



SEMINAR PROCEEDINGS

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

Edited by:

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

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

Published by:



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

in Association with
Inspira, Jaipur-New Delhi



© Author

All Rights Reserved. No part of this publication may be reproduced or copied in any material form (including photo copying or storing it in any medium in form of graphics, electronic or mechanical means and whether or not transient or incidental to some other use of this publication) without written permission of the copyright owner.

Edition-I: May, 2025

ISBN: 978-81-974427-4-2

Price: 975/-

Published by:

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

In Association with:

Inspira
Head Office
Tonk Road, Jaipur - 302018

Branch Office

Rajnagar-II Dwarka
Sector-8, Delhi NCT, New Delhi-110077

Printed by:

Inspira
Jaipur-302018

Disclaimer

The publisher has taken all care to ensure highest standard of quality as regards type setting, proofreading, accuracy of textual material, printing and binding. However, neither they nor the author accept responsibility for any loss occasioned as a result of any misprint or mistake found in this publication.



Organizing Committee

CHIEF PATRON

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

CO-PATRONS

Shri. Sunilgouda Patil
General Secretary
BLDE Association, Vijayapur

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

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

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

CONVENOR

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

ORGANISING SECRETARY

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

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

ORGANISING COMMITTEE

Shri. I. B. Chippalkatti

Smt. Danamma G.

Dr. Ujwala Nandur

Dr. S. S. Kannur

Shri. V. V. Balaganur

Shri Shivanand Mathapati

Shri. Pradeep Kumbar

Ms. Sneha Benakatti

Smt. Nivedita B.

Shri. Ravi S. Managuli

Smt. Akshata Deshpandey



Messages



A THOUGHTFUL MESSAGE FROM OUR ESTEEMED CHIEF PATRON



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



INSPIRING WORDS FROM OUR ESTEEMED CO-PATRON



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

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

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

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

With warm regards,

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



FROM PRINCIPAL'S DESK



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

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

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

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

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

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

With best regards,

Shri. B. S. Belagali
Principal,

BLDEA's ASP College of Commerce, Vijayapur

MESSAGE FROM THE VICE PRINCIPAL



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

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

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

Wishing the seminar great success.

With warm regards

Shri. S. A. Patil
Vice Principal

BLDEA's, ASP College of Commerce, Vijayapur



MESSAGE FROM THE ORGANIZING SECRETARIES



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

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

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

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

Smt. Rashmi S. Patil
Assistant Professor
Department of Commerce

Shri. Vijayakumar S. Talawar
Assistant Professor
Department of Commerce

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. BLDE's goal is to use education as a tool to bring about social and economic transformation in the North Karnataka region, empower women and the oppressed, reduce social inequality in educational opportunity and contribute to national development. BLDEA runs over 75 institutions located in Vijayapura and Bagalkot districts, which are recognized as socially, economically and educationally backward areas by the then British Government and currently by the UGC, State Government and Central Government. BLDEA has laid considerable emphasis on imparting quality education, cutting across professional and general institutions and create new standards in research and allied activities. All its institutions have a reputation for their unwavering commitment to excellence and expanding the horizons of knowledge.

FOUNDERS OF BLDE ASSOCIATION, VIJAYAPUR



Dr. P. G. Halakatti



**Sri. Poojya Banthanala
Shivayogi Swamiji**



Shri. B. M. Patil

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



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

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

CHIEF EDITOR'S PROFILE



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

Dr. Bharati Math
Chief Editor&

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



CO-EDITOR'S PROFILE



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

Shri. Vijayakumar S. Talawar

Co-editor&

Assistant Professor

Department of Commerce

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



Seminar Papers



Index

S.No.	Paper	Page. No.
1.	A STUDY ON CUSTOMERS SATISFACTION IN HOSPITALITY SECTOR WITH REFERENCE TO VIJAYAPURA CITY Chithra.R Sajjan, Muttavva Talawar & Prof. Danamma.G	20-26
2.	IMPACT ON STOCK MARKET VOLATILITY INVESTMENT DECISION Chetan Rathod, Veerupakshani Murugeppa Ragate & Prof. Danamma G.	27-37
3.	AGRICULTURAL MARKETING IN RURAL INDIA: A CASE STUDY ON THE CHALLENGES FACED BY FARMERS IN JALAGERI VILLAGE Arati S Kulkarni & Dr. Bharati Math	38-48
4.	A STUDY ON THE PHYSICAL AND MENTAL HEALTH EFFECTS OF EARLY MARRIAGE ON RURAL GIRLS ON TADAVALGA VILLAGE Anjali S.Betageri & Dr. Bharati Math	49-62
5.	A STUDY ON RISK MANAGEMENT IN BANKING AND INSURANCE INDUSTRY Darshini .A. Allimore, Hajeri Pooja Sangappa & Prof. Danamma.G	63-69
6.	A STUDY ONIMPACT OF ONLINE EDUCATION Pavan Rathod & Prof. Pradeep Kumbar	70-76
7.	E-GOVERNANCE; DIGITAL INDIA INITIATIVE Omkar Chavan & Prof. Pradeep Kumbar	77-84
8.	IMPACT OF COVID-19 IN INDIAN HOSPITALITY INDUSTRY Goutam Rathod & Smt. Danamma G.	85-91
9.	A STUDY ON VARIOUS DEPOSITS WITH RETURN TO SIDDHASIRI Pralhad N Kulkarni	92-97
10.	'GOVERNMENT Vs. PRIVATE SECTOR IN EDUCATION: A COMPARATIVE ANALYSIS OF JOB SATISFACTION LEVELS Laxmi S Kamatagi & Sneha Benakatti	98-110
11.	A STUDY ON CUSTOMER SATISFACTION OF INDIAN POST BANK SERVICE Prof. Danamma G & Chetan Patil	111-116



12.	A STUDY ON CUSTOMER SATISFACTION ON JIO SERVICES Prof. Danamma G & Charan Halisagar	117-122
13.	MOBILE-BASED E-SERVICES: THE RISE OF APPS IN EVERYDAY LIFE Praveen Naik & Prof. Pradeep Kumbar	123-129
14.	IMPACT OF GREEN MARKETING ON BRAND IMAGE Rahul Tangi & Prof. Akshat Deshpande	130-140
15.	CRYPTOCURRENCY'S EFFECT ON THE GLOBAL FINANCIAL MARKET Raghuveer Badan & Prof. Akshata Desphande	141-152
16.	IMPACT OF GRUHA JYOTHI SCHEME ON HOUSEHOLD ELECTRICITY CONSUMPTION IN VIJAYAPURA CITY Shankar Prakash Kannolli	153-162
17.	FINANCIAL RATIO ANALYSIS WITH REFERENCE TO SHRI SHIVAJI MAHARAJ CO-OP. CREDIT SOCIETY LTD., VIJAYAPURA Sharanayya Suresh Hiremath	163-171
18.	ANALYTICAL STUDY WITH INDIAN STOCK MARKETS Shridhar Kalabandi	172-180
19.	EDUCATION & SOCIO CULTURAL CHANGE AMONG LAMBANI WOMEN A STUDY OF VIJAYAPURA TALUKA Vijaykumar Gururaj Rathod & Prof. Vijaykumar Talawar	181-189
20.	STUDY ON THE IMPACT OF THE YASHASWINI HEALTH INSURANCE SCHEME ON RURAL FARMERS IN KARNATAKA Vinod Jadhav & Prof. Vijay Kumar Talawar	190-197
21.	A STUDY ON ASSESSING FINANCIAL LITERACY AMONG PG STUDENT; KNOWLEDGE, PERCEPTION AND BEHAVIOUR INSIGHTS V. Vinuta	198-202
22.	LOAN AND ADVANCE ON SHRI SHIVAJI MAHARAJ CO-OPERATIVE SOCIETY BANK IN VIJAYAPUR Shivukumar & Prof. Nivedita Balurgi	203-214



A STUDY ON CUSTOMERS SATISFACTION IN HOSPITALITY SECTOR WITH REFERENCE TO VIJAYAPURA CITY

Chithra R Sajjan

Student of B.Com. Programme, BLDEA's, A.S Patil Commerce (Autonomous),
Vijayapur

Muttavva Talawar

Student of M.Com. Programme, BLDEA's, SBS Arts, Commerce & Science College
for Women, Vijayapur

Prof. Danamma G

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

INTRODUCTION

Customer satisfaction is a key success determinant in the hospitality industry, which includes hotel, restaurant, travel agency, and tourism industries. Being a service industry, the hospitality industry survives on the quality of service provider-customer interactions. Customer satisfaction not only captures the customer's perception but also has a direct impact on customer loyalty, word-of-mouth, online reviews, and finally, business profitability. With growing consumer expectations and more competition, consistently providing high levels of satisfaction has never been more critical.

Needs for the Study

- Identify critical drivers of customer satisfaction, including service quality, cleanliness, staff behavior, amenities, and price.
- Measure existing levels of customer satisfaction across different hospitality environments (e.g., hotels, resorts, restaurants).

Review of the Literature of the Study

- Positive customer experiences result in repeat business and enhanced brand reputation.
- Emotional connection with visitors improves overall satisfaction and word-of-mouth promotion

Statement of the Study

- To investigate the major determinants of customer satisfaction in the hospitality industry.
- To suggest ways of enhancing guest experience and service quality.



Objectives of the Study

- To gain insight into the connection between customer satisfaction and customer loyalty.
- To determine the factors that strongly affect customer satisfaction in the hospitality industry

Scope of the Syudy

- It measures the influence of customer satisfaction on business results, like customer loyalty and profitability.
- The scope encompasses both qualitative quantitative data collection approaches.

Research Questions

- What are the most significant factors that shape customer satisfaction in the hospitality industry?
- How do staff behavior and interactions influence guest experiences and satisfaction?

Research Methodology of the Study

- Research Design: Descriptive and exploratory research design to understand customer satisfaction in the hospitality sector.
- Sampling Method: Convenience sampling or random sampling of customres who have recently used services from hotels, restaurants, or travel business.

Limitations of the Study

- Responses collected through surveys and interviews may be influenced by personal bias or mood of the participants.
- The rapidly changing trends in the hospitality sector may affect the relevances of finding overtime.

Hypothesis Testing

H₁: Staff behaviour has a significant impact on customers satisfaction.

H₂: Customer experience significantly influences customer loyalty.

Scope for Future Research

- Customer satisfaction between various segments of the hospitality industry can be investigated in future studies.
- The effects of newer technologies such as AI, chatbots, and virtual tours on customers' satisfaction can be studied further.



Analysis and Interpretation

	GENDE R	MARITAL STATUS	AGE	FREQUE NCY OF TRAVEL	EFFICIEN T	SERVICE S OFFERED	COMPLAI NTS	QUALITY	VALUE OF MONEY	HIDDEN	CLEANLI NESS	ARRANG EMENT	VARIETY OPTIONS
N	Valid	50	50	50	50	50	50	50	50	50	50	50	50
Mean		1.60	1.44	1.86	2.10	2.14	2.32	2.40	2.62	2.66	2.72	2.50	2.56
Median		2.00	1.00	2.00	2.00	2.00	2.00	3.00	3.00	3.00	3.00	3.00	3.00
Mode		2	1	1	2	2	2	3	3	3	2	3	3
Sum		80	72	93	105	107	116	120	131	133	136	125	128

Statistical Analysis

One-Sample Test

	Test Value = 0					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
EFFICIENT	16.744	49	.000	2.140	1.88	2.40
SERVICES OFFERED	14.965	49	.000	2.320	2.01	2.63
COMPLAINTS	19.799	49	.000	2.400	2.16	2.64
QUALITY	18.761	49	.000	2.620	2.34	2.90
VALUE OF MONEY	19.579	49	.000	2.660	2.39	2.93
HIDDEN	20.278	49	.000	2.720	2.45	2.99
CLEANLINESS	17.769	49	.000	2.500	2.22	2.78
ARRANGEMENT	19.190	49	.000	2.700	2.42	2.98
VARIETY OPTIONS	19.478	49	.000	2.560	2.30	2.82

Hypothesis Testing

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
EFFICIENT	50	2.14	.904	.128
SERVICES OFFERED	50	2.32	1.096	.155
COMPLAINTS	50	2.40	.857	.121
QUALITY	50	2.62	.987	.140
VALUE OF MONEY	50	2.66	.961	.136
HIDDEN	50	2.72	.948	.134
CLEANLINESS	50	2.50	.995	.141
ARRANGEMENT	50	2.70	.995	.141
VARIETY OPTIONS	50	2.56	.929	.131

Result

Since the above t-test show the significance difference from the neutral point - 3, I reject the null hypothesis (H₀) and accept the alternative hypothesis (H₁) it indicates the Customers satisfaction in hospitality sector have a substantial positive impact on the knowledge, attitudes or practices of the vijayapura city.



Frequency Table

Table 1 : GENDER

	Frequency	Percent	Cumulative Percent
Valid male	20	40	40
Valid female	30	60	100
Total	50	100	



Interpretation: This table indicates that 60% responses are female & 40% are male.

Table 2: MARITAL STATUS

	Frequency	Percent	Cumulative Percent
Valid married	28	56	56
Valid unmarried	22	44	100
Total	50	100	



Interpretation: This table suggests that 56% of the participants were married and 44% were unmarried.

Table 3: AGE

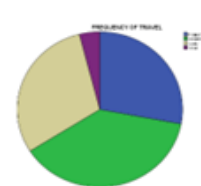
	Frequency	Percent	Cumulative Percent
Valid below 25	23	46	46
Valid 26-35	13	26	72
Valid 36-45	12	24	96
Valid above 45	2	4	100
Total	50	100	



Interpretation: Most respondents were under 25 years old.

Table 4: FREQUENCY OF TRAVEL

	Frequency	Percent	Cumulative Percent
Valid frequently	14	28	28
Valid occasionally	19	38	66
Valid rarely	15	30	96
Valid never	2	4	100
Total	50	100	



Interpretation: Most people travel, only 4% never do.

Table 5: EFFICIENT

	Frequency	Percent	Cumulative Percent
Valid strongly agree	14	28	28
Valid agree	18	36	64
Valid neutral	15	30	94
Valid disagree	3	6	100
Total	50	100	



Interpretation: Most view the service as efficient, only 6% disagree.

**Table 6:SERVICES OFFERED**

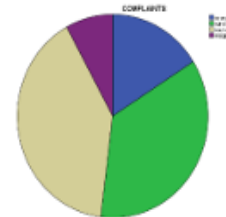
	Frequency	Percent	Cumulative Percent
Valid	strongly agree	11	22
	agree	22	66
	neutral	10	86
	disagree	4	94
	strongly disagree	3	100
	Total	50	100



Interpretation: Most are satisfied with the services offered, only 14% disagree.

Table 7:COMPLAINTS

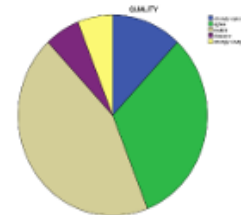
	Frequency	Percent	Cumulative Percent
Valid	strongly agree	8	16
	agree	18	52
	neutral	20	92
	disagree	4	100
	strongly disagree	0	100
	Total	50	100



Interpretation: Most respondents feel complaints are handled well or are neutral, only 8% disagree

Table 8:QUALITY

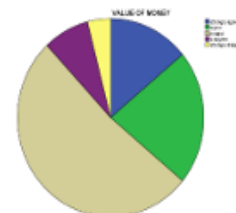
	Frequency	Percent	Cumulative Percent
Valid	strongly agree	6	12
	agree	16	44
	neutral	22	88
	disagree	3	94
	strongly disagree	3	100
	Total	50	100



Interpretation: Most respondents were neutral (44%) or agree (32%).

Table 9: VALUE FOR MONEY

	Frequency	Percent	Cumulative Percent
Valid	strongly agree	7	14
	agree	11	36
	neutral	26	88
	disagree	4	96
	strongly disagree	2	100
	Total	50	100



Interpretation: Most respondents were neutral (52%) or agree (22%).

**Table 10: HIDDEN**

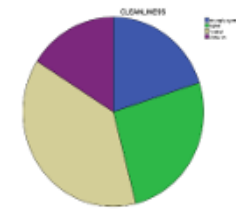
	Frequency	Percent	Cumulative Percent
Valid	strongly agree	3	6
	agree	20	46
	neutral	17	80
	disagree	8	96
	strongly disagree	2	100
	Total	50	100



Interpretation: Opinions on hidden charges are mixed, but 46% agree they're not an issue.

Table 11: CLEANLINESS

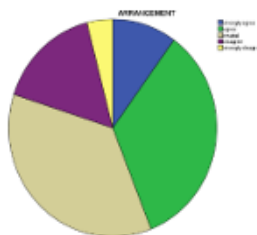
	Frequency	Percent	Cumulative Percent
Valid	strongly agree	10	20
	agree	13	46
	neutral	19	84
	disagree	8	100
	Total	50	100



Interpretation: Most respondents were neutral (38%) or agree (26%).

Table 12: ARRANGEMENT

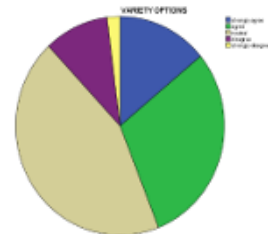
	Frequency	Percent	Cumulative Percent
Valid	strongly agree	5	10
	agree	17	44
	neutral	18	80
	disagree	8	96
	strongly disagree	2	100
	Total	50	100



Interpretation: Most participants were neutral (36%) or agree (34%).

Table 13: VARIETY OPTIONS

	Frequency	Percent	Cumulative Percent
Valid	strongly agree	7	14
	agree	15	44
	neutral	22	88
	disagree	5	98
	strongly disagree	1	100
	Total	50	100



Interpretation: Most participants were neutral (44%) or agree (30%).



Suggestion of the Study

In order to increase customers satisfaction in the hospitality industry, business should emphasize providing personalized experiences by adjusting services according to individual tastes and ensuring that employees are properly trained in customer service. Gathering constant feedback from visitors through surveys or direct contact enables area for improvement. Cleanliness and Maintenance of rooms and common areas are key to create positive experiences.

Findings of the Study

- Customer Preference
- Staff Performance
- Value of Money
- Feedback and Communication
- Loyalty and Repeat Visits.

Conclusion

In summation, Customer satisfaction in hospitality is essential towards developing long-term loyalty and repeat business. The research points out that customers appreciate customized experiences, cleanliness, and prompt service. Effective feedback systems, clear communication, and transparent pricing also help to deliver a good guest experience. By meeting these aspects and continually working towards enhancing service standards, hospitality business are able to increase customer satisfaction, develop loyalty, and also be competitive in the market.

References

1. Kotler, P., Bowen, J. T., & Makens, J. C. (2017). *Marketing for Hospitality and Tourism* (7th ed.). Pearson.
2. Zeithaml, V. A., Bitner, M. J., & Gremler, D. D. (2018). *Services Marketing: Integrating Customer Focus Across the Firm* (7th ed.). McGraw-Hill Education.
3. Kandampully, J. (2007). *Services Management: The New Paradigm in Hospitality*. Pearson Education.



IMPACT ON STOCK MARKET VOLATILITY INVESTMENT DECISION

Chetan Rathod

Student, B.Com Programme, BLDEA's, A S PATIL College of Commerce
(Autonomous) Vijayapur

Veerupakshani Murugeppa Ragate

Student of M.Com. Programme, BLDE's, SBS Arts, Commerce & Science College for
Women, Vijayapura

Prof. DANAMMA G.

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

Introduction

The stock market is known for its unpredictable nature, where prices can rise or fall suddenly due to various reasons. This constant movement, called volatility, affects the way investors think and act. Some investors may take it as an opportunity, while others see it as a risk. This study takes a closer look at how fluctuations in the market shape investment behavior, especially among individual investors.

Need for the Study

Investors today face more market information and faster changes than ever before. Despite this, many decisions are still driven by emotion rather than logic. By understanding how volatility affects investor confidence and choice, the study aims to shed light on how to promote smarter, more stable investment practices.

Review of Literature

Previous studies have shown that investors tend to become cautious during unstable markets. Behavioral finance suggests that fear and uncertainty often lead to poor financial decisions. Several researchers have noted that while experienced investors may remain calm, newer investors tend to react quickly—sometimes at a cost. Education and long-term planning are known to reduce the impact of emotional decision-making during market swings.

Statement of the Problem

Unpredictable price movements in the stock market often trigger emotional responses. This can lead to impulsive decisions that may not align with long-term goals. Understanding the link between volatility and investor behavior is crucial for developing strategies that promote better investment outcomes.

Research Questions

- How does market volatility influence investment behavior?
- Are experienced investors less affected by market swings than new ones?
- What risk management strategies do investors use during uncertain times?
- Does volatility discourage long-term investment planning?



Objectives of the Study

- To understand how volatility affects individual investors' decision-making.
- To assess differences in behavior between experienced and novice investors.
- To identify how investors manage risk during market downturns.
- To provide practical suggestions for more resilient investment strategies.

Hypothesis Testing

- **Null Hypothesis (H₀):** Volatility in the stock market does not significantly influence investors' decisions.
- **Alternative Hypothesis (H₁):** Stock market volatility has a significant impact on investment decisions.

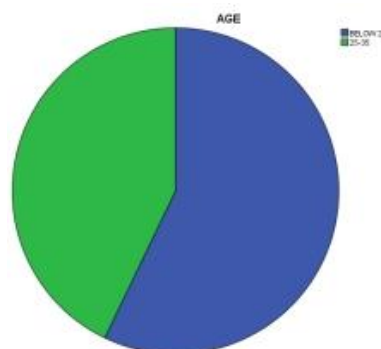
Scope of the Study

This study focuses primarily on individual (retail) investors in India. It considers their responses to changing market conditions, particularly in terms of their buying, holding, or selling behavior during periods of volatility.

Research Methodology

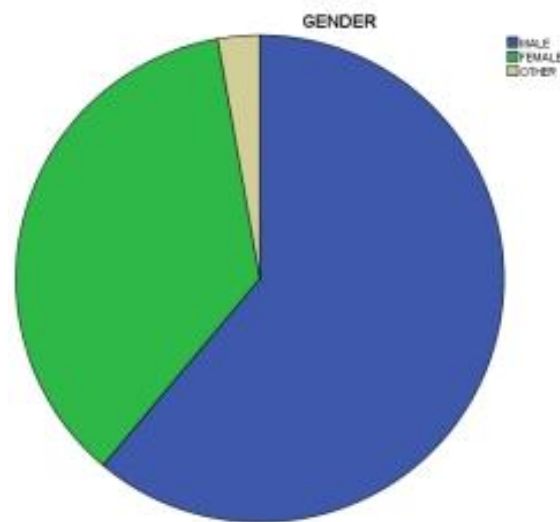
A descriptive research design was adopted. Data was collected using a structured questionnaire from a sample of 100 investors. The responses were analyzed using statistical methods to identify trends, patterns, and key behavioral responses to market changes.

		Age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	BELOW 25	20	55.6	57.1	57.1
	25-35	15	41.7	42.9	100.0
	Total	35	97.2	100.0	
Missing	System	1	2.8		
Total		36	100.0		

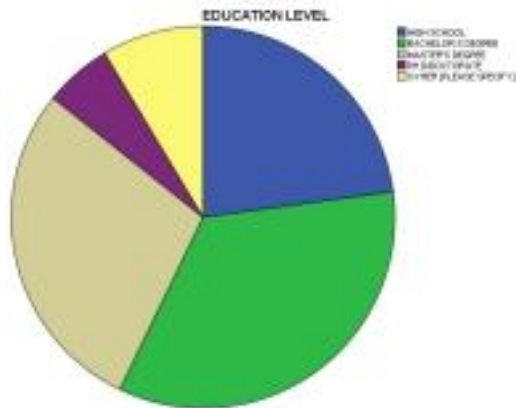




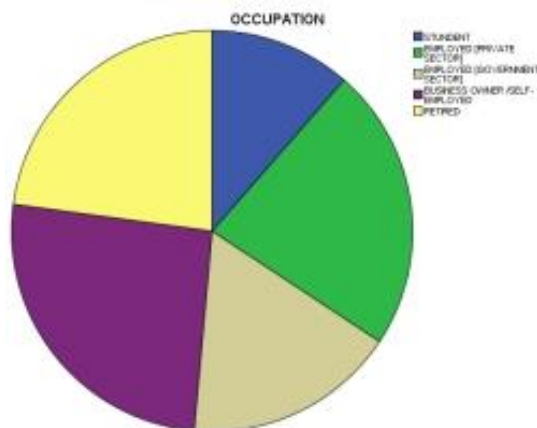
Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	MALE	22	61.1	61.1	61.1
	FEMALE	13	36.1	36.1	97.2
	OTHER	1	2.8	2.8	100.0
	Total	36	100.0	100.0	



Education Level					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	HIGH SCHOOL	8	22.2	22.9	22.9
	BACHELOR,S DEGREE	12	33.3	34.3	57.1
	MASTER'S DEGREE	10	27.8	28.6	85.7
	PH.D/DOCTORATE	2	5.6	5.7	91.4
	OYHER [PLEASE SPECIFY]	3	8.3	8.6	100.0
	Total	35	97.2	100.0	
Missing	System	1	2.8		
Total		36	100.0		

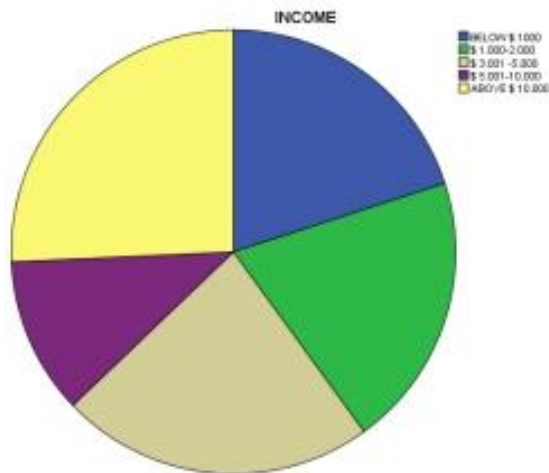


		Occupation			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STUDENT	4	11.1	11.4	11.4
	EMPLOYED [PRIVATE SECTOR]	8	22.2	22.9	34.3
	EMPLOYED [GOVERNMENT SECTOR]	6	16.7	17.1	51.4
	BUSINESS OWNER /SELF-EMPLOYED	9	25.0	25.7	77.1
	RETIRED	8	22.2	22.9	100.0
	Total	35	97.2	100.0	
Missing	System	1	2.8		
Total		36	100.0		

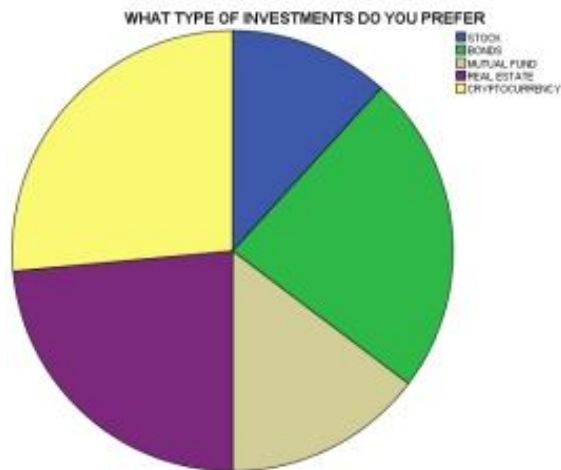




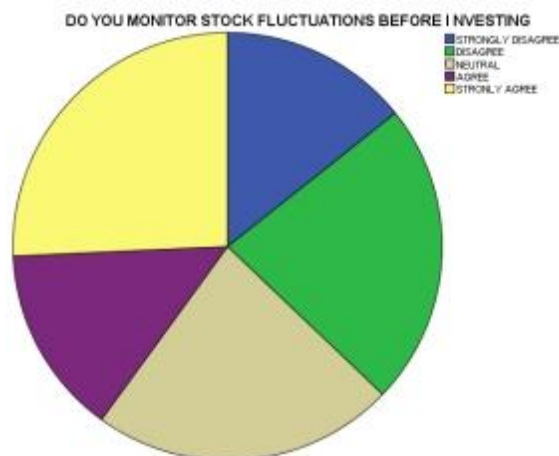
Income					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	BELOW \$ 1000	7	19.4	20.0	20.0
	\$ 1.000-2.000	7	19.4	20.0	40.0
	\$ 3.001 -5.000	8	22.2	22.9	62.9
	\$ 5.001-10.000	4	11.1	11.4	74.3
	ABOVE \$ 10.000	9	25.0	25.7	100.0
	Total	35	97.2	100.0	
Missing	System	1	2.8		
Total		36	100.0		



What Type of Investments do You Prefer					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STOCK	4	11.1	11.8	11.8
	BONDS	8	22.2	23.5	35.3
	MUTUAL FUND	5	13.9	14.7	50.0
	REAL ESTATE	8	22.2	23.5	73.5
	CRYPTOCURRENCY	9	25.0	26.5	100.0
	Total	34	94.4	100.0	
Missing	System	2	5.6		
Total		36	100.0		

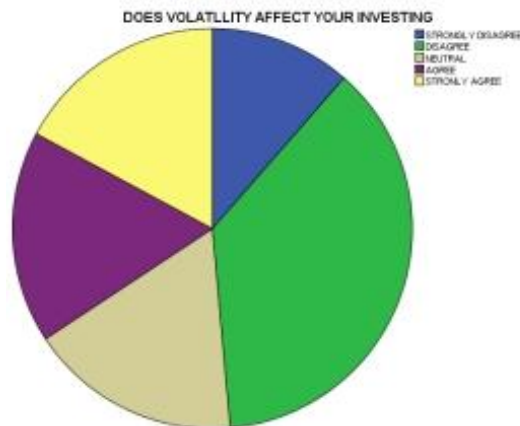


Do You Monitor Stock Fluctuations Before I Nvesting					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STRONGLY DISAGREE	5	13.9	14.3	14.3
	DISAGREE	8	22.2	22.9	37.1
	NEUTRAL	8	22.2	22.9	60.0
	AGREE	5	13.9	14.3	74.3
	STRONGLY AGREE	9	25.0	25.7	100.0
	Total	35	97.2	100.0	
Missing	System	1	2.8		
Total		36	100.0		

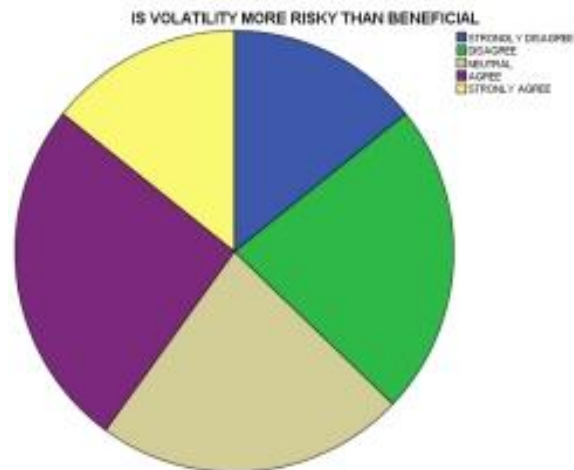




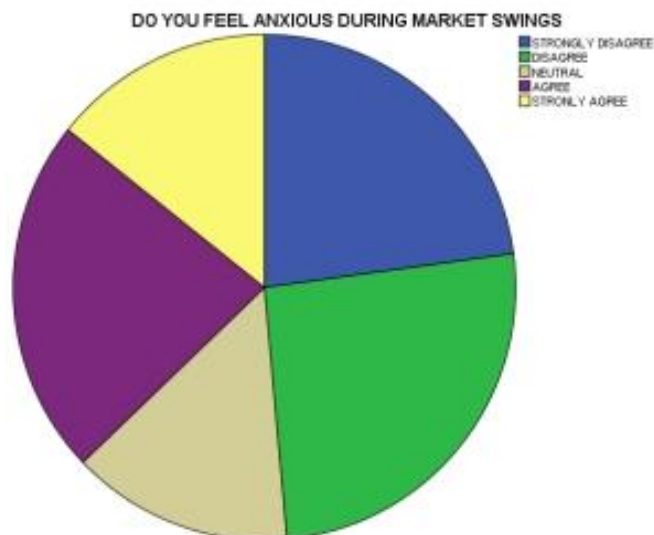
Does Volatllity Affect Your Investing					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STRONGLY DISAGREE	4	11.1	11.4	11.4
	DISAGREE	13	36.1	37.1	48.6
	NEUTRAL	6	16.7	17.1	65.7
	AGREE	6	16.7	17.1	82.9
	STRONLY AGREE	6	16.7	17.1	100.0
	Total	35	97.2	100.0	
Missing	System	1	2.8		
Total		36	100.0		



Is Volatility More Risky Than Beneficial					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STRONGLY DISAGREE	5	13.9	14.3	14.3
	DISAGREE	8	22.2	22.9	37.1
	NEUTRAL	8	22.2	22.9	60.0
	AGREE	9	25.0	25.7	85.7
	STRONLY AGREE	5	13.9	14.3	100.0
	Total	35	97.2	100.0	
Missing	System	1	2.8		
Total		36	100.0		

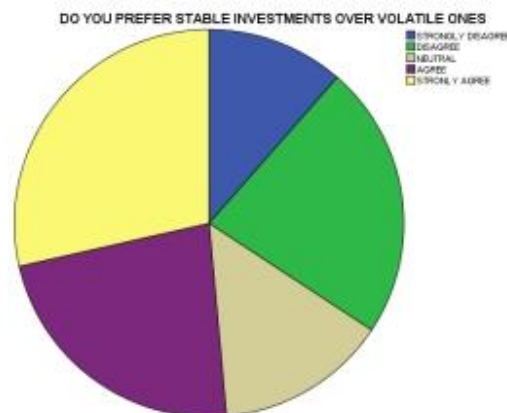


Do You Feel Anxious During Market Swings					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STRONGLY DISAGREE	8	22.2	22.9	22.9
	DISAGREE	9	25.0	25.7	48.6
	NEUTRAL	5	13.9	14.3	62.9
	AGREE	8	22.2	22.9	85.7
	STRONLY AGREE	5	13.9	14.3	100.0
	Total	35	97.2	100.0	
Missing	System	1	2.8		
Total		36	100.0		





Do You Prefer Stable Investments Over Volatile Ones					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STRONGLY DISAGREE	4	11.1	11.4	11.4
	DISAGREE	8	22.2	22.9	34.3
	NEUTRAL	5	13.9	14.3	48.6
	AGREE	8	22.2	22.9	71.4
	STRONGLY AGREE	10	27.8	28.6	100.0
	Total	35	97.2	100.0	
Missing	System	1	2.8		
Total		36	100.0		



- Age

The largest proportion of respondents were under 25 years of age (57.1%), implying that younger people are more active investors. The rest of the sample (42.9%) were aged 25-35, implying that this sample represents more of a younger investing demographic.

- Gender

The most common demographic was male, with 61.1%, compared to female (36.1%), and other (2.8%), meaning that investing is the most male-centric demographic but there is some gender representation.

- Education Level

Most of those who filled out this survey had either a bachelor's (34.3%) or master's degree (28.6%), illustrating the highest educated people are more likely to invest in the stock market, along with only a couple people with PhDs or other certifications.



- Occupation

The data displays that business owners/self-employed were the most significant number of respondents at (25.7%). Along with employees in the private sector and retirees ranking lower among respondents occupation. This implies that investing varies among job types, but entrepreneurs are slightly more represented.

- Income

One-fourth of respondents (25.7%) were earning \$10,000+, with others in the lower income groups. This indicates higher-earning people are more likely to invest or to be involved in activities related to investing in the market at the point they filled out the questionnaire.

- What Type of Investments Do You Prefer?

The most common preferred investment was Cryptocurrency (26.5), by a small margin over bonds and real estate. This shows we see quite a bit of risk tolerance of the respondents, with some clearly preferring standard assets.

- Do You Observe Stocks Movement Prior to Investing?

25.7% of respondents strongly agreed that they observe movements in the market, while a considerable portion either disagreed or were otherwise neutral. This shows some level of mixed awareness or strategy prior to making an investment decision

- Does Volatility Impact Your Investing?

While 37.1% disagreed that volatility impacts their attempting to invest, roughly 51.3% (neutral + agree + strongly agree) indicated that it does impact their investing. This indicates some level of fluctuation does impact their investing, but it does not seem as strong as some may prefer.

- Is Volatility Riskier than Useful?

25.7% of respondents felt that volatility is riskier, yet some others were neutral or disagreed. This demonstrates divided opinion—some see volatility as an opportunity, while others see it as a hazard.

- Do you experience anxiety when there are swings in the market?

Emotional reactions were mixed—25.7% agreed that they feel anxiety, while 25.7% disagreed—this leaves a large, likely middle, of respondents experiencing various emotions between calm and anxiety. This likely suggests that confidence and risk tolerance are individualized in terms of investing.

- Do you like Stable Investments more than Volatile?

28.6% of respondents strongly preferred having stable investments, while a small number of respondents disagreed. This implies that even if some investors feel comfortable with risk, the majority generally prefer safer, more predictable alternatives to investing.



Limitations of the Study

- The study is limited to a specific geographic region.
- A small sample size may not fully represent the broader population.
- Results may be influenced by recent market trends at the time of data collection.

Scope for Future Research

Future research could include a larger and more diverse group of investors. Further studies might also look into the role of technology—such as trading apps and robo-advisors—in helping investors deal with volatility.

Analysis and Interpretation

From the data, it was evident that most investors feel uncertain during volatile periods. Many rely on advice from peers or financial advisors. While seasoned investors often hold their positions, newer ones tend to panic-sell. The ability to stay calm and stick to long-term goals appeared to be linked with higher financial knowledge and confidence.

Findings, Suggestions, and Conclusion

Findings

- Volatility strongly affects investor sentiment and decision-making.
- New investors are more likely to make impulsive decisions.
- Financial literacy helps investors remain calm during uncertain times.

Suggestions

- Conduct awareness sessions and training for individual investors.
- Promote long-term investing and discourage speculative trading.
- Offer better access to financial advisors and planning tools.

Conclusion

Market volatility is an unavoidable part of investing. However, with proper planning, awareness, and emotional control, investors can turn market uncertainty into an advantage. Understanding how people react to these changes can help build stronger, more stable investment habits.

References

1. Barberis, N., & Thaler, R. (2003). A survey of behavioral finance. *Handbook of the Economics of Finance*.
2. Shiller, R. J. (2000). Irrational Exuberance. *Princeton University Press*.
3. Shefrin, H. (2000). Beyond Greed and Fear: Understanding Behavioral Finance. *Harvard Business School Press*.



AGRICULTURAL MARKETING IN RURAL INDIA: A CASE STUDY ON THE CHALLENGES FACED BY FARMERS IN JALAGERI VILLAGE

Arati S Kulkarni

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

Dr. Bharati Math

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

Introduction

Agricultural remains the backbone of India's economy, employing approximately 42% of the workforce and contributing around 18% to the GDP as of 2025. Despite its significance, marketing agricultural products in rural areas poses significant challenges. Rural farmers, who constitute the majority of India's agricultural produces, face systemic, infrastructural, and socio-economic hurdles that prevent them from realizing fair return on their produce. This study explores these problems, provides estimated figures based on recent trends, and includes pie charts to visualize the distribution of challenges.

Needs of Agriculture

- **Food Production:** Agriculture is a primary source of food production. Providing the necessary crops and livestock to feed the global population.
- **Economic Contribution:** Agricultural is a major contributor to the economy, especially in developing countries. It provides income and employment to a large portion of the population.
- **Health and Nutrition:** A diverse agricultural sector ensures that there is a variety of nutritious food available.

Review of Literature

According to the survey, in Jalageri village, agricultural knowledge is primarily based on traditional practices passed down through generation, with farmers relying on local wisdom for crop selection, irrigation. Recent studies suggest a growing shift towards integrating modern techniques including organic farming and water conservation methods, to enhance productivity.

Statement of the Problems

Agricultural products marketing remains a significant issue in Jalageri village, such as poor infrastructure, lack of market access, and reliance on middle man, which often result low prices for farmers and high post-harvest losses and reduce farmer profit. These issues impede farmer's to achieve fair compensation for their hard work.



Research Questions

- What are the primary challenges faced by rural farmers in accessing markets for their agricultural products?
- How do transportation and infrastructure limitations affect the marketing of agricultural products in rural areas?
- What role does market information (price, demand, etc.) play in the decision-making process of farmers in rural areas?
- How do middlemen and intermediaries influence the price and distribution of agricultural products in rural markets?

Objectives of the Study

- To identify the key challenges faced by farmers in Jalageri Village when marketing their agricultural products.
- To examine the impact of inadequate infrastructure (e.g., transportation, storage, and processing facilities) on the efficiency of agricultural marketing in Jalageri.
- To analyze the effectiveness of available market information (e.g., prices, demand forecasts) and how it influences farmers' marketing decisions in rural region etc.

Scope of the Study

The scope of this study on agricultural products marketing in Jalageri village will focus on identifying the challenges faced by Jalageri farmers in accessing markets, including issues related to infrastructure, transportation, and limited access to market information. It will explore the role of intermediaries, the impact of seasonal and climatic factors, & the influence of government policies on agricultural marketing. The study will also examine the potential of digital platforms & modern marketing techniques to improve market access and profitability for rural farmers.

Research Methodology

- Source of data: The study is based on primary data.
- Primary data: The information has been collected by visiting Jalageri village farmers and using a structured questionnaire.
- Sample size: Around 100 farmers.

Sample Design

Age of the Farmers	Simple Size
Less than 25 years	21
25 to 35 years	20
35 to 45 years	32
Above 45 years	27
Total	100



This study utilized a descriptive quantitative design to obtain the opinions of the respondents of this study consisted of the entire farmers from Jalageri village. It identified that more than 100 farmers in this village, and 100 farmers were selected for this study on a random basis. These farmers are different from various age, and the population also diversified in demographic profiles like age, gender, & native place.

Limitation of the Study

The scope of the agricultural product marketing in Jalageri village faces several limitations, including limited access to inadequate infrastructure, & low technological adoption. These factors can make it difficult to collect accurate information and assess the efficiency market systems, and also cultural & language barriers may hinder effective communication with local farmers and market participants. Economic instability, small sample sizes, and lack of institutional support further complicate the research.

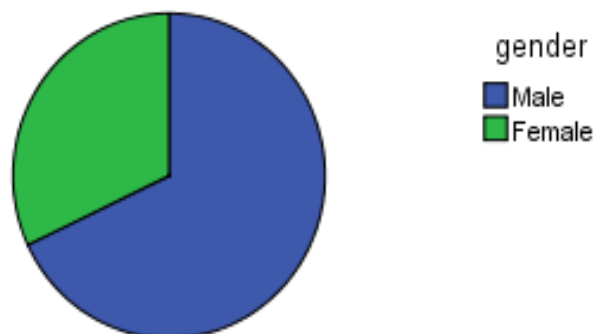
Scope of the Future Research

The scope for future research on agricultural product marketing in Jalageri village is vast & can focus on several key areas. One major area is exploring the role of digital technologies and e-commerce in improving market access for rural farmers. Research can also investigate the impact of infrastructure development on market efficiency & price stabilization. Finally, exploring market power and reduce exploitation could provide insights into improving rural agricultural marketing systems.

Analysis and Interpretation

Table 1: Gender of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	68	68.0	68.0	68.0
	Female	32	32.0	32.0	100.0
	Total	100	100.0	100.0	

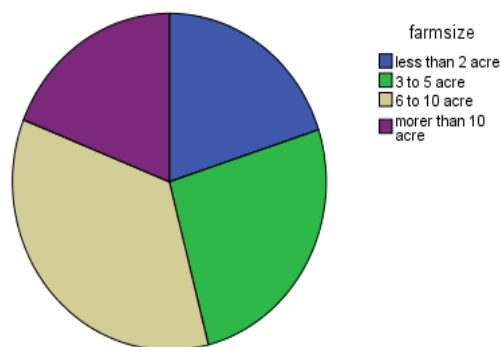


Interpretation: According to table 1 respondents are Male (68.0%), Female respondents (32.0%)



Table 2: Firmsize

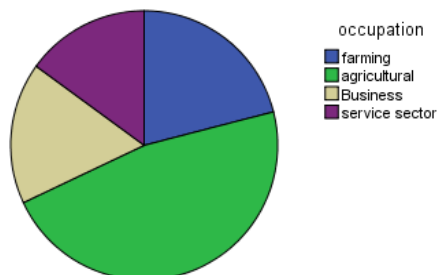
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less than 2 acre	20	20.0	20.0	20.0
	3 to 5 acre	26	26.0	26.0	46.0
	6 to 10 acre	35	35.0	35.0	81.0
	more than 10 acre	19	19.0	19.0	100.0
	Total	100	97.1	100.0	



According to table 2 less than 2 acre (20%), 3-5 acre (26%), 6-10 acre (35%) & more than 10 acre (19%)

Table 3: Occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Farming	21	21.0	21.0	21.0
	Agricultural	47	47.0	47.0	68.0
	Business	17	17.0	17.0	85.0
	Service sector	15	15.0	15.0	100.0
	Total	100	100.0	100.0	



According to table 3 Shows that Farming(21%), Agricultural(47%), Business(17%) & Service sector (15%)



Table 4: Experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less than 5 years	14	14.0	14.0	14.0
	5 to 10 years	21	21.0	21.0	35.0
	11 to 20 years	44	44.0	44.0	79.0
	above 20 years	21	21.0	21.0	100.0
	Total	100	100	100.0	

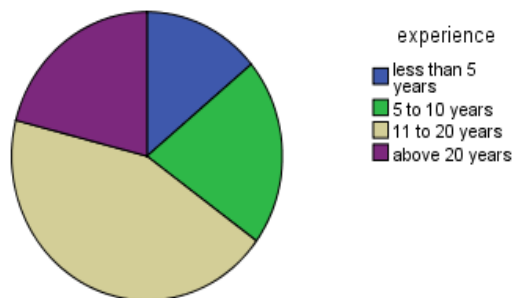


Table 5: Storage Facility

Table 4 shows that (14%) Less than 5 years, (21%) 5-10 years, (44%) 11-20 years, (21%) above (21%)

Table 5: Timely Access Market Price Information

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Always	29	29.0	29.0	29.0
	Often	36	36.0	36.0	65.0
	Rarely	25	25.0	25.0	90.0
	Never	10	10.0	10.0	100.0
	Total	100	100	100.0	

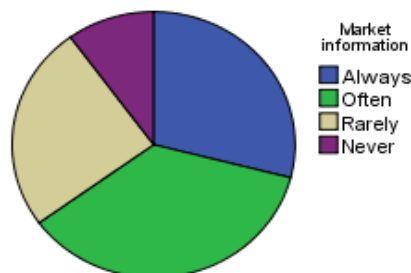


Table 5 shows that Always (29%), Often(36%), Rarely(25%) & Never (10%) are timely access market information.



Table 6: Fluctuating market price effect farmers income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	19	19.0	19.0	19.0
	Often	29	29.0	29.0	48.0
	Rarely	33	33.0	33.0	81.0
	never	19	19.0	19.0	100.0
	Total	100	100	100.0	

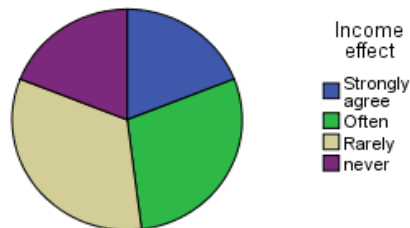


Table 6 shows that Strongly agree(19%), Often(29%), Rarely(33%), Never (19%) affect farmers income.

Table 7: Utilization of digital platforms (eg mobile apps) for marketing agricultural products

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Always	14	13.6	13.6	14.0
	often	29	28.2	28.2	43.0
	Sometimes	29	28.2	28.2	72.0
	rarely	28	30.0	30.0	100.0
	Total	100	100	100.0	

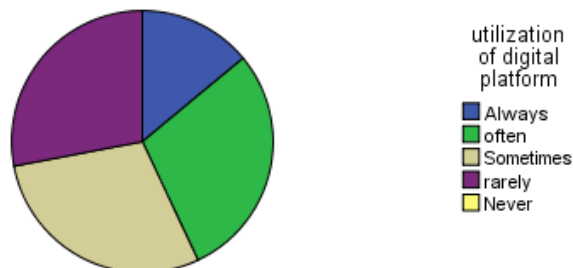
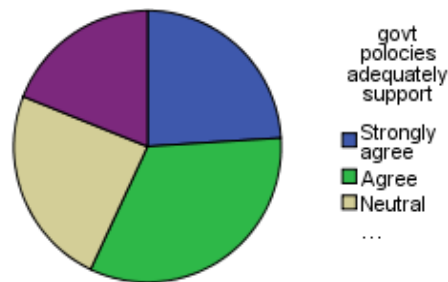


Table 7 shows that always (13.6%), Often (28.2%), Sometimes(28.2%), Rarely(30%) uses digital platforms.



Table 8: Govt policies adequately support agricultural marketing

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	24	24.0	24.0	24.0
	Agree	33	33.0	33.0	57.0
	Neutral	24	24.0	24.0	81.0
	Disagree	19	19.0	19.0	100.0
	Total	100	100.0	100.0	



Above table shows that Strongly agree (24%), Agree(33%), Neutral(24%) & Disagree(19%)

Table 9: Major Crop Cultivated

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	sugarcane	18	18.0	18.0	18.0
	wheat	19	19.0	19.0	37.0
	Maize	29	29.0	29.0	66.0
	Other	34	34.0	34.0	100.0
	Total	100	100.0	100.0	

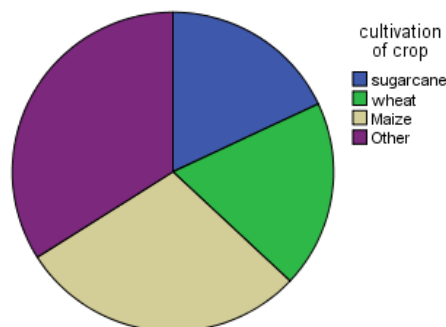


Table 9 shows that Sugarcane(18%), Wheat(19%), Maize(29%) & Others (34%) cultivated.



Table 10: Frequency of market visit

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	daily	18	18.0	18.0	18.0
	weekly	30	30.0	30.0	48.0
	Monthly	28	28.0	28.0	76.0
	rarely	18	18.0	18.0	94.0
	never	6	6.0	6.0	100.0
	Total	100	100.0	100.0	

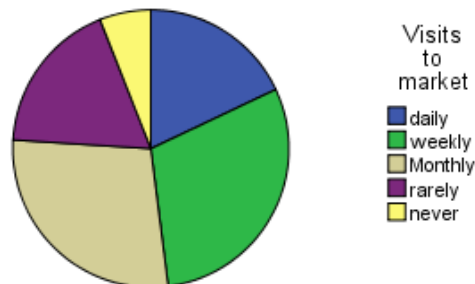


Table 10 shows that Daily(18%), Weekly(30%), Monthly(28%), Rarely(18%) and Never(6%) farmers visit to market.

Table 11: Storage Facility Available

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly agree	34	34.0	34.0	34.0
	agree	42	42.0	42.0	76.0
	neutral	19	19.0	19.0	95.0
	disagree	5	5.0	5.0	100.0
	Total	100	100	100.0	

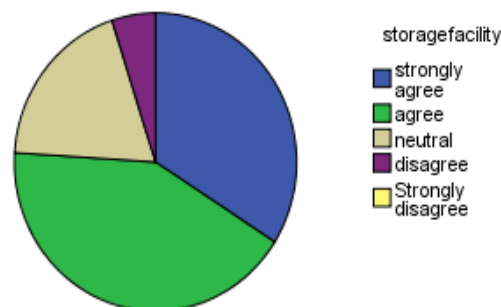


Table 11 shows that Strongly agree (34%),agree(42%),neutral(19%), & disagree (5%)

**Table 12: Access to Credit Facility for Agricultural Marketing is Limited**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	30	30.0	30.0	30.0
	Agree	33	33.0	33.0	63.0
	Disagree	24	24.0	24.0	87.0
	Neutral	13	13.0	13.0	100.0
	Total	100	100.0	100.0	

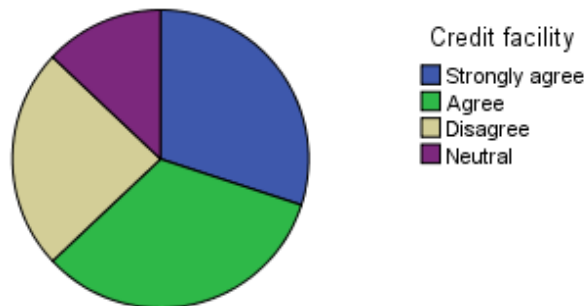


Table 12 shows that Strongly agree (30%), Agree(33%), Disagree(24%), Neutral (13%)

Table 13: Primarily sell agricultural products in local market

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Always	27	27.0	27.0	27.0
	Often	40	40.0	40.0	67.0
	Sometimes	27	27.0	27.0	94.0
	Never	6	6.0	6.0	100.0
	Total	100	100.0	100.0	

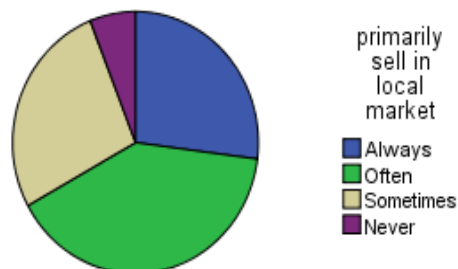
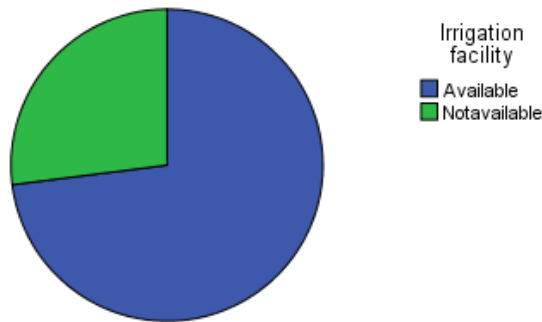


Table 13 shows that Always (27%), Often(40%), Sometimes(27%) and Never(6%) are sell their agricultural products in local market.



Table 14: Irrigation Facility

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Available	73	73.0	73.0	73.0
	Notavailable	27	27.0	27.0	100.0
	Total	100	100.0	100.0	



Statistical Analysis

		age	gender	Farmsize	occupation	experience	Storagefacility	Market information	Income effect	Local market	Credit facility	govt policies adequately support	digital platform	cultivation of crop	Visits to market	Irrigation facility
N	Valid	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
	Missing	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
Mean		35.68	1.32	2.53	2.26	2.72	1.95	2.16	2.52	2.12	2.20	2.38	2.71	2.79	2.64	1.27
Std. Error of Mean		1.060	.047	.102	.096	.095	.086	.096	.101	.088	.102	.105	.103	.110	.115	.045
Median		35.00	1.00	3.00	2.00	3.00	2.00	2.00	3.00	2.00	2.00	2.00	3.00	3.00	3.00	1.00
Mode		26 ^a	1	3	2	3	2	2	3	2	2	2	2 ^a	4	2	1
Std. Deviation		10.600	.469	1.020	.960	.954	.857	.961	1.010	.879	1.015	1.052	1.028	1.104	1.150	.446
Variance		112.361	.220	1.039	.922	.911	.735	.924	1.020	.773	1.030	1.107	1.056	1.218	1.324	.199
Minimum		18	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Maximum		62	2	4	4	4	4	4	4	4	4	4	4	4	5	2
Sum		3568	132	253	226	272	195	216	252	212	220	238	271	279	264	127

Above table shows that Irrigation facility available(73%) & Not available(27%)

Findings of the Study

- Majority of the respondent are male
- Most of the farmers are access to timely and accurate market price information.
- Majority of the respondents mostly depend on only agriculture.
- 73% irrigation available to Jalageri village farmers.



- Majority of the farmers weekly visit to market.
- Majority of the respondents agree to government policies adequately support agricultural marketing.

Suggestion

To solve marketing problems of agricultural products in Jalageri village, improve infrastructure like roads, cold storage and transport facilities. And use digital tools & mobile apps to provide real time market prices and it reduce exploitation by middleman. Also train farmers in packing and enhance product appeal. Ensure better access to credit and government.

Conclusion

Marketing agricultural products in Jalageri village is faced several challenges including infrastructure deficiencies, lack of market knowledge, financial constraints. These issues result in income instability for farmers. However, with targeted intervention such as improved infrastructure, financial support, better market linkages and information dissemination, the agricultural marketing system in Jalageri village can benefit from higher incomes, reduced wastage, and better market opportunities, contributing to the overall economic development of the village.

References

1. Nabard: <https://www.nabard.org/english/animal-layer2.aspx>
2. National Academy of research management .www.indianmirror.com/indianindustries/poultry.html
3. Book: Agricultural marketing in India, Author – S.S.Acharya and N. L. Agarwal.
4. Indian Express. (2021b). MSP is not the way to increase farmers' income <https://indianexpress.com/article/opinion/columns/narendra-modi-farmers-income-msp-753489/>



A STUDY ON THE PHYSICAL AND MENTAL HEALTH EFFECTS OF EARLY MARRIAGE ON RURAL GIRLS ON TADAVALGA VILLAGE

Anjali.S.Betageri

Student, B.Com6th Sem, B.L.D.E.A's, A.S.Patil College of Commerce (Autonomous),
Department of Commerce, Vijayapura, Karnataka, India

Dr. Bharati Math

Assistant Professor, Department of Commerce, B.L.D.E.A's, A.S.Patil College of
Commerce (Autonomous), Vijayapur, Karnataka, India.

Introduction

Early marriage, commonly referred to as child marriage, is defined as any formal marriage or informal union where at least one of the parties is under 18 years of age.

Need of the Study

- **Loss of Freedom** – Girls often lose autonomy and decision-making power in lives.
- **Cycle of Poverty** – With fewer opportunities, they often remain trapped in poverty.

Review of Literature of the Study

Early marriage, defined as the union of individuals before the age of 18, is a significant issue in many societies, particularly in low-income and rural areas.

Statement of the Study

Early marriage is the practice of individuals marrying before reaching legal adulthood, often due to cultural, economic, or social factors.

Objectives of the Study

- **Evaluate health issue**– physical health risks with early pregnancy and childbirth.
- **Social restrictions** – early marriage affects social freedom and community life.

Scope of the Study

- **Psychological Impact:** lead to emotional stress, responsibilities at a young age.
- **Lack of Empowerment:** Reduces decision-making power, household and community.

Research Methodology of the Study

Primary Data: collecting data from the public help of surveys/questionnaires.

Secondary Data: Government records, NGO reports, academic articles



Limitations of the Study

- **Interrupted Education** – Many rural girls drop out of school after marriage.
- **Health Risks** – Higher risk of complications during pregnancy and childbirth.

Future Research Scope of the Study

- **Longitudinal Impact:** health, education, economic effects the girl married early
- **Maternal and Child Health:** affects maternal health, child nutrition, mortality rates.

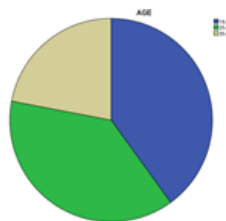
Analysis and Interpretation

- Part-I : Social – Demographic Information

The Demographic profile of the respondents is summarized below :

Table 1: Age of the Respondents

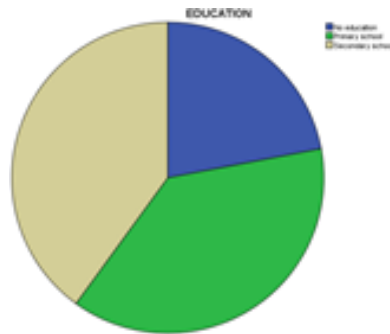
		Frequency	Valid Percent	Cumulative Percent
Valid	18-25	20	40.0	40.0
	25-35	19	38.0	78.0
	35-50	11	22.0	100.0
	Total	50	100.0	



Interpretation : Table 1 indicates that 40% age of respondents are between age of 18-25 & people under 25-35 there is 38% of population & people over 35-50 make up 22% above 50 years old respondents did not exist. This suggest that the age range of the bulk of respondents is between 18-25.

Table 2: Education of the respondents

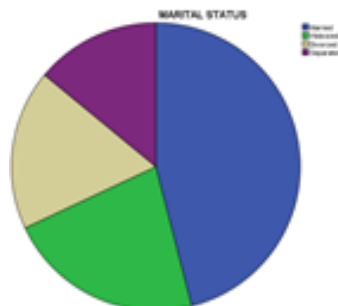
		Frequency	Valid Percent	Cumulative Percent
Valid	No education	11	22.0	22.0
	Primary school	19	38.0	60.0
	Secondary school	20	40.0	100.0
	Total	50	100.0	



Interpretation: Table 2 indicates that 22% of people are having no education & 38% of people are having primary education. 40% of people are having secondary education. This info suggest that more respondents taken the secondary education compared to other education.

Table 3 : Marital Status of the Respondents

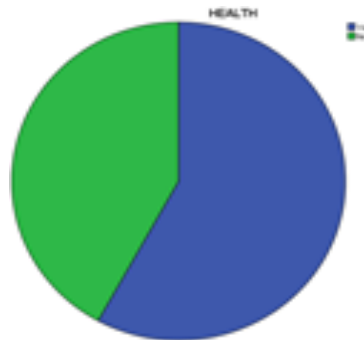
		Frequency	Valid Percent	Cumulative Percent
Valid	Married	23	46.0	46.0
	Widowed	11	22.0	68.0
	Divorced	9	18.0	86.0
	Separated	7	14.0	100.0
	Total	50	100.0	



Interpretation: Table 3 indicates that 46% of people are married women & 22% of people are widowed & 18% of people are divorc

Table 4: Health of the Respondents

		Frequency	Valid Percent	Cumulative Percent
Valid	Yes	29	58.0	58.0
	No	21	42.0	100.0
	Total	50	100.0	



Interpretation : Table 4 indicates that 58% of people are having health issues since their marriage & 42% of people are not having health issues. Majority of people having health issues since their marriage.

Table 5: Pregnancy of the Respondents

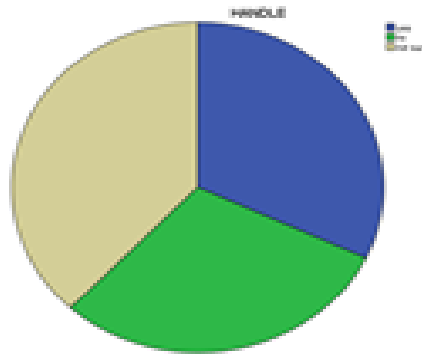
		Frequency	Valid Percent	Cumulative Percent
Valid	Yes	33	66.0	66.0
	No	17	34.0	100.0
	Total	50	100.0	



Interpretation: Table 5 indicates that 66% of people are experienced complications during their pregnancy & 34% of people are not experienced any complications. Majority of people experienced complications during their pregnancy time.

Table 6 : Handle of the respondents

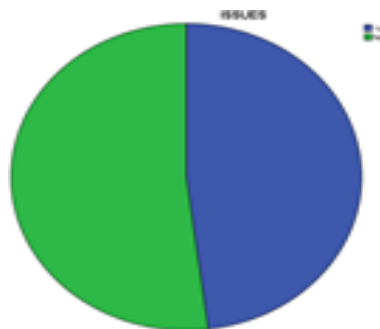
		Frequency	Valid Percent	Cumulative Percent
Valid	yes	16	32.0	32.0
	no	15	30.0	62.0
	not sure	19	38.0	100.0
	Total	50	100.0	



Interpretation: Table 6 indicates that 32% of people are physically prepared to handle the responsibilities of marriage & child bearing & 30% of people are not physically prepared & 38% of people are not sure about their decision. Majority of people are not sure about their decision.

Table 7: Issues of the Respondents

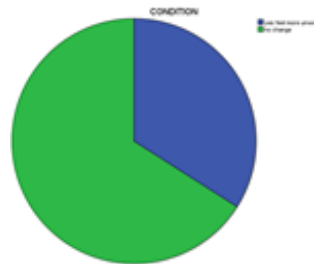
		Frequency	Valid Percent	Cumulative Percent
Valid	Yes	24	48.0	48.0
	No	26	52.0	100.0
	Total	50	100.0	



Interpretation: Table 7 indicates that 48% of people facing difficulties related to reproductive health & 52% of people does not face any difficulties related to reproductive health. Majority of respondents does not face any difficulties.

Table 8: Condition of the Respondents

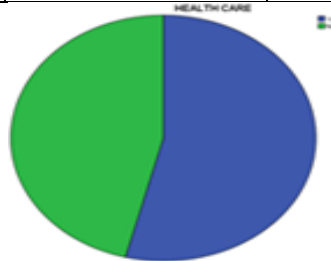
		Frequency	Valid Percent	Cumulative Percent
Valid	yes feel more unwell	17	34.0	34.0
	no change	33	66.0	100.0
	Total	50	100.0	



Interpretation : Table 8 indicates that 34% of people feel more unwell about their general health condition changes since after their marriage & 66% of people feel no change in their general health condition. Majority of people have no change in their general health.

Table 9 : Health Care of the Respondents

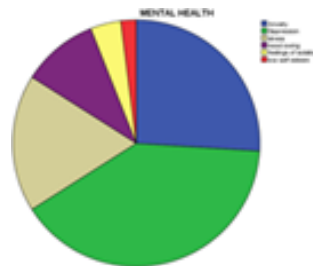
		Frequency	Valid Percent	Cumulative Percent
Valid	Yes	27	54.0	54.0
	No	23	46.0	100.0
	Total	50	100.0	



Interpretation: Table 9 suggest that 54% of people have access to health care services & 46% of people don't have any access to health care services. Majority of people have access to health care services.

Table 10: Mental Health of the Respondents

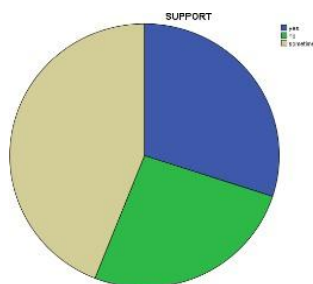
		Frequency	Valid Percent	Cumulative Percent
Valid	Anxiety	13	26.0	26.0
	Dippression	20	40.0	66.0
	Stress	9	18.0	84.0
	Mood Swing	5	10.0	94.0
	Feelings of Isolation	2	4.0	98.0
	Lowself Esteem	1	2.0	100.0
	Total	50	100.0	



Interpretation :Table 10 indicates that 26% of people have experienced mental health symptoms like anxiety & 40% of people feel depression & 18% of people feel stress & 10% of people feel mood swings & 4% of people feel isolation & 2% of people feel low-self esteem. In this kind of mental health symptoms. Majority people feel depression compared to all health symptoms.

Table 11: Support of the Respondents

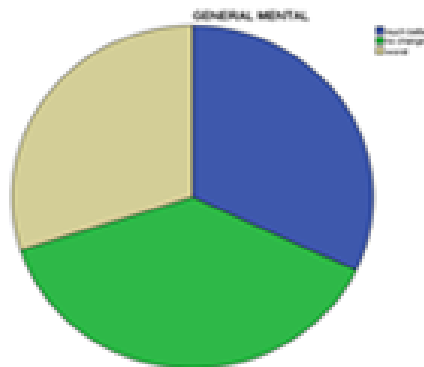
		Frequency	Valid Percent	Cumulative Percent
Valid	yes	15	30.0	30.0
	no	13	26.0	56.0
	sometimes	22	44.0	100.0
	Total	50	100.0	



Interpretation: Table 11 indicates that 30% of people feel supported by their husband in dealing with emotional challenges & 26% of people not feel supported by their husband & 44% of people sometimes feel supported by their husband. Majority of people feel sometimes supported by their husband.

Table 12 : General Mental of the Respondents

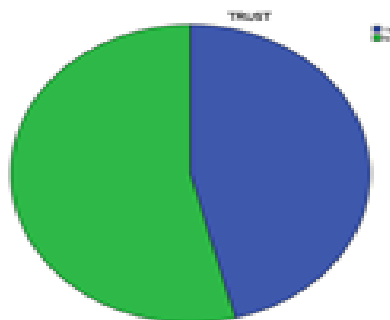
		Frequency	Valid Percent	Cumulative Percent
Valid	much better	16	32.0	32.0
	no change	19	38.0	70.0
	worst	15	30.0	100.0
	Total	50	100.0	



Interpretation: Table 12 indicates that 32% of people feel much better after marriage about their general mental well-being & 38% of people feel no change & 30% of people feel more worse after their marriage. Majority tells that more people feel no change in their general mental well-being.

Table 13: Trust of the Respondents

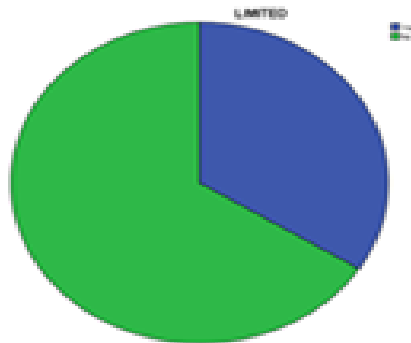
		Frequency	Valid Percent	Cumulative Percent
Valid	Yes	23	46.0	46.0
	No	27	54.0	100.0
	Total	50	100.0	



Interpretation: Table 13 suggests that 46% of people have trusted persons & 54% of people don't have trusted person. So, majority says that most people have trust issues.

Table 14: Limited of the Respondents

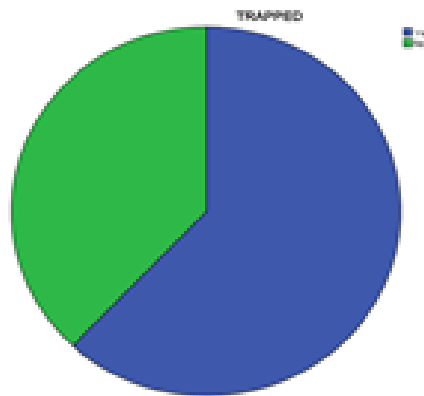
		Frequency	Valid Percent	Cumulative Percent
Valid	Yes	17	34.0	34.0
	No	33	66.0	100.0
	Total	50	100.0	



Interpretation: Table 14 indicates that 34% of people feel life choices were limited because of early marriage & 66% of people not feel same. So, majority says that most of people not feel same.

Table 15: Trapped of the Respondents

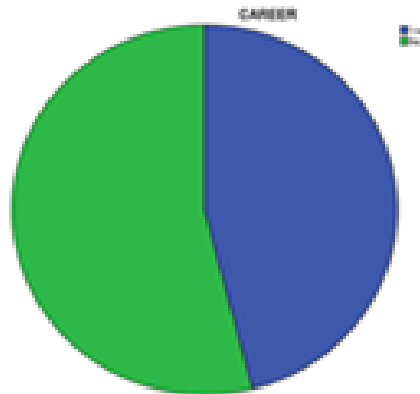
		Frequency	Valid Percent	Cumulative Percent
Valid	Yes	31	62.0	62.0
	No	19	38.0	100.0
	Total	50	100.0	



Interpretation: Table 15 indicates that 62% of people feel trapped & 38% of people feel untrapped. So, majority tells that most of the people feel trapped.

Table 16 : Career of the Respondents

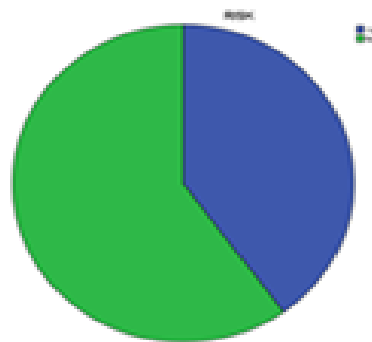
		Frequency	Valid Percent	Cumulative Percent
Valid	Yes	23	46.0	46.0
	No	27	54.0	100.0
	Total	50	100.0	



Interpretation : Table 16 suggest that 46% of people feel marriage is affected to their career prospects & 54% of people feel marriage is not affected. So, majority says that most of the people feel affected.

Table 17: Risk of the Respondents

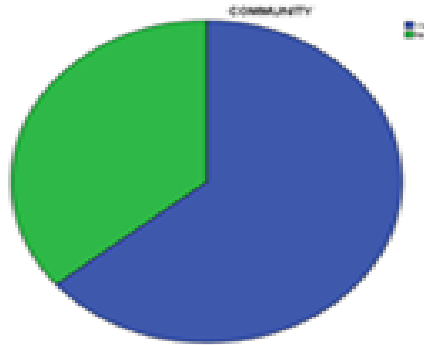
		Frequency	Valid Percent	Cumulative Percent
Valid	Yes	20	40.0	40.0
	No	30	60.0	100.0
	Total	50	100.0	



Interpretation: Table 17 indicates that 40% of people were aware of the potential health risk & 60% of people don't have aware. So, majority says that most of the people don't have any aware.

Table 18 : Community of the Respondents

		Frequency	Valid Percent	Cumulative Percent
Valid	Yes	32	64.0	64.0
	No	18	36.0	100.0
	Total	50	100.0	



Interpretation: Table 18 suggests that 64% of people face discrimination in their community & 36% of people don't face any discrimination. So, majority says that most of the people face discrimination in their community.

Table 19: Financial of the Respondents

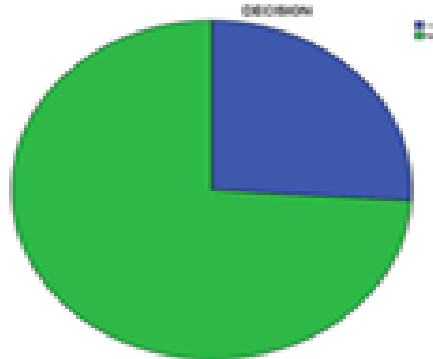
		Frequency	Valid Percent	Cumulative Percent
Valid	Yes	19	38.0	38.0
	No	31	62.0	100.0
	Total	50	100.0	



Interpretation: Table 19 indicates that 38% of people are financially independent & 62% of people are not basically independent. So, majority says that most of the people are dependent.

Table 20: Decision of the Respondents

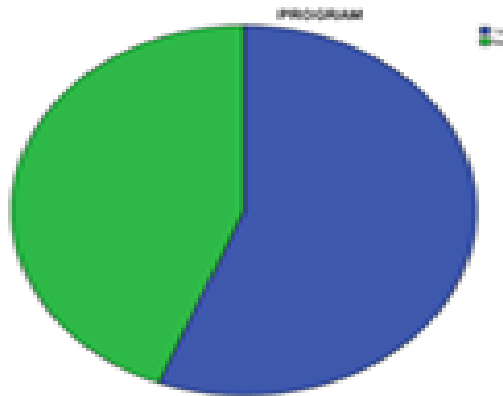
		Frequency	Valid Percent	Cumulative Percent
Valid	Yes	13	26.0	26.0
	No	37	74.0	100.0
	Total	50	100.0	



Interpretation: Table 20 suggests that 26% of people have a role in household decision & 74% of people don't have role. So, majority shows that most of the people don't have role in household decision.

Table 21 : Program of the Respondents

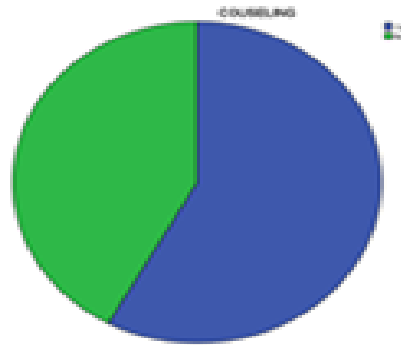
		Frequency	Valid Percent	Cumulative Percent
Valid	Yes	28	56.0	56.0
	No	22	44.0	100.0
	Total	50	100.0	



Interpretation : Table 21 indicates that 56% of people have practiced in program since their program & 44% of people have not participated. So, majority says that most of the people have participated in program.

Table 22: Counseling of the Respondents

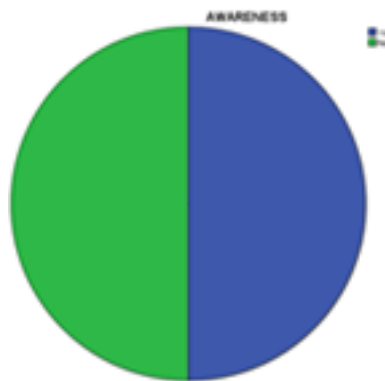
		Frequency	Valid Percent	Cumulative Percent
Valid	Yes	29	58.0	58.0
	No	21	42.0	100.0
	Total	50	100.0	



Interpretation: Table 22 suggests that 58% of people have access to counseling & 42% of people don't have any access to counseling. So, majority says that most of the people have access to counseling.

Table 23 : Awareness of the Respondents

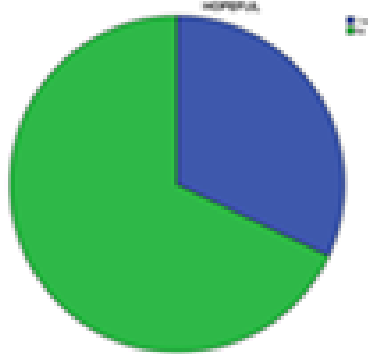
		Frequency	Valid Percent	Cumulative Percent
Valid	Yes	25	50.0	50.0
	No	25	50.0	100.0
	Total	50	100.0	



Interpretation: Table 23 suggests that both percentage of people those who have interested & not interested in attending program have equal percentage. So, there is no majority appears here.

Table 24: Hopefull of the Respondents

		Frequency	Valid Percent	Cumulative Percent
Valid	Yes	16	32.0	32.0
	No	34	68.0	100.0
	Total	50	100.0	



Interpretation: Table 24 indicates that 32% of people feel hopeful about their future & 68% of people does not feel hopeful about their future. So, majority says that most of the people does not feel hopeful about their future.

Suggestion of the Study

Early marriage can lead to challenges such as limited education, financial instability, and health risks, especially for young girls. It is important to focus on education, personal growth, and financial independence before marriage to ensure a stable and fulfilling future

Findings of the Study

- social and cultural factors
- Educational impact
- Health consequences
- Economic affect
- Legal and human rights issues

Conclusion

Early marriage often leads to significant social, emotional, and economic challenges, including limited education, financial instability, and health risks, especially for young girls. While cultural and traditional factors may influence early marriages, they can hinder personal development and future opportunities. Promoting awareness, education, and legal measures can help reduce early marriage and support healthier, more stable futures for young individuals.



A STUDY ON RISK MANAGEMENT IN BANKING AND INSURANCE INDUSTRY

Darshini A. Allimore

Student of B.Com. Programme, BLDES's, A.S Patil College of Commerce
(Autonomous) Vijayapur

Hajeri Pooja Sangappa

Student of M.COM programme, BLDE Association's SMT Bangaramma Sajjan Arts,
Science and Commerce College for Women, Vijayapur

Prof. Danamma G

Assistant Professor, Department of commerce, BLDEA'S, A.S Patil College of
Commerce (Autonomous) Vijayapur

Introduction

Risk is an inherent part of the financial service sector. Both banking and insurance industries face various types of risks that could affect their operations, profitability, and stability. Risk management is essential to identify, assess, mitigate and monitor potential threats. In recent years, increased regulatory oversight and the complexity of financial products have heightened the importance of robust risk management practices.

Objectives of the Study

- To understand the concept of risk management in banking and insurance.
- To identify different types of risks faced by banks and insurance companies.
- To evaluate the risk management strategies adopted in both sectors.
- To analyze the effectiveness of regulatory frameworks like Basel norms and IRDAI guidelines.
- To suggest improvements for better risk mitigation.

Need for the Study

- Ensure financial stability in volatile market conditions.
- Reduce the probability of financial crises or institution failures.
- Improve decision-making processes for risk-sensitive investments.
- Build customer trust through secure financial services.

Scope of the Study

This study focuses on the types of risks, regulatory requirements, tools, and practices followed in the banking and insurance industries in India. It compares how both sectors approach risk mitigation and highlights best practices.

Research Methodology

- Type of research: Descriptive and analytical



- Data source: secondary (RBI, reports, IRDAI, guidelines, journals, articles)
- Tools: Comparative analysis, SWOT analysis
- Sample area: Indian banking and insurance sector

Types of Risks

- **In Banking**
 - Credit risk
 - Market risk
 - Operational risk
- **In Insurance**
 - Underwriting risk
 - Actuarial risk
 - Reinsurance risk

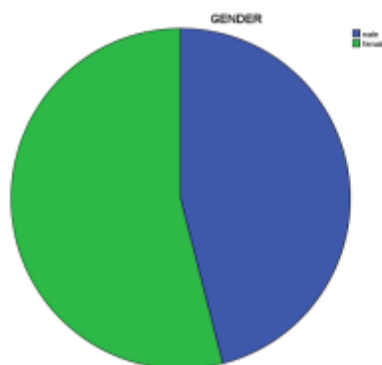
Regulatory Framework

- Banking: Basel 111 norms, RBI guidelines ,asset classification and provisioning
- Insurance: IRDAI regulations, solvency norms, product approval process, claim management norms.

Analysis and Interpretation

Table 1: Gender of Respondent

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

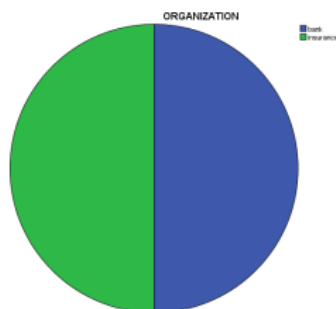


Interpretation: 54 pec of female ,46 pec male are respondent.

Table 2: Organization

ORGANIZATION

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	bank	25	50.0	50.0	50.0
	insurance	25	50.0	50.0	100.0
	Total	50	100.0	100.0	

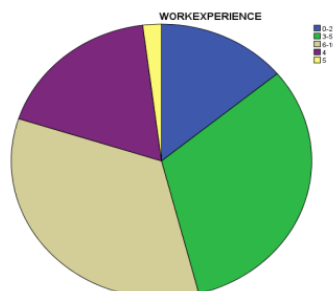


Interpretation: both the sector have 50 pec.

Table 3: Work Exoerience

WORKEXPERIENCE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-2	7	14.0	14.0	14.0
	3-5	16	32.0	32.0	46.0
	6-10	17	34.0	34.0	80.0
	4	9	18.0	18.0	98.0
	5	1	2.0	2.0	100.0
	Total	50	100.0	100.0	



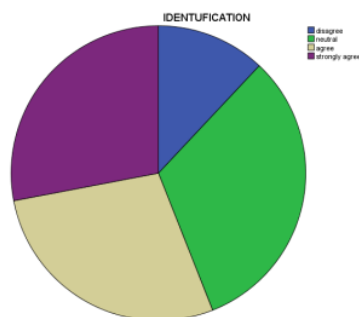
Interpretation: Majority of respondents [66 pec] have 3 to 10 years of work experience, a smaller group [14 pec]

Are newer professionals with 0-2 years of experience.

Table 4: Identification

IDENTIFICATION

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid disagree	6	12.0	12.0	12.0
neutral	16	32.0	32.0	44.0
agree	14	28.0	28.0	72.0
strongly agree	14	28.0	28.0	100.0
Total	50	100.0	100.0	



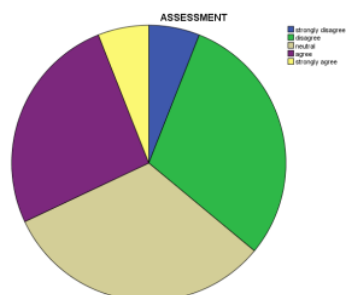
Interpretation : A strong majority [78 pec] of respondents either agree or strongly agree

Only 4 pec disagreed and 18 pec were neutral.

Table 5: Assessment

ASSESSMENT

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	3	6.0	6.0	6.0
disagree	15	30.0	30.0	36.0
neutral	16	32.0	32.0	68.0
agree	13	26.0	26.0	94.0
strongly agree	3	6.0	6.0	100.0
Total	50	100.0	100.0	



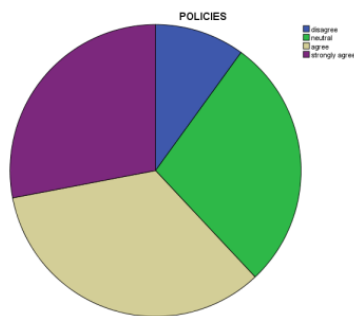
Interpretation: A notable 36 pec of respondents hold a negative view,
However, 38 pec have a positive view.



Table 6: Policies

POLICIES

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid disagree	5	10.0	10.0	10.0
neutral	14	28.0	28.0	38.0
agree	17	34.0	34.0	72.0
strongly agree	14	28.0	28.0	100.0
Total	50	100.0	100.0	



Interpretation: A total of 72 pec of respondents view the policies positively 18 pec are neutral.

Table 7: Compliance

COMPLIANCE

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid disagree	3	6.0	6.0	6.0
neutral	1	2.0	2.0	8.0
agree	20	40.0	40.0	48.0
strongly agree	26	52.0	52.0	100.0
Total	50	100.0	100.0	



Interpretation: An overwhelming 92 pec of respondents are in favor of positivity

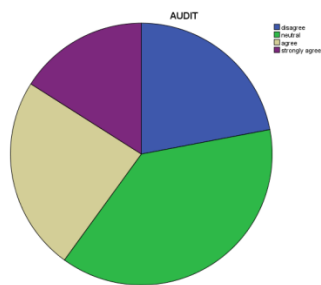
Only 6 pec disagree, and 2 pec are neutral



Table 8: Audit

AUDIT

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	disagree	11	22.0	22.0	22.0
	neutral	19	38.0	38.0	60.0
	agree	12	24.0	24.0	84.0
	strongly agree	8	16.0	16.0	100.0
	Total	50	100.0	100.0	



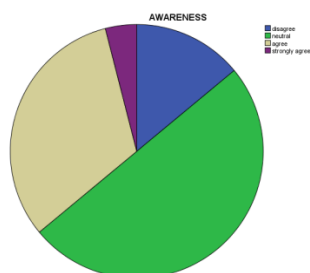
Interpretation: A total of 40 pec of respondents are positively support the audit process

38 pec are neutral, 22 pec disagrees.

Table 9: Awaerness

AWARENESS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	disagree	7	14.0	14.0	14.0
	neutral	25	50.0	50.0	64.0
	agree	16	32.0	32.0	96.0
	strongly agree	2	4.0	4.0	100.0
	Total	50	100.0	100.0	



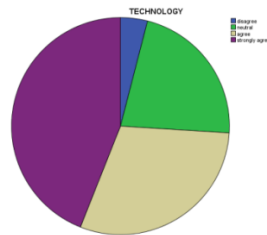
Interpretation: A 36 pec of respondents are have positive view

Remaining are neutral or disagree



Table 10: Technology

TECHNOLOGY		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	disagree	2	4.0	4.0	4.0
	neutral	11	22.0	22.0	26.0
	agree	15	30.0	30.0	56.0
	strongly agree	22	44.0	44.0	100.0
	Total	50	100.0	100.0	



Interpretation: A 74 pec of respondents are agree or strongly agree
 But 22 pec are neutral and 4 pec are disagree

Findings

- Banks face more financial risk due to loan defaults and market volatility.
- Insurance companies are more exposed to underwriting and actuarial risks.
- Both sector rely heavily on technology (like core banking, AI-based underwriting).
- Regulatory bodies play a critical role in reducing systemic risk.
- Risk identification systems are good but need strengthening in smaller firm.
- Risk mitigation strategies exist, but dynamic risk response is weak.

Suggestions

- Increase investment in AI and data analytics for better risk prediction.
- Continuous training of staff on compliance and fraud detection.
- Encourage more transparency in financial reporting.
- Strengthen cyber risk management frameworks.

Conclusion

Effective risk management is vital for the growth and sustainability of banking and insurance sector. With proper frameworks and real-time monitoring, financial institutions can minimize losses and ensure stability Regulatory compliance, advanced analytics, and strategic planning are the pillars of robust risk management.

References

1. Hull.J.C.[2018] RISK Management and financial institution [5thed.] .wiley.
2. Bessis, J. [2015] Risk management in banking [4th.ed.].wiley.



A STUDY ON IMPACT OF ONLINE EDUCATION

Pavan Rathod

B.COM Programme, BLDEA's, A.S.Patil College of Commerce (Autonomous),
Vijayapura

Prof. Pradeep Kumbar

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

Introduction

Education's advancement through digital transformation has enabled online learning's ascendance as an educational model, firmly establishing online learning environments as an integral and commonplace method of educational delivery as a result of the rapid its adoption and integration. This transformation was coupled with the growth of Internet-enabled technologies and the need for ease of accessibility from remote locations. More recently, the COVID-19 global pandemic has acted as an accelerant for the growth in virtual classrooms as a necessity and requirement of educational delivery.

Need for Study

Despite gains in online learning or education, one long-standing question has not been fully resolved: in the current online education environment, what is the actual educational effectiveness of e-learning in providing a high-quality learning experience? This study attempts to explore and examine what the influence of the online learning experience has on

- Learners' academic achievement,
- Learners' engagement and motivation levels, and
- The overall online educational environment and context.

This examination will provide insights into helping education systems improve existing forms of educational delivery.

Review of Literature

Previous research has evidenced both claims. Allen and Seaman (2017) report that online education has become a growing area of institutional development. Means et al. (2013) have indicated that hybrid (i.e., combination of in-class instruction and online learning) are more effective than fully online or face-to-face instruction. Despite this, issues surrounding limited student-teacher interaction and problems related to not being all students can access devices or wifi network inhibits the development of new models for online learning as an instructional approach.



Statement of Problem

Continued expansion of online learning and education raises question on whether and how it influences academic achievement, learner satisfaction, and equal access to education. While the advantages of online models can arguably be presented theoretically, discrepancies between vested interested beliefs and student experiences can only be closed with a concerted effort to understand it better.

Research Questions

- What are the perceptions of educators and learners in online education?
- Does online learning have an effect on learners' academic success and participation?
- What challenges does the online learning environment present?

Objectives of the Study

- To analyze the educational outcomes of online learning.
- To investigate how students and educators view online education.
- To ascertain the advantages and disadvantages of online learning and teaching.

Hypothesis Testing

- **Null Hypothesis (H0):** There is no meaningful difference in the educational outcomes of students learning in a traditional and online learning environment.
- **Alternative Hypothesis (H1):** There are meaningful differences in educational outcomes of students learning in a traditional versus online learning environment.

Scope of the Study

The study will investigate undergraduate and postgraduate students and educators in the higher education sector. It examines the impact of online learning in higher education in the last several academic years with a focus on post pandemic advances.

Research Methodology

This study used a mixed-methods design. Quantitative data was collected through surveys administered to 30 students and 20 faculty members. Qualitative data was collected through semi-structured interviews with targeted students. Statistical analysis of the data, via averages and t-tests, was accomplished to analyze the quantitative data.

Limits of the Study

- The sample is confined to a geographic area which hinders ability to generalize study.
- The study's findings are self-reported and consequently subjective.



- Differences in platforms and modes of online instruction may have impacts which can not be observed.

Scopes for Future Research

Future research may include implications of online learning in primary and secondary education or investigate how new technologies like AI and virtual reality can be utilized in the digital classroom.

	N	Minimum	Maximum	Mean	Std. Deviation
1] Age	50	1	2	1.28	.454
2] Gender	50	1	2	1.40	.495
3] Occupation	50	0	5	1.55	.891
4] Level of Education	50	1	5	2.56	1.033
5] Monthly Income	50	1	5	3.48	1.581
6] Frequency of Online Learning	50	1 1	4	1.52	.646
7] Device Used for Online Learning	50	1	3	1.84	.710
Valid N (list wise)	50				

Identifying Data

	N	Mean	Std. Deviation	Std. Error Mean
1. The online learning platform(s) I accessed were easy to use.	50	3.46	.838	.119
2. I have reliable internet access for online learning.	50	4.02	.714	.101
3. I received sufficient interaction with the tutor in the online course.	50	3.94	.843	.119
4. I trust that my personal information is secure in the online learning platform(s).	50	3.88	.773	.109
5. The online learning course I accessed had appropriate, current learning materials.	50	3.92	.994	.134
6. I received timely feedback on assignments in the online course.	50	3.70	.995	.141
7. The online learning format allowed me to	50	3.80	.881	.125



balance learning with my other responsibilities.				
8. Technical difficulties (i.e., app glitches and crashes) detracted from my learning experience.	50	3.98	.869	.123
9. Working with others in my online learning course was helpful.	50	3.70	.953	.135
10. Online learning motivates me to complete the course.	50	3.68	1.070	.123
11. I have improved academic performance as a result of online learning.	50	3.72	1.070	.151
12. I feel more confident using digital tools after participating in online learning.	50	3.74	.899	.127
13. Online learning has lowered my stress level, compared to traditional in-class learning.	50	3.44	.861	.122
14. I find it hard to stay focused in class when learning online.	50	4.00	.808	.114
15. Online learning has limited my opportunities for hands-on learning.	50	3.78	.910	.129
16. I feel isolated because of the absence of in-person interaction.	50	3.68	.999	.141
17. Online learning has made learning more accessible for me.	50	3.54	.908	.128
18. I am satisfied with the quality of the online learning that I undertook	50	3.90	.909	.129
19. Online learning has increased my financial burden (i.e., internet expense).	50	3.76	.894	.126
20. I prefer online learning to in-class learning.	50	3.34	1.002	.142

One Sample Test

Test value = 3						
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence interval of the Difference	
					Lower	Upper
1. The online learning platform(s) I accessed were easy to use.	3.881	49	.000	.460	.22	.70



2. I have reliable internet access for online learning.	10.102	49	.000	1.020	.82	1.22
3. I received sufficient interaction with the tutor in the online course.	7.885	49	.000	.940	.70	1.18
4. I trust that my personal information is secure in the online learning platform(s).	8.050	49	.000	.880	.66	1.10
5. The online learning course I accessed had appropriate, current learning materials.	6.890	49	.000	.920	.65	1.19
6. I received timely feedback on assignments in the online course	4.975	49	.000	.700	.42	.98
7. The online learning format allowed me to balance learning with my other responsibilities.	6.424	49	.000	.800	.55	1.05
8. Technical difficulties (i.e., app glitches and crashes) detracted from my learning experience.	7.977	49	.000	.980	.73	1.23
9. Working with others in my online learning course was helpful.	5.194	49	.000	.700	.43	.97
10. Online learning motivates me to complete the course.	5.542	49	.000	.680	.43	.93
11. I have improved academic performance as a result of online learning.	4.759	49	.000	.720	.42	1.02
12. I feel more confident using digital tools after participating in online learning.	5.819	49	.000	.740	.48	1.00
13. Online learning has lowered my stress level, compared to traditional in-class learning.	3.614	49	.001	.440	.20	.68
14. I find it hard to stay focused in class when	8.750	49	.000	1.000	.77	1.23



learning online.						
15. Online learning has limited my opportunities for hands-on learning.	6.061	49	.000	.780	.52	1.04
16. I feel isolated because of the absence of in-person interaction.	4.814	49	.000	.680	.40	.96
17. Online learning has made learning more accessible for me.	4.204	49	.000	.540	.28	.80
18. I am satisfied with the quality of the online learning that I undertook.	7.000	49	.000	.900	.64	1.16
19. Online learning has increased my financial burden (i.e., internet expense).	6.014	49	.000	.760	.51	1.01
20. I prefer online learning to in-class learning.	2.399	49	.020	.340	.06	.62

Interpretation

- Ease of Navigation ($t=3.881$, $p<.001$)-students find online learning environments easy to navigate.
- Access to Reliable Internet ($t=10.102$, $p<.001$)-most students have access to reliable internet for online education.
- Instructor Interaction ($t=7.885$, $p<.001$)-students feel that online education provides them with sufficient instructor interaction.
- Data Security ($t=8.050$, $p<.001$)-students trust that their data is secure while using online platforms.
- Updated Materials ($t=6.890$, $p<.001$)-students find the learning materials to be up to date, and relevant to their learning.
- Timely Feedback ($t=4.975$, $p<.001$)-feedback on assignments is timely.
- Balance Work and Education ($t=6.424$, $p<.001$)-online learning can help balance education with a part-time job.
- Disruption to the Learning Experience ($t=7.977$, $p<.001$)-technical issues-sixty-seven percent of the students responded with "true" to the statement that technical issues (i.e., app crashes) significantly disrupt the learning process.
- Peer Collaboration ($t=5.194$, $p<.001$)-Students found peer collaboration to be useful in the online setting.



- Motivation ($t=5.542$, $p<.001$)-students feel motivated to complete online courses.
- Academic Achievement ($t=4.759$, $p<.001$)-online education improves academic achievement.
- Digital Tools Confidence ($t=5.819$, $p<.001$)-students feel more confident using digital tools.
- Stress Management ($t=3.614$, $p=.001$)-online education reduces stress compared to attending classes.
- Focus on Class ($t=8.750$, $p<.001$)-students are unable to focus on online classes.
- Limited Hands-On Learning Experiences ($t=6.061$, $p<.001$)-students feel online learning limits hands-on learning experiences.
- Absence of Face-to-Face Interaction ($t=4.814$, $p<.001$): Lack of face-to-face interaction is identified as a source of isolation.
- Accessibility ($t=4.204$, $p<.001$): Online education is viewed as accessible.
- Quality of Education ($t=7.000$, $p<.001$): Students are satisfied with the quality of online education.
- Financial Burdens ($t=6.014$, $p<.001$): Online education creates financial strain (e.g., internet/data fees).
- Slightly Preferred Over Traditional Learning ($t=2.399$, $p=0.020$): Students prefer online learning to traditional classes to a slight degree, but this is not uniquely strong.

Findings, Recommendations, Conclusion

The research supports the premise that even though e-learning is flexible and allows for unprecedented options by learners, the unique human experience of education is not present. As such, the research recommends organizations develop a hybrid, or digital pedagogy, and provide training opportunities to educators. In addition to addressing the issue of equal opportunity, and the delivery of well-affiliated education, equal opportunity will also require us to develop universal-access associated platforms

References

1. Allen, I. E., & Seaman, J. (2017). Digital Learning Compass: Distance Education Enrollment Report.
2. Means, B., Toyama, Y., Murphy, R., & Baki, M. (2013). The Effectiveness of Online and Blended Learning: A Meta-Analysis.
3. Moore, M. G. (2013). Handbook of Distance Education.
4. Singh, V. & Thurman, A. (2019). Defining online learning. *TechTrends*, 63(5), 641-649.



E-GOVERNANCE: DIGITAL INDIA INITIATIVE

Omkar Chavan

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

Prof. Pradeep Kumbar

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

Introduction

The influence of digital technologies has drastically altered the way governments operate and primarily provide services to their citizens. This has taken the shape of e-government or e-governance. In India, concern for digital governance has been looked upon in the context of different levels of governance with the launch of the Digital India Programme in 2015. The essence of this program is to deliver accessible, transparent, and efficient governance via suitable technologies. The main goals of the Digital India objectives include improving connectivity internet, electronic delivery of services, and building digital literacy for all. Special focus has been given to the underserved areas of the population in this initiative.

Need for the Study

In spite of the advances in digitization in India, there are still multiple issues such as the lack of digital infrastructure in its rural areas, low levels of digital literacy, unavailability of digital services, uneven digital service implementation, and so on, which will limit the ultimate potential of e-governance. Therefore, it becomes very essential to study the real-time actual progress of the Digital India programme and investigate areas for improvement that can provide truly inclusive and effective governance framework.

Review of Literature

The literature search undertaken showed the relative growth of interest in digital governance as a function of improving administrative efficiencies and/or the effective delivery of services to the public. Some papers have indicated the positives of the initiative especially when highlighting the simplicity and speed to access for all citizens to Government services. Other research expressions have brought attention to limitations faced in the slow adoption of e-villages or e-networks in rural areas and the low levels of digital awareness. The point emphasized is that further research needs to be done to truly understand the condition at the ground level in the context of e-governance in India.

Statement of the Problem

Service digitization is the ongoing spirit of Digital India, but the company has not been equally within reach for all people and communities. Limited access, service



delivery failures, and the absence of knowledge all create tension. This study will analyze these issues, and explore the access parameters and effectiveness of e-governance services.

Research Issues

- How has access to government services been altered for the general public as a result of the Digital India initiative?
- What are the main issues that alter the opportunity for digital platforms for governance?
- How does the use of e-governance services relate to digital education.

Study Aspirations

- To comprehend the status of the Digital India applications.
- To understand the issues faced by users and administrators in the use of e-governance platforms.
- To provide suggestions that may assist the effective delivery of digital services.

Hypothesis Testing

- H_0 (Null Hypothesis): Digital India Initiative has not improved improved governance efficiency can be observed.
- H_1 (Alternative Hypothesis): Digital India Initiative has a continuous improvement with respect to delivery and accessibility of services.

Scope of the Study

This study will evaluate the efficacy of systems of digital governance on rural citizens in rural or urban areas, and understand citizen satisfaction, ease of access to services.

Limitations of the Study

This study will be limited to the accessibility, effectiveness and efficiency of the Digital India Initiative. Although mentioned, equity and e-governance will not be included in the study's analysis. The study will also not include analysis of other wide-ranging e-services not part of Digital India, for example: Universal Service Obligation Fund (USOF), Department of Telecommunications, Government of India, financial inclusion, good governance and transparency.

Research Methodology

- The research employed qualitative and quantitative methods, and utilised questionnaires and oral interviews to get primary data.
- The secondary data was from governments reports, journals, websites, and official statistics. The purposive sampling method allowed for variety with respect to demographic perspectives of age, education, and area.



Limitations of the Study

Like every study, the analysis lacked geographical coverage; the study did not cover the whole country nor did the level of awareness of the participants not influence action. Also, technology may have limited access to information due to access limitation in remote vicinity and similar such limitation.

Future Research Opportunities

Further research could delve into advanced digital technologies such as the use of blockchain in governance, or cyber safety of public sites, or compare India with international practice to see if India does something best, or the equivalent of best practice in the realm of digital governance.

Analysis and Interpretation

Descriptive Statistics

		N	Minimum	Maximum	Mean	Std. Deviation
1.	Age	50	1	5	2.56	1.128
2.	Gender	50	1	5	2.36	1.495
3.	Occupation	50	1	3	1.26	.487
4.	Education	50	1	5	3.36	1.139
	Valid N (Listwise)	50				

		N	Mean	Std. Deviation	Std. Error Mean
1.	The Digital India initiative has improved access to Government Service in India	50	3.91	.724	.102
2.	The use of Digital Platform has made communication more efficient in Vijayapur.	50	3.92	.944	.134
3.	The digital India initiative increased	50	3.98	.845	.119
4.	E-Governance services in Vijayapura are accessible and user friendly.	50	3.56	1.091	.154
5.	The Digital India Initiative has contributed to the reduction of digital illiteracy in Vijayapura.	50	3.68	1.096	.155
6.	Digital payment systems have	50	3.64	1.208	.171



	become widely accepted in Vijayapur				
7.	The implementation on of Digital India has improved the local economy in Vijayapura.	50	4.00	.881	.125
8.	The availability of digital services has positively impacted healthcare services in Vijayapura.	50	3.44	1.072	.152
9.	The digital India Initiative has made it easier for Businesses to access Digital resources in Vijayapura.	50	3.68	1.096	.155
10.	Digital India has improved employment opportunities through online platforms in Vijayapura.	50	3.78	1.112	.157
11.	There is adequate internet infrastructure in Vijayapura to support Digital India services.	50	3.72	1.031	.146
12.	Government initiatives like Wi-Fi hotspots have made the internet more accessible in Vijayapura.	50	3.94	1.096	.155
13.	Awareness programmes on Digital India have effectively educated people in Vijayapura.	50	3.70	1.129	.160
14.	There is strong support from local authorities for the Digital India initiative in Vijayapura.	50	3.64	1.191	.168
15.	The local population has the necessary digital literacy to take full advantage of the Digital India services.	50	3.60	1.278	.181
16.	The availability of affordable smartphones and internet plans has increased participation in the digital India initiative in Vijayapura.	50	3.00	1.125	.158
17.	The local community is willing to	50	3.74	1.948	.148



	adopt digital services provided by the government.				
18.	The Government's focus on cyber security has increased trust in digital services in Vijayapura.	50	3.90	.881	.125
19.	The improvement of digital infrastructure in rural areas of Vijayapura has helped bridge the digital divide.	50	3.78	1.112	.157
20.	The success of Digital India in Vijayapura is largely influenced by public-private partnerships.	50	4.04	1.88	.137

		T	df	Sig. (2-tailed)	Mean Difference	Lower	Upper
1.	The Digital India initiative has improved access to Government Service in India	8.986	49	<.001	.920	.71	1.13
2.	The use of Digital Platform has made communication more efficient in Vijayapur.	6.890	49	<.001	.920	.65	1.19
3.	The digital India initiative increased	8.202	49	<.001	.980	.74	1.22
4.	E-Governance services in Vijayapura are accessible and user friendly.	3.630	49	<.001	.560	.25	.87
5.	The Digital India Initiative has contributed to the reduction of digital illiteracy in Vijayapura.	4.386	49	<.001	.680	.37	.99
6.	Digital payment systems have become widely accepted in Vijayapur	3.746	49	<.001	.640	.30	.98
7.	The implementation on of Digital India has improved the local economy in Vijayapura.	8.030	49	<.001	1.000	.75	1.25



8.	The availability of digital services has positively impacted healthcare services in Vijayapura	2.902	49	.006	.440	.14	.74
9.	The digital India Initiative has made it easier for Businesses to access Digital resources in Vijayapura.	4.386	49	<.001	.680	.37	.99
10.	Digital India has improved employment opportunities through online platforms in Vijayapura.	4.960	49	<.001	.780	.46	1.10
11.	There is adequate internet infrastructure in Vijayapura to support Digital India services.	4.938	49	<.001	.720	.43	1.01
12.	Government initiatives like Wi-Fi hotspots have made the internet more accessible in Vijayapura.	6.067	49	<.001	.940	.63	1.25
13.	Awareness programmes on Digital India have effectively educated people in Vijayapura.	4.383	49	<.001	.700	.38	1.02
14.	There is strong support from local authorities for the Digital India initiative in Vijayapura.	3.799	49	<.001	.640	.30	.98
15.	The local population has the necessary digital literacy to take full advantage of the Digital India services	4.427	49	<.001	.800	.44	1.16
16.	The availability of affordable smartphones and internet plans has increased participation in the digital India initiative in Vijayapura.	5.029	49	<.001	.800	.48	1.12
17.	The local community is willing to adopt digital services provided by the government.	5.002	49	<.001	.740	.44	1.04



18.	The Government's focus on cyber security has increased trust in digital services in Vijayapura.	6.424	49	<.001	.800	.55	1.05
19.	The improvement of digital infrastructure in rural areas of Vijayapura has helped bridge the digital divide	4.960	49	<.001	.780	.46	1.10
20.	The success of Digital India in Vijayapura is largely influenced by public-private partnerships	7.597	49	<.001	1.040	.76	1.32

Interpretation

- The digital India initiative has significantly enhanced citizens' access to government services in India ($t=8.986$, $p < .001$).
- Efficient Communication via Digital Platforms. Digital platforms have notably improved communication efficiency in Vijayapura ($t=6.890$, $p < 0.001$).
- the initiative has seen strong growth and acceptance in Vijayapura ($t=8.202$, $p < .001$).
- E-governance platforms in Vijayapura are reported as accessible and easy to use ($t=3.636$, $p < 0.001$).
- The initiative has played a significant role in decreasing digital illiteracy in the region ($t=4.386$, $p < 0.001$).
- Digital payment methods are now widely used and accepted locally ($t=3.746$, $p < .001$).
- Implementation of digital India has positively affected the local economy ($t=8.03$, $p < .001$).
- Increased availability of digital services has improved healthcare accessibility in Vijayapura ($t=2.902$, $p < 0.006$).
- The initiatives have made it easier for business to obtain and use digital tools ($t=4.386$, $p < .001$).
- Digital India has significantly contributed to the availability of employment via online platforms. ($t=4.96$, $p < 0.001$).
- there is strong internet infrastructure in place to support digital services ($t=4.938$, $p < .001$).
- Government Wi-fi initiatives have improved internet accessibility for citizens ($t=6.067$, $p < .001$).



- Awareness initiative have been effective in promoting digital education among residents ($t=4.383$, $p < .001$).
- Authorities in Vijayapura have shown substantial support for digital India ($t=3.799$, $p < .001$).
- The local community processes the required skills to benefit from digital services ($t= 4.427$, $p < 0.001$).
- Availability of budget friendly smart phone and data plans has increased participation ($t=5.029$, $p < 0.001$).
- the public is open to adopting digital service introduced by the government ($t=5.002$, $p < .001$).
- The government emphasis on cybersecurity has improved public trust in digital platforms ($t=6.424$, $p < 0.001$).
- Infrastructure development in rural areas has significantly helped narrows the digital gap ($t= 4.96$, $p < 0.001$).
- Successful implementation of digital in India in Vijayapura in significantly supported by collaboratives public private efforts ($t= 7.597$, $p < 0.001$).

Research Findings, Recommendations, and Conclusions

The initial result suggests that the initial investment of the Digital India initiative has optimistically increased productive access for most citizens, but within a limited and inequitable access structure of individuals and physical rural infrastructure. There is an evident need to promote digital literacy, appropriate quality rural infrastructure, and digital platforms relevant to resident population access needs. The study concluded that resident awareness of the potential possibilities of digital governance is an essential component of increasing the opportunity for successful engagement with digital governance.

References

1. Ministry of Information Technology and Electronics, 2023. Digital India's annual report S. Kapoor (2022).
2. Cuckoo in e-governance for rural areas. Journal of Administration in India
3. Das, R. (2021). Evaluating how Digital India affects service delivery capabilities Review of Governance and Society



IMPACT OF COVID-19 IN INDIAN HOSPITALITY INDUSTRY

Goutam Rathod

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

Smt. Danamma G.

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

Introduction

The outbreak of COVID-19 brought about a massive disruption across global economies, with the hospitality sector in India enduring some of the most severe consequences. Hotels, resorts, restaurants, and travel-related businesses faced prolonged closures due to lockdowns, strict health protocols, and restricted mobility. As consumer behaviour shifted dramatically toward safety and digitalization, the Indian hospitality industry was forced to rethink and restructure its operations. This study delves into the depth of the pandemic's impact and explores strategic responses for future resilience.

Need for the Study

- To evaluate the pandemic's economic effects on hospitality businesses.
- To understand changes in consumer preferences and behaviour.
- To assess the strategies implemented for survival and adaptation.
- To contribute insights for future crisis preparedness and sectoral sustainability.
- To inform policymakers and industry leaders about recovery measures.

Statement of the Problem

The hospitality sector in India witnessed unprecedented setbacks due to the COVID-19 pandemic. Challenges such as loss of revenues, layoffs, health concerns, and shifting customer expectations emerged rapidly. The study aims to investigate the nature of these disruptions, the effectiveness of industry responses, and the long-term outlook for the sector's revival.

Objectives of the Study

- To measure the economic and operational impact of COVID-19 on the hospitality industry.
- To identify key challenges encountered by businesses during the pandemic.
- To examine behavioural changes among customers regarding hospitality services.
- To assess the role of government interventions and support.
- To recommend effective strategies for sustainable recovery.



Hypotheses

- H₁:** The pandemic significantly reduced revenue and profitability in the Indian hospitality sector.
- H₂:** Customers have permanently prioritized hygiene, digitalization, and safety in service experiences.
- H₃:** Government relief initiatives partially cushioned the industry but were insufficient for full recovery.
- H₄:** Technology integration will continue to dominate hospitality services post-pandemic.

Scope of the Study

This research focuses on the period from 2020 to 2024, encompassing various segments of the Indian hospitality sector, including hotels, restaurants, and travel services. It examines metro cities, tourist destinations, and emerging hubs. The study utilizes a combination of secondary sources and expert inputs for analysis.

Research Methodology

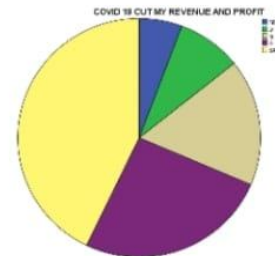
- **Research Type:** Analytical and descriptive.
- **Primary Data:** Interviews with hotel managers, restaurant owners, and travel operators.
- **Secondary Data:** Reports from credible organizations like FICCI, WTTC, IHRA, and Government tourism departments.
- **Sampling Technique:** Purposive sampling across five major cities.
- **Sample Size:** 50 businesses.
- **Tools of Analysis:** Descriptive statistics and thematic content analysis.

Limitations of the Study

- Restricted access to in-person interviews due to health and safety regulations.
- Rapid evolution of the pandemic situation might limit the findings' applicability over time.
- Potential biases in self-reported financial data.

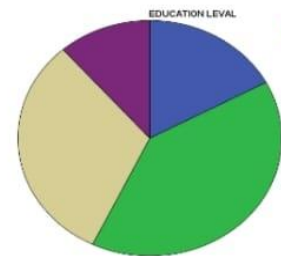
Analysis and Interpretation

VALID	Frequency	Percent	Valid Percent	Cumulative Percent
1	14	40.0	40.0	40.0
2	12	34.3	34.3	74.3
3	6	17.1	17.1	91.4
4	2	5.7	5.7	97.1
5	1	2.9	2.9	100.0
Total	35	100.0	100.0	

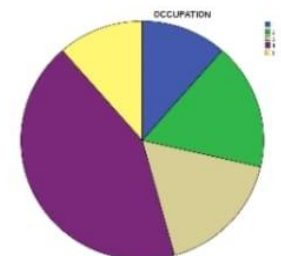


EDUCATION LEVEL

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 2	6	17.1	17.1	17.1
3	14	40.0	40.0	57.1
4	11	31.4	31.4	88.6
5	4	11.4	11.4	100.0
Total	35	100.0	100.0	

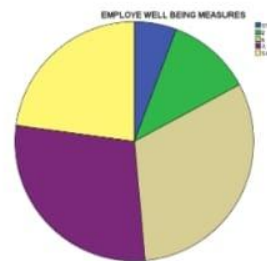


	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	4	11.4	11.4	11.4
2	6	17.1	17.1	28.6
3	6	17.1	17.1	45.7
4	15	42.9	42.9	88.6
5	4	11.4	11.4	100.0
Total	35	100.0	100.0	



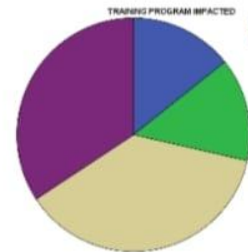
EMPLOYEE WELL BEING MEASURES

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	2	5.7	5.7	5.7
	D	4	11.4	11.4	17.1
	N	11	31.4	31.4	48.6
	A	10	28.6	28.6	77.1
	SA	8	22.9	22.9	100.0
	Total	35	100.0	100.0	



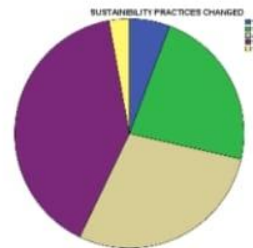
TRAINING PROGRAM IMPACTED

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	D	5	14.3	14.3	14.3
	N	5	14.3	14.3	28.6
	A	13	37.1	37.1	65.7
	SA	12	34.3	34.3	100.0
	Total	35	100.0	100.0	



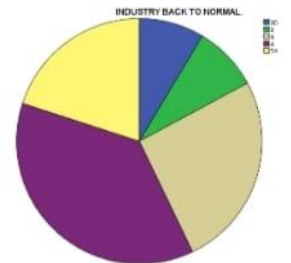
SUSTAINABILITY PRACTICES CHANGED

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	D	2	5.7	5.7	5.7
	N	8	22.9	22.9	28.6
	A	10	28.6	28.6	57.1
	SA	14	40.0	40.0	97.1
	12	1	2.9	2.9	100.0
	Total	35	100.0	100.0	



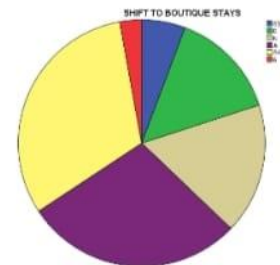
INDUSTRY BACK TO NORMAL

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	3	8.6	8.6	8.6
	D	3	8.6	8.6	17.1
	N	9	25.7	25.7	42.9
	A	13	37.1	37.1	80.0
	SA	7	20.0	20.0	100.0
	Total	35	100.0	100.0	



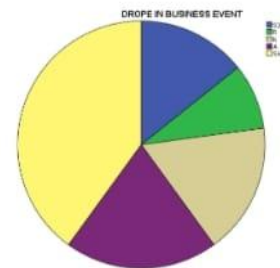
SHIFT TO BOUTIQUE STAYS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	2	5.7	5.7	5.7
	D	5	14.3	14.3	20.0
	N	6	17.1	17.1	37.1
	A	10	28.6	28.6	65.7
	SA	11	31.4	31.4	97.1
	6	1	2.9	2.9	100.0
	Total	35	100.0	100.0	



DROPE IN BUSINESS EVENT

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	5	14.3	14.3	14.3
	D	3	8.6	8.6	22.9
	N	6	17.1	17.1	40.0
	A	7	20.0	20.0	60.0
	SA	14	40.0	40.0	100.0
	Total	35	100.0	100.0	





Interpretation

- **Age Distribution**
 - The largest group (40%) falls into category 1, followed by category 2(34.3%)
 - Most respondents are younger age groups.
- **Education Level**
 - Category 3 (40%) is the most common education level
 - Very few respondent have the highest or lowest education levels.
- **Occupation**
 - The majority (42.9%) are in category 4 occupations.
 - Other categories fairly evenly distributed.
- **Employees well-being Measures**
 - Most participants agree (28.6%) or strongly agree (22.9%) or well-being measures.
 - Only a small portion strongly disagrees (5.7%)
- **Training Program Impact**
 - A high number believe training programs have had a positive impact (34.3% strongly agree, 37.1% agree).
 - Few are neutral or disagree.
- **Sustainability Practices Changed**
 - 40% strongly agree sustainability has improved; 28.6% agree.
 - Minimal disagreement is present.
- **Industry Back to Normal**
 - Mixed views, with 37.1% agreeing and 25.7% neutral.
 - 8.6% strongly disagree the industry is back to normal.
- **Shift to Boutique Stays**
 - 31.4% strongly agree, 28.6% agree, and 17.1% are neutral.
 - Very few respondents are in full disagreement.
- **Drop in Business Events**
 - 40% strongly agree there's a drop in business events.
 - Only a small percentage strongly disagree (14.3%).

Findings

- COVID-19 induced deep structural damage to hospitality revenues and operations.
- Consumer loyalty has shifted toward brands that demonstrate visible safety standards.



- Digital readiness has become non-negotiable for survival and competitiveness.
- Reliance on domestic tourists has increased significantly compared to pre-pandemic years.
- Government interventions provided partial support but highlighted the need for long-term sectoral policies.

Suggestions

- **Digital Infrastructure:** Invest consistently in technologies that enhance customer experience and operational efficiency.
- **Service Innovation:** Redesign offerings to emphasize safety, personalization, and wellness tourism.
- **Workforce Development:** Reskill employees to handle digital tools and changing customer service expectations.
- **Domestic Market Focus:** Tailor packages and marketing strategies toward domestic travellers.
- **Policy Advocacy:** Engage with policymakers for comprehensive sector-specific pandemic relief frameworks.
- **Crisis Preparedness:** Develop contingency plans for future disruptions.

Conclusion

The COVID-19 pandemic tested the resilience of the Indian hospitality sector like never before. Those businesses that adapted swiftly, leveraged technology, and aligned with changing consumer needs have started to recover. Going forward, the industry's ability to innovate, maintain high safety standards, and embrace digitalization will determine its long-term success. Sustainable growth can be achieved through collaborative efforts between industry players and policymakers, ensuring preparedness for future uncertainties.

References

1. Federation of Indian Chambers of Commerce and Industry (FICCI) Reports, 2021-2023.
2. World Travel and Tourism Council (WTTC) Reports, 2021-2022.
3. Ministry of Tourism, Government of India, Annual Reports.
4. JLL Hospitality Sector Reports, 2022.
5. Articles from ET Hospitality World (2020-2024).



A STUDY ON VARIOUS DEPOSITS WITH RETURN TO SIDDHASIRI

Pralhad N Kulkarni

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

Introduction

Siddha Siri bank is a regional cooperative bank headquartered in Vijayapura, Karnataka, India. Established in 2013, it operates primarily in North Karnataka, with a strong presence in Bijapur and Bengaluru. The bank is led by Shri Basanagouda Patil Yatnal.

Siddha Siri Souharda Sahakari Bank is listed among top service providers in India and is recognized for its commitment to serving underprivileged

Need for Study

Study about Siddha Siri bank is very important

- **Interest Rates** : Understand the annual percentage rates offered for various tenures.
- **Tenure Options**: Identify the range of deposit periods available, from short term to long term
- **Premature withdrawal Policy** : Clarify any penalties or condition associated with early withdrawal.

Review of Literature

Siddhasiri Bank's expansion is attributed to strategic leadership and a commitment to serving underserved communities. The bank has not only expanded its physical presence but also enhanced its service offerings to meet the diverse needs of its clientele. And the bank focus on microfinance has empowered numerous individual engaged in small scale business by providing accessible financial service.

Statement of Problem

Siddhasiri Souharda Sahakari Niyamit, a cooperative bank in Karnataka, faces significant challenges regarding its deposit management and financial stability, Instances of mismanagement and financial irregularities. Such developments raise questions about the adequacy of regulatory oversight and the protection of depositor interests within the cooperative banking sector. Therefore, it is crucial to examine Siddhasiri Bank's deposit practices, governance structures, and compliance with regulatory standards to ensure the safeguarding of depositor funds and the institution's financial health.

Research Questions

- Is interest rates are good in Siddha Siri bank?
- Are you feel safe investing here?



- Is online service is satisfied ?
- Are you get correct updates on time ?

Objectives of the Study

- Assess Deposit Growth and Stability.
- Examine customer segmentation and accessibility.
- Evaluate interest rate competitiveness
- Analyze regulatory compliance and risk management.
- Identify challenges and opportunities.

Hypothesis Testing

- Null Hypothesis (H0): There is no meaningful difference in the fixed deposit account, savings account and current account
- Alternative Hypothesis (H1): There are meaningful differences in fixed deposit account, savings account and current account.

Scope of the Study

This study aims to comprehensively analyze the deposit schemes and associated returns offered by this bank in Karnataka . The scope includes evaluating various deposit products such as savings, fixed, and recurring deposits, focusing on their interest rates, maturity periods, and appeal to different customer segments. And ensure financial stability. By focusing on these areas, the study aims to provide a comprehensive understanding of Siddhasiri Bank's deposit offerings and their alignment with customer needs and regulatory frameworks.

Research Methodology

This study used a mixed-methods design. Quantitative data was collected through surveys administered to 50 members. Qualitative data was collected through semi-structured interviews with targeted peoples. Statistical analysis of the data, via averages and t-tests, was accomplished to analyze the quantitative data.

Limits of the Study

- The research primarily depends on secondary data provided by the bank.
- The study is geographically limited to Karnataka, potentially overlooking regional variations that could influence deposit behaviours and returns.
- The analysis focuses on a specific time frame, which may not account for long term trends.

Scopes for Future Research

- Investigating long-term trends in deposit mobilization, including the impact of economic cycles and interest rate fluctuations on depositor behavior.



- Conducting surveys to understand the factors influencing customer choices regarding deposit products, such as interest rates, maturity periods, and digital banking facilities.
- Investigate how new technologies like AI and virtual reality can be utilized in the bank.

	N	Minimum	Maximum	Mean	Std. Deviation
1] Age	50	1	2	1.28	.454
2] Gender	50	1	2	1.40	.495
3] Occupation	50	0	5	1.55	.891
4] Level of Education	50	1	5	2.56	1.033
5] Monthly Income	50	1	5	3.48	1.581
Valid N(list wise)	50				

	N	Mean	Std. Deviation	Std. Error Mean
1. I know about Siddhasiri's deposit options	50	3.46	.838	.119
2. The deposit choices fit my needs	50	4.02	.714	.101
3. Interest rates are good	50	3.94	.843	.119
4. I trust Siddhasiri with my money.	50	3.88	.773	.109
5. Opening a deposit is easy.	50	3.92	.994	.134
6. Staff explain things clearly.	50	3.70	.995	.141
7. I am happy with the returns.	50	3.80	.881	.125
8. Siddhasiri is better than other banks.	50	3.98	.869	.123
9. I like fixed deposit more	50	3.70	.953	.135
10. I feel safe investing here.	50	3.68	1.070	.123
11. Online service are helpful.	50	3.72	1.070	.151
12. I get updates on time.	50	3.74	.899	.127
13. I had tell others to invest here	50	3.44	.861	.122
14. Their plans match my goal.	50	4.00	.808	.114
15. Paperwork is simple.	50	3.78	.910	.129
16. They are honest about rules.	50	3.68	.999	.141
17. I understand the deposit types.	50	3.54	.908	.128
18. Service is good.	50	3.90	.909	.129



19. They should add more plans.	50	3.76	.894	.126
20. I want to invest more here.	50	3.34	1.002	.142

One Sample Test

Test value = 3						
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence interval of the Difference	
					Lower	Upper
1. I know about Siddhasiri's deposit options	3.881	49	.000	.460	.22	.70
2. The deposit choices fit my needs	10.102	49	.000	1.020	.82	1.22
3. Interest rates are good	7.885	49	.000	.940	.70	1.18
4. I trust Siddhasiri with my money.	8.050	49	.000	.880	.66	1.10
5. Opening a deposit is easy.	6.890	49	.000	.920	.65	1.19
6. Staff explain things clearly.	4.975	49	.000	.700	.42	.98
7. I am happy with the returns.	6.424	49	.000	.800	.55	1.05
8. Siddhasiri is better than other banks.	7.977	49	.000	.980	.73	1.23
9. I like fixed deposit more	5.194	49	.000	.700	.43	.97
10. I feel safe investing here.	5.542	49	.000	.680	.43	.93
11. Online service are helpful.	4.759	49	.000	.720	.42	1.02
12. I get updates on time.	5.819	49	.000	.740	.48	1.00
13. I had tell others to invest here	3.614	49	.001	.440	.20	.68
14. Their plans match my goal.	8.750	49	.000	1.000	.77	1.23
15. Paperwork is simple.	6.061	49	.000	.780	.52	1.04
16. They are honest about rules.	4.814	49	.000	.680	.40	.96
17. I understand the deposit types.	4.204	49	.000	.540	.28	.80



18. Service is good.	7.000	49	.000	.900	.64	1.16
19. They should add more plans.	6.014	49	.000	.760	.51	1.01
20. I want to invest more here.	2.399	49	.020	.340	.06	.62

Interpretation

- Understand ($t=3.881$, $p<.001$)-know about Siddha siri deposit option.
- Access to Deposit($t=10.102$, $p<.001$)-most students have access to reliable internet for online education.
- Interest Rate ($t=7.885$, $p<.001$)- Most of the respondents are satisfied with interest rate.
- Data Security ($t=8.050$, $p<.001$)-Customer trust that their data is secure while deposit their money in bank
- Easy process ($t=6.890$, $p<.001$)- People find the opening a deposit is easy.
- ($t=4.975$, $p<.001$)- People comfortable with staff. Because staff explain things clearly.
- Returns ($t=6.424$, $p<.001$)- People happy with the returns.
- Experience ($t=7.977$, $p<.001$)- people believes that siddha siri is better than other banks.
- Deposits ($t=5.194$, $p<.001$)-Society wants to more deposit into this bank.
- Saftey ($t=5.542$, $p<.001$)- People feel safe investing in this bank.
- Online Service ($t=4.759$, $p<.001$)-online service are help to them.
- Accuracy ($t=5.819$, $p<.001$)- Most of the respondent gets updates on time.
- Suggestion ($t=3.614$, $p=.001$)- Invested peoples tells others to invest in this bank.
- Assist ($t=8.750$, $p<.001$)- The bank plans assist the people to achieve their goals.
- Paper work ($t=6.061$, $p<.001$)-Most of the respondents feel paper work is simple in this bank.
- Rules and regulation ($t=4.814$, $p<.001$): most of the respondent feels the bank act as per rules and regulations.
- Deposit types ($t=4.204$, $p<.001$):Customer understand the deposit types.
- Service ($t=7.000$, $p<.001$): Most of the respondent feels service provided by bank is good.



- More plans (t=6.014, p<001): People wants to bank add more plans for common people
- Investment (t=2.399, p=0.020): Most of the people wants to invest in siddha siri bank.

Findings, Recommendations, Conclusion

Findings

- **Financial Performance:** The bank achieved a net profit of NPR 3.17 billion, marking a 9.11% increase from the previous fiscal year. Its net profit to average net worth ratio stood at 13.50%, reflecting efficient capital utilization.
- **Asset Quality:** The non-performing loan (NPL) ratio rose to 2.01% from 1.07% in the previous year, indicating a decline in asset quality. The total loan loss provision increased to NPR 4.97 billion, with impairment charges amounting to NPR 1.19 billion.

Recommendations

- **Digital Transformation:** Implementation of Finacle core banking system and CRM solutions to enhance customer experience and operational efficiency.
- **Sustainable Banking:** Focus on green financing, including investments in hydropower and electric vehicles, aligning with ESG principles .
- **Organizational Restructuring:** Creation of specialized departments such as Credit Underwriting and ESG to streamline operations and focus on sustainable growth.

Conclusion

Siddha Siri Bank's strong financial performance, commitment to digital innovation, and adherence to sustainable banking practices make it a compelling choice for investors seeking stability and growth in banking sector. Its strategic initiatives and robust governance further reinforce its potential for long-term success.

References

1. **SiddhaSiri Bank Official Website:** Access the latest annual reports, sustainability disclosures, and other official documents.
2. **Siddhasiri Bank Blog:** updated with the bank's latest initiatives, customer service updates, and community engagement activities.



**'GOVERNMENT Vs PRIVATE SECTOR IN EDUCATION:
A COMPARATIVE ANALYSIS OF JOB SATISFACTION LEVELS**

Laxmi S Kamatagi

Student, BCom 6th Sem, B.L.D.E.A's, A.S.Patil College of Commerce (Autonomous),
Department of Commerce, Vijayapura, Karnataka, India

Sneha Benakatti

Assistant Professor, Department of Commerce,
B.L.D.E.A's, A.S.Patil College of Commerce (Autonomous), Vijayapur

Introduction

The education sector plays a vital role in shaping a nation's future, with both government and private institutions contributing to this effort. However, the working conditions and overall job satisfaction of educators can vary significantly between these two sectors. Job satisfaction is a key factor influencing teacher performance, retention, and student outcomes. This study aims to compare the levels of job satisfaction among educators in government and private schools, exploring factors such as salary, job security, workload, professional development, and work-life balance.

Needs for the Study

- **Impact on Quality:** Teacher satisfaction directly affects the quality of education and student outcomes.
- **Policy Development:** Understanding these factors can guide policy improvements for both sectors.

Review of the Literature of the Study

- **Career Growth Opportunities:** Teachers in private schools often have more opportunities for professional development and career advancement.
- **Cultural and Environmental Factors:** Cultural and administrative factors play a significant role in shaping job satisfaction levels across both sectors.

Statement of the Study

- **Key Focus:** The study aims to compare job satisfaction levels between teachers in government and private educational institutions.
- **Teacher Well-Being:** Exploring how job satisfaction influences teacher morale, performance, and retention in both sectors.

Objectives of the Study

- **Identify Key Factors:** To identify the key factors influencing job satisfaction in both sectors (e.g., salary, work environment, job security).
- **Examine Work Conditions:** To analyze how work conditions like workload, class



size, and professional development affect teacher satisfaction.

Scope of the Study

- **Sector Comparison:** The study will focus on comparing job satisfaction levels among teachers in government and private schools.
- **Geographical Scope:** It may cover a specific region, country, or even multiple regions, depending on the data available.

Research Questions

- How do job satisfaction levels compare between education in government and private education sectors?
- How do salary and benefits impact job satisfaction in both sectors?

Research Methodology of the Study

- **Sampling Method:** Use of random or stratified sampling to select teachers from both government and private schools.
- **Data Collection:** Surveys or questionnaires will be distributed to teachers to gather data on job satisfaction factors (e.g., salary, workload, job security).

Limitations of the Study

- **Regional Differences:** Variations in educational systems across regions could influence the results, limiting the study's scope.
- **Subjectivity in Responses:** Teachers' perceptions of job satisfaction may vary based on personal experiences, leading to potential biases in self-reported data.

Hypothesis Testing

- **Alternative Hypothesis (H_1):** There is a significant difference in job satisfaction levels between teachers in government and private schools.
- **Test Method:** Statistical tests like t-test or ANOVA can be used to compare job satisfaction levels between the two sectors.

Scope for Future Research

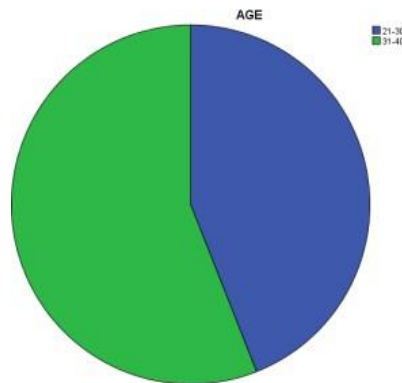
- **Longitudinal Studies:** Future research can focus on long-term studies to track job satisfaction trends over time in both sectors.
- **Expanded Geographic Scope:** Expanding the study to include multiple regions or countries for a more comprehensive comparison.



Analysis and Interpretation

Table 1: Age

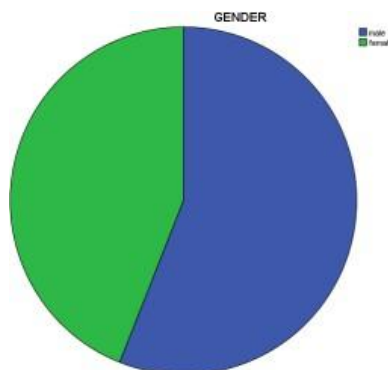
Responses	Frequency	Percent	Valid percent	Cumulative Percent
20-25	22	43.1	44.0	44.0
26-35	28	54.9	56.0	100.0
Total	50	98.0	100.0	100.0



Interpretation: Most participants were aged 26-35 (56%), followed by 20-25 (44%).

Table 2: Gender

Responses	Frequency	Percent	Valid Percent	Cumulative Percent
Male	28	54.9	56.0	56.0
Female	22	43.1	44.0	100.0
Total	50	100.0	100.0	

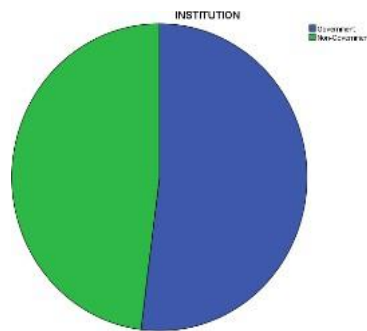


Interpretation: This table indicates that (54.9%) responses are male and (43.1%) are female so, majority responses are male



Table 3: Institution

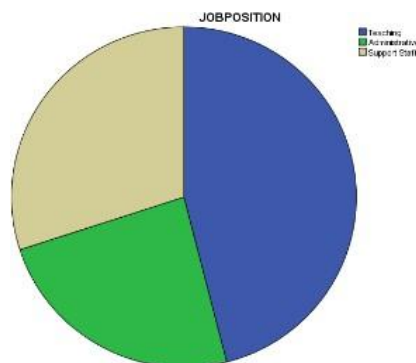
Responses	Frequency	Percent	Valid Percent	Cumulative Percent
Government	26	51.0	52.0	52.0
Non- Government	24	47.1	48.0	100.0
Total	51	100.0	100.0	



Interpretation: Slightly more participants were from government(52%) than non-government(48%).

Table 4: Job Position

Responses	Frequency	Percent	Valid Percent	Cumulative Percent
Teaching	23	45.1	46.0	46.0
Administrative	12	23.5	24.0	70.0
Support Staff	15	29.4	30.0	100.0
Total	51	100.0	100.0	

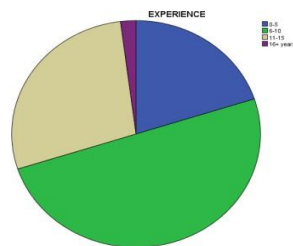


Interpretation: Most participants were in teaching roles(46%), followed by support staff (30%) and administrative roles (24%).



Table 5: Experience

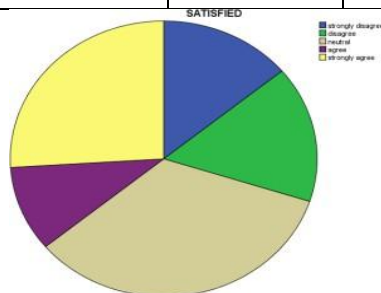
Responses	Frequency	Percent	Valid Percent	Cumulative Percent
0-5	10	19.6	20.0	20.0
6-10	25	49.0	50.0	70.0
11-15	14	27.5	28.0	98.0
16+ years	1	2.0	2.0	100.0
Total	50	100.0	100.0	



Interpretation: Half of the respondents had 6-10 years of experiences.while most others had 0-15 years. Very few had 16 years.

Table 6: Satisfied

Responses	Frequency	Perecnt	Valid Percent	Cumulative Percent
Strongly disagree	7	13.7	14.0	14.0
Disagree	8	15.7	16.0	30.0
Neutral	17	33.3	34.0	64.0
Agree	5	9.8	10.0	74.0
Strongly Agree	13	25.5	26.0	100.0
Total	50	100.0	100.0	

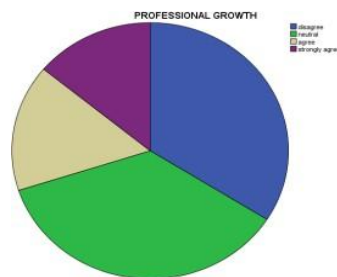


Interpretation: Most respondents were neutral or positive about their professional growth.



Table 7: Personal Growth

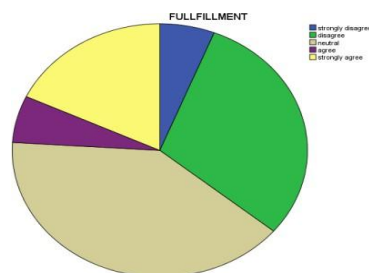
Responses	Frequency	Percent	Valid Percent	Cumulative Percent
Disagree	17	33.3	34.0	34.0
Neutral	18	35.3	36.0	70.0
Agree	8	15.7	16.0	86.0
Strongly Agree	7	13.7	14.0	100.0
Total	50	98.0	100.0	



Interpretation: Majority were neutral or disagreed. Few agreed on personal growth.

Table 8: Fulfillment

Responses	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	3	5.9	6.0	6.0
Disagree	15	29.4	30.0	36.0
Neutral	20	39.2	40.0	76.0
Agree	3	5.9	6.0	82.0
Strongly agree	9	17.6	18.0	100.0
Total	50	100.0	100.0	

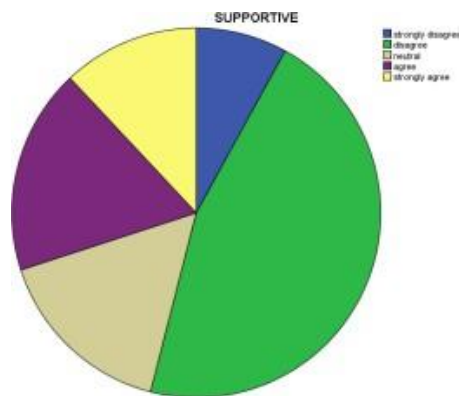


Interpretation: Most respondents were neutral (40%) or disagreed (30%), with fewer agreeing (6%) or strongly agreeing (18%).



Table 8: Supportive

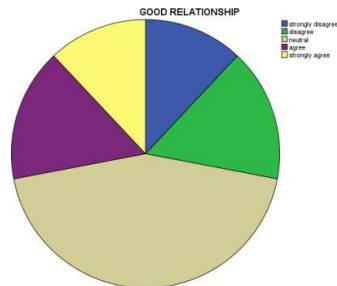
Responses	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	4	7.8	8.0	8.0
Disagree	23	45.1	46.0	54.0
Neutral	8	15.7	16.0	70.0
Agree	9	17.6	18.0	88.0
Strongly agree	6	11.8	12.0	100.0
Total	50	100.0	100.0	



Interpretation: Most respondents disagreed (46%), while fewer were neutral (16%) or agreed (18%).

Table 9: Good Relationship

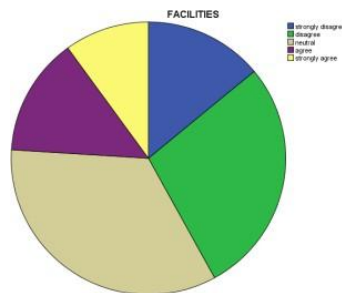
Responses	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	6	11.8	12.0	12.0
Disagree	8	15.7	16.0	28.0
Neutral	22	43.1	44.0	72.0
Agree	8	15.7	16.0	88.0
Strongly agree	6	11.8	12.0	100.0
Total	50	100.0	100.0	



Interpretation: Most were neutral (44%), agree and disagree were balanced

Table 10: Facilities

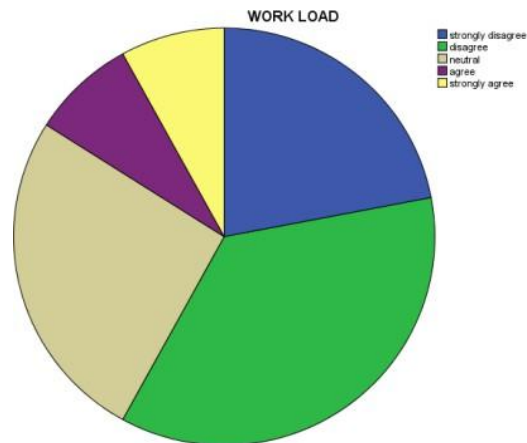
Responses	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	7	13.7	14.0	14.0
Disagree	14	27.5	28.0	42.0
Neutral	17	33.3	34.0	76.0
Agree	7	13.7	14.0	90.0
Strongly agree	5	9.8	10.0	100.0
Total	50	100.0	100.0	



Interpretation: Most were neutral (34%), with disagree (42%) higher than agree (24%).

Table 11: Work Load

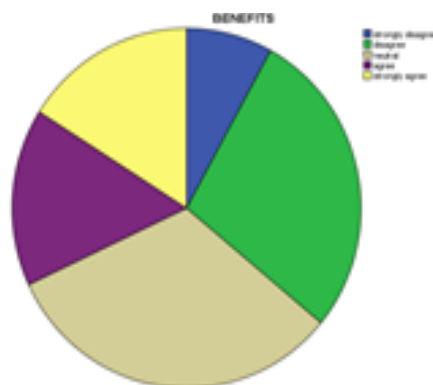
Responses	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	11	21.6	22.0	22.0
Disagree	18	35.3	36.0	58.0
Neutral	13	25.5	26.0	84.0
Agree	4	7.8	8.0	92.0
Stronglyt Agree	4	7.8	8.0	100.0
Total	50	100.0	100.0	



Interpretation: Most respondents disagreed (36%) or strongly disagreed (22%) with the statement. About 26% were Neutral, while only 16% agreed or strongly agreed.

Table 12: Benefits

Responses	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	4	7.8	8.0	8.0
Disagree	14	27.5	28.0	36.0
Neutral	16	31.4	32.0	68.0
Agree	8	15.7	16.0	84.0
Strongly Agree	8	15.7	16.0	100.0
Total	50	100.0	100.0	

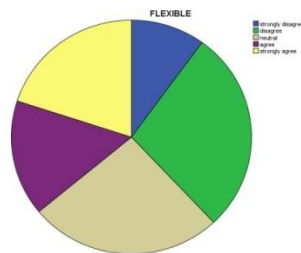


Interpretation: Most respondents were neutral (32%) or disagree (28%). About 32% agreed or strongly agreed with the statement.

Table 13: Flexible



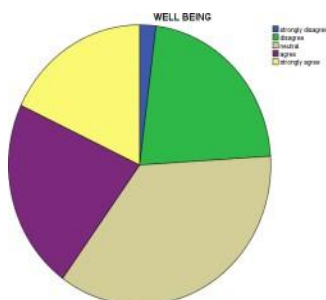
Responses	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	5	9.8	10.0	10.0
Disagree	14	27.5	28.0	38.0
Neutral	13	25.5	26.0	64.0
Agree	8	15.7	16.0	80.0
Strongly Agree	10	19.6	20.0	100.0
Total	50	100.0	100.0	



Interpretation: Most participants were neutral or disagreed, while 36% agreed or strongly agreed.

Table 14: Well Being

Responses	Frequency	Percent	Valid percent	Cumulative Percent
Strongly Disagree	1	2.0	2.0	2.0
Disagree	11	21.6	22.0	24.0
Neutral	18	35.3	36.0	60.0
Strongly Agree	11	21.6	22.0	82.0
Agree	9	17.6	18.0	100.0
Total	50	100.0	100.0	

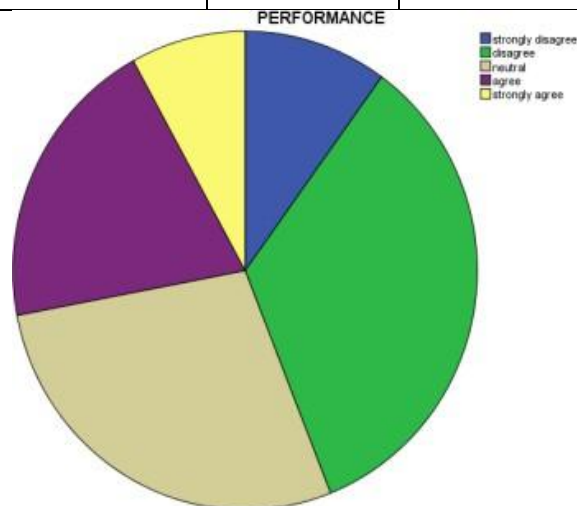


Interpretation: Most participants were neutral or disagree, with 40% agree or strongly agree.



Table 15: Performance

Responses	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	5	9.8	10.0	10.0
Disagree	17	33.3	34.0	44.0
Neutral	14	27.5	28.0	72.0
Strongly Agree	10	19.6	20.0	92.0
Agree	4	7.8	8.0	100.0
Total	50	100.0	100.0	



Interpretation: Most respondents disagree or are neutral, with a small portion agreeing.

Suggestion of the Study

To improve job satisfaction in both Government and Private School several strategies can be implemented first enhancing salary structures and benefits in government schools can help reduce the gap between the two sectors and attract and retain quality educators.

Findings of the Study

- Higher job satisfaction in private sector.
- Workload Differences
- Salary and benefits Disparity

Conclusion

The Comparative analysis of job satisfaction levels between government and private sector teachers reveals significant difference in several key areas, including salary, workload, professional development, and workplace support. Teachers in private school generally report higher job satisfaction.

**Reference of the Study**

1. Fatima.N.Khan:Comparative Analysis of job satisfaction of public and private university Teachers:A case of an Emerging Economy.
2. Qazi.S.& Jeet.V.(2020): Impact of prevailing HRM Practices on job Satisfaction:A Comparative Study of public and private Higher Educational Institutions in India.
3. Ghosh.M.(2015): Job Satisfaction among Government and Private school teacher of ranchi.

		AGE	GENDER	INSTITUTION	JOB POSITION	EXPERIENCE	WORK LOAD	BENEFITS	WELL BEING	PERFORMANCE	FLEXIBLE	FACILITIES	SATISFIED	PROFESSIONAL GROWTH	FULLFILLMENT	GOOD RELATIONSHIP	SUPPORTIVE
N	Valid	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50
Mean		1.560	1.440	1.480	1.840	2.120	2.440	3.040	3.320	2.820	3.080	2.780	3.180	3.100	3.000	3.000	2.800
Median		2.000	1.000	1.000	2.000	2.000	2.000	3.000	3.000	3.000	3.000	3.000	3.000	3.000	3.000	3.000	2.000
Mode		2.0	1.0	1.0	1.0	2.0	2.0	3.0	3.0	2.0	2.0	3.0	3.0	3.0	3.0	3.0	2.0
Sum		78.0	72.0	74.0	92.0	106.0	122.0	152.0	166.0	141.0	154.0	139.0	159.0	155.0	150.0	150.0	140.0

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
SATISFIED	50	3.180	1.3656	.1931
PROFESSIONAL GROWTH	50	3.100	1.0351	.1464
FULLFILLMENT	50	3.000	1.1606	.1641
SUPPORTIVE	50	2.800	1.1952	.1690
GOOD RELATIONSHIP	50	3.000	1.1429	.1616
FACILITIES	50	2.780	1.1657	.1648
BENEFITS	50	3.040	1.1945	.1689
WORK LOAD	50	2.440	1.1634	.1645
PERFORMANCE	50	2.820	1.1192	.1583
WELL BEING	50	3.320	1.0774	.1524
FLEXIBLE	50	3.080	1.2911	.1826



One-Sample Test

	Test Value = 0					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
SATISFIED	16.466	49	.000	3.1800	2.792	3.568
PROFESSIONAL GROWTH	21.177	49	.000	3.1000	2.806	3.394
FULLFILLMENT	18.278	49	.000	3.0000	2.670	3.330
SUPPORTIVE	16.565	49	.000	2.8000	2.460	3.140
GOOD RELATIONSHIP	18.562	49	.000	3.0000	2.675	3.325
FACILITIES	16.864	49	.000	2.7800	2.449	3.111
BENEFITS	17.995	49	.000	3.0400	2.701	3.379
WORK LOAD	14.830	49	.000	2.4400	2.109	2.771
PERFORMANCE	17.816	49	.000	2.8200	2.502	3.138
WELL BEING	21.789	49	.000	3.3200	3.014	3.626
FLEXIBLE	16.868	49	.000	3.0800	2.713	3.447



A STUDY ON CUSTOMER SATISFACTION OF INDIAN POST BANK SERVICE

Prof. Danamma G

Assistant Professor, Department of Commerce, BLDEA's, A.S.PATIL College of
Commerce (Autonomous), Vijayapur

Chetan Patil

Student, B.Com. Programme, BLDEA's, A.S.PATIL College of Commerce
(Autonomous), Vijayapur

Introduction

By providing easy and reasonably priced banking via India's postal system, the Indian Post Payment Bank (IPPB) aims to advance financial inclusion. This study examines aspects such as staff interaction, accessibility, and service quality in order to determine how satisfied customers are with IPPB services. Finding the gaps and strengths will improve the overall customer experience.

Literature Review

Prior research on banking customer satisfaction highlights the importance of service quality, dependability, responsiveness, and accessibility in shaping consumer opinions. Research on postal banking emphasizes the value of trust, accessibility, and individualized service in fostering client loyalty, particularly in developing nations. Customers appreciate IPPB's digital integration and doorstep services, according to studies conducted specifically in India. They also anticipate better grievance procedures and staff responsiveness. Overall, research indicates that in the highly competitive banking industry, maintaining clients requires constant service improvement.

Objectives

- To evaluate the general degree of client satisfaction with Indian Post Bank offerings.
- To determine the main elements that affect customer satisfaction, including staff conduct, digital services, accessibility, and service quality.
- To assess consumer knowledge of and use of the various services provided by Indian Post Bank.
- To examine client feedback in order to pinpoint areas that require improvement and service gaps.

Research Methodology

- **Primary Data:** Primary data was collected using structured questionnaires and personal interviews with customers of the Indian Post Bank in Vijayapura.
- **Sampling Method & Sample Size:** The study is based on responses from 30 customers. A non-probability sampling method, specifically **convenience**



sampling, was employed to gather data from individuals who visited IPPB branches or availed services in Vijayapura.

Analysis and Interpretation

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
V6	30	4.00	.788	.144
V7	30	3.80	.997	.182
V8	30	3.97	.765	.140
V9	30	3.80	.997	.182
V10	30	3.47	1.008	.184
V11	30	3.47	.730	.133
V12	30	3.37	.890	.162
V13	30	3.50	.777	.142
V14	30	4.23	.817	.149
V15	30	3.47	1.137	.208
V16	30	3.40	.855	.156
V17	30	3.53	.860	.157
V18	30	3.40	1.037	.189
V19	30	3.43	1.165	.213
V20	30	3.57	1.006	.184
V21	30	3.30	.988	.180
V22	30	3.33	1.061	.194
V23	30	3.17	.913	.167
V24	30	3.13	1.252	.229
V25	30	3.37	1.098	.200

One-Sample Test

	Test Value = 0					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
V6	27.809	29	.000	4.000	3.71	4.29
V7	20.886	29	.000	3.800	3.43	4.17
V8	28.404	29	.000	3.967	3.68	4.25



V9	20.886	29	.000	3.800	3.43	4.17
V10	18.837	29	.000	3.467	3.09	3.84
V11	26.000	29	.000	3.467	3.19	3.74
V12	20.721	29	.000	3.367	3.03	3.70
V13	24.678	29	.000	3.500	3.21	3.79
V14	28.374	29	.000	4.233	3.93	4.54
V15	16.705	29	.000	3.467	3.04	3.89
V16	21.781	29	.000	3.400	3.08	3.72
V17	22.494	29	.000	3.533	3.21	3.85
V18	17.954	29	.000	3.400	3.01	3.79
V19	16.140	29	.000	3.433	3.00	3.87
V20	19.413	29	.000	3.567	3.19	3.94
V21	18.297	29	.000	3.300	2.93	3.67
V22	17.202	29	.000	3.333	2.94	3.73
V23	19.000	29	.000	3.167	2.83	3.51
V24	13.706	29	.000	3.133	2.67	3.60
V25	16.793	29	.000	3.367	2.96	3.78

V6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	1	2.0	3.3	3.3
	3	6	12.2	20.0	23.3
	4	15	30.6	50.0	73.3
	5	8	16.3	26.7	100.0
	Total	30	61.2	100.0	
Missing	System	19	38.8		
	Total	49	100.0		

According To Interpretation Table- Disagree (3.3%), Neutral (20%), Agree (50%), Strongly Agree(26.7%%)

V7

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	3	6.1	10.0	10.0
	3	9	18.4	30.0	40.0
	4	9	18.4	30.0	70.0
	5	9	18.4	30.0	100.0
	Total	30	61.2	100.0	
Missing	System	19	38.8		
	Total	49	100.0		

According To Interpretation Table-2: Disagree (10%) Neutral (30%), Agree (30%), Strongly Agree (30%)



V8

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	9	18.4	30.0	30.0
	4	13	26.5	43.3	73.3
	5	8	16.3	26.7	100.0
	Total	30	61.2	100.0	
Missing	System	19	38.8		
Total		49	100.0		

According To Interpretation Table-3: Neutral (30%), Agree (43.3%), Strongly Agree (26.7%)

V9

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	3	6.1	10.0	10.0
	3	9	18.4	30.0	40.0
	4	9	18.4	30.0	70.0
	5	9	18.4	30.0	100.0
	Total	30	61.2	100.0	
Missing	System	19	38.8		
Total		49	100.0		

According To Interpretation Table-4: Disagree (10%), Neutral(30%), Agree (30%), Strongly Agree (30%)

V10

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	5	10.2	16.7	16.7
	3	12	24.5	40.0	56.7
	4	7	14.3	23.3	80.0
	5	6	12.2	20.0	100.0
	Total	30	61.2	100.0	
Missing	System	19	38.8		
Total		49	100.0		

According To Interpretation Table 5: Disagree (16.7%), Neutral (40%), Agree (23.3%), Strongly Agree (20%)

V11

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	2	4.1	6.7	6.7
	3	14	28.6	46.7	53.3
	4	12	24.5	40.0	93.3
	5	2	4.1	6.7	100.0
	Total	30	61.2	100.0	
Missing	System	19	38.8		
Total		49	100.0		

According To Interpretation Table-6. Disagree (6.7%), Neutral (46.7%), Agree (40%), Strongly Agree (6.7%)



V12

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	6	12.2	20.0	20.0
	3	9	18.4	30.0	50.0
	4	13	26.5	43.3	93.3
	5	2	4.1	6.7	100.0
	Total	30	61.2	100.0	
Missing	System	19	38.8		
Total		49	100.0		

According To Interpretation Table-7. Disagree (20%), Neutral (30%), Agree (43.3%), Strongly Agree (6.7%)

V13

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	2	4.1	6.7	6.7
	3	14	28.6	46.7	53.3
	4	11	22.4	36.7	90.0
	5	3	6.1	10.0	100.0
	Total	30	61.2	100.0	
Missing	System	19	38.8		
Total		49	100.0		

According To Interpretation Table-8. Disagree (6.7%), Neutral (46.7%), Agree (36.7%), Strongly Agree (10%)

V14

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	1	2.0	3.3	3.3
	3	4	8.2	13.3	16.7
	4	12	24.5	40.0	56.7
	5	13	26.5	43.3	100.0
	Total	30	61.2	100.0	
Missing	System	19	38.8		
Total		49	100.0		

According To Interpretation Table-9. Disagree (3.3%) Neutral (13.3%), Agree (40%), Strongly Agree (43.3%)

V15

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	7	14.3	23.3	23.3
	3	10	20.4	33.3	56.7
	4	5	10.2	16.7	73.3
	5	8	16.3	26.7	100.0
	Total	30	61.2	100.0	
Missing	System	19	38.8		
Total		49	100.0		

According To Interpretation Table-10. Disagree (23.3%) Neutral (33.3%), Agree (16.7%), Strongly Agree (26.7%)



Findings and Suggestions of the Study

Findings

- The quality of the given services greatly affects the degree of customer satisfaction with Indian Post Bank offerings.
- Customer loyalty is more developed by trust and dependability than by transactional convenience by itself.
- Particularly valued by Vijayapura consumers are emotional connection and tailored service.

Suggestions

- Maintaining and raising service standards requires regular staff training as well as constant customer feedback collecting.
- Transparency, polite behavior, and consistent service at every customer contact help to build customer confidence.
- To foster closer ties, warmly welcome clients, honor their tastes, and celebrate local events or special occasions emphasizing emotional involvement.

Conclusion of the Study

According to the study, Vijayapura's consumers are usually happy with the Indian Post Bank's output of services. Still, there is room for development in areas including value for customer time, service consistency, and tailored interactions. Improving staff responsiveness, customer care, and fast service delivery will help to greatly raise general customer satisfaction, foster loyalty, and support the long-term survival of the bank.

References

1. <https://www.indiapost.gov.in/vas/Pages/IndiaPostHome.aspx>
2. India Post Post office, ShriSiddeshwara Rd



A STUDY ON CUSTOMER SATISFACTION ON JIO SERVICES

Prof. Danamma G

Assistant Professor, Department of Commerce, BLDEA's, A.S.PATIL College of
Commerce (Autonomous), Vijayapur

Charan Halisagar

Student, B.Com. Programme, BLDEA's, A.S.PATIL College of Commerce
(Autonomous), Vijayapur

Introduction

Dependency Jio's inexpensive data, free calls, and extensive coverage have drastically transformed the Indian telecom market. In order to determine Jio's main advantages and potential areas for development, this study attempts to assess customer satisfaction with the company's services, with an emphasis on network quality, internet speed, pricing, and support.

Literature Review

Although service quality and support are still issues, research indicates that Jio's reasonable prices and fast data speed increase customer satisfaction. Research highlights that in order to keep users, performance must be consistent. --- Please let me know if you would like this version to remain exactly as is or to be slightly expanded with one citation.

Objectives

- To determine how satisfied customers are with Jio services.
- To determine the main determinants of satisfaction, including support, pricing, and network quality.
- To examine how consumers view Jio's internet speed and dependability.
- To make enhancement recommendations based on user input.

Research Methodology

Methods of Research: Using primary data gathered via structured questionnaires, this study uses a descriptive design. A random sample of Jio users was surveyed, and data was analyzed using percentage analysis and Likert scale ratings to assess satisfaction with network, pricing, speed, and support.

**Analysis and Interpretation****One-Sample Test**

	Test Value = 0					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
V6	27.809	29	.000	4.000	3.71	4.29
V7	20.886	29	.000	3.800	3.43	4.17
V8	28.404	29	.000	3.967	3.68	4.25
V9	20.886	29	.000	3.800	3.43	4.17
V10	18.837	29	.000	3.467	3.09	3.84
V11	26.000	29	.000	3.467	3.19	3.74
V12	20.721	29	.000	3.367	3.03	3.70
V13	24.678	29	.000	3.500	3.21	3.79
V14	28.374	29	.000	4.233	3.93	4.54
V15	16.705	29	.000	3.467	3.04	3.89
V16	21.781	29	.000	3.400	3.08	3.72
V17	22.494	29	.000	3.533	3.21	3.85
V18	17.954	29	.000	3.400	3.01	3.79
V19	16.140	29	.000	3.433	3.00	3.87
V20	19.413	29	.000	3.567	3.19	3.94
V21	18.297	29	.000	3.300	2.93	3.67
V22	17.202	29	.000	3.333	2.94	3.73
V23	19.000	29	.000	3.167	2.83	3.51
V24	13.706	29	.000	3.133	2.67	3.60
V25	16.793	29	.000	3.367	2.96	3.78

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
V6	30	4.00	.788	.144
V7	30	3.80	.997	.182
V8	30	3.97	.765	.140
V9	30	3.80	.997	.182
V10	30	3.47	1.008	.184
V11	30	3.47	.730	.133
V12	30	3.37	.890	.162
V13	30	3.50	.777	.142
V14	30	4.23	.817	.149



V15	30	3.47	1.137	.208
V16	30	3.40	.855	.156
V17	30	3.53	.860	.157
V18	30	3.40	1.037	.189
V19	30	3.43	1.165	.213
V20	30	3.57	1.006	.184
V21	30	3.30	.988	.180
V22	30	3.33	1.061	.194
V23	30	3.17	.913	.167
V24	30	3.13	1.252	.229
V25	30	3.37	1.098	.200

V6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	1	2.0	3.3	3.3
	3	6	12.2	20.0	23.3
	4	15	30.6	50.0	73.3
	5	8	16.3	26.7	100.0
	Total	30	61.2	100.0	
Missing	System	19	38.8		
Total		49	100.0		

According To Interpretation Table-1. Disagree (3.3%) Neutral (20%), Agree (50%), Strongly Agree (26.7%)

V7

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	3	6.1	10.0	10.0
	3	9	18.4	30.0	40.0
	4	9	18.4	30.0	70.0
	5	9	18.4	30.0	100.0
	Total	30	61.2	100.0	
Missing	System	19	38.8		
Total		49	100.0		

According To Interpretation Table-2. Disagree (10%) Neutral (30%), Agree (30%), Strongly Agree (10%)



V8

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	9	18.4	30.0	30.0
	4	13	26.5	43.3	73.3
	5	8	16.3	26.7	100.0
	Total	30	61.2	100.0	
Missing	System	19	38.8		
Total		49	100.0		

According To Interpretation Table-3. Neutral (30%), Agree (43.3%), Strongly Agree (26.7%)

V9

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	3	6.1	10.0	10.0
	3	9	18.4	30.0	40.0
	4	9	18.4	30.0	70.0
	5	9	18.4	30.0	100.0
	Total	30	61.2	100.0	
Missing	System	19	38.8		
Total		49	100.0		

According To Interpretation Table-4. Disagree (10%), Neutral (30%), Agree (30%), Strongly Agree (30%)

V10

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	5	10.2	16.7	16.7
	3	12	24.5	40.0	56.7
	4	7	14.3	23.3	80.0
	5	6	12.2	20.0	100.0
	Total	30	61.2	100.0	
Missing	System	19	38.8		
Total		49	100.0		

According To Interpretation Table-5. Disagree (16.7%), Neutral (40%), Agree (23.3%), Strongly Agree (20%)



V11

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	2	4.1	6.7	6.7
	3	14	28.6	46.7	53.3
	4	12	24.5	40.0	93.3
	5	2	4.1	6.7	100.0
	Total	30	61.2	100.0	
Missing	System	19	38.8		
Total		49	100.0		

According To Interpretation Table-6. Disagree (6.7%), Neutral (46.7%), Agree (40%), Strongly Agree (6.7%)

V12

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	6	12.2	20.0	20.0
	3	9	18.4	30.0	50.0
	4	13	26.5	43.3	93.3
	5	2	4.1	6.7	100.0
	Total	30	61.2	100.0	
Missing	System	19	38.8		
Total		49	100.0		

According To Interpretation Table-7. Disagree (20%), Neutral (30%), Agree (43.3%), Strongly Agree (6.7%)

V13

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	2	4.1	6.7	6.7
	3	14	28.6	46.7	53.3
	4	11	22.4	36.7	90.0
	5	3	6.1	10.0	100.0
	Total	30	61.2	100.0	
Missing	System	19	38.8		
Total		49	100.0		

According To Interpretation Table-8. Disagree (6.7%), Neutral (46.7%), Agree (36.7%), Strongly Agree (10%)



V14

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	1	2.0	3.3	3.3
	3	4	8.2	13.3	16.7
	4	12	24.5	40.0	56.7
	5	13	26.5	43.3	100.0
	Total	30	61.2	100.0	
Missing	System	19	38.8		
Total		49	100.0		

According To Interpretation Table-9. Disagree (3.3%) Neutral (13.3%), Agree (40%), Strongly Agree (43.3%)

Findings and Suggestions of the Study

Findings

Most people are happy with cost-effective plans. In remote locations, network coverage and internet speed are key issues. The responsiveness of customer service needs to be improved.

Suggestions

- Expand Network Coverage: Boost signal strength, particularly in isolated and rural locations.
- Increase Internet Speed: Make infrastructural investments to deliver reliable high-speed internet.
- Enhance Customer Service: Teach employees to resolve problems more quickly and effectively.

Conclusion of the Study

The study's conclusion Although Jio's low prices and extensive network reach have had a major impact on the telecom sector, the study on customer satisfaction with Jio services shows that there are still certain areas that need to be improved in order to raise overall customer satisfaction. Customers are generally happy with Jio's plans' cost-effectiveness and data speed. But problems like.

References

1. MY JIO STORE VIJAYAPUR .
2. <https://www.jio.com>



MOBILE-BASED E-SERVICES: THE RISE OF APPS IN EVERYDAY LIFE

Praveen Naik

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

Prof. Pradeep Kumbar

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

Introduction

Mobile-based e-services have become an essential part of daily life since people now live in a digital world. With the advent of smartphones and readily available internet services, mobile applications (apps) have transformed the way people consume and interact with services from banking and education to healthcare and shopping. Consequently, the notion of empowering people with real-time service access while on the go has opened opportunities for convenience, personalization, and efficiency for consumers across diverse global markets – a fact underscored during the COVID-19 pandemic.

The Need for Study

As the shift towards mobile-based apps gains momentum, it is essential to obtain a wide-ranging context of how the consumption of services delivered through mobile apps affect consumer behavior, service delivery, and socio-economic development. The importance of the study is needed to understand how to modify daily living and, in turn, alter habitual tendencies and facilitate financial inclusion and digital integration.

Review of the Literature

Existing studies already highlight that mobile apps have improved accessibility of services (Zhao et al., 2021), increased productivity (Kumar & Bansal, 2019), and provided opportunities for user engagement (Smith, 2020). However, there is little literature available on mobile apps to address how the services affect different age and gender groups, as well as a lack of context to inform understanding of the potential ramifications moving forward.

Statement of the Problem

Although mobile apps are omnipresent in society, they continue to perpetuate a digital divide in mobile app usage and access. Some of the identified challenges surrounding mobile apps include threats stemming from data privacy issues, the overuse of apps, and digitally dependent behaviors that we may need to re-evaluate as we consider the implications surrounding mobile based e-services as sustainable.



Research Questions

- How are mobile-based e-services affecting daily life and lifestyle choices?
- Which sectors are utilizing mobile apps and other mobile-based e-services?
- What difficulties do users face when accessing mobile-based e-services?

Objectives of the Study

- To analyze the growth and patterns of usage of mobile-based e-services.
- To assess the socio-economic status of mobile app usage.
- To highlight the associated challenges and difficulties connected with mobile-based service delivery.

Hypothesis Testing

H_0 : Mobile-based e-services do not have a significant effect on daily life activities.

H_1 : Mobile-based e-services have a significant effect on daily life activities and decisions.

Scope of the Study

The scope of the study is related to mobile apps in areas such as finance, education, health, and e-commerce, for urban and semi-urban populations. It investigates app usage and experience across generations and behaviors.

Research Methodology

This study takes a mixed-method approach to collect the data:

- Quantitative: The surveys and app usage statistics were collected from 50 mobile users.
- Qualitative: Interviewed app developers and users.
- Secondary Data: Utilized existing literature, reports, and databases on app usage.

Limitations of the Study

- The study is limited to smartphone users only.
- Geographical limitations.
- Research Report and associated findings may become dated due to rapid app development.

Analysis and Interpretation

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
1] Age	50	1	5	1.84	1.149
2] Gender	50	1	2	1.24	.431
3] Occupation	50	1	6	2.92	1.700



4] Education Level	50	1	4	2.64	.875
5] Monthly Income	50	1	5	2.56	1.606
Valid N (listwise)	50				

One Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
1] Mobile apps are easy to navigate.	50	4.00	1.050	.148
2] Trust mobile apps with my personal/financial data.	50	4.02	1.040	.147
3] Mobile apps save time compared to traditional methods.	50	3.76	1.349	.191
4] Social-Media influences my choice of apps (e.g., ads, reviews).	50	3.38	1.483	.210
5] I use apps because of peer recommendations.	50	3.88	1.223	.173
6] Mobile apps offer better discount/prices than offline services.	50	3.74	1.367	.193
7] Internet speed in my area supports seamless app usage.	50	3.62	1.276	.180
8] I prefer apps with multilingual interfaces.	50	3.56	1.091	.154
9] App notifications encourage me to use services more frequently.	50	3.68	1.285	.182
10] I find app based customer support helpful .	50	3.62	1.455	.206
11] Using mobile apps has improved my daily productivity.	50	3.66	1.423	.201
12] Turn on apps to access basic life services (banking, healthcare).	50	3.88	1.189	.168
13] Mobile apps have reduced.	50	3.80	1.340	.190
14] I feel anxious if I cannot access my frequently used apps.	50	4.12	1.136	.161
15] Apps have positively impacted my quality of life.	50	3.82	1.320	.187
16] I face difficulties due to technical glitches in apps.	50	3.52	1.233	.174
17] I plan to increase my use of apps in the future.	50	3.32	1.463	.207



18] Apps have helped me discover new services/products.	50	3.58	1.295	.183
19] I feel overwhelmed by the number of apps I need to use daily.	50	2.96	1.484	.210
20] Overall, I am satisfied with my experience using mobile apps.	50	3.72	1.341	.190

One Sample Test

Test value = 3						
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence interval of the Difference	
					Lower	Upper
1] Mobile apps are easy to navigate.	6.736	49	<.001	1.000	.70	1.30
2] Trust Mobile apps with my personal/financial data.	6.936	49	<.001	1.020	.72	1.32
3] Mobile apps save time compared to traditional methods.	3.985	49	<.001	.760	.38	1.14
4] Social-Media influences my choice of apps (e.g., ads, reviews)	1.812	49	.076	.380	-.04	.80
5] I use apps because of peer recommendations.	5.088	49	<.001	.880	.53	1.23
6] Mobile apps offer better discount/prices than offline services.	3.827	49	<.001	.740	.35	1.13
7] Internet speed in my area supports seamless app usage.	3.436	49	.001	.620	.26	.98
8] I prefer apps with multilingual interfaces.	3.630	49	<.001	.560	.25	.87
9] App notifications encourage me to use services more frequently.	3.743	49	<.001	.680	.31	1.05
10] I find app based customer support help.	3.012	49	.004	.620	.21	1.03



11] Using mobile apps has improved my daily productivity.	3.280	49	.002	.660	.26	1.06
12] Turn on apps to access basic life services (banking, healthcare).	5.233	49	<.001	.880	.54	1.22
13] Mobile apps have reduced my dependency on physical stores.	4.221	49	<.001	.800	.42	1.18
14] I feel anxious if cannot access my frequently used apps.	6.969	49	<.001	1.120	.80	1.44
15] Apps have positively impacted my quality of life.	4.393	49	<.001	.820	.44	1.20
16] I face difficulties due to technical glitches in apps.	2.982	49	.004	.520	.17	.87
17] I plan to increase my use of apps in the future.	1.547	49	.128	.320	-.10	.74
18] Apps have helped me discover new services/products.	3.167	49	.003	.580	.21	.95

Interpretation

- Navigating with Ease: Apps scored very much easy to use, rating higher than average level of 3 ($p < .001$).
- Trust apps with personal data: Users expressed high levels of trust in mobile apps that included personal and financial data, with quite high levels of confidence ($p < .001$).
- Time-efficient: Mobile apps are considered better time savers than analogue methods ($p < .001$).
- Impact of social-media: The direct influence of social media on the decision to use an app is not significant ($p = .0.76$).
- Recommendations from peers: People are very much influenced by the recommendations of others when selecting apps ($p < .001$).
- Discounts & Pricing: Mobile apps are considered better than offline services at offering significant discounts and pricing ($p < .001$).
- Internet speed: the internet speed is statistically significant for supporting smooth app usage ($p = .001$).



- Multilingual preferences: Users reported that they have a preference for apps that offer multilingual options when possible ($p < .001$).
- Promotional notifications: The notification component of an app benefits frequent usage of a mobile app as it contributes to constant reminders of its existence and encourages frequent use ($p < .001$).
- Customer support in-app: Customer support in-app was rated slightly above average and statistically significant ($p = .004$).
- Productivity enhancement; applications have improved daily productivity ($p = .002$).
- Reliance on essential services; users rely heavily on applications for essential services, such as banking and health care ($p < .001$).
- Reduce reliance on physical stores; applications have decreased reliance on physical stores ($p < .001$).
- Anxiety caused from not being able to access applications; users reported very high anxiety when they cannot access important applications ($p < .001$).
- Improved quality of life; users believe that mobile applications have improved their overall quality of life ($p < .001$).
- Technical Issues; users have issues due to technical glitches in applications and these are moderate issues but statistically significant ($p = .004$).
- Future App usage; the intention to use more applications was not statistically significant ($p = .128$, indicating a mixture of opinions).
- Discovery of new services; applications have helped users discover new services and product ($p = .003$).
- Overwhelm from too many apps; being overwhelmed by too many applications was not statistically significant ($p = .850$), indicating most users managed it fine.
- Overall Satisfaction; users generally have a satisfactory experience of using mobile applications ($p < .001$).

Findings, Recommendations and Conclusion

Findings

- Apps have greatly improved the accessibility of services.
- Widespread use among youth and employed individuals.
- Safety and privacy are still big concerns.

Recommendations

- Increasing digital literacy and responsible usage of apps.
- Strength through legislation to protect personal data.



- Encouragement of all ages in app design.

Conclusion

E-services that rely on mobile base have become a part of everyday life. Some may argue that reliance on them is allowing for connectivity and convenience, however, there is a need to balance the accessibility, safety, and sustaining digital growth equitably.

References

1. Zhao, Y., Wang, L., & Liu, H. (2021). Mobile services and its contribution to digital transformation. *Journal of Mobile Computing*, 15(2), 34–45.
2. Kumar, R. & Bansal, A.(2019). App driven behavior in the digital world. *International Journal of E-Services*, 7(3), 91–102.
3. Smith, J. (2020). User engagement through mobile apps. *Technology & Society Review*, 12(1), 18–27.



IMPACT OF GREEN MARKETING ON BRAND IMAGE

Rahul Tangi

B.Com. Program, BLDEA's, A. S. Patil College of Commerce (Autonomous),
Vijayapura

Prof. Akshat Deshpande

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

Introduction

Businesses have been reevaluating their marketing methods in recent years due to rising consumer knowledge and environmental concerns. A potent instrument in this change is green marketing, which emphasizes advertising goods and services according to their positive effects on the environment. By implementing green marketing strategies, businesses hope to improve their brand's perception among environmentally concerned customers in addition to marketing, which emphasizes advertising goods and services according to their positive effects on the environment.

Need for the Study

- **Growing Environmental Concerns:** As global awareness about climate change, pollution, and sustainability increases, consumers are becoming more environmentally conscious. This shift in consumer behavior necessitates a deeper understanding of how green marketing strategies influence brand perceptions.
- **Changing Consumer Preferences:** Modern consumers prefer brands that align with their values, particularly sustainability. Studying this relationship helps brands align their marketing with consumer expectations.

Statement of the Problem

In recent years, businesses have increasingly adopted green marketing strategies in response to rising consumer awareness and concern for environmental sustainability. While such initiatives are intended to promote eco-friendly practices and appeal to environmentally conscious consumers, their actual impact on brand image remains unclear.

Literature Review

Topic: Impact of Green Marketing on Brand Image

Green marketing refers to the promotion of products or services based on their environmental benefits. As environmental awareness grows, companies are increasingly incorporating sustainable practices into their marketing strategies. Several scholars and researchers have explored how these practices influence brand image, consumer trust, and purchase intentions.



Sub-Questions

- How do consumers perceive green marketing efforts by companies?
- What specific green marketing practices contribute most to a positive brand image?
- Does green marketing enhance consumer trust and loyalty toward the brand?

The Study Goals

- **To examine how green marketing strategies influence consumer perceptions of a brand's image.**
 - Investigate whether environmental initiatives enhance trust, credibility, and brand appeal.
- **To identify which elements of green marketing (e.g., eco-friendly packaging, sustainable sourcing, green certifications) are most impactful in shaping brand image.**

The Research Design

- **Research Type**
 - **Quantitative** (with optional qualitative support)
 - **Descriptive and Causal** – Describes current perceptions and examines cause-effect relationships between green marketing and brand image.

Study Limitations

- **Self-Reported Data Bias**
 - Responses in surveys may be influenced by social desirability, leading participants to overstate their concern for environmental issues or favor green brands unrealistically.
- **Limited Generalizability**
 - The study may be confined to a specific geographic area, age group, or market segment, which limits how broadly the findings can be applied.

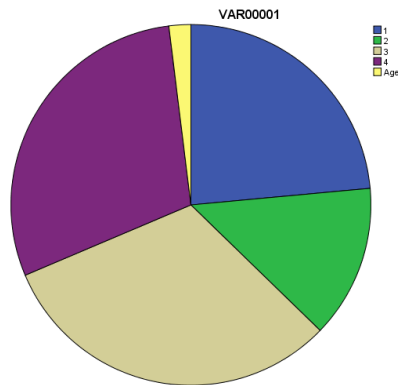
Potential for Further Investigation

- **Longitudinal Studies on Brand Loyalty**
 - Explore how green marketing influences **long-term brand loyalty and customer retention** over time, not just initial perception.
- **Industry-Specific Analysis**
 - Compare the impact of green marketing across **different industries** (e.g., fashion, automotive, food) to see where it has the strongest effect.

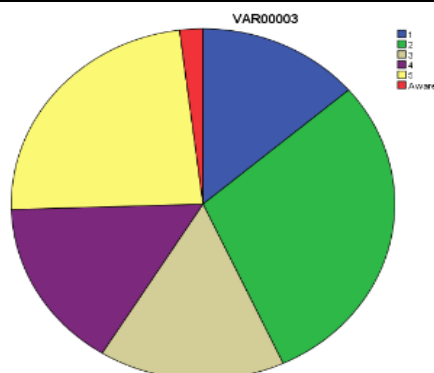


Analysis and Interpretation

Aware					
Valid		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	12	23.5	23.5	23.5
	2	7	13.7	13.7	37.3
	3	16	31.4	31.4	68.6
	4	15	29.4	29.4	98.0
	Age	1	2.0	2.0	100.0
	Total	51	100.0	100.0	

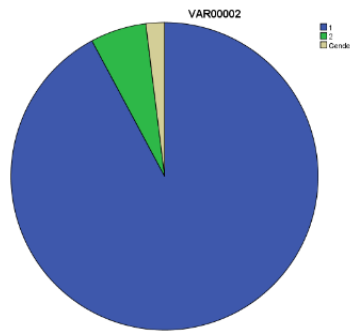


Ads seen					
Valid		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	47	92.2	92.2	92.2
	2	3	5.9	5.9	98.0
	Gender	1	2.0	2.0	100.0
	Total	51	100.0	100.0	

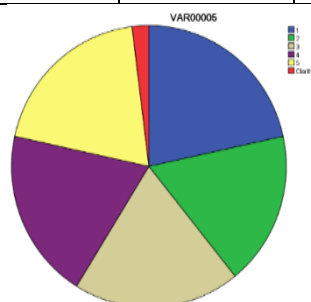




Clarity					
Valid		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	7	13.7	13.7	13.7
	2	15	29.4	29.4	43.1
	3	8	15.7	15.7	58.8
	4	8	15.7	15.7	74.5
	5	12	23.5	23.5	98.0
	Aware	1	2.0	2.0	100.0
	Total	51	100.0	100.0	

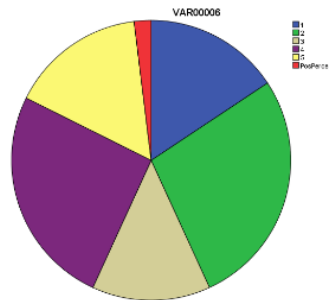


Pospercep					
Valid		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	8	15.7	15.7	15.7
	2	9	17.6	17.6	33.3
	3	12	23.5	23.5	56.9
	4	10	19.6	19.6	76.5
	5	11	21.6	21.6	98.0
	AdsSeen	1	2.0	2.0	100.0
	Total	51	100.0	100.0	

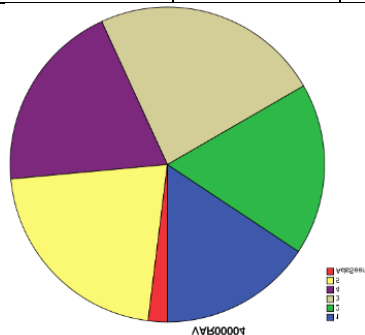




Genuine effort					
Valid		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	11	21.6	21.6	21.6
	2	9	17.6	17.6	39.2
	3	10	19.6	19.6	58.8
	4	10	19.6	19.6	78.4
	5	10	19.6	19.6	98.0
	Clarity	1	2.0	2.0	100.0
	Total	51	100.0	100.0	

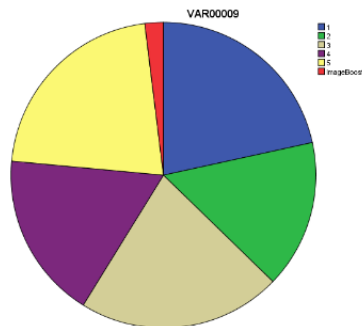


TrustClaims					
Valid		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	8	15.7	15.7	15.7
	2	14	27.5	27.5	43.1
	3	7	13.7	13.7	56.9
	4	13	25.5	25.5	82.4
	5	8	15.7	15.7	98.0
	PosPercep	1	2.0	2.0	100.0
	Total	51	100.0	100.0	

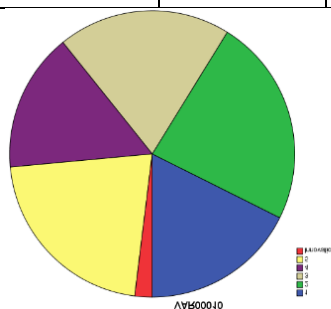




ImageBoost					
Valid		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	6	11.8	11.8	11.8
	2	11	21.6	21.6	33.3
	3	12	23.5	23.5	56.9
	4	9	17.6	17.6	74.5
	5	12	23.5	23.5	98.0
	GenuineEffort	1	2.0	2.0	100.0
	Total	51	100.0	100.0	

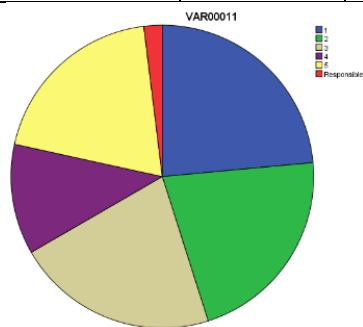


Innovation					
Valid		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	10	19.6	19.6	19.6
	2	11	21.6	21.6	41.2
	3	11	21.6	21.6	62.7
	4	9	17.6	17.6	80.4
	5	9	17.6	17.6	98.0
	trustClaims	1	2.0	2.0	100.0
	Total	51	100.0	100.0	

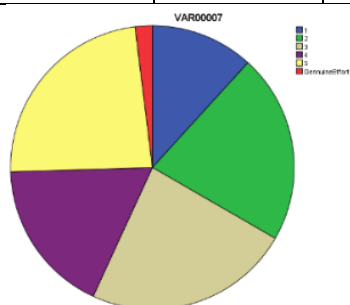




Responsible					
Valid		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	11	21.6	21.6	21.6
	2	8	15.7	15.7	37.3
	3	11	21.6	21.6	58.8
	4	9	17.6	17.6	76.5
	5	11	21.6	21.6	98.0
	ImageBoost	1	2.0	2.0	100.0
	Total	51	100.0	100.0	

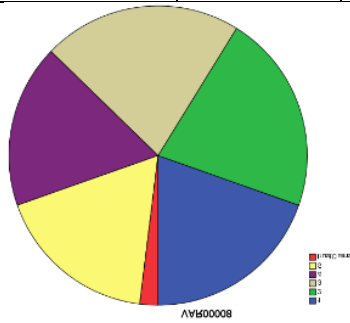


Trustboost					
Valid		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	9	17.6	17.6	17.6
	2	12	23.5	23.5	41.2
	3	10	19.6	19.6	60.8
	4	8	15.7	15.7	76.5
	5	11	21.6	21.6	98.0
	Innovation	1	2.0	2.0	100.0
	Total	51	100.0	100.0	

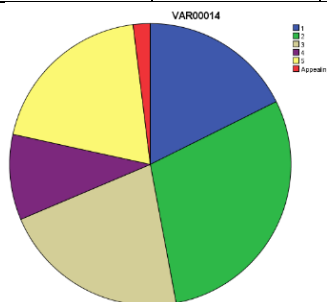




Ethical					
Valid		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	12	23.5	23.5	23.5
	2	11	21.6	21.6	45.1
	3	11	21.6	21.6	66.7
	4	6	11.8	11.8	78.4
	5	10	19.6	19.6	98.0
	Responsible	1	2.0	2.0	100.0
	Total	51	100.0	100.0	

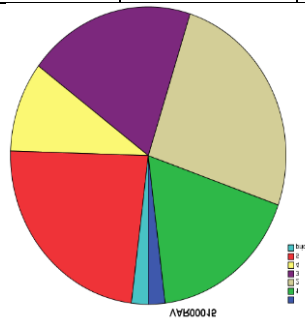


Appealing					
Valid		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	11	21.6	21.6	21.6
	2	11	21.6	21.6	43.1
	3	11	21.6	21.6	64.7
	4	6	11.8	11.8	76.5
	5	11	21.6	21.6	98.0
	TrustBoost	1	2.0	2.0	100.0
	Total	51	100.0	100.0	

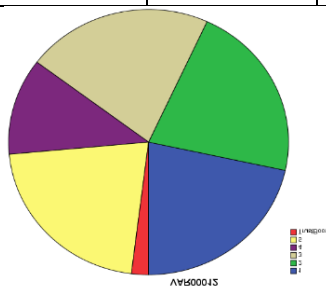




Pride					
Valid		Frequency	Percent	Valid Percent	Cumulative Percent
Valid		1	2.0	2.0	2.0
	1	12	23.5	23.5	25.5
	2	12	23.5	23.5	49.0
	3	8	15.7	15.7	64.7
	4	7	13.7	13.7	78.4
	5	10	19.6	19.6	98.0
	Ethical	1	2.0	2.0	100.0
	Total	51	100.0	100.0	

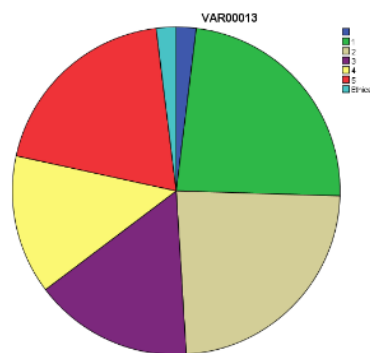


LikelyBuy					
Valid		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	9	17.6	17.6	17.6
	2	15	29.4	29.4	47.1
	3	11	21.6	21.6	68.6
	4	5	9.8	9.8	78.4
	5	10	19.6	19.6	98.0
	Appealing	1	2.0	2.0	100.0
	Total	51	100.0	100.0	





Buyinfluence					
Valid		Frequency	Percent	Valid Percent	Cumulative Percent
Valid		1	2.0	2.0	2.0
	1	9	17.6	17.6	19.6
	2	13	25.5	25.5	45.1
	3	10	19.6	19.6	64.7
	4	5	9.8	9.8	74.5
	5	12	23.5	23.5	98.0
	pride	1	2.0	2.0	100.0
	Total	51	100.0	100.0	



Inrepretation

- **Green marketing aware Table 1:** strongly disagree 23.5%, disagree 13.7%, netural 31.4%, agree 29.4%, strongly agree 5%.
- **Green marketing ads seen Table 2:** strongly disagree 92.2%, disagree 5.7%, netural 20%, agree 24%, strongly agree 15%.
- **Green marketing clarity Table 3:** strongly disagree 13.7%, disagree 29.4%, netural 15.7%, agree 15.7%, strongly agree 23.5%.
- **Green marketing posprncep Table 4:** strongly disagree 15.7%, disagree 17.6%, netural 23.5%, agree 19.6%, strongly agree 21.5%.
- **Green marketing Genouine effort Table 5:** strongly disagree 21.6%, disagree 17.6%, netural 19.6%, agree 19.6%, strongly agree 20%.
- **Green marketing Trustclaims Table 6:** strongly disagree 15.7%, disagree 27.5%, netural 13.7%, agree 25%, strongly agree 15%.
- **Green marketing image boost Table 7:** strongly disagree 11.8%, disagree 21.6%, netural 15.7%, agree 17%, strongly agree 23%.



Findings of Green Marketing

- **Positive Relationship Between Green Marketing and Brand Image**
 - Consumers exposed to green marketing campaigns rated the brand higher in terms of trustworthiness, credibility, and social responsibility.
- **Eco-Friendly Practices Enhance Brand Loyalty**
 - Respondents indicated a greater likelihood to remain loyal to brands perceived as environmentally responsible, even if prices were slightly higher.

Suggestion

Authenticity is Key

- **Be Genuine:** Consumers are highly sensitive to “greenwashing” (the practice of misleading consumers about environmental practices). Your green marketing must be **authentic**. Transparency about your sustainable efforts is crucial.
 - **Tip:** Use third-party certifications like **Fair Trade** or **Energy Star** to substantiate your claims.

Communicate Your Efforts Clearly

- **Be Transparent:** If you're promoting eco-friendly packaging or renewable energy usage, make sure to clearly communicate the specifics to your customers. Avoid vague terms like "eco-friendly" without backing up your claim with real, measurable actions.

Conclusion

The Impact of Green Marketing on Brand Image

In conclusion, **green marketing** has proven to be a significant driver in shaping and enhancing a brand's image. As consumers become more environmentally conscious, they increasingly favor brands that demonstrate a commitment to sustainability and ethical practices. The research indicates that when green marketing is **authentic**, **transparent**, and **consistent**, it can foster trust, increase brand loyalty, and positively influence purchasing decisions.

References

1. **Chen, Y.-S. (2010).** *The drivers of green brand equity: Green brand image, green satisfaction, and green trust.* *Journal of Business Ethics*, 93(2), 307–319. <https://doi.org/10.1007/s10551-009-0223-9>
2. Key reference linking green marketing to brand equity and consumer trust.
3. **Keller, K. L. (2013).** *Strategic Brand Management: Building, Measuring, and Managing Brand Equity.* (4th ed.) Pearson Education.
4. Provides foundational concepts of brand image, which can be connected to green marketing impacts.



CRYPTOCURRENCY'S EFFECT ON THE GLOBAL FINANCIAL MARKET

Raghuveer Badan

B.Com VI Semester

Prof. Akshata Desphande

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

Introduction

Cryptocurrency has become one of the most revolutionary developments in the financial industry in the last ten years. Since the introduction of Bitcoin in 2009, cryptocurrencies have developed from a specialized online experiment to a major worldwide financial force that is upending established banking structures and redefining the way that money is moved and kept. Cryptocurrencies, in contrast to traditional fiat money, function via decentralized blockchain technology, which enables peer-to-peer transactions without the involvement of middlemen or central authority.

Need for the Study

- Governments create efficient tax and financial legislation.
- Create new services, such as digital wallets and crypto custody.
- Determine any systemic issues that might affect conventional markets.

Review Literature

The rise of cryptocurrencies has generated a great deal of professional and scholarly interest in fields like technology, economics, finance, and law. The impact of cryptocurrencies on the global financial system has been studied from a number of angles by academics, including investor behavior, market volatility, regulatory reactions, and the development of decentralized finance. Key findings from the body of extant literature are outlined in this review.

Statement of the Problem

Global financial markets have been greatly impacted by the quick emergence of cryptocurrencies, but its long-term effects are still up for debate. Digital currencies provide a number of difficulties, including significant market volatility, regulatory gaps, security issues, and systemic dangers, even while they also promote innovation, decentralization, and financial inclusion.

Research Question

- Crypto affects stock
- Crypto affects trade
- Crypto causes instability
- Crypto shapes policy



- Crypto innovation

Objectives of Study

This study's primary goal is to examine and comprehend the complex effects of cryptocurrencies on the world financial market. The study specifically seeks to:

Analyze the main ways that cryptocurrencies are changing the world's financial markets, such as how trading, investing, and financial infrastructure are changing.

Examine how market patterns, investor behavior, and financial stability are impacted by bitcoin volatility.

Examine how cryptocurrencies might replace fiat money and conventional banking systems, especially in areas with poor access to financial services.

Scope of the Study

To obtain a thorough grasp of the topic, this study uses a mixed-methods research design that combines qualitative and quantitative techniques:

Market statistics, adoption rates, and investment trends will all be examined using quantitative analysis.

Thematic material from published reports, institutional behavior, regulatory frameworks, and expert opinions will all be the main subjects of qualitative study.

Limitations of Study

- The erratic and uncertain market
- Changing Technology Quickly
- The Question of Regulation
- Access to and Dependability of Data

Scope for Further Research

Research possibilities are many as the bitcoin ecosystem keeps growing and changing. Future research can examine more intricate and specialized aspects of how cryptocurrencies interact with the global financial sector, given the dynamic nature of blockchain technology, digital finance, and worldwide regulatory changes. Important areas for more research include the following.

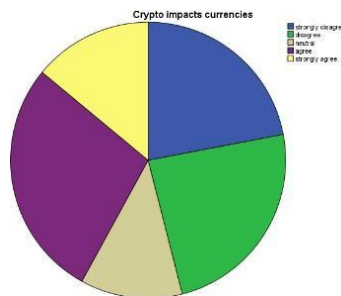
- Long-Term Macroeconomic Effects
- Combining Traditional Finance with Cryptocurrency
- Sustainability and Environmental Issues
- Regulatory, Moral, and Legal Structures
- Financial Inclusion and Cryptocurrencies
- Risk and cybersecurity management
- The Psychology of the Market and Investor Activity
- Asset Tokenization and the Future of Capital Markets

- How Automation and AI Affect Cryptocurrency Trading
- The impact of central bank-issued digital currency

Analysis and Interpretation

Crypto impacts currencies

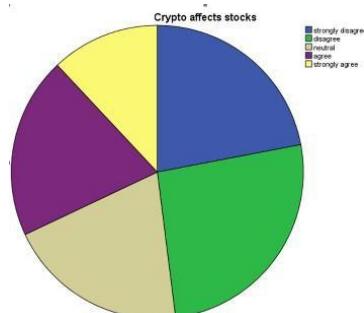
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	11	22.0	22.0	22.0
	disagree	12	24.0	24.0	46.0
	neutral	6	12.0	12.0	58.0
	agree	14	28.0	28.0	86.0
	strongly agree	7	14.0	14.0	100.0
Total		50	100.0	100.0	



Crypto impact currencies: strongly disagree 22%, disagree 24%, neutral 12%, Agree 28%, strongly agree 14%.

Crypto affects stocks

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	11	22.0	22.0	22.0
	disagree	13	26.0	26.0	48.0
	neutral	10	20.0	20.0	68.0
	agree	10	20.0	20.0	88.0
	strongly agree	6	12.0	12.0	100.0
Total		50	100.0	100.0	

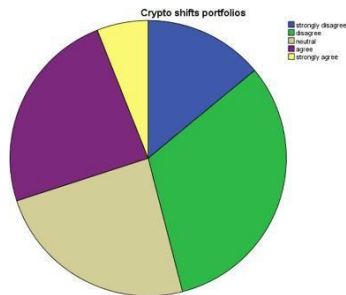


Crypto affect stock: strongly disagree 22%, disagree 26%, neutral 20%, Agree 20%, strongly agree 12%.



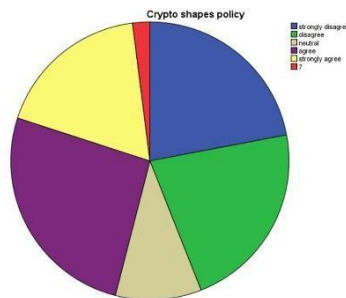
Crypto shifts portfolios

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	7	14.0	14.0	14.0
disagree	16	32.0	32.0	46.0
neutral	12	24.0	24.0	70.0
agree	12	24.0	24.0	94.0
strongly agree	3	6.0	6.0	100.0
Total	50	100.0	100.0	



Crypto shapes policy

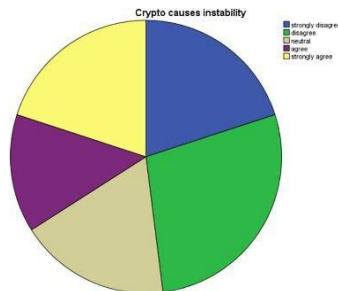
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	11	22.0	22.0	22.0
disagree	11	22.0	22.0	44.0
neutral	5	10.0	10.0	54.0
agree	13	26.0	26.0	80.0
strongly agree	9	18.0	18.0	98.0
7	1	2.0	2.0	100.0
Total	50	100.0	100.0	



Crypto safts portfolios: strongly disagree 14%, disagree 32%, netural 24%, Agree 24%, strongly agree 6%.

Crypto causes instability

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	10	20.0	20.0	20.0
disagree	14	28.0	28.0	48.0
neutral	9	18.0	18.0	66.0
agree	7	14.0	14.0	80.0
strongly agree	10	20.0	20.0	100.0
Total	50	100.0	100.0	

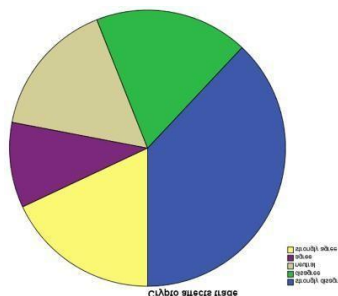


Crypto shapes policy: strongly disagree 22%, disagree 22%, neutral 10%, Agree 26%, strongly agree 20%.

Crypto causes instability: strongly disagree 20%, disagree 28%, neutral 18%, Agree 14%, strongly agree 20%.

Crypto affects trade

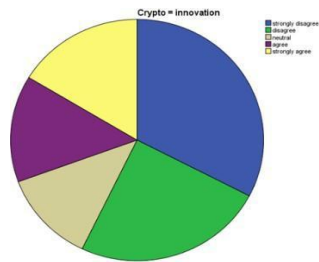
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	19	38.0	38.0	38.0
	disagree	9	18.0	18.0	56.0
	neutral	8	16.0	16.0	72.0
	agree	5	10.0	10.0	82.0
	strongly agree	9	18.0	18.0	100.0
Total		50	100.0	100.0	



Crypto affects trade: strongly disagree 38%, disagree 18%, neutral 16%, Agree 10%, strongly agree 18%.

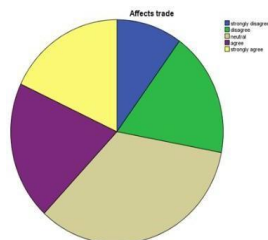
Crypto = innovation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	16	32.0	32.7	32.7
	disagree	12	24.0	24.5	57.1
	neutral	6	12.0	12.2	69.4
	agree	7	14.0	14.3	83.7
	strongly agree	8	16.0	16.3	100.0
Total		49	98.0	100.0	
Missing	System	1	2.0		
Total		50	100.0		



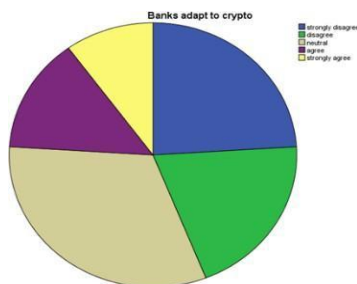
Crypto innovation: strongly disagree 32%, disagree 24%, neutral 12%, Agree 14%, strongly agree 16%.

Affects trade				
		Frequency	Percent	Cumulative Percent
Valid	strongly disagree	5	10.0	10.0
	disagree	9	18.0	28.0
	neutral	17	34.0	62.0
	agree	10	20.0	82.0
	strongly agree	9	18.0	100.0
Total		50	100.0	



Affects trade: strongly disagree 10%, disagree 18%, neutral 34%, Agree 20%, strongly agree 18%.

Banks adapt to crypto				
		Frequency	Percent	Cumulative Percent
Valid	strongly disagree	12	24.0	24.0
	disagree	10	20.0	44.0
	neutral	16	32.0	76.0
	agree	7	14.0	90.0
	strongly agree	5	10.0	100.0
Total		50	100.0	

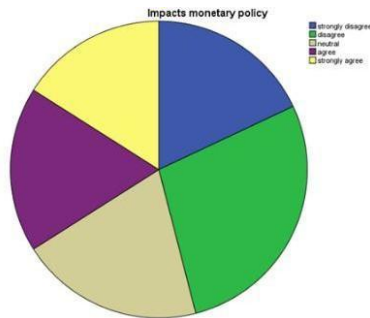


Banks adapt to crypto: strongly disagree 24%, disagree 20%, neutral 32%, Agree 14%, strongly agree 10%.



Impacts monetary policy

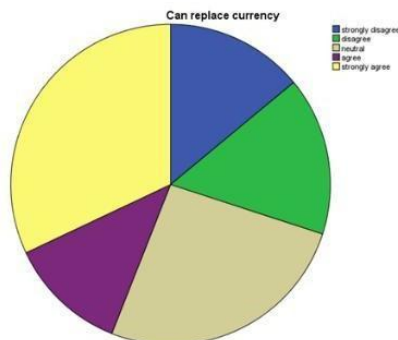
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	9	18.0	18.0	18.0
disagree	14	28.0	28.0	46.0
neutral	10	20.0	20.0	66.0
agree	9	18.0	18.0	84.0
strongly agree	8	16.0	16.0	100.0
Total	50	100.0	100.0	



Impacts monetary policy: strongly disagree 18%, disagree 28%, neutral 20%, Agree 18%, strongly

Can replace currency

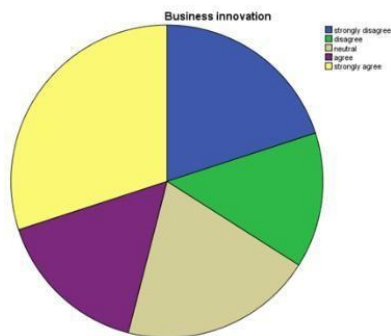
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	7	14.0	14.0	14.0
disagree	8	16.0	16.0	30.0
neutral	13	26.0	26.0	56.0
agree	6	12.0	12.0	68.0
strongly agree	16	32.0	32.0	100.0
Total	50	100.0	100.0	



Can replace currency: strongly disagree 14%, disagree 16%, neutral 26%, Agree 12%, strongly agree 32%.

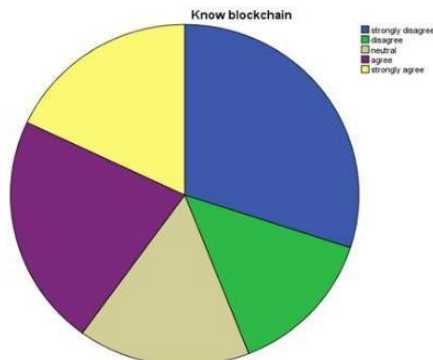


Business innovation				
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	10	20.0	20.0	20.0
disagree	7	14.0	14.0	34.0
neutral	10	20.0	20.0	54.0
agree	8	16.0	16.0	70.0
strongly agree	15	30.0	30.0	100.0
Total	50	100.0	100.0	



Business innovation: strongly disagree 20%, disagree 14%, neutral 20%, Agree 16%, strongly agree 30%.

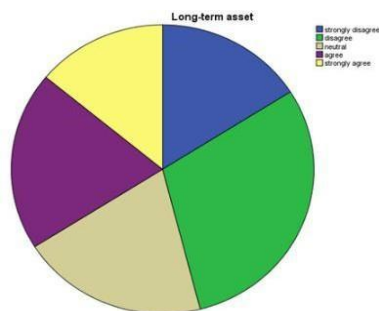
Long-term asset				
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	8	16.0	16.0	16.0
disagree	15	30.0	30.0	46.0
neutral	10	20.0	20.0	66.0
agree	10	20.0	20.0	86.0
strongly agree	7	14.0	14.0	100.0
Total	50	100.0	100.0	





Know blockchain

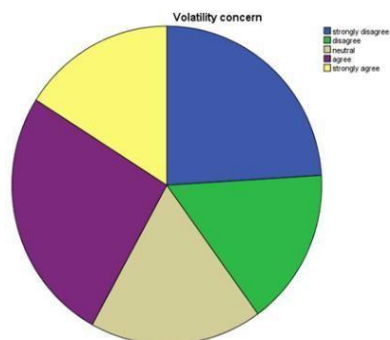
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	15	30.0	30.0	30.0
	disagree	7	14.0	14.0	44.0
	neutral	8	16.0	16.0	60.0
	agree	11	22.0	22.0	82.0
	strongly agree	9	18.0	18.0	100.0
	Total	50	100.0	100.0	



Long term asset: strongly disagree 16%, disagree 30%, netural 20%, Agree 20%, strongly agree 14%.

Volatility concern

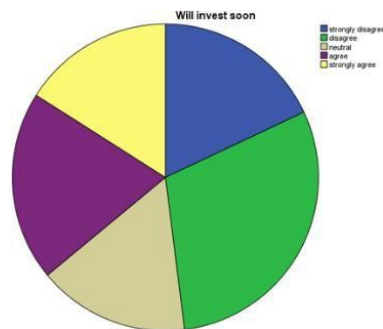
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	12	24.0	24.0	24.0
	disagree	8	16.0	16.0	40.0
	neutral	9	18.0	18.0	58.0
	agree	13	26.0	26.0	84.0
	strongly agree	8	16.0	16.0	100.0
	Total	50	100.0	100.0	



Know blockchain: Strongly disagree 30%, Disagree 14%, Netural 16%, Agree 22%, Strongly agree 16%



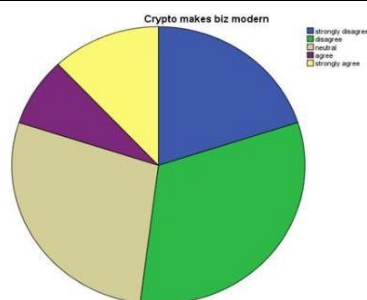
Will invest soon				
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	9	18.0	18.0	18.0
disagree	15	30.0	30.0	48.0
neutral	8	16.0	16.0	64.0
agree	10	20.0	20.0	84.0
strongly agree	8	16.0	16.0	100.0
Total	50	100.0	100.0	



Volatility concern: strongly disagree 24%, disagree 16%, netural 18%, Agree 26%, strongly agree

Will invest soon: Strongly disagree 18%, Nisagree 30%, Netural 16%, Agree 20%, Strongly agree 16%.

Crypto makes biz modern				
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	10	20.0	20.0	20.0
disagree	16	32.0	32.0	52.0
neutral	14	28.0	28.0	80.0
agree	4	8.0	8.0	88.0
strongly agree	6	12.0	12.0	100.0
Total	50	100.0	100.0	



Crypto makes biz modern: strongly disagree 20%, disagree 32%, netural 28%, Agree 8%, strongly agree 12%.



Finding of Cryptocurrency

- Because they provide decentralized, international substitutes for conventional financial services like banking, remittances, and investing, cryptocurrencies are revolutionizing financial institutions.
- High market volatility continues to be a distinguishing characteristic, restricting their use as reliable financial assets and causing uncertainty for institutional and individual investors.
- Institutional interest is growing as big banks incorporate cryptocurrencies more and more into trading platforms, custody services, and investment portfolios.
- Globally, regulatory regimes vary. Global markets are unstable because some nations accept cryptocurrencies while others limit or outright forbid their usage.
- By providing digital financial tools to unbanked and underbanked communities, particularly in developing nations, cryptocurrencies promote financial inclusion.

Suggestion

The recommendations listed below are advised in light of the findings mentioned above:

- Harmonize Global Regulations: Nations ought to collaborate to develop clear, consistent laws that safeguard users, stop abuse, and encourage creativity.
- To raise public awareness and education, governments and organizations should start educational initiatives that inform people about the advantages, security, and hazards of cryptocurrencies.
- Promote Sustainable Technology To lessen the influence on the environment, incentives should be provided for switching to energy-efficient consensus processes.

Conclusion

Cryptocurrency is currently a powerful driver for change in the global financial system. It offers new opportunities for decentralization, inclusivity, and creativity. However, it also presents important challenges that must be addressed, including as legislative ambiguity, security risks, and volatility.

Cryptocurrency needs cooperation from governments, financial institutions, tech developers, and consumers in order to reach its full potential and be stably incorporated into the global financial system. By means of suitable regulation, public education, and technical development, cryptocurrencies have the potential to transform from speculative assets into a reliable and inclusive part of contemporary finance.



References

1. (2008) Nakamoto, S. Peer-to-peer electronic cash is what Bitcoin is. taken from <https://bitcoin.org/bitcoin.pdf>
2. (2013) Yermack, D. Is there a true currency, Bitcoin? No. 19747, National Bureau of Economic Research, Working Paper. <https://doi.org/10.3386/w19747>
3. In 2019, Corbet, S., Yarovaya, L., Urquhart, A., and Lucey, B. The systematic analysis of cryptocurrencies as a financial asset. <https://doi.org/10.1016/j.irfa.2018.09.003>
4. https://r.search.yahoo.com/ylt=AwrKB1YRKAtGwIAeBu7HAX.;_ylu=Y29sbwNzZzMEcG9zAzUEdnRpZAMEc2VjA3Ny/RV=2/RE=1746771218/RO=10/RU=https%3a%2f%2fwww.researchgate.net%2fpublication%2f360139598_CRYPTOCURRENCY-AN_OVERVIEW/RK=2/RS=lrfO_MbXTmW8pvLZXRO_ALItfpU-



IMPACT OF GRUHA JYOTHI SCHEME ON HOUSEHOLD ELECTRICITY CONSUMPTION IN VIJAYAPURA CITY

Shankar Prakash Kannolli

Class: B.Com VI Semester, A S Patil College of Commerce (Autonomous) Vijayapur

Introduction

The GuhaJyoti, the project of the Karnataka government, seeks to offer low cost electricity to low- anincome family, emphasizing consumption habits, cost reduction, and social impact in Vijayapura. And the scheme, which covers consumption of electricity from July, went into effect on August 1, 2023. The program currently benefits 1.62 crore families in Karnataka who, on average, consume less than 200 units per month.

Needforthe Study

Electricity costs are a primary economics burden on poor because of thing cost of living as many results of as the rheaJyoti scheme attempts to easy burden not much has been determined regarding its financial impact on consumer electricity usage patterns in households' policy makers will gain insight from understanding Vijayapura have Shifted due to his while change.

Literature Review

Numerous studies have examined the effects of subsidized power programs on local consumption. The findings of subsidy studies are generally contradictory; while some argue that subsidized programs lead to increased electricity consumption, others show that they encourage better usage patterns. Given the paucity of information on the effects of specific programs, like Gruha Jyoti, on the level of consumption in rural and semi-urban areas, this study is relevant and timely.

Statement of the Problem

The primary area of research how the girahJyotischeme onfulence Vijayapura homes elect city consumption anjd of

The aim of then research is to find out that access to subsided energy leads to household overusing changing consumption behavior or making electricity cheaper.

Research Questions

- What impact has the Guha Jyoti program had on Vijayapura households' electricity usage?
- What is the amount of electricity bill savings for participating households?
- Does the program's decreased financial burden result in higher overall electricity consumption?
- How do the various socioeconomic groups in Vijayapura react to the availability of subsidized electricity?



Hypotheses Testing

- **Hypothesis 1:** In Vijayapura, household power usage has increased dramatically because of the Guha Jyoti project.
- **Hypothesis 2:** Vijayapura households have experienced a tangible reduction in their electricity bills due to the Guha Jyoti scheme.
- **Hypothesis 3:** The plan has had a more significant impact on poor families compared to affluent families.

Scope of the Study

The beneficiaries of the Vijayapura Guha Jyoti scheme will be the focal point of the study. It will take into account the size of the house, patterns of power use, and earnings. It will only include those households that have been supplied with energy under the scheme for six months before data collection.

Research Methodology

- The study will use both qualitative and quantitative approaches under a descriptive study design.
- Data collection: surveys will be conducted on sample households, both before and after the launch of the Guha Jyoti scheme.
- Sampling Method: stratified random sampling will be used to cover different income groups.
- Analysis Method: statistical methods such as SPSS or EXCEL will be used for data analysis in terms of consumption behavior patterns.

Limitations of the Study

- The study will not generalize to other areas because it works only with Vijayapura houses. Obtaining reliable pre-scheme data may be challenging.
- The study will not account for additional indirect costs and benefits, such as enhanced quality of life or changes in energy-efficient behavior, as it primarily examines the direct effects on electricity consumption.

Scope for future Research

Future research can go further to compare the impact of the Guha Jyoti scheme across districts in Karnataka, focusing on socioeconomic heterogeneity. Future research can also explore the long-run consequences of subsidized electricity on energy saving behavior and economic growth in rural communities.

Statistics

		I'm aware of the Gurha Jyoti scheme	The application process was easy	The scheme improved electricity access in my area.	The scheme improved my household's life.	I'm satisfied with the scheme's implementation.	I received clear eligibility information.	The government communicated the scheme's benefits well.	More awareness programs are needed.	The scheme benefits all socioeconomic groups.	The scheme addressed energy issues effectively.	I faced challenges accessing benefits.	I could easily contact authorities for help.	Support services were accessible.	I believe the scheme will meet its goals.	I trust the authorities are implementing it properly.	The scheme will benefit future generations.	The scheme will impact my community positively.	I received clear eligibility information.	The government communicated the benefits well.	My queries were addressed promptly.
N	Valid	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40
	Missing	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
Std. Error of		0.118	0.136	0.129	0.178	0.156	0.151	0.169	0.126	0.174	0.176	0.189	0.121	0.155	0.147	0.159	0.167	0.165	0.134	0.172	0.182
Std. Deviation		0.749	0.859	0.813	1.127	0.986	0.955	1.071	0.797	1.102	1.114	1.196	0.768	0.982	0.927	1.006	1.055	1.043	0.846	1.086	1.152
Variance		0.562	0.738	0.661	1.269	0.972	0.913	1.148	0.635	1.215	1.241	1.430	0.589	0.964	0.859	1.013	1.112	1.087	0.715	1.179	1.328
Range		3	3	3	4	3	3	4	3	4	4	4	3	3	3	3	4	4	3	4	4
Minimum		1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Maximum		4	4	4	5	4	4	5	4	5	5	5	4	4	4	4	5	5	4	5	5

One-Sample Test						
	Test Value = 0					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
I'm aware of the Gurha Jyoti scheme.	13.082	39	0	1.55	1.31	1.79
The application process was easy	14.174	39	0	1.925	1.65	2.2
The scheme improved electricity access in my area.	14.198	39	0	1.825	1.57	2.08
The scheme improved my household's life.	12.631	39	0	2.25	1.89	2.61
I'm satisfied with the scheme's implementation.	12.511	39	0	1.95	1.63	2.27
I received clear eligibility information.	13.901	39	0	2.1	1.79	2.41
The government communicated the scheme's benefits well.	12.248	39	0	2.075	1.73	2.42
More awareness programs are needed.	18.449	39	0	2.325	2.07	2.58
The scheme benefits all socioeconomic groups.	13.629	39	0	2.375	2.02	2.73
The scheme addressed energy issues effectively.	13.058	39	0	2.3	1.94	2.66
I faced challenges accessing benefits.	11.503	39	0	2.175	1.79	2.56
I could easily contact authorities for help.	18.334	39	0	2.225	1.98	2.47
Support services were accessible.	15.459	39	0	2.4	2.09	2.71
I believe the scheme will meet its goals.	15.354	39	0	2.25	1.95	2.55
I trust the authorities are implementing it properly.	14.14	39	0	2.25	1.93	2.57
The scheme will benefit future generations.	14.243	39	0	2.375	2.04	2.71
The scheme will impact my community positively.	13.344	39	0	2.2	1.87	2.53
I received clear eligibility information.	19.068	39	0	2.55	2.28	2.82
The government communicated the benefits well.	14.417	39	0	2.475	2.13	2.82
My queries were addressed promptly.	15.507	39	0	2.825	2.46	3.19

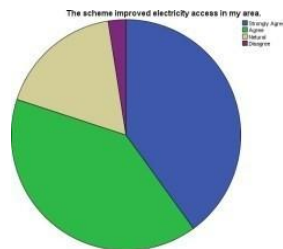


One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
GENDER	40	1.325	0.4743	0.075
I'm aware of the Gurha Jyoti scheme.	40	1.55	0.7494	0.1185
The application process was easy	40	1.925	0.859	0.1358
The scheme improved electricity access in my area.	40	1.825	0.813	0.1285
The scheme improved my household's life.	40	2.25	1.1266	0.1781
I'm satisfied with the scheme's implementation.	40	1.95	0.9858	0.1559
I received clear eligibility information.	40	2.1	0.9554	0.1511
The government communicated the scheme's benefits well.	40	2.075	1.0715	0.1694
More awareness programs are needed.	40	2.325	0.797	0.126
The scheme benefits all socioeconomic groups.	40	2.375	1.1022	0.1743
The scheme addressed energy issues effectively.	40	2.3	1.114	0.1761
I faced challenges accessing benefits.	40	2.175	1.1959	0.1891
I could easily contact authorities for help.	40	2.225	0.7675	0.1214
Support services were accessible.	40	2.4	0.9819	0.1553
I believe the scheme will meet its goals.	40	2.25	0.9268	0.1465
I trust the authorities are implementing it properly.	40	2.25	1.0064	0.1591
The scheme will benefit future generations.	40	2.375	1.0546	0.1667
The scheme will impact my community positively.	40	2.2	1.0427	0.1649
I received clear eligibility information.	40	2.55	0.8458	0.1337
The government communicated the benefits well.	40	2.475	1.0857	0.1717
My queries were addressed promptly.	40	2.825	1.1522	0.1822



Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	16	32.0	40.0	40.0
Agree	16	32.0	40.0	80.0
Natural	7	14.0	17.5	97.5
Disagree	1	2.0	2.5	100.0
Total	40	80.0	100.0	
System	10	20.0		
Total	50	100.0		

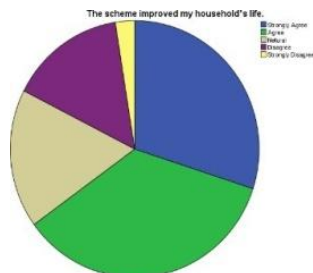
Interpretation according to table-1. Strongly Agree(40%), Agree(40%),Neutral(17%) Disagree(2%),



The scheme improved my house hold life's]

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	16	32.0	40.0	40.0
Agree	16	32.0	40.0	80.0
Natural	7	14.0	17.5	97.5
Disagree	1	2.0	2.5	100.0
Total	40	80.0	100.0	
System	10	20.0		
Total	50	100.0		

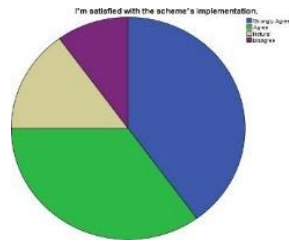
Interpretation according to table-2. Strongly Agree(40%), Agree(40%),Neutral(17%)



More awareness programmed are needed

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	6	12.0	15.0	15.0
Agree	17	34.0	42.5	57.5
Natural	15	30.0	37.5	95.0
Disagree	2	4.0	5.0	100.0
Total	40	80.0	100.0	
System	10	20.0		
Total	50	100.0		

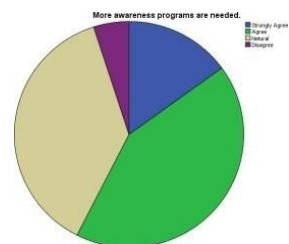
Interpretation according to table-6. Strongly Agree(15%), Agree(42%),Neutral(37%) Disagree(5%),



I'm satisfied with the scheme implications.

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	16	32.0	40.0	40.0
Agree	14	28.0	35.0	75.0
Neutral	6	12.0	15.0	90.0
Disagree	4	8.0	10.0	100.0
Total	40	80.0	100.0	
System	10	20.0		
Total	50	100.0		

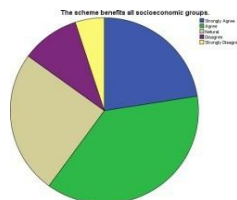
Interpretation according to table-3. Strongly Agree(40%), Agree(40%),Neutral(17%)



The scheme addressed energy issues effectively

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	10	20.0	25.0	25.0
Agree	16	32.0	40.0	65.0
Neutral	8	16.0	20.0	85.0
Disagree	4	8.0	10.0	95.0
Strongly Disagree	2	4.0	5.0	100.0
Total	40	80.0	100.0	
System	10	20.0		
Total	50	100.0		

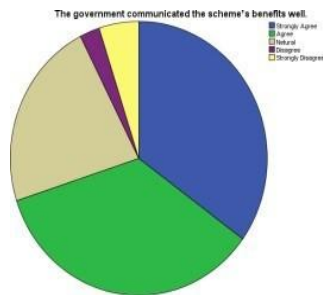
Interpretation according to table-8. Strongly Agree(25%), Agree(40%),Neutral(20%) Disagree(10%)



The scheme benefited all socioeconomic groups.

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	9	18.0	22.5	22.5
Agree	15	30.0	37.5	60.0
Neutral	10	20.0	25.0	85.0
Disagree	4	8.0	10.0	95.0
Strongly Disagree	2	4.0	5.0	100.0
Total	40	80.0	100.0	
System	10	20.0		
Total	50	100.0		

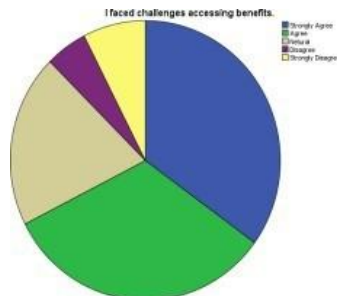
Interpretation according to table-7. Strongly Agree(22%), Agree(37%),Neutral(25%) Disagree(10%)



The government communicated the scheme benefited well

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree		28.0	35.0	35.0
Agree	14	28.0	35.0	70.0
Natural	9	18.0	22.5	92.5
Disagree	1	2.0	2.5	95.0
Strongly Disagree	2	4.0	5.0	100.0
Total	40	80.0	100.0	
System	10	20.0		
Total	50	100.0		

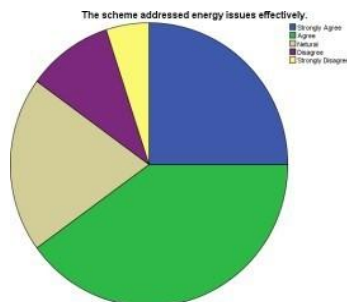
Interpretation according to table-5. Strongly Agree(35%), Agree(35%),Neutral(22%) Disagree(2%).



I faced challenges accessing benefits

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	14	28.0	35.0	35.0
Agree	13	26.0	32.5	67.5
Natural	8	16.0	20.0	87.5
Disagree	2	4.0	5.0	92.5
Strongly Disagree	3	6.0	7.5	100.0
Total	40	80.0	100.0	
System	10	20.0		
Total	50	100.0		

Interpretation according to table-9. Strongly Agree(35%), Agree(32%),Neutral(20%) Disagree(5%)

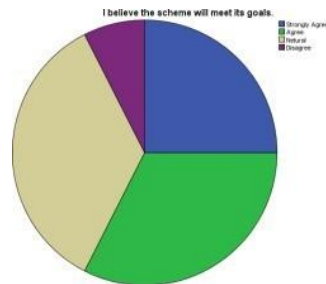




I believe the scheme will meet the goal.

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	10	20.0	25.0	25.0
Agree	13	26.0	32.5	57.5
Natural	14	28.0	35.0	92.5
Disagree	3	6.0	7.5	100.0
Total	40	80.0	100.0	
System	10	20.0		
Total	50	100.0		

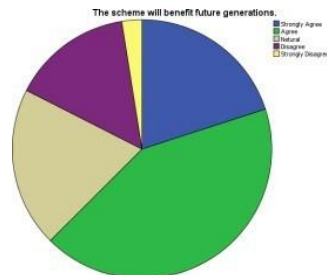
Interpretation according to table-11. Strongly Agree(25%), Agree(32%),Neutral(35%) Disagree(7.5%)



The scheme will be benefit for the future generations.

valid	Frequency	Percent	Valid Percent	Cumulative Parcer
Strongly Agree	8	16.0	20.0	20.0
Agree	17	34.0	42.5	62.5
Natural	8	16.0	20.0	82.5
Disagree	6	12.0	15.0	97.5
Strongly Disagree	1	2.0	2.5	100.0
Total	40	80.0	100.0	
System	10	20.0		
Total	50	100.0		

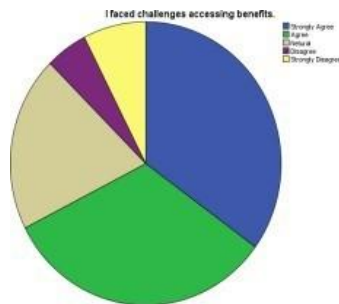
Interpretation according to table-13. Strongly Agree(20%), Agree(42%),Neutral(20%) Disagree(15%)



Faced challenges accessing benefits

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	14	28.0	35.0	35.0
Agree	13	26.0	32.5	67.5
Natural	8	16.0	20.0	87.5
Disagree	2	4.0	5.0	92.5
Strongly Disagree	3	6.0	7.5	100.0
Total	40	80.0	100.0	
System	10	20.0		
Total	50	100.0		

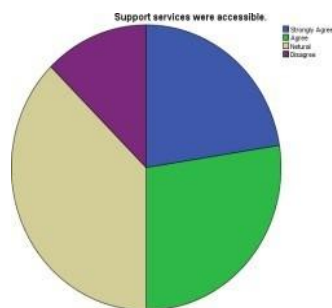
interpretation according to table-9. Strongly Agree(35%), Agree(32%),Neutral(20%) Disagree(5%)



Support service was accessible

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	9	18.0	22.5	22.5
Agree	11	22.0	27.5	50.0
Neutral	15	30.0	37.5	87.5
Disagree	5	10.0	12.5	100.0
Total	40	80.0	100.0	
System	10	20.0		
Total	50	100.0		

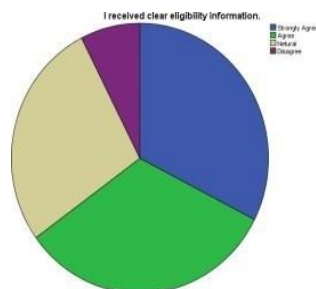
Interpretation according to table-9. Strongly Agree(17%), Agree(45%),Neutral(35%) Disagree(2.5%)



received clear eligibility information.

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	4	8.0	10.0	10.0
Agree	15	30.0	37.5	47.5
Neutral	16	32.0	40.0	87.5
Disagree	5	10.0	12.5	100.0
Total	40	80.0	100.0	
System	10	20.0		
Total	50	100.0		

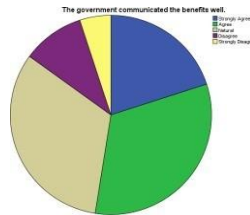
Interpretation according to table-14. Strongly Agree(10%), Agree(37%),Neutral(40%) Disagree(12%)





The government communicated the benefits well.				
valid	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	8	16.0	20.0	20.0
Agree	13	26.0	32.5	52.5
Natural	13	26.0	32.5	85.0
Disagree	4	8.0	10.0	95.0
Strongly Disagree	2	4.0	5.0	100.0
Total	40	80.0	100.0	
System	10	20.0		
Total	50	100.0		

Interpretation according to table-15. Strongly Agree(32%), Agree(37%),Neutral(40%) Disagree(12%)



Findings, and Suggestions.

The findings will indicate whether the scheme of gurha jyoti has led to increases levels of consumption due to the reduced burden on finances or if it has promoted efficiency in energy due to increased affordability. Policymakers should be made to make the scheme further evolve so that it reaches all the suggestions of people without inducing wastages.

Conclusions

The Gruha Jyothi scheme has affected domestic electricity usage patterns in Vijayapura City significantly. By offering free electricity for up to 200 units a month, the scheme encouraged greater usage on the part of domestic consumers, particularly lower- and middle-class households. The trend is reflected in state-level patterns of domestic power usage at large. While the scheme has provided much-needed fiscal relief and increased energy access, it has also added to pressure on local power infrastructure. Going forward, it will be critical that authorities balance against each other the benefits of such welfare programs and investment in grid capacity and reliability of service in order to have sustainable energy access for all.

References

- 1 Sharma, N., and M. Chitnis (2020). The effect of energy subsidies on household consumption patterns. *Journal of Energy Policy*
- 2 Kumar, R. (2018). Electricity Subsidies and Rural Households: An Empirical Study. *Review of Energy Economics*.
- 3 Power Ministry, 2022. Impact Report on the Gurha Jyoti Scheme.



FINANCIAL RATIO ANALYSIS WITH REFERENCE TO SHRI SHIVAJI MAHARAJ CO-OP. CREDIT SOCIETY LTD., VIJAYAPURA

Sharanayya Suresh Hiremath

B.Com. VI Semester, A S Patil College of Commerce (Autonomous), Vijayapura.

Introduction

About Ratio Analysis

Ratio analysis is a quantitative method used to evaluate the financial information contained in a company's financial statements. It involves calculating and interpreting various ratios derived from key financial documents such as the balance sheet, income statement, and cash flow statement. These ratios represent the relationship between selected data points and are used to assess a firm's financial performance and position.

Nature of Ratio Analysis Ratio

Ratio analysis is a powerful financial tool. A ratio is defined as the numerical relationship between two or more values. In financial terms, it serves as a benchmark to evaluate a firm's performance and financial standing. By expressing the relationship between accounting figures in mathematical terms, ratio analysis helps in quantifying financial data, enabling users to make qualitative assessments of a company's financial statements. It is instrumental in facilitating informed decision-making.

Need of the Study

This study is significant and beneficial to various stakeholders who are directly or indirectly associated with the bank.

For management, it provides a clear understanding of key performance indicators, profitability, and other measures vital for assessing the financial health of the bank.

For depositors, the study offers valuable insights into the safety and soundness of the financial institution, aiding them in making informed decisions.

Research Methodology

To achieve the objectives of the study, an exploratory research design has been adopted. Exploratory research focuses on the interpretation and analysis of existing information, emphasizing a deeper understanding of the available data. This approach is suitable for gaining insights and drawing conclusions from existing financial records.

- To know the financial status of the bank.
- To know the credit worthiness of the bank.
- To offer suggestions based on research finding.



Data Collection Methods

Information collected from guide and finance manager. Primary data is first-hand information.

Secondary Data

Bank balance sheet and profit and loss account. Secondary data is second hand information.

Secondly the study is based on the annual reports of the company for a period of years from 2021-2022 to 2023-2024 the reason for restricting the study to this period is due time constraint.

2.COMPANY PROFILE

Name of Organization	Shri Shivaji Maharaj Co-op Credit Society Ltd., Vijayapur.
Register No.	ARI/RSR/18997/UOG/97-98
Established	May-1997
Address	Opp. Mahalaxmi Temple, Megarad, Vijayapur - 586101
E-mail ID	shivajibank@yahoo.com
Phone Number	08352-259472
Types of Sector	Financial Institution
Number of Employees	20
Work Schedule	10:30 A.M to 5:30 P.M
Geographical area	15000 sq.ft.

General

The accounts of the bank have been computerized to give quick and better service to the customer and also there is plan for language online computer services along with expansion of computers network to the Branch.



Data Analysis and Interpretations

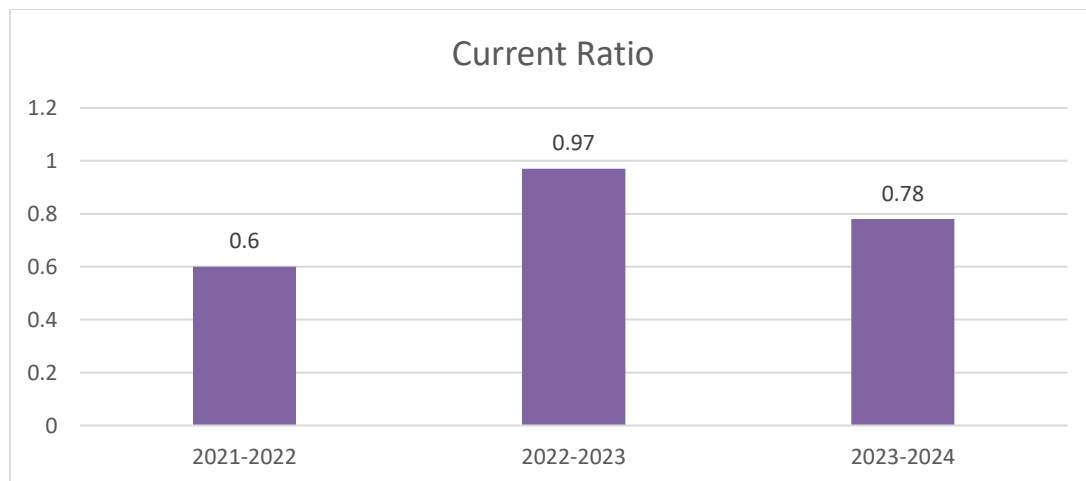
LIQUIDITY RATIO'S

CURRENT RATIO :

Current ratio is an acceptable measure of firm's short-term solvency current assets includes cash within a year , such as marketable securities debtors and investors , prepaid that will not made by the firm in future , all obligations maturing within a year are included in current liabilities.

$$\text{Current ratio} = \text{Current Assets} / \text{Current liabilities}$$

SL No	YEAR	CURRENT ASSETS	CURRENT LIABILITIES	CURRENT RATIO
1	2021-22	6491330	10666914	0.60
2	2022-23	9233044	9701370	0.97
3	2023-24	9764192	12403940	0.78



Interpretation

According to accounting principles, a current ratio of 2:1 is supposed to be an ideal ratio. Company liquidity position is good in all years. These ratios are above the standard it reveals that good position of liquidity and working capital.

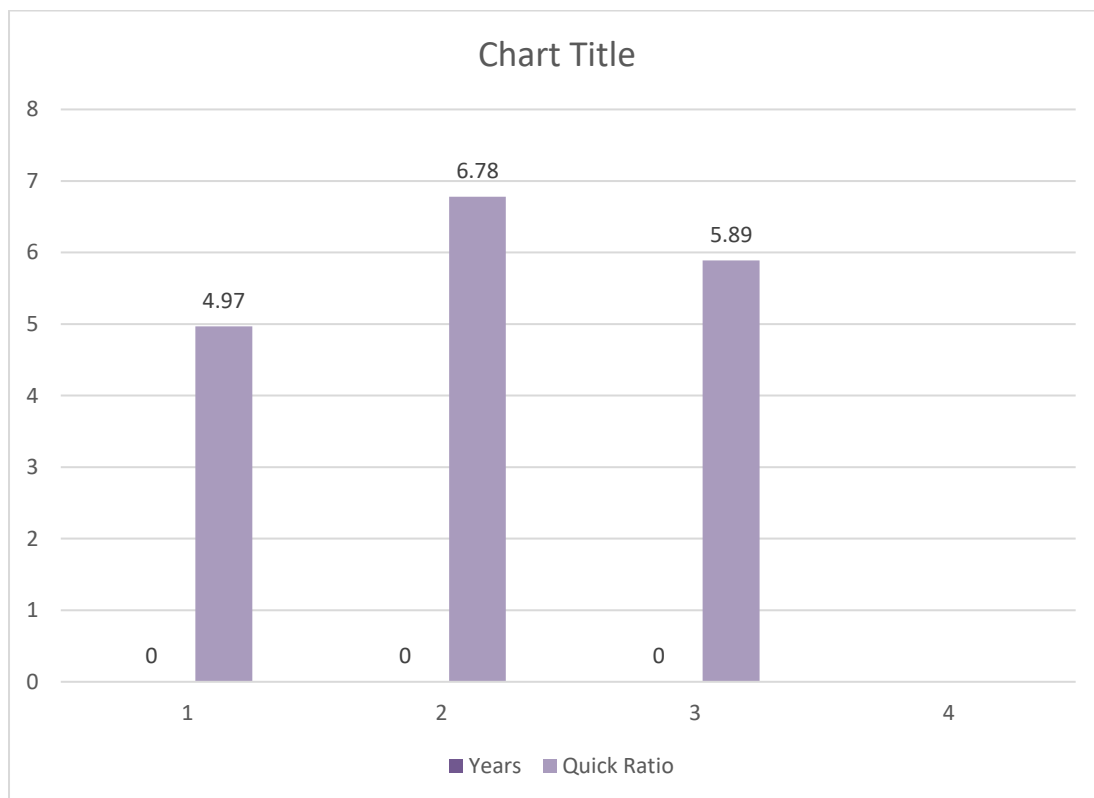


Quick ratio:

Quick ratio establishes a relationship between quick or liquid assets and current liabilities. An asset is liquid if it can be converted into cash immediately or reasonably soon without a loss of value. Cash is the most liquid asset, other that are considered to be relatively and liquid asset and including in quick assets are debtors and bills receivables and marketable securities.

$$\text{Quick ratio} = \frac{\text{Liquidity assets}}{\text{current liabilities}}$$

S.no	Year	Quick assets	Current liability	Quick ratio
1	2021-22	53063985	10666914	4.97
2	2022-23	65788957	9701370	6.78
3	2023-24	73072684	12403940	5.89





Interpretation:

A decline from the previous period (2024) that is 5.89%, indicating a worsening liquidity position as in the year 2023 it is 6.78% and in the 2022 it is 4.97%.

Cash ratio:

Cash is the most liquid asset; a financial analyst may examine cash ratio its equivalent current liabilities. Cash and bank balances and shorts-term marketable securities are the most liquid assets of the firm; financial analyst stays look at cash.

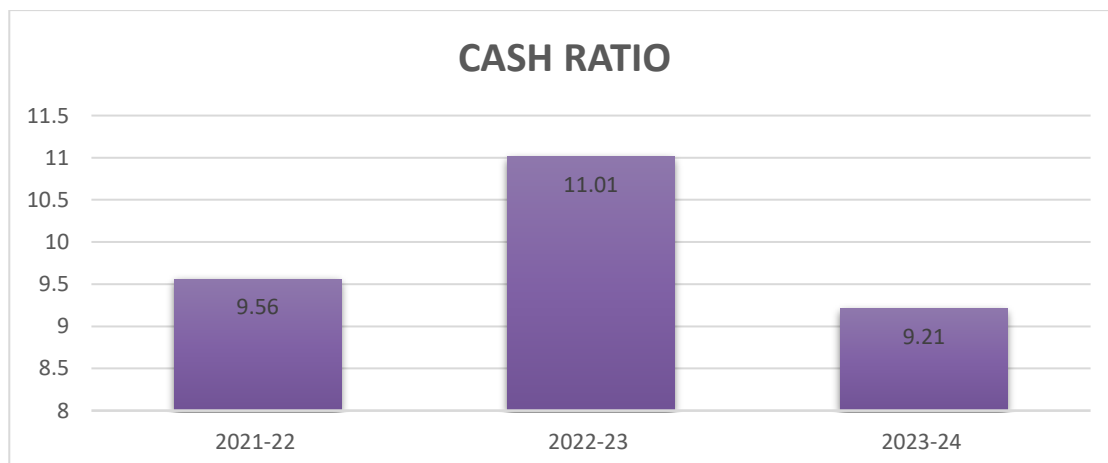
Cash ratio is perhaps the most stringent measure of liquidity . Indeed, one argue that is overly stringent. Lack of immediate cash may not matter if the firms stretch its payments or barrow money at short notice.

Cash & bank balances

Cash Ratio=-----

Current liabilities

S.NO	YEAR	CASH & BANK BALANCES	CURRENT LIABILITIES	CASH RATIO
1	2021-22	102018824	10666914	9.56
2	2022-23	106868396	9701370	11.01
3	2023-24	114256617	12403940	9.21





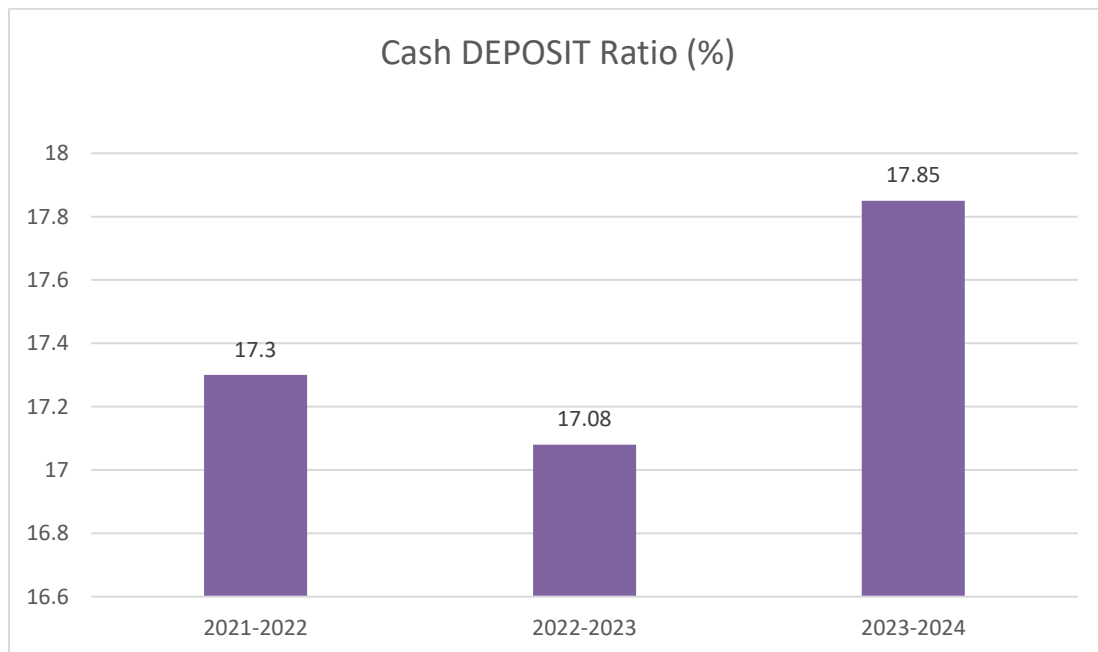
Interpretation:

In all the above years the absolute quick ratio is good. The standard norm for absolute quick ratio is 2:1 the company is keeping sufficient Cash & Bank Balances and Marketable Securities.

Cash deposits ratio

Cash deposits ratio = $\frac{\text{cash in hand} + \text{balance with other banks}}{\text{total deposits}} \times 100$

Years	Cash In Hand +Balance	Total Deposits	Cash Deposits Ratio (%)
2021-2022	102018824	589401299	17.30
2022-2023	106868396	625615147	17.08
2023-2024	114256617	639956886	17.85



Interpretation:

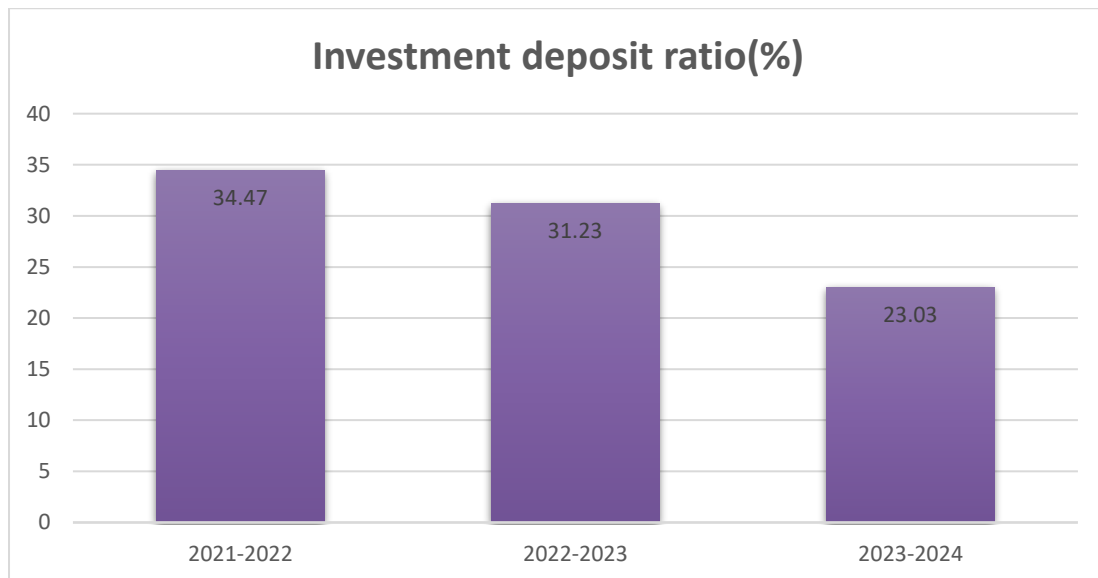
The Table shows that “CASH DEPOSITS RATIO”. In the 2022 it is 17.30%, in the 2023 it is 17.08% and in the 2024 it is 17.85%.



Investment Deposit Ratio

Investment deposit Ratio=total investment /total deposits *100

Years	Total Investment	Total Deposits	Investment deposit ratio(%)
2021-2022	203196411	589401299	34.47
2022-2023	195427188	625615147	31.23
2023-2024	147383738	639956886	23.03



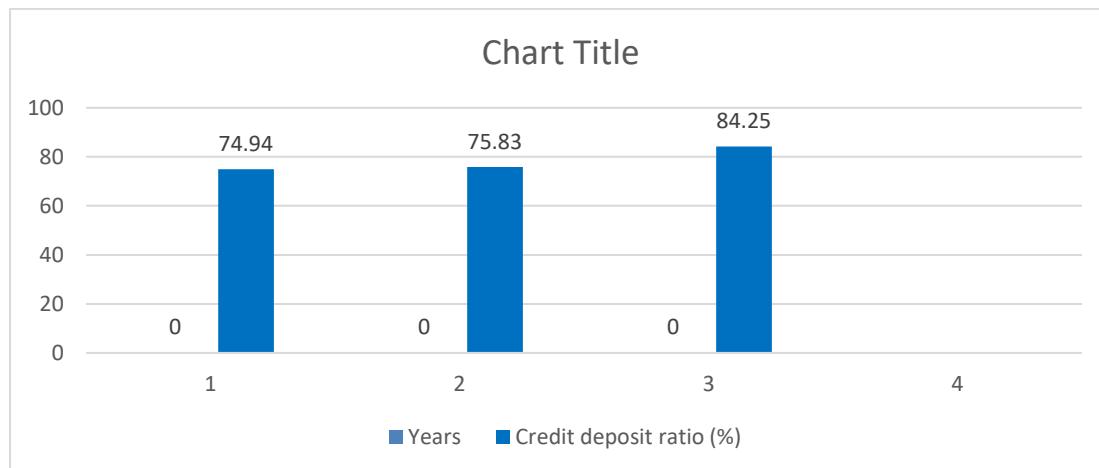
Interpretation:

The Table shows that “INVESTMENT DEPOSIT RATIO “ is decreasing year by year due to less investment and decrease in total deposits. The high ratio in 2022 is 34.47% and low in 2024 is 23.03%.

Credit Deposit Ratio

CREDIT DEPOSIT RATIO=loans and advance/ total deposits *10

Years	Loans And Advances	Total Deposits	Credit deposit ratio (%)
2021-2022	441625594	589401299	74.94
2022-2023	474452119	625615147	75.83
2023-2024	539216053	639956886	84.25



Interpretation:

The increasing trend in the credit-deposit ratio, a healthy CDR ranges between 75%-85%, depending on regulatory requirements. The last ratio that is of 2024 is 85.25% which requires careful monitoring.

Findings and Conclusion

Findings

- Liquidity ratio findings the below are the findings based upon liquidity ratio calculation. Some the current ration calculation shows that the firms is not maintaining the current ratio as above or equal to the standard ratio.
- The quick ratio calculation shows low value, which is due to high liabilities. From quick assets ratio it indicated bank has less efficient assets to meet its quick liabilities.
- The cash ratio shows that, the firm is not maintaining sufficient cash and bank balance. If we observe the other two ratios, particularly in this ratio company's performance is not so good.

Suggesions

- The liquidity of the bank is found unfavorable. The firm has to maintain more current assets in its business in order to meet the short-term obligations.
- Co-operative societies should be set up talking the local conditions into consideration. The co-operative marketing societies should make the maximum use of local resources.
- The number of multipurpose societies should be increased. All single purpose societies should be converted into multipurpose societies.
- Government participation should not take the form of interference or domination. Government should play a key role towards the rapid growth of co-operative.



Conclusion

- The liquidity ratio shows that the bank has less cash or converts assets into cash. Thus, indicates it indicates the liquidity position of the bank is not so good. It should try for maintaining good liquidity position.
- The leverage ratios shows that the low shareholder's contribution.
- The bank is maintaining a good financial structure and financial leverage.
- Due to high financial leverage firm is having a low financial risk.
- The profitability ratio shows that low return on investment and also shows that low efficiency in using the assets.



ANALYTICAL STUDY WITH INDIAN STOCK MARKETS

Shridhar Kalabandi

Bcom VI Sem., A S Patil College of Commerce Autonomous, Vijaypur

Introduction

The Indian stock market is a dynamic financial platform that reflects the country's economic activities and investor sentiment. It plays a crucial role in connecting businesses with investors, facilitating capital formation, and supporting economic growth. This project provides a focused analysis of the Indian stock market's trends, behavior, and influencing factors, with the goal of understanding its overall impact on the financial ecosystem.

Need for the Study

The Indian stock market has witnessed significant growth and transformation over the past few decades, becoming a crucial component of the country's economic development. With the increasing participation of domestic and foreign investors, there is a growing need to understand the dynamics, trends, and influencing factors of the stock market.

Review of Literature

Several researchers have explored market volatility, investor behavior, and economic impacts on stock prices.

- Rangarajan and Misra (2019) examined macroeconomic indicators and their influence on market performance.
- Basu (1977) highlighted the inefficiencies in the Indian market, questioning the EMH.
- Kumar and Pandey (2020) focused on the impact of global cues and FII on market indices.

Statement of the Problem

Despite increased participation and technological advancements, the Indian stock market remains influenced by various unpredictable factors. Investors, especially new entrants, often lack analytical insight and fall prey to speculation, leading to poor financial outcomes. This study seeks to identify, analyze, and understand the major factors that drive market movements and influence investor

Research Questions

- Which of the following is important factor affecting the Indian stock market?
- How do macroeconomic variables affect stock prices? Research Goals: -
- Examining the historical performance and trends of the Indian stock market.



Objectives of the Study

- To study the historical performance and trends of the Indian stock market.
- To analyze the impact of economic and non-economic factors on market movement.
- To assess investor behavior and decision-making patterns

Hypothesis is Testing

NULL Hypothesis (H): There is no significant relationship between variables and stock Market preference.

Alternative Hypothesis (H₁): There is a significant relationship between macroeconomic variables and stock market performance.

Scope of Study

This study focuses on the Indian stock market, particularly the BSE Sensex and NSE-Nifty index. We evaluate both short-term (technical) and long-term (basic) metrics, considering data from the past five years. This includes the perspectives of retail and institutional investors and analyzes national and international impacts.

Research Methods

- Research Type: Analytical and Descriptive
- Tools use availability
- Software: Excel/r/python (if applicable) (if applicable)

Limitations of the Study

- Relies on secondary data which may contain biases or inconsistencies
- Limited time frame may not capture long-term trends or cycles
- Does not include in-depth primary surveys or interviews
- Market behavior is partly unpredictable due to irrational investor actions

Scope for Future Research

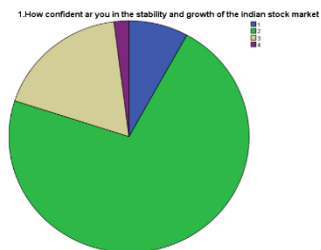
- A comparative study of emerging markets vs. India
- Sector-wise performance analysis over economic cycles
- AI/ML applications in predictive stock analysis
- Behavioral finance and its impact on Indian retail investors



Analysis and Interpretation

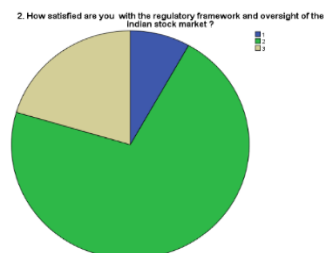
1. How confident are you in the stability and growth of the Indian stock market

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	4	8.0	8.0	8.0
2	36	72.0	72.0	80.0
3	9	18.0	18.0	98.0
4	1	2.0	2.0	100.0
Total	50	100.0	100.0	



2. How satisfied are you with the regulatory framework and oversight of the Indian stock market ?

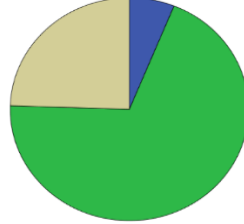
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	4	8.0	8.2	8.2
2	35	70.0	71.4	79.6
3	10	20.0	20.4	100.0
Total	49	98.0	100.0	
Missing System	1	2.0		
Total	50	100.0		



3. How easy is it for you to access and navigate the Indian stock market?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	3	6.0	6.1	6.1
2	34	68.0	69.4	75.5
3	12	24.0	24.5	100.0
Total	49	98.0	100.0	
Missing System	1	2.0		
Total	50	100.0		

3. How easy is it for you to access and navigate the Indian stock market?

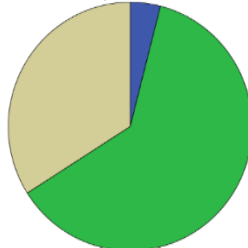


4. How would you rate the quality and reliability of the financial information and research reports available for the Indian stock market?

4. How would you rate the quality and reliability of the financial information and research reports available for the Indian stock market?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	2	4.0	4.0	4.0
2	31	62.0	62.0	66.0
3	17	34.0	34.0	100.0
Total	50	100.0	100.0	

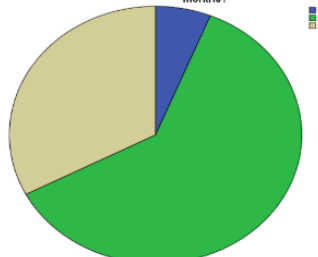
4. How would you rate the quality and reliability of the financial information and research reports available for the Indian stock market?



5. How likely are you to invest in the Indian stock market in the next 6 -12 months?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	3	6.0	6.1	6.1
2	30	60.0	61.2	67.3
3	16	32.0	32.7	100.0
Total	49	98.0	100.0	
Missing System	1	2.0		
Total	50	100.0		

6. How likely are you to invest in the Indian stock market in the next 6 -12 months?

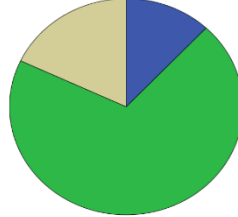




6. How confident are you in the long term potential of the indian stock market

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	6	12.0	12.0	12.0
2	35	70.0	70.0	82.0
3	9	18.0	18.0	100.0
Total	50	100.0	100.0	

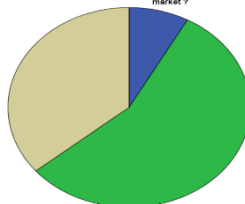
6. How confident are you in the long term potential of the indian stock market



7. How well do you understand risk associated with investing in the Indian stock market ?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	4	8.0	8.0	8.0
2	28	56.0	56.0	64.0
3	18	36.0	36.0	100.0
Total	50	100.0	100.0	

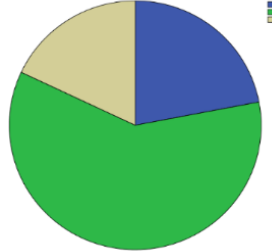
7. How well do you understand risk associated with investing in the Indian stock market ?



8. How effective do you think govt policies are in supporting the growth of the indian stock market?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	11	22.0	22.0	22.0
2	30	60.0	60.0	82.0
3	9	18.0	18.0	100.0
Total	50	100.0	100.0	

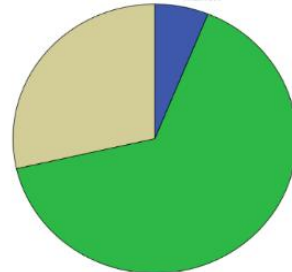
8. How effective do you think govt policies are in supporting the growth of the Indian stock market?



9. How important do you consider diversification when investing in the Indian stock market?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	3	6.0	6.1	6.1
	2	32	64.0	65.3	71.4
	3	14	28.0	28.6	100.0
	Total	49	98.0	100.0	
Missing System	1		2.0		
Total		50	100.0		

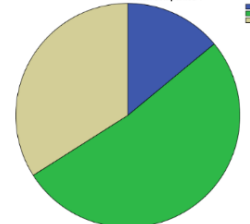
9. How important do you consider diversification when investing in Indian stock market?



10. How satisfied are you with the level of transparency in corporate govt among Indian companies ?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	7	14.0	14.0	14.0
	2	26	52.0	52.0	66.0
	3	17	34.0	34.0	100.0
	Total	50	100.0	100.0	

10. How satisfied are you with the level of transparency in corporate govt among Indian companies ?

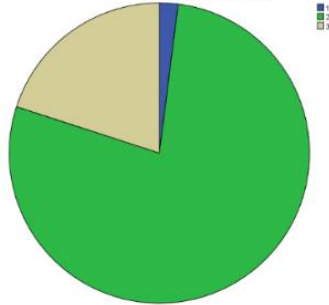




11. How often do you use technical analysis for making investment decisions in the indian stock market?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	1	2.0	2.0	2.0
2	39	78.0	78.0	80.0
3	10	20.0	20.0	100.0
Total	50	100.0	100.0	

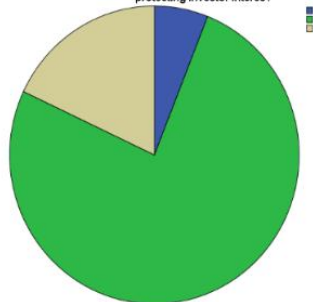
11. How often do you use technical analysis for making investment decisions in the indian stock market?



12. How effective do you find SEBI (security and exchange board of india) in protecting investor interest?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	3	6.0	6.0	6.0
2	38	76.0	76.0	82.0
3	9	18.0	18.0	100.0
Total	50	100.0	100.0	

12. How effective do you find SEBI (security and exchange board of india) in protecting investor interest?

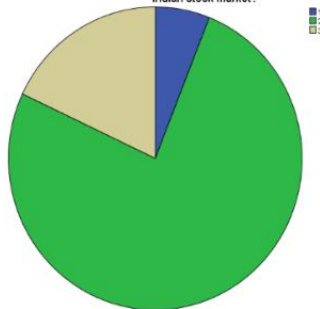




13. How old would you rate the impact of foreign investment (FII & FDI) on the Indian stock market?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	3	6.0	6.0	6.0
2	38	76.0	76.0	82.0
3	9	18.0	18.0	100.0
Total	50	100.0	100.0	

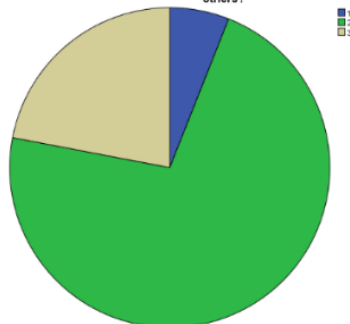
13. How old you rate the impact of foreign investment (FII & FDI) on the Indian stock market?



14. How likely are you to recommend investing in the Indian stock market to others?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	3	6.0	6.0	6.0
2	36	72.0	72.0	78.0
3	11	22.0	22.0	100.0
Total	50	100.0	100.0	

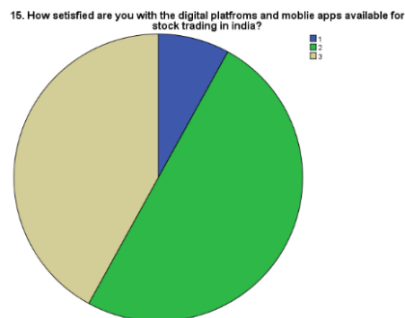
14. How likely are you to recommend investing in the Indian stock market to others?





15. How satisfied are you with the digital platforms and mobile apps available for stock trading in India?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	4	8.0	8.0	8.0
2	25	50.0	50.0	58.0
3	21	42.0	42.0	100.0
Total	50	100.0	100.0	



Suggestion and conclusion

- **Suggestion:** Investors should use a balanced approach combining fundamental and technical analysis. Diversifying investments and staying informed about market trends is crucial.
- **Conclusion:** The Indian stock market offers great opportunities with risks, requiring informed, disciplined participation for long-term success.

References

1. ResearchGate [https://www.researchgate.net an analytical study on market efficiency of Indian stock market -S&P BSE Sensex](https://www.researchgate.net/publication/374112138_AN_ANALYTICAL_STUDY_ON_MARKET_EFFICIENCY_OF_INDIAN_STOCK_MARKET_-_SP_BSE_SENSEX&sa=U&ved=2ahUKEwjSq6T33pGNAXVjgq8BHdwrJXIQFn0ECCAQAQ&usg=AOvVaw0999zaMg0buerfK2qk2qnY)
2. https://www.google.com/url?q=https://www.researchgate.net/publication/374112138_AN_ANALYTICAL_STUDY_ON_MARKET_EFFICIENCY_OF_INDIAN_STOCK_MARKET_-_SP_BSE_SENSEX&sa=U&ved=2ahUKEwjSq6T33pGNAXVjgq8BHdwrJXIQFn0ECCAQAQ&usg=AOvVaw0999zaMg0buerfK2qk2qnY



EDUCATION & SOCIO CULTURAL CHANGE AMONG LAMBANI WOMEN A STUDY OF VIJAYAPURA TALUKA

Vijaykumar Gururaj Rathod

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

Prof. Vijaykumar Talawar

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

Introduction

The Lambani community (while traditionally nomadic) has settled in pursuits of Karnataka which include Vijayapura Taluka and (now advertising) has a rich cultural heritage. Historically, Lambani women have experienced a process of marginalization as a result of lack of education, lack of social status, and lack of economic participation. In light of this, this study looks at the ways in which education serves as a condition for socio-cultural change among Lambani women in their families, communities, and society.

Need for the Study

Lambani women are marginalized from three directions of disadvantage gender, caste, and socio-economic backwardness. Education is a tremendous vehicle for social and economic change; thus, exploring education, and how it impacts this community is a necessary first step towards understanding development and change at a grassroots level. This study aims to assess progress and draws attention to any persisting challenges in relation to the education and socio-cultural transformation of Lambani women and girls.

Review of Literature

Prior research indicates that tribal women progressing in education tend to progress slower in education as a result of cultural influences and accessibility barriers. Ghurye and Vidyarthi detail the traditional roles for tribal women and how lack of mobility resulting from commerce has a conflicted relationship the advancement of women in education; sporadically allowing women to attend school between 'work'. Research from Karnataka identified improved enrollment rates, yet persistent rates of dropout for Lambani female's due to early marriage and remaining household responsibilities.

Statement of the Problem

This study will examine the low educational attainment levels for Lambani women, in spite of Government initiatives, and NGO efforts. Therefore the questions that will be examined are: Educational attainment - has education made a difference to socio-cultural change among Lambani women in Vijayapura Taluka



Research Questions

- What education impact has access made to the lives of Lambani women in Vijayapura Taluka?
- What socio-cultural changes have we seen in educated Lambani women?
- What do we see as the major barriers to educational attainment in the community?

Objectives of the Study

- To examine the level of educational attainment for Lambani women.
- To examine whether there is a relationship between education and socio-cultural change.
- To investigate the barriers to education for Lambani women and consider the interventions that can be put in place that might drive educational attainment.
- To determine the impact of education on economic empowerment and decision making in the household in the Lambani community.

Hypothetical Testing

H₀ (Null-Hypothesis): There is no significant impact of education on socio-cultural change for Lambani women.

H (Alternative-Hypothesis): There is significant impact of education on socio-cultural change for Lambani women.

Scope of the Study

The research is limited to only Vijayapura Taluka and only Lambani women (of any age) I recognize that an inherent limitation is that the research included both literate and illiterate Lambani women, therefore allowing a comparative as well as educational perspective.

Research Methodological Procedures

I used a mixed-method research approach. I collected primary data by conducting structured interviews and utilizing questionnaires (which I administered) to gather primary data from 100 Lambani women, located in selected villages. I collected secondary data, from census reports, academic journals, and NGO records. I used a purposive sampling method to ensure the women in the study represented a wide spectrum of aged and educational levels.

Limitations of the Research

- The sample size is restricted to only Vijayapura Taluka so the findings cannot be generalized.
- The cultural sensitivities around Lambani culture, and the reluctance of participants to disclose personal matters may have influenced their responses.



- Therefore, because of time and resource constraints, I am limited with the amount of subset fieldwork.

Implications for Future Research

Similar studies, relative to the content of this thesis can be considered in another district of Karnataka, or for any other tribal community. Alternatively, longitudinal studies can provide insights into any generational changes (where women are educated versus without education) and comparative studies between educated or not women would also add to an understanding of the value of education.

Analysis and Interpretation

One - Sample statistics

	N	Mean	Std.Deviation	Std. Error Mean
Age	51	2.24	.992	.139
Gender	51	2.00	.000a	.000
Education	51	1.90	1.285	.180
Marital	51	1.75	.440	.062
Current occupation	51	2.47	1.447	.203
Monthly income	51	2.22	1.238	.173

One-sample Statistics

	N	Mean	Std. Deviation	St. Error Mean
1.How would you rate the current social status of lambani women in your community compared to the past?	51	3.92	1.294	.181
2. Has education contributed to the financial independence and economic empowerment of Lambani women in your community?	51	3.37	1.113	.156
3. Do educated Lambani women have more influence in decision-making within their households compared to those who are not educated?	51	3.71	1.188	.166
4. Has education led to changes in traditional cultural practices among Lambani women?	51	3.57	1.389	.195
5.How has the education of Lambani women affected gender equality in your community?	51	4.25	1.074	.150



6.Has education improved the overall health and well-being of Lambani women in your community?	51	3.20	1.200	.168
7. How has education increased job opportunities for Lambani women in your community?	51	3.67	1.108	.155
8. What is the highest level of education achieved by Lambani women in your community?	51	3.86	1.249	.175
9. Has education allowed Lambani women to improve their social status or move to higher social classes?	51	4.20	.960	.134
10. How supportive is your community towards educating Lambani women?	51	4.31	1.029	.144
1.How accessible are educational facilities (schools, colleges) for Lambani women in your community?	51	3.76	1.176	.165
2.How supportive are the families of Lambani women in encouraging them to pursue education?	51	3.76	1.124	.157
3. How does the economic condition of a family affect the education of Lambani women?	51	3.69	1.140	.160
4. How effective are government or non-governmental organization (NGO) programs in supporting the education of Lambani women?	51	3.94	.904	.127
5. How open is your community to the idea of educating women, particularly Lambani women ?	51	3.88	1.227	.172
6. How available are scholarships or financial aid programs to help Lambani women pursue education?	51	3.84	1.138	.159
7. How much influence do peers (friends or family members) have on the educational decisions of Lambani women in your community?	51	3.41	1.219	.171



8. How do cultural norms and traditional gender roles in your community affect the education of Lambani women?	51	3.92	1.163	.163
9. How far are educational institutions from your community , and does the distance affect the enrollment of Lambani women in school or college?	51	3.94	1.156	.162
10. How accessible is trans portation for Lambani women to reach educational institutions?	51	4.06	1.156	.162

One-Simple Test

Test Value =3

	T	DF	Sign(2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
1. How would you rate the current social status of Lambani women in your community compared to the past?	5.087	50	.000	.922	.56	1.29
2. Has education contributed to the financial independence and economic empowerment of Lambani women in your community?	2.391	50	.021	.373	.06	.69
3. Do educated Lambani women have more influence in decision-making within their households compared to those who are not educated?	4.243	50	.000	.706	.37	1.04
4. Has education led to changes in traditional cultural practices among Lambani women?	2.923	50	.005	.569	.18	.96



5. How has the education of Lambani women affected gender equality in your community?	8.343	50	.000	1.255	.95	1.56
6. Has education improved the overall health and well-being of Lambani women in your community?	1.167	50	.249	.196	-.14	.53
7. How has education increased job opportunities for Lambani women in your community?	4.299	50	.000	.667	.36	.98
8. What is the highest level of education achieved by Lambani women in your community?	4.932	50	.000	.863	.51	1.21
9. Has education allowed Lambani women to improve their social status or move to higher social classes?	8.902	50	.000	1.196	.93	1.47
10. How supportive is your community towards educating Lambani women?	9.114	50	.000	1.314	1.02	1.60
1. How accessible are educational facilities (schools,colleges) for Lambani women in your community?	4.643	50	.000	.765	4.3	1.10
2. How supportive are the families of Lambani women in encouraging them to pursue education?	4.858	50	.000	.765	.45	1.08
3. How does the economic condition of a family affect the education of Lambani women?	4.299	50	.000	.686	.37	1.01



4. How effective are government or non-governmental organization (NGO) programs in supporting the education of Lambnai women?	7.439	50	.000	.941	.69	1.20
5. How open is your community to the idea of educating women, particularly Lambani women?	5.135	50	.000	.882	.54	1.23
6. How available are scholarships or financial aid programs to help Lambani women pursue education?	5.291	50	.000	.843	.52	1.16
7. How much influence do peers (friends or family members) have on the educational decisions of lambani women in your community?	2.411	50	.020	.412	.07	.75
8. How do cultural norms and traditional gender roles in your community affect the education of Lambani women?	5.656	50	.000	.922	.59	1.25
9. How far are educational institutions from your community, and does the distance affect the enrollment of lambani women in school or college?	5.814	50	.000	.941	.62	1.27
10. How accessible is transportation for Lambani women to reach educational institutions?	6.541	50	.000	1.059	.73	1.38

Interpretation

- Social Status: Education has improved the social status of Lambani women more than before ($p = .000$).



- Financial Independence & Empowerment: Education had a positive impact on financial independence and economic empowerment ($p = .021$), however level of prestige was mild.
- Household Decision-Making: Women with an educational background have a significantly greater role in decision-making ($p = .000$).
- Cultural Practices: Education has made a significant change to traditional cultural practices ($p = .005$).
- Gender Equality: Education is a large contributor to gender equality in the community ($p = .000$).
- Health and Well-being: The impact on overall health and well-being was not significant ($p = .249$) meaning little impact was seen in this area.
- Job Opportunities: Education has increased the available job opportunities for Lambani women ($p = .000$).
- Educational Achievement: The maximum educational levels achieved by the women are significantly above average ($p = .000$).
- Social Mobility: Education has provided women with the ability to move up within the social class ($p = .000$).
- Community Support: There is a strong community wide support for the education of Lambani women ($p = .000$).
- Educational Facilities: The access to schools/colleges is statistically significant ($p = .000$).
- Family Support: Families have positive attitudes towards women's education ($p = .000$).
- Economic Conditions: The economic status of families is still a factor in education, but there is positive support ($p = .000$).
- NGO/Government Programs: NGOs/Government programs are statistically significant in education ($p = .000$).
- Community Openness: The community has a welcoming attitude towards women's education ($p = .000$).
- Scholarships/Financial Aid: There were significant and statistically influential scholarships ($p = .000$).
- Peer Influence: Statistically significant family/peer influence with moderate effect ($p = .020$).
- Cultural Norms: Traditional gender roles are still present but growing awareness has increased ($p = .000$).
- Institutional Access & Distance: Geographical distance and institutional access was statistically significant ($p = .000$).



- Transportation: Transportation to education institutions was highly statistically significant ($p = .000$).

Findings, Recommendations and Conclusion

Findings

Education has enhanced the self-esteem and consciousness of Lambani women. Barriers to educational participation were poverty, early marriage and cultural limitations. Women with secondary school level education or above were more likely to be able to make decisions within the household and pursue jobs outside of traditional roles.

Recommendations

- The creation of more local schools and adult education facilities.
- Development of campaigns to promote awareness of the benefits of education for girls and women.
- Involvement of the community in countering culturally based resistance.

Conclusion

Education is a powerful agent of socio-cultural change for the Lambani women. While some progress is visible, there are structural barriers that need to be addressed through policies, community involvement and ongoing efforts.

References

1. Ghurye, G.S. The Scheduled Tribes.
2. Vidyarthi, L.P. Tribal Culture in India.
3. Census of India (2011).
4. Reports and Documentation from the Karnataka Tribal Development Department.
5. Papers in Economic and Political Weekly and the Indian Journal of Social Work.



STUDY ON THE IMPACT OF THE YASHASWINI HEALTH INSURANCE SCHEME ON RURAL FARMERS IN KARNATAKA

Vinod Jadhav

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

Prof. Vijaykumar Talawar

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

Introduction

Rural health access has always been a problem due to the high healthcare costs associated with treatment and limited access to immediate healthcare. In order to help the rural population from low socio-economic status pay for their medical needs, the Government of Karnataka introduced the Yashaswini Health Insurance Scheme which enables rural farmers access to the cost of treatment for surgery, hospitalization, etc. The scheme is mainly tailored to assist those individuals who are members of cooperative societies, as it provides health insurance for medical treatments. This study seeks to examine the effectiveness of the Yashaswini Health Insurance scheme and the impact on rural farmers and their accessibility to organised medical care.

Rationale for the Study

Many farmers, and others in rural Karnataka, are ill-prepared to deal with the medical bills when faced with emergencies and because they do not have sufficient savings nor health coverage to call upon. In 2009, the Yashaswini scheme was initiated to address this issue by providing low-cost insurance coverage. An analysis is warranted of the Yashaswini scheme, to find out if it benefits rural farmers, even if they are aware of the scheme's existence, and if the scheme reaches rural farmers who would benefit the greatest from accessibility to health care.

Review of Literature

Diverse studies have analyzed government health insurance plans in India, and findings suggest that these schemes can reduce out-of-pocket spending and increase the number of hospital visits for the poor. Some of the work done regarding Yashaswini indicates opportunities such as better access to surgery and lower costs; however, reports also highlight some challenges with Yashaswini (e.g., lack of awareness of the plan, waiting too long for the claim to process, and lack of relevant hospitals). This study adds to the body of existing literature by highlighting the experiences of farmers.



Statement of the Problem

Although the Yashaswini scheme was created to support rural farmers, they are still facing barriers to using its planned benefits. The barriers they face (e.g., poor awareness of the scheme, limited coverage of a hospital's services, time unnecessarily spent waiting for approvals, etc.) have detrimental implications on the scheme. Therefore, this study aims to provide specific recommendations to address these barriers to improve the scheme for its intended beneficiaries.

Research Questions

- Are rural farmers in Karnataka aware of the Yashaswini scheme?
- What experiences do they have while accessing the Yashaswini scheme?
- Which barriers do they experience when trying to access the benefits?

Objectives of the Study

- To assess the level of awareness among rural farmers in relation to concern.
- To evaluate whether the scheme alleviates healthcare costs.
- To find areas of difficulty when accessing the scheme during the enrolment and claim process.
- To offer suggestions to improve the scheme.

Goals of the Study

- To analyze the awareness levels among rural farmers about the scheme.
- To study whether the scheme reduces medical costs.
- To identify obstacles encountered by participants of the scheme while registering and claiming benefits of the scheme.
- To provide recommendations to improve the scheme.

Hypotheses

H₁: Awareness of the scheme is low among farmers living in rural areas.

H₂: The scheme reduces medical out of pocket expenses.

H₃: There is a gap between the design and delivery of policy.

Scope of the Study

This study mainly focuses on farmers living in rural areas of Karnataka. The study only looks at farmers who are eligible for the Yashaswini scheme to include members of cooperative societies as well. The study is limited to analyzing this one scheme and it does not include other health schemes and insurance policies

Methodology

The research utilized both primary and secondary data. Primary data was collected through structured questionnaires and personal interviews with rural farmers. Secondary data was gathered via government reports, academic articles,



and publications from the health department. The collected data was analyzed descriptively and trends and issues were interpreted.

Limitations of the Study

The study did not apply to all districts in Karnataka and study results could not be generalized. Language barriers may have impaired responses. The study alone was limited to the Yashaswini scheme and not compared to others.

Opportunities for Future Research

Future studies could compare Yashaswini to other rural health insurance schemes such as Ayushman Bharat. Additional research could be about the impact of local institutions that promote the scheme or conduct studies on the impact of the scheme over a longer period of time.

	N	Minimum	Maximum	Mean	Std. Deviation
age	50	1	5	2.64	1.005
Gender of respondent	50	1	2	1.38	.490
Occupation	50	1	6	4.92	.665
Education	50	1	5	2.24	1.847
Monthly income	50	1	5	3.12	.849
Family	50	1	3	1.66	.557
Landholding	50	1	3	1.78	.507
Year in yashaswini	50	1	4	2.00	.452

	N	MEAN	STD Deviation	STD Error Mean
I am fully aware of the benefites provided by the yashaswini scheme.	50	3.20	1.050	.148
The enrollment process for the yashaswini scheme is simple and hassle-free	50	3.66	1.022	.145
The scheme covers most of my family healthcare needs	50	3.58	1.032	.142
Network hospital under the scheme are easily accessible in my area	50	3.40	.904	.128
The claim settlement process is quick and transparent.	50	3.30	.953	.135



The premium amount for the yashaswini scheme is affordable	50	3.54	1.014	.143
I received adequate information about the schemes covarge.	50	3.28	1.107	.157
The scheme customers support is helpful during emergencies	50	3.32	.819	.116
I trust the yashswini scheme to protect my family health	50	3.56	1.163	.165
I trust the yashswini scheme to protect my family health	50	3.06	.867	.123
The yashswini scheme has reduced my out of pocket healthcare expenses	50	3.16	.955	.135
My family access to quality healthcare has improved due to the scheme	50	2.80	1.010	.143
The scheme has helped me avoid taking loans for medical emergencies.	50	2.80	.857	.121
My family overall health has improved since enrolling in the scheme.	50	2.86	.833	.118
The scheme has reduced my households financial stress.	50	2.54	1.182	.167
I visit health care facilities more frequently because of rather yashswini scheme.	50	2.80	.904	.128
The scheme has improved my ability to afford specialized treatments	50	2.56	1.128	.159
My family feels more financial secure with the yashaswini scheme.	50	2.68	1.096	.155
The scheme has reduced the burden of healthcare costs on my farm income	50	2.86	1.088	.154
I would recommend the yashaswini scheme to other farmers.	50	2.86	1.010	.143

	t	df	Sig.(2-tailed)	Mean difference	95% confidence interval of the difference	
					Lower	Upper
I am fully aware of the	1.347	49	.184	.200	-.10	.50



benefites provided by the yashaswini scheme.						
The enrollment process for the yashaswini scheme is simple and hassle-free	4.565	49	.000	.660	.37	.95
The scheme covers most of my family healthcare needs	3.974	49	.000	.580	.29	.87
Network hospital under the scheme are easily accessible in my area	3.130	49	.003	.400	.14	.66
The claim settlement process is quick and transparent.	2.226	49	.031	.300	.03	.57
The premium amount for the yashaswini scheme is affordable	3.764	49	.000	.540	.25	.83
I received adequate information about the schemes covarge.	1.788	49	.080	.280	-.03	.59
The scheme customers support is helpful during emergencies	2.762	49	.008	.320	.09	.55
I trust the yashswini scheme to protect my family health	3.404	49	.001	.560	.23	.89
I trust the yashswini scheme to protect my family health	.489	49	.627	.060	-.19	.31
The yashswini scheme has reduced my out of pocket healthcare expenses	1.184	49	.242	.160	-.11	.43
My family access to quality healthcare has improved due to the scheme	-1.400	49	.168	-.200	-.49	.09
The scheme has helped me avoid taking loans for medical emergencies.	-1.650	49	.105	-.200	-.44	.04
My family overall health has improved since enrolling in the scheme.	-1.188	49	.241	-.140	-.38	.10



The scheme has reduced my households financial stress.	-2.753	49	.008	-.460	-.80	-.12
I visit health care facilities more frequently because of rather yashswini scheme.	-1.565	49	.124	-.200	-.46	.06
The scheme has improved my ability to afford specialized treatments	-2.759	49	.008	-.440	-.76	-.12
My family feels more financial secure with the yashaswini scheme.	-2.064	49	.044	-.320	-.63	-.01
The scheme has reduced the burden of healthcare costs on my farm income	-.910	49	.367	-.140	-.45	.17
I would recommend the yashaswini scheme to other farmers.	-.980	49	.332	-.140	-.43	.15

Interpretation

- Respondents showed moderate awareness of the benefits of the Yashaswini scheme, but this result was not statistically significant ($p = .184$) so can still improve information dissemination.
- Respondents strongly agreed ($p < 0.001$) that the enrollment process is simple, and the provisions are hassle-free which implies that accessibility to the scheme is a very positive aspect.
- Respondents strongly agreed ($p < 0.001$) that the Yashaswini scheme caters to most of their family's health needs and this is also a positive aspect, which shows they are satisfied with the cover of services.
- There was a statistically significant result ($p = .003$) showing that network hospitals are easy to access, which indicates that the rural area has appropriate infrastructure to provide health services under the Yashaswini scheme.
- There was statistically significant support ($p = .031$) for the claim settlement process, which shows respondents believe the process for health service claims is transparent and timely. While this does indicate a promising area, it was not statistically significant compared to other areas.
- Affordability of the premium was statistically significant ($p < 0.001$). This shows that cost is a significant strength of the Yashaswini scheme.



- Although some respondents agreed that they were given enough information about coverage, it was not statistically significant ($p = .080$). This shows inconsistent communication.
- It was statistically significant ($p = .008$), that respondents indicated customer support was helpful in a time of emergency situation. Therefore, re affirming the scheme was valuable to respondents at critical situations.
- Respondents strongly trust the scheme with protecting the family health ($p = .001$) which was statistically significant.
- A second trust-related item was not significant ($p = .627$) presumably because the questions were redundant or there were interpretive differences in the repeated question.
- Many respondents believed their out-of-pocket costs reduced but this was not a significant finding ($p = .242$), showing some positive and some negative response on whether their financial relief.
- There was no significant improvement ($p = .168$) reported in access to quality healthcare, which may suggest there is still an issue with quality.
- Respondents did not agree significantly ($p = .105$) that the scheme assisted them in avoiding taking on loans for medical emergencies, which perhaps suggests a coverage gap / and the inability to cover high-cost situations.
- There was no significant change ($p = .241$) in reported overall family health after enrolment suggesting that no strong association with health outcomes linked to the scheme.
- The scheme did not result in a significant reduction ($p = .008$) in reported household financial stress; in fact, the result was negative perhaps indicating that financial stress is still present.
- Visiting healthcare facilities more often was not significant ($p = .124$) and therefore relatively limited behaviour change in healthcare-seeking can be inferred.
- There was a significant result ($p = .008$) that affordability of specialized treatment improved; this can be interpreted as support for critical health interventions.
- Feeling more financially secure due to the scheme was marginally significant ($p = .044$); suggesting there is confidence in the scheme's financial protection.
- There was no substantial decrease ($p = .367$) in the burden of healthcare costs on farm income, merely suggesting little to no financial relief for farmers.
- The recommendation of the scheme to other farmers was not statistically significant ($p = .332$); indicating little advocacy or mixed satisfaction.



Findings, Recommendations and Conclusion

Findings

- There is awareness but awareness is insufficient.
- The scheme helps reduce the costs for farmers, particularly for surgical procedures.
- Farmers have challenges with claims and the process of admission to hospitals.

Recommendations

- Conduct more awareness programs in local languages.
- Train local staff to support farmers with the paperwork.
- Increase rural participating hospitals.

Conclusion

The Yashaswini scheme is a valuable initiative aimed to provide access to medical care for rural farmers without financial stress. Although some costs have been lowered, there are still gaps in awareness and access and implementation support. There can be better communication and improvements in the system that can serve its purpose more effectively.

References

1. Karnataka Health Department Reports (2020–2024)
2. Sharma, M. (2022). "Rural Health Insurance in India." Indian Journal of Public Policy
3. Government of Karnataka – Yashaswini Scheme Official Guidelines
4. The Hindu & Deccan Herald articles on rural healthcare and insurance



A STUDY ON ASSESSING FINANCIAL LITERACY AMONG PG STUDENT; KNOWLEDGE, PERCEPTION AND BEHAVIOUR INSIGHTS

V. Vinuta

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

Introduction

Financial literacy is a vital skill for individuals to make informed financial decisions. Among postgraduate students, understanding financial concepts plays a key role in shaping their future stability. This study aims to assess their knowledge, perceptions, and financial behaviors. Insights gathered will help in identifying areas needing focused financial education.

Need for the Study

Understanding financial literacy among postgraduate students is essential to prepare them for effective money management. Identifying gaps in knowledge, perception, and behavior can guide improvements in financial education programs.

Review of Literature

Previous studies show that financial literacy significantly impacts students' financial decisions and future stability. Research highlights a common gap between students perceived and actual financial knowledge. Behavioral patterns indicate the need for targeted education to strengthen financial management skill among postgraduate learners.

Statement of the Problem

Many postgraduate students lack adequate financial knowledge, leading to poor financial decisions. This study seeks to identify gaps in their understanding, perception, and behavior towards financial management.

Research Questions

- What is the level of financial knowledge among postgraduate students?
- How do postgraduate students perceive their financial literacy skills?
- What are the common financial behavior exhibited by postgraduate students?

Objectives of the Study

- To evaluate the financial knowledge of postgraduate students.
- To analyze students' perceptions regarding their financial literacy.
- To study the financial behaviors and practices adopted by postgraduate students.



Hypothesis Testing

- H₀:** There is no significant relationship between financial knowledge, perception and behavior among postgraduate students.
- H₁:** There is a significant relationship between financial knowledge, perception and behavior among postgraduate students.

Scope of the Study

This study focuses on evaluating the financial knowledge, perceptions and behaviors of postgraduate students. It aims to provide insights that can help improve financial education initiatives within academic institutions.

Research Methodology

The study employs a descriptive survey method to evaluate postgraduate students' financial literacy levels, perception and behavioral patterns. Data is gathered using structured questionnaires and analyzed through statistical techniques to derive meaningful insights.

Limitations of the Study

- The findings are limited to the specific group of postgraduate students surveyed and may not represent the broader student population.
- Self-reported data may lead to bluesish as overestimation or underestimation of financial knowledge and behavior.
- Variations in academic backgrounds and personal experiences among respondents could influence the consistency of the result.

Scope for Future Research

Future research can explore financial literacy across different academic disciplines and compare undergraduate and postgraduate levels. Longitudinal studies could also track changes in financial behavior over time.

Analysis and Interpretation

Statistics					
		Section - 1 (Demographic Info)	V3	V4	V5
	Valid	30	30	30	30
	Missing	11	11	11	11
Mean		2.40	1.30	2.53	2.07
Std. Deviation		1.070	.466	1.042	.785
Skewness		.007	.920	-.291	-.121
Std. Error of Skewness		.427	.427	.427	.427



Interpretation

The data from 30 respondents shows that all variables (V3-V5) have approximately normal distribution with the slight skewness. V4 has the list variability. Overall, response is consistent and balanced.

(Demographic Info)					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	8	19.5	26.7	26.7
	2	7	17.1	23.3	50.0
	3	10	24.4	33.3	83.3
	4	5	12.2	16.7	100.0
	Total	30	73.2	100.0	
Missing	System	11	26.8		
Total		41	100.0		

Interpretation: Out of 41 total cases, 30 valid responses were recorded. The most frequent retting was 3(33.3%), followed by 1 (26.7%). the suggested moderate level of agreement among respondents. 11 response (26.8%) were missing.

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Section - 2 (Financial Knowledge)	30	4.00	.788	.144
V7	30	3.80	.997	.182
V8	30	3.97	.765	.140
V9	30	3.80	.997	.182
V10	30	3.47	1.008	.184
Section - 3 (Financial Perceptions)	30	3.47	.730	.133
V12	30	3.37	.890	.162
V13	30	3.50	.777	.142
V14	30	4.23	.817	.149
V15	30	3.47	1.137	.208
Section - 4 (Financial Behaviour)	30	3.40	.855	.156
V17	30	3.53	.860	.157
V18	30	3.40	1.037	.189
V19	30	3.43	1.165	.213
V20	30	3.57	1.006	.184
V21	30	3.30	.988	.180
V22	30	3.33	1.061	.194
V23	30	3.17	.913	.167
V24	30	3.13	1.252	.229
V25	30	3.37	1.098	.200



One-Sample Test

Test Value = 3

	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Section - 2 (Financial Knowledge)	6.952	29	<.001	1.000	.71	1.29
V7	4.397	29	<.001	.800	.43	1.17
V8	6.922	29	<.001	.967	.68	1.25
V9	4.397	29	<.001	.800	.43	1.17
V10	2.536	29	.017	.467	.09	.84
Section - 3 (Financial Perceptions)	3.500	29	.002	.467	.19	.74
V12	2.257	29	.032	.367	.03	.70
V13	3.525	29	.001	.500	.21	.79
V14	8.266	29	<.001	1.233	.93	1.54
V15	2.249	29	.032	.467	.04	.89
Section - 4 (Financial Behaviour)	2.562	29	.016	.400	.08	.72
V17	3.395	29	.002	.533	.21	.85
V18	2.112	29	.043	.400	.01	.79
V19	2.037	29	.051	.433	.00	.87
V20	3.084	29	.004	.567	.19	.94
V21	1.663	29	.107	.300	-.07	.67
V22	1.720	29	.096	.333	-.06	.73
V23	1.000	29	.326	.167	-.17	.51
V24	.583	29	.564	.133	-.33	.60
V25	1.829	29	.078	.367	-.04	.78

- **Financial Knowledge:** All variables, (V7-V10) are significantly above 3 ($p < 0.05$), indicating strong financial knowledge.
- **Financial Perceptions:** V12 -V15 are significantly above 3, especially V14 (mean diff=1.223), showing the positive financial perceptions
- **Financial Behaviour:** Mixed result- V17, V18 and V20 are significantly above 3, while others (like V23, V24) are not, indicating the moderate financial behaviour

The analysis shows varying levels of financial knowledge among postgraduate students, with notable gaps in practical financial behavior. Interpretation suggests that while students perceive financial literacy as important, their actions often do Not align with their awareness.



Finding, Suggestions, and Conclusion

Findings show that postgraduate students have moderate financial knowledge but often lack confidence in managing investments and long-term planning. It is suggested that universities incorporate focused financial training to improve students' practical financial behaviors.

References

1. <https://ajmjournal.com>
2. <https://www.researchgate.net>
3. <https://www.journalpressindia.com>
4. <https://www.cambridge.org>



LOAN AND ADVANCE ON SHRI SHIVAJI MAHARAJ CO-OPERATIVE SOCIETY BANK IN VIJAYAPUR

Shivukumar

M.Loni, Student, B. Com Program BLDEA's A S Patil College of Commerce
(Autonomous) Vijayapura

Prof. Nivedita Balurgi

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

Introduction of the Study

The amount that one person borrows from another is referred to as a "loan." Commercial banks take deposits and provide loans to those in need for a variety of uses. One of the key functions of commercial banks is lending money to dealers, entrepreneurs, and industrial firms. Bank lend out the majority of the deposits they receive, and interest from these loans accounts for a sizable portion of their revenue.

In cases where the money is disbursed and recovered later, the loan may be considered "credit". It is the borrower's debt. When making a loan, credit is extended for a certain reason and for a set amount of time. The loan has interest charged at the predetermined rate and at predetermined periods.

Advance refers to a "credit facility" that the bank offers. The majority of the time, banks give advances for short-term trading needs including buying traded items and paying other short-term trading obligations. While an advance is a service that the borrower is using, a loan carries a sense of debt. Advances must be paid back, just like loans.

Nonetheless, these two words are employed interchangeably in the current séances. By putting their "saving" into different kinds of accounts, people make their money available to the banks. The interest rate that the bank charges on public deposits varies depending on the type of deposit.

The interest that a bank pays on deposits is known as the bank borrowing rate. The interest rate that the reserve bank of india charges commercial banks when it loans them money is referred to as the "bank rate".

The "lending rate" is the rate at which commercial banks make money available to individuals.

Objectives of the Study

- To understand the many loan and advance options offered by the bank.
- To understand the bank's performance.
- To be knowledgeable about advances and loans.



- To comprehend the Shri Shivaji Maharaj Co-operative Society's general operations
- To research the bank.

Need of the Study

The commercial activities of the bank to enhance loans and advances, cash credit, overdraft, etc. with competitiveness from the basis of this project study on loans and advances. The growth and diversification of business operations are mostly impacted by bank financing activities, which banks provide to meet the short-and long-term financial needs of business enterprises. This study aids individuals, firms, companies, and industrial concerns.

Research Methodology

The financial results of the Shri Shivaji Maharaj Cooperative Bank serve as the basis for this descriptive report. The research focuses on the various credit products that Shri Shivaji Maharaj Cooperative Bank offers to its members. The information was gathered from primary and secondary sources.

Primary Data

- Through the conversation with the bank, I have gathered data.

Secondary Data

- The bank's annual reports.
- Instructional handbook for loans and advances.
- Through going to the bank's website.

Scope of the Study

The lending and advancement practices of Shivaji Co-operative Society in Vijayapur serve as the foundation for the study's findings. The definition of loans and advances, legal and other limitations on loans and advances, and the benefits and drawbacks of loans and advances are all covered in the study.

Study of Limitations

- Five years worth of data would not be enough for a thorough examination.
- Shivaji Cooperative Credit Limited is the sole subject of the study.
- Due to timing constraints, this project report's accuracy is limited.
- Banks have records that serve as secondary proof.
- All of the conclusion and suggestions made are only relevant for the present time.

Organization Profile

History of the Organization

With registration number AR7/RSR/18997/UOG/97-98, Shri Shivaji Maharaj Co-operative Credit Society Ltd. Vijayapur was founded in May 1997. Since it has only reached 56 villages. Its operational area is below taluka level. Its operating system is



totally computerized. For the years 2003-2004, vijayapur DCC Bank, the Distrivt Co-operative Union, and the Co-operative Department presented it with the title of “ Best Co-operative Society in Vijayapur District.”

It has been operating in optimal condition for the past 24 years. The board, which is made up of 11 directors chosen by the shareholders, one female director, and one from the Reserve quota, is in charge of running the bank. The bank provides loans for small-scale businesses, housing related to agriculture, housing, and other uses. The bank has contributed significantly to Vijayapur City’s economic development. The bank has a strong reputation and outstanding equity in vijayapur.

The lovely seven-color pattern of horizontal rainbow stripes was chosen as the worldwide flag of the worldwide Cooperative Alliance in 1925 as part of the flag cooperation progress process. The hue green in this flag represents a cooperative bank or cooperative group.

This credit was opened primarily to assist the impoverished in resolving their financial issues. They can simply obtain a loan from this bank for any reason. Society has been operating profitably for the past 23 years. The Shivaji Cooperative Bank offers its customers who are deemed senior citizens a 0.5% higher interest rate on deposits in addition to providing financial rewards to students who score more than 80% on any annual exam and to athletes.

In an effort to draw clients. Both domestic and foreign financial institution are currently lowering their interest rates as a result, society is making a healthy profit. This is truly admirable. According to a quote, “fait gives your life but faith gives you way of life.” By embracing this bank, it has increased its profits and is currently working to improve its efficiency in order to improve its reputation with the public.

Organisational Profile

Name of organization	Shri Shivaji Maharaj Co-op credit society
Register No.	ARI/RSR/18997/UOG/97-98
Established	May- 1997
Address	Opp. Mahalaxmi Temple, M. G Road, Vijayapura-586101
E- mail ID	Shivajibank@yahoo.com
Phone number	08352-259472
Type of sector	financial institution
Number of employees	16
Work schedule	10.30 a.m. to 4.30 p.m
Geographical area	15000sq.ft.



Present Board of Directors

S. No	Names	Designation
01	Shri Shankar Kedari Kanase	President
02	Shri Sanjaya Hanumantrao Jambure	Vice- president
03	Shri Baburao Tatyoba Tarase	Director
04	Dr. Sadashiv Jaganath Pawar	Director
05	Shri Mahadev Gokularao Pawar	Director
06	Shri Praveen Rajaram Bodake	Director
07	Shri Ramchandra Sidduba Chavan	Director
08	Smt Sarojini Bapuji Nikkam	Director
09	Smt Ambutai Ramdas Jadhav	Director
10	Shri Ravi Neelkanth Madhabhavi	Director
11	Smt Surekha Arun Kadam	Director
12	Shri Bharath Narayan Devkule	Director
13	Shri Pandurang Dhariba Rohite	Director
14	Shri Sanjay Vasantarao Jadhavs	General Manager

Vision

- To assist each and every family, business, and citizen in building a Cyprus of development, prosperity, and advancement.
- To be the people's bank
- Providing cutting- edge banking services and products by continuously enhancing people, processes, and technology.
- Encourage the rural masses and villagers.
- Founded on collaboration and principles to serve as a model for cooperative bank.

Mission

- To provide effective financial services for both agricultural and non-agricultural endeavours based on cooperative principles in an effort to promote the socioeconomic development of the district.
- To establish a safe, amiable, and productive workplace for members of the cooperative movement, allowing them to grow with the company.
- To modernize and continuously improve our people-centric nature in order to contribute to the society that believes in and supports.



Data Analysis and Interpretation

Loans

The sum borrowed from a bank is called a loan. Because of the nature of borrowing, funds are disbursed and recovered in installment. Credit is granted for a certain purpose and for a predetermined amount of time when money is loaned. Every bank has a different process for making loans, depending on the loan's duration and goal, However, based on its own cash position and lending policy, the bank is free to approve or reject the proposed loan.

Tow Varieties are Offered by Bank

- **Demand loan**
- **Term loan**
- **Demand Loan:** It's a loan that bank can demand be repaid. That is to say, it gets repaid immediately. The loan can be repaid by the borrower as agreed upon with the bank or in one lump sum. Demanded loans are typically obtained for working capital needs, such as paying short-term debts or buying raw supplies.
- **Term Loan:** Term loans are defined as medium- and long-term loans. Term loans are given out for more than a year, and their payback is spaced out over a longer time frame. Usually, the return is paid in appropriate installments of a predetermined sum. Starting a new business, modernizing and renovating existing units, buying plant and machinery, buying land for a factory, erecting a factory building or buying immovable assets all require term loans.
- **Cash Credit:** The borrower can choose to take out the money as needed and to the extent that he needs it under the flexible Cash Credit lending scheme. Under this arrangement, the banker sets loan limit (sometimes referred to as the cash credit limit) that the client may withdraw up to. The borrower's needs and the bank's agreement determine the cash credit limit. The borrower is allowed to take out money as needed, up to the approved maximum, against the cash credit limit.

Purpose of Loan

- Business launching
- House buying
- Home improvement
- Investment
- Cleaning away from financial obligation
- Education
- Medical Emergencies



- Car Buying
- Weddings

Types of Loans

- Gold Loan
- Overdraft Loan
- Cash Credit Loan
- Were House Loan
- Fixed Deposit Loan
- Pigmy Deposit Loan
- Mortgage Loan
- Surety Loan
- Housing Loan
- Hypothecation Loan

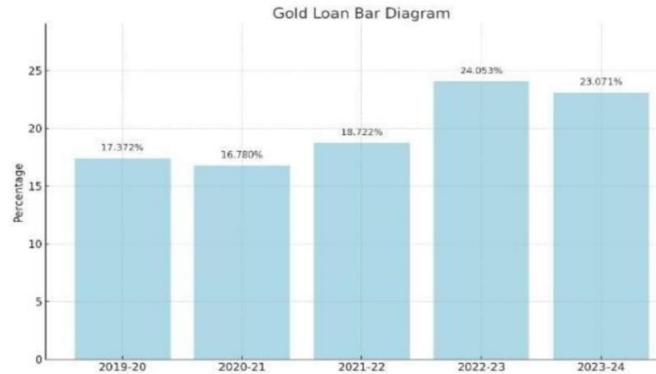
Various Periods Loans and it's Interest Rates

S. No.	Nature of Loans	Max. Amount Loan (in Thousands)	% interest
1	House Loan	75,00,000	11.00%
2	Gold Loan (10GM)	50,000	12.00%
3	Personal Loan	25,000	15.00%
4	Cash Credit Loan	25,000	16.00%
5	Salary Earners Loan	5,00,000	13.00%
6	Over Draft Loan	15,00,000	13.00%
7	Pigmy Loan	75% of Credit	11.00%
8	Vehicle Loan	20,00,000	14.00%
9	House Hold Equipment Loan	30,00,000	11.00%

Gold Loan 2019-20 to 2023-24

Year	Amount	Percentage
2019-20	10,910,632	17.372%
2020-21	10,538,976	16.780%
2021-22	12,701,098	18.722%
2022-23	15,106,796	24.053%
2023-24	14,490,126	23.071%
Total =	62,805,371	100%

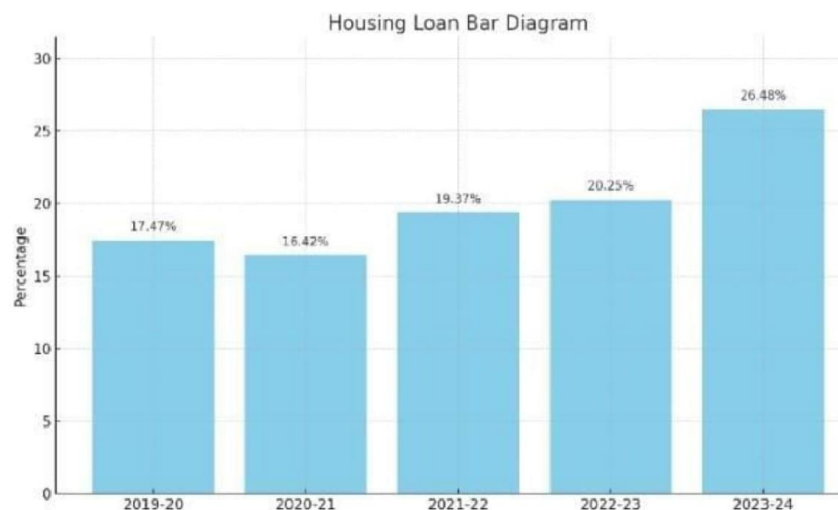
GOLD LOAN DIAGRAM



Housing Loan (EMI) 2019-20 to 2023-24

Year	Amount	Percentage
2019-20	79,483,732	17.472%
2020-21	74,702,263	16.421%
2021-22	88,135,153	19.374%
2022-23	92,122,299	20.250%
2023-24	120,463,769	26.480%
Total =	454,907,216	100%

HOUSING LOAN BAR GRAPH



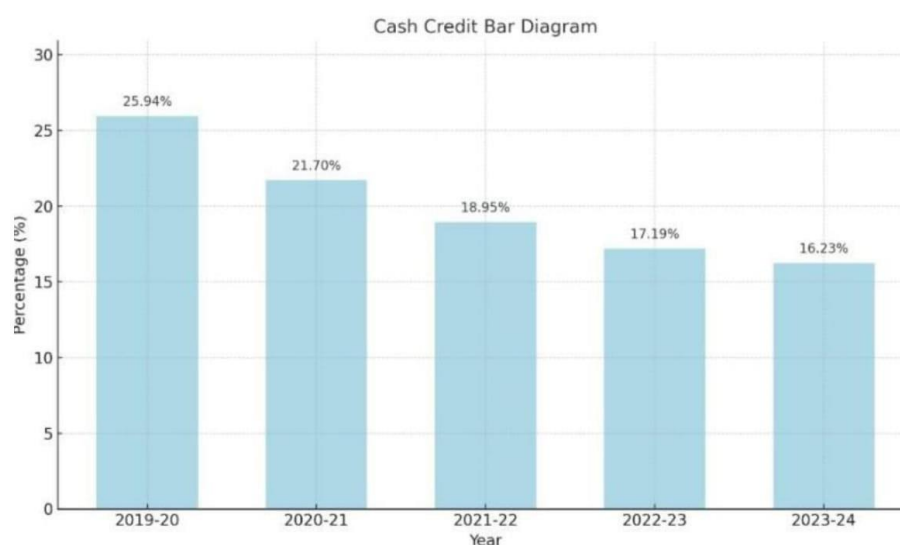
According to the above graphic, the number of loans granted to consumers is rising annually. The amount of change that occurred in 2019-20 was 17.47%, but it climbed to 26.46% in 2023-24. This bank is satisfied.



Cash Credit Loan 2019-20 to 2023-24

Year	Amount	Percentage
2019-20	2,449,382	25.942%
2020-21	2,048,488	21.696%
2021-22	1,788,934	18.947%
2022-23	1,622,657	17.186%
2023-24	1,532,168	16.227%
Total =	9,441,629	100%

CASH CREDIT LOAN DIAGRAM



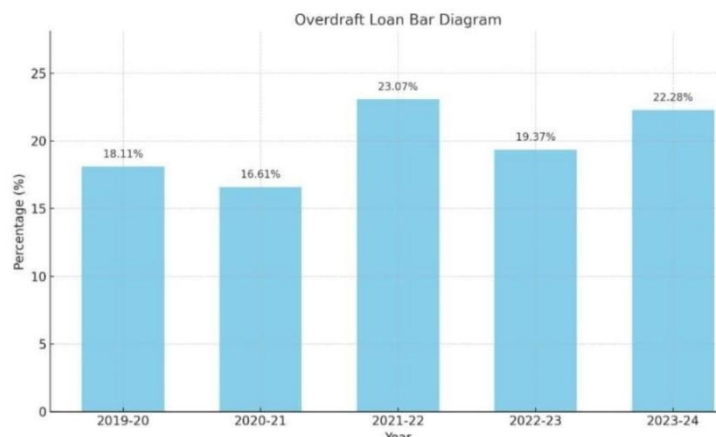
The aforementioned graph indicates that the number of cash credit loans granted to consumers is declining annually. In 2019-20, there were 25.94% changes, whereas in 2023-24, there were 16.23%. It is not acceptable to the bank.

Overdraft Loan 2019-20 to 2023-24

Year	Amount	Percentage
2019-20	9,284,909	18.106%
2020-21	8,519,238	16.613%
2021-22	11,831,761	23.073%
2022-23	9,933,969	19.372%
2023-24	11,709,473	22.283%
Total =	51,279,350	100%



OVERDRAFT LOAN DIAGRAM

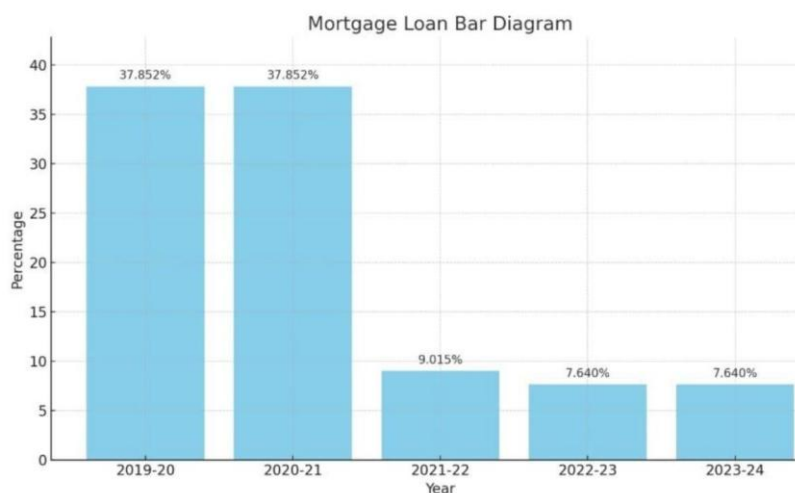


The aforementioned graph indicates that the number of loans granted to consumers is rising annually. In 2019-20, the percentage of modifications was 18.11%, however, in 2023-24, it rose to 22.28%. This bank has satisfied customers.

Mortgage Loan 2019-20 to 2023-24

Year	Amount	Percentage
2019-20	495,443	37.852%
2020-21	495,443	37.852%
2021-22	118,000	9.015%
2022-23	100,000	7.640%
2023-24	100,000	7.640%
Total =	1,308,886	100%

MORTGAGE LOAN BAR DIAGRAM





The above chart shows that the loan which is given to the consumers decreasing year by year. The amount of changes taken place in 2019-20 is 37.852% but in the year 2023-24 is 7.640%. Which is dissatisfactory to bank.

Adv. FDR Loan 2019-20 to 2023-24

Year	Amount	Percentage
2019-20	4,546,706	19.954%
2020-21	4,786,063	21.005%
2021-22	4,229,619	18.563%
2022-23	2,549,504	11.189%
2023-24	6,673,181	29.287%
Total =	22,785,073	100%

FDR LOAN BAR DIAGRAM

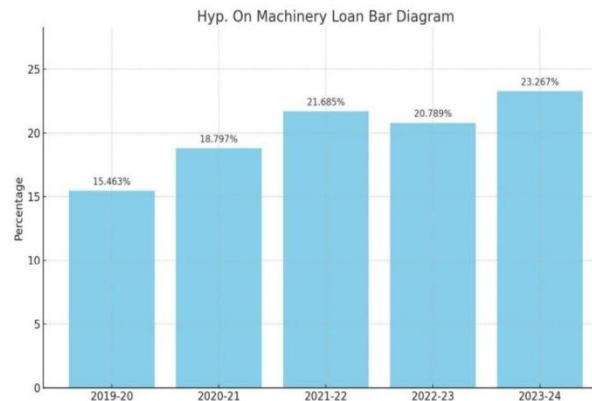


Above graph shows that the loan which given to the customers increasing year on year. The amount of loan in the year 2019-20 is 19.95%. but in the year 2023-24 it increased to 29.28%. With this bank has satisfaction.

Hyp. On Machinery Loan (EMI) 2019-20 to 2023-24

Year	Amount	Percentage
2019-20	17,017,551	15.463%
2020-21	20,687,588	18.797%
2021-22	23,865,837	21.685%
2022-23	22,879,276	20.789%
2023-24	25,602,097	23.267%
Total =	110,052,349	100%

HYP.ON MACHINERY LOAN BAR DIAGRAM

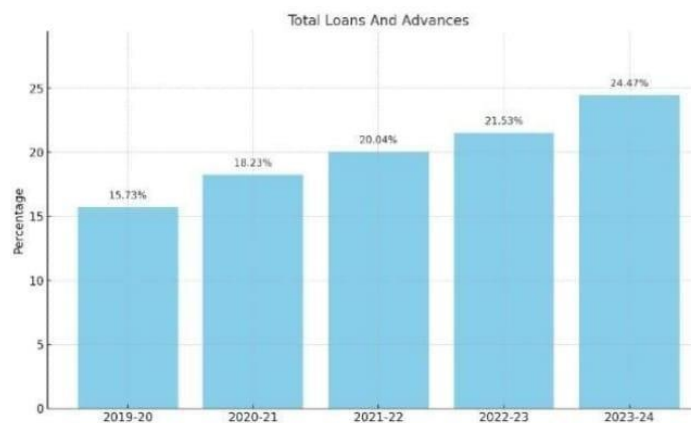


The above graph shows that loan which given to the customer decreasing year. In 2019-20 is 15.463%. And in the year 2023-24 which has been increased to 23.267%

Loans and Advances sanction By Shri Shivaji Maharaj co-operative bank in past 5 year

Year	Amount	Percentage
2019-20	346,578,720	15.727%
2020-21	401,831,721	18.234%
2021-22	441,625,594	20.040%
2022-23	474,452,119	21.529%
2023-24	539,216,053	24.468%
Total =	2,203,704,207	100%

TOTAL LOANS AND ADVANCES BAR DIAGRAM





The above graph shows that the loan which is given to the consumers increasing year on year. The amount of changes taken place in 2019-20 is 15.727% but in the year 2023-24 that has been increased to 24.468% with this bank has satisfaction

Conclusion

First of all, the manager and staff of the Shri Shivaji Maharaj Co-operative Society have my sincere gratitude for granting my request.

Gaining important insights into the banking institution's operations, organizational culture, and loan and advance appraisal process was made possible by the study.

Can draw the conclusion that, in comparison to previous years, the total loan and advance have been rising. Additionally, the bank has made a healthy profit over the past five years. Additionally, the bank has a strong reputation in the market.

Over the years, the society has sincerely worked to accomplish its aims and objectives. To surpass its local rivals and accomplish its Objective, more work is required.

References

1. Bank Annual Report
2. Balance Sheet on 2024
3. Websites.
4. WWW. Google.co.in