. | FSDC (Financial Stability and Development Council) | Financial sector development | It deals with the financial rules and regulations in the financial sector of India. |
| 11. | BIS (Bureau of Indian Standards) | Certification and standards | To develop and establish product standards, thus aiding the economy by supplying high-quality commodities. |
| 12. | BCCI (Board of Control for Cricket in India) | Cricket | To control, monitor, and enhance the standards of cricket in India. It is also responsible for protecting the values of the sport. |

| | | | |
|---|---|---|---|
| 13. | NASSCOM (National Association of Software and Service Companies) | Information Technology | To make the trade in software and services more flexible, and also support the development of software technology. |
| 14. | National Green Tribunal | Law | To effectively and timely resolve issues related to environmental preservation and forest conservation. It also deals with recovering damages to an individual or property due to environmental law violations. |
| 15. | CCI (Competition Commission of India) | Competition | To promote healthy competition and flexibility of trade in the Indian market. It is also responsible for minimising practices that have a negative impact on competition. |

There are a number of additional regulatory agencies in addition to the fifteen main regulators that have been mentioned above in our nation. These include the following:

- Atomic Energy Regulatory Board (AERB)
- Insolvency and Bankruptcy Board of India (IBBI)
- Central Drugs Standard Control Organisation (CDSCO)
- Project Exports Promotion Council of India (PEPC)
- Organisation of Plastic Processors of India (OPPI)
- Manufacturers' Association for Information Technology (MAIT)
- Indian Stainless Steel Development Association (ISSDA)
- Indian Chemical Council (ICC)
- Association of Mutual Funds in India (AMFI)
- Pension Fund Regulatory and Development Authority (PFRDA)
- Advertising Standards Council of India (ASCI)
- Express Industry Council of India (EICI)
- Engineering Export Promotion Council of India (EEPC)
- Federation of Indian Export Organisation (FIEO)
- Indian National Shipowners' Association (INSA)

**Functions of Regulatory Authorities**

One kind of government agency or body that is liable for the implementation of rules and regulations in a variety of industries is known as a Regulatory Authority. The implementation of norms, constraints, or limitations, the establishment of the standard for operations, and the enforcement or guarantee of conformity in these areas are all tasks that fall within its purview. When it comes to obligations, a regulatory authority is primarily responsible for the following:

- Remedial measures
- Regulations and instructions
- Review and evaluation
- Enforcement
- Licensing/Inspection
- Guarantee that the market is fair and transparent, especially after liberalisation.
- Provides private investment with functional autonomy and protects them from any intrusion.

**Importance of Regulatory Authorities**

- The Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI), and the Indian Reserve and Development Authority of India (IRDAI) have implemented stringent regulations for foreign investors.
- The Telecom Regulatory Authority of India (TRAI) has protected customers from profit-driven cell phone companies.
- The Reserve Bank of India (RBI) has implemented a stringent monetary policy, which has enabled it to combat inflation.
- The Competition Commission of India (CCI) has assisted in dismantling the cement mafia, which had purposefully maintained high prices and restricted competition.

The framework of the society in which we live is often constituted by a Regulatory Authority. Through the imposition of stringent rules and regulations, it provides us with assistance in controlling our actions. There are many different areas of human activity that are within the regulatory authority of the regulators. Regulators, Regulatory Authorities, and Regulatory Agencies are some of the other titles that are used to refer to these regulatory entities. A great number of regulatory bodies may be found in India. In this article, a list of some of the most important regulatory agencies and the primary role that they do is provided.

**Policy Implementation Challenges**

The implementation stage of the policy process is an operational phase, which means that it is the stage in which the policy is actually put into effect with the intention of resolving some public issue. After careful consideration, Theodoulou and Kofinis have identified three primary obstacles that, in their opinion, might often inhibit the efficient execution of public policy. These three obstacles are as follows:

**Challenges to Policy Implementation**

- Clarity of policy goals
- Information intelligence
- Strategic planning

**Clarity of Policy Goals**

In order to identify the ends or objectives that are intended from the policy activity, it is helpful to have clear policy or program goals. It is ideal for policies to be created with attention given to the real particular aims that the policy intends to achieve. Not only can a goal that is articulated in a way that is both clear and detailed give direction, but it also enhances the foundation on which policies may be assessed, which has the potential to increase accountability, efficiency, and effectiveness.

**Information Intelligence**

The term "information intelligence" refers to the strategic need for continuous input about the progress of implementation, in addition to early evaluations of the effects of the implementation project. Information and feedback are needed in order to determine the degree of interagency and intergovernmental cooperation and conflict, which may be hurting implementation. This is because the dependence on various bureaucracies is growing at an increasing rate. In order to gather information intelligence, it is necessary to have a high level of communication and input not only from the agencies that are engaged but also from the public that is now being impacted by the policy action. In order for implementation to be enhanced, it is necessary for the implementers to have an understanding of how a policy or program is influencing the population that is being targeted.

**The Planning of Strategies**

In the context of policy implementation, the objective of strategic planning is to emphasize the significance of evaluating the capability of an organization to fulfill certain implementation tasks and objectives that have been specified by the policy decision. In essence, strategic planning is a technique that allows the organization to assess its capacity to accomplish the objectives of the policy, as well as prepare for the manner in which the policy will be carried out inside the organization.

**Steps to Strategic Planning**

- Statement of agency goals, mission, or vision
- Adoption of a time frame
- Assessment of present capabilities
- Assessment of organizational environment

- Development of a strategic plan
- Organizational integration

Not only do the three primary implementation obstacles that were briefly stated above not reflect the universe of possible problems that might be encountered during the implementation stage, but it is also vital to highlight that these challenges do not represent the whole universe. Peters outlines a great number of other diseases and circumstances that also have the potential to hamper the proper execution of policy. Some of the policy distracters that Peters discusses are comparable to those that Theodoulou and Kofinis identified. These policy distracters include the following: the inconsistencies of the legislation, the number and diversity of competing interest groups that are involved in the policy process, the organizational disunity of the institutional actors, the standard operating procedures that are utilized by administrative agencies, deficiencies in organizational communication both internally and externally, the perception that administrative agencies are unable to learn from previous experiences in a reasonable amount of time, inter-organizational politics and conflict, and the challenges that are encountered with vertical and horizontal implementation structures. The significance of having knowledge of these challenges lies in the fact that it enables us to comprehend that the process of policy implementation is not simple to begin with. Furthermore, it is possible for the process to become significantly more challenging if no attention or consideration is given to these potential pitfalls and the subsequent obstacles that they can generate if they are ignored.

**References**

1. Arras, Sarah and Caelesta Braun (2017). “Stakeholders wanted! Why and how European Union agencies involve non-state stakeholders.” Online first in the Journal of European Public Policy.
2. Busuioc, Madalina (2016). “Friend of foe? Inter-agency cooperation, organizational reputation, and turf.” Public Administration 94 (1), 40-56.
3. Koop, Christel and Martin Lodge (2017). “What is regulation? An interdisciplinary concept analysis.” Regulation & Governance 11 (1), 95-108.
4. Levi-Faur, David (2005). “The global diffusion of regulatory capitalism.” Annals of the American Academy of Political and Social Science 598: 12–32.
5. Lodge, Martin and Kai Wegrich (2014). “Crowdsourcing and regulatory reviews: A new way of challenging red tape in British government?” Regulation and Governance 9 (1), 30-46
6. Majone, Giandomenico (1997). “From the positive to the regulatory state: Causes and consequences of changes in the mode of governance.” Journal of Public Policy 17 (2): 139-167.

***

## 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.

***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.


**BLDEA'S A.S. PATIL COLLEGE OF COMMERCE (AUTONOMOUS)**
Vijayapur, Karnataka 586103
www.bldeaspcc.ac.in

India

**INSPIRA**
*Head Office*
Tonk Road, Jaipur - 302018
*Branch Office*
Rajnagar-II, Dwarka Sector-8
Delhi NCT, New Delhi-110077
www.inspirajournals.com

₹975/-

ISBN : 978-81-974427-4-2
9 788197 442742