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SEMINAR PROCEEDINGS MAY, 2025 (Vol.-IV)

NATIONAL SEMINAR ON

Global Trends in

Commerce and Management:

Navigating Opportunities and Challenges

Edition-I (Vol.-IV)

**SEMINAR
PROCEEDINGS**

Chief Editor

Dr. Bharati Math

Co-editor

Vijaykumar Talawar





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National Seminar on
**GLOBAL TRENDS IN COMMERCE AND MANAGEMENT:
NAVIGATING OPPORTUNITIES AND CHALLENGES**
(Volume-IV)

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Messages



A THOUGHTFUL MESSAGE FROM OUR ESTEEMED CHIEF PATRON



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

ACKNOWLEDGEMENT FROM 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. BLDEA'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



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



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

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

CHIEF EDITOR'S PROFILE



Dr. Bharati Math, employed as Assistant Professor in BLDEA's A.S. Patil College of Commerce (Autonomous), Vijayapur and also working as a Controller of Examinations, is a Master in Commerce from Karnataka University Dharwad and also completed her Master's Degree in Philosophy. Further she has been awarded a 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



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Vijaykumar Talawar, is working as an Assistant Professor at the Department of Commerce in A. S. Patil College (Autonomous), Vijaypur. He has his B.Com. Degree from Maharaja College, Mysore and master's 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



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A STUDY ON LEGAL AWARENESS AND ACCESS TO JUSTICE AMONG WOMEN IN VIJAYAPURA VILLAGES

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Introduction

In the quiet lanes and open fields of Vijayapura's villages, where traditions run deep and daily life revolves around hard work and resilience, women play a vital but often undervalued role. From managing households to working in the fields, their contributions are immense—but when it comes to their rights and access to justice, many are still left in the shadows.

Legal awareness isn't just about knowing the law—it's about knowing one's worth, one's rights, and having the confidence to stand up when those rights are violated. Unfortunately, for many women in rural Vijayapura, legal systems feel distant, complex, or even intimidating. Cultural norms, lack of education, economic dependence, and limited access to legal resources create barriers that silence many voices.

This study explores the current state of legal awareness and access to justice among women in the villages of Vijayapura. It seeks to understand not just what women know about their legal rights, but how they experience the justice system—what holds them back, what empowers them, and what needs to change. Because true justice isn't just written in law books—it lives in everyday lives, and it begins with awareness, dignity, and equal access for all.

Need for Study

- Limited legal awareness among rural women in Vijayapura.
- Barriers to accessing justice due to social and cultural norms.
- Need to empower women through knowledge of rights and legal support.
- Importance of bridging the gap between legal provisions and ground realities.

Review of the Literature

Several studies have shown that rural women often lack awareness of their legal rights, making it difficult for them to seek justice. Social norms, low literacy, and financial dependence create barriers, especially in places like Vijayapur. Literature highlights that when women are educated about their rights through community efforts, they are more empowered to report abuse and claim justice. However, in



many villages, cultural stigma and limited access to legal resources still silence their voices. This study builds upon existing research by focusing on the unique challenges faced by women in Vijayapur's villages and the urgent need to bridge this gap.

Statement of the Problem

Despite the existence of laws designed to protect and empower women, many women in the villages of Vijayapur remain unaware of their legal rights and have limited access to justice. Deep-rooted social norms, lack of education, and minimal exposure to legal systems leave them vulnerable to exploitation and injustice. Their voices often go unheard—not because they have nothing to say, but because they don't know where or how to say it. This disconnect between legal entitlements and lived realities forms the heart of the problem that this study seeks to address.

Objectives of the Study

- To assess the level of legal awareness among women in Vijayapur villages.
- To identify barriers faced by women in accessing justice.
- To explore the role of social and cultural factors in shaping legal awareness.
- To examine the effectiveness of existing legal support systems and initiatives.
- To suggest measures for improving legal empowerment among rural women.

Scope of the Study

This study focuses on understanding the everyday realities faced by women in the villages of Vijayapura when it comes to knowing and accessing their legal rights. It looks closely at their level of awareness, the challenges they face in seeking justice, and the support systems available to them—formal or informal. The study includes interactions with women from different age groups and backgrounds, aiming to capture diverse voices and experiences. While the findings are specific to Vijayapura, they can offer valuable insights for similar rural regions where women continue to struggle in silence for justice and dignity.

Research Methodology

- **Research Design:** The study follows a quantitative descriptive research design aimed at understanding the level of legal awareness and access to justice among women in Vijayapura's villages
- **Data Collection Method:** Primary data was collected using a structured questionnaire distributed through Google Forms. The questionnaire included both closed-ended and multiple-choice questions focused on legal knowledge, access to legal resources, and perceived challenges.
- **Sample Size and Sampling Technique:** A total of 53 responses were received. The participants were selected using a non-probability convenience sampling method



targeting women from different villages in Vijayapura who were willing and able to respond to the form.

Limitations of the Study

Like any study, this one has its limits. Because the questionnaire was shared through Google Forms, only women with internet or smartphone access could take part—leaving out many voices from more remote or less connected areas. With just 54 responses, the study captures a small but meaningful snapshot, not the full picture of all women in Vijayapur's villages. Since the responses are self-reported, some women may have held back due to hesitation, confusion, or personal bias. Still, these voices matter. They offer a real, human glimpse into daily struggles—and remind us why broader, more inclusive research is so important.

Scope of Future Research

This study is just the beginning of a much bigger conversation. There's so much more to uncover—especially voices from women who don't have easy access to smartphones or the internet. Future research could dive deeper into personal stories through face-to-face interviews or group discussions, allowing for a richer understanding of their challenges. We could also explore how local support systems like panchayats and NGOs are helping or hindering access to justice. By expanding the research in these ways, we can create stronger, more meaningful solutions that truly make a difference in the lives of rural women.

Analysis and Interpretation

Figure 1: Stastical Data

Statistics																	
		5) Do you think the constitutional rights of women are effectively implemented in villages?	6) Have you heard of laws that protect women's rights in India?	7) Do you know the legal minimum age for a girl's marriage in India?	8) Which of the following is a law that protects women from domestic violence?	9) What is the biggest barrier for women in accessing justice?	10) Where would you report a case of domestic violence or dowry harassment?	11) Are you aware of any laws that provide women with rights to property and inheritance?	12) Do you know where to file a complaint in case of domestic violence?	13) Are you aware of free legal aid services for women?	14) Have you ever approached any legal institution (police station, court, legal aid center) for legal help?	15) Do you feel safe reporting crimes such as domestic violence or harassment?	16) Do you know any helpline numbers for women in distress (e.g., 1091, 181)?	17) Are you aware of laws against sexual harassment at workplaces?	18) Have you or anyone you know faced issues related to dowry demands?	19) Do you think women in your village have enough legal awareness?	20) Would you attend a legal awareness program if conducted in your village?
N	Valid	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54
	Missing	1048521	1048521	1048521	1048521	1048521	1048521	1048521	1048521	1048521	1048521	1048521	1048521	1048521	1048521	1048521	1048521
Mean		2.52	2.09	2.35	2.09	2.20	2.35	1.72	1.46	1.57	1.56	2.30	1.59	1.46	1.43	2.72	1.67
Std. Deviation		.966	.917	.914	1.120	.959	1.246	.656	.503	.499	.502	.983	.659	.503	.499	.856	.752
Kurtosis		-.923	-.355	-.730	-.947	-.753	-1.545	-.688	-2.054	-1.980	-2.023	-1.040	-.543	-2.054	-1.980	-.556	-.935
Std. Error of Kurtosis		.639	.639	.639	.639	.639	.639	.639	.639	.639	.639	.639	.639	.639	.639	.639	.639
Percentiles	25	2.00	1.00	2.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	2.00	1.00
	50	2.00	2.00	2.00	2.00	2.00	2.00	2.00	1.00	2.00	2.00	2.00	1.50	1.00	1.00	3.00	1.50
	75	3.00	3.00	3.00	3.00	3.00	4.00	2.00	2.00	2.00	2.00	3.00	2.00	2.00	2.00	3.00	2.00

Figure 2: Reliability Statistics

Reliability Statistics

Cronbach's Alpha	N of Items
.723	16



One-Sample Test

	Test Value = 0					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
2) Education Level:	20.301	53	.000	3.056	2.75	3.36
3) Occupation:	14.891	53	.000	2.481	2.15	2.82
4) Marital Status:	15.701	53	.000	2.222	1.94	2.51
5) Do you think the constitutional rights of women are effectively implemented in villages?	19.154	53	.000	2.519	2.25	2.78
6) Have you heard of laws that protect women's rights in India?	16.775	53	.000	2.093	1.84	2.34
7) Do you know the legal minimum age for a girl's marriage in India?	18.900	53	.000	2.352	2.10	2.60
8) Which of the following is a law that protects women from domestic violence?	13.724	53	.000	2.093	1.79	2.40
9) What is the biggest barrier for women in accessing justice?	16.883	53	.000	2.204	1.94	2.47
(10) Where would you report a case of domestic violence or dowry harassment?	13.868	53	.000	2.352	2.01	2.69
(11) Are you aware of any laws that provide women with rights to property and inheritance?	19.281	53	.000	1.722	1.54	1.90
(12) Do you know where to file a complaint in case of domestic violence?	21.360	53	.000	1.463	1.33	1.60
(13) Are you aware of free legal aid services for women?	23.175	53	.000	1.574	1.44	1.71
(14) Have you ever approached any legal institution (police station, court, legal aid center) for legal help?	22.790	53	.000	1.556	1.42	1.69
(15) Do you feel safe reporting crimes such as domestic violence or harassment?	17.158	53	.000	2.296	2.03	2.56
(16) Do you know any helpline numbers for women in distress (e.g., 1091, 181)?	17.751	53	.000	1.593	1.41	1.77
(17) Are you aware of laws against sexual harassment at workplaces?	21.360	53	.000	1.463	1.33	1.60
(18) Have you or anyone you know faced issues related to dowry demands?	20.993	53	.000	1.426	1.29	1.56
(19) Do you think women in your village have enough legal awareness?	23.370	53	.000	2.722	2.49	2.96
(20) Would you attend a legal awareness program if conducted in your village?	16.279	53	.000	1.667	1.46	1.87



Interpretation of One Sample Test

- **Education Level:** A high mean difference of **3.056** with confidence intervals (2.75–3.36) suggests strong agreement or awareness related to education level.
- **Occupation:** Mean difference of **2.481** (CI: 2.15–2.82) indicates notable awareness or impact regarding occupation.
- **Marital Status:** Mean difference of **2.222** (CI: 1.94–2.51) highlights significant consideration for marital status issues.
- **Constitutional Rights Implementation in Villages:** The mean difference of **2.519** (CI: 2.25–2.78) reflects respondents' belief that constitutional rights are moderately implemented.
- **Awareness of Laws Protecting Women's Rights:** With a mean difference of **2.093** (CI: 1.84–2.34), awareness exists but leaves room for improvement.
- **Knowledge of Minimum Marriage Age:** Mean difference of **2.352** (CI: 2.10–2.60) signifies good awareness of this legal requirement.
- **Domestic Violence Laws:** Mean difference of **2.093** (CI: 1.79–2.40) reflects moderate awareness of laws addressing domestic violence.
- **Barriers to Accessing Justice:** Mean difference of **2.204** (CI: 1.94–2.47) reveals significant agreement on challenges women face in accessing justice.
- **Reporting Domestic Violence:** Mean difference of **2.352** (CI: 2.01–2.69) highlights moderate knowledge about reporting channels.
- **Property and Inheritance Rights:** A lower mean difference of **1.722** (CI: 1.54–1.90) shows awareness of women's property rights needs improvement.
- **Filing Domestic Violence Complaints:** The mean difference of **1.463** (CI: 1.33–1.60) suggests relatively low familiarity with filing complaints.
- **Awareness of Free Legal Aid:** Mean difference of **1.574** (CI: 1.44–1.71) indicates limited awareness of these services.
- **Seeking Legal Help:** Mean difference of **1.556** (CI: 1.42–1.69) shows relatively few respondents have approached institutions for help.
- **Safety in Reporting Crimes:** Mean difference of **2.296** (CI: 2.03–2.56) reflects moderate confidence in reporting crimes.
- **Knowledge of Helplines:** Mean difference of **1.593** (CI: 1.41–1.77) shows some awareness of helpline services, but more education is needed.
- **Awareness of Workplace Harassment Laws:** Mean difference of **1.463** (CI: 1.33–1.60) reveals limited awareness in this area.
- **Issues of Dowry Demands:** Mean difference of **1.426** (CI: 1.29–1.56) shows dowry-related issues persist in the community.



- **Legal Awareness in Villages:** A higher mean difference of **2.722** (CI: 2.49–2.96) suggests a need for more legal education programs.
- **Interest in Legal Awareness Programs:** Mean difference of **1.667** (CI: 1.46–1.87) shows openness to attending these programs.

Conclusion

This study highlights the challenges and progress in legal awareness and access to justice for women in Vijayapura villages. Women show moderate understanding of their rights, such as education, minimum marriage age, and protection from domestic violence, but lack sufficient knowledge in areas like property rights and workplace harassment laws. Cultural barriers and limited resources hinder access to legal aid and justice. However, the willingness of many women to engage in legal awareness programs offers hope. Targeted interventions, community support, and accessible legal services are crucial to bridging the gaps and empowering women to actively claim their rights and pursue justice.

References

1. **Dr. Dipali Baishya and Dr. Navamallika Sharma** - *Awareness of Legal Rights: A Study among Women of Titabar*. This study explores the extent of legal awareness among women in Titabar and its neighboring villages
2. **Smt. Eadi Sunitha** - *A Study of Awareness on Legal Acts (With Reference to Young Women)*. This paper examines the awareness levels of young women regarding legal acts and rights, focusing on students in Vijayawada.



THE IMPACT OF YOGA, PRANAYAM, AND MEDITATION ON THE OVERALL HEALTH AND WELL-BEING OF WOMEN: A STUDY WITH SPECIAL REFERENCE TO VIJAYAPUR CITY

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Introduction

Yoga, pranayama, and meditation are extremely beneficial to the overall well-being and health of women. Yoga, for instance, can enhance strength, flexibility and coordination. The practices can aid in alleviating stress, mental and emotional equilibrium, and physical well-being. Pranayama can enhance sleep quality. Meditation enhances awareness, anxiety reduction, and facilitation of emotional regulation. It also aids in enhancing a sense of well-being. Yoga, in particular, can enhance physical well-being, cardiovascular well-being, flexibility, and strength.

Need of the Yoga, Pranayama and Meditation

- Reduces stress and anxiety
- Support during pregnancy and postpartum
- Improved Mental Clarity and Concentration
- Improved Flexibility and Strength
- Lowers blood pressure and gives a healthier heart
- Helps to improve skin health
- Helps to improve concentration

Review of Literature

The advantages of yoga, pranayama and meditation for general health have been well backed by numerous research studies. As per Sharma (2019) women who used to practice yoga on a daily basis exhibited lesser stress and anxiety levels. Meditation has been established to increase emotional stability, focus, and self-awareness. Furthermore, yoga improves flexibility and circulation. Yoga also enhances body awareness, mindfulness and those which enhance cognitive ability.

Statement of the Study

This research seeks to investigate the effect of yoga on mental, physical, and emotional well-being. Emphasis is laid on the therapeutic effect for both mental and physical health status. The pre-intervention mental status was assessed and then



meditation, yoga, pranayama programs were implemented. This research identifies the holistic nature of yoga in bringing about total wellness.

Research Questions

- What is the effect of yoga on women's mental health?
- Does meditation reduce stress and anxiety in women?
- How do these practices affect emotional balance in women?
- How does yoga impact the physical health of women?

Objective of the Study

- To Yoga strives to enhance physical, mental and emotional well-being.
- Yoga practices reduce stress and anxiety by soothing the nervous system.
- Meditation develops awareness of the present moment.
- Meditation assists individual better in managing emotions.
- Self awareness and self-acceptance

Scope of the Study

The study aims at comprehending the effect of yoga, pranayama, and meditation with a specific reference to Vijayapur city.

- The research has chosen The effect of yoga, pranayama and meditation
- The study based on the primary data through questionnaire.

Research Methodology

- **Source of Data:** The source of the data used for this analysis is primary data.
- **Purpose:** I have made this this study in order to understand

The influence of yoga, pranayama and meditation on total well-being of Women

- **Sample Size:** 100 Responses

Limitation of the Study

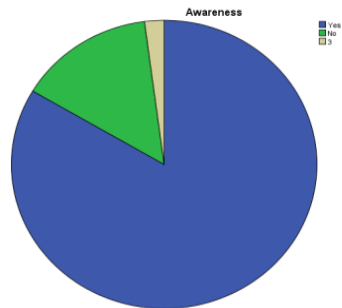
- Individual Differences
- Inconsistent Practices
- Geographical limitation
- Time Constraint

Analysis and Interpretation



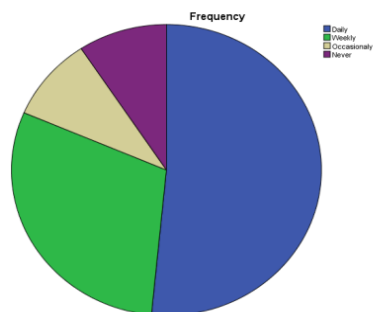
Awareness

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	81	81.0	83.5	83.5
	No	14	14.0	14.4	97.9
	3	2	2.0	2.1	100.0
	Total	97	97.0	100.0	
Missing	System	3	3.0		
Total		100	100.0		



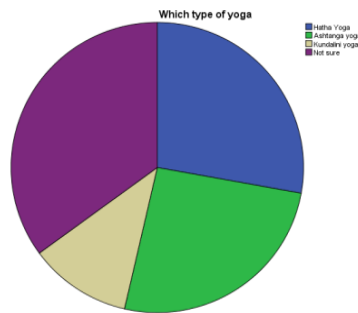
Frequency

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Daily	50	50.0	51.5	51.5
	Weekly	29	29.0	29.9	81.4
	Occasionally	9	9.0	9.3	90.7
	Never	9	9.0	9.3	100.0
	Total	97	97.0	100.0	
Missing	System	3	3.0		
Total		100	100.0		



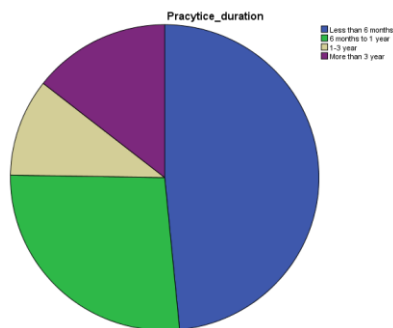
Which type of yoga

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Hatha Yoga	27	27.0	27.8	27.8
	Ashtanga yoga	25	25.0	25.8	53.6
	Kundalini yoga	11	11.0	11.3	64.9
	Not sure	34	34.0	35.1	100.0
	Total	97	97.0	100.0	
Missing	System	3	3.0		
Total		100	100.0		



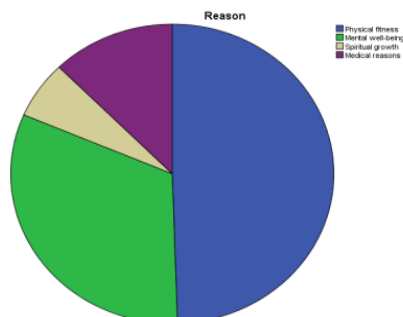
Practice_duration

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 6 months	47	47.0	48.5	48.5
	6 months to 1 year	26	26.0	26.8	75.3
	1-3 year	10	10.0	10.3	85.6
	More than 3 year	14	14.0	14.4	100.0
	Total	97	97.0	100.0	
Missing	System	3	3.0		
Total		100	100.0		



Reason

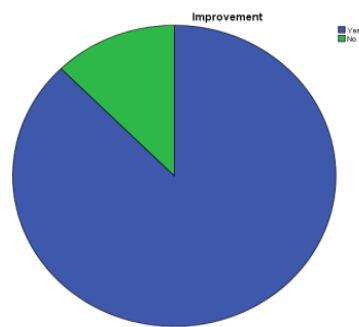
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Physical fitness	48	48.0	49.5	49.5
	Mental well-being	31	31.0	32.0	81.4
	Spiritual growth	6	6.0	6.2	87.6
	Medical reasons	12	12.0	12.4	100.0
	Total	97	97.0	100.0	
Missing	System	3	3.0		
Total		100	100.0		





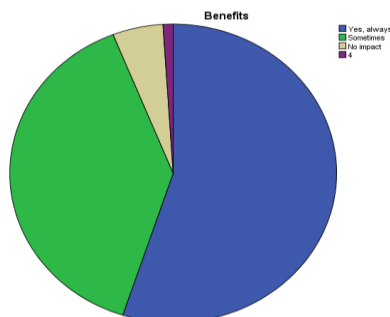
Improvement

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	85	85.0	87.6	87.6
	No	12	12.0	12.4	100.0
	Total	97	97.0	100.0	
Missing	System	3	3.0		
Total		100	100.0		



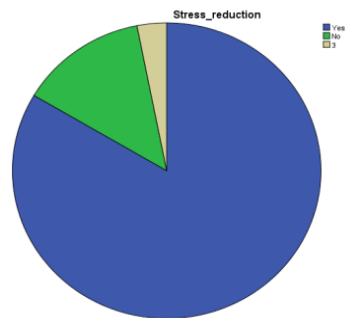
Benefits

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes, always	53	53.0	54.6	54.6
	Sometimes	38	38.0	39.2	93.8
	No impact	5	5.0	5.2	99.0
	4	1	1.0	1.0	100.0
	Total	97	97.0	100.0	
Missing	System	3	3.0		
Total		100	100.0		



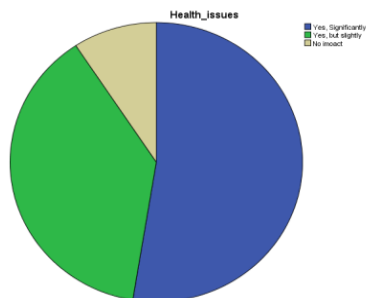
Stress_reduction

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	81	81.0	83.5	83.5
	No	13	13.0	13.4	96.9
	3	3	3.0	3.1	100.0
	Total	97	97.0	100.0	
Missing	System	3	3.0		
Total		100	100.0		



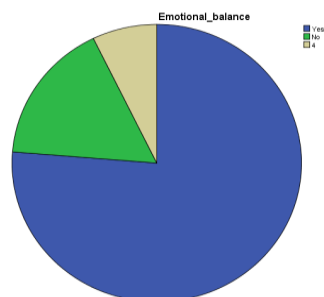
Health_issues

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes, Significantly	51	51.0	52.6	52.6
	Yes, but slightly	37	37.0	38.1	90.7
	No imoact	9	9.0	9.3	100.0
	Total	97	97.0	100.0	
Missing	System	3	3.0		
Total		100	100.0		



Emotional_balance

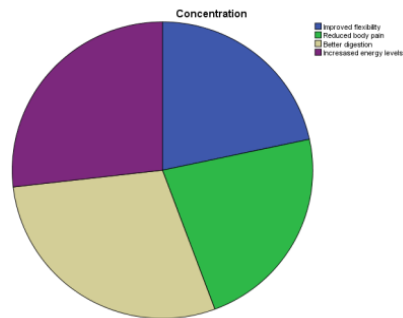
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	74	74.0	76.3	76.3
	No	16	16.0	16.5	92.8
	4	7	7.0	7.2	100.0
	Total	97	97.0	100.0	
Missing	System	3	3.0		
Total		100	100.0		





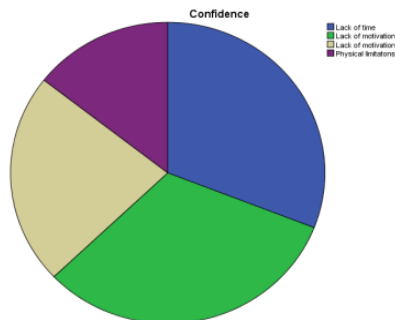
Concentration

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Improved flexibility	21	21.0	21.6	21.6
	Reduced body pain	22	22.0	22.7	44.3
	Better digestion	28	28.0	28.9	73.2
	Increased energy levels	26	26.0	26.8	100.0
	Total	97	97.0	100.0	
Missing	System	3	3.0		
Total		100	100.0		



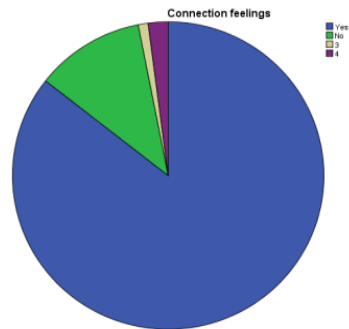
Confidence

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Lack of time	30	30.0	30.9	30.9
	Lack of motivation	31	31.0	32.0	62.9
	Lack of motivation	22	22.0	22.7	85.6
	Physical limitatons	14	14.0	14.4	100.0
	Total	97	97.0	100.0	
Missing	System	3	3.0		
Total		100	100.0		



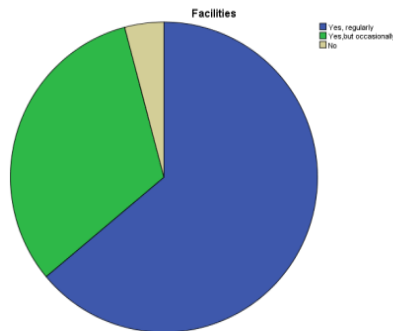
Connection feelings

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	83	83.0	85.6	85.6
	No	11	11.0	11.3	96.9
	3	1	1.0	1.0	97.9
	4	2	2.0	2.1	100.0
	Total	97	97.0	100.0	
Missing	System	3	3.0		
Total		100	100.0		



Facilities

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes, regularly	62	62.0	63.9	63.9
	Yes, but occasionally	31	31.0	32.0	95.9
	No	4	4.0	4.1	100.0
	Total	97	97.0	100.0	
Missing	System	3	3.0		
Total		100	100.0		



Statistical Analysis

Statistics

	Awareness	Frequency	Which type of yoga	Practise duration	Reason	Improvement	Benefits	Stress reduction	Health issues	Sleep quality	Emotional balance	Concentration	Confidence	Connection feelings	Practice challenges	Facilities
N Valid	97	97	97	97	97	97	97	97	97	97	97	97	97	97	97	97
Missing	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
Mean	1.19	1.76	2.54	1.91	1.81	1.12	1.53	1.20	1.57	1.20	1.38	2.61	2.21	1.20	1.26	1.40
Median	1.00	1.00	2.00	2.00	2.00	1.00	1.00	1.00	1.00	1.00	1.00	3.00	2.00	1.00	1.00	1.00
Mode	1	1	4	1	1	1	1	1	1	1	1	3	2	1	1	1
Std. Deviation	.441	.966	1.234	1.081	1.014	.331	.647	.471	.660	.424	.822	1.105	1.040	.552	.440	.571



Interpretation

The majority of participants practice yoga for physical fitness, followed by mental well-being. A significant number experienced regular benefits, including stress reduction (83.5%). Yoga also contributed to emotional balance and enhanced concentration. Most respondents (87.6%) reported noticeable improvement through yoga. Over half reported health improvements, either significantly or slightly. Lack of time and motivation were common barriers to confidence. Most participants felt a stronger sense of connection and had regular facility access.

Findings of the Study

- **Aware of yoga:** 83% Are aware of yoga; and 14% are No
- **Frequency:** Daily (53.1%) and weekly (26.9%) are most common, few practice occasionally or never
- Hatha 27.85%, Ashtanga 25.8%, and Kundalini 11.3%, 35.1% are unsure which type they practice
- 48.5% are beginners (6 months), and only 14.4% have practiced for 2 years.
- Nearly half of the participants, 49.5% participated yoga for physical fitness, followed by mental well-being 32% and medical reason 12.4%.
- A majority 87.6% reported noticeable improvements through yoga practice.
- Over 54% of participants always experienced benefits from yoga, 39.2% experiencing them sometimes.
- 83.5% of respondents confirmed that yoga helped reduce stress levels.
- More than half 52.5% of respondents confirmed that yoga helped reduce stress levels.
- More than half 52.6% experienced significant health improvements, and 38.1% noticed slight benefits.
- 76.3% reported better emotional balance, while lack of motivation and were main confidence.
- A high percentage 83.5% were aware of yoga's effects, and 85.6% felt a deeper connection through regular practice.

Suggestions

Enhance public awareness campaigns to focus on both physical and psychological advantages of yoga. Remove motivational hindrances through guided assistance and motivational materials. Encourage beginners' friendly forms of yoga such as Hatha yoga for encouraging new entrants. Incorporate stress reduction methods into overall wellness programs. Ensure tools for long-term participation to obtain health benefits. Enhance infrastructure and facilities to facilitate regular yoga exercise.



Conclusion

Yoga, pranayama, and meditation influence women's general health and well-being significantly. They provide an all-around view of health by incorporating physical, mental, and spiritual benefits. The practice of these activities in the long term can result in better physical health, Improve mental health, spiritual growth and integration. It also Assists to bring about a sense of well-being.

References

1. Yoga for Women: A Comprehensive Guide by Geeta S. Iyengar
2. Journal of Women's Health
3. Telles, s. & Naveen, K, V (2008). Yoga for Health. Swami Vivekananda Yoga Prakashana.



A STUDY ON ONLINE BANKING AWARENESS AMONG SENIOR CITIZENS (WITH SPECIAL REFERENCE TO VIJAYAPUR CITY)

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Introduction

Online banking has become a way of life for most individual, providing instant and easy access to financial service. But this easy comes at the cost of excluding senior citizens who are less comfortable with technology. Though they are accustomed to conventional banking practice such as passbooks and physical cash transactions, the abrupt transition to digital platforms has left them in the lurch. This research is intended to find out how senior citizens are adapting to this change, what problems they encounter, and how we can include them more in digital banking

Need for the Study

The world is headed towards a cashless economy, and banks are urging customers to make use of internet and mobile banking. But what about the elderly? A large number of elderly people in Vijayapura still like going to the bank in person, not because they want to—but because they don't trust digital banking. I want to learn about their struggles through this study.

Their issues aren't solely technological—they also encompass fear of fraud, low digital literacy, and even the simple problem of not having a smartphone

Review of Literature

Past research has often highlighted the point that consciousness does not necessarily translate to usage. Many elderly people are aware of online banking but are not using it. Literature reviews suggest that family, education, and age play determining roles. Even in my results, the majority of the respondents indicated that they learned internet banking from family members or friends—never banks. Few individuals acquired it from bank officials, which indicates the narrow role played by banks in transmitting awareness directly

Statement of the Problem

There exists a perceptible difference between the accessibility of online banking facilities and their actual adoption by elderly citizens. While banks provide numerous functionalities such as net banking, UPI, and mobile banking, very few elderly citizens are actively using them. They encounter technical problems, fear of errors, and lack of orientation. In the midst of continuous pressure to go digital for



banking, not catering to this segment can result in exclusion, reliance, and financial vulnerability.

Objectives of the Study

- To determine the level of online banking awareness among the elderly citizen.
- To determine their pattern of use of internet banking.
- To comprehend the primary issues and concerns of older users.
- To study how occupation, education, and age influence their banking practices.
- To make suggestions on how banks and society can help make online banking easier for older adults.

Hypotheses Testing

- H₁:** There is a significant relationship between age and online banking awareness among senior citizens.
- H₂:** Digital literacy significantly affects the usage of online banking services.
- H₃:** Security concerns negatively impact the adoption of online banking by senior citizens.

Scope of the Study

This research was conducted in Vijayapura city and the sample was mainly individuals above 40 years, namely 60–70 and 70+ age groups. It took into account various topics like smartphone usage of smartphones, awareness, training acquired, issues encountered, and views regarding safety. The study is confined to urban elderly citizens and excludes rural people or those with severe physical disabilities.

Research Methodology

- **Type of Data:** primary data collected through Google Forms.
- **Data Collection Method:** Online and face-to-face interaction.

Due to the low digital literacy, many seniors were not able to complete the forms by themselves. I personally spoke with them and assisted in capturing their responses, which created a better understanding of their behavior and worries. The sample in

Limitations of the Study

- The research is only conducted in cities and cannot be applied to rural communities.
- Most of the participants relied on relatives to express their opinions.
- The ownership rate for smartphones was minimal, and this restricted responses to online forms.
- Interaction took time, with most elders wishing to speak more than fill forms.



Scope for Future Research

- Future research can target rural elderly, or those over 75 years, who were difficult to reach.
- Short workshops can be tested on whether they enhance confidence or not.
- Research could further investigate how voice-focused or easy-to-use apps can be created for the elderly
- research can measure senior citizens' knowledge in various states or urban versus rural environments

Descriptive Statistics of survey Responses and its interpretations

Statistics

		0	0	Education	Occupation	Own_Smartphone	Bank_Account	Awareness	Learn_source	Use_netbank	Usage_Freq	Online_activities	face_difficulties	Type_difficulties	Know_security	Fraud_Victim	Safe_Option	Bank_Training	Training_Interest	Helpfulness	Nonusage_reason
N	Valid	59	59	59	59	59	59	59	59	59	34	51	39	31	57	52	56	55	55	56	46
	Missing	0	0	0	3	0	1	0	3	1	25	8	20	28	2	7	3	4	4	3	13
Mean		2.10	1.51	2.24	2.57	1.29	1.03	1.14	1.93	1.45	2.26	3.06	1.97	2.45	1.42	2.02	2.29	1.98	1.93	1.77	2.39
Std. Deviation		.904	.504	.916	1.248	.457	.184	.345	.783	.502	1.214	1.121	.843	.888	.731	.577	.929	.707	.940	.914	1.570
Kurtosis		-.677	-2.070	-.965	-1.682	-1.117	26.355	2.869	2.359	-2.025	-1.586	-.748	-1.601	-.566	.453	.190	-1.587	-.938	-1.892	-1.654	-.413
Std. Error of Kurtosis		.613	.613	.613	.628	.613	.618	.613	.628	.618	.788	.656	.741	.621	.623	.650	.628	.634	.634	.628	.688

- The mean score of most variables ranges from 1 to 2, meaning that the responses of the respondents are trending towards the first two alternative in the scale (e.g., 'yes' or 'No' type of responses).
- Standard deviation scores are largely between 0.4 and 1.9, indicating that there is considerable variation in the responses-not everyone who was a senior citizen has the same experience or viewpoint.
- Kurtosis measures are predominantly positive but small (with the exception of Bank Account and other variables) that show responses are moderately peaked with few outliers.
- Specifically, the high kurtosis for Bank Account (26.35) implies that nearly all of the respondents have a bank account__ responses are tightly clustered.
- Measures such as Internet Banking Awareness, Fraud Victim Experience, and Online Activity Usage are more dispersed (higher standard deviation), indicating disparate seniors has very dissimilar experience and awareness.
- Generally, data indicates high fundamental banking access among seniors, good digital banking awareness but usage frequency, trust concerns, and training interest widely differ.

Reliability Statistics

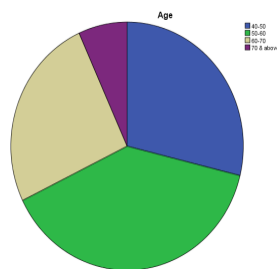
Cronbach's Alpha	Cronbach's Alpha Based on standardized items	N of items
.807	.809	15



Interpretation: In my research, the questionnaire's reliability was validated through Cronbach's Alpha. The value that was obtained 0.807 and the standardized Cronbach's Alpha was 0.809. Since the value is more than 0.8, it is clear that the items that have been used in the questionnaire are having good internal consistency. It indicates that the 15 items used are interrelated and uniformly measure the online banking awareness of senior citizens. Thus, I can ascertain that the information gathered from my questionnaire is credible and usable for future analysis.

Table 1: Age group

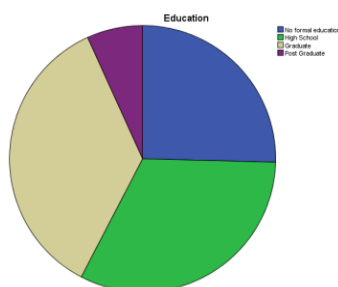
		Age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	40-50	17	28.8	28.8	28.8
	50-60	23	39.0	39.0	67.8
	60-70	15	25.4	25.4	93.2
	70 & above	4	6.8	6.8	100.0
	Total	59	100.0	100.0	



Interpretation: The majority of respondents are between 50-60 years, reflecting a majority from mid-senior age groups.

Table 2: Educational Qualification

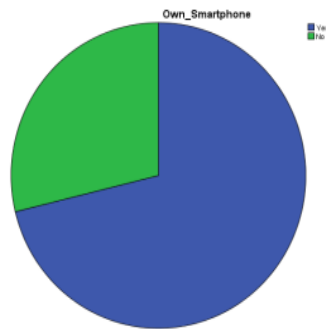
		Education			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No formal education	15	25.4	25.4	25.4
	High School	19	32.2	32.2	57.6
	Graduate	21	35.6	35.6	93.2
	Post Graduate	4	6.8	6.8	100.0
	Total	59	100.0	100.0	



Interpretation: Most are graduates, but a significant portion has only high school or no education at all, which affecting digital literacy.

Table 3: Own Smartphone Ownership

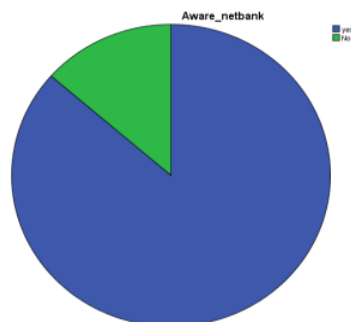
Own_Smartphone		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	42	71.2	71.2	71.2
	No	17	28.8	28.8	100.0
Total		59	100.0	100.0	



Interpretation: A huge majority (71.2%) lack smartphones, reflecting a significant digital banking access barrier.

Table 4: Awareness of internet banking

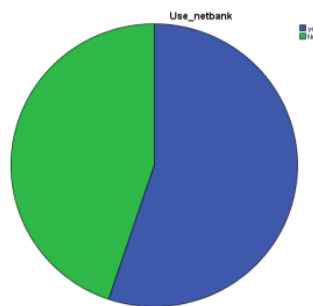
Aware_netbank		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	51	86.4	86.4	86.4
	No	8	13.6	13.6	100.0
Total		59	100.0	100.0	



Interpretation: High awareness (86.4%) exists, but awareness doesn't fully translate into usage.

Table 5: Internet banking usage

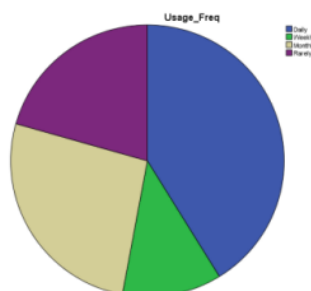
		Use_netbank			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	32	54.2	55.2	55.2
	No	26	44.1	44.8	100.0
	Total	58	98.3	100.0	
Missing	System	1	1.7		
Total		59	100.0		



Interpretation: Less than half use internet banking, indicating a gap between awareness and adoption.

Table 6: Frequency of use

		Usage_Freq			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Daily	14	23.7	41.2	41.2
	Weekly	4	6.8	11.8	52.9
	Monthly	9	15.3	26.5	79.4
	Rarely	7	11.9	20.6	100.0
	Total	34	57.6	100.0	
Missing	System	25	42.4		
Total		59	100.0		

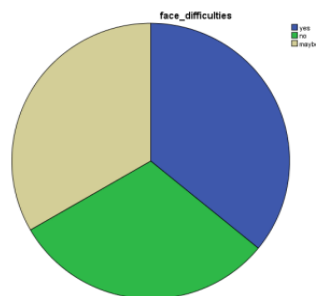


Interpretation: Daily users form the largest group, but many still use it rarely or monthly, suggesting varied usage patterns.



Table 7: Difficulty in using internet banking

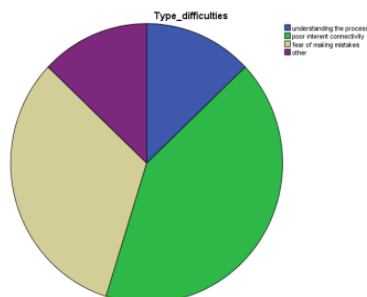
face_difficulties					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	14	23.7	35.9	35.9
	no	12	20.3	30.8	66.7
	maybe	13	22.0	33.3	100.0
	Total	39	66.1	100.0	
Missing	System	20	33.9		
Total		59	100.0		



Interpretation: A significant number report difficulty, with uncertainty also being high, reflecting usability challenges.

Table 8: Challenges faced

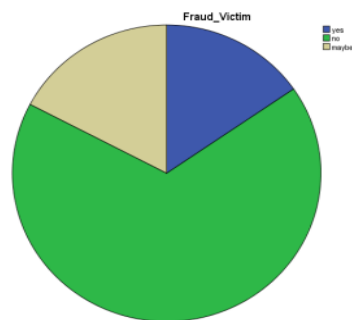
Type_difficulties					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	understanding the process	4	6.8	12.9	12.9
	poor internet connectivity	13	22.0	41.9	54.8
	fear of making mistakes	10	16.9	32.3	87.1
	other	4	6.8	12.9	100.0
	Total	31	52.5	100.0	
Missing	System	28	47.5		
Total		59	100.0		



Interpretation: Poor internet and fear of mistakes are major hurdles, showing need for infrastructure and confidence-building.

Table 9: Experience with online fraud/Scam

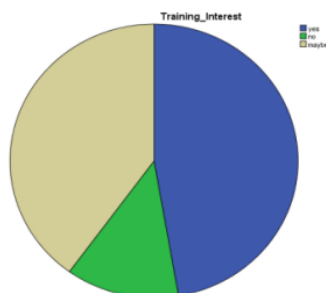
		Fraud_Victim			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	8	13.6	15.4	15.4
	no	35	59.3	67.3	82.7
	maybe	9	15.3	17.3	100.0
	Total	52	88.1	100.0	
Missing	System	7	11.9		
Total		59	100.0		



Interpretation: Alarming high fraud victim rate (67.3%) indicates a serious trust and security issue.

Table 10: Interest in Training Sessions

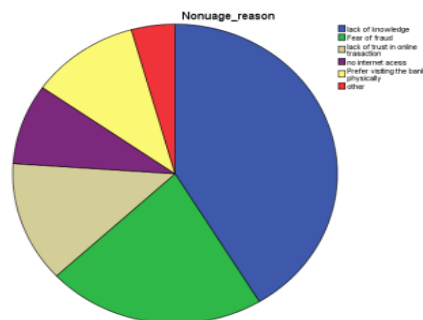
		Training_Interest			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	26	44.1	47.3	47.3
	no	7	11.9	12.7	60.0
	maybe	22	37.3	40.0	100.0
	Total	55	93.2	100.0	
Missing	System	4	6.8		
Total		59	100.0		



Interpretation: Many are open to training, but hesitation remains, indicating need for engaging, accessible sessions.

**Table 11: Reasons for not using Internet Banking**

Nonuage_reason		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	lack of knowledge	19	32.2	41.3	41.3
	Fear of fraud	10	16.9	21.7	63.0
	lack of trust in online trasaction	6	10.2	13.0	76.1
	no internet access	4	6.8	8.7	84.8
	Prefer visiting the bank physically	5	8.5	10.9	95.7
	other	2	3.4	4.3	100.0
	Total	46	78.0	100.0	
Missing	System	13	22.0		
Total		59	100.0		



Interpretation: Majority support a dedicated helpline, stressing the need for senior-friendly support

Findings of the Study

- A major chunk of senior citizens fall within the 50-60 age group (37.9%).
- The gender split is nearly equal with 50.8% being female and 49.2% being male.
- Senior citizens have a high school education (32.2%) or are graduates (37.3%).
- Senior citizens are mostly private (36.8%) and government employees (28.6%).
- Senior citizens do not own a smartphone at 71.2%.
- Nearly all senior citizens (96.6%) possess a bank account.
- The majority of elderly citizens (86.4%) know about internet banking.
- Elderly citizens learn about internet banking primarily from family or friends (67.9%).
- Fewer than half of elderly citizens (46.6%) use internet banking.



- A significant percentage (41.2%) of users use internet banking on a daily basis.
- Elderly citizens use internet banking primarily to check balances (32.4%) and transfer funds (32.4%).
- Many elderly citizens (34.1%) experience problems with internet banking.
- Senior citizens face issues such as inadequate connectivity (41.9%) and apprehension of errors (32.3%).
- Senior citizens are well aware of OTP for bank security (71.9%).
- A large majority (67.3%) of senior citizens have been victims of online bank fraud.
- Over half of the senior citizens (60.7%) feel that online banking is secure for them.
- Senior citizens have been trained on internet banking by merely 23.6%.
- Most (47.3%) senior citizens access the internet for trending sessions.
- More than half (56.1%) of senior citizens believe that banks must have a special helpline for them.
- the most important reason for not using online banking is a lack of knowledge (40.3%).
- Senior citizens (23.4%) shun online banking due to fear of fraud.
- Some senior citizens (10.6%) prefer going to the bank in person compared to online banking.

Conclusion

The research indicates that although senior citizens know about internet banking, many of them are hindered by issues such as ignorance, poor connectivity, and fear of fraud from adopting it. The majority think online banking is secure but require more support and training.

Comments

- Introduce training sessions for senior citizens for online banking and security.
- Make online banking interfaces user-friendly.
- Establish a special helpline for senior citizens.
- Organize security awareness campaigns to minimize fraud issues.
- Promote family support to help with the use of online banking.

References

1. **Primary Data:** The data were gathered from a Google Forms questionnaire for senior citizens in Vijayapura city (2025) responses were computed to gain knowledge of awareness on online banking.



2. **Personal Interviews:** Informal interviews and conversations with bank managers, plus observations, were added to gather on-the-ground insights into issues of senior citizens adopting online banking.
3. <https://www.rbi.org.in> (Reserve bank of India)
4. <https://www.npci.org.in> (National Payments Corporation of Indian)
5. International journal of Banking, Risk and Insurance
6. Journal of Internet Banking and Commerce.



AN ANALYSIS OF FINANCIAL PERFORMANCE OF CO-OPARATE SOCIETY

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Introduction

This project focuses on the financial statements of District Mahila co-operative bank, a key player in the commercial banking sector. Financial statements such as the balance sheet, income statement, cash flow statement, and statement of changes in equity are critical for understanding a bank's financial condition and operational efficiency. These reports offer detailed information about the bank's assets, liabilities, income sources, expenses, and cash flows, which are essential for evaluating its profitability, liquidity, and financial stability. Through a detailed analysis of District Mahila co-operative bank's financial reports over the period three years, this project aims to assess the bank's performance,

Need for the Study

- Assessing Financial Health:
- Identifying Strengths and Weaknesses:
- Ensuring Proper Utilization of Funds:
- Facilitating Growth and Expansion:

Objectives of the Study

- To study and analysis the financial performance of the BIJAPUR DISTRICT MAHILA CO-OPERATIVE BANK LTD.
- To access the factors influencing the financial performance of the study through ratio analysis.
- To understand the overall financial position of bank.

Scope of the Study

This study clearly defines the financial status of the concern during the working period. This study report brings out the financial structure and the position of the BIJAPUR DISTRICT MAHILA CO-OPERATIVE Ltd., comparing from different years.

The financial study helps us to analysis the financial background and the utilization of the income earned through the organization process.



Reserch Methodology

- The methodology process completely relies upon how collect primary and secondary data's to help to find out difference type of ratios.
- Tools for data collection, hypothesis.
- This is a descriptive report based on the financial performance of BIJAPUR MAHILA BANK.
- Data Collection Method In order to fulfill the objectives of the study, the data was collected from both the sources i.e.
- Primary data:
- The data is collected from manager of the bank and accountants of bank.
- Secondary Data:
- The required secondary data is collected from annual reports and circulars of bank, from the year

Limitations of the Study

- The financial details of the bank are collected for 5 years only.
- The information given from the bank was limited.
- Time is limited so much of economics fluctuations are not seen.
- In this study only selected ratio are used.

Data Analysis and Interpretation

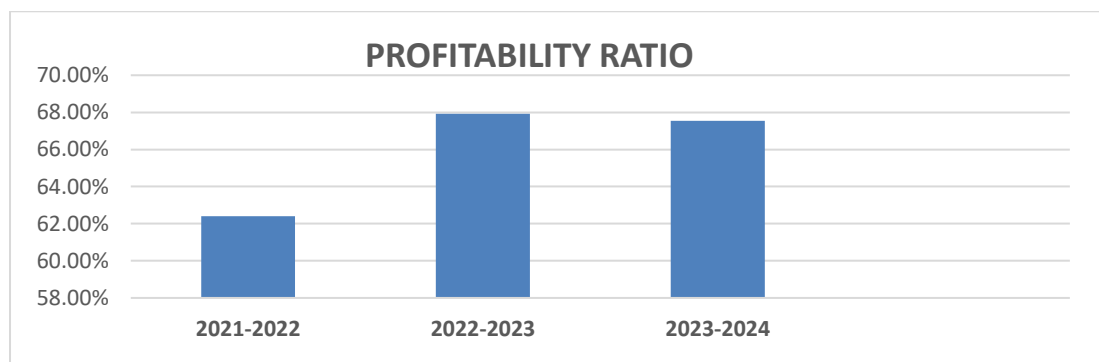
Profitability Ratio

Ratio of net profit to total income=(profit/total) *100

Table 1

Year	Profit (Rs)	Total Income	Ratio
2021-2022	5003405	56570790	8.8%
2022-2023	6130001	61261370	10%
2023-2024	6105239	67183181	9.09%

The Bar-Chart Showings the 3 Years Profitability Ratio.





Interpretation

According to table 1 and bar chart the ratio of profit to decrease from 8.8% to 10% and decreases of increases of profit the next year it is increases continuously increases so the organization needs to maintain the growth.

Return on Asset

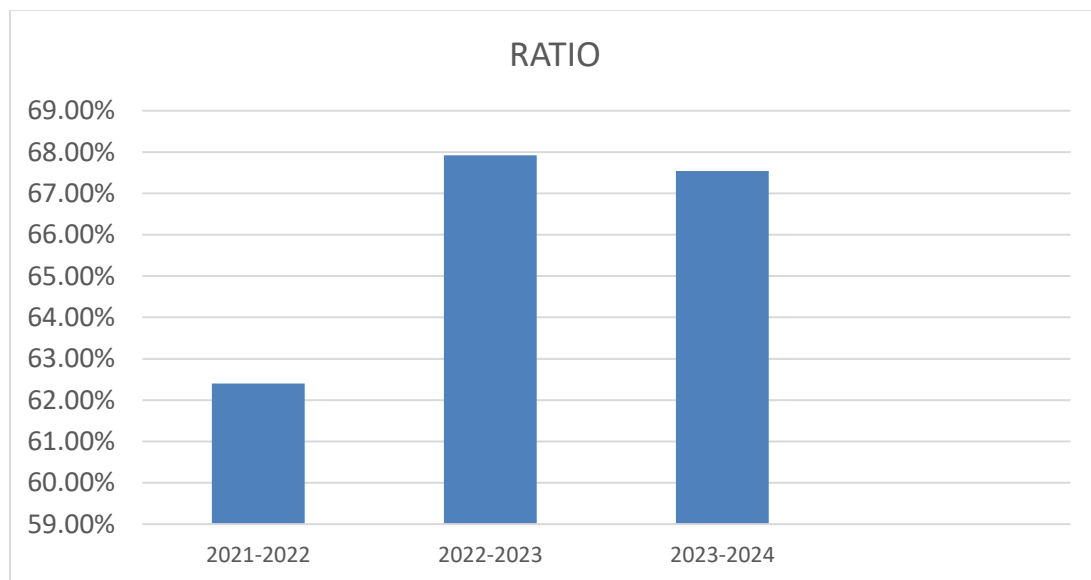
Return on profit = (profit / total asset)

Return on Asset

Return asset = (profit/ total asset) *100

Table 2

Year	Profit (Rs)	Total Assets	Ratios
2021-2022	5003405	9702353	51.46%
2022-2023	6130001	9313784	65.81%
2023-2024	6105239	13134905	46.48%



Interpretation

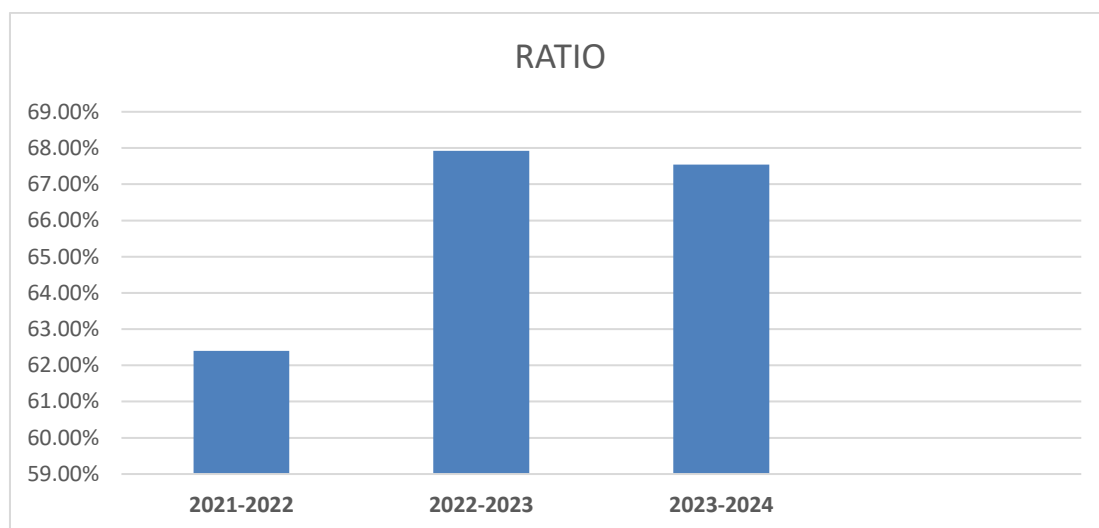
The ratio return assets from 51.46 (2021) to continuously 51.46%, 65.81%, 46.48% (2023) it shows gradually decreases in the all year due to decreases in net income.

Return on Investment

Return on investment = (profit/shareholders fund)

Table 3

Year	Profit (Rs)	Share Holders FD	Ratio
2021-2022	5003405	12665279	39.50%
2022-2023	6130001	13763604	44.53%
2023-2024	6105239	14156154	43.12%



Interpretation

The return on investment in the year 2021 it is 39.50 % decreases and and 2022 increases by 44.53%.

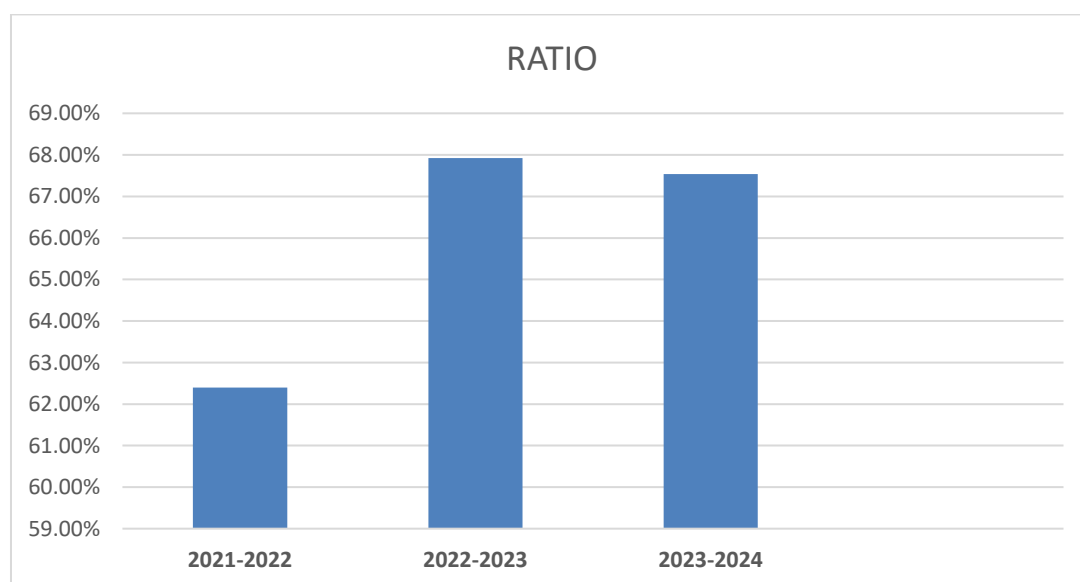
Total Advances to Total Deposits

Total advances to total deposits

Total advances to total deposits = (advances /deposits) * 100

Table 4

Year	Advances	Deposits	Ratio
2021-2022	292600658	468854774	62.40%
2022-2023	337350643	496602193	67.92%
2023-2024	344864271	510567730	67.54%





Interpretation

The ratio of advance to deposit in the first year 2014 was 6.71% and it increases 64.40%

The next year end and in the year 2016 it increases 67.92% and for the last year 67.54%.

Finding

- The bank provides higher interest on deposit to senior citizens (above 60 years)
- The bank provides the educational loan facility to the children of the members of the bank
- The bank provide employment to local women and help rural women to easily transact with the bank
- The bank uses only kannada in its most transaction
- The net profit ratio shows that MAHILA CO-OPERATIVE BANK LTD is satisfactory

Suggestion

- It is good for the organization to adopt the modern of banking like internet banking, credit card, ATM, etc to provides better service to customers.
- It is suggested that the organization plan to introduce a new loan scheme to attract new customers and satisfy the present customers.
- Wide advertisement should be given popularise its loans and advances scheme.
- To make utilization of funds
- To bank can attract the more customer by adopting technology for rendering Quick service

Conclusion

Ratio analysis is the basic tool of financial analysis and itself an important part of any business planning process as SWOT, analysis and itself an important part of any business planning process and no SWOT

Analysis would be complete without an analysis of company's financial position in this way ratio analysis is very important part of whole business strategic planning,

As companies dispatch this long annual report once a year financial ratio help us to profile company easily.

References

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BREAST CANCER AWARENESS AND SCREENING PRACTICE IN AREA OF TELSANG

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Introduction:

Breast Cancer awareness Because of poor knowledge and a lack of screening facilities, breast cancer is still a major health concern in rural communities like Telsang. The main goals of this project are to give women access to clinical tests, promote self-examinations, and educate them about early detection. We hope to enhance early diagnosis and lower breast cancer-related mortality by collaborating with neighborhood healthcare professionals and utilizing mobile clinics, ultimately leading to improved health outcomes for women in the community.

Needs for Awareness and early detection:

- Awareness Campaigns: Inform local populations about health hazards and how to avoid them.
- Educating Local Health Workers: Give residents the tools they need to spot illness early.
- Mobile Health Solutions: Make use of technology to conduct tests and consultations remotely.
- Screening Camps: Plan diagnostic camps and routine health examinations.

Review of Literature:

Breast cancer is a major cause of death for women, and survival depends on early detection and awareness. Research indicates that people in rural regions like Telsang are not well-informed about breast cancer symptoms and screening techniques like breast self-examination (Gupta et al., 2018; Sharma & Purkayastha, 2020). Poor access to healthcare, a shortage of qualified personnel, and sociocultural barriers all contribute to the limitations of screening techniques (Thomas et al., 2019). Raising awareness and promoting screening participation are important tasks for community health workers and neighbourhood initiatives (Patil et al., 2021).

Objectives of the Study:

- To Inform women about early detection of breast cancer.
- To Encourage clinical examinations, mobile camps, and self-examinations.
- To Offer prompt referrals and reasonably priced screenings.
- To Provide patient support and healthcare staff training.

Strategies for Breast cancer Awareness:

- To raise awareness, involve ASHA employees and local leaders.
- Deliver educational materials in regional languages and carry out door-to-door campaigns.
- Set up mobile health screening camps for mammograms and clinical examinations.
- Work with hospitals to provide screenings and treatment at a reduced cost.



Community participation and support:

- Awareness Campaigns: Involve women's organizations and local leaders in workshops and street performances.
- Free Screening Camps: Collaborate with medical facilities and non-profits to offer screenings, mobile clinics, and referrals.
- Training and Capacity Building: Provide self-examination skills and training to ASHA employees.
- Resource Mobilization: Look for financing from regional companies, government programs, and non-governmental organizations

Further scope and recommendation:

Additional Scope:

Add materials in the local language to outreach initiatives. Use Anganwadi personnel and Self-Help Groups to engage communities. Make use of digital resources such as telemedicine and SMS reminders. Work along with hospitals, PHCs, and NGOs to conduct screenings.

Suggestions:

To gauge awareness, conduct a baseline survey. Create instructional resources that are suited for the culture. Engage men in campaigns to promote screening. Offer free or reasonably priced screening camps

Research Methodology:

This descriptive cross-sectional study, which focused on women aged 20 and up, was carried out in the remote community of Telsang. To guarantee representation, stratified random selection will be used to choose a sample size of 80–100 people. A standardized questionnaire encompassing knowledge, attitudes, and screening procedures linked to breast cancer will be used to gather data. Finding awareness levels and obstacles to early detection and screening in rural areas is the goal of the study.

Limitation of the study:

- Limited Awareness: Insufficient understanding of early detection and symptoms.
- Budgetary Restrictions: Exorbitant screening expenses and daily wage loss
- Cultural Barriers: Discomfort, shame, and fear of male medical professionals.
- Healthcare Restrictions: Insufficient facilities and a shortage of qualified female physicians.
- Geographical Problems: Poor transportation and long distances.
- Low Education Levels: Screening is less widely known and used.
- Gender and Family Roles: Access to healthcare is restricted by male decision-makers.



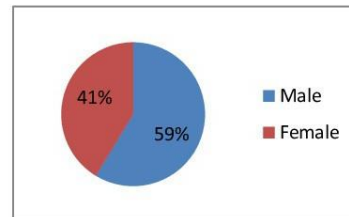
Analysis and Interpretation:

Part 1: Social - Demographic Information

The demographic profile of the respondents is summarized below:

Table 1 : Gender of the Respondents

S.No	Gender	Frequency	percentage
1	Male	47	58.7%
2	Female	33	41.3%
Total		80	100%

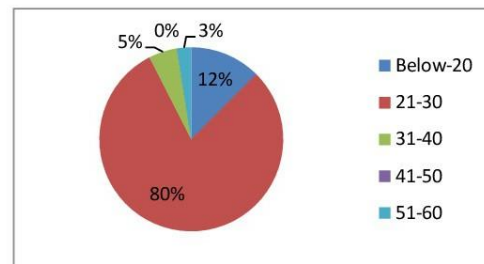


Interpretation

Table 1 demonstrates that women make up 41.3 % of the total respondents while men make up 58.7% . This suggests that the majority of repiles are men.

Table 2: Age of the Respondents

S.No	Age	Frequency	percentage
1	Below-20	10	12.5%
2	21-30	64	80.0%
3	31-40	4	5.0%
4	41-50	0	0.0%
5	51-60	2	2.5%
Total		80	100%

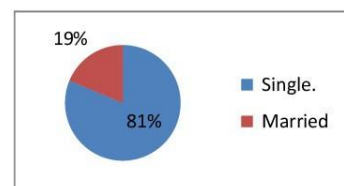


Interpretation

Table 2 indicates that 80.0% of the Respondents are between the ages of 21- 31. People under 20 make up 12.5% of the population. and people over 51- 60 make up 2.5% , 41 to 50 year old responders did not exist. This suggests that the age range of the bulk of respondents is between 21 - 30

Table 3: Marital status of the respondents.

S.No	Marital status	Frequency	percentage
1	Single.	65	81.3%
2	Married	15	18.7%
Total		80	100%

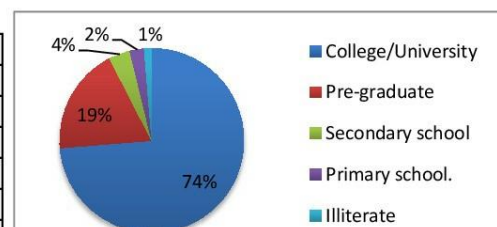


Interpretation

According to table 3 shows that In the Telsang project. 81.3% of the respondents are single. while 18.7% are married. This suggests a higher proportion of singles.

Table 4: Educational level of the respondents

S.No	Educational level	Frequency	percentage
1	College/University	59	73.8%
2	Post-graduate	15	18.8%
3	Secondary school	3	3.7%
4	Primary school.	2	2.5%
5	Illiterate	1	1.3%
Total		80	100.0%

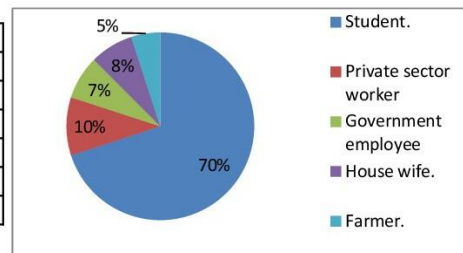


Interpretation

Table 4 shows that in the telsang project 18.8% of the respondents are post-graduate while 73.8% are college university, 3.7% are secondary school. 2.5%. primary school and 1.3%, are Illiterate. This suggests most people 73.8% college /University in education level.

**Table 5: Occupation of the respondents**

S.No	Occupation	Frequency	percentage
1	Student.	56	70.0%
2	Private sector worker	8	10.0%
3	Government employee	6	7.5%
4	House wife.	6	7.5%
5	Farmer.	4	5.0%
Total		80	100.0%

**Interpretation**

According to table 5 shows that In telsang area people . 70.0% of the respondents are students, 10.0% work in private sector, 7.5% work in government employee. While 7.5% are House wife and 5.0% are Farmer. This suggests that the majority group in the occupation category is students.

Table 6: Have you ever heard of breast cancer of the respondents.

S.No	Have you ever heard of breast cancer	Frequency	percentage
1	YES	55	68.8%
2	NO	25	31.2%
Total		80	100%

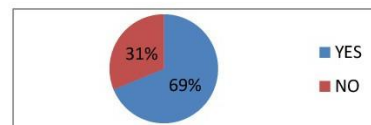
**Interpretation**

Table 6 show that 68.8% of respondents said yes. 31.2% people said No. This suggests that most of 68.8% people yes in heard of breast cancer of telsang area.

Table 7: What do you understand by the term " breast cancer" of the respondents.

S.No	what do you understand by the term breast cancer.	Frequency	percentage
1	A growth or lump in the breast.	36	45.0%
2	A disease that affects the breast.	21	26.3%
3	I don't know	20	25.0%
4	Other	3	3.8%
Total		80	100.0%

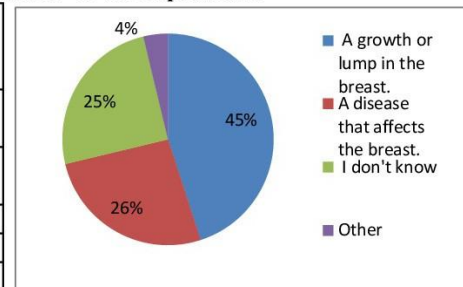
**Interpretation**

Table 7 shows that In telsang area project 45.00% of the respondents are understand by the a growth or lump in the breast. 26.3% people are understand by a disease that affects the breast, 25.0% of understand by I don't know and 3.8% people of other. This suggests most people 45.0% of understand by the a growth or lump in the breast.

Table 8: Where did you first learn about breast cancer of the respondents.

S.No	where did you First leran about breast Cancer	Frequency	percentage
1	Television	42	52.5%
2	Family/ Friends	19	23.8%
3	Health worker.	12	15.0%
4	Radio.	1	1.3%
5	I have never heard of it.	6	7.5%
Total		80	100.0%

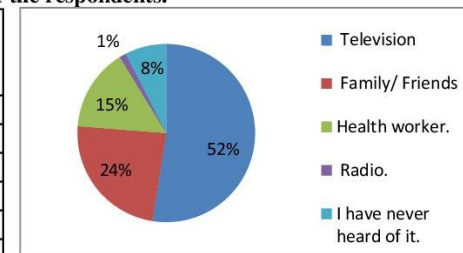
**Interpretation**

Table 8 shows that 52.5% of the respondents are Television through learn about breast cancer. 1.3% peoples are Radio through learn about breast cancer, 15.4% peoples are Health worker through learn about breast cancer. 23.8% peoples are family/ friends through learn about breast cancer. and 7.7% peoples are never heard of it about breast cancer. This suggests that the telsang area peoples 52.5% Television through learn about breast cancer.

**Table 9: Do you think breast cancer can be cured if detected early the respondents.**

S.No	Do you think breast cancer can be cured if detected	Frequency	percentage
1	YES	48	60.0%
2	No	12	15.0%
3	I don't Know	20	25.0%
Total		80	100.0%

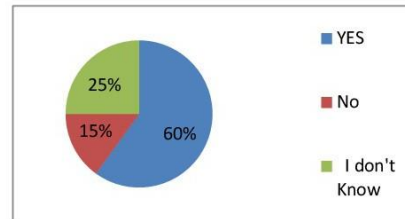
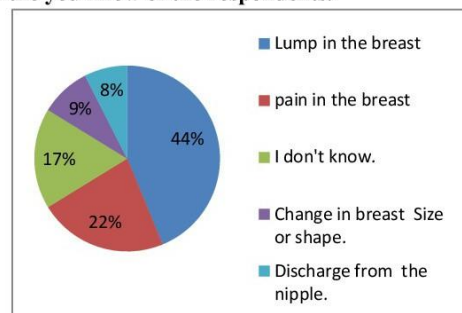
**Interpretation**

Table 9 indicates that 60.0% of the respondents said yes. Think breast cancer can be cured if detected early in telsang areas. 25.0% people said I don't know and 15.0% peoples said No. This suggests that most of 60.0% peoples said yes. Think breast cancer can be cured if detected early in telsang area.

Table 10: What are the signs or symptoms of breast cancer the you know of the respondents.

S.No	what are the Signs or symptoms of breast cancer the you know	Frequency	percentage
1	Lump in the breast	35	43.8%
2	pain in the breast	18	22.5%
3	I don't know.	14	17.5%
4	Change in breast Size or shape.	7	8.8%
5	Discharge from the nipple.	6	7.5%
Total		80	100.0%

**Interpretation**

According to table 10 shows that 43.8% of respondents lumps and pain[22.5%] as breast cancer symptoms, but many are unsure [17.5%]. There's less awareness of changes in size [8.8%] and nipple discharge[7.5%] .suggesting a need for better education on all symptoms in telsang area.

part3: knowledge of Screening practices.**Table 11. Do you know what a breast screening is the respondents.**

S.No	Do you know about that a breast screening is	Frequency	percentage
1	YES	40	50.0%
2	NO	40	50.0%
Total		80	100.0%

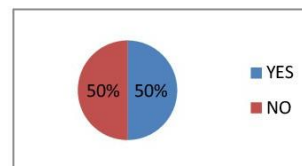
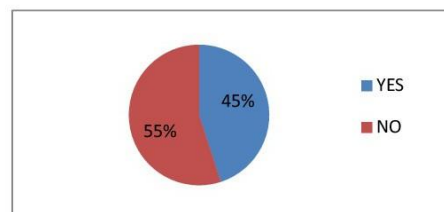
**Interpretation**

Table 11 shows that It Seems like you are referring to a survey in the Telsang area where 50.0% responded positively and 50.0% negatively. likely about breast screening or a related health issue.

Table 12: Have you ever been told about breast cancer Screening by a health care professional of the respondents.

S.No	Have you ever been told about breast cancer screening by healthcare professional	Frequency	percentage
1	YES	36	45.0%
2	NO	44	55.0%
Total		80	100.0%

**Interpretation**

According to table 12 shows that In Telsang 45.0% of people responded positively to breast Cancer Sereening, while 55.0% did not, suggesting a need for increased awareness and accessibility.

**Table 13: Have you ever undergone a breast cancer screening of the respondents.**

S.No	Have you ever undergone a breast cancer screening	Frequency	percentage
1	YES	11	13.8%
2	NO	69	86.3%
Total		80	100.0%

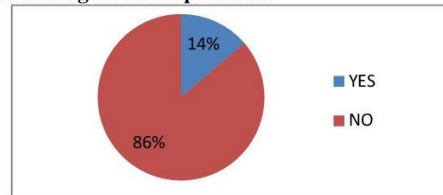
**Interpretation**

Table 13 shows that only 13.8% of people in Telsang have undergone breast cancer screening, 86.3% of people in Telsang have not undergone breast cancer screening, indicating low awareness or access to screening services.

Table 14: How often should women perform a breast examination of the respondents

S.No	How often should women perform a breast examination	Frequency	percentage
1	once a week	2	2.5%
2	Once a Year	13	16.3%
3	Once a Month	26	32.5%
4	I don't know	39	48.8%
Total		80	100.0%

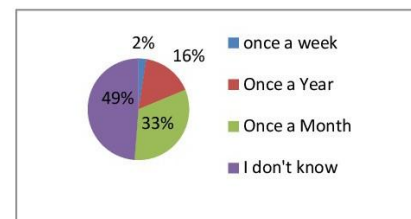
**Interpretation**

Table 14 shows that in the context of the "Telsang area", the survey shows that 32.5% of women perform breast self-exams monthly, 16.3% yearly, 2.5% weekly, and 48.8% are unsure about often to check this specific region.

TABLE 15: How often should women get a professional breast examination of the respondents.

S.No	How often should women get a professional breast examination	Frequency	percentage
1	Every Year	29	36.3%
2	Every Two Years	11	13.8%
3	Never	8	10.0%
4	I don't know	32	40.0%
Total		80	100.0%

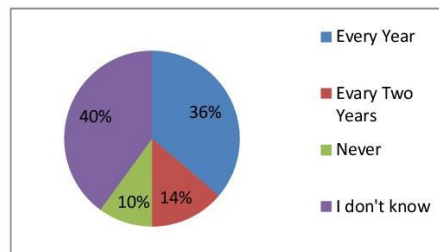
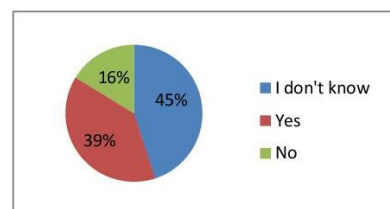
**Interpretation**

Table 15 shows that in the Telsang area 40% get annual breast cancer, 36.3% every two years, 13.8% never, and 10.0% fall into other categories.

TABLE 16: Are monograms available in near by hospitals or clinic the respondents

S.No	Are monograms available in near by hospitals or clinic the respondents.	Frequency	percentage
1	I don't know	36	45.0%
2	Yes	31	38.8%
3	No	13	16.3%
Total		80	100.0%

**Interpretation**

According to table 16 shows that the majority of people in Telsang (45.0%) are unsure. While 38.8% agree and 16.3% disagree with the statement or questions posed.

Findings of the study:

1. Majority of respondents are men.
2. Most respondents 80% are aged 21-30, while 12.5% are under 20, and 5% are 31-40.
3. 81.3% of the respondents are single, while 18.7% are married.



4. 73.8% of respondents are in college/ University, 18.8% Post graduate, and 3.7% in secondary School.
5. Most respondents are students [70%], followed by private sector workers[10%] and government employee [7.5%].
6. 68.8% of respondents have heard of breast cancer, while 31.3% have not.
7. 45% of respondents understand it as a lump, 26.3% as a breast disease, and 25% don't know.
8. Sources of breast cancer awareness among respondents:52.5% learned through television, 23.8% from family or friends, 15% from health workers, and 7.5% have only heard of it.
9. 60% of respondents said yes. they believe breast cancer can be cured if detected early; 15% said no; and 25% said they don't know.
10. Most respondents (43.8%) knew a lump as a symptom of breast cancer , while 17.5% didn't know any symptoms.
11. 50% of respondents said yes to breast screening and 50% said no.
12. 45% of respondents have been told about breast cancer screening by a healthcare professional, while 55% have not.
13. 85.3% of respondents have never undergone a breast cancer screening, while only 13.8% have.
14. 48.8% didn't know how often women should do breast self-examination; 32.5% said monthly, and 16.3% said yearly.
15. 40% of respondents are unsure how often women need breast exams; 36.3% say yearly. 13.8% every two years.
16. 45% of respondents said they don't know if mammograms are available at nearby hospital or clinics; 38.8% said yes, and 16.3% said no.
17. 47.5% of respondents may travel for a breast cancer screening depending on cost; 33.8% said yes, 18.8% said no.
18. 72.5% of respondents believe breast cancer screening is important for women, 13.8% are unsure , and 13.8% disagree.
19. 42.5% of respondents lack awareness about breast cancer screening, 22.5% have privacy concerns, and 16.3% fear a diagnosis.

Suggestions:

Telsang residents may recommend that a project aimed at raising awareness and screening for breast cancer should concentrate on straightforward and culturally relevant teaching strategies, such as folk performances, community gatherings, and brochures written in the local tongue. Given the lack of access to healthcare, they can highlight the necessity of free or inexpensive screening camps. Some might recommend educating women and promoting self-examinations by training local health workers, such as ASHA and Anganwadi staff. To reach more individuals, some would suggest digital outreach like local radio and WhatsApp. Increasing participation

Conclusion:

Rural Telsang still has poor levels of breast cancer awareness and screening because of a lack of information, cultural norms, and subpar medical facilities. Late diagnoses and increased mortality rates result from many women's ignorance of the significance of early detection. Lack of medical facilities and financial limitations make screening participation even more difficult. Perceptions can be altered and early detection promoted by implementing educational initiatives and awareness campaigns. In order to reach rural locations,community health workers and mobile health services can be quite helpful. Access can be increased through programs and the incorporation of breast cancer education into primary care. The government and non-governmental organisations ought to work together to improve healthcare resources and facilities Reducing the incidence of breast cancer and enhancing the health of women in rural areas require a team effort.

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2.Mobile Screening Units:

Misra, R. et al. (2024). Mobile mammography screening in rural India: The Chiraiya project. BMC Public Health. DOI:10.1186/s12889-024-19622-3

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STUDENTS' ATTITUDE TOWARDS ONLINE CLASSES: A STUDY OF SELECTED DEGREE COLLEGES IN VIJAYAPUR CITY

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Introduction

Change is a constant and unavoidable part of life, making it essential for individuals and systems to adapt in order to stay relevant. E-learning, which involves the use of digital technologies and internet-based communication for educational purposes, exemplifies this adaptability. It allows for the widespread and efficient delivery of knowledge and skills, and has become one of the most rapidly expanding trends in the field of education technology.

With the rise of the internet and the World Wide Web, educational institutions have been prompted to update their teaching methods to align with the expectations of modern learners. Online learning platforms now enable students to engage in coursework, collaborate with peers, seek guidance from instructors, exchange learning materials, and monitor their academic progress—all within a technology-driven environment. As a result, virtual classes are gaining prominence and are increasingly being integrated into standard educational programs.

Need for the Study

- Shift to Online Learning: Rapid move from traditional to digital education.
- Diverse Experiences: Students face different challenges and benefits.
- Better Outcomes: Online tools can improve learning performance.
- Long-Term Effects: Online learning is reshaping future education.

Statement of the Problem

Although online education provides flexibility and ease of access, it also brings certain challenges that may impact students' attitudes and levels of engagement. This study aims to examine and assess students' perspectives on online learning, with a particular focus on how these attitudes influence their academic performance, motivation, and overall satisfaction with their educational journey.

Objectives of the Study

The primary objectives of this study are:

- To study online classes' effect on academic performance.
- To assess comfort with digital learning tools.



- To evaluate teacher support in online learning.
- To analyze students' learning discipline online.

Scope of the Study

The scope of the study is defined in terms of performance aspects and period under focus.

- The study focuses on student attitudes toward online classes in Vijayapura City.
- Data was collected using a questionnaire.
- It aims to understand perceptions, satisfaction, challenges, and adaptability to online learning.

Research Methodology

Source of data: The study is based on primary data.

- **Primary Data:** The information has been collected by visiting selected degree colleges using a structured questionnaire.
- **Sample Size:** 100

Sample Design

Name of College	Simple Size
A S Patil College of Commerce (Autonomous), Vijayapura	20
P D J Degree College, Vijayapura	20
S B Arts & KCP College, Vijayapura	20
CHETANA Degree College, Vijayapura	20
VEDANT BCA & BBA College, Vijayapura	19
Total	99

This study employed a descriptive quantitative approach to gather student opinions. The target population included all undergraduate and postgraduate students from various colleges within a single district, with approximately 1,200 students enrolled. A random sample of 99 students was selected, representing diverse academic backgrounds such as arts, science, commerce, and humanities. The sample also reflected a mix of demographic factors including age, gender, and place of origin.

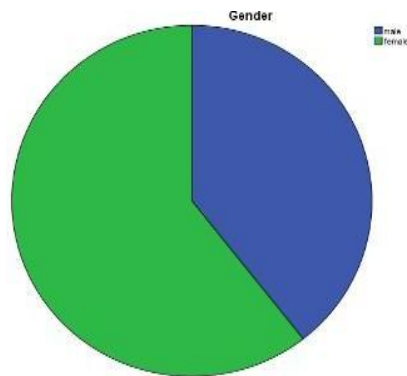
Limitations of the Study

- The study focuses only on students from selected degree colleges in Vijayapura City.
- The analysis is limited by the tools and techniques used.

Analysis and Interpretation

Table 1: Gender of the Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	39	39.4	39.4	39.4
	female	60	60.6	60.6	100.0
	Total	99	100.0	100.0	



According to table 1 the respondents are female (60.6%), Male respondents (39.4%)

Table 2: Age of the Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 18-21	53	53	53.5	53.5
21-24	46	46.5	46.5	100.0
Total	99	100.0	100.0	

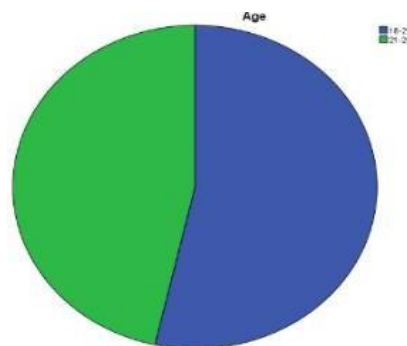


Table 2 shows that 18-21 age group (53%), The 21-24 age group (46.5%)
Table 3: Course pursuing of the respondents



Table 3

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid BSC	21	21.2	21.2	21.2
BCA	27	27.3	27.3	48.5
BCOM	35	35.4	35.4	83.8
BA	16	16.2	16.2	100.0
Total	99	100.0	100.0	

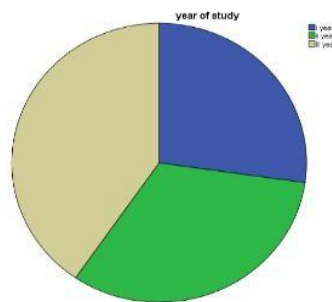


Table 3 shows that are (21.2%) of students are BSC, (27.3%) of students are BCA, (35.4%) of students are B COM and the (16.2%), of students are BA. From this table it is clear that majority of the respondents are in the course.

Table 4: Year of Study of the Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid I year	27	27.3	27.3	27.3
II year	32	32.3	32.3	59.6
III year	40	40.4	40.4	100.0
Total	99	100.0	100.0	

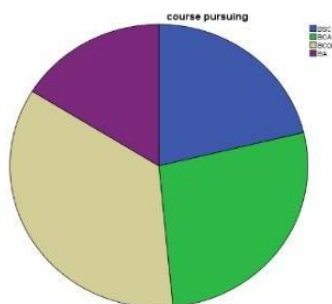
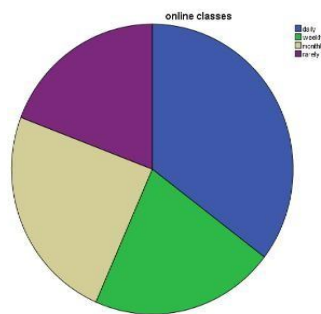


Table 4 shows that 1st year students are (27.3%), 2nd year students are (32.3%), 3rd year students are (40.4%).



Table 5: Online Classes of the Respondents

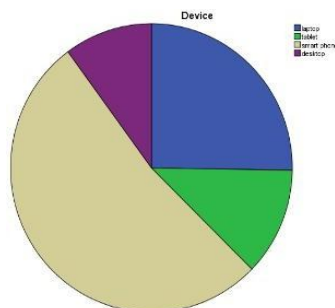
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	daily	35	35.4	35.4	35.4
	weekly	21	21.2	21.2	56.6
	monthly	24	24.2	24.2	80.8
	rarely	19	19.2	19.2	100.0
	Total	99	100.0	100.0	



According to table 5 shows that there are (35.4%) of students are daily, (21.2%) of the students are weekly, (24.2%) of the students are monthly and the (19.2%) of the students are rarely.

Table 6: Device of the Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Laptop	25	25.3	25.3	25.3
Tablet	12	12.1	12.1	37.4
Smart phone	52	52.5	52.5	89.9
Desktop	10	10.1	10.1	100.0
Total	99	100.0	100.0	

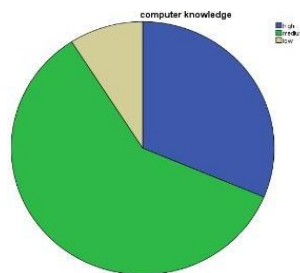




According to table 6 shows that there are (25.3%) of the students are laptop, (12.1%) of students are tablets, (52.5%) of students are smart phone and the (10.1%) of the students desktop. From this table it is clear that majority of the respondents are in the device.

Table 7: Computer Knowledge of the Respondents

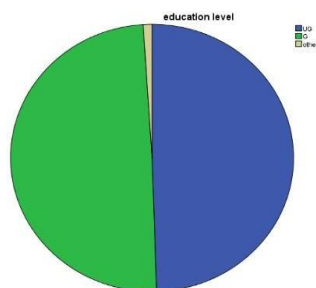
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid High	31	31.3	31.3	31.3
Medium	59	59.6	59.6	90.9
Low	9	9.1	9.1	100.0
Total	99	100.0	100.0	



According to the table 7 shows that there are (31.3%) of students are high knowledge, (59.6%) of students are medium knowledge and the (9.1%) of the students are low. From this table it is clear that majority of the respondents' computer knowledge

Table 8: Education level of the respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid UG	49	49.5	49.5	49.5
G	49	49.5	49.5	99.0
Others	1	1.0	1.0	100.0
Total	99	100.0	100.0	

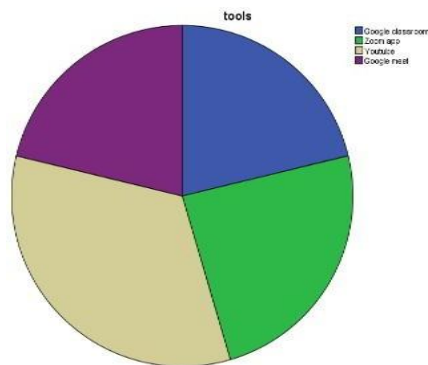




According to the table 8 shows that there are (49.5%) of students are undergraduate, (49.5%) of the students are graduate, (1.0%) of the students are others from this table it is clear that majority of the respondents are in the education.

Table 9: Tools of the Respondents

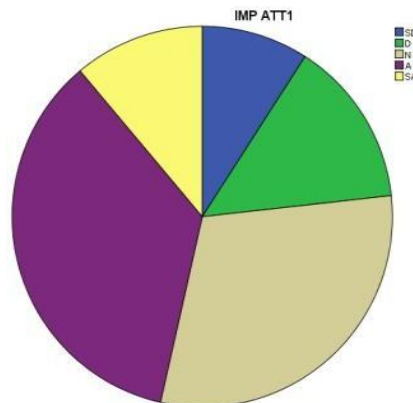
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Google classroom	21	21.2	21.2	21.2
Zoom app	24	24.2	24.2	45.5
YouTube	33	33.3	33.3	78.8
Google meet	21	21.2	21.2	100.0
Total	99	100.0	100.0	



From above the table 9 shows that there are (21.2%) of students are google classroom, (24.2%) of students are zoom app, (33.3%) of students are you tube and the (21.2%) of the students are google meet. From this table it is clear that majority of the respondents are in tools.

Table 10: Student attitude (IMP- 1) I have a positive impact on my studies due to online class

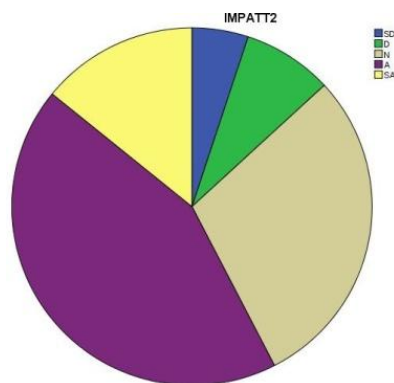
	Frequency	Percent	Valid Percent	Cumulative Percent
SD	9	9.1	9.1	9.1
D	14	14.1	14.1	23.2
N	30	30.3	30.3	53.5
A	35	35.4	35.4	88.9
SA	11	11.1	11.1	100.0
Total	99	100.0	100.0	



From above the table 10 shows that there are (9.1%) of the students are strongly disagree, (14.1%) of students are disagree, (30.3%) of students are neutral, (35.4%) of students are agree and the (11.1%) of students are strongly agree.

Table 11: (IMP-2) Online Classes have Increased my Technological Literacy

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	5	5.1	5.1	5.1
	D	8	8.1	8.1	13.1
	N	29	29.3	29.3	42.4
	A	43	43.4	43.4	85.9
	SA	14	14.1	14.1	100.0
	Total	99	100.0	100.0	



According to the table 11 shows that there are (5.1%) of students are strongly disagree, (8.1%) of students are disagree, (29.3%) of students are neutral, (43.4%) of students are agree and the (14.1%) of students are strongly agree.



Table 12: (IMP-3) I feel Online Classes help me to Gain more Knowledge

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	5	5.1	5.1	5.1
	D	17	17.2	17.2	22.2
	N	27	27.3	27.3	49.5
	A	33	33.3	33.3	82.8
	SA	17	17.2	17.2	100.0
	Total	99	100.0	100.0	

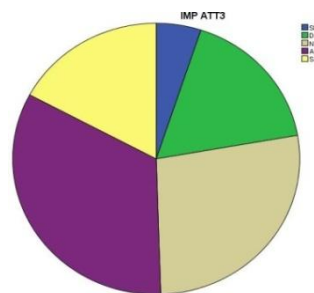


Table 12 shows that there are (5.1%) of students are strongly disagree (17.2%) of students are disagree, (27.3%) of students are neutral, (33.3%) of students are agree and the (17.2%) of students are strongly agree.

Table 13: Comfort Ability Attitude (CA-1) I feel Comfortable using Online Learning Tools

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	3	3.0	3.0	3.0
	D	19	19.2	19.2	22.2
	N	34	34.3	34.3	56.6
	A	35	35.4	35.4	91.9
	SA	8	8.1	8.1	100.0
	Total	99	100.0	100.0	

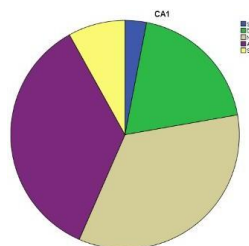




Table 13 shows that there are (3.0%) of students are SD, (19.2%) of students are DA, (34.3%) of students are N, (35.4%) of students are A (8.1%) of students are SA.

Table 14: (CA-2) I feel learning is same in class and at home on the interest.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	11	11.1	11.1	11.1
	D	24	24.2	24.2	35.4
	N	29	29.3	29.3	64.6
	A	23	23.2	23.2	87.9
	SA	12	12.1	12.1	100.0
	Total	99	100.0	100.0	

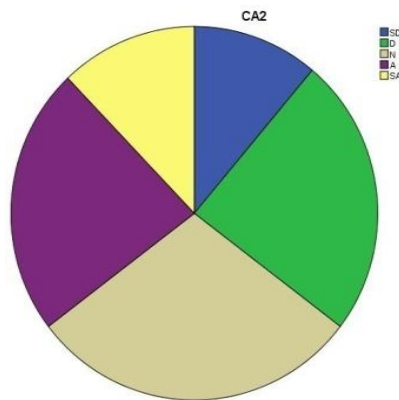


Table 14 shows that there are (11,1%) of students are SD, (24.2%) of students are DA, (29.3%) of students are N, (23.2%) of students are A, (12.1%) of students are SA.

Table 15: (CA-3) I find it Hard to Stick to a Study Schedule of the Online Course

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	8	8.1	8.1	8.1
	D	27	27.3	27.3	35.4
	N	30	30.3	30.3	65.7
	A	25	25.3	25.3	90.9
	SA	9	9.1	9.1	100.0
	Total	99	100.0	100.0	

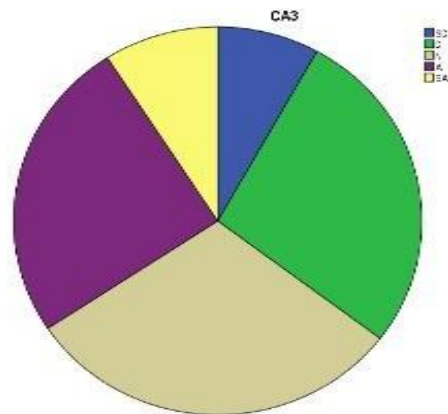


Table 15 shows that there are (8.1%) of students are SD, (27.3%) of students are DA, (30.3%) of students are N, (25.3%) of students are A, (9.1%) of students are SA.

Table 16: (SA-1) I Receive Enough Support and Resource from my Teacher

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	7	7.1	7.1	7.1
	D	15	15.2	15.2	22.2
	N	33	33.3	33.3	55.6
	A	33	33.3	33.3	88.9
	SA	11	11.1	11.1	100.0
	Total	99	100.0	100.0	

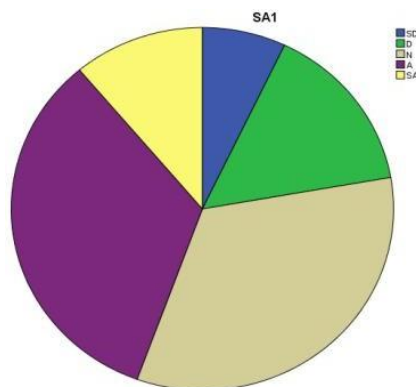


Table 16 shows that there are (7.1%) of students are SD, (15.2%) of students are DA, (33.3%) of students are N, (33.3%) of students are A, (11.1%) of students are SA.



Table 17: (SA-2) My Teacher Encourage Discussions in an Online Class

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	1	1.0	1.0	1.0
	D	29	29.3	29.3	30.3
	N	35	35.4	35.4	65.7
	A	27	27.3	27.3	92.9
	SA	7	7.1	7.1	100.0
	Total	99	100.0	100.0	

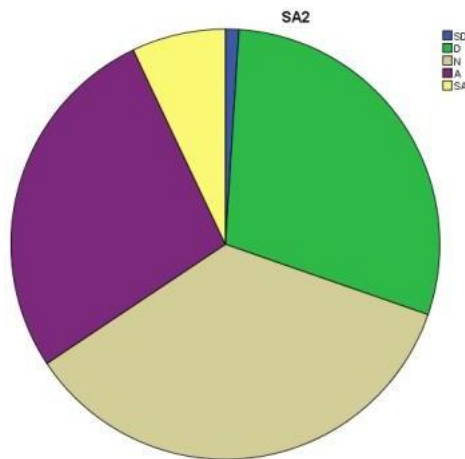


Table 17 shows that there are (1.0%) of students are SD, (29.3%) of students are DA, (35.4%) of students are N, (27.3%) of students are A, (7.1%) of students are SA.

Table 18: (SA-3) My Teacher sets Guidelines for Communication & Interaction in Online Class

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	3	3.0	3.0	3.0
	D	15	15.2	15.2	18.2
	N	28	28.3	28.3	46.5
	A	42	42.4	42.4	88.9
	SA	11	11.1	11.1	100.0
	Total	99	100.0	100.0	

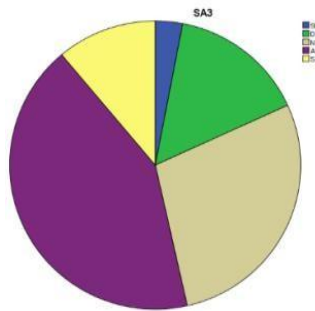


Table 18 shows that there are (3.0%) of students are SD, (15.2%) of students are DA, (42.2%) of students are N, (11.1%) of students are A, (11.1%) of students are SA

Findings of the Study

The study aims of the students' attitudes online classes a study on degree college Vijayapura city finding were based on the collected data and information.

- Majority of the respondents are female.
- Majority of the respondents are in the age between 18-21 is 53.5%, 21-24 is 46.5%.
- Highest respondents are pursuing B COM (35.4%) and in BA (16.2%).
- Majority of the respondents are in the highest study in the 3rd year (40.4%).
- Majority of the respondents are attending online classes daily (35.4%).
- Majority of the respondents are using the device online classes through smartphone (52.5%).
- 59.6% of the respondents are having computer knowledge.
- Majority of the respondents have positive impact on online class (35.4%).
- Majority of the respondents have opined that online classes have increased their technological literacy.
- Majority of the respondents are I feel online classes help me to gain more knowledge they accounted are highest agree 33.3%, strongly disagree 5.1%.
- 35.4% of respondents feel comfortable using online learning tools.
- Majority of the respondents (29.3%) are neutral feel about learning is same in class and at home,

Suggestions

Here are several suggestions for conducting a study on students' attitude towards online classes particularly in a specific context like degree colleges in Vijayapura city:



The study on student attitudes towards online classes in degree colleges suggests the need for improved digital infrastructure and access to reliable internet. Faculty should receive training to effectively use online teaching tools and create engaging lessons. A blended learning approach, combining online and offline methods can enhance learning outcomes. Regular feedback from students is essential to address challenges and improve the overall online learning experience.

Conclusions

The study concludes that while online classes offer flexibility and accessibility many students face challenges such as lack of interaction, technical issues, and reduced motivation. Overall, student attitudes are mixed, with some appreciating the convenience while others prefer traditional classroom learning. Effective teacher training improved digital access and engaging teaching methods can enhance the online learning experience. The study highlights the importance of adapting teaching approaches to meet student needs in a digital environment.

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IMPACT OF OCCUPATIONAL STRESS ON ACADEMIC PERFORMANCE OF EARLY CAREER ACADEMICIANS - A STUDY OF NEWLY APPOINTED ASSISTANT PROFESSORS IN HIGHER EDUCATION INSTITUTIONS

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Introduction

In contemporary academia, the role of an assistant professor is multidimensional, encompassing teaching, research, and administrative responsibilities. Newly appointed assistant professors often face unique stressors due to the transition from student or research roles into full-time academic positions. This stress, if unmanaged, may impair their professional effectiveness and overall well-being, ultimately affecting their academic performance.

Need for the Study

The early years of an academic career are critical for establishing research output, pedagogical styles, and institutional rapport. Despite this, stress management in early-career academicians is under-researched. Understanding how stress impacts their academic performance and exploring suitable stress management techniques will aid in improving both faculty welfare and institutional productivity.

Statement of the Problem

This study investigates the correlation between stress levels and academic performance among newly appointed assistant professors and identifies the effectiveness of various stress management techniques in mitigating this stress.

Objectives of the Study

- To assess the stress levels among newly appointed assistant professors.
- To analyze the impact of stress on their academic performance.
- To explore stress management techniques used by these professors.
- To suggest effective strategies for reducing stress in the academic environment.

Literature Review

- Selye (1974) defined stress as the non-specific response of the body to any demand for change.
- Misra & Castillo (2004) found that occupational stress negatively correlates with job performance in academic settings.
- Gmelch et al. (1986) identified key stressors for faculty as role conflict, time management, and student evaluations.



- Kaur & Chodavadia (2020) emphasized the role of mindfulness and time management in coping with academic stress.
- This research draws upon Lazarus and Folkman's (1984) Transactional Model of Stress and Coping, which posits that stress results from the interaction between an individual and their environment. Perceived stress arises when demands exceed perceived coping resources. This model is applied to understand stress appraisal and coping mechanisms among assistant professors.

Research Methodology

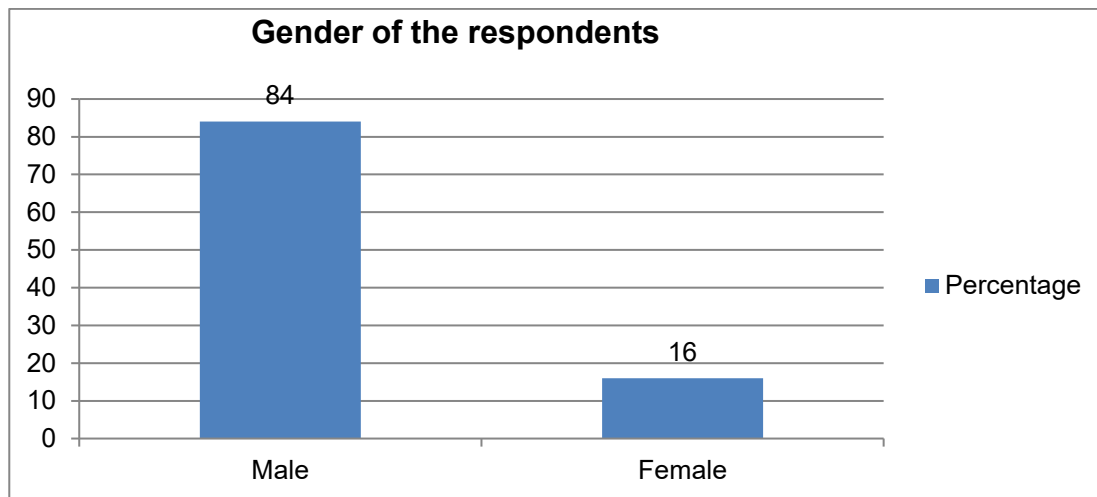
- Research Design: Descriptive and analytical.
- Sample size: The primary data is collected from a sample of 44 respondents who were assistant professors and attending 53rd orientation programme at JNTU Hyderabad
- Sampling type: Census survey is the sampling type used to collect the primary data
- Sampling unit: sampling unit refers to the institution from which the data is collected. In this case, JNTUH's UGC HRDC is the sampling unit from where 44 assistant professors are drawn to participate in the survey
- Data Collection: This study requires primary and secondary data. The researcher has collected primary data with the help of questionnaire, observation and interviewing the assistant professors associated with different institutions throughout India (participants of 53rd orientation programme). Secondary data is collected through reports, articles, papers, printed materials and published facts and figures.
- Method of collecting and gathering data from a population is through the use of Structured questionnaire including:
 - Perceived Stress Scale (PSS) Academic Performance Indicators
 - Checklist of stress management techniques
 - Statistical Tools for analysis: Mean, standard deviation, correlation analysis.

Analysis and Interpretation

Demographic Data ANALYSIS

- **Gender of the Respondents**

SI No	Gender	Frequency	Percentage
1	Male	37	84
2	Female	7	16
	Total	44	100.0

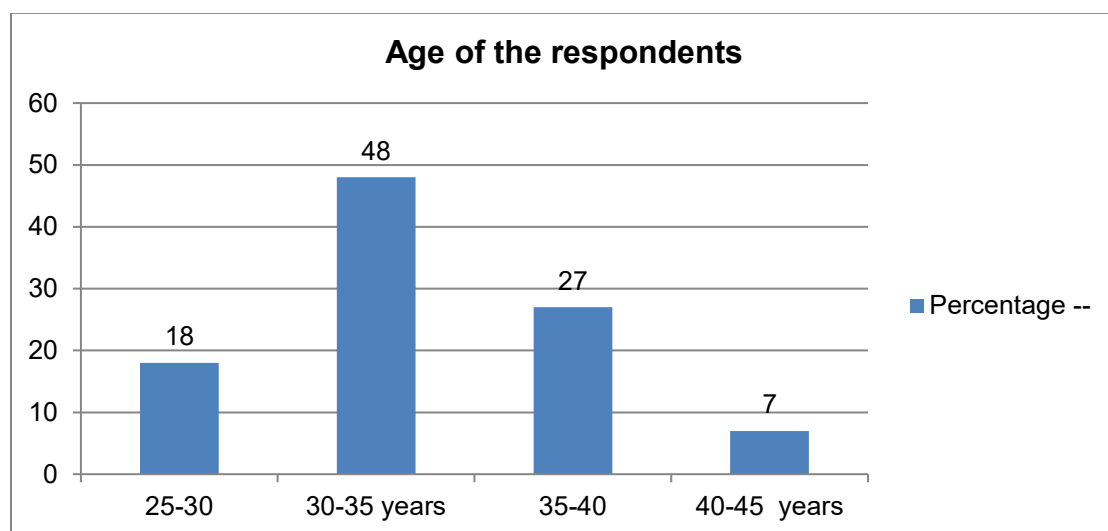


Graph 1: Gender of the Respondents

Interpretation: The above graph shows that there are 84% of male respondents and 16% of female respondents.

Table 2: Age of the respondents

S. No	Age	Frequency	Percentage
1	Below 25	0	--
2	25-30	8	18
3	30-35 years	21	48
4	35-40	12	27
5	40-45 years	3	7
	Total	44	100



Graph 2: Age of the Respondents



Interpretation: The above graph shows that 18% of the respondents are between 25-30 years of age, 48% are between 30-35 years, 27% are between 35-40 years and 7% are between 40-45 years.

Table 3: Qualification of the Respondents

Sl. No	Qualification	Frequency	Percent
1	Post graduate	44	100
2	Doctoral	4	9
3	Post-doctoral	1	2
4	Professional qualification	44	100
	Total	44	

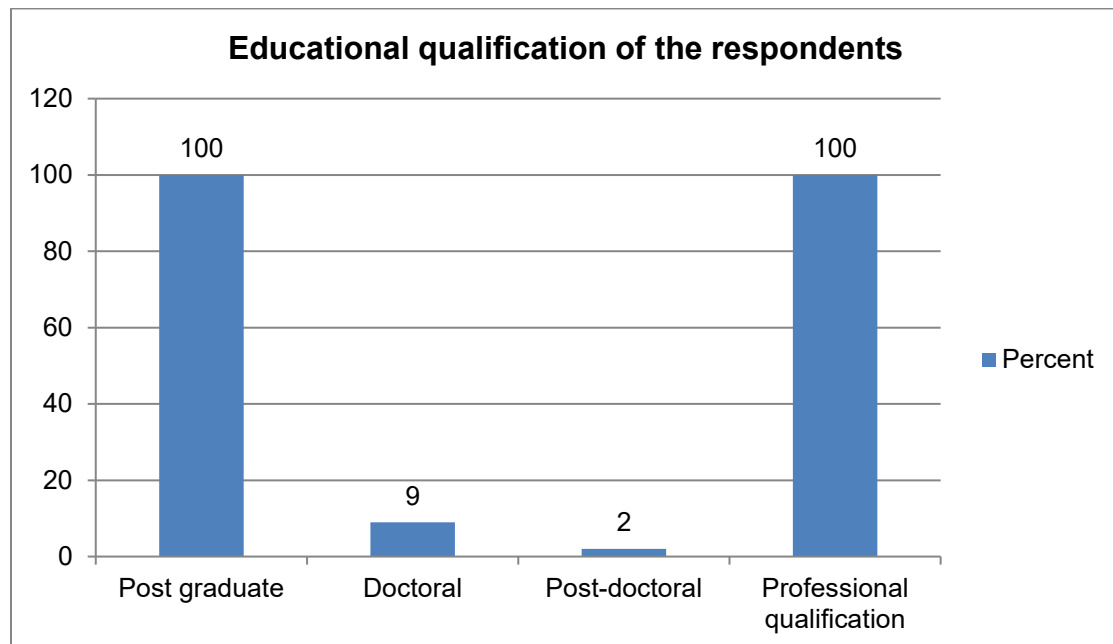


Chart 3: Qualification of the Respondents

Interpretation: The above graph shows that all the respondents are postgraduates and around 9% have doctoral qualification 2% of them have post doctoral qualification and all have professional qualification like NET SLET etc.

Table 4: Marital Status of the Respondents

Sl. no	Marital Status	Frequency	Percentage
1	Unmarried	9	20
2	Married	35	80
	Total	44	100

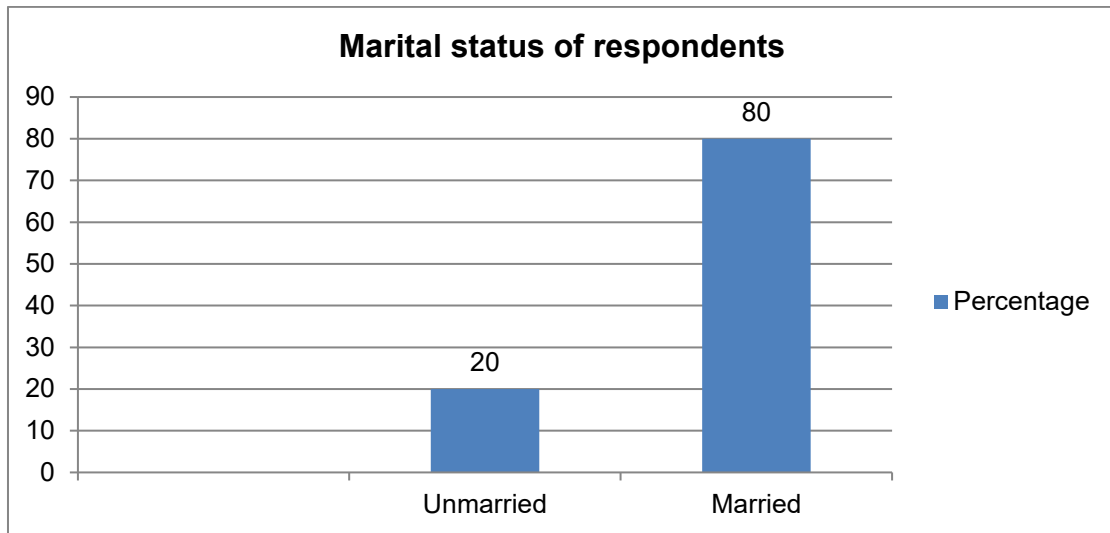


Chart 4: Marital Status of the Respondents

Interpretation: The above graph shows that out of total respondents 20 % of them are not married and 80% of the respondents are married.

Table 5: No of Children of the Respondents

Sl. no	No of Children	Frequency	Percent
1	None	3	9
2	1	10	29
3	2	22	62
	Total	35	100.0

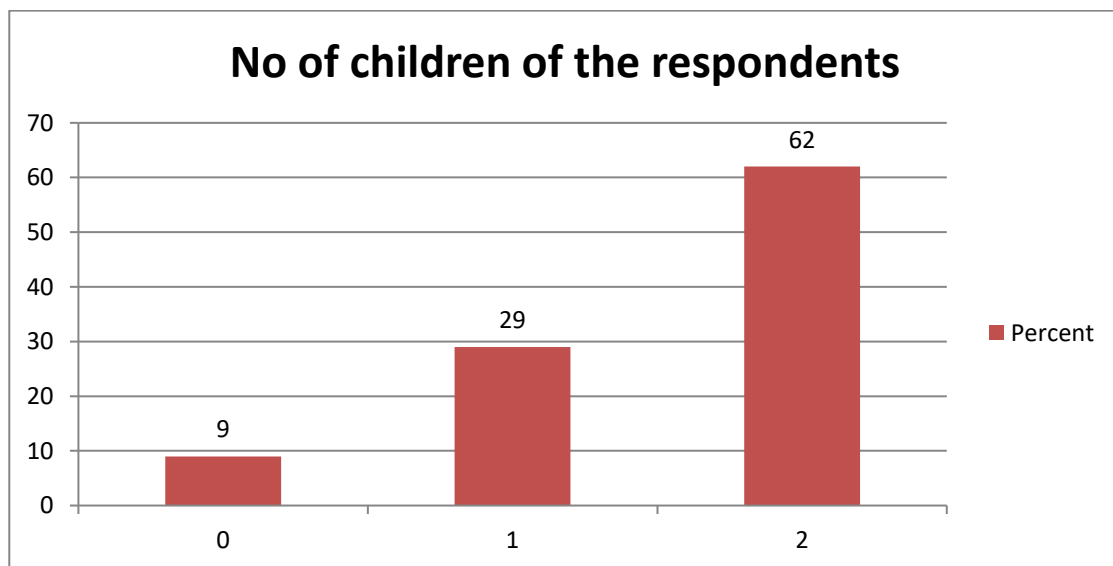


Chart 5: No of Children of the Respondents



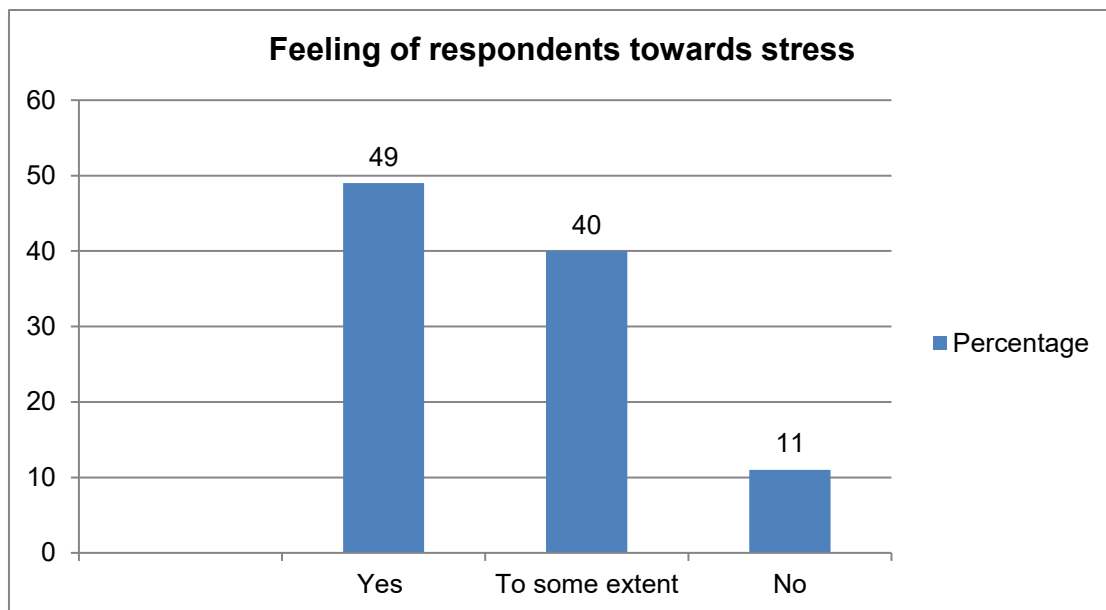
Interpretation: The above graph shows that 9% of the respondents have no children, 29% of them have 1 child and 62 % have 2 children.

Research Data Analysis

Table 6: Feeling of Respondents towards Stress

Sl. no	Feeling towards stress	Frequency	Percentage
1	Yes	21	49
2	To some extent	18	40
3	No	5	11
	Total	44	100.0

Chart 6: Feeling of Respondents towards Stress



Interpretation: This graph shows that 49% of the respondents feel that they are stressed, 40% feel that they are stress to some extent and 11% feel that they do not have stress.

Table 7: Stress Level (Based on PSS Scores)

Level of Stress	Frequency	Percentages
Low (0-13)	05	11.4% %
Moderate (14-26)	27	61.4%
High ((27—40)	12	27.2 %

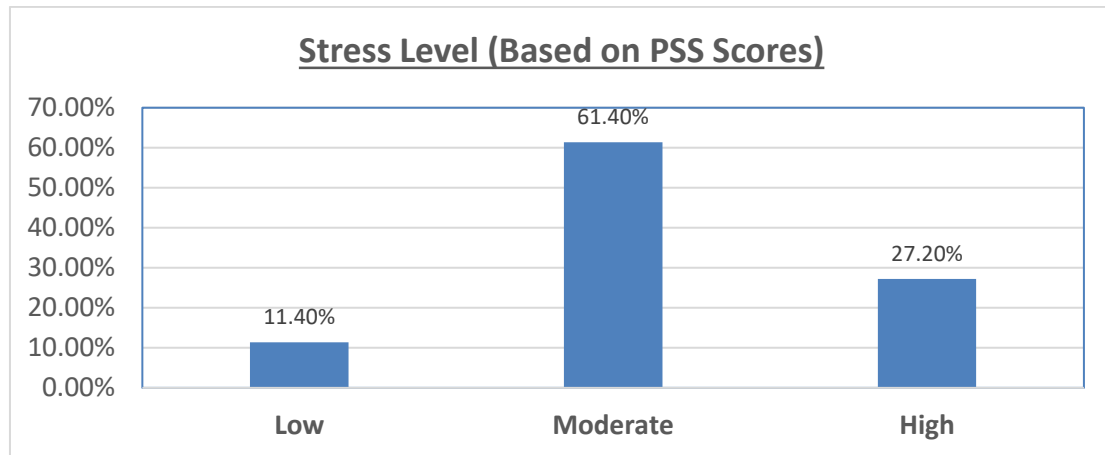


Chart 7: Stress Levels of the Respondents (based on PSS Scores)

Interpretation: The above table shows that the stress level of the respondents as per the (PSS score) shows that 11.4% of respondents faced low stress levels, 61.40% of respondents faced moderate stress levels and 27.2% faced high stress levels.

Table 8: Stress Management Techniques Used

Sl.No	Stress Management Technique Used	Frequency	Percentage
1	Time management	26	59.1 %
2	Exercise /yoga	19	43.2%
3	Meditation and mindfulness	17	38.6%
4	Professional Counselling	4	9.1%
5	Peer support	20	47.7%

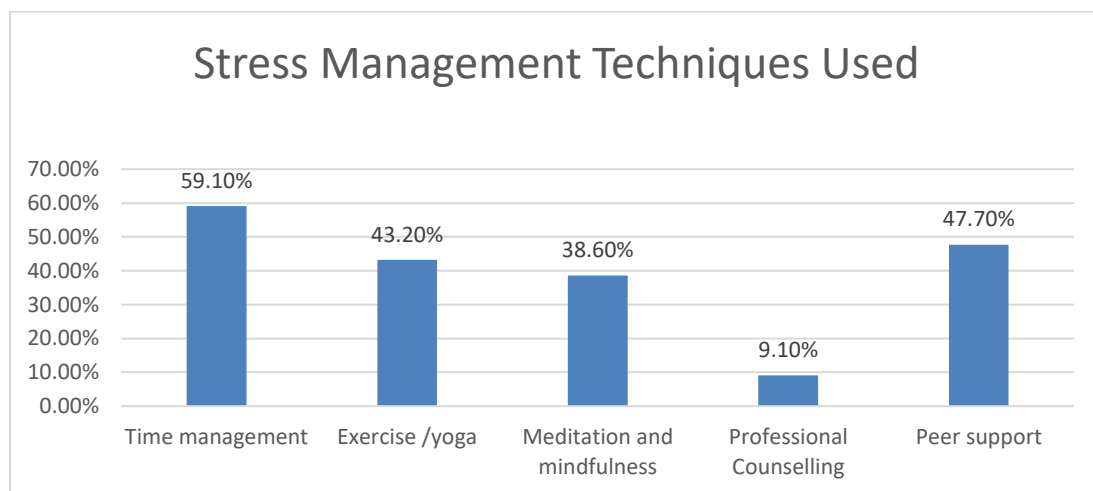


Chart 7: Stress Management Techniques used by Respondents



Interpretation: The above graph shows that majority of respondents use time management as the effective stress management strategy (59.9%) followed by Exercise and yoga (43.2%) Meditation and mindfulness (38.6%), Professional Counselling (9.1%) and peer support (47.7%)

Findings of the Study

- There are 84% of male respondents and 16% of female respondents
- 18% of the respondents are between 25-30 years of age, 48% are between 30-35 years, 27% are between 35-40 years and 7% are between 40-45 years
- All the respondents are postgraduates and around 9% have doctoral qualifications. 2% of them have post-doctoral qualification and all have professional qualifications like NET SLET etc.
- Out of qualifications, 20% of them are unmarried and 80% of the respondents are married.
- 9% of the respondents have no children, 29% of them has 1 child and 62% have 2 children.
- Majority of respondents (61.4%) experienced moderate stress.
- A significant inverse relationship exists between stress and academic performance.
- Time management and peer support were the most used techniques.
- Very few respondents sought professional counseling, indicating stigma or unawareness.

Results

Impact of Stress on Academic Performance

A negative correlation ($r = -0.53$) was observed between perceived stress scores and self-reported academic productivity.

Suggestions

- Institutional Support: Implement structured orientation and mentoring programs for new faculty.
- Workload Balance: Rationalize teaching and research expectations during initial years.
- Training Programs: Conduct regular stress management and mental wellness workshops.
- Peer Networking: Encourage academic communities and peer groups for collaborative coping.
- Professional Counseling Access: Establish accessible, stigma-free mental health services.



Conclusion

Stress is a prevalent issue among newly appointed assistant professors and significantly impacts academic performance. Through effective management strategies such as time management, peer support, and institutional backing, the detrimental effects of stress can be minimized, thus enabling a productive academic environment for early-career faculty.

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ROLE OF AI IN TRANSFORMING MODERN MARKETING STRATEGIES: OPPORTUNITIES AND CHALLENGES

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Introduction

In recent years, artificial intelligence (AI) has emerged as one of the most revolutionary forces in business. AI was initially intended to do activities that mirror human intellect, such as learning, reasoning, and problem solving, but it has now expanded into a vital engine of innovation across industries. AI technologies are transforming how businesses function and interact with their audiences in industries ranging from healthcare and finance to retail and entertainment. Among these applications, the use of AI in marketing has received a lot of interest due to its potential to transform customer relationships, optimize campaigns, and improve decision-making. Marketing is critical to any firm's success and long-term viability. It entails analyzing customer needs, developing valuable offerings, and effectively delivering them to generate value for both the client and the enterprise. With the exponential growth of data and the rising complexity of consumer behavior, classic marketing tactics frequently fall short of meeting modern demands. This is where AI comes in, providing tools for analyzing massive datasets, predicting customer preferences, personalizing content, and automating regular marketing operations, resulting in better, faster, and more effective campaigns.

The aim of this research is to investigate how AI is transforming the marketing landscape by looking at its uses, advantages, and obstacles. This study intends to shed light on the practical application of AI in a variety of marketing operations, including customer relationship management, data analytics, content development, and targeted advertising. The study's scope includes both theoretical perspectives and real-world applications, emphasizing AI's promise and limitations in today's and future marketing environments.

Literature Review

Aghaei et al. (2025) investigated the use of Large Language Models (LLMs) in marketing management. The paper addresses many applications such as automated content generation, chatbot development, and campaign optimization. It also covers ethical challenges, like as biases and data exploitation, and provides ideas for strategic, responsible LLM integration into marketing.



Chatterjee et al. (2021) investigated AI's effects on retail marketing techniques. The authors saw a major trend towards hyper-personalized consumer engagement, dynamic pricing, and real-time inventory management. They also cautioned about potential job displacement and the importance of ethical AI governance in retail settings.

Gera and Kumar (2023) conducted a systematic review of 64 empirical papers on artificial intelligence in consumer behavior. They found themes such as AI-powered customization, predictive analytics, and ethical quandaries. The paper underlines how AI alters marketing by allowing for a more in-depth understanding of customer preferences, and it encourages additional research into long-term consumer-AI connections.

Han et al. (2021) conducted a bibliometric analysis of AI applications for B2B marketing. They established five study fields and tracked how AI has evolved in B2B initiatives. The findings point to AI's rising involvement in lead scoring, sales forecasting, and client retention in industrial sectors.

Kumar et al. (2021) investigated the role of AI in marketing strategy using case studies. Their research recorded real-world use cases from major corporations, demonstrating how AI improves ROI by optimizing ad expenditure, personalizing content, and increasing consumer loyalty. Data integration and internal resistance to AI deployment were among the challenges encountered.

Mariani et al. (2022) conducted a systematic assessment of more than 4,000 papers on artificial intelligence in marketing, consumer psychology, and behavior. They discovered three major themes: AI-enhanced consumer knowledge, decision support systems, and psychological responses to AI contact. Their extensive research bolsters AI's potential as a transdisciplinary marketing facilitator.

Mikalef et al. (2021) evaluated the relationship between AI capability and marketing agility. They discovered that organizations with strong AI infrastructures responded faster to market changes, optimized customer segmentation, and improved customer journeys. However, success was contingent upon company culture and cross-functional collaboration.

Potwora et al. (2024) examined how AI is utilized in marketing to automate, personalize, and forecast. The article concludes that AI increases campaign efficiency and client engagement. Nonetheless, it raises questions regarding ethical deployment and data handling, suggesting regulatory frameworks and transparent standards.

Rust (2020) called for the incorporation of AI into the marketing function, rethinking marketing's role in the age of intelligent systems. The report advocated a change away from traditional marketing reasoning and toward AI-driven frameworks, emphasizing the importance of marketers understanding algorithmic structures and leveraging machine learning for strategic benefit.



Shahid and Li (2019) investigated how AI affects marketing performance through interviews with marketing experts. The study revealed that AI increases customer targeting, efficiency, and decision-making. However, problems like as ethical concerns and data privacy were raised, stressing the importance of deliberate and planned deployment.

Vidrih and Mayahi (2023) discussed generative AI's potential in marketing storytelling. They demonstrated how generative technologies can generate personalized and interactive narratives, hence increasing engagement and brand identification. The writers also addressed issues such as assuring authenticity, preserving brand consistency, and establishing customer trust in AI-generated content.

Yang and Zhai (2022) examined models used to forecast click-through rate (CTR) in internet advertising. The research distinguished between classical and deep learning models, highlighting their respective strengths and problems, such as data sparsity and model interpretability. This study demonstrates AI's utility in optimizing digital advertising performance using advanced predictive modeling.

Objectives of the Study

- To analyse AI uses in modern marketing.
- To evaluate the benefits of AI for marketers and enterprises.
- To identify important problems and ethical considerations related to AI in marketing.
- To analyze future trends and advances in AI-powered marketing.

Research Methodology

Research Design

This study uses a mixed-methods research strategy that includes both qualitative and quantitative approaches. The qualitative section delves into in-depth viewpoints from marketing experts, while the quantitative section uses survey data to discover patterns in AI adoption and its perceived impact on marketing results.

Population and Sample

Marketing experts, digital marketing managers, business analysts, and data scientists from diverse industries, including e-commerce, FMCG, banking, and technology startups, are among the target audience. A purposive sampling of 200 respondents from Karnataka was used to ensure that participants had direct experience with AI applications in marketing.

Data Collection Methods

Primary data was acquired online using structured questionnaires to gather quantitative information on AI tools, perceived benefits, and obstacles. We conducted semi-structured interviews with 10 marketing specialists to get qualitative insights into the strategic application of AI and ethical concerns. To support the theoretical



framework and literature evaluation, secondary data was gathered from academic journals, white papers, and industry reports.

Research Instruments

The questionnaire used Likert-scale items to measure agreement on AI's effectiveness, ethical influence, and marketing outcomes. The interview questions were open-ended, with a focus on AI implementation experience, success stories, and risk management.

Data Analysis Techniques

Quantitative data was studied using descriptive statistics and correlation analysis to identify links between AI usage and marketing success. Thematic analysis was used to discover patterns and emerging themes in qualitative data from interviews about opportunities and difficulties.

Analysis and Interpretation

Table 1: Demographic Profile of Respondents

Demographic Factor	Category	Percentage (%)
Gender	Male	55%
	Female	45%
Age	20–30 years	30%
	31–45 years	50%
	46 and above	20%
Industry Sector	E-commerce	40%
	Retail	25%
	Banking	15%
	Others	20%
AI Usage Experience	Actively using AI	60%
	Planning to adopt AI	25%
	No AI experience	15%

The demographic profile of the responders shows a balanced representation of numerous elements. In terms of gender, 55% of participants are men and 45% are women, demonstrating an equitable distribution. The age group of 31-45 years dominates with 50% of the responders, followed by 30% in the 20-30 age range and 20% in the 46 and over category. This shows that most responders are experienced professionals in their mid-career stages who are most likely involved in strategic decision-making within their firms. In terms of industry sectors, the e-commerce sector has the highest number of respondents (40%) because of its substantial reliance on AI technologies for marketing, followed by retail (25%), banking (15%), and others



(20%). These findings highlight the widespread adoption of AI in industries that rely significantly on digital marketing and consumer engagement. Finally, AI usage experience reveals that 60% of respondents are actively using AI in their marketing strategies, 25% intend to do so in the future, and 15% have no experience with AI, demonstrating a high degree of awareness and adoption in the marketing area.

Table 2: AI Tools Most Commonly Used

AI Tool/Platform	% of Respondents Using It
Chatbots	68%
Predictive Analytics Tools	52%
Email Automation	47%
Generative AI	41%
AI-Powered CRMs	33%

The research reveals which AI tools are most widely used by marketing professionals. Chatbots, such as Intercom and Drift, are the most popular AI technology, with 68% of respondents using them for customer engagement and support. This shows the rising reliance on automated, real-time customer service solutions to enhance the user experience and lower operational expenses. Predictive analytics solutions, which account for 52% of AI adoption, enable marketers to foresee customer behavior and enhance campaigns using data-driven insights. 47% of respondents utilize email automation solutions such as HubSpot, illustrating the relevance of artificial intelligence in automating communication and increasing consumer engagement through tailored advertising. Generative AI, such as ChatGPT, is used by 41% of respondents, demonstrating its growing importance in content development, personalization, and customer interactions. Finally, 33% of respondents use AI-powered CRMs, highlighting AI's ability to improve customer relationship management by giving important information to sales and marketing teams.

Table 3: Perceived Benefits of AI in Marketing

(Rated on a 5-point Likert scale)

Statement	Mean Score
AI improves customer personalization	4.5
AI helps predict customer behavior	4.3
AI increases marketing ROI	4.1
AI simplifies campaign management	4.0
AI reduces human error	3.8

The table displays the perceived benefits of AI in marketing, as measured on a 5-point Likert scale. AI increasing consumer personalization scored the highest mean



score of 4.5, suggesting that respondents strongly believe that AI improves the ability to adjust marketing campaigns to individual customer preferences, resulting in more successful engagement. AI's capacity to predict customer behavior is closely followed by a mean score of 4.3, indicating that the majority of respondents regard AI as a beneficial tool for anticipating trends and making data-driven decisions to maximize marketing efforts. AI's impact on enhancing marketing ROI had a score of 4.1, indicating that respondents recognize AI's beneficial influence on marketing campaign return on investment, most likely due to enhanced targeting and efficiency. AI simplifying campaign management achieved an average score of 4.0, indicating that AI helps automate and streamline many parts of campaign planning and execution. Finally, AI's function in decreasing human error received a score of 3.8, showing moderate but favorable agreement that AI can reduce faults in marketing jobs, albeit some may still believe that AI is not completely error-free.

Table 4: Challenges in AI Adoption

Challenge	% of Respondents Reporting IT
Data Privacy Concerns	61%
High Cost of Implementation	54%
Lack of Skilled Workforce	48%
Algorithm Bias	32%
Resistance to Change	30%

The table illustrates the major problems that respondents faced when utilizing AI for marketing. The most serious concern is data privacy, with 61% of respondents citing it as a challenge. This reflects common concerns about the ethical use of customer data, emphasizing the significance of creating transparent and safe AI systems that adhere to privacy standards. Another noteworthy hurdle is the high cost of implementation, which 54% of respondents identified as a challenge. This suggests that many businesses suffer budgetary limits when integrating AI tools into their marketing processes, thereby limiting AI's accessibility to smaller organizations or startups. The shortage of skilled workers (48%) is also a significant barrier, indicating that firms frequently struggle to locate or train professionals with the technical skills needed to properly integrate and maintain AI systems. 32% of respondents highlighted algorithm bias, raising worries about AI's propensity to reinforce existing biases, notably in customer segmentation or targeting. Finally, 30% of employees or decision-makers are hesitant to accept AI-driven solutions, potentially due to concerns about job displacement or unfamiliarity with new technologies.



Table 5: Thematic Summary of Expert Interviews

Theme	Insight Summary
Customer Experience	AI improves personalization and customer satisfaction
Real-Time Decision Making	Faster and more accurate decisions in campaign execution
Ethical Concerns	Data privacy, customer consent, and algorithmic bias are major concerns
Skill Gap	Marketing teams lack technical skills to fully leverage AI
AI-Human Integration	AI complements human creativity, not a replacement

The table summarizes major themes and insights gained from expert interviews. Consumer Experience appears as a prominent theme, with experts underlining the need of artificial intelligence in improving personalization and overall consumer pleasure. This demonstrates the growing importance of AI in adapting marketing efforts to specific client needs, which can result in deeper customer connections and brand loyalty. Another crucial area is real-time decision making, with experts pointing out that AI allows for faster and more precise campaign implementation. This shows that AI's predictive skills enable marketers to optimize their plans in real time, hence increasing advertising success. Ethical concerns are a constant subject, with experts stressing key issues such as data protection, client consent, and algorithmic bias. These concerns highlight the necessity of responsibly implementing AI, maintaining transparency, and preserving consumer rights. Another difficulty identified is the Skill Gap, which occurs when marketing teams lack the technical competence required to properly exploit AI technologies. To fully realize the potential of AI, marketing teams must continue to train and build new skill sets. Finally, experts examined the concept of AI-Human Integration, emphasizing that AI should be viewed as a tool that enhances rather than replaces human innovation.

Table 6: Correlation Analysis Result

Variables Compared	Correlation Coefficient (r)	p-value	Interpretation
AI Adoption Level & Marketing Performance	0.68	$p < 0.01$	Strong positive correlation

The table shows a correlation analysis of AI adoption levels and marketing performance. The correlation coefficient (r) of 0.68 implies a strong positive relationship between the extent to which AI is used and perceived improvements in marketing performance. This shows that when businesses increase their use of AI tools and technology, their marketing results improve, most likely due to improved personalization, decision-making, and efficiency. The p-value of < 0.01 confirms the



statistical significance of the link, indicating that it is unlikely to have occurred by coincidence.

Conclusion

This study shows that artificial intelligence has become a revolutionary force in modern marketing, providing major benefits such as improved customer personalization, better decision-making, more efficiency, and higher marketing ROI. The survey results and expert interviews demonstrate that organizations that actively use AI have better marketing performance than those that do not. Popular AI tools like chatbots, predictive analytics, and automation platforms are becoming increasingly common in marketing operations, particularly in data-driven industries like e-commerce and retail. Despite these benefits, AI adoption is not without its obstacles. Data privacy, significant implementation costs, and a skilled personnel shortage are real challenges that firms must overcome. Furthermore, ethical problems, notably algorithm bias and informed consent, must be addressed as AI systems become more thoroughly integrated into customer-facing positions.

The use of AI in marketing has a bright future. It is anticipated that marketing will become more automated, personalized, and intuitive than ever before due to developments in machine learning, generative AI, and natural language processing. Businesses must, however, make training investments, implement ethical AI policies, and guarantee a harmonious fusion of machine intelligence and human creativity if they are to realize the full potential of AI. AI will not replace people in marketing; rather, it will policies, bilities to produce more intelligent, ethical, and responsive marketing tactics.

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BRIEF ANALYSIS KARNATAKA STATE BUDGET 2024-25 COMPARE TO 2023-24

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Introduction

This project focuses on the important financial plan that outlines the government's estimated income and proposed expenditure for specific financial year. It acts to lead and managing the resources to effectively achieving social and economic development. Analysis of budget helps in understanding how funds are provided across different sectors, and identifying the government priorities, and measuring the financial health of the state and studying the income sources and expenditures, overall economic and social impact. This analysis will help in assessing how the state's budget supports growth, welfare programs, and infrastructural development.

Need for the Study

- Assessing Financial Health
- Identifying Strengths and Weaknesses of budget allocations
- Ensuring Proper Utilization of Funds in the various sectors
- Infrastructure Growth and Expansion
- TO known the growth of education and health infrastructures
- Assuring the developments in the social and minorities welfares departments

Objectives of the Study

- To study and analysis financial performance of the state.
- To understands the overall structure and key features of Karnataka state budget 2024- 25.
- To understand the overall financial position of state.
- Analyzes the sources of income and expenditures of Karnataka state.
- Reducing the unnecessary allocation or investment of funds.
- Examining the fiscal position and surplus or deficit trends.
- Measuring the where subsidies are extended by the government.
- To comparing the previous year incomes, expenditures, subsidies and allocations to various sectors.



Scope of the Study

- This study clearly made based on the information available from government budget documents, magazines, reports, and official websites.
- Understanding schemes, policies, and development programs announced by the state.
- Assessment of the surplus and deficit trends of the Karnataka state.
- Studying the sector wise allocations like education, health, social and minorities welfare, agricultural.
- Measuring the total receipts and expenditures of the Karnataka state.
- The financial study helps us to analyse the financial background and the utilization of the income earned through the sectors.

Research Methodology

The analysis of Karnataka state budget 2024-25 is based on the **secondary data** which is collected from various authentic sources.

Sources of Data

- Karnataka government budget documents 2024-25
- Reports and publications from the Karnataka finance department.
- This is a descriptive report based on the budget reports provided Karnataka states.

Tools of Analysis

- Tables and charts are used for presenting sector-wise allocations and comparisons.
- Percentage analysis is done to understand the proportion of expenditure in different sectors.
- Budget highlights are identified based on key announcements and allocations.

Limitations of the Study

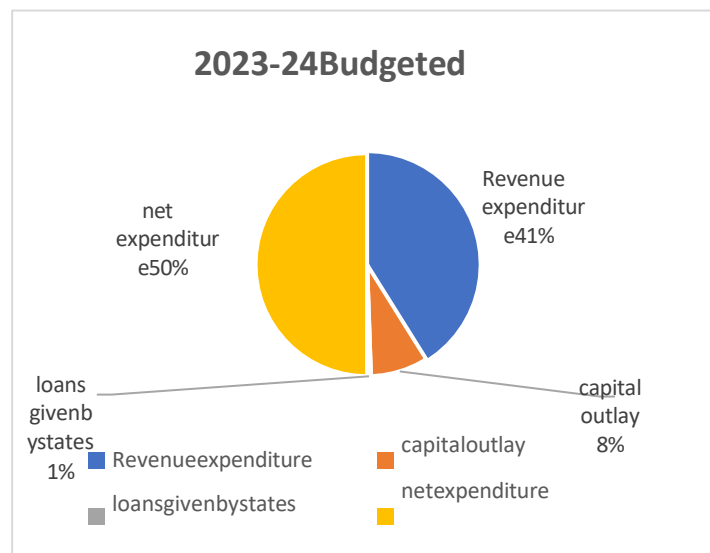
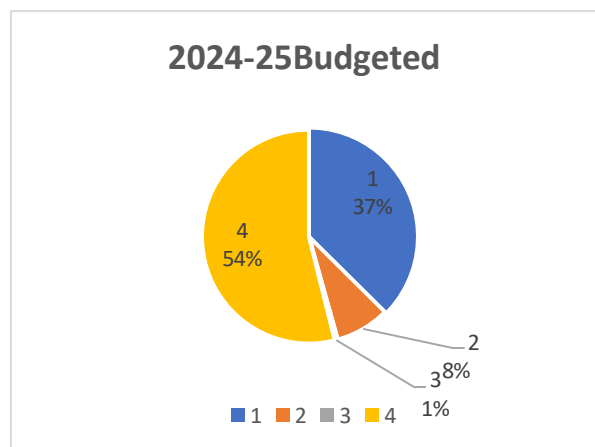
- The financial details of the budget are available only at the official website can't collect other websites.
- The information of budget is not accurate at the magazines and other reports comparing to official website.
- Deep analysis of sector wise allocations increases the errors.
- It does not include detail comparisons with previous years.
- The whole study of budget not possible due to un available of data.



Analysis and Interpretation

Table 1: Expenditure Budget 2024-25(In Rs Crore)

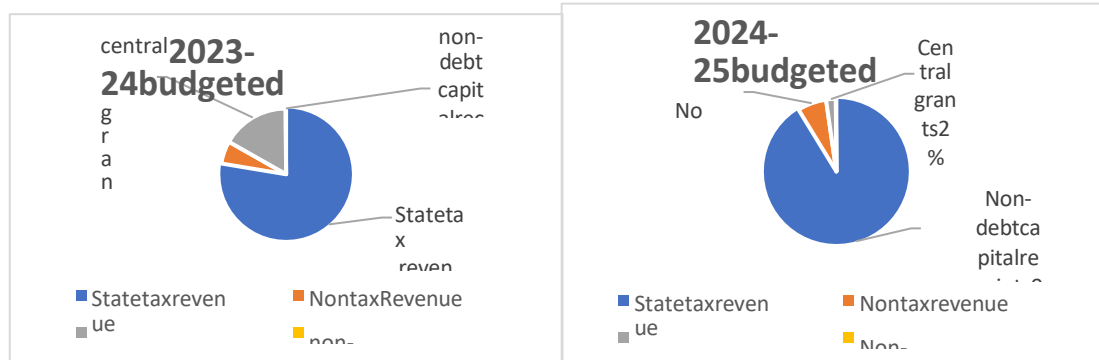
Items	Budget (2023-24)	Budget (2024-25)
Revenueexpenditure	2,50,933	240731
Capitaloutlay	50989	52903
Loansgivenbystate	3385	2974
Netexpenditure	305306	346409



Interpretation: According to the table 1 and charts shows that 4% increase in the net expenditure 2024-25 compare to 2023-24. (41% to 37%) decrease in the revenue expenditure in the year 2024-25 compare to 2023-24.and outlay remains 8% in both years. No changes in loan given by states.

**Table 2: State Governments Receipts (in Rs Crore)**

Income of Resources	2023-24 Budgeted	2024-25 Budgeted
State tax revenue	173303	189893
Non tax revenue	12500	13500
Central grants	37252	4485
Non-debt capital receipts	250	250



Interpretation: Above the charts and table 2 shows that state revenue was decrease 1% in 2024-25 compare to the 2023-24. central grants are increases to 17% to 18% compare to the 2023-24 in year 2024-24. Non tax revenue was same 5% in the non-tax revenue in both years. state tax revenue was decrease 1% in the 2024-25 compare to 2023-24.

Table 3: Sector Wise Allocations of funds Under Karnataka State Budget 2024-25

Secto	2023-24	2024-25
Educations, sports & arts, etc..	33271	40945
Agriculture & allied activities	22158	23357
Health	14761	16356
Welfare of Sc, set, & minority, OBC	10972	13334

Interpretation: According to the table 3 and charts shows that education, sports, and arts, culture increase the amount in year 2024-25 7,674 crore (23%) growth. In the welfare of Sc, set, orc, & minority department (2362) crore increase 2024-25 compare to in year 2023-24. And also, health facility increases ((1595) compare to the 2023-24.



Table 4: Budget Allocation Specifically for Five Guarantee Scheme Under 2023-24 and 2024-25 Budget (in crores)

Guarantee Scheme's Budget Allocation

Scheme's	2023-24	2024-25
Gruha Lakshmi	17500	28608
Anna Bhagya	10275	9744
Gruha Jyothi	13910	Not specified
shakti	Not specified	Not specified
yuvanidhi	Not specified	Not specified
TOTAL	52000	53674

Conclusion

In this budget the karnataka state government need to more focuses on the education, health, infrastucture, and welfare of sc, st, obc, and minority department and needed to strongly impliment the guarntee scheme. and government needs to inquiry on sectores for earns more profite for the gdp increases.

References

1. Budget documents are stored from **official website**. The karnataka govrmnt budget data was requireded. Incuding the budget speech and detailed estimates, are available on the karnataka finance departments website and data taken from the **prs legislative research**.



CUSTOMER SATISFACTION TOWARDS E-COMMERCE PLATFORMS: A STUDY WITH SPECIAL REFERENCE TO VIJAYAPUR CITY

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Introduction

Customer satisfaction is a key driver of the growth and success of internet marketplaces. The more intense online shopping gets, the higher the demand for satisfying customers with respect to product quality, response speed, delivery time, and user experience. Retained customers are more likely to stay, recommend others, and contribute to business growth. This project seeks to understand the variables that lead to customer satisfaction and focuses on methods that can be used by e-commerce websites to improve their services and build long-term customer relationships.

Need of the Study

Customer satisfaction is the foundation of e-commerce site growth and success. Satisfied customers, in today's competitive web-based marketplace, are most likely to repeat purchase, recommend the site, and be long-term loyal. Quality products, rapid delivery, secure transactions, easy returns, and excellent customer service are strong drivers of satisfaction levels. High customer satisfaction enables building confidence, building reputation, and not losing customers to the competition. Understanding the customers' needs and their satisfaction enables the e-commerce businesses to design improved experiences, enhancing the long-term firm profitability and sustainability. Hence, customer satisfaction is a vital concern for any successful online business.

Review of Literature

Numerous studies have investigated how satisfied customers are with online shopping. Popular themes include product quality, customer service efficiency, delivery dependability, and website ease of use. Zeithaml concentrated on perceived value and trust, while Parasuraman et al. concentrated on SERVQUAL dimensions. Current research takes real-time tracking and mobile app capabilities into account. But gaps in the literature are created by developing customer expectations and technological advancements. A few research projects focus on the Indian context; the majority focus on developed markets. This review determines areas for more study related to modern e-commerce movement and develops a theoretical framework to measure satisfaction.



Statement of the Problem

- Despite the convenience offered by e-commerce platforms, customer satisfaction levels remain inconsistent.
- Issues such as late deliveries, product mismatches, lack of customer support, and complex return processes have impacted user experience.
- Many platforms centre extremely on sales volumes but underestimate the significance of post-purchase services.
- These inconsistencies can contribute to negative comments, lower trust, and customer churn.
- This research deals with the root causes of dissatisfaction with users and delves into the connection between customer experience and retention.
- It attempts to bridge the gap in recognizing service failures' effects on loyalty and what needs to be improved to achieve long-term success.

Research Questions

- How does responsiveness to customer service contribute to overall satisfaction?
- What roles do website/app features play in contributing to a positive user experience?
- Does customer satisfaction always lead to brand loyalty and recommendations

Objectives of the Study

The main aim of this study is to measure customer satisfaction towards e-commerce platforms. Specific aims are:

- To determine key drivers of customer satisfaction like delivery, prices, product quality, and service.
- To conduct an analysis of customer feedback to identify areas where improvement is needed.
- To review the efficiency of existing service methods.
- To come up with action-oriented recommendations for customer retention and loyalty. It is the desire of this research to assist online marketplaces to enhance customer-centred strategies founded on user reviews and behaviour trends.

Scope of the Study

Customers' opinions about using well-known e-commerce sites like Amazon, Flipkart, and others form the basis of the study. It includes user feedback from a range of demographics, geographic locations, and purchase frequencies. The geographic area is limited to India's urban and semi-urban areas. While product-based platforms are the primary focus, some service-based platforms may also be included. The study



involves users of the internet as well as mobile devices. This scope helps the study to gather accurate information about a variety of customer experiences and platform-specific aspects that impact satisfaction in the Indian context.

Research Methodology

It is a descriptive study based on both primary and secondary data. Primary data are collected through structured questionnaires given to regular e-commerce users. Secondary sources of data are journals, articles, and official reports. A random sampling technique is used to ensure that the participants are selected without bias. The sample size is between 100–150 respondents. Microsoft Excel and SPSS are utilized as tools for data analysis, such as correlation and regression analysis to test hypotheses. This method is aimed at giving statistically valid information regarding customer satisfaction trends on e-commerce websites.

Limitations of the Study

Customers' opinions of using well-known e-commerce sites like Amazon, Flipkart, and others form the basis of the study. It includes user feedback from a range of statistics, geographic locations, and frequency of buying. The region is limited to India's urban and semi-urban areas. Some service-based tools can be included, even though product-based platforms are the primary focus. Both mobile and web interface users are covered in the study. In-depth data on diverse customer experiences and platform-specific factors changing satisfaction in the Indian context can be collected thanks to this coverage.

Scope for Future Research

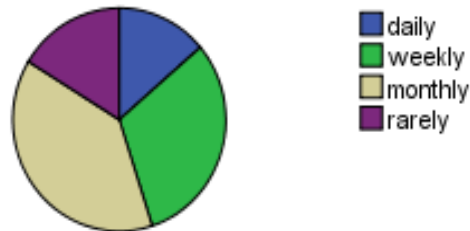
Future research may look at developing trends like chatbot services, drone-based delivery, and AI-powered suggestions. Research could also focus on developing nations and rural adoption, or it could examine customer satisfaction on a global basis. Comparing the e-commerce experiences on desktops and mobile devices could yield new perspectives. Also, adding behavioural and psychological data improves the customer profile. It would be possible to discover shifting objectives and platform performance. The factors through longitudinal studies that track user satisfaction over time. Thus, this study sets the foundation for bigger, more thorough studies of the online purchasing process.

Analysis and Interpretation

shop_online_freq

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	daily	11	13.1	13.8	13.8
	weekly	25	29.8	31.3	45.0
	monthly	31	36.9	38.8	83.8
	rarely	13	15.5	16.3	100.0
	Total	80	95.2	100.0	
	System	4	4.8		
Total		84	100.0		

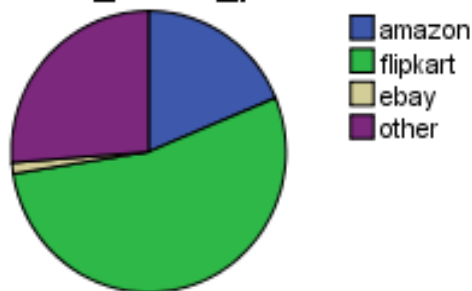
shop_online_freq



fav_ecom_platfrom

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	amazon	15	17.9	18.8	18.8
	flipkart	43	51.2	53.8	72.5
	ebay	1	1.2	1.3	73.8
	other	21	25.0	26.3	100.0
	Total	80	95.2	100.0	
	System	4	4.8		
Total		84	100.0		

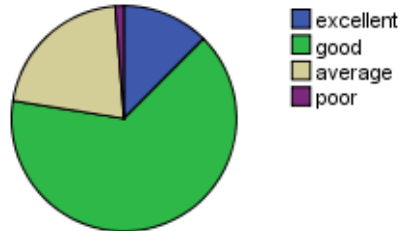
fav_ecom_platfrom



product_quality_rating

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	excellent	10	11.9	12.5	12.5
	good	52	61.9	65.0	77.5
	average	17	20.2	21.3	98.8
	poor	1	1.2	1.3	100.0
	Total	80	95.2	100.0	
	System	4	4.8		
Total		84	100.0		

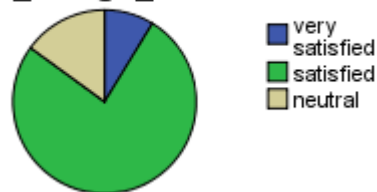
product_quality_rating



ui_design_satisfaction

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid very satisfied	7	8.3	8.8	8.8
satisfied	61	72.6	76.3	85.0
neutral	12	14.3	15.0	100.0
Total	80	95.2	100.0	
System	4	4.8		
Total	84	100.0		

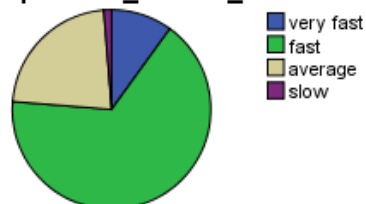
ui_design_satisfaction



product_search_ease

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid very fast	8	9.5	10.0	10.0
fast	53	63.1	66.3	76.3
average	18	21.4	22.5	98.8
slow	1	1.2	1.3	100.0
Total	80	95.2	100.0	
System	4	4.8		
Total	84	100.0		

product_search_ease

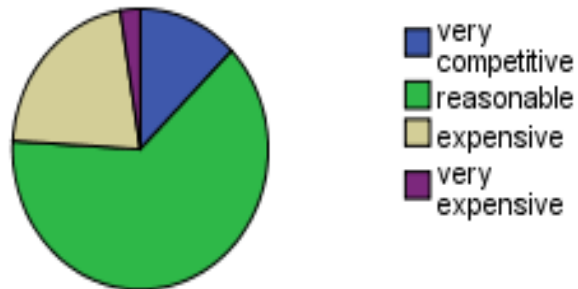




pricing-rating

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	very competitive	10	11.9	12.7	12.7
	reasonable	50	59.5	63.3	75.9
	expensive	17	20.2	21.5	97.5
	very expensive	2	2.4	2.5	100.0
	Total	79	94.0	100.0	
	System	5	6.0		
Total		84	100.0		

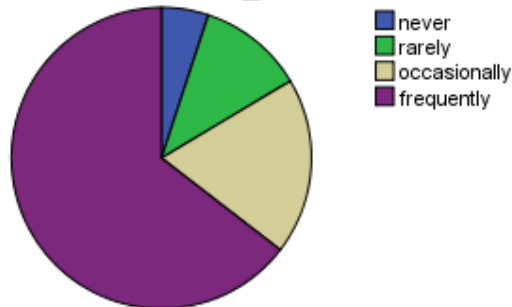
pricing-rating



checkout_issues

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	never	4	4.8	5.1	5.1
	rarely	9	10.7	11.4	16.5
	occasionally	15	17.9	19.0	35.4
	frequently	51	60.7	64.6	100.0
	Total	79	94.0	100.0	
	System	5	6.0		
Total		84	100.0		

checkout_issues

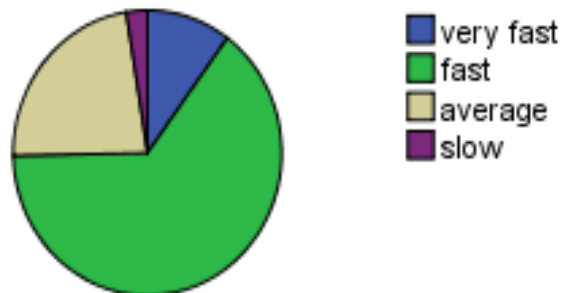




delivery_speed_rating

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	very fast	8	9.5	10.1	10.1
	fast	51	60.7	64.6	74.7
	average	18	21.4	22.8	97.5
	slow	2	2.4	2.5	100.0
	Total	79	94.0	100.0	
	System	5	6.0		
Total		84	100.0		

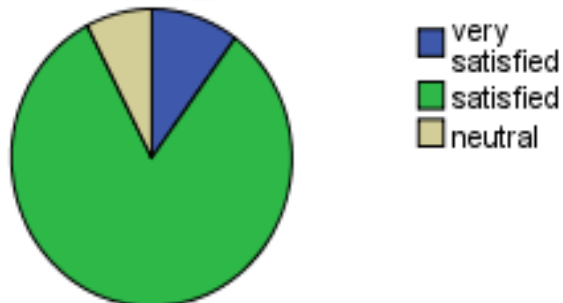
delivery_speed_rating



packing_satisfaction

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	very satisfied	8	9.5	10.1	10.1
	satisfied	65	77.4	82.3	92.4
	neutral	6	7.1	7.6	100.0
	Total	79	94.0	100.0	
	System	5	6.0		
Total		84	100.0		

packing_satisfaction

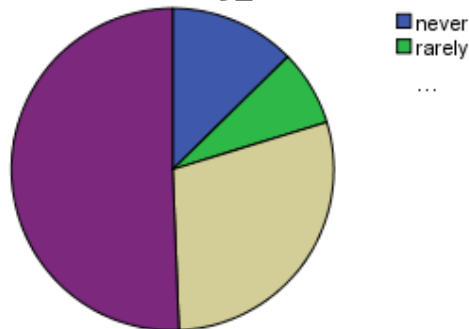




delivery_issues

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	never	10	11.9	12.7	12.7
	rarely	6	7.1	7.6	20.3
	occasionally	23	27.4	29.1	49.4
	frequently	40	47.6	50.6	100.0
	Total	79	94.0	100.0	
	System	5	6.0		
Total		84	100.0		

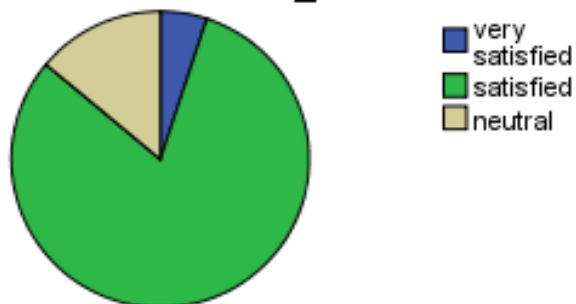
delivery_issues



customer-service_satisfaction

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	very satisfied	4	4.8	5.1	5.1
	satisfied	64	76.2	81.0	86.1
	neutral	11	13.1	13.9	100.0
	Total	79	94.0	100.0	
	System	5	6.0		
Total		84	100.0		

customer-service_satisfaction

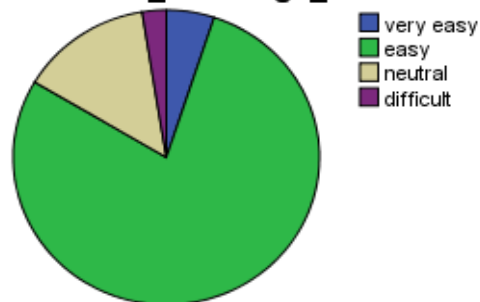




return_exchange_ease

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	very easy	4	4.8	5.1	5.1
	easy	62	73.8	78.5	83.5
	neutral	11	13.1	13.9	97.5
	difficult	2	2.4	2.5	100.0
	Total	79	94.0	100.0	
	System	5	6.0		
Total		84	100.0		

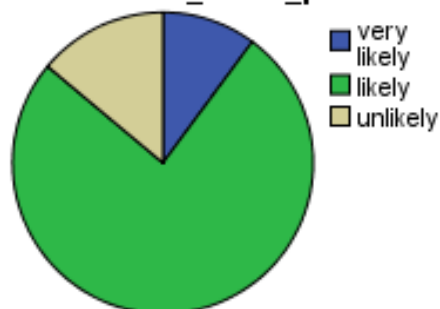
return_exchange_ease



recommend_ecom_platform

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	very likely	8	9.5	10.1	10.1
	likely	60	71.4	75.9	86.1
	unlikely	11	13.1	13.9	100.0
	Total	79	94.0	100.0	
	System	5	6.0		
Total		84	100.0		

recommend_ecom_platform

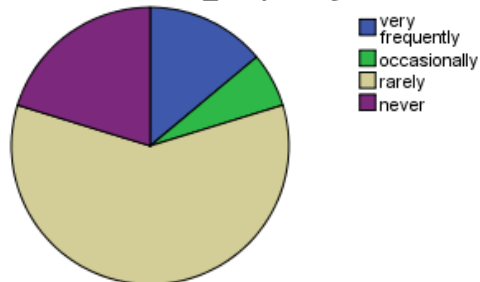




discount_frequency

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	very frequently	11	13.1	13.9	13.9
	occasionally	5	6.0	6.3	20.3
	rarely	47	56.0	59.5	79.7
	never	16	19.0	20.3	100.0
	Total	79	94.0	100.0	
	System	5	6.0		
Total		84	100.0		

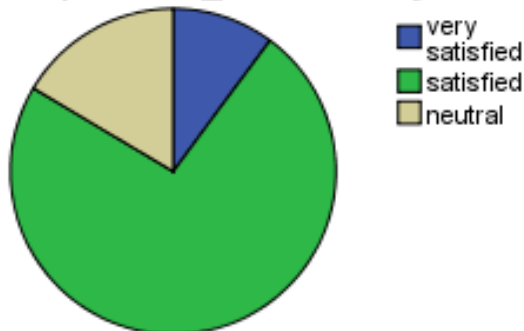
discount_frequency



product_authenticity

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	very satisfied	8	9.5	10.1	10.1
	satisfied	58	69.0	73.4	83.5
	neutral	13	15.5	16.5	100.0
	Total	79	94.0	100.0	
	System	5	6.0		
Total		84	100.0		

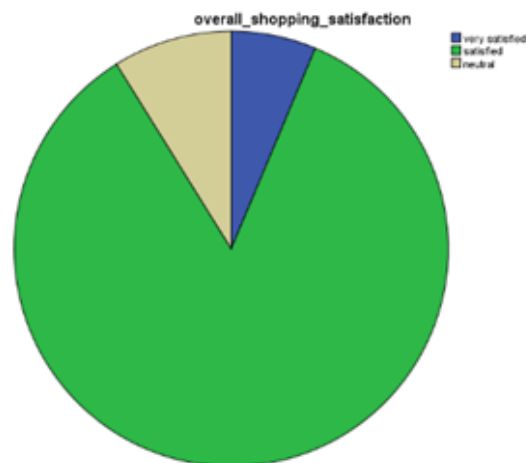
product_authenticity





overall_shopping_satisfaction

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid very satisfied	5	6.0	6.3	6.3
satisfied	67	79.8	84.8	91.1
neutral	7	8.3	8.9	100.0
Total	79	94.0	100.0	
System	5	6.0		
Total	84	100.0		



Statistics

	return_exchange_base	recommended_platform	discount_frequency	product_authenticity	overall_shopping_satisfaction
Mean	2.14	2.04	2.86	2.06	2.03
Median	2.00	2.00	3.00	2.00	2.00
Mode	2	2	3	2	2
Std. Deviation	.525	.492	.902	.515	.391
Sum	169	161	226	163	160

Interpretation

The survey data highlights a high level of customer satisfaction across key areas of the e-commerce platform. About 73.4% of respondents were likely to recommend the platform, showing strong loyalty. Discounts were frequent for over half the users, and 73.4% expressed satisfaction with product authenticity. Overall shopping satisfaction was high, with 84.8% satisfied and 6.3% very satisfied.



Checkout issues were rare, delivery speed was rated fast by 64.6%, and 88.6% were pleased with packaging. Delivery and customer service problems were minimal, and most users found returns or exchanges easy, indicating excellent performance in user experience and service quality.

Findings, Suggestions, Conclusion

Findings

- Shopping Frequency-Majority shop online weekly (31.3%), monthly (36.3%), and daily (13.8%).
- E-commerce Platform-Flipkart (52.5%), Amazon (17.9%)
- UI design satisfaction-satisfaction (72.6%) neutral (15%) and very satisfaction (8.8%)
- Product search ease- appreciated (67.1%) experience (2.5%)
- pricing rating- reasonable (59.5%) expensive (22%)
- Checkout issues-frequently (60.7%) never (4.8%)
- Delivery speed rating- fast (64.6%) very fast (9.5%)
- Packing satisfaction-satisfaction (76%) very satisfaction (10%)
- Delivery issues-occasionally (27.4%) frequent (14%)
- customer service satisfaction – satisfied (76.2%) very satisfied (4.8%)
- return ease- easy (73.8%) very easy (4.8%)
- recommend E-commerce platform- likely (71.4%) very likely (9.5%)
- Discount frequency- very frequently (19%) frequently (20%)
- Product Authenticity-satisfied (69%) very satisfied (9.5%)
- Overall shopping satisfaction- satisfied (79.8%) very satisfied (6.3%)

Suggestions

This project seeks to explore the level of customer satisfaction towards e-commerce websites using analysis of different factors including delivery speed, product genuineness, customer care, return policies, and discounts. Data was gathered using a designed survey from online consumers. The results indicate that the majority of customers are contented with the whole shopping experience, delivery services, and product quality. Yet, certain aspects such as promotional offers and refund processes require improvement. According to the findings, the research presents implications to increase platform loyalty and customer satisfaction.

Conclusion

Shopify is a popular online e-commerce platform that makes it simple for people and companies to set up and run online stores. Even users without technical knowledge can use it due to its a lot customizable templates, integrated processing of payments, inventory tracking, and marketing instruments. Its user-friendly interface



and vast app store help big businesses and small startups alike grow their online presence. All things considered, Shopify is a trusted and efficient option for anyone wish to start or expand an online business.

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FINANCIAL LITERACY AS A CATALYST FOR FINANCIAL WELL-BEING: A THEORETICAL EXPLORATION

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Introduction

In today's complex financial landscape characterised by rapid changes in economic conditions and an ever-expanding array of financial products, FL has emerged as a crucial skill set of individuals. Defined as the capacity to understand and effectively use various financial skills, FL enhances the knowledge of budgeting, saving, investing and understanding debt management. The importance of FL is reinforced by its potential to empower individuals to make sound financial decisions that can lead to improve FWB.

FWB itself is multidimensional construct that goes beyond mere financial stability, it includes psychological aspects such as the ability to manage financial stress, fulfil financial goals, and enjoy a sense of financial security. Research indicates that individuals with higher FL levels tend to show better financial behavior, such as increased savings rates and more wise investment decision (Lusardi & Mitchell, 2014). Moreover, FL has connected to reduce dependence on debt, increased savings for retirement, and greater understanding of financial risks and opportunities (Hastings et al., 2013).

Across the world, the need to improve FL is further emphasised by economic inequalities varying levels of access to financial education resources. According to the World Bank (2018), about 1.7 billion adults remain unbanked, primarily due to lack of financial literacy. This gap in financial knowledge contributes to cycle of poverty and economic instability, particularly in developing regions. Consequently, addressing FL is not only vital for individual empowerment but also for fostering broader economic growth and resilience in communities.

Review of Literature

Chen, H. & Volpe, R. P. (1998) This study analyzed the FL levels of college students, revealing significant gaps in knowledge regarding budgeting, savings and credit management. The authors underline the need for integrating financial education into higher education curricula to prepare young adults for financial challenges.

Hastings, J. S., Madrian, B. C., & Skimmyhorn, W. (2013) This study examined the impact of FL on economic outcomes, finding that individuals with higher finance were more likely to engage in behaviors that lead to economic stability. The



authors advocated for comprehensive financial education programs to enhance financial literacy, particularly among vulnerable populations.

Lusardi, A. & Mitchell, O.S. (2014) In this research the authors revealed that the critical role of FL in strengthening economic outcomes. Their findings indicated that individuals with higher FL levels engage in more positive financial behaviors, contributing to improved financial stability and retirement planning. Notably, they found 30% of individuals could correctly answer three basic FL questions, underscoring a widespread knowledge gap.

Mason, C. & Wilson, S. (2020) Authors evaluated how FL influences entrepreneurship. Their research published that financial literate individuals were more likely to start and sustain Businesses, highlighting the role of financial education in promoting economic development.

Agrawal, S., Driscoll, J.C., Gabaix X., & Laibson, D. (2023) this study examined the impact of FL on decision making throughout the different stages of life. Their research indicated that FL significantly predicts financial resilience, supporting the need for policy intervention aimed to enhancing financial education across the lifespan.

Nguyen, T. & Lee, J. (2023) this systematic review assessed the effectiveness of financial education interventions in improving financial literacy. The authors found that structured programs significantly enhance individuals' financial knowledge and behavior, advocating for comprehensive financial education policies at the national level.

Rojas, C., Yang, Y., & Zhan, M. (2024) this recent meta- analysis assessed the relationship between financial behaviors confirming strong positive correlation. The author highlighted the importance of targeted financial education initiatives to promote positive financial practice among divers' populations.

Kira, A., et al. (2024) the authors revealed the impact of FL on investment decisions in emerging markets. Their findings demonstrated that individuals with higher FL are more likely to make informed investment choices, thus contributing to better financial results in rapidly developing economies.

Malhotra, A., Chatterjee, A. & Gupta R. (2024) in this study revealed the relationship between FL and economic empowerment in India. Their findings indicated that improving FL significantly enhances access to financial services, thereby fostering entrepreneurial activities and economic development in marginalized communities.

Methodology

This study employs a qualitative literature review methodology, examining peer-reviewed articles, government reports and credible organizational publications. The selection criteria focused on studies published within the last decade that addressed the relationship between FL and FWB.



Objectives

- To analyze the role of FLin promoting FWB among individuals.
- To identify key components of FLthat contribute to improve financial outcomes
- To explore the implications of enhancing FLfor economic empowerment globally.

The Role of FLin Promoting FWB

FLplays a crucial role in improving FWB by equipping individuals with the knowledge to make informed financial decisions. Studies such as those by Lusardi and Mitchell (2014), demonstrate the individuals with high FLare more likely to engage in behaviors that promotes financial stability, such as planning for retirement and savings for emergencies. According to the National Endowment for Financial Education, (NEFE, 2021), individuals with strong financial skills are 50% more likely to have emergency savings compared to those with limited knowledge. This knowledge not only reduces financial stress but also empowers individuals to set and achieve financial goals, finally leading to a more secure financial future.

Key Components of FLthat Contribute to Improve Financial Outcomes

Key components of FLinclude budgeting, saving, understanding credit and investing. Research indicates that individuals who are knowledgeable about these areas tend to have better financial outcomes. For instance, a study by the Financial Industry Regulatory Authority (FINRA 2018), found that individuals who understand the implications of interest rates on savings and debt management are more adept at making financial decisions that improve their economic standing.

Implications of Enhancing FLfor Economic Empowerment

Enhancing FLis a crucial for economic empowerment, particularly in marginalised communities. Studies by World Bank (2018) and Mason & Wilson (2020) indicate that financial education initiatives can significantly improve access to financial services, enabling individuals to escape poverty cycles. The World Bank reports that financial literate individuals are 12% more likely to save money than their less literate counterparts. Moreover, programs aimed at increasing FLhave been shown to enhance entrepreneurial skills and promote business ownership, contributing to local economic development.

Contribution and Relevant to the Study

This article contributes to the existing literature by providing a comprehensive exploration of relationship between FLand FWB. It highlights the necessity of integrating financial education into academic curricula and communities' programs to foster economic empowerment. Government initiatives and non- profit organizations play a crucial role in enhancing financial literacy, which is essential for building a financially capable society.



Limitations of the Study

This study provides valuable insights; it is essential to acknowledge its limitations. The reliance on existing literature means that new developments in financial education may not be fully captured. Additionally, generalizability of findings from specific populations to broader context may be limited.

Suggestions

- Schools and universities should incorporate FL programs into their curricula to prepare students for real world financial challenges.
- Community organisations should develop targeted financial education initiatives tailored to local needs.
- Governments should prioritize funding and support for FL initiatives.
- Leverage technology to create innovative FL programs that can reach broader audience.

Conclusion

In an increasingly complex financial environment, FL emerges as a critical determinant of both individual and community FWB. This article has highlighted the multifaceted role of FL in empowering individuals to make informed financial decisions, which in turn fosters economic stability and resilience. The evidence reviewed indicates that enhancing FL not only improves financial outcomes for individuals but also contributes to broader societal benefits, including reduced poverty rates and increased economic participation. Therefore, addressing the FL gap should be a priority for policymakers, educator and community organizations. By implementing effective financial education programs and promoting access to financial resources, stakeholders can significantly enhance FL levels, leading to a more financially informed and economically empowered society.

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A STUDY ON INVESTORS BEHAVIOUR TOWARDS INVESTMENT AVENUES (VIJAYAPUR CITY)

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Introduction

Investment plays a crucial role in economic development of a nation, and understanding investors behavior is important for financial institutions, policy makers, and researchers. This project explores the behavior of investors towards investment avenues as example stocks, mutual funds, fixed deposits, and more. The study aims to analyze the factors that influence investors. By identifying patterns and preferences, this project provides insights into how investors choose among the available investment options and what drives their choices in a dynamic environment.

Need for the Study

- To understand investment preferences
- To analyze influencing factors
- To assist financial planners and advisors
- To guide policy formulation
- To evaluate awareness and literacy
- To enhance investment culture

Litreture Review

Investor behavior is influenced by demographic factors such as age, income, education, and gender influence investment preferences. Younger investors are often inclined towards high-risk assets like equities, while older individuals prefer safer instruments such as fixed deposits and bonds. Behavioral aspects, including literacy and assess risks more rationally. Additionally, the growth of digital platforms has patterns. Overall, a mix of personal characteristics, psychological tendencies, and access to technology shapes how select different avenues.

Statement of the Problem

Despite the wide range of investment avenues available in the financial market, many investors still face challenges in making informed and rational investment decisions. Their choices are often influenced by behavioral biases, lack of financial knowledge, socio-economic factors, and market perceptions. This leads to suboptimal investment outcomes and missed opportunities for wealth creation.



Moreover, there is a noticeable gap in understanding how different investor segments behave in terms of risk-taking, preferences, and decision-making processes. Therefore, it is essential to study investor behavior in order to identify the key drivers behind their investment choices and to assist in the development of better financial advisory services, educational programs, and policy frameworks.

Objectives of the Study

- To identify the various investment avenues preferred by investors.
- To analyze the factors influencing investors' decisions, such as risk appetite, income level, age and financial literacy.
- To study the level of awareness and understanding of different investment options among investors.
- To explore the impact of behavioral demographic biases on investment choices.
- To examine the relationship between demographic factors and investment behavior.
- To assess the role of financial advisors and media in shaping investment decisions.
- To provide recommendations for improving investor education and promoting sound investment practices.

Scope of the Testing

- The testing focuses on analysing the relationship between demographic factors (age, income, education) and investment preferences.
- It examines how financial literacy and risk tolerance influence the choice of investment avenues. Statistical tools like chi-square tests or t-tests are used to test the formulated hypotheses.
- The scope is limited to individual investors from a specific geographic region and does not include institutional investors.
- The findings aim to identify behavioral patterns and support strategies for better investment decisions.

Hypothesis Testing

Null Hypothesis (H_0): Assumes no relationship or effect between variables.

Eg: H_0 : There is no significant relationship between income level and investment preferences.

Alternative Hypothesis (H_1 or H_a): Suggests a relationship or effect does exist.

Eg: H_1 : There is a significant relationship between income level and investment preferences.



Research Methodology

Source of data: The study is based on primary data.

- Primary data: the information has been collected by visiting people of Vijayapur city
- Sample size: 35

This study utilized a descriptive quantitative design to obtain the opinions of the respondents of the Vijayapur city. It identified that residents approximately 476000 in the city(particularly). 35 of them were selected for this study on a random basis. These people are from different fields like students, working and non-working people. The population also diversified in demographic profiles like age, gender and occupation.

Limitations of the Study

The study is geographically limited to Vijayapur city. Data collected is based on self-reported responses, which may include personal biases in perception.

The study focuses mainly on individual investors, excluding insights from institutional or corporate investment behaviors.

The limitations of tools and techniques applied for the analysis are inherent in the prese

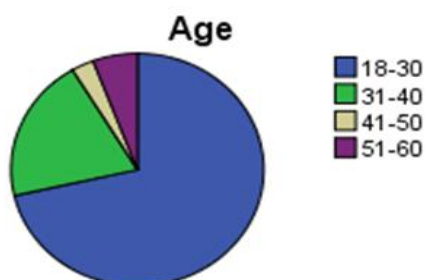
Scope for Future Research

Future research can be extended to other cities and regions to compare investor behavior across different populations. Studies over longer periods can help understand how investment preferences change with market trends and economic conditions. Researchers can also explore deeper psychological factors influencing decisions and assess the growing impact of digital platforms and technology-driven investment tools. Such studies would help build a more comprehensive view of modern investor behavior.

Data Analysis and Interpretation

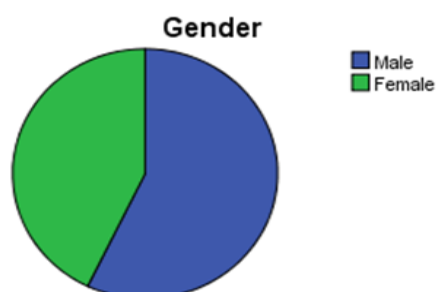
Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-30	25	71.4	71.4	71.4
	31-40	7	20.0	20.0	91.4
	41-50	1	2.9	2.9	94.3
	51-60	2	5.7	5.7	100.0
	Total	35	100.0	100.0	



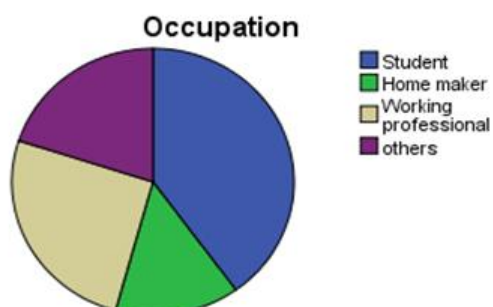
Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	20	57.1	57.1	57.1
Female	15	42.9	42.9	100.0
Total	35	100.0	100.0	



Occupation

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Student	14	40.0	40.0	40.0
Home maker	5	14.3	14.3	54.3
Working professional	9	25.7	25.7	80.0
others	7	20.0	20.0	100.0
Total	35	100.0	100.0	



**One-Sample Statistics**

	N	Mean	Std. Deviation	Std. Error Mean
I prefer low-risk investment	35	3.97	.514	.087
I take risks for higher returns	35	3.46	.657	.111
I focus on long-term investing	35	2.77	1.140	.193
I like real estate and gold	35	3.86	.845	.143
I prefer income over capital	35	3.29	1.178	.199
I am okay with market fluctuations	35	2.89	1.207	.204
I avoid unpredictable returns	35	3.66	.938	.158
I invest in new ventures	35	3.29	.957	.162
I diversify to reduce risk	35	3.51	.781	.132
I feel anxious if loss in investment	35	3.40	1.035	.175
I get advice before investing	35	3.34	1.162	.196
I follow market updates	35	3.06	1.235	.209
I know about tax implications	35	2.71	1.126	.190
I use apps for my portfolio	35	3.09	1.222	.206
Financial literacy is important	35	3.49	1.147	.194
I follow advice from people I know	35	2.97	1.272	.215
Tax benefits is important to me	35	3.31	.867	.147
Govt policies influence my investing	35	3.17	1.200	.203
I ask advisors before investing	35	3.03	1.098	.186
I plan my investments align with my goals	35	3.34	.838	.142

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.225	.213	20



One-Sample Test

	Test Value = 3					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
I prefer low-risk investment	11.188	34	.000	.971	.79	1.15
I take risks for higher returns	4.115	34	.000	.457	.23	.68
I focus on long-term investing	-1.186	34	.244	-.229	-.62	.16
I like real estate and gold	6.000	34	.000	.857	.57	1.15
I prefer income over capital	1.435	34	.160	.286	-.12	.69
I am okay with market fluctuations	-.560	34	.579	-.114	-.53	.30
I avoid unpredictable returns	4.147	34	.000	.657	.34	.98
I invest in new ventures	1.766	34	.086	.286	-.04	.61
I diversify to reduce risk	3.895	34	.000	.514	.25	.78
I feel anxious if loss in investment	2.287	34	.029	.400	.04	.76
I get advice before investing	1.746	34	.090	.343	-.06	.74
I follow market updates	.274	34	.786	.057	-.37	.48
I know about tax implications	-1.501	34	.143	-.286	-.67	.10
I use apps for my portfolio	.415	34	.681	.086	-.33	.51
Financial literacy is important	2.505	34	.017	.486	.09	.88
I follow advice from people I know	-.133	34	.895	-.029	-.47	.41
Tax benefits is important to me	2.145	34	.039	.314	.02	.61
Govt policies influence my investing	.845	34	.404	.171	-.24	.58
I ask advisors before investing	.154	34	.879	.029	-.35	.41
I plan my investments align with my goals	2.420	34	.021	.343	.05	.63

Interpretation

The literature suggests that investor behavior is not solely driven by financial goals but also by personal characteristics, psychological factors, and access to information. Demographics like age and income shape risk preferences, while behavioral biases often lead to irrational choices. Financial literacy empowers investors to make better decisions, and technology has made investment tools more accessible. This indicates that understanding investor behavior requires a holistic view of both rational and emotional influences.

Findings of the Study

The study shows that investor behavior in Vijayapura is influenced by factors such as age, income, financial literacy, and risk appetite. A significant portion of the respondents were male investors, indicating that men are currently more active in investment activities. Most investors continue to prefer traditional options like gold and fixed deposits, while younger and more financially aware individuals show greater



interest in mutual funds and stock markets. The influence of digital platforms is also increasing, though some investors remain cautious due to lack of trust or familiarity.

Suggestions

Efforts should be made to increase financial literacy among all age groups through workshops and awareness programs. Financial institutions should provide user-friendly digital tools and personalized guidance to help investors make informed choices. Encouraging portfolio diversification can also reduce risk and improve returns.

Conclusion

Investor behavior is shaped by a mix of personal, financial, and psychological factors. By understanding these influences, stakeholders can design better financial products and educational programs that align with the needs and preferences of different investor segments. Continuous research and innovation are key to supporting informed investment decisions in the future.

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IMPACT OF E-COMMERCE ON RETAIL STORE WITH SPECIAL REFERENCE TO VIJAYAPUR CITY

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Introduction

E-commerce has deeply changed the retailing landscape, offering consumers convenience, greater variety of products, and competitive prices. This digital revolution has placed traditional retail stores under pressure, compelling a shift in consumer behavior and foot traffic reduction. With expanding online platforms, physical stores are compelled to innovate through digital integration, improved customer experience, and creative business models. This paper addresses the influence of e-commerce on the sustainability and growth of retail stores.

Need of the Study

- To study how online shopping changes consumer behavior.
- To understand challenges faced by traditional retail stores.
- To explore the role of technology in retail growth.
- To compare customer satisfaction in online vs offline shopping.

Review of Literature

E-commerce has drastically transformed the operations of retailing, driving foot traffic out of physical stores and into online stores. It compels retailers to embrace digital methods, enhance customer experiences, and merge online-offline models in order to remain competitive and cater to changing consumer demands.

Statement of the Problem

The growth of e-commerce has greatly changed consumers' shopping patterns, resulting in decreased footfalls in physical retail stores. The change poses threats to physical stores in terms of staying relevant, engaging customers, and being profitable. The research seeks to analyze the effect of e-commerce on the viability of retail stores.

Objectives of the Study

- To examine the impact of e-commerce on consumer buying habits.
- To assess the difficulties experienced by conventional retail outlets in the age of technology.



- To gauge the economic effect of e-commerce on local retail industries.
- To contrast levels of customer satisfaction between store and online shopping experiences.

Hypothesis Testing

H0: E-commerce does not have any substantial effect on retail store sales and customer visits

H1: E-commerce significantly affects retail store sales and customer visits

H0: Growth in e-commerce does not influence the profitability of retail outlets.

H1: E-commerce growth significantly affects the profitability of retail stores.

Scope of the Study

- The study focuses on retail business operating within Vijayapur city.
- It examines the influence of e-commerce on local consumer buying behavior.
- It analyzes how traditional retailers in Vijayapur are adapting to digital trends.
- The study is limited to sectors like clothing, electronics, and daily essentials.

Research Methodology

- **Source of Data:** The research is conducted on primary as well as secondary data.
- **Primary Data:** The data has been gathered by employing structured questionnaire and interview with consumers and retail store owners in Vijayapur City.
- **Secondary Data:** It is collected from government reports, journals, and internet databases to examine the effects of e-commerce on local retail companies.
- **Sample Size:** 35 respondents.

Limitations of the Study

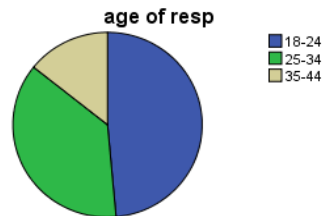
- The study is limited to retail stores within Vijayapur, so findings may not reflect other regions.
- Responses may be biased due to personal opinions of participants.
- The sample size is small, which may affect the general accuracy of the results.
- Rapid changes in e-commerce trends might make findings less relevant over time.



Analysis and Interpretation

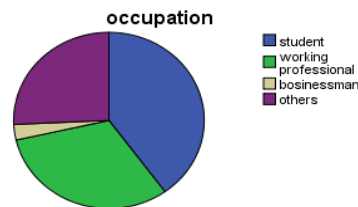
age of resp

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-24	17	48.6	48.6	48.6
	25-34	13	37.1	37.1	85.7
	35-44	5	14.3	14.3	100.0
	Total	35	100.0	100.0	



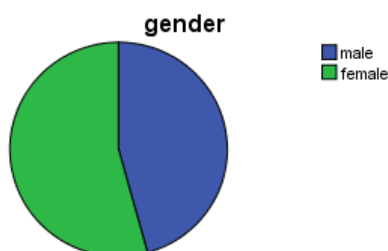
occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	student	14	40.0	40.0	40.0
	working professional	11	31.4	31.4	71.4
	businessman	1	2.9	2.9	74.3
	others	9	25.7	25.7	100.0
	Total	35	100.0	100.0	



gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	16	45.7	45.7	45.7
	female	19	54.3	54.3	100.0
	Total	35	100.0	100.0	





Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.767	.763	18

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
prefer online shopping	35	3.60	.847	.143
compare prices easily	35	3.86	.810	.137
shopping online more now	35	3.23	1.190	.201
visit retail store less due to online shopping	35	3.34	1.027	.174
happy with online shopping	35	3.51	.981	.166
negative impact on retail store	35	4.11	.900	.152
spend less in store	35	3.29	.893	.151
adopt e-commerce to stay competitive	35	4.26	.886	.150
e-commerce cuts retail sales	35	3.86	.772	.131
prefer stores that offer online options	35	3.37	.843	.143
unique in store experiences matter	35	4.26	.780	.132
e-commerce changed my store habits	35	3.51	.742	.126
store promotions attract to retail shops	35	3.71	.987	.167
store should use technology	35	3.83	.923	.156
e-commerce drives innovation	35	4.00	1.283	.217
continue to grow and impact retail stores	35	3.91	.951	.161
stores must combine online and offline	35	3.91	.951	.161
technology will shape the future of retail	35	3.91	.781	.132



One-Sample Test

	Test Value = 3					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
prefer online shopping	4.190	34	.000	.600	.31	.89
compare prices easily	6.263	34	.000	.857	.58	1.14
shopping online more now	1.136	34	.264	.229	-.18	.64
visit retail store less due to online shopping	1.974	34	.057	.343	-.01	.70
happy with online shopping	3.100	34	.004	.514	.18	.85
negative impact on retail store	7.324	34	.000	1.114	.81	1.42
spend less in store	1.892	34	.067	.286	-.02	.59
adopt e-commerce to stay competitive	8.395	34	.000	1.257	.95	1.56
e-commerce cuts retail sales	6.565	34	.000	.857	.59	1.12
prefer stores that offer online options	2.606	34	.013	.371	.08	.66
unique in store experiences matter	9.535	34	.000	1.257	.99	1.53
e-commerce changed my store habits	4.098	34	.000	.514	.26	.77
store promotions attract to retail shops	4.280	34	.000	.714	.38	1.05
store should use technology	5.310	34	.000	.829	.51	1.15
e-commerce drives innovation	4.610	34	.000	1.000	.56	1.44
continue to grow and impact retail stores	5.688	34	.000	.914	.59	1.24
stores must combine online and offline	5.688	34	.000	.914	.59	1.24
technology will shape the future of retail	6.925	34	.000	.914	.65	1.18

From the above table, majority of the t-values are more than the critical value 1.684 and significance values are less than 0.05. Hence the alternative hypothesis (H1) – customers strongly believe that e-commerce has a significant impact on retail stores and retail strategies is accepted. The null hypothesis (H0) – customers do not feel the e-commerce affects retail store – is rejected.



Findings, Suggestions and Conclusion

Findings

Consumers increasingly prefer online buying for its convenience and price savings, and this has contributed to fewer in-person store visits. They understand that e-commerce considerably influences brick-and-mortar retail and anticipate stores to innovate through the convergence of digital and physical realms. Technology uptake is viewed as a necessity to stay alive, and individualized in-store experiences are still valued. Customers are generally of the opinion that will significantly impact the retail future.

Suggestions

According to the information, Vijayapur City retail stores need to focus on digital technology to remain competitive since more than 85% of respondents concur that retail's future will be influenced by technology. Retailers have to incorporate both online and offline to remain competitive in the market. In store promotion can also increase traffic, with 71.4% concurring in their effectiveness. Personalized services can improve customer satisfaction. Adopting these measures will keep Vijayapur retailers contemporary in an e-commerce-oriented world.

Conclusion

The research evidently indicates that e-commerce has introduced a discernible change in Vijayapur City customers' shopping habits. Although there is convenience and innovation on the internet, there remains value in retail outlets via personal contact and experience within a store. Most of the respondents are of the view that taking advantage of technology and embracing a hybrid approach is crucial for the survival of retailing. Traditional shops need to remain competitive and effective.

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IMPACT OF SELF ASSISTS GROUPS IN WOMEN EMPOWERMENT REFERENCE TO VIJAYAPUR CITY

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Introduction

Women constitute half of the population of world and hence it is the fundamental unit of society. It is women who forms family, society and finally the nation. In certain developing nations huge segments of women is oppressed because of non-education, resource accessibility, and jobs. Country development is only a reality when they were provided with equal access in all aspects of life which we term as women empowerment. The women empowerment is the result of numerous debates formulated by women movement across world.

Review of Literature

Ranula & Wallentin (2009) in their research work "Does Micro Finance Empower Women? Evidence from Self Help Groups in India" maintained that women empowerment is possible only when the current social norms and culture is being confronted by the women in an effort to enhance their social welfare more effectively. They operationalize empowerment as a latent variable and tested empirically the association between the SHG involvement and women empowerment. The research ultimately found that SHG members are empowered through this micro-finance on various levels, as they are more likely to challenge the prevalent gender norms and culture that limit their capacity to grow and make decisions.

Patil (2013) In his research work titled "self-help group and women empowerment" found that the success of SHGs not only enhances the economic status of women but also made lots of changes in their social status

Objectives of Study

- To learn about the activities of self-help groups in the study arear and to know employment and livelihood skills of women in relation to Self Help Groups.
- To analyze the management and administrative of the Self -Help Groups
- To study the operating system and capital structure of Self Helps Groups and to analyze their financial positions.
- To identify the marketing policies, government support and prospects in marketing of the Self Help Groups.



Proposed Methodology during the Tenure of Research Work

Research methodology is an approach to methodically solve the research problem, here we learn the different steps which are mostly followed by a researcher investigating his problem as well as the rationale behind them.

- **Primary Data**

"Primary Data are those which are collected a fresh and for the first time and is original in character. These types of data are collected by researchers by visiting the study area". For primary data collection questionnaires and direct interview methods were employed.

- **Questionnaires**

Questionnaire is an important tool to gather primary data in the event of large samples. It is a set of questions typed or printed in a specific way on a form or series of forms. Questions must be simple, understandable, and simple to comprehend and pertinent to the research. The questionnaire was utilized primarily for gathering information from the women belonging to the SHG group. The questions were clarified to the women, and they completed it in sample time and this information was used for further analysis.

Research Hypotheses

A hypothesis is just an assumption or some supposition to be disproved or proved. But for a researcher, a hypothesis is a formal question that he aims to answer.

H₀₁: SGHs have no significant impact on women's financial independence.

H₁₁: SHGs have a significant impact on women's financial independence.

H₀₂: SHGs have a significant no significant impact on women's participation in household decision Making.

H₁₂: SHGs have a significant impact on women's participation in household decisions.

Anaysis and Interpretation

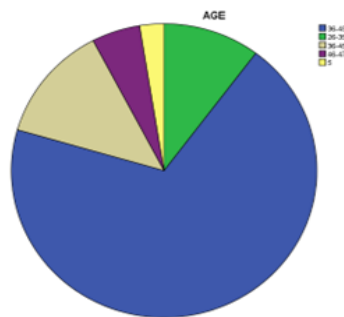
Table 1: Statistics

Statistics													
		AGE	Gender	Education	House hold income	Number of years	Financial Independenc e	Credit and savings facilities	Increase in income after joini in SHG	Improved financial literacy	Making independent financial decisions	Helps to learn new skills	Contribution financially to my family
N	Valid	39	39	39	39	39	39	39	39	39	39	39	39
	Missing	0	0	0	0	0	0	0	0	0	0	0	0
Mean		1.62	2.59	3.36	2.56	2.36	3.21	2.97	3.15	3.23	2.90	3.00	3.44
Median		1.00	2.00	3.00	2.00	2.00	3.00	3.00	3.00	3.00	3.00	3.00	4.00
Mode		1	2	5	1	1	3	4	4	4	3	4	4
Sum		63	101	131	100	92	125	116	123	126	113	117	134



Table 2: Age of the Respondents

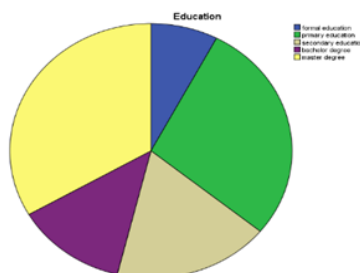
AGE					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-25	27	71.1	71.1	71.1
	26-35	3	7.9	7.9	78.9
	36-45	5	13.2	13.2	92.1
	46-47	2	5.3	5.3	97.4
	5	1	2.6	2.6	100.0
	Total	38	100.0	100.0	



Interpret: Shows that age groups (69.2%), 36-45 age groups (10.3%) 46-47 age groups (97.4%)

Table 2 education of the respondents

Education					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	formal education	3	7.7	7.7	7.7
	primary education	11	28.2	28.2	35.9
	secondary education	7	17.9	17.9	53.8
	bachelor degree	5	12.8	12.8	66.7
	master degree	13	33.3	33.3	100.0
	Total	39	100.0	100.0	

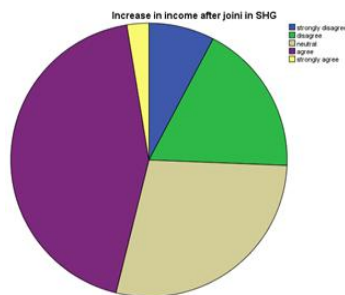


Interpret: shows that most of the women's completed bachelor's degree (66.7%) , master's degree (100%) secondary education (53.8%) , formal and primary education (7.7%), (36.9%)

Table 3: increase in income

Increase in income after join in SHG

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	3	7.7	7.7	7.7
disagree	7	17.9	17.9	25.6
neutral	11	28.2	28.2	53.8
agree	17	43.6	43.6	97.4
strongly agree	1	2.6	2.6	100.0
Total	39	100.0	100.0	

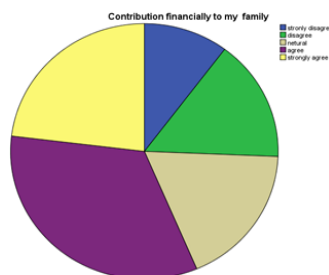


Growth in income after joining SHG 43.6% of the respondents agreed that there was an increase in income after join SHGs

Table 4: Contribution Financially to my Family

Contribution financially to my family

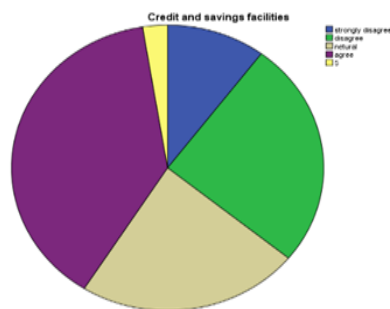
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	4	10.3	10.3	10.3
disagree	6	15.4	15.4	25.6
neutral	7	17.9	17.9	43.6
agree	13	33.3	33.3	76.9
strongly agree	9	23.1	23.1	100.0
Total	39	100.0	100.0	



Interpretation: After joining SHG of (76.9%) and (9%) increases members ability to support their families after joining

Table 5: Credit and Savings Facilities

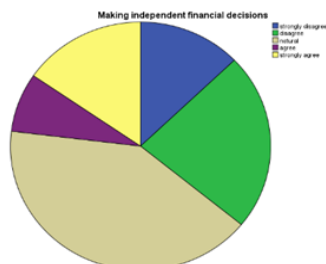
Credit and savings facilities					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	4	10.3	10.3	10.3
	disagree	10	25.6	25.6	35.9
	netural	9	23.1	23.1	59.0
	agree	15	38.5	38.5	97.4
5		1	2.6	2.6	100.0
Total		39	100.0	100.0	



Interpretatiion: Credit and savings facilities 97%, more than 50% access to financial services needs further strengthening

Table 6: making independent financial decisions

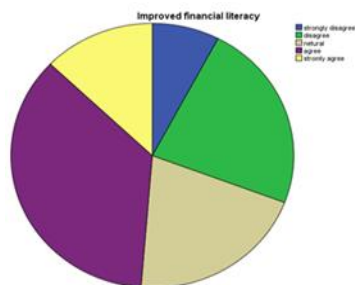
Making independent financial decisions					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	5	12.8	12.8	12.8
	disagree	9	23.1	23.1	35.9
	netural	16	41.0	41.0	76.9
	agree	3	7.7	7.7	84.6
	strongly agree	6	15.4	15.4	100.0
Total		39	100.0	100.0	



Interpretation: 84.6% of thewomens makes the independent financial Decisions in business

Table 7: Improved Financial Literacy

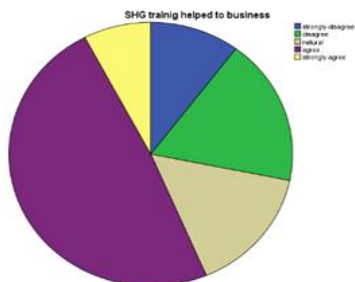
		Improved financial literacy			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	3	7.7	7.7	7.7
	disagree	9	23.1	23.1	30.8
	netural	8	20.5	20.5	51.3
	agree	14	35.9	35.9	87.2
	stromly agree	5	12.8	12.8	100.0
	Total	39	100.0	100.0	



Interpretation: 38.5% agreed financial literacy improved and 20.5% were neutral financial literacy efforts yield positive outcomes

Table 8: SHG Training Helped Business

		SHG trainig helped to business			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	4	10.3	10.3	10.3
	disagree	7	17.9	17.9	28.2
	netural	6	15.4	15.4	43.6
	agree	19	48.7	48.7	92.3
	strongly agree	3	7.7	7.7	100.0
	Total	39	100.0	100.0	

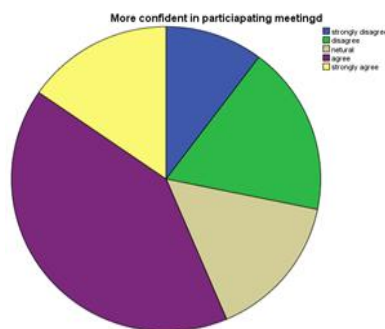


Interpretation: 38.5% agreed training helped their business activities. SHG training programs are effective in business activities.

Table 9: SHG helps to become more Confident in Participating in Meeting

More confident in participating meetingd

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	4	10.3	10.3	10.3
disagree	7	17.9	17.9	28.2
netural	6	15.4	15.4	43.6
agree	16	41.0	41.0	84.6
strongly agree	6	15.4	15.4	100.0
Total	39	100.0	100.0	

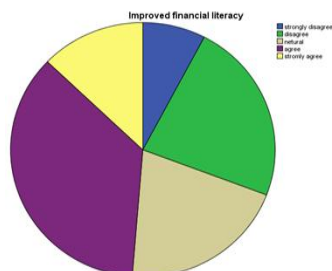


Interpretation: 41. % and 15.4% of the people participated in SHG which helps them to become confident.

Table 10: SHG helped in Understanding Rights and legal Rights and Legal Protection

SHG helped in understanding rights and legal protection as a women

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	4	10.3	10.3	10.3
disagree	12	30.8	30.8	41.0
netural	6	15.4	15.4	56.4
agree	15	38.5	38.5	94.9
storngly agree	2	5.1	5.1	100.0
Total	39	100.0	100.0	



Interpretation: 38.5% agreed their understanding increased. SHGs lead to legal awareness among women members



Finding of the Study

- A majority of the women indicate that becoming a member of the SHG has raised family income
- Through a smaller proportion remains unsure or sees merely modest improvements
- Most members claim they are now a source of consistent household money, responsible for everything from day-to-day expenses to larger bills, which has helped change family dynamics in their favor
- SHG members admit learning main skills such as basic bookkeeping, calculation of interest and planning for repayments through regular meetings and peer coaching
- The research also indicated that there was a remarkable rise in the income of women after being a member of SHG
- WE can also conclude that there was a remarkable rise in the employment rate of women after being a member of SHG

Conclusion

The central philosophy of SHG is in women empowerment by way of enhancing employability self-sufficiency and developing a saving habit among rural women. Empowerment in micro-credit will necessarily entail a shift in attitude, shift in work culture and overcoming vested interests. To address women's empowerment, women must be empowered to set their priorities and assert their rights. Micro finance can be an effective poverty reduction strategy only if utilized for income generating microenterprise development. Self Help groups according to the study is effective in rural areas, particularly among women. These initiatives have elevated the rural woman economically and socially in the society.

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PUBLIC OPINION ON WOMEN'S SAFETY MEASURES IN PUBLIC TRANSPORT IN VIJAYAPUR CITY

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Introudution

Public transport is a crucial part of urban life, especially for students, working in Professional, and the general public. However, safety concerns, particularly regarding women, have become a major issue. In many cities, including vijayapur, there have been frequent reports of harassment, lack of security, and ineffective safety measures in public transport systems. This study focuses on gathering public opinion to understand the safety measures in place, their effectiveness, and areas requiring improvement for ensuring a safer commuting experience for women

Need for the Study

- Rising safety concerns
- Importance of women mobility
- Assessment current measures
- Understanding public opinion
- Policy improvement
- Empowering women

Statement of the Problem

Although there are several measures implemented to protect women in public transport, many women still feel unsafe while commuting. Instances of harassment and lack of quick actions by authorities are frequently reported. The problem is to assess whether the current safety measures in vijayapur city are effective in the eyes of the public and what additional steps need to be take

Objectives of the Study

The primary objectives of this study are:

- To analyze public opinion on women's safety measures in public transport in vijayapur city.
- To evaluate the effectiveness of existing safety provisions like CCTV GPS, and emergency helplines.



- To identify major challenges faced by women while commuting To suggest improvements for enhancing safety in public transport.
- To highlight the importance of safety training for public transport staff.1.5

Scope of the Study

The study is restricted to vijayapur city and focuses only on public transport services like buses, autos, and taxis. It considers opinions from a diverse group of respondents including students, home maker, and working professionals. The study seeks to provides localized insights that could guide policy changes and improvements in vijayapur city.

Reserch Methodology

- Primary data: The information has been collected by visiting the vijayapur city KSRTC bus stands and City bus stand using structured questionnaire.
- Sample size: 40 respondents

Limitations of the Study

Researcher has only considered a sample of womens safety measures in public transports in vijayapur city. The limitations of tools and techniques applied for the analysis are inherent in the present transports

Analysis and Interpretation

Table 1: Gender of the Respondents

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.0	13	32.5	32.5	32.5
	2.0	27	67.5	67.5	100.0
Total		40	100.0	100.0	



According to table 1 the respondent are female (67.5%), male respondents (32.5%).

Table 2: Age of the Respondents

Age					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.0	32	80.0	80.0	80.0
	2.0	6	15.0	15.0	95.0
	3.0	1	2.5	2.5	97.5
	4.0	1	2.5	2.5	100.0
	Total	40	100.0	100.0	

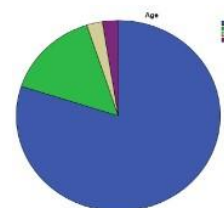


Table 2: shows that Group1.18-30(80%), Group2.31-40(15%) Group3.41-50(2.5%), Group.51-60(2.5%).



Table 3: Occupation of the respondents

Occupation					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.0	29	72.5	72.5	72.5
	2.0	1	2.5	2.5	75.0
	3.0	7	17.5	17.5	92.5
	4.0	3	7.5	7.5	100.0
	Total	40	100.0	100.0	

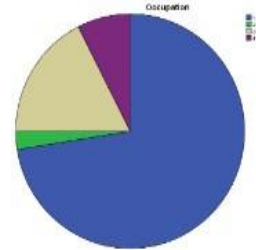


Table 3: shows that Group1. Student (72.5%), Group 2, Homemaker (2.5%) Group 3, working professional (17.5%). Group 4, Others (7.5%).

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.638	.661	20

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Feel safe during the day.	40	4.250	.7425	.1174
Feel safe at night.	40	2.550	1.0365	.1639
CCTV increases safety.	40	3.875	.9111	.1441
Witnessed harassment.	40	2.650	.9487	.1500
Experienced harassment.	40	1.925	.8286	.1310
Others intervene.	40	2.100	.8412	.1330
Avoid transport due to safety.	40	2.775	1.2297	.1944
Women-only seats help.	40	3.975	1.0975	.1735
Panic buttons/helplines work.	40	3.725	1.1091	.1754
Authorities care about safety.	40	4.075	.8590	.1358
Female staff improve safety.	40	3.800	.9661	.1528
GPS adds security.	40	3.525	1.0374	.1640
Quick response to complaints.	40	3.700	1.1140	.1761
Awareness campaigns help.	40	3.400	1.2362	.1955
Need strict punishment.	40	3.775	1.0497	.1660
People are aware of issues.	40	3.700	.9392	.1485
More visible security needed.	40	4.225	.8912	.1409
Need more women-only options.	40	4.125	.8224	.1300
Train all staff on safety.	40	4.375	.8378	.1325
Hire more women staff.	40	4.250	.6699	.1059



One-Sample Test

	Test Value = 3					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Feel safe during the day.	10.648	39	.000	1.2500	1.013	1.487
Feel safe at night.	-2.746	39	.009	-.4500	-.781	-.119
CCTV increases safety.	6.074	39	.000	.8750	.584	1.166
Witnessed harassment	-2.333	39	.025	-.3500	-.653	-.047
Experienced harassment.	-8.206	39	.000	-1.0750	-1.340	-.810
Others intervene.	-6.766	39	.000	-.9000	-1.169	-.631
Avoid transport due to safety.	-1.157	39	.254	-.2250	-.618	.168
Women-only seats help.	5.619	39	.000	.9750	.624	1.326
Panic buttons/helplines work.	4.134	39	.000	.7250	.370	1.080
Authorities care about safety.	7.915	39	.000	1.0750	.800	1.350
Female staff improve safety.	5.237	39	.000	.8000	.491	1.109
GPS adds security.	3.201	39	.003	.5250	.193	.857
Quick response to complaints.	3.974	39	.000	.7000	.344	1.056
Awareness campaigns help.	2.046	39	.047	.4000	.005	.795
Need strict punishment.	4.669	39	.000	.7750	.439	1.111
People are aware of issues.	4.714	39	.000	.7000	.400	1.000
More visible security needed.	8.693	39	.000	1.2250	.940	1.510
Need more women-only options.	8.652	39	.000	1.1250	.862	1.388
Train all staff on safety.	10.380	39	.000	1.3750	1.107	1.643
Hire more women staff.	11.802	39	.000	1.2500	1.036	1.464

Findings of the Study

- Many women feel unsafe using public transport at night.
- CCTV cameras and women-only seating areas are seen as helpful for safety. Lack of awareness about emergency helplines and panic buttons among passengers.
- Authorities' response to harassment complaints is often delayed or ineffective.

Suggestions

- Increase CCTV installation and regular monitoring.
- Conduct awareness programs about safety facilities like panic buttons and helplines.
- Employ more female drivers, conductors, and security personal Introduce more women-only transport service during peak hours.



Conclusion

The study shows that although some safety measures exist, women still feel unsafe while using public transport in vijayapur city better awareness, stricter action, and more female staff are necessary to create a secure environment. Authorities must take serious steps to make public transport safe and accessible for all women.

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**EFFECTIVENESS OF INTERNSHIP PROGRAM IN SKILL DEVELOPMENT
AMONG THE STUDENTS: A STUDY OF SELECTED DEGREE COLLEGES IN
VIJAYAPUR CITY**

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Introduction

Internship programs are very important for students because they help them learn new skills that will be useful in their future jobs. These programs give students a chance to practice what they have studied in school by working in real workplaces. During internships, students improve both their job-related skills and basic skills like talking clearly, working well with others, and solving problems. Internships also help students understand what kind of job they like and what they are good at, so they can choose their career better. They also get to meet and connect with people who work in their field, which can help them find good jobs later. Having experience from an internship looks good on a resume and helps students get hired more easily. Overall, internships prepare students for the working world by giving them real experience and making them more confident and ready for their future career

Need for the Study

- Breeding theory and practice
- Identifying skill gaps
- Understanding student needs
- Measuring impact on careers
- Enhancing program quality
- Encouraging employer involvement

Statement of the Problem

Students find it hard to get the practical skills they need for jobs just from classroom learning. Internship programs are designed to help by giving students real work experience, but it's not always clear how well these programs actually help students develop important skills. This study aims to find out how effective internship programs are in helping students gain the skills they need for their future careers.

Objectives of the Study

The primary objectives of this study are:



- **Assess Skill Development:** To find out what skills students gain from their internship experiences and how these skills help them in their future jobs.
- **Evaluate Program Effectiveness:** To see how will internship programs are working in preparing students for the jobs market
- **Identify Gaps:** To discover any areas where internship program may be lacking and need improvement
- **Provide Recommendations:** To suggest ways to enhance internship programs so that student can benefit more and succeed in their careers

Scope of the Study

The scope of the study is defined in terms of performance aspects and period under focus.

- The study will focus on study on student who completed internships in various field and education level.
- It will explore which skills, such as communication and teamwork, are improved through these internship experiences.
- The study will gather feedback from students about what they learned and how their internships helped them in their careers.

Research Methodology

- Source of data: The study is based on primary data.
- Primary data: The information has been collected by visiting selected degree colleges using a structured questionnaire.
- Sample size: 100

Sample Design

Name of College	Simple Size
A S Patil College of Commerce (Autonomous), Vijayapura	20
P D J Degree College, Vijayapura	20
S B Arts & KCP College, Vijayapura	20
CHETANA Degree College, Vijayapura	20
VEDANT BCA & BBA College, Vijayapura	19
Total	99

This study utilized a descriptive quantitative design to obtain the opinions of the respondents of this study consisted of the entire undergraduate and graduate student from different colleges in one district. It identified that around 1200 students are pursuing their course in these colleges. 99 students were selected for this study on a random basis. These students are from different academic fields like arts, science, commerce, and humanities. The population also diversified in demographic profiles like age, gender and native place.



Limitations of the Study

- The study might only look at a small group of students, which may not show what all students experience in internships.
- Student' opinions can be very personal and different, making it hard to get clear answers about how effective internship are.

Analysis and Interpretation

Reliability Statistics

Cronbach's Alpha ^a	Cronbach's Alpha Based on Standardized Items ^a	N of Items
.403	.250	16

a. The value is negative due to a negative average covariance among items. This violates reliability model assumptions. You may want to check item codings.

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
The internship helped me	50	3.10	.647	.091
I gained hands-on experience	50	3.64	.776	.110
The internship provided me	50	3.62	1.105	.156
I developed communication	50	3.66	.939	.133
The internship helped me	50	4.04	.989	.140
The internship helped me	50	2.32	1.285	.182
I gained leadership or	50	2.82	1.137	.161
The internship enhanced my	50	3.48	1.015	.144
The internship helped me build	50	3.50	.909	.129
I feel more prepared for my	50	3.34	1.154	.163
The internship helped me	50	3.50	1.266	.179
Internship Environment	50	3.44	1.033	.146
The work environment during	50	3.68	1.058	.150
I received constructive	50	3.48	1.147	.162
Overall, I believe the internship	50	3.28	1.213	.172
I would recommend this	50	3.64	1.120	.158



One-Sample Test

Test Value = 3

	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
The internship helped me	1.093	49	.280	.100	-.08	.28
I gained hands-on experience	5.830	49	<.001	.640	.42	.86
The internship provided me	3.969	49	<.001	.620	.31	.93
I developed communication	4.969	49	<.001	.660	.39	.93
The internship helped me	7.436	49	<.001	1.040	.76	1.32
The internship helped me	-3.743	49	<.001	-.680	-1.05	-.31
I gained leadership or	-1.119	49	.269	-.180	-.50	.14
The internship enhanced my	3.344	49	.002	.480	.19	.77
The internship helped me build	3.889	49	<.001	.500	.24	.76
I feel more prepared for my	2.084	49	.042	.340	.01	.67
The internship helped me	2.793	49	.007	.500	.14	.86
Internship Environment	3.011	49	.004	.440	.15	.73
The work environment during	4.543	49	<.001	.680	.38	.98
I received constructive	2.959	49	.005	.480	.15	.81
Overall, I believe the internship	1.632	49	.109	.280	-.06	.62
I would recommend this	4.039	49	<.001	.640	.32	.96

Conclusion

Internship programs play a vital role in developing students' skills by offering hands-on experience and real-world exposure. They help learners apply classroom knowledge in practical settings, build confidence, and prepare effectively for professional challenges.

References

1. Research made through using CHATGPT
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3. Survey collected by preparing questionnaire through google forms



A STUDY ON CUSTOMER SATISFACTION TOWARDS SOFT DRINKS IN VIJAYAPURA

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Introduction

The market for these cool drinks is always growing, and soft drinks have become a necessary component of our everyday life. Understanding what influences consumer happiness is crucial for soft drink businesses to maintain their market share as competition amongst them heats up. Analysis of soft drink consumers' satisfaction levels and identification of the major determinants of their satisfaction are the goals of this study. Through this study, we hope to shed light on consumer preferences, habits, and expectations in the soft drink sector, which will help businesses improve the quality of their products and create efficient marketing plans.

Customer Satisfaction Meaning

The level of fulfilment or contentment a customer experiences following the use of a product or service is referred to as customer satisfaction. The measure assesses how well a business's product meets or exceeds the expectations of its clients. While low customer satisfaction can result in unfavourable reviews, less sales, and a loss of clients, high customer satisfaction is frequently linked to greater client loyalty, repeat business, and positive word-of-mouth recommendations. In order to improve their goods, services, and general customer experience, businesses frequently administer customer satisfaction surveys to get opinions and insights from their clients.

Statement of the Problem

There are many brands and flavours fighting for consumers' attention in the fiercely competitive soft drink market. Soft drink firms must continue to maintain high levels of customer satisfaction in order to remain profitable and relevant. This study aims to investigate the elements of soft drink taste, pricing, packaging, advertising, and brand loyalty that affect consumer satisfaction. This study also intends to find any discrepancies between consumers' expectations and real experiences with soft drink products and investigate possible ways to close these discrepancies. Soft drink manufacturers can better position themselves to satisfy the demands and preferences of their target market and boost customer satisfaction and loyalty by developing a deeper understanding of consumer preferences and behaviours.

Scope of the Study

Understanding the degree of consumer satisfaction with soft drinks in urban and semi-urban areas of the United States is the primary goal of this study. Soft drink



drinkers between the ages of 18 and 50 will be the study's target population. 50 respondents will be chosen by convenience sampling as part of the quantitative research design, which will take the shape of an online survey questionnaire. Using descriptive statistics, regression analysis, and correlation analysis, the study will examine characteristics like taste, packaging, pricing, availability, consumer happiness, and brand loyalty. The study's limitations include the possibility of response bias in self-reported data and the use of convenience sampling, which may restrict how broadly the results may be applied. Nonetheless, the study is important because it offers insightful information on the elements that affect consumers' happiness with soft drinks, information that soft drink manufacturers may utilise to enhance their product lines and advertising campaigns.

Objectives

- To determine the purchasing habits of customers with respect to soft drinks.
- To examine the factors that influence customer satisfaction with soft drinks
- To identify the overall Satisfaction Level of Soft drinks.

Research Methodology

Reliable and accurate data was gathered through a carefully thought-out and prepared investigation in order to make appropriate results. Finding the respondents and getting in touch with them personally took a significant amount of time. The investigation method had several stages, and the fieldwork lasted about one and a half months.

Research Design

The cornerstone for accomplishing research goals and answering important questions is the study design. It serves as a thorough framework that describes the methods and procedures for obtaining and assessing relevant data. The entire research process, from data collection to analysis and interpretation, is guided by this blueprint, often known as the master plan.

Data Collection

Data sources for the study comprise of primary and secondary sources.

Primary Data

Information collected for the first time with the express purpose of gaining deeper understanding of the topic of interest is known as primary data. A questionnaire was used to gather the primary data for this investigation.

Secondary Data

Information that has already been collected for a purpose other than the current research project is referred to as secondary data. Secondary data for this study came from a variety of sources, including websites, publications, journals, and research.



Sample Design

A sample design is a planned strategy that is created before any data is collected for sampling purposes from a specific population. Method of Sampling: Data Collection Method for Random Sampling: Online Survey

Sample Size

The Sample Size Selected for this Study is 50 respondents.

Period of the Study

Primary data collection took place over the course of the four-month trial. Discussions with the species board's field experts and a review of the literature took up another month. For an additional month, data analysis and interpretation were carried out, and during that time, the report's last section was finished.

Limitation of Study

The study's scope was constrained by time constraints, making a thorough inquiry impractical. The sample size was limited to 50 respondents, and the study's exclusive focus was Coimbatore. It should be mentioned that the respondents' beliefs and attitudes could evolve throughout time.

Tools used in this Study

Conventional tools such as descriptive tables and percentages, together with graphs and charts when needed, were used to analyse the data. Particular instruments were also used. They're

- Percentage analysis
- Chi-square

Analysis and Interpretation

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
1] I am satisfied with the quality of Tata products.	40	3.78	.891	.141
2] The pricing of Tata products is reasonable and competitive."	40	3.58	1.035	.164
3] "I trust the Tata brand when making purchasing decisions."	40	3.65	1.027	.162
4] "I am satisfied with the customer service experience provided by Tata."	40	3.58	.874	.138
5] "Tata's marketing and advertising influence my decision to buy their products."	40	3.58	.931	.147



6] Tata offers a wide range of products that meet my needs."	40	3.65	.975	.154
7] "I find Tata products to be durable and long-lasting."	40	3.53	1.062	.168
8] "I find it easy to purchase Tata products, whether online or in-store."	40	3.60	.982	.155
9] "I believe that Tata regularly introduces innovative products."	40	3.68	.888	.140
10] "I am satisfied with Tata's commitment to sustainability and social ".	40	3.43	1.010	.160
11] "Tata provides sufficient customer support whenever need assistance."	44	3.50	.952	.144
12] "I am more likely to buy Tata products based on positive recommendations from friends or family."	40	3.60	1.008	.159
13] "I am satisfied with the online shopping experience for Tata products."	40	3.70	.791	.125
14] "I am satisfied with the after-sales services provided by Tata."	40	3.58	.984	.156
15] "I believe Tata products are reliable and perform well over time."	33	3.64	.822	.143
16] "I would prefer to buy from Tata over other competitors because of my trust in the brand".	33	3.76	.708	.123
17] "I can easily find Tata products whenever I want to buy them".				
18] The support services for the Guha Jyoti scheme when I needed help".	33	3.73	.839	.146
19] "I find Tata's pricing strategy to be fair and affordable."	33	3.73	.839	.146
20] "Tata actively engages with its customers through promotions, feedback, and communication."	33	3.45	.794	.138



One-Sample Test

	Test Value = 0					
	t	df	Sig.(2-tailed)	Mean difference	95%confidence Interval of the Difference	
					Lower	Upper
1] I am satisfied with the quality of Tata products.	26.790	39	.000	3.775	3.49	4.06
2] The pricing of Tata products is reasonable and competitive."	21.846	39	.000	3.575	3.24	3.91
3] "I trust the Tata brand when making purchasing decisions."	22.487	39	.000	3.650	3.32	3.98
4] "I am satisfied with the customer service experience provided by Tata."	25.877	39	.000	3.575	3.30	3.85
5] "Tata's marketing and advertising influence my decision to buy their products."	24.296	39	.000	3.575	3.28	3.87
6] Tata offers a wide range of products that meet my needs."	23.668	39	.000	3.650	3.34	3.96
7] "I find Tata products to be durable and long-lasting."	20.995	39	.000	3.525	3.19	3.86
8] "I find it easy to purchase Tata products, whether online or in-store."	23.188	39	.000	3.600	3.29	3.91
9] "I believe that Tata regularly introduces	26.165	39	.000	3.675	3.39	3.96



innovative products."						
10] "I am satisfied with Tata's commitment to sustainability and social ".	21.450	39	.000	3.425	3.10	3.75
11] "Tata provides sufficient customer support whenever I need assistance."	24.378	43	.000	3.500	3.21	3.79
12]"I am more likely to buy Tata products based on positive recommendations from friends or family."	22.595	39	.000	3.600	3.28	3.92
13] "I am satisfied with the online shopping experience for Tata products."	29.585	39	.000	3.700	3.45	3.95
14]"I am satisfied with the after-sales services provided by Tata."	22.974	39	.000	3.575	3.26	3.89
15]"I believe Tata products are reliable and perform well over time."	25.404	32	.000	3.636	3.34	3.93
16]"I would prefer to buy from Tata over other competitors because of my trust in the brand".	30.469	32	.000	3.758	3.51	4.01
17]"I can easily find Tata products whenever I want to buy them".	25.509	32	.000	3.727	3.43	4.02
18] The support services for the Guha	25.509	32	.000	3.727	3.43	4.02



Jyoti scheme were easily accessible when I needed help".						
19]"I find Tata's pricing strategy to be fair and affordable."	24.989	32	.000	3.455	3.17	3.74
20]"Tata actively engages with its customers through promotions, feedback, and communication."	26.642	35	.000	3.250	3.00	3.50

Findings

- **Brand Preference**
 - Coca-Cola and Sprite were favoured by the majority of respondents above Pepsi, Thums Up, and regional soft drinks.
- **Taste as a Primary Factor**
 - The primary factor influencing the choice of a specific soft drink brand was found to be taste.
- **Price Sensitivity**
 - A lot of consumers thought soft drinks were a bit too expensive, particularly when they came in small quantities (such as 300ml bottles).
- **Availability**
 - Branded soft drinks were widely accessible in practically every area in Vijayapura.
- **Influence of Advertisements**
 - Purchase decisions are significantly influenced by advertisements and celebrity endorsements, especially for younger consumers.

Suggestions

- **Presenting Healthier Alternatives:** Introduce soft drinks with natural, low-sugar, or diet ingredients to appeal to consumers who are health-conscious.
- **Competitive Rates:** To draw in price-conscious clients, update your pricing tactics, particularly for smaller bundles.
- **Raise Knowledge of Ingredients:** Inform consumers by clearly labelling products with information on ingredients, calories, and sugar content.
- **Pay attention to regional preferences:** Create regionally distinct flavours to satisfy Vijayapur customers' local palates.



- **Increase Availability at Retail:** To reach a larger market, make sure to further penetrate the rural and suburban areas surrounding Vijayapur.

Conclusion

In summary, the research on soft drink consumer satisfaction yielded several significant findings. According to the study's findings, consumer satisfaction with soft drinks is significantly influenced by taste, price, and brand image. The majority of respondents favoured carbonated soft drinks over non-carbonated ones, according to the study. Furthermore, the survey discovered that consumers frequently drink soft drinks to satisfy their thirst and for enjoyment. According to the report, soft drink manufacturers should concentrate on raising the calibre of their goods, boosting branding and packaging, and expanding their flavour selection to accommodate consumer preferences. Additionally, businesses should think about offering alluring discounts and promotions to keep customers happy and loyal. Soft drink manufacturers may boost consumer happiness and hold onto market share in a very competitive sector by doing this.

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3. C.R. Kothari – Research Methodology: Methods and Techniques (2nd Edition)
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5. Articles from Business Standard – Soft Drink Market Trends in India



THE FUTURE OF DIGITAL PAYMENTS: TRENDS AND CHALLENGES

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Introduction

Digital payments have revolutionized the global financial landscape, offering faster, more secure, and convenient alternatives to traditional payment methods. The future of digital payments is characterized by increased personalization, enhanced security, and seamless user experiences. It is an instant and convenient way to make payments. It is also called electronic payment. Instead of using physical cash or checks, they allow individuals and businesses to transfer money instantly and securely between accounts using electronic methods.

Different Methods of Digital Payment System

- Credit/debit cards
- Mobile wallets
- UPI
- Internet Banking
- QR code payments

Benefits of Digital Payments and Trends

- Digital payments enable immediate and contactless transactions, eliminating the need for cash and reducing processing times.
- Automation and digitization in payment processes improve operational efficiency for businesses.
- Digital payments typically have lower transaction fees compared to traditional methods.
- Businesses can gain valuable data insights from cashless transactions, enabling better marketing and customer service.

Emerging Trends in Digital Payments

- Continued growth in contactless payments, driven by convenience and hygiene concerns.
- Increased adoption of blockchain technology for secure.
- Faster and more efficient payment processing, enabling immediate transfer.
- Use of biometric data for secure and personalized payment verification.



Key Challenges of Digital Payments

- Addressing cyber security threats, frauds, and data breaches in digital payment.
- Navigating complex and evolving regulations in the digital payment space.
- Ensuring seamless integration of different payment systems and technologies.
- Building and maintaining trust in digital payment systems through security and transparency.

Objectives of the Study

- To study the current state of digital payment systems.
- To identify emerging trends in the digital payment landscape.
- To explore the challenges and risks associated with digital payments.
- To forecast the future of digital payments solutions.

Importents of the Digital Payments

- Modern consumers seek fast, secure, and convenient payment options.
- The rise of AI, blockchain, and biometrics in payments brings both opportunities and risks.
- Governments and regulatory bodies must adapt to the fast-paced changes.
- Digital payments help to analyse the key drivers behind this growth.

Literature Review

There have been a lot of studies conducted in the field customer awareness towards digital payment system both at national and international. A review of existing literature provides a foundation for understanding the developments in digital payment systems, their trends, and associated challenges.

Limitation of the Future of Digital Payments

- Limited access to primary data
- Rapid Technological changes
- Geographic focus
- Limited technical analysis
- Scope Constraints

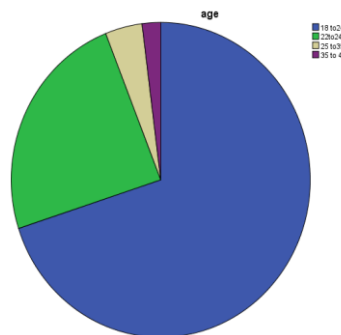
Research of the Study

Several studies and reports have explored the the evolution, adoption, and impact of digital payment systems in India and globally. Research is a careful investigation or inquiry through search for new facts in any branch of knowledge.it is an original contribution to the existing stock of knowledge making for its advancement. Research may be defined as a and objective analysis and recording of controlled observations.

Analysis and Interpretation

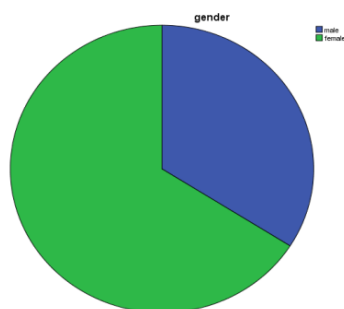
age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 to24	35	70.0	70.0	70.0
	22to24	12	24.0	24.0	94.0
	25 to35	2	4.0	4.0	98.0
	35 to 45	1	2.0	2.0	100.0
	Total	50	100.0	100.0	



gender

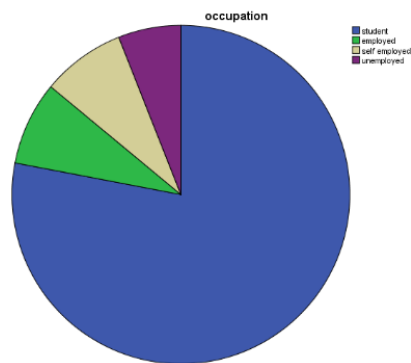
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	17	34.0	34.0	34.0
	female	33	66.0	66.0	100.0
	Total	50	100.0	100.0	





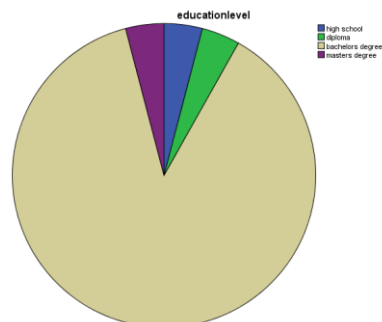
occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	student	39	78.0	78.0	78.0
	employed	4	8.0	8.0	86.0
	self employed	4	8.0	8.0	94.0
	unemployed	3	6.0	6.0	100.0
	Total	50	100.0	100.0	



educationlevel

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	high school	2	4.0	4.1	4.1
	diploma	2	4.0	4.1	8.2
	bachelors degree	43	86.0	87.8	95.9
	masters degree	2	4.0	4.1	100.0
	Total	49	98.0	100.0	
Missing	System	1	2.0		
Total		50	100.0		





	N	Minimum	Maximum	Sum	Mean	Std. Deviation	Variance
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic
Usage Frequency	50	1	5	95	1.90	1.233	1.520
Mobilewallet Dominance	50	1	5	160	3.20	1.178	1.388
1.185Cross – Border Payments	50	1	5	164	3.28	1.089	1.185
AI in Fraud Detection	50	1	5	168	3.36	1.156	1.137
Contactless Payments	50	1	5	179	3.58	1.108	1.228
Biometric Standards	50	1	5	179	3.58	1.052	1.106
Privacy concern	50	1	5	171	3.42	1.230	1.514
Fraud rise	50	1	5	168	3.36	1.258	1.582
Fees discouragement	50	1	5	177	3.54	1.110	1.233
regulations barrier	50	1	5	174	3.48	1.199	1.438
Cash replacement	50	1	5	181	3.62	1.048	1.098
Data security trust	50	1	5	182	3.64	1.225	1.500
Info protection trust	50	1	5	178	3.56	1.110	1.231
Transaction reliability	50	1	5	181	3.62	1.123	1.261
High value confidence	50	1	5	181	3.62	1.028	1.057
support satisfaction	50	1	5	187	3.74	1.006	1.013

**Statistical Analysis****One-Sample Statistics**

	N	Mean	Std. Deviation	Std. Error Mean
age	50	1.38	.667	.094
educationlevel	49	2.92	.493	.070
occupation	50	1.42	.883	.125
usagefrequency	50	1.90	1.233	.174
mobilwalletsdominance	50	3.20	1.178	.167
crossborderpayments	50	3.28	1.089	.154
alfraudderrection	50	3.36	1.156	.164
contactlessdominance	50	3.58	1.108	.157
biometricstandard	50	3.58	1.052	.149
privacyconcern	50	3.42	1.230	.174
fraudrise	50	3.36	1.258	.178
feesdiscouragement	50	3.54	1.110	.157
regulationsbarrier	50	3.48	1.199	.170
cashrereplacement	50	3.62	1.048	.148
datasecuritytrust	50	3.64	1.225	.173
infoprotectiontrust	50	3.56	1.110	.157
transactionreliability	50	3.62	1.123	.159
highvalueconfidence	50	3.62	1.028	.145
supportsatisfaction	50	3.74	1.006	.142

One-Sample Test

	Test Value = 03					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
age	-17.182	49	.000	-1.620	-1.81	-1.43
educationlevel	-1.159	48	.252	-.082	-.22	.06
occupation	-12.657	49	.000	-1.580	-1.83	-1.33
usagefrequency	-6.308	49	.000	-1.100	-1.45	-.75
mobilwalletsdominance	1.200	49	.236	.200	-.13	.53
crossborderpayments	1.819	49	.075	.280	-.03	.59
alfraudderrection	2.201	49	.032	.360	.03	.69
contactlessdominance	3.701	49	.001	.580	.27	.89
biometricstandard	3.900	49	.000	.580	.28	.88
privacyconcern	2.414	49	.020	.420	.07	.77
fraudrise	2.024	49	.048	.360	.00	.72
feesdiscouragement	3.439	49	.001	.540	.22	.86
regulationsbarrier	2.830	49	.007	.480	.14	.82
cashrereplacement	4.185	49	.000	.620	.32	.92
datasecuritytrust	3.695	49	.001	.640	.29	.99
infoprotectiontrust	3.569	49	.001	.560	.24	.88
transactionreliability	3.904	49	.000	.620	.30	.94
highvalueconfidence	4.265	49	.000	.620	.33	.91
supportsatisfaction	5.200	49	.000	.740	.45	1.03



Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.735	.741	16

Interpretation

- N=50, meaning 50 people were surveyed.
- A higher mean score (Closer to 5) shows greater agreement or positive perception toward that factor.
- It gives additional descriptive stats for each variable (mean, stddeviationist error mean)
- Again, support satisfaction and high value confidence are performing better compared to others.
- Factors like usage frequency (1.90) and age (1.38) show lower means, implying lower regular usage and younger participants.
- A one-sample t-test was done to compare whether the sample means are significantly different from 3 (neutral score).
- Sig (2-tailed) value: if $p < 0.05$ its statistically (significantly the factor is different from 3)
- Many factors (usage frequency support satisfaction, transaction (reliability) show $p\text{-values} = 0.0000$ meaning they significantly differ from neutral.
- The project highlights that while moving to a cashless economy is good, it needs time.
- People's habits must change to fully adopt digital payments.
- N of items = 16 means 16 different questions/items were included to measure the overall concept.

Findings of Study

- The mean usage frequency is low (1.90), showing that while people trust digital payments, regular usage is still not very high.
- Support satisfaction (mean= 3.74) and high value transaction confidence (mean=3.62) are strong, indicating high user trust and satisfaction with digital payment systems.
- Fraud rise and privacy concerns are moderate concerns among users.
- Cronbach's Alpha = 0.735, which indicates that the survey questionnaire used is acceptably reliable and the responses are consistent.



Suggestions

- Strengthen cyber security infrastructure and continuously upgrade fraud detection systems.
- Governments can ensure to the public that the operation of digital payment transaction is free from transactions cost which in turn helps the customer of transaction to purchase via online mode.
- Provide incentives and lower costs to encourage digital payments adoption by small businesses.
- Launch digital education campaigns to promote financial and technological literacy.
- Training programmes could be organised by the government to train all the people to make use of the digital payments.

Conclusion

The move towards cashless economy is definitely a good one but it will take much time to have a completely cashless economy. Digital payments have become increasingly important daily, transforming how we transact and interact with financial services. In future the digital payments are going to be must and so the change in the habits of the people to accept the digital payment is also must.

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EFFECT OF LEADERSHIP STYLES ON EMPLOY PERFORMANCE

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Introduction

In any professional environment, effective leadership can significantly influence outcomes. The manner in which leaders engage with their teams can alter employees' perceptions of their roles and their overall performance. Some leaders adopt a hands-on, supportive approach, while others prefer to grant their teams more autonomy. This discussion will go through into the various ways leadership styles influence work dynamics. By examining how different approaches can enhance motivation, inspire innovation, and help teams achieve their objectives, we can better understand the role of leadership in cultivating a positive and productive workplace.

Need for the Study

The way a leader supports and communicates with their team can strongly influence how employees develop and succeed in an organization. Leadership is not just about giving instructions; it's about building trust, inspiring effort, and creating a positive environment. As workplaces continue to evolve with new expectations and pressures, it has become important to explore how different leadership styles affect the way employees work. This study is needed to better understand these effects and to help organizations choose leadership methods that encourage stronger performance and greater employee satisfaction.

Review of Literature

Leadership plays a major role in how employees perform their duties and feel about their work. Different styles of leadership, such as motivating teams through encouragement or setting strict guidelines, can change how people approach their jobs. Studies generally show that when leaders support and involve their employees, performance improves and teamwork becomes stronger. However, leadership that is too hands-off or disconnected often leaves employees feeling unsupported, which can lower their motivation and effectiveness.

Statement of Problem

Although leadership plays a major role in shaping employee performance, many organizations still struggle to understand which leadership styles bring out the best results. Some leaders motivate and inspire their teams, while others may unintentionally lower morale through poor leadership practices. This creates an urgent



need to explore how different leadership styles impact employee performance, so that organizations can adopt the most effective methods to boost motivation, efficiency, and overall success

Objectives of the Study

This study aims to examine the ways different leadership styles affect employee performance within organizations. It looks at how different ways of leading can shape the quality of work, boost motivation, and affect how satisfied employees feel in their jobs. Additionally, the research will look into whether specific leadership styles may lead to lower productivity or reduced engagement among employees. By evaluating these impacts, the study intends to provide practical guidance for leaders seeking to build more effective teams and enhance organizational success.

Hypothesis Testing

- H₁:** Transactional leadership style has a measurable effect on employee performance within organization
- H₂:** Laissez-faire leadership style negatively influences employee performance and engagement
- H₃:** Transformational leadership style plays a major role in enhancing the performance of employees.

Scope of Study

- The study looks closely at popular leadership styles like transformational, transactional, and laissez-faire, and how each one directly influences the way employees act and perform in the workplace.
- The study is limited to organizational settings and does not extend to leadership in other areas like politics or education.
- By looking at real workplace situations, this study aims to share practical ideas that can help leaders and managers improve how their teams perform and make their organizations more successful.

Research Methodology

This research will follow a quantitative design to study how various leadership styles influence employee performance. Information will be gathered by sharing surveys with employees across different companies. Participants will be chosen randomly to make sure the results are unbiased. After collecting the responses, the data will be carefully examined using statistical methods to find connections and trends.

Limitations of the Study

This study has a few limits to consider. It focuses on a specific group of employees and leaders, so the results might not apply to every workplace. People's opinions can also be shaped by personal experiences and company culture, which may affect the findings. Since the data comes from surveys and interviews, there is a chance that some responses may not be fully accurate. Because of these factors, the results should be seen as helpful insights rather than final answers.

**Analysis and interpretation****Reliability Statistic**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.759	.764	16

One-Sample Test

Test Value = 3

	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
6) My leader makes decision without consulting team members.	-5.430	51	<.001	-.769	-1.05	-.48
7) The team leader encourages team members to provide input and opinions before making decisions.	2.387	51	.021	.346	.06	.64
8) The leader inspires 1s to work towards a clear vision and long term goals.	5.523	51	<.001	.827	.53	1.13
9) The leader gives freedom to 1s to express their ideas and opinion.	6.177	51	<.001	.865	.58	1.15
10) The leader sets clear specific guidelines for 1s tasks.	7.636	51	<.001	.865	.64	1.09
11) The leader provides individual attention to 1s' personal development.	3.747	51	<.001	.635	.29	.97
12) My leader challenge 1s to reach highest potential.	3.567	51	<.001	.558	.24	.87
13) My leader takes corrective actions when 1s performance is below expectations.	5.062	51	<.001	.769	.46	1.07
14) My leader values the opinions and feedback of 1s.	4.833	51	<.001	.808	.47	1.14
15) 1s feel controlled and micromanaged by the leader.	1.184	51	.242	.212	-.15	.57
16) 1s are encouraged to take the initiative in solving problems.	3.878	51	<.001	.577	.28	.88
17) The leader supports and trusts 1s to complete their tasks autonomously.	4.015	51	<.001	.615	.31	.92
18) The leader is rarely gets involved in day to day operations.	-1.218	51	.229	-.192	-.51	.12
19) The leader provides minimal supervision or guidance in completing tasks.	.353	51	.726	.058	-.27	.39
20) My leader rewards 1s for meeting performance targets or goals.	5.764	51	<.001	.769	.50	1.04
21) My leader motivates 1s through shared vision and values	7.141	51	<.001	1.000	.72	1.28



The above analysis says that leadership has a great impact on on the employee's performance as above tables are anylized using stastics tools like one sample t test etc

Findings, Suggestions, and Conclusion

Findings

- The results of the study show that the way leaders interact with their teams can greatly affect how well employees perform.
- Leaders who actively motivate and support their teams often see better results in terms of employee productivity and job satisfaction.
- When leadership is absent or passive, employee performance tends to suffer. When leaders give clear instructions and motivate their employees, it often leads to better results.

Suggestions

- It is recommended that organizations invest in leadership training that focuses on building supportive and motivational leadership behaviors.
- Managers should be encouraged to stay connected with their teams and create a work environment that fosters trust, recognition, and open communication.
- Regular leadership assessments and feedback sessions could help leaders adjust their style to better meet the needs of their employees.

Conclusion

The study highlights that leadership style is a major factor in shaping employee success at work. By promoting leadership practices that focus on motivation, engagement, and support, organizations can create stronger teams and achieve better outcomes. Future research might look at how leadership impacts performance in different sectors or cultural contexts.

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ROLE OF GOVERNMENT SCHOLARSHIPS IN PROMOTING HIGHER EDUCATION

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Introduction

Government scholarships play a vital role in promoting all kinds of education especially higher education which many of our country's youth lack due to financial crises. The scholarships that the govt. provides helps students in pursuing higher education and by making use of these scholarships.

Need for the Study

- To see how government scholarships help students.
- To gain knowledge about the role of government scholarships in education system.
- To understand how government scholarships promote higher education.

Review of the Literature

According to some studies conducted by our government, shows that government scholarships play a vital and very important role in our education system. Studies show both positive and negative information about these scholarships. Some studies say that these scholarships motivate students to study higher education and move forward in their life.

Statement of the Problem

- Delay in receiving scholarship
- Not enough amount to pay for whole education
- Not receiving scholarship even after applying
- Lengthy and complex applying process

Research Questions

- How do government scholarships improve access to higher education?
- What is the impact of scholarships on student success and graduation?
- Do scholarships reduce financial barriers for students?
- How do scholarships promote educational equality?



Objective of the Study

The study aims to explore the impact of government scholarship programs on promoting higher education by assessing their role in increasing access for economically disadvantaged students, supporting academic success and retention.

Scope of the Study

The study examines the impact of government scholarships on student access, retention, and success in higher education. It focuses on government-funded programs and their effectiveness in supporting students from disadvantaged backgrounds within selected institutions or region.

Limitation of the Study

This study is limited by its focus on a specific region and sample size, which may not reflect broader national trends. It relies on self-reported data, which could be biased. The study excludes who did not receive scholarships, and the research relied heavily on self - reported from students and educational institutions, which may be subject to personal bias or inaccuracies.

Scope of Future Research

Future research can expand to include a wider geographic area and diverse student groups to gain more comprehensive insights. Studies could also explore the long-term impact of government scholarships on graduate's careers and contributions to society.

Analysis and Interpretation

One Sample Statistics

	N	Mean	Std deviations	Std error mean
Have you ever received Any government scholarship	51	2.78	1.616	.226
Government scholarships are widely available for students like me	51	2.86	1.510	.211
The application process for government scholarships is straightforward	51	2.55	1.270	.178
There is sufficient financial support provided by government scholarships	51	2.29	1.238	.173
The eligibility creteria for scholarships are fair and trasparent	51	2.63	1.399	.196
Scholsrships decisions are made based on merits/need as claimed	51	2.80	1.523	.213

One Sample Test test value = 0



	t	Df	Sig (2-tailed)	Mean difference	95% confidence interval of the difference	
					Lower	Upper
Have you ever received any government Scholarship	12.302	50	.000	2.784	2.33	3.24
Government scholarships are widely available for students like Me	13.537	50	.000	2.863	2.44	3.29
The application process for government scholarships is Straightforward	14.335	50	.000	2.549	2.19	2.91
There is sufficient financial support provided by government Scholarships	13.237	50	.000	2.294	1.95	2.64
The eligibility criteria for scholarships are Fair and transparent	13.408	50	.000	2.627	2.23	3.02
Scholarships decisions are made based on merits/need as Claimed	13.775	50	.000	2.804	2.39	3.23

Findings, Suggestions, and Conclusion

Findings: Based on the analysis and interpretation of the data collected, the following findings were made:

- A majority of respondents (60%) were below the age of 20, indicating that scholarships largely benefit young students aiming for higher education.



- Female respondents (58%) slightly outnumbered male respondents (42%), suggesting that scholarships are encouraging more female participation in higher education.
- Around 54% of the students received government scholarships, while 46% did not, highlighting a gap in scholarship access.
- More than half (52.5%) agreed that government scholarships are available, but a considerable proportion remained neutral (30%), indicating uncertainty or lack of awareness.
- Only 37.5% agreed that the application process for scholarships is straightforward, with 25% disagreeing and another 25% neutral, showing complexity in the application procedures.
- When it comes to financial sufficiency, only 32.5% agreed that scholarships provide enough financial support, suggesting that scholarships may not cover the full costs of education.
- Regarding fairness and transparency of eligibility criteria, 35% agreed they were fair, but 30% remained neutral, indicating mixed perceptions.
- 50% of respondents (35% agree, 15% strongly agree) believed that scholarship decisions are based on merit or need, but a significant portion still doubted this.
- Delays in scholarship disbursement affected 57.5% of the students (agree and strongly agree combined), impacting their academic performance.
- Scholarships helped raise awareness about education in the community according to 52.5% of respondents (agree and strongly agree combined).
- 55% of students agreed that scholarships helped reduce their financial pressure, but 22.5% remained neutral, indicating room for improvement.
- 45% agreed that scholarships were disbursed on time, but 27.5% disagreed, showing inconsistencies in fund distribution.
- A strong majority (57.5%) agreed that scholarships promote a culture of education and learning in new areas.
- 55% of the students agreed that government scholarships improved student retention rates at their institutions.

Suggestions

In order to improve the system of scholarships the government has to take some serious measures so that the students who are financially challenged and are from poor background shall get a chance to improve their conditions and they shall live a life full of happiness and help others to study more.



Conclusion

To sum up all this, I would like to conclude it by saying that government scholarships play a very important and a vital role in our education system by providing such scholarships to students who are in need of such scholarships. These scholarships push students to study more and achieve their dreams.

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