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SEMINAR PROCEEDINGS MAY, 2025 (Vol.-V)

NATIONAL SEMINAR ON

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

Edition-I (Vol.-V)

**SEMINAR**
PROCEEDINGS

*Chief Editor*
**Dr. Bharati Math**
*Co-editor*
**Vijaykumar Talawar**

# SEMINAR PROCEEDINGS

*National Seminar on*

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

*(Volume-V)*

***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*

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IQAC Co-ordinator, BLDEA's, ASPCC, Vijayapur

**Shri. V. S. Talawar**
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# Messages

## A THOUGHTFUL MESSAGE FROM OUR ESTEEMED CHIEF PATRON

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

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

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

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

*My Best Wishes to All*…………

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

## VOICES OF VISION: MESSAGE FROM OUR PATRON

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

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

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

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

**Shri.SunilgoudaPatil**
General Secretary
BLDE Association, Vijayapur

## INSPIRING WORDS FROM OUR ESTEEMED CO-PATRON

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

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

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

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

With warm regards,

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

## FROM PRINCIPAL'S DESK

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

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

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

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

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

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

With best regards,

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

## MESSAGE FROM THE VICE PRINCIPAL

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

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

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

Wishing the seminar great success.

With warm regards

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

## MESSAGE FROM THE ORGANIZING SECRETARIES

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

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

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

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

**Smt. Rashmi S. Patil**
Assistant Professor
Department of Commerce

**Shri.Vijayakumar S. Talawar**
Assistant Professor
Department of Commerce

## ACKNOWLEDGEMENTFROM THE CHIEF EDITOR

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

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

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

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

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

With warm regards,

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

# ABOUT BLDE ASSOCIATION


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

# FOUNDERS OF BLDE ASSOCIATION, VIJAYAPUR

**Dr. P. G. Halakatti**

**Sri. PoojyaBanthanalaShivayogi Swamiji**

**Shri. B. M. Patil**

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

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

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

## CHIEF EDITOR'S PROFILE

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

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

## CO-EDITOR'S PROFILE

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

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

# Seminar Papers

# Index

# A STUDY ON ROLE OF VEHICLE INSURANCE IN ENSURING ROAD SAFETY AND ACCIDENT COVERAGE

**Ankush patil**

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

**Dr. Bharati Math**

AssistantProfessor, Department of Commerce, BLDEA's, A. S. Patil College of Commerce (Autonomouse), Vijayapura, Karnataka, India

## Introduction

This section introduces the concept of vehicle insurance and its relevance in modern society. It provides an overview of how vehicle insurance operates and outlines its fundamental purpose—to offer financial protection in case of accidents. The introduction also highlights how insurance acts as a legal requirement in many countries and its contribution to road safety measures. It sets the tone for the study by hinting at the connection between insurance policies and responsible driving behaviour. This section also introduces the core problem: the rising number of accidents despite increasing vehicle insurance coverage.

## Need for the Study

The increasing number of traffic accident and the general lack of advantages of auto insurance makes this study necessary many drivers neglect insurance's capacity to increase road safety and promote accident recovery viewing it only as a requirement of law. The significance of looking into how insurance policies affect driver behaviour and accident response systems is emphasized in this section. It also draws attention to the gap in literature on the preventive and behavioural functions of auto insurance. As a result it supports the importance of carrying out a through investigation into this subject.

## Review of Literature

This part looks to previous studies and academic publications about vehicle coverage and road safety the analysis looks at research that examines the way insurance works to reduce crash fatalities and motivate cautious driving It highlights research and theoretical frameworks that either confirm or refute the link between insurance and preventing accidents. It also talks about new policy changes and technology developments in auto insurance. The section concludes by outlining the gaps in the body of literature that the current study seeks to fill.

## Statement of the Problem

The core issue being addressed is the unclear impact of vehicle insurance on enhancing road safety and accident management. Although insurance is mandatory, its actual effectiveness in preventing accidents and offering comprehensive post-accident support remains questionable. Many insured drivers continue to drive recklessly, relying on insurance as a financial backup rather than a safety mechanism. This section frames the problem by asking whether vehicle insurance policies are designed and implemented in a way that truly supports safer roads and better accident handling. The statement provides direction for the study

**Research Questions**

This section lays out the key questions the study aims to answer:

- Does having vehicle insurance lead to more responsible driving behaviour?
- How effective is vehicle insurance in covering accident-related expenses?
- What role do insurance companies play in promoting road safety awareness?
- Are current insurance policies adequate in reducing accident impact?
- How does public perception influence the use of vehicle insurance for safety?

**Objectives of the Study**

The objectives include:

- To analyse the role of vehicle insurance in encouraging safe driving
- To evaluate the coverage effectiveness of various insurance policies in road accident scenarios.
- To examine the influence of insurance on accident response time and support.
- To assess public awareness and perception regarding vehicle insurance benefits.
- To suggest improvements in insurance policy structures to better serve road safety.

**Hypothesis Testing**

- **Hypothesis 1 (H1):** Vehicle insurance significantly promotes responsible driving behaviour. Null Hypothesis (H0): Vehicle insurance does not influence driver behaviour in a statistically significant way.
- **Hypothesis 2 (H2):** Comprehensive insurance coverage leads to faster and more effective accident recovery. Null Hypothesis (H0): There is no significant correlation between insurance coverage type and accident recovery efficiency.

This section explains the assumptions being tested through data collection and statistical analysis. It sets the foundation for validating or rejecting the proposed hypotheses, based on empirical data gathered from surveys, interviews, or secondary reports.

**Scope of the Study**

The study focuses on both private and commercial vehicle owners across urban and semi-urban areas. It includes an analysis of different types of vehicle insurance, such as third-party and comprehensive coverage. The scope also extends to reviewing insurance claim processes and customer satisfaction levels. While the study is based primarily in [insert region/country], it draws comparisons from global insurance practices. The time frame considered spans the last five years to ensure relevance.

**Research Methodology**

This section details the methods used to gather and analyse data. It may include a combination of quantitative surveys distributed to vehicle owners, interviews with insurance providers, and secondary data from traffic and insurance reports. Sampling techniques (random, stratified, etc.) and sample sizes are explained. The methodology also includes tools for hypothesis testing, such as regression analysis or chi-square tests. Ethical considerations and limitations in data collection are also addressed.

**Limitations of the Study**

Limitations may include:

- Geographic constraints that restrict broader applicability of findings.
- Limited access to confidential insurance claim data.
- Time and resource constraints affecting the sample size. Time and resource constraints affecting the sample size.
- Variability in regulations between different regions or countries.

**Scope for Future Research**

- Future studies can explore
- The impact of digital insurance platforms on road safety.
- Behavioural analytics through telematics-enabled insurance.
- Comparative studies between countries with differing insurance policies.
- Longitudinal studies tracking accident rates over decades.
- Psychological studies linking insurance coverage to risk-taking behaviour.

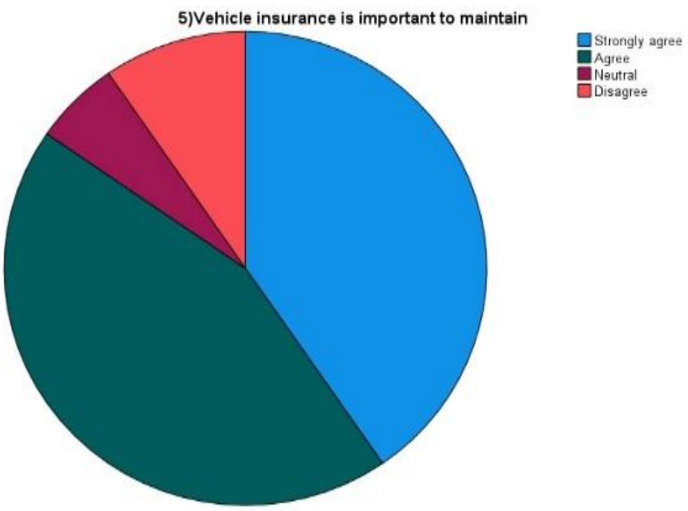
**Analysis and Interpretation**

This section presents the raw data collected and applies statistical tools to derive insights. Tables, graphs, and charts are used to illustrate relationships between insurance coverage and accident-related variables. Trends, correlations, and anomalies are interpreted to understand the effectiveness of vehicle insurance in real-world settings. It also compares findings with those from the literature review.

**Statistics**

| | | 5)Vehicle insurance is important to maintain | 6)Vehicle insurance is essential for the road safety | 7)Having vehicle insurance provides me peace of mind while driving | 8)Vehicle insurance helps to reduce the financial burden of accidents | 9)Vehicle insurance is a necessary investment for all the vehicle owners | 10)Vehicle insurance plays a crucial role in promoting responsible driving habits | 11)Vehicle insurance is important for protecting my financial well being | 12) Recommendation of vehicle insurance to all vehicle owners | 13)vehicle insurance is a legal requirement in vijayapura city | 14)Are you aware of diffrent types of vehicle insurance policies available | 15)vehicle insurance helps to reduce stress and anxiety in case of accident | 16)The process of claiming vehicle insurance is complex and time consuming | 17)Are you satisfied with the current vehicle insurance | 18)Do you trust your vehicle insurance provider to settle claims fairly | 19)There is a lack of awareness of vehicle insurance among vehicle owners of vijayapura city | 20)vehicle insurance premiums are too high for many drivers in vijayapura city |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N | Valid | 52 | 52 | 52 | 52 | 52 | 52 | 52 | 52 | 52 | 52 | 52 | 52 | 52 | 51 | 52 | 52 |
| | Missing | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 |
| Mean | | 1.85 | 1.88 | 2.21 | 2.38 | 2.25 | 2.35 | 2.58 | 2.25 | 2.38 | 2.48 | 2.44 | 2.33 | 2.13 | 2.53 | 2.38 | 2.48 |
| Median | | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.50 | 2.00 | 2.00 | 2.00 | 3.00 | 2.00 | 2.00 |
| Mode | | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 3 | 2 | 1 | 1[a] | 3 | 2 | 2 |
| Std. Deviation | | .916 | .832 | .936 | 1.013 | 1.027 | 1.064 | 1.073 | 1.064 | 1.105 | 1.057 | 1.227 | 1.294 | 1.121 | 1.172 | 1.087 | 1.075 |
| Minimum | | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Maximum | | 4 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| Sum | | 96 | 98 | 115 | 124 | 117 | 122 | 134 | 117 | 124 | 129 | 127 | 121 | 111 | 129 | 124 | 129 |

a. Multiple modes exist. The smallest value is shown

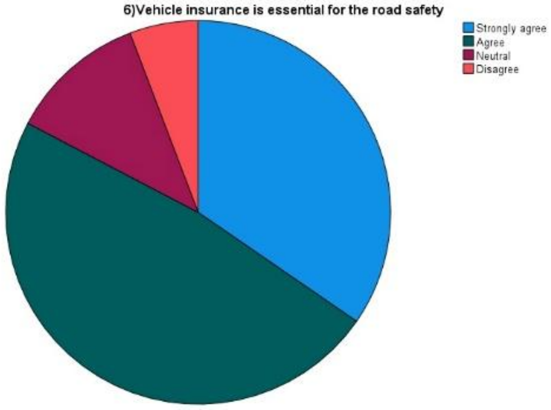



**5)Vehicle insurance is important to maintain**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 21 | 40.4 | 40.4 | 40.4 |
| | Agree | 23 | 44.2 | 44.2 | 84.6 |
| | Neutral | 3 | 5.8 | 5.8 | 90.4 |
| | Disagree | 5 | 9.6 | 9.6 | 100.0 |
| | Total | 52 | 100.0 | 100.0 | |

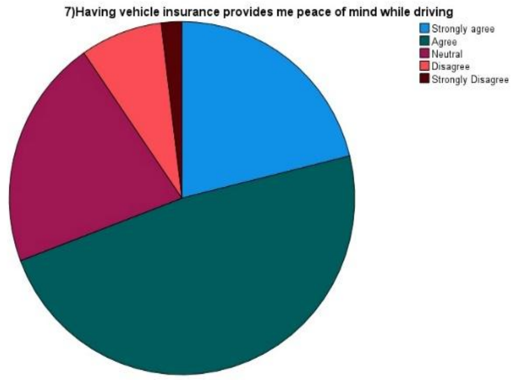
**6)Vehicle insurance is essential for the road safety**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 18 | 34.6 | 34.6 | 34.6 |
| | Agree | 25 | 48.1 | 48.1 | 82.7 |
| | Neutral | 6 | 11.5 | 11.5 | 94.2 |
| | Disagree | 3 | 5.8 | 5.8 | 100.0 |
| | Total | 52 | 100.0 | 100.0 | |



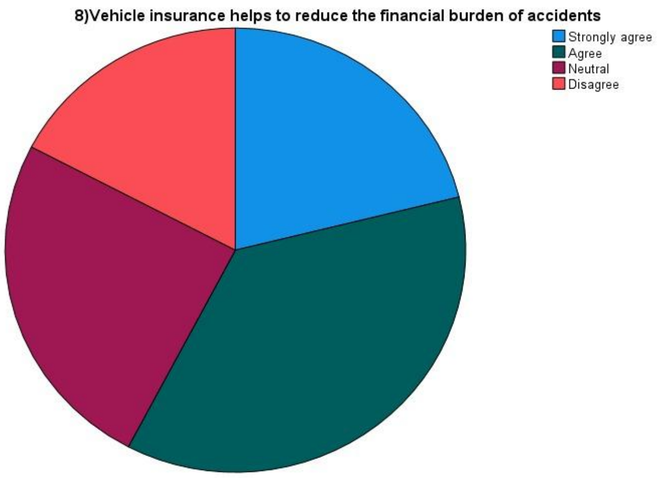

**7)Having vehicle insurance provides me peace of mind while driving**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 11 | 21.2 | 21.2 | 21.2 |
| | Agree | 25 | 48.1 | 48.1 | 69.2 |
| | Neutral | 11 | 21.2 | 21.2 | 90.4 |
| | Disagree | 4 | 7.7 | 7.7 | 98.1 |
| | Strongly Disagree | 1 | 1.9 | 1.9 | 100.0 |
| | Total | 52 | 100.0 | 100.0 | |



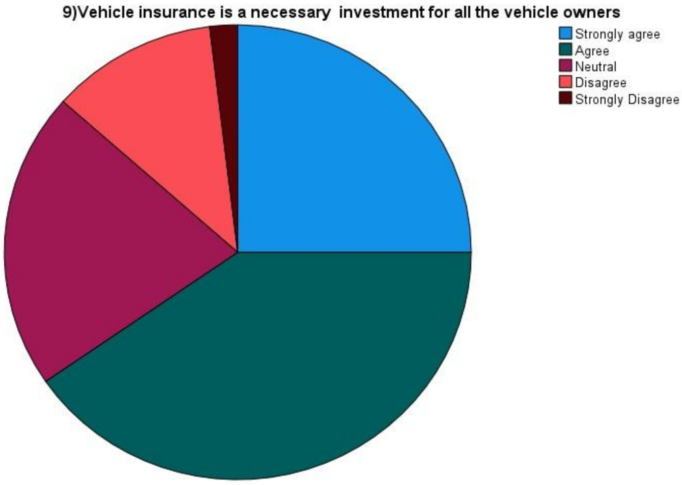
**8)Vehicle insurance helps to reduce the financial burden of accidents**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 11 | 21.2 | 21.2 | 21.2 |
| | Agree | 19 | 36.5 | 36.5 | 57.7 |
| | Neutral | 13 | 25.0 | 25.0 | 82.7 |
| | Disagree | 9 | 17.3 | 17.3 | 100.0 |
| | Total | 52 | 100.0 | 100.0 | |



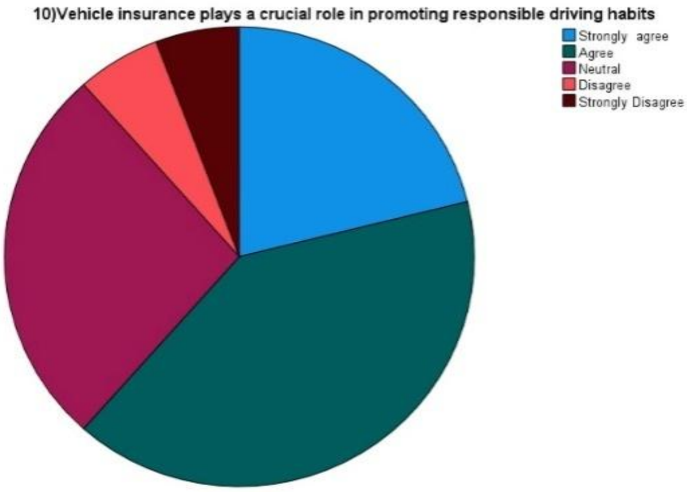

**9)Vehicle insurance is a necessary investment for all the vehicle owners**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 13 | 25.0 | 25.0 | 25.0 |
| | Agree | 21 | 40.4 | 40.4 | 65.4 |
| | Neutral | 11 | 21.2 | 21.2 | 86.5 |
| | Disagree | 6 | 11.5 | 11.5 | 98.1 |
| | Strongly Disagree | 1 | 1.9 | 1.9 | 100.0 |
| | Total | 52 | 100.0 | 100.0 | |



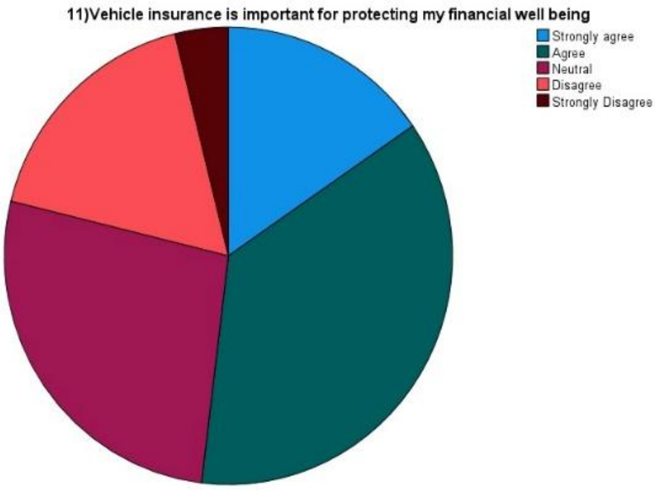

**10)Vehicle insurance plays a crucial role in promoting responsible driving habits**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 11 | 21.2 | 21.2 | 21.2 |
| | Agree | 21 | 40.4 | 40.4 | 61.5 |
| | Neutral | 14 | 26.9 | 26.9 | 88.5 |
| | Disagree | 3 | 5.8 | 5.8 | 94.2 |
| | Strongly Disagree | 3 | 5.8 | 5.8 | 100.0 |
| | Total | 52 | 100.0 | 100.0 | |



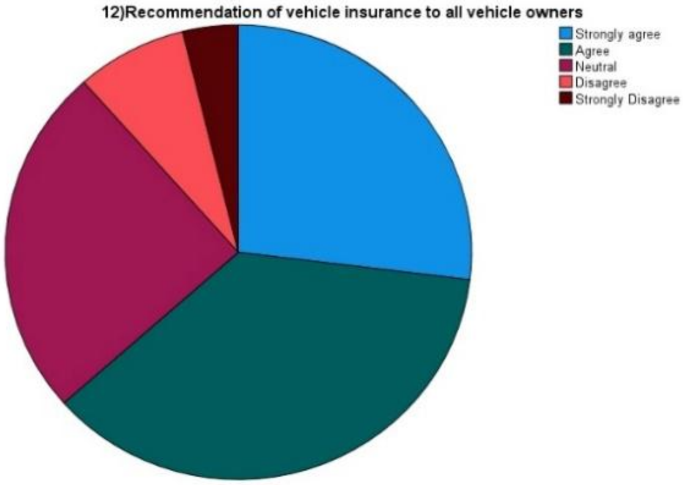
**11)Vehicle insurance is important for protecting my financial well being**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 8 | 15.4 | 15.4 | 15.4 |
| | Agree | 19 | 36.5 | 36.5 | 51.9 |
| | Neutral | 14 | 26.9 | 26.9 | 78.8 |
| | Disagree | 9 | 17.3 | 17.3 | 96.2 |
| | Strongly Disagree | 2 | 3.8 | 3.8 | 100.0 |
| | Total | 52 | 100.0 | 100.0 | |



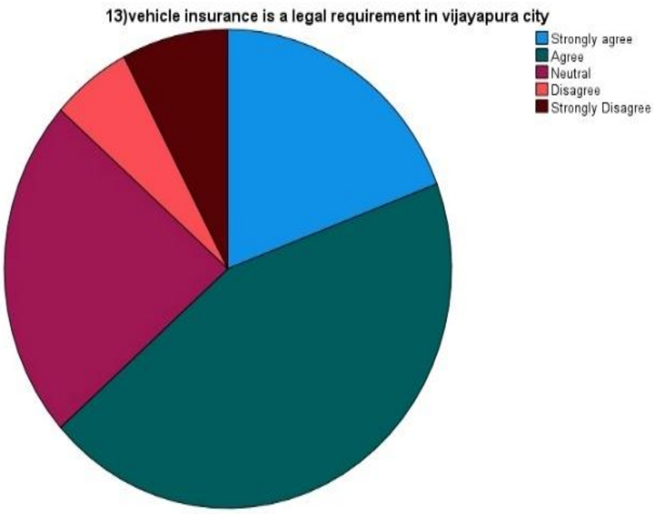

**12)Recommendation of vehicle insurance to all vehicle owners**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 14 | 26.9 | 26.9 | 26.9 |
| | Agree | 19 | 36.5 | 36.5 | 63.5 |
| | Neutral | 13 | 25.0 | 25.0 | 88.5 |
| | Disagree | 4 | 7.7 | 7.7 | 96.2 |
| | Strongly Disagree | 2 | 3.8 | 3.8 | 100.0 |
| | Total | 52 | 100.0 | 100.0 | |



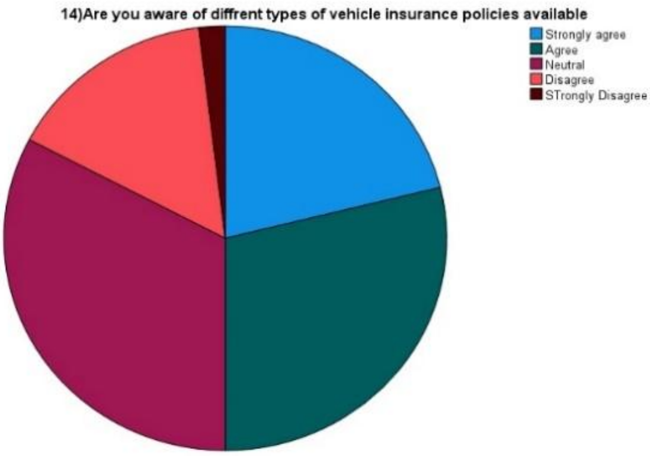

**13)vehicle insurance is a legal requirement in vijayapura city**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 10 | 19.2 | 19.2 | 19.2 |
| | Agree | 23 | 44.2 | 44.2 | 63.5 |
| | Neutral | 12 | 23.1 | 23.1 | 86.5 |
| | Disagree | 3 | 5.8 | 5.8 | 92.3 |
| | Strongly Disagree | 4 | 7.7 | 7.7 | 100.0 |
| | Total | 52 | 100.0 | 100.0 | |



**14)Are you aware of diffrent types of vehicle insurance policies available**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 11 | 21.2 | 21.2 | 21.2 |
| | Agree | 15 | 28.8 | 28.8 | 50.0 |
| | Neutral | 17 | 32.7 | 32.7 | 82.7 |
| | Disagree | 8 | 15.4 | 15.4 | 98.1 |
| | STrongly Disagree | 1 | 1.9 | 1.9 | 100.0 |
| | Total | 52 | 100.0 | 100.0 | |




**15)vehicle insurance helps to reduce stress and anxiety in case of accident**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 14 | 26.9 | 26.9 | 26.9 |
| | Agree | 15 | 28.8 | 28.8 | 55.8 |
| | Neutral | 13 | 25.0 | 25.0 | 80.8 |
| | Disagree | 6 | 11.5 | 11.5 | 92.3 |
| | Strongly Disagree | 4 | 7.7 | 7.7 | 100.0 |
| | Total | 52 | 100.0 | 100.0 | |

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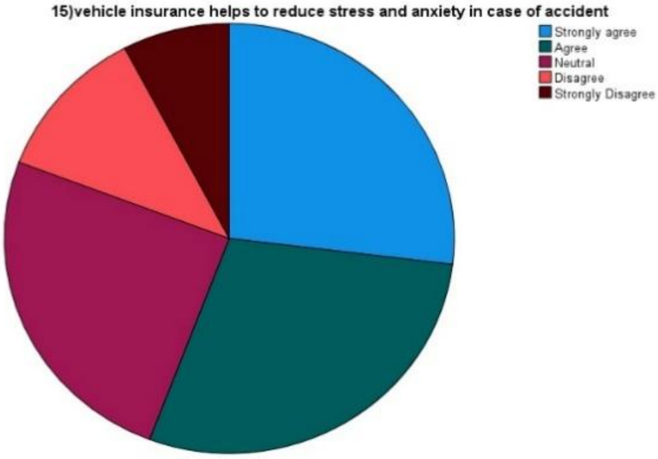
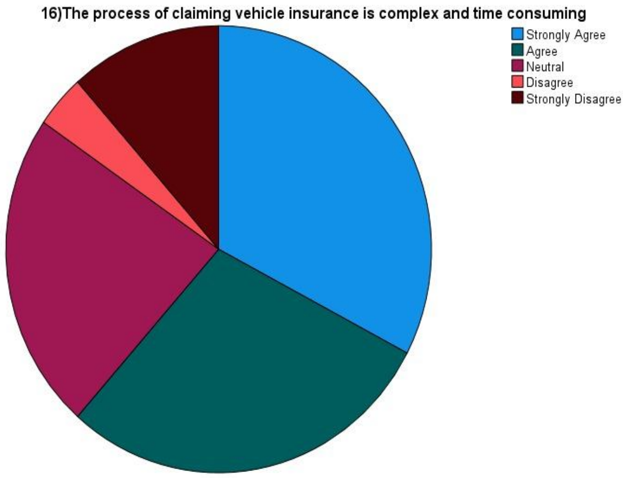


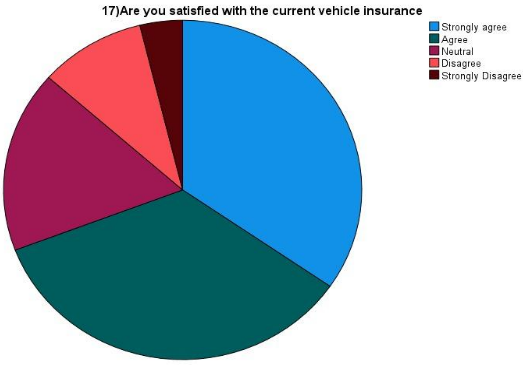

## 16)The process of claiming vehicle insurance is complex and time consuming

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly Agree | 17 | 32.7 | 32.7 | 32.7 |
| | Agree | 15 | 28.8 | 28.8 | 61.5 |
| | Neutral | 12 | 23.1 | 23.1 | 84.6 |
| | Disagree | 2 | 3.8 | 3.8 | 88.5 |
| | Strongly Disagree | 6 | 11.5 | 11.5 | 100.0 |
| | Total | 52 | 100.0 | 100.0 | |



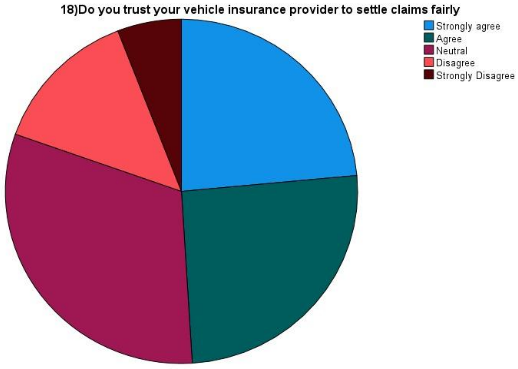
**17)Are you satisfied with the current vehicle insurance**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 18 | 34.6 | 34.6 | 34.6 |
| | Agree | 18 | 34.6 | 34.6 | 69.2 |
| | Neutral | 9 | 17.3 | 17.3 | 86.5 |
| | Disagree | 5 | 9.6 | 9.6 | 96.2 |
| | Strongly Disagree | 2 | 3.8 | 3.8 | 100.0 |
| | Total | 52 | 100.0 | 100.0 | |



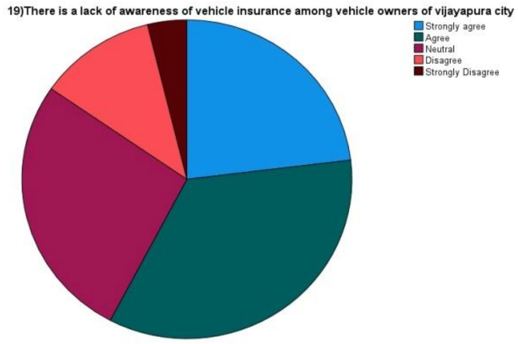

**18)Do you trust your vehicle insurance provider to settle claims fairly**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 12 | 23.1 | 23.5 | 23.5 |
| | Agree | 13 | 25.0 | 25.5 | 49.0 |
| | Neutral | 16 | 30.8 | 31.4 | 80.4 |
| | Disagree | 7 | 13.5 | 13.7 | 94.1 |
| | Strongly Disagree | 3 | 5.8 | 5.9 | 100.0 |
| | Total | 51 | 98.1 | 100.0 | |
| Missing | System | 1 | 1.9 | | |
| Total | | 52 | 100.0 | | |



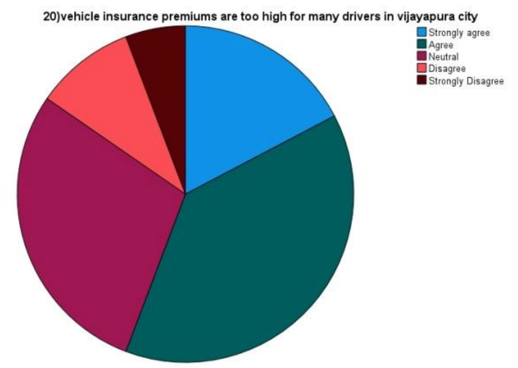
**19)There is a lack of awareness of vehicle insurance among vehicle owners of vijayapura city**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 12 | 23.1 | 23.1 | 23.1 |
| | Agree | 18 | 34.6 | 34.6 | 57.7 |
| | Neutral | 14 | 26.9 | 26.9 | 84.6 |
| | Disagree | 6 | 11.5 | 11.5 | 96.2 |
| | Strongly Disagree | 2 | 3.8 | 3.8 | 100.0 |
| | Total | 52 | 100.0 | 100.0 | |




**20)vehicle insurance premiums are too high for many drivers in vijayapura city**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly agree | 9 | 17.3 | 17.3 | 17.3 |
| | Agree | 20 | 38.5 | 38.5 | 55.8 |
| | Neutral | 15 | 28.8 | 28.8 | 84.6 |
| | Disagree | 5 | 9.6 | 9.6 | 94.2 |
| | Strongly Disagree | 3 | 5.8 | 5.8 | 100.0 |
| | Total | 52 | 100.0 | 100.0 | |



**Interpretation**

The survey highlights that a large majority agree that vehicle insurance is crucial for maintenance and road safety. Most participants believe insurance provides peace of mind and reduces financial burdens from accidents. A significant number see it as a necessary investment and support its role in promoting responsible driving habits. Many respondents acknowledge insurance's importance in financial protection and stress relief after accidents. However, there is notable feedback that claiming insurance is often complex and time-consuming. Satisfaction with current insurance policies is moderate, with trust in providers being relatively lower. Awareness about different insurance types appears lacking among some vehicle owners. Concerns also arise regarding the high premium costs in Vijayapura city. Overall, vehicle insurance is valued but improvements are needed in service efficiency and public awareness

**Findings, Suggestions and Conclusion**

Key findings are summarized, showing whether the hypotheses were supported or rejected. Suggestions might include policy changes, awareness campaigns, or technology integration in insurance models. The conclusion reiterates the importance of the study and its contribution to the fields of road safety and insurance.

**References**

1. This section lists all sources cited in the study, including academic journals, government reports, books, and online articles, formatted in the appropriate citation style (e.g., APA, MLA).

# STUDY ON MARKETING MANAGEMENT STRATEGIES OF HERO MOTORCYCLES REGARDING CONSUMER PREFERENCE AND BRAND POSITIONING WITH SPECIAL REFERENCE TO VIJAYAPURA

**Akash Lyavi**
Student, B.Com Programme, BLDEA's, A.S.Patil College of Commerce (Autonmous), Vijayapur
**Dr. Bharati Math**
Assistant Professor, Department of Commerce, BLDEA's, A.S.Patil College of Commerce (Autonmous), Vijayapur

## Introduction

Hero MotoCorp is India's leading two-wheeler manufacturer, widely said for its mileage-based motorcycles. In a dynamic and competitive market, understanding consumer behavior and the brand's position is difficult. This study explores Hero's marketing strategies and how they align with consumer expectation.

## Need for Study

The two-wheeler market in India is growing with increasing competition. Hero Moto Corp, though a leader, must adapt to changing customer preferences and market dynamics. This study is essential to understand how its marketing strategies influence buying behavior. It helps assess brand positioning in a competitive landscape. The findings can guide future improvements in strategy.

## Literature Review

Research in the two-wheeler industry highlights the role of marketing strategies in shaping consumer choices. Hero Moto Corp has gained a strong market presence by focusing on value-driven features like mileage& affordability. Studies suggest that brand trust& service accessibility are key factors influencing buyer preferences.

## Statement Of Problem

Despite competition, Hero continues to dominate the market. However, changing customer expectations and technological advancements pose challenges. This study aims to identify the reasons behind consumer preference for Hero motorcycles. It also explores how effectively the brand is ranked.

## Objectives of the Study

- To analyze the marketing management strategies adopted by Hero Moto Crop.
- To assess how marketing strategies impact consumer loyalty& brand recall.
- To recommend improvements in marketing strategies based on consumer insights.

### Hypothesis Testing

**H1:** Effective brand positioning of hero motorcycles positively influences consumer purchase decisions.

**H2:** Marketing strategies focusing on pricing& mileage significantly impact customer preferences.

### Scope of the Study

- The study focuses on understanding the marketing& branding strategies of Hero Moto crop.
- It examines consumer preferences in relation to hero's product offerings& brand image.

### Research Methodology

This study adopts a descriptive research design to analyze the marketing strategies of Hero Motorcycles & their influence on consumer preferences & brand positioning. Both quantitative and qualitative techniques were used for analysis. Statistical tools were been applied like percentage analysis.

### Limitations of the Study

The study is limited by sample size and geographical coverage. Responses may be biased as they are based on customers perceptions. Time constraints were also limited the scope. Only selected marketing factors were considered. Rapid changes may affect the findings of over time. Findings may not be applied to all the regions at Vijayapura.

### Scope for the Future Study

Future studies can explore digital marketing world or compare the impacts of Hero with competitors like Honda &Bajaj can be examined. Analysis of post COVID-19 consumer behavior is another area to explore. Expanding sample size at rural areas would provide deeper insights.

### Descriptive Statistics of survey Responses and its interpretations

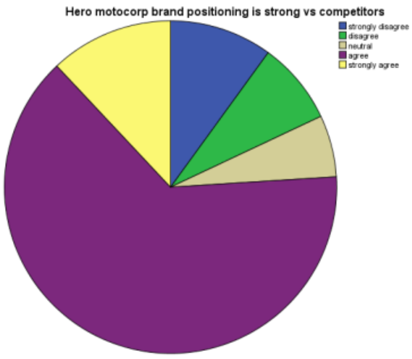
**Statistics**

| | | Name of respondent | Age | Gender | Occcupation | Monthly income | Have you ever purchased a Hero motocorp vehicle? | Heromotocorp ads influence my purchase decisions | Hero motocorp brand positioning is strong vs competitors | Hero motocorp offers innovative marketing that attracts consumers | Hero motocorp has a strong brand image in two-wheeler market | Hero motocorp vehicles are durable and reliable | Fuel effeciency of hero motocorp vehicles meets expectations | Design and aesthetics of hero motocorp vehicles are appealing | Features and technology in hero motocorp vehicles are competitive | Hero motocorp vehicles are reasonable priced vs competitors | Value for money of hero motocorp products is satisfactory | Would recommend Hero motocorp vehicles to others | Likely to repurchase a hero motocorp vehicle in the future | Satisfaction with overall after sales service of hero Motocorp |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N | Valid | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 |
| | Missing | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Mean | | | 1.70 | 1.12 | 1.80 | 1.98 | 1.16 | 3.76 | 3.60 | 3.90 | 3.94 | 4.00 | 4.26 | 4.12 | 4.00 | 4.16 | 4.00 | 4.02 | 4.08 | 3.58 |
| Std. Deviation | | | .974 | .328 | 1.010 | 1.059 | .370 | 1.271 | 1.125 | 1.129 | .843 | .926 | .853 | 1.081 | 1.161 | 1.057 | 1.107 | 1.059 | 1.104 | 1.357 |
| Kurtosis | | | -.198 | 3.974 | -.830 | -1.041 | 1.726 | -.259 | .827 | .788 | -.628 | -.744 | 3.609 | .236 | 1.613 | 2.753 | 1.423 | -.812 | 1.906 | -1.273 |
| Std. Error of Kurtosis | | | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 |

**Interpretation:** The table indicates that out of 50 respondents, the mean scores for the majority of statements are over 3.5, reflecting overall agreement towards positive attitudes towards Hero MotoCorp's brand image, product quality, price, promotion, fuel efficiency, and after-sales service, with comparatively low standard deviations indicating uniform responses among participants.

**Hero motocorp brand positioning is strong vs competitors**

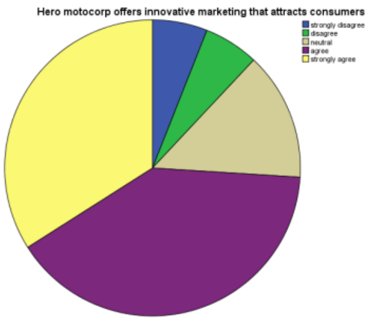
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly disagree | 5 | 10.0 | 10.0 | 10.0 |
| | disagree | 4 | 8.0 | 8.0 | 18.0 |
| | neutral | 3 | 6.0 | 6.0 | 24.0 |
| | agree | 32 | 64.0 | 64.0 | 88.0 |
| | strongly agree | 6 | 12.0 | 12.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




**Interpretation:**The majority of the respondents feel that Hero MotoCorp is at a strong competitive position compared to its competitors

**Hero motocorp offers innovative marketing that attracts consumers**

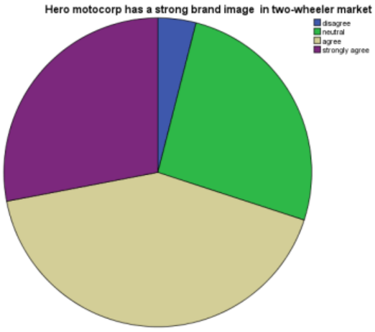
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly disagree | 3 | 6.0 | 6.0 | 6.0 |
| | disagree | 3 | 6.0 | 6.0 | 12.0 |
| | neutral | 7 | 14.0 | 14.0 | 26.0 |
| | agree | 20 | 40.0 | 40.0 | 66.0 |
| | strongly agree | 17 | 34.0 | 34.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




**Interpretation:** The majority agree that hero MotoCorp's marketing is innovative, although some respondents are neutral or do not agree.

**Hero motocorp has a strong brand image in two-wheeler market**

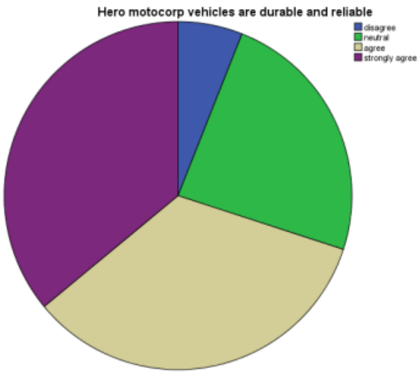
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | disagree | 2 | 4.0 | 4.0 | 4.0 |
| | neutral | 13 | 26.0 | 26.0 | 30.0 |
| | agree | 21 | 42.0 | 42.0 | 72.0 |
| | strongly agree | 14 | 28.0 | 28.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




**Interpretation:** The brand is viewed favorably in the two-wheeler segment, with a large percentage agreeing strongly.

**Hero motocorp vehicles are durable and reliable**

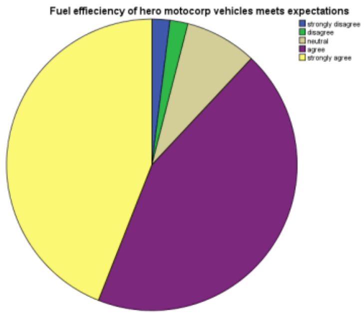
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | disagree | 3 | 6.0 | 6.0 | 6.0 |
| | neutral | 12 | 24.0 | 24.0 | 30.0 |
| | agree | 17 | 34.0 | 34.0 | 64.0 |
| | strongly agree | 18 | 36.0 | 36.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




**Interpretation:** The majority of respondents agree that Hero MotoCorp bikes are reliable and long-lasting.

**Fuel effieciency of hero motocorp vehicles meets expectations**

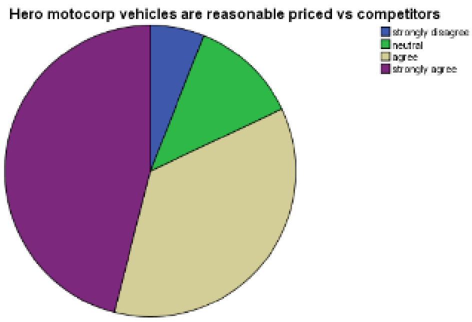
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly disagree | 1 | 2.0 | 2.0 | 2.0 |
| | disagree | 1 | 2.0 | 2.0 | 4.0 |
| | neutral | 4 | 8.0 | 8.0 | 12.0 |
| | agree | 22 | 44.0 | 44.0 | 56.0 |
| | strongly agree | 22 | 44.0 | 44.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




**Interpretation:** The majority of respondents totally agree that the fuel efficiency of Hero MotoCorp vehicles is at or above expectations.

**Hero motocorp vehicles are reasonable priced vs competitors**

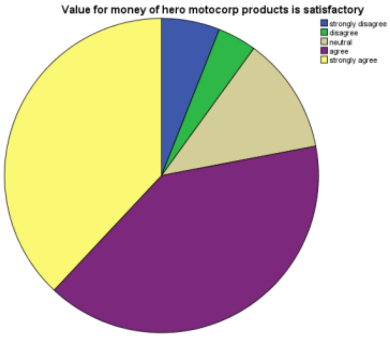
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly disagree | 3 | 6.0 | 6.0 | 6.0 |
| | neutral | 6 | 12.0 | 12.0 | 18.0 |
| | agree | 18 | 36.0 | 36.0 | 54.0 |
| | strongly agree | 23 | 46.0 | 46.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




**Interpretation:** The majority of the respondents highly agree or agree that Hero MotoCorp cars are fairly priced compared to other companies.

**Value for money of hero motocorp products is satisfactory**

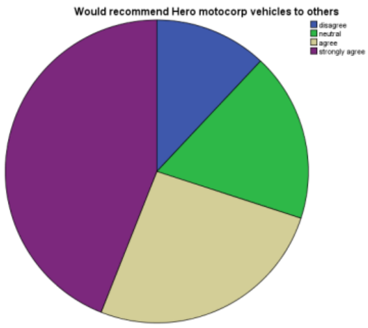
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly disagree | 3 | 6.0 | 6.0 | 6.0 |
| | disagree | 2 | 4.0 | 4.0 | 10.0 |
| | neutral | 6 | 12.0 | 12.0 | 22.0 |
| | agree | 20 | 40.0 | 40.0 | 62.0 |
| | strongly agree | 19 | 38.0 | 38.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




**Interpretation:** Most of the sample respondents feel satisfied that Hero MotoCorp products give good value for money.

**Would recommend Hero motocorp vehicles to others**

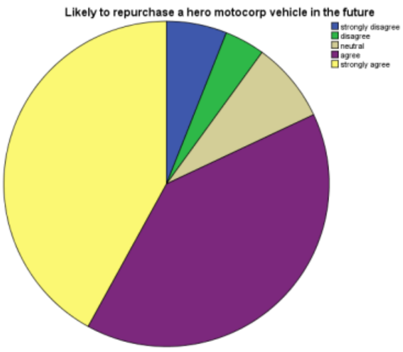
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | disagree | 6 | 12.0 | 12.0 | 12.0 |
| | neutral | 9 | 18.0 | 18.0 | 30.0 |
| | agree | 13 | 26.0 | 26.0 | 56.0 |
| | strongly agree | 22 | 44.0 | 44.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




**Interpretation:** The majority of respondents agree or strongly agree that they would recommend Hero MotoCorp vehicles to others.

**Likely to repurchase a hero motocorp vehicle in the future**

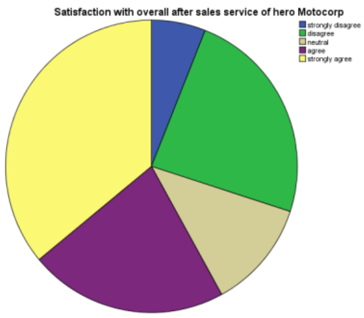
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly disagree | 3 | 6.0 | 6.0 | 6.0 |
| | disagree | 2 | 4.0 | 4.0 | 10.0 |
| | neutral | 4 | 8.0 | 8.0 | 18.0 |
| | agree | 20 | 40.0 | 40.0 | 58.0 |
| | strongly agree | 21 | 42.0 | 42.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




**Interpretation:** Most of the respondents are very likely to buy again a Hero MotoCorp vehicle.

**Satisfaction with overall after sales service of hero Motocorp**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly disagree | 3 | 6.0 | 6.0 | 6.0 |
| | disagree | 12 | 24.0 | 24.0 | 30.0 |
| | neutral | 6 | 12.0 | 12.0 | 42.0 |
| | agree | 11 | 22.0 | 22.0 | 64.0 |
| | strongly agree | 18 | 36.0 | 36.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




**Interpretation:** Most of the respondents are content with Hero MotoCorp's overall after-sales service.

## Findings of the Study

- Hero MotoCorp advertisements are effective in influencing my buying behavior.
- Hero MotoCorp's brand positioning is strong relative to competitors.
- Hero MotoCorp provides innovative marketing campaigns that appeal to consumers.
- Hero MotoCorp possesses a strong brand image in the two-wheeler industry.
- Hero MotoCorp vehicles are reliable and durable.
- The fuel efficiency of Hero MotoCorp vehicles is as expected.
- The aesthetics and design of Hero MotoCorp vehicles are attractive.
- Hero MotoCorp products' features and technology are par with competitors.
- The prices of Hero MotoCorp products are moderate with respect to others.
- The value for money offered by Hero MotoCorp products is up to the mark.

## Conclusion

The research indicates that the majority of Vijayapur city consumers have a favorable image of Hero MotoCorp's brand, vehicle longevity, fuel efficiency, and price. Hero MotoCorp's marketing strategies and advertisements have a moderate impact on consumer purchasing decisions. In general, Hero MotoCorp is well-positioned in the two-wheeler market with excellent after-sales service and customer satisfaction.

## Comments

- Hero MotoCorp needs to launch more innovative designs and latest technology to entice young buyers.
- More aggressive digital marketing campaigns can reinforce the brand's relationship with new consumers.
- Prioritize further enhancing after-sales service to increase customer loyalty.
- Launch special promotional offers to compete more effectively with new brands.

## References

1. https://www.researchgate.net/
2. https://scholar.google.com/
3. https://shodhganga.inflibnet.ac.in/
4. https://www.statista.com/

# EARLY MARRIAGE VS. EDUCATION: THE STRUGGLE FOR GIRLS' RIGHTS IN RURAL COMMUNITIES

**Abijeet K Chavan**

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

## Introduction

Cultural customs, financial constraints, and gender biases sometimes compel young girls to marry before turning 18, making early marriage a pervasive problem in many rural communities across the world. In the meantime, education provides a means of achieving societal advancement, financial freedom, and empowerment. This research examines the tension between girls' education and early marriage, demonstrates the negative effects of both options, and suggests ways to guarantee that girls' rights to an education are upheld and encouraged.

## Need of the Study

Early marriage remains a deeply rooted issue in many rural areas of India, including Vijayapura, where traditional beliefs and socio-economic challenges often hinder girls' access to education. This study is essential to understand the complex relationship between early marriage and educational opportunities for girls in these communities.

Despite national laws prohibiting child marriage and policies promoting girls' education, the practice continues due to poverty, illiteracy, gender discrimination, and lack of awareness. As a result, many young girls are forced to abandon their schooling to assume marital and domestic responsibilities, which adversely affects their personal development and future prospects.

This study is particularly needed in Vijayapura because:

- It is a predominantly rural district with a significant percentage of early marriages.
- There is a gap in local data and focused research on how early marriage affects educational attainment among girls in this region.
- Understanding the community's perception can help policymakers and NGOs design better intervention strategies.

## Objectives of the Project

- To comprehend the reasons for early marriage and how common it is in rural regions.
- To examine how early marriage affects girls' education and prospects.
- To emphasise the advantages of teaching girls.
- To determine what obstacles, stand in the way of girls' education.

- To offer solutions for advancing girls' education and putting an end to child marriage.

**Statement of the Problem**

In rural communities of Vijayapura, early marriage remains a prevalent social issue that continues to hinder the educational aspirations and rights of young girls. Despite various government policies and awareness programs promoting girls' education and delaying marriage age, many families still prioritize marriage over education due to cultural norms, poverty, gender inequality, and lack of awareness. This results in school dropouts, limited career opportunities, and restricted personal development for girls.

The struggle between early marriage and education not only deprives girls of their basic right to education but also perpetuates the cycle of poverty and dependence. The conflict between traditional practices and modern educational goals creates a complex challenge that affects the socio-economic growth of the region. It becomes essential to examine how early marriage impacts the educational trajectories of girls, identify the root causes, and explore possible solutions to empower girls through education.

This study seeks to understand the extent of early marriage in Vijayapura's rural areas, its impact on girls' education, and the effectiveness of existing policies and community efforts. It also aims to provide recommendations for interventions that can help delay marriage and promote education as a right and opportunity for all girls.

**The Problem of Early Marriage**

Early marriage occurs due to various factors:

- Poverty: To lessen financial strains, families marry off girls.
- Religious and cultural beliefs: Customs support early marriage as a means of preserving family honour.
- Ignorance: Communities are not aware of the advantages of girls' education or their legal rights.
- Gender inequality: According to societal conventions, boys' education is valued more than the conflict between girls' education and early marriage is a social one as well as a personal one. Reducing poverty, promoting community development, and attaining gender equality all depend on ending child marriage and guaranteeing all girls have access to high-quality education. Girls must be able to access education as a fundamental right, not as a privilege. Rural villages can only prosper after that girls.

In rural areas, these factors are often deeply entrenched, making change difficult without targeted interventions.

**Impact of Early Marriage**

- **Education Loss**: After marriage, girls frequently stop attending school.

- **Health Risks**: Higher rates of maternal mortality and health issues are associated with early pregnancies.
- **Economic Dependency:**Insufficient education results in limited employment prospects and financial reliance.
- **Social Isolation**: Early marriage limits females' ability to move up the social ladder and participate in decision-making.
- **Intergenerational Poverty**: When young moms are unable to provide their children better prospects, the poverty cycle persists.

**Importance of Girls' Education**

- **Empowerment:** Girls with greater education are more self-assured and competent to make wise decisions.
- **Delayed Marriage and Parenthood**: Marriage and the first delivery are postponed by education.
- **Improved Health:** Mothers with higher levels of education guarantee their family' improved nutrition and health.
- **Economic Growth**: The national and local economy benefit greatly from the contributions of educated girls.
- **Gender Equality**: In communities, education promotes more gender equality.

**Research Methodology**

- **Primary Data**: Interviews and surveys with young girls, teachers, and people of the community in particular rural locations.
- **Secondary Data**: data and reports from official publications, WHO, UNESCO, and UNICEF.
- **Case Studies**: Real-life examples of girls who faced early marriage or continued education against odds.

**Limitations of the Study**

- **Geographical Limitation:** The study is confined to the rural communities of Vijayapura district, Karnataka. The findings may not be generalized to urban areas or other districts with different socio-economic conditions.
- **Limited Sample Size:** Due to time and resource constraints, the research is based on a small sample size, which may not fully represent the broader population of rural girls affected by early marriage and educational barriers.
- **Cultural Sensitivity and Response Bias:** Topics like early marriage are socially sensitive, and participants may not have disclosed their experiences truthfully due to fear, social stigma, or family pressure, leading to potential response bias.

- **Access to Respondents:** Many potential respondents (especially underage girls or school dropouts) were difficult to access due to remote locations, protective families, or lack of communication facilities.
- **Time Constraints:** The duration of the study was limited, restricting the scope for in-depth qualitative research, extended interviews, or longitudinal data collection.
- **Language Barriers:** Some participants spoke only the local dialect (Kannada or regional variants), which sometimes caused minor interpretation or translation challenges during data collection and analysis.
- **Lack of Official Data:** Reliable government records and statistics on early marriage incidents in rural Vijayapura were scarce or outdated, limiting the ability to support findings with official secondary data.
- **Educational Background of Respondents:** Many respondents had low literacy levels, which made questionnaire-based research less effective and required more time-consuming oral interviews or explanations.

**Case Studies**

- **Case Study 1**: A rural girl in Rajasthan, India, avoided early marriage due to a government scholarship program and is now a teacher.
- **Case Study 2**: A community in Kenya that drastically reduced child marriages after an NGO provided boarding schools for girls.

**Analysis and Interpretation**

| One-Sample Statistics | | | | |
|---|---|---|---|---|
| | **N** | **Mean** | **Std. Deviation** | **Std. Error Mean** |
| 1.Parents in my community believe early marriage is more important than girls' education. | 40 | 2.58 | 1.430 | .226 |
| 2.Girls who marry early have fewer opportunities for personal development. | 40 | 3.45 | 1.395 | .221 |
| 3. Early marriage negatively affects a girl's future. | 40 | 3.93 | 1.269 | .201 |
| 4.Girls should have the right to decide if and when they marry. | 40 | 4.05 | 1.154 | .182 |
| 5. Girls in my community have equal access to education as boys. | 40 | 4.03 | 1.074 | .170 |
| 6. Education is the best way to empower girls and improve their future. | 40 | 4.20 | .992 | .157 |
| 7.Parents in my community support | 40 | 3.88 | 1.223 | .193 |

| | | | | |
|---|---|---|---|---|
| their daughters' education. | | | | |
| 8. Schools in my community are safe and welcoming for girls | 40 | 3.98 | 1.097 | .174 |
| 9. Educated girls contribute positively to their families and society. | 40 | 3.93 | 1.207 | .191 |
| 10. Poverty is a major reason why girls do not complete their education. | 40 | 3.78 | 1.074 | .170 |
| 11. Household responsibilities prevent girls from attending school. | 40 | 3.70 | 1.067 | .169 |
| 12. Lack of school facilities (e.g., toilets, transport) affects girls' education. | 40 | 3.83 | 1.059 | .168 |
| 13. Cultural beliefs favoring early marriage prevent girls from pursuing education. | 40 | 3.90 | .871 | .138 |
| 14.The government should do more to support girls' education in rural areas. | 40 | 1.80 | 1.344 | .212 |
| 15.Early marriage is common in my community. | 40 | 3.18 | 1.375 | .217 |
| 16]"Poverty is a major reason why girls do not complete their education.". | 40 | 1.80 | 1.344 | .212 |
| V21 | 40 | 3.93 | 1.269 | .201 |
| 18] Lack of school facilities (e.g., toilets, transport) affects girls' education. | 40 | 1.80 | 1.344 | .212 |
| 19]"Cultural beliefs favoring early marriage prevent girls from pursuing education." | 40 | 3.88 | 1.223 | .193 |
| 20]"Community leaders support girls staying in school rather than marrying early.." | 40 | 3.60 | 1.297 | .205 |

| One-Sample Test | | | | | | |
|---|---|---|---|---|---|---|
| | Test Value = 0 | | | | | |
| | t | df | Sig. (2-tailed) | Mean Difference | 95% Confidence Interval of the Difference | |
| | | | | | Lower | Upper |
| 1.Parents in my community believe early marriage is | 11.387 | 39 | .000 | 2.575 | 2.12 | 3.03 |

| | | | | | | |
|---|---|---|---|---|---|---|
| more important than girls' education. | | | | | | |
| 2.Girls who marry early have fewer opportunities for personal development. | 15.641 | 39 | .000 | 3.450 | 3.00 | 3.90 |
| 3. Early marriage negatively affects a girl's future. | 19.566 | 39 | .000 | 3.925 | 3.52 | 4.33 |
| 4.Girls should have the right to decide if and when they marry. | 22.204 | 39 | .000 | 4.050 | 3.68 | 4.42 |
| 5. Girls in my community have equal access to education as boys. | 23.705 | 39 | .000 | 4.025 | 3.68 | 4.37 |
| 6. Education is the best way to empower girls and improve their future. | 26.770 | 39 | .000 | 4.200 | 3.88 | 4.52 |
| 7.Parents in my community support their daughters' education. | 20.032 | 39 | .000 | 3.875 | 3.48 | 4.27 |
| 8. Schools in my community are safe and welcoming for girls | 22.907 | 39 | .000 | 3.975 | 3.62 | 4.33 |
| 9. Educated girls contribute positively to their families and society. | 20.574 | 39 | .000 | 3.925 | 3.54 | 4.31 |
| 10. Poverty is a major reason why girls do not complete their education. | 22.233 | 39 | .000 | 3.775 | 3.43 | 4.12 |
| 11. Household responsibilities prevent girls from attending school. | 21.932 | 39 | .000 | 3.700 | 3.36 | 4.04 |
| 12. Lack of school facilities (e.g., toilets, transport) affects girls' education. | 22.834 | 39 | .000 | 3.825 | 3.49 | 4.16 |
| 13. Cultural beliefs favoring early marriage prevent girls from pursuing | 28.313 | 39 | .000 | 3.900 | 3.62 | 4.18 |

| | | | | | | |
|---|---|---|---|---|---|---|
| education. | | | | | | |
| 14.The government should do more to support girls' education in rural areas. | 8.473 | 39 | .000 | 1.800 | 1.37 | 2.23 |
| 15.Early marriage is common in my community. | 14.600 | 39 | .000 | 3.175 | 2.74 | 3.61 |
| 16]"Poverty is a major reason why girls do not complete their education.". | 8.473 | 39 | .000 | 1.800 | 1.37 | 2.23 |
| V21 | 19.566 | 39 | .000 | 3.925 | 3.52 | 4.33 |
| 18] Lack of school facilities (e.g., toilets, transport) affects girls' education. | 8.473 | 39 | .000 | 1.800 | 1.37 | 2.23 |
| 19]"Cultural beliefs favoring early marriage prevent girls from pursuing education." | 20.032 | 39 | .000 | 3.875 | 3.48 | 4.27 |
| 20]"Community leaders support girls staying in school rather than marrying early." | 17.555 | 39 | .000 | 3.600 | 3.19 | 4.01 |

**Findings**

- Early marriage and school dropout rates are directly and significantly correlated.
- The main causes of early marriage are ignorance and financial difficulties.
- Girls' rates of continuing education increase dramatically in areas where awareness campaigns and financial incentives are implemented.

**Suggestions**

- Make rules against child marriage stronger and more stringent.
- Make secondary schools in remote regions more accessible.
- Offer secure learning spaces and travel options.
- Give females free meals, textbooks, and scholarships.
- Regularly run community awareness initiatives emphasising the importance of education for girls.
- To promote female attendance, more female instructors should be trained and placed in remote schools.

## Conclusion

The conflict between girls' education and early marriage is a social one as well as a personal one. Reducing poverty, promoting community development, and attaining gender equality all depend on ending child marriage and guaranteeing all girls have access to high-quality education. Girls must be able to access education as a fundamental right, not as a privilege. Rural villages can only prosper after that.

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# THE IMPACT OF DIGITAL AND OFFLINE MARKETING ON CUSTOMER SATISFACTION: A COMPARATIVE STUDY

**Bhagyashree Adaki**

Student of B. Com Programme, BLDE'SA.S.Patil College of Commerce (Autonomous), Vijayapura

**Prof. Danamma G**

Assistant Professor, Department of Commerce, BLDE'SA.S.Patil College of Commerce (Autonomous), Vijayapura

## Introduction

Social media marketing this risen hugely in popularity and there are now countless dedicated agencies scattered around the web promise to help with it twitter. face bookbinders and linked are examples of social networks which can be used as a part of your marketing efforts.

## Introduction of Offline Marketing

Offline marketing is a rather broad category that incorporates many forms of advertising the advertisement that we see and hear day. Most offline encompassing the advertisement that we see and hear everyday

## Needs of Digital and Offline Marketing

- Understanding of digital platforms: Learn how various digital platform (social media, search engines, websites, email)
- Data analytic and metric: Gain knowledge in tracking and interpreting data from digital campaigns using tools like google analytic, social media,
- Understanding offline media channels: Study the characteristic, reach, and effectiveness. Of offline media such as TV , radio, print, and outdoor.
- Consumer behavior: Explore how difference demographics interact with offline marketing and factors that influence their purchasing decision.

## Review of Literature

### Digital Marketing

- Research by Klitschko (2008) suggests that combining digital and offline marketing strategies leads to higher
- Kannan&Li (2007) explore how customer satisfaction varies by demographic factors, their finding suggest that younger consumer tend to.

### Offline Marketing

- Marketing the marketing objectives successful is the common goal that each and every company aims at.

- The retailing scenario has changed significantly from during the last two **decades.**

**Statement of the Problem**

The statement of the problem in the context of “digital vs offline marketing /” of ten revolves around the challenge determining the most effecting strategy for reaching and engaging target audience here a potential problem statement

**Research Questions**

- How does customer satisfaction compare between digital marketing channels and offline marketing channels?
- What factors contribution most significantly to consumer satisfaction in digital marketing versus offline marketing?
- How does customer perceive the value of offers and promotion presentation through digital marketing compared to those received via offline channels?

**Objectives of the Study**

- Evaluate customer reach and engagement to assess how effectively digital and offline marketing
- Analyze customer satisfaction and customer experience to measure and compare customer satisfaction levels and experience between digital and offline marketing
- Compare cost effectiveness and ROI to compared the cost efficiency and written on investment (ROI) of digital and inline marketing strategies

**Scope of the Studty**

- The scope of the project helps in analyzing the factors, which influence the referring behavior of customers.
- The scope is such that the study has been conducted by taking samples from different areas, which depicts overall pictures.
- The results obtained will give an overview of the different criteria based on each existing customer can be used to generate sufficient leads for the company.

**Research Methodology**

**Research Design**

- The present study is designed as exploratory research in research conducted to know the nature of problem and does not intend to provide a conclusion buta better idea

**Source of Data**

- Under this study both primary and secondary data are use the primary data is collected by filling the questionary from the customers

**Sampling**

- Sample size: sample of 100 respondents were taken for carrying out research
- Sample method: convenience sampling to collect the primary data the customer help of structured questions.

**Tools Used**

- Data Collection Tools
  - Primary data: Questionnaire on digital and offline marketing comparative study in India.
  - Secondary data:Books, journal, websites.
- Data analysis tools
  - For the purpose of analysis, the information obtained through primary data the tools used are percentages, weighted average, chi-square test.
- Data presentation tool:
  - The tools used for presentation are tablets, graphs, and diagrams.

**Limitation of the Study**

- Time is the major constant in the study
- My study is confined to 100 students
- Research is done only in Vijayapura
- Respondents fatigue
- Research inexperience

**Scope for Future Research**

- Technology adoption study how emerging technologies like AR, VR and AI influence customer satisfaction in digital marketing.
- Analyze how different age groups respond to digital versus offline marketing strategies.
- Explore how customer satisfaction varies across cultures and region.

**Analysis and Interpreion**

**Table 1**

**GENDER**

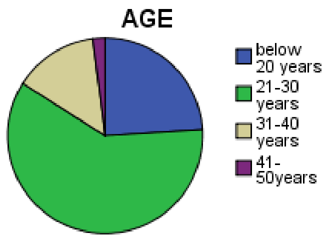
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | male | 19 | 38.0 | 38.0 | 38.0 |
| | female | 31 | 62.0 | 62.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |


**Interpretation:**Table 1 show that are male 38%, female 62 %.

**Table 2**

**AGE**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | below 20 years | 12 | 24.0 | 24.0 | 24.0 |
| | 21-30 years | 30 | 60.0 | 60.0 | 84.0 |
| | 31-40 years | 7 | 14.0 | 14.0 | 98.0 |
| | 41-50years | 1 | 2.0 | 2.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

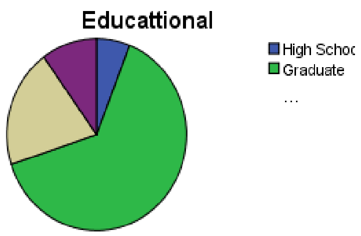



**Interpretation:**Table 2 show that are below 20 years 24 %, 21-30 years 60%, 31-40 years 14%, 41-50years 2 %.

**Table 3**

**Educattional**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | High School | 3 | 6.0 | 6.0 | 6.0 |
| | Graduate | 32 | 64.0 | 64.0 | 70.0 |
| | undergraduate | 10 | 20.0 | 20.0 | 90.0 |
| | post graduate & Above | 5 | 10.0 | 10.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

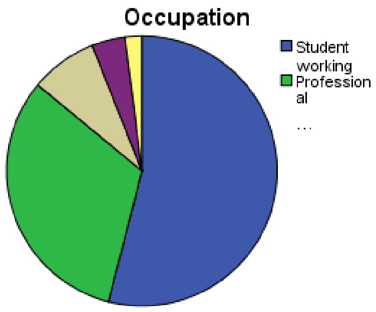



**Interpretation**: Table 3 show that are the high school 6%, graduate 64%, undergraduate 20%, postgraduate& above 10%.

## Table 4

**Occupation**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Student | 27 | 54.0 | 54.0 | 54.0 |
| | working Professional | 16 | 32.0 | 32.0 | 86.0 |
| | homemaker | 4 | 8.0 | 8.0 | 94.0 |
| | other | 2 | 4.0 | 4.0 | 98.0 |
| | 5 | 1 | 2.0 | 2.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

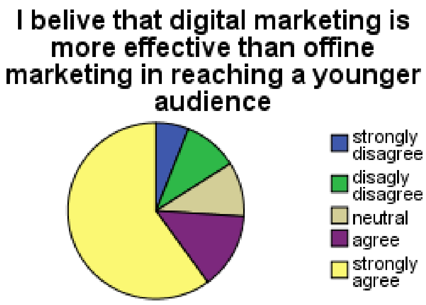



**Interpretation**: Table 4 show that are the student 54%, working professional 32%, homemaker 8%, other 4% ,5 2 % .

## Table 5

**I belive that digital marketing is more effective than offine marketing in reaching a younger audience**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly disagree | 3 | 6.0 | 6.0 | 6.0 |
| | disagly disagree | 5 | 10.0 | 10.0 | 16.0 |
| | neutral | 5 | 10.0 | 10.0 | 26.0 |
| | agree | 7 | 14.0 | 14.0 | 40.0 |
| | strongly agree | 30 | 60.0 | 60.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




**Interpretation:** Table 5 show that are the strongly disagree 6% distally disagree 10% neutral 10% agree 14% strongly agree 60%.

**One-Sample Statistics**

| | N | Mean | Std. Deviation | Std. Error Mean |
|---|---|---|---|---|
| I belive that digital marketing is more effective than offine marketing in reaching a younger audience | 50 | 4.12 | 1.288 | .182 |
| offine markting mrthods | 50 | 3.74 | 1.291 | .183 |
| i find THt social media adverstising provides a berrr return | 50 | 3.86 | 1.125 | .159 |
| Emali markting is an essential component of a succesful digital markting markting stategy | 50 | 3.80 | 1.355 | .192 |
| I belive that offine markting allows for more personal intercation with potential customers | 50 | 3.64 | 1.509 | .213 |
| Traditinoal advertising methods | 50 | 3.86 | 1.370 | .194 |
| Providing promotional materials | 50 | 3.76 | 1.492 | .211 |
| Participating in trade shows or event positively impacts my businesss growth | 50 | 3.58 | 1.472 | .208 |
| personal networking and referrals are still a major souce of new customer for my business | 50 | 3.50 | 1.374 | .194 |
| Direct mali campaings yield a high return on invrstment compared to online adversting for my busienss | 50 | 3.74 | 1.306 | .185 |
| Digital marketing allows for better targeting of speific | 50 | 3.68 | 1.392 | .197 |
| digital markting strargies help bulid awarteness | 50 | 3.66 | 1.586 | .224 |
| I feel more confident in the effectiveness of digital maekting due to date deriven reesults | 50 | 3.64 | 1.411 | .200 |
| the use of social medial n digital medial in digital markting has a significant impact customer ngagement | 50 | 3.96 | 1.228 | .174 |
| Difial markting is more adaptable and flexible to chinging markrt trends | 50 | 3.92 | 1.291 | .183 |
| Am satisfied with the personal alized experience provided thourg digifial markting | 50 | 3.78 | 1.489 | .211 |
| I find digital markting channels | 50 | 3.56 | 1.431 | .202 |
| The convenience of online shopping promoted | 50 | 3.70 | 1.359 | .192 |
| Ifeel that digital markting efforts emali compaings social media meet my exprctations | 50 | 3.72 | 1.341 | .190 |
| Digital marketing messagess are relevant and useful to my needs and preferences | 50 | 3.54 | 1.555 | .220 |

**One-Sample Test**

| | Test Value = 3 | | | | | |
|---|---|---|---|---|---|---|
| | t | df | Sig. (2-tailed) | Mean Difference | 95% Confidence Interval of the Difference Lower | Upper |
| I belive that digital marketing is more effective than offine marketing in reaching a younger audience | 6.149 | 49 | .000 | 1.120 | .75 | 1.49 |
| offine markting mrthods | 4.054 | 49 | .000 | .740 | .37 | 1.11 |
| i find THt social media adverstising provides a berrr return | 5.405 | 49 | .000 | .860 | .54 | 1.18 |
| Emali markting is an essential component of a succesful digital markting markting stategy | 4.174 | 49 | .000 | .800 | .41 | 1.19 |
| I belive that offine markting allows for more personal intercation with potential customers | 3.000 | 49 | .004 | .640 | .21 | 1.07 |
| Traditinoal advertising methods | 4.438 | 49 | .000 | .860 | .47 | 1.25 |
| Providing promotional materials | 3.601 | 49 | .001 | .760 | .34 | 1.18 |
| Participating in trade shows or event positively impacts my businesss growth | 2.786 | 49 | .008 | .580 | .16 | 1.00 |
| personal networking and referrals are still a major souce of new customer for my business | 2.573 | 49 | .013 | .500 | .11 | .89 |
| Direct mali campaings yield a high return on invrstment compared to online adversting for my busienss | 4.006 | 49 | .000 | .740 | .37 | 1.11 |
| Digital marketing allows for better targeting of speific | 3.455 | 49 | .001 | .680 | .28 | 1.08 |
| digital markting strargies help bulid awarteness | 2.943 | 49 | .005 | .660 | .21 | 1.11 |
| I feel more confident in the effectiveness of digital maekting due to date deriven reesults | 3.208 | 49 | .002 | .640 | .24 | 1.04 |
| the use of social medial n digital medial in digital markting has a significant impact customer ngagement | 5.527 | 49 | .000 | .960 | .61 | 1.31 |
| Difial markting is more adaptable and flexible to chinging markrt trends | 5.039 | 49 | .000 | .920 | .55 | 1.29 |
| Am satisfied with the personal alized experience provided thourg digifial markting | 3.705 | 49 | .001 | .780 | .36 | 1.20 |
| I find digital markting channels | 2.767 | 49 | .008 | .560 | .15 | .97 |
| The convenience of online shopping promoted | 3.642 | 49 | .001 | .700 | .31 | 1.09 |
| Ifeel that digital markting efforts emali compaings social media meet my exprctations | 3.797 | 49 | .000 | .720 | .34 | 1.10 |
| Digital marketing messagess are relevant and useful to my needs and preferences | 2.456 | 49 | .018 | .540 | .10 | .98 |

**Interpretation**

- Strongly supported highly. significant(p.>. 001)
- Moderately agreed significant (p<.001)
- Strong agreement significant (p< 001)
- Solid agreement significant (p..001)
- Moderately agreed borderline significant (p = .004)
- Agreed significant (p < 001)
- Positive view: significant (p = .001)
- Agreed. Significant (p=.008)
- Mild support borderline significant (p.=013)
- Strong support: very significant (p,.001)
- Clear agreement significant (p,.001)
- Moderately supported significant (p=.006)
- Agreed: significant (p=.005)
- Positive opinion: highly significant (p,.001)
- Strong agreement: statistically strong (.001)
- Well -supported: significant (p, 001)
- Slight agreement: borderline significance (p =.008)
- Moderate support: significant (p=.001)
- Agreed: significant (p,.001)

**Findings of the Study**

- Digital marketing is cheaper. faster. global and measurable
- Offline marketing is costly. local. less measurable but builds strong trust.
- Digital offers personalized communications: office give broad reach

**Suggestion**

- New business should focus on digital marketing for lower costs and faster reach
- Established brands should combine digital and office marketing for maximum impact.
- Use digital marketing to target younger audiences (Tv. newspapers)

**Conclusion**

Digital marketing is the future due to its low-cost global reach. and measurable results. while offline marketing remains important for building trust and local presence. combining each method creates the strongest marketing strategy

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# PUBLIC PERCEPTION AND AWARENESS OF CRYPTOCURRENCY: A SURVEY-BASED STUDY

**Mahaveer Porwal**

Student of B. Com Programme, BLDE'SA.S.Patil College of Commerce (Autonomous), Vijayapura

## Introduction

The international financial system, providing digital and decentralized substitutes for traditional monetary systems. With the emergence of Bitcoin in 2009, cryptocurrencies have attracted significant attention from investors, policymakers, and the public at large. Growing media coverage and market development, public perception and awareness of cryptocurrencies are mixed. While there are those supporting them as new-age financial instruments, there are others who are doubtful about their potential, mainly because of volatility, regulation, and security concerns. It is important to know how the public perceives cryptocurrency technologies in order to better develop and deploy them in the future. This research attempts to find out the extent of awareness, perceived advantages, perceived disadvantages, factors influencing trust, and willingness to adopt the cryptocurrencies across various groups of people. By using a survey-based approach, the study hopes to determine main trends and drivers of public opinion and hence offer useful insights for policymakers, educators, and industry players.

## Need for the Study

As cryptocurrencies grow to be integrated into financial system and regular transaction, understanding what the public believes and knows about these cryptocurrencies is ever more crucial. With the steep rise of these currencies, confusion, ignorance, and trust factor among the broader population are continuing to be seen, and all these can contribute to affecting how fast and where adoption takes place. Additionally, regulatory institutions and industry influencers also need accurate insight into people's attitudes and opinions to construct well-informed policies and protocols.

## Review of Literature

The rapid growth of cryptocurrency has motivated a growing amount of research into its economic, technological, and social implications. Cryptocurrency has been studied in the public eye in many studies, with both optimism and pessimism.

Nakamoto (2008) introduced Bitcoin as a decentralized virtual currency, and this was to mark the beginning of academic investigation of blockchain technology. Subsequent research has investigated various aspects of cryptocurrency, including user behavior, regulation problems, and adoption trends. For instance, Glaser et al.

(2014) indicated that the majority of users invest in cryptocurrencies without comprehending the technological infrastructure, and therefore, an awareness-knowledge gap.

More recent studies, e.g., by Baur, Hong, and Lee (2018), investigated perceived risks and found that price volatility, lack of regulation, and cybersecurity risks are among the most pressing issues for potential users. Alalwan (2020), however, identified factors like perceived usefulness and ease of use as drivers of adoption, most notably among younger, tech-oriented generations.

**Objectives of the Study**

- To assess the level of public awareness about cryptocurrency.
- To understand public perception regarding the benefits and risks of cryptocurrency.
- To identify factors influencing trust and adoption.
- To analyze demographic differences in awareness and perception.

**Hypothesistesting**

- **$H_0$ (Null Hypothesis):**There is no significant relationship between demographic factors (such as age, education, or income) and public perception or awareness of cryptocurrency.
- **$H_1$ (Alternative Hypothesis):**There is a significant relationship between demographic factors (such as age, education, or income) and public perception or awareness of cryptocurrency.

**Scope of Study**

This study was based on commerce students and working professionals in City of Vijayapura and Pune

**Research Methodology**

- Primary data: A questionnaire was distributed amongst few students and working professionals in the commerce industry in the city of Vijayapura and Pune.
- Secondary data: Government and private publications.
- Data Analysis: MS Excel and SPSS for analysis.
- Instrument: Questionnaire with 5-point Likert scale.

**Limitations of the Study**

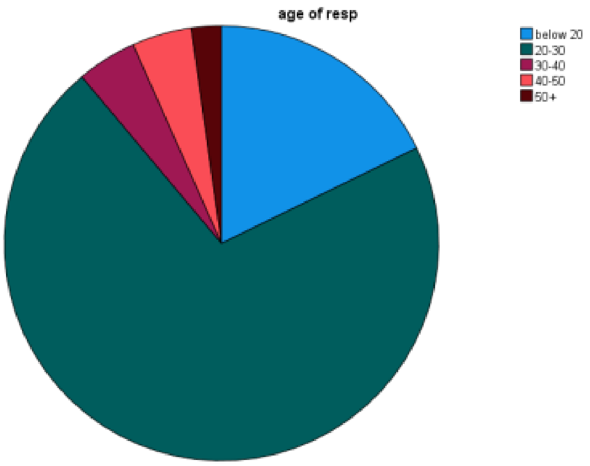
- Study based on a small sample and focused to a certain group of people.
- Time constraints restricted in-depth study.

### Scope of Future Research

- Future **research** may be conducted with more diverse grouping and population including people working in technological fields and of diverse demographic factors.

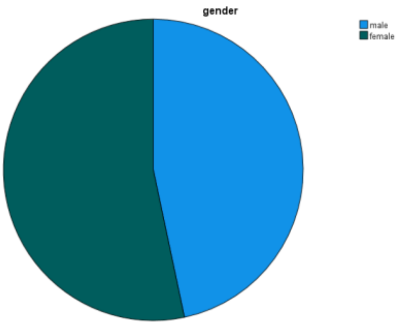
### Analysis and Interpretation

| Table 1: Age of Respondent | | | | | |
|---|---|---|---|---|---|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | below 20 | 8 | 17.8 | 17.8 | 17.8 |
| | 20-30 | 32 | 71.1 | 71.1 | 88.9 |
| | 30-40 | 2 | 4.4 | 4.4 | 93.3 |
| | 40-50 | 2 | 4.4 | 4.4 | 97.8 |
| | 50+ | 1 | 2.2 | 2.2 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |



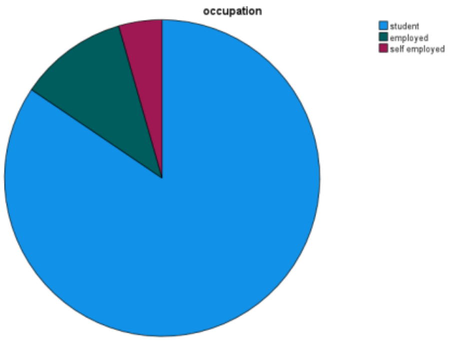

**Interpretation:** Table 1 shows the age, below 20(17.8%), 20-30(71.1%), 30-40(4.4%), 40-50(4.4%), 50+ (2.2%).

| Table 2 : Gender | | | | | |
|---|---|---|---|---|---|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | male | 21 | 46.7 | 46.7 | 46.7 |
| | female | 24 | 53.3 | 53.3 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |



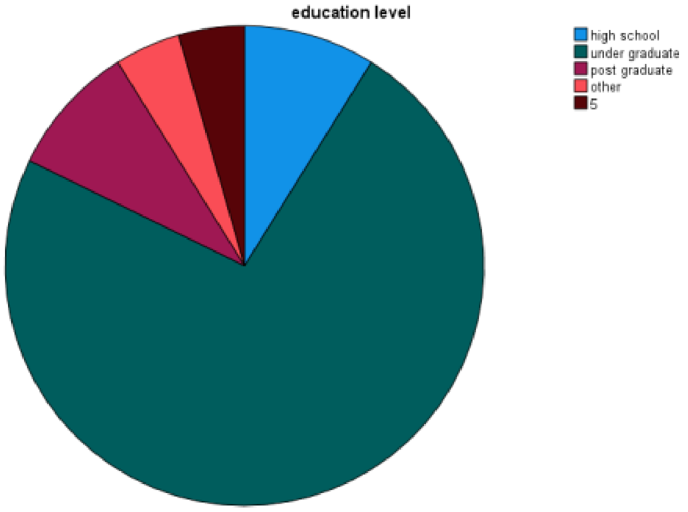

**Interpretation:** Table 2 shows gender, male(46.7%) and female(53.3%).

| Table 3: Occupation | | | | | |
|---|---|---|---|---|---|
| | | **Frequency** | **Percent** | **Valid Percent** | **Cumulative Percent** |
| Valid | student | 38 | 84.4 | 84.4 | 84.4 |
| | employed | 5 | 11.1 | 11.1 | 95.6 |
| | self employed | 2 | 4.4 | 4.4 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |



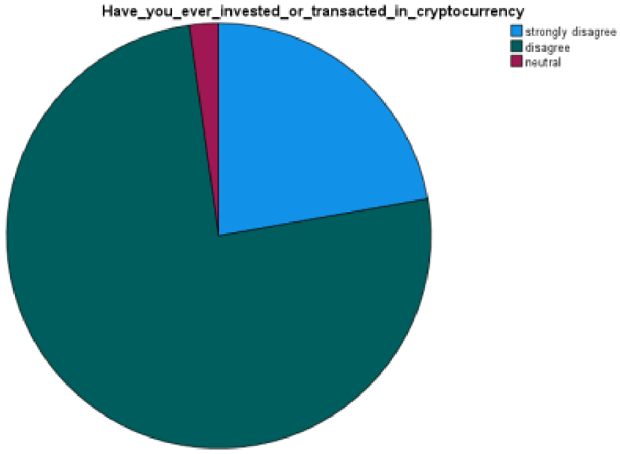

**Interpretation**: Table 3 shows occupation, student(84.4%), employed(11.1%), self employed(4.4%).

| Table 4: Education Level | | | | | |
|---|---|---|---|---|---|
| | | **Frequency** | **Percent** | **Valid Percent** | **Cumulative Percent** |
| Valid | high school | 4 | 8.9 | 8.9 | 8.9 |
| | under graduate | 33 | 73.3 | 73.3 | 82.2 |
| | post graduate | 4 | 8.9 | 8.9 | 91.1 |
| | other | 2 | 8.8 | 8.8 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |



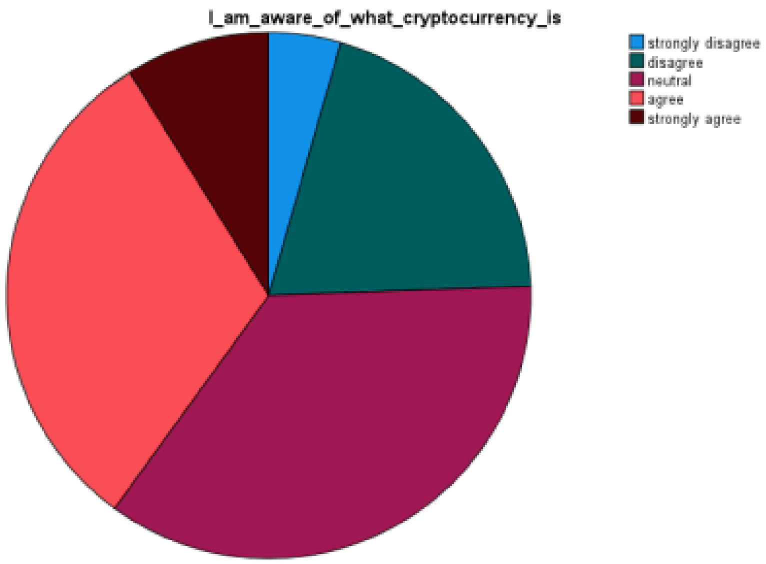

**Interpretation:** Table 4 shows education highschool(8.9%), undergraduate(73.3%), postgraduate(8.9%), other(8.8%).

| Table 5 : Have You Ever Invested or Transacted in Cryptocurreny | | | | | |
|---|---|---|---|---|---|
| | | **Frequency** | **Percent** | **Valid Percent** | **Cumulative Percent** |
| Valid | strongly disagree | 10 | 22.2 | 22.2 | 22.2 |
| | disagree | 34 | 75.6 | 75.6 | 97.8 |
| | neutral | 1 | 2.2 | 2.2 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |




**Interpretation**: Table 5 shows , strongly disagree(22.2%), disagree(75.6%) ,neutral(2.2%)

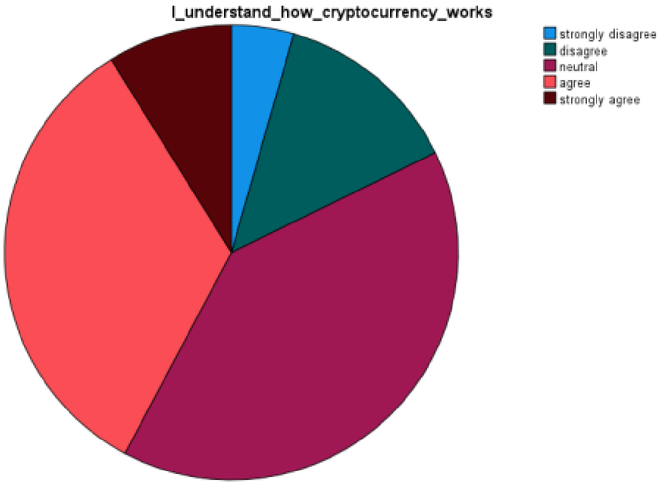
| Table 6: I am Aware of What Cryptocurrency is | | | | | |
|---|---|---|---|---|---|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | strongly disagree | 2 | 4.4 | 4.4 | 4.4 |
| | disagree | 9 | 20.0 | 20.0 | 24.4 |
| | neutral | 16 | 35.6 | 35.6 | 60.0 |
| | agree | 14 | 31.1 | 31.1 | 91.1 |
| | strongly agree | 4 | 8.9 | 8.9 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |




**Interpretation**: Table 6 shows, strongly disagree(4.4%), disagree(20.0%), neutral(35.6%), agree(31.1%), strongly agree(8.9%).

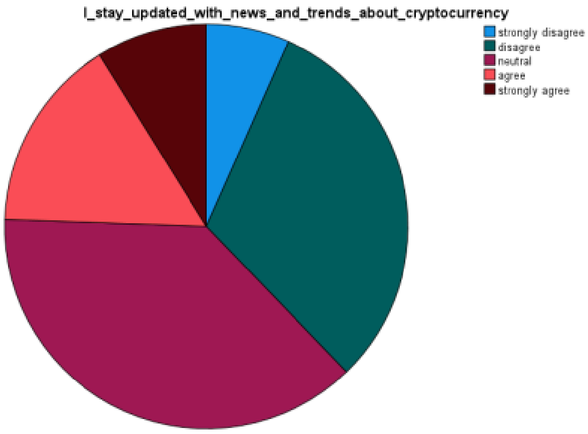
**Table 7: I Understand How Cryptocurrency Works**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly disagree | 2 | 4.4 | 4.4 | 4.4 |
| | disagree | 6 | 13.3 | 13.3 | 17.8 |
| | neutral | 18 | 40.0 | 40.0 | 57.8 |
| | agree | 15 | 33.3 | 33.3 | 91.1 |
| | strongly agree | 4 | 8.9 | 8.9 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |



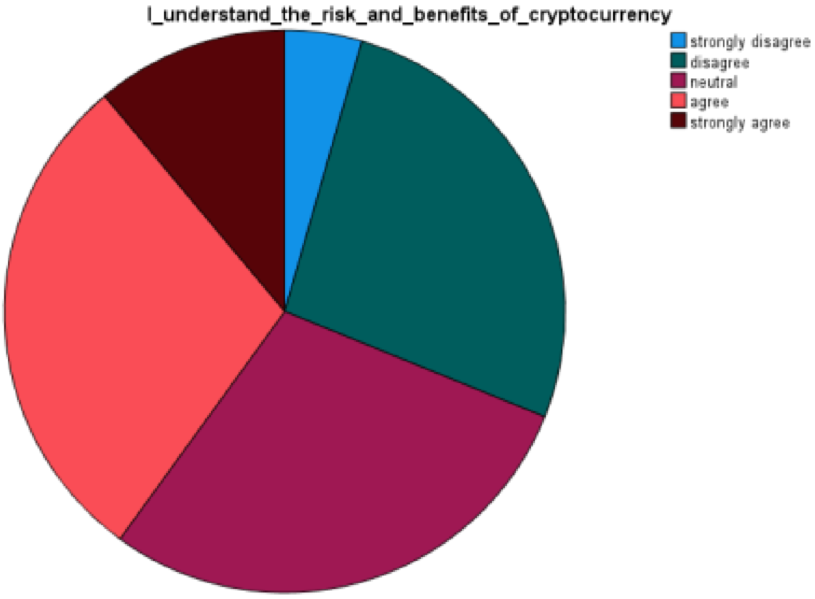

**Interpretation**: Table 7 shows, strongly disagree(4.4%), disagree(13.3%), neutral(40.0%), agree(33.3%), strongly agree(8.9%).

| Table 8 : I Stay Updated With News And Trends About Cryptocurrency | | | | | |
|---|---|---|---|---|---|
| | | **Frequency** | **Percent** | **Valid Percent** | **Cumulative Percent** |
| Valid | strongly disagree | 3 | 6.7 | 6.7 | 6.7 |
| | disagree | 14 | 31.1 | 31.1 | 37.8 |
| | neutral | 17 | 37.8 | 37.8 | 75.6 |
| | agree | 7 | 15.6 | 15.6 | 91.1 |
| | strongly agree | 4 | 8.9 | 8.9 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |



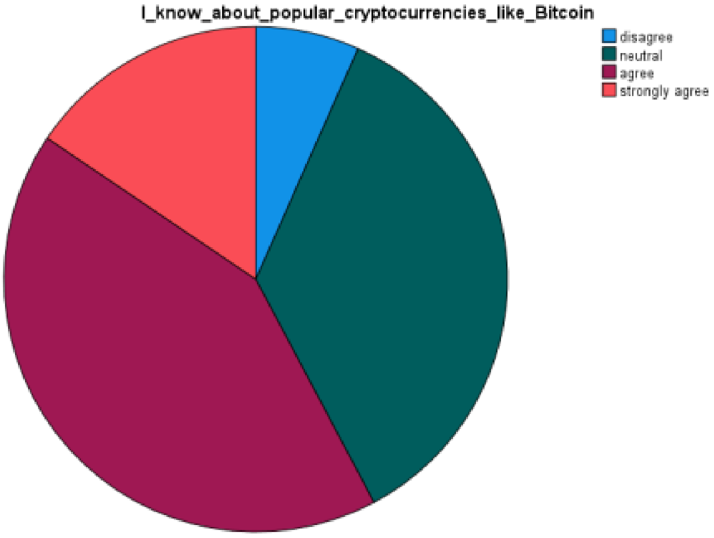

**Interpretation**: Table 8 shows, strongly disagree(6.7%), disagree(31.1%), neutal(37.8%), agree(15.6%), strongly agree(8.9%).

| Table 9: I Undersatnd the Risk and Benefit of Cryptocurrency | | | | | |
|---|---|---|---|---|---|
| | | **Frequency** | **Percent** | **Valid Percent** | **Cumulative Percent** |
| Valid | strongly disagree | 2 | 4.4 | 4.4 | 4.4 |
| | disagree | 12 | 26.7 | 26.7 | 31.1 |
| | neutral | 13 | 28.9 | 28.9 | 60.0 |
| | agree | 13 | 28.9 | 28.9 | 88.9 |
| | strongly agree | 5 | 11.1 | 11.1 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |



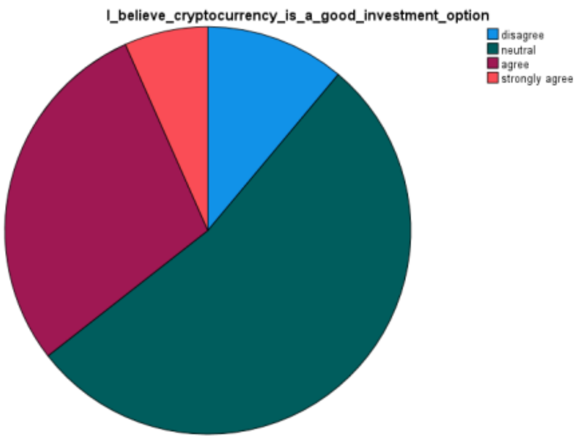

**Interpretation**:Table 9 shows, strongly disagree(4.4%), disagree(26.7%), neutral(28.9%), agree(28.9%), strongly agree(11.1%).

| Table 10: I Know about Popular Cryptocurrencies Like Bitcoin | | | | | |
|---|---|---|---|---|---|
| | | **Frequency** | **Percent** | **Valid Percent** | **Cumulative Percent** |
| Valid | Disagree | 3 | 6.7 | 6.7 | 6.7 |
| | Neutral | 16 | 35.6 | 35.6 | 42.2 |
| | Agree | 19 | 42.2 | 42.2 | 84.4 |
| | strongly agree | 7 | 15.6 | 15.6 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |



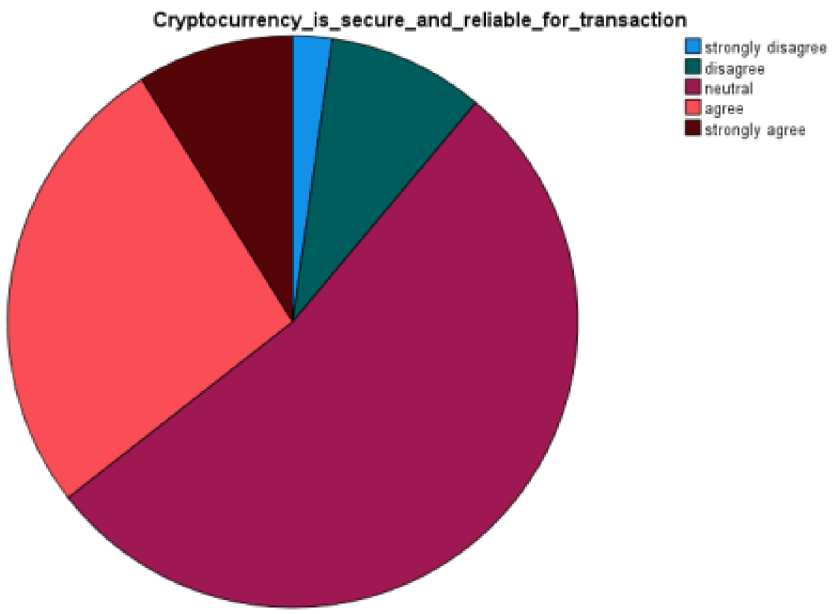

**Interpretation:**Table 10 shows, disagree(6.7%), neutal (35.6%), agree(42.2%), strongly agree(15.6%).

| Table 11: I Believe Cryptocurrency is a Good Investment Option | | | | | |
|---|---|---|---|---|---|
| | | **Frequency** | **Percent** | **Valid Percent** | **Cumulative Percent** |
| Valid | disagree | 5 | 11.1 | 11.1 | 11.1 |
| | neutral | 24 | 53.3 | 53.3 | 64.4 |
| | agree | 13 | 28.9 | 28.9 | 93.3 |
| | strongly agree | 3 | 6.7 | 6.7 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |




**Interpretation:**Table 11 shows, disagree(11.1%), neutral(53.3%), agree(28.9%), strongly agree(6.7%).

| Table 12: Cryptocurrency is Secure and Reliable for Transaction | | | | | |
|---|---|---|---|---|---|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | strongly disagree | 1 | 2.2 | 2.2 | 2.2 |
| | disagree | 4 | 8.9 | 8.9 | 11.1 |
| | neutral | 24 | 53.3 | 53.3 | 64.4 |
| | agree | 12 | 26.7 | 26.7 | 91.1 |
| | strongly agree | 4 | 8.9 | 8.9 | 100.0 |
| | Total | 45 | 100.0 | 100.0 | |




**Interpretation:**Table 12 shows, strongly disagree(2.2%), disagree(8.9%), neutal(53.3%), agree(26.7%), strongly agree(8.9%).

| Reliability Statistics | | |
|---|---|---|
| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
| .801 | .774 | 17 |

**Interpretation**: The overall reliability score (cronbach's alpha) is, 0.801, which means items are consistently measuring the same thing. After standardizing the items the score is 0.774, which is still good and show that the question is well balanced in terms of how they behave.

| One-Sample Effect Sizes | | | | | |
|---|---|---|---|---|---|
| | | Standardizer[a] | Point Estimate | 95% Confidence Interval | |
| | | | | Lower | Upper |
| age of resp | Cohen's d | .783 | 2.583 | 1.967 | 3.191 |
| | Hedges' correction | .797 | 2.538 | 1.933 | 3.136 |
| gender | Cohen's d | .505 | 3.039 | 2.339 | 3.733 |
| | Hedges' correction | .513 | 2.987 | 2.299 | 3.669 |
| occupation | Cohen's d | .505 | 2.378 | 1.800 | 2.950 |
| | Hedges' correction | .513 | 2.338 | 1.769 | 2.899 |
| education level | Cohen's d | .850 | 2.615 | 1.993 | 3.229 |
| | Hedges' correction | .865 | 2.570 | 1.959 | 3.174 |
| Have_you_ever_invested_or_transacted_in_cryptocurrency | Cohen's d | .457 | 3.936 | 3.063 | 4.803 |
| | Hedges' correction | .465 | 3.869 | 3.011 | 4.721 |
| I_am_aware_of_what_cryptocurrency_is | Cohen's d | 1.014 | 3.157 | 2.434 | 3.873 |
| | Hedges' correction | 1.031 | 3.103 | 2.393 | 3.807 |
| I_understand_how_cryptocurrency_works | Cohen's d | .968 | 3.397 | 2.628 | 4.159 |
| | Hedges' correction | .985 | 3.339 | 2.583 | 4.087 |
| I_stay_updated_with_news_and_trends_about_cryptocurrency | Cohen's d | 1.049 | 2.753 | 2.106 | 3.393 |
| | Hedges' correction | 1.068 | 2.706 | 2.070 | 3.335 |
| I_understand_the_risk_and_benefits_of_cryptocurrency | Cohen's d | 1.086 | 2.905 | 2.230 | 3.573 |
| | Hedges' correction | 1.105 | 2.855 | 2.192 | 3.512 |
| I_know_about_popular_cryptocurrencies_like_Bitcoin | Cohen's d | .826 | 4.441 | 3.468 | 5.407 |
| | Hedges' correction | .840 | 4.364 | 3.408 | 5.314 |

| | | | | | |
|---|---|---|---|---|---|
| I_believe_cryptocurrency_is_a_good_investment_option | Cohen's d | .763 | 4.337 | 3.385 | 5.283 |
| | Hedges' correction | .777 | 4.263 | 3.327 | 5.192 |
| Cryptocurrency_is_secure_and_reliable_for_transaction | Cohen's d | .848 | 3.904 | 3.037 | 4.765 |
| | Hedges' correction | .863 | 3.837 | 2.985 | 4.683 |
| Cryptocurrencies_will_replace_traditional_money | Cohen's d | .968 | 3.397 | 2.628 | 4.159 |
| | Hedges' correction | .985 | 3.339 | 2.583 | 4.087 |
| I_am_concerned_about_scams_or_frauds_related_to_cryptocurrency | Cohen's d | 1.058 | 3.298 | 2.548 | 4.041 |
| | Hedges' correction | 1.076 | 3.241 | 2.505 | 3.971 |
| The_government_should_regulate_the_use_of_cryptocurrency | Cohen's d | 1.048 | 3.096 | 2.385 | 3.801 |
| | Hedges' correction | 1.066 | 3.043 | 2.344 | 3.735 |
| I_feel_comfortable_using_digital_payment_systems_and_apps | Cohen's d | .976 | 3.939 | 3.065 | 4.806 |
| | Hedges' correction | .993 | 3.871 | 3.013 | 4.724 |
| I_financially_informed_about_cryptocurrency | Cohen's d | .991 | 3.499 | 2.710 | 4.280 |
| | Hedges' correction | 1.008 | 3.439 | 2.664 | 4.207 |
| I_understand_how_to_store_cryptocurrency_securely | Cohen's d | 1.127 | 2.799 | 2.144 | 3.448 |
| | Hedges' correction | 1.147 | 2.751 | 2.107 | 3.389 |
| I_have_access_to_platforms_where_I_can_buy_sell_cryptocurrencies | Cohen's d | 1.160 | 2.449 | 1.850 | 3.039 |
| | Hedges' correction | 1.181 | 2.406 | 1.818 | 2.986 |
| I_trust_digital_financial_technologies | Cohen's d | 1.033 | 3.312 | 2.560 | 4.057 |
| | Hedges' correction | 1.051 | 3.255 | 2.516 | 3.988 |
| I_am_interested_in_learning_more_about_cryptocurrency | Cohen's d | .915 | 3.936 | 3.063 | 4.803 |
| | Hedges' correction | .930 | 3.869 | 3.011 | 4.721 |

**Findings, Suggestions and Conclusion**

Most people (90%) have heard of crypto currency, but only on third truly understand how it works. Trust is mixed- are interested but also afraid, mainly because of scams volatility and lack of clear rules. Younger people are more open to investing while older groups are cautious. Social media is the main way people learn about crypto. Overall, curiosity is high, but fear and confusion are still big barriers.

**References**

1. Lansky (2018): Disused different ways governments might handle crypto currencies, which can shape how the public views them.
2. Baur, Hong, and Lee (2018): Examined whether people see bit coin mainly as a way to pay for things or just as a risky investment.
3. Gao, Clark, and Fang (2020): Surveyed people in the U.S and found that public awareness and acceptance of crptocurrencies is growing, but many still have cincerns.
4. Fry and Cheah (2016): Explored how crypto currency markets can experience sudden drops and negative shocks, affecting how people view and trust digital currencies.

# NAVIGATING THE MODERN MARKET: CHALLENGES AND OPPORTUNITES FOR TODAY'S ENTERPRENEURS

**Lisha Jain**

Student of B. Com Programme, BLDE'SA.S.Patil College of Commerce (Autonomous), Vijayapura

## Introduction

In today's fast- evolving global economy, entrepreneur are given a mix of challenges and opportunities of a modern market. Fast evolving technologies , shifting patterns of consumers, and more aggressive competition challenges today's entrepreneurs to be adaptable, innovative, and strategic. This report scans the landscape today, indicating the threats and potential path to success of entrepreneurship today.

## Need for the Study

- To comprehend the fast-evolving nature of today's entrepreneurial environment.
- To recognize main challenges that are holding today's entrepreneur back.
- To study new opportunities that can fuel innovation and sustainability.
- To give entrepreneurs, educators and policy makers actionable insights.

## Review of Literature

This report discusses the increasing influence of digital innovation, globalization, and shifts in consumer behavior on comtemporary entrepreneurs. Research underscores the significance of innovation, adaptability in strategy, and access to finance as key drives of success. Scholars point out that although challenges are on the rise, emerging technologies and global connectivity offer massive opportunities of entrepreneurial development.

## Objectives

- To determine and examine the essential challenges that entrepreneur are experiencing in the current market climate.
- To investigate the new opportunities that entrepreneurs can access in an ever changing business environment.
- To examine how technology, innovation and globalization are defining entrepreneurial success.
- To offer strategic guidance and suggestion for managing market complexity.

## Hypothesis Testing

**$H_0$:** There is no significant relationship between modern market challenges and performance of today's entrepreneurs,

**$H_1$:** There is significant relationship between modern market challenges and performance of today's entrepreneurs.

**Scope of Study**

This search investigates the opportunities and challenges of entrepreneur in the fast changing market today, with emphasis on the influence of technology, globalization and consumer trends. It covers different industries and is intended to provide insights that can be applied both on emerging and developed markets.

**Research Methodology**

- Primary data: A sample questionnaire was distributed to 50 entrepreneurs
- Secondary data: Reading of existing literature, industry report, case studies, and academic publications on contemporary entrepreneurship.
- Sampling method: Random sampling
- Data analysis: MS EXCEL AND SPSS for analysis.
- Instrument: Questionnaire with 5 point likert scale.

**Limitation**

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

**Scope of Future Research**

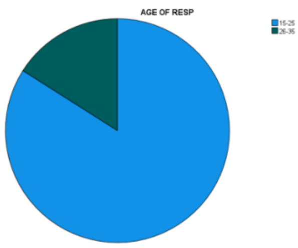
Future research can look at industry – specific patterns, comparisons at a religion level, long term effects of market transformation on entrepreneurship.

**Analysis and Interpretation**

**Table 1: Age of Respondent**

AGE OF RESP

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | 15-25 | 42 | 84.0 | 84.0 | 84.0 |
| | 26-35 | 8 | 16.0 | 16.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

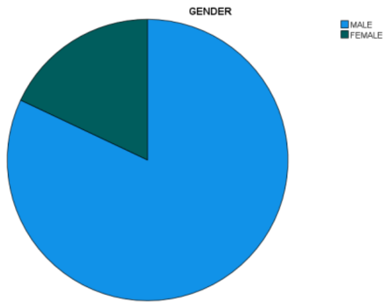



**Interpretation:** Table 1 shows, 15-25(84%), 26-35(16%).

**Table 2: Gender of Respondent**

**GENDER**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | MALE | 41 | 82.0 | 82.0 | 82.0 |
| | FEMALE | 9 | 18.0 | 18.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

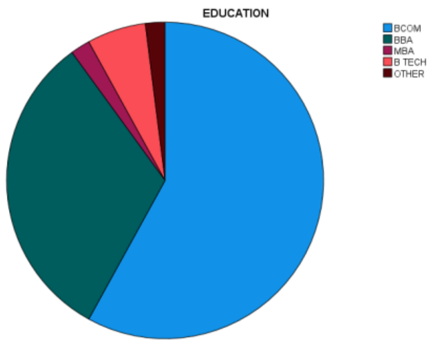



**Interpretation**: Table 2 shows, male (82%) and female (18%).

**Table 3: Education Level**

**EDUCATION**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | BCOM | 29 | 58.0 | 58.0 | 58.0 |
| | BBA | 16 | 32.0 | 32.0 | 90.0 |
| | MBA | 1 | 2.0 | 2.0 | 92.0 |
| | B TECH | 3 | 6.0 | 6.0 | 98.0 |
| | OTHER | 1 | 2.0 | 2.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

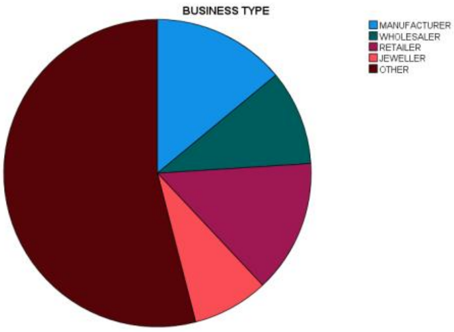



**Interpretation**: Table 3 shows, BCOM(58%), BBA(32%), MBA(2%), B TECH(6%), OTHER(2%).

## Table 4: Business Type

**BUSINESS TYPE**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | MANUFACTURER | 7 | 14.0 | 14.0 | 14.0 |
| | WHOLESALER | 5 | 10.0 | 10.0 | 24.0 |
| | RETAILER | 7 | 14.0 | 14.0 | 38.0 |
| | JEWELLER | 4 | 8.0 | 8.0 | 46.0 |
| | OTHER | 27 | 54.0 | 54.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

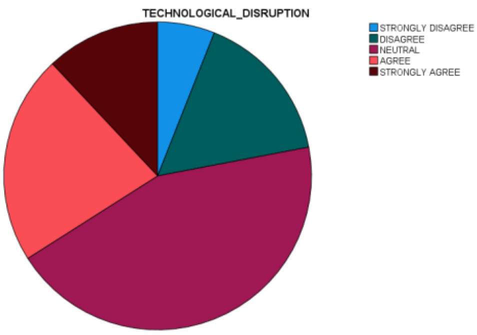



**Interpretation**: Table 4 shows, manufacturer (14%), wholesaler(10%), retailer(14%), jeweler(8%),other(54%).

## Table 5: Technological Disrution

**TECHNOLOGICAL_DISRUPTION**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | STRONGLY DISAGREE | 3 | 6.0 | 6.0 | 6.0 |
| | DISAGREE | 8 | 16.0 | 16.0 | 22.0 |
| | NEUTRAL | 22 | 44.0 | 44.0 | 66.0 |
| | AGREE | 11 | 22.0 | 22.0 | 88.0 |
| | STRONGLY AGREE | 6 | 12.0 | 12.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

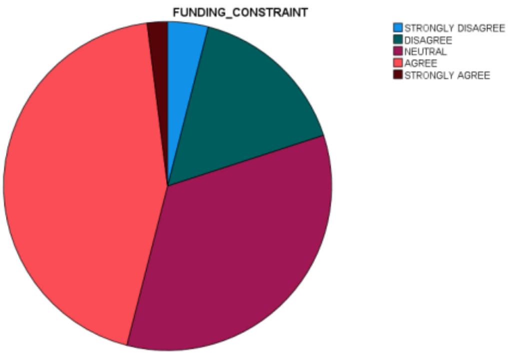



**Interpretation**: Table 5 shows, strongly disagree(6%), disagree(16%), neutral(44%), agree(22%), strongly agree(12%).

**Table 6: Funding Constraint**

FUNDING_CONSTRAINT

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | STRONGLY DISAGREE | 2 | 4.0 | 4.0 | 4.0 |
| | DISAGREE | 8 | 16.0 | 16.0 | 20.0 |
| | NEUTRAL | 17 | 34.0 | 34.0 | 54.0 |
| | AGREE | 22 | 44.0 | 44.0 | 98.0 |
| | STRONGLY AGREE | 1 | 2.0 | 2.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

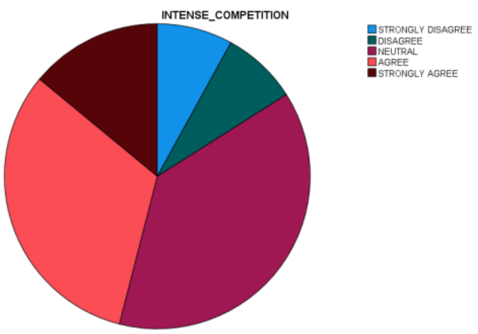



**Interpretation**: Table 6 shows, strongly disagree(4%), disagree(16%), neutral(34%), agree(44%), strongly agree(2%).

**Table 7: Intense Competition**

INTENSE_COMPETITION

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | STRONGLY DISAGREE | 4 | 8.0 | 8.0 | 8.0 |
| | DISAGREE | 4 | 8.0 | 8.0 | 16.0 |
| | NEUTRAL | 19 | 38.0 | 38.0 | 54.0 |
| | AGREE | 16 | 32.0 | 32.0 | 86.0 |
| | STRONGLY AGREE | 7 | 14.0 | 14.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

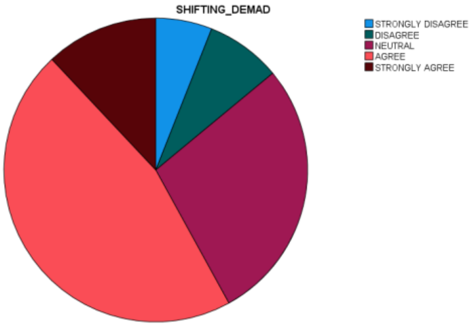



**Interpretation:** Table 7 shows , strongly disagree(8%), disagree(8%), neutral(38%), agree(32%), strongly agree(14%).

**Table 8: Shifting Demand**

**SHIFTING_DEMAD**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | STRONGLY DISAGREE | 3 | 6.0 | 6.0 | 6.0 |
| | DISAGREE | 4 | 8.0 | 8.0 | 14.0 |
| | NEUTRAL | 14 | 28.0 | 28.0 | 42.0 |
| | AGREE | 23 | 46.0 | 46.0 | 88.0 |
| | STRONGLY AGREE | 6 | 12.0 | 12.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

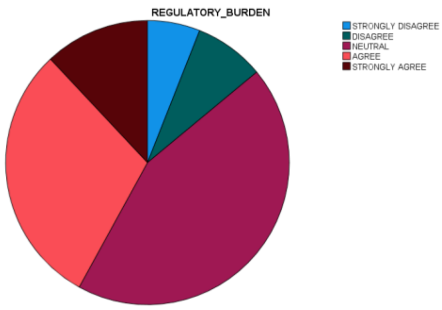



**Interpretation:** Table 8 shows, strongly disagree(6%), disagree(8%), neutral(28%), agree(46%), strongly agree(12%).

**Table 9: Regulatory Burden**

**REGULATORY_BURDEN**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | STRONGLY DISAGREE | 3 | 6.0 | 6.0 | 6.0 |
| | DISAGREE | 4 | 8.0 | 8.0 | 14.0 |
| | NEUTRAL | 22 | 44.0 | 44.0 | 58.0 |
| | AGREE | 15 | 30.0 | 30.0 | 88.0 |
| | STRONGLY AGREE | 6 | 12.0 | 12.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

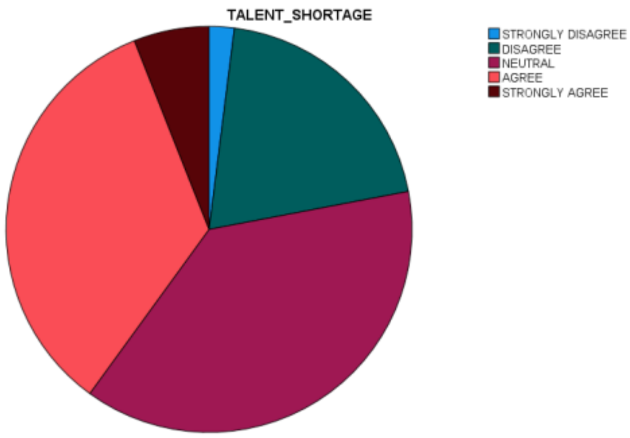



**Interpretation**: Table 9 shows, strongly disagree(6%), disagree(8%), neutral(44%), agree(30%), strongly agree(12%).

**Table 10: Talent Shortage**

**TALENT_SHORTAGE**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | STRONGLY DISAGREE | 1 | 2.0 | 2.0 | 2.0 |
| | DISAGREE | 10 | 20.0 | 20.0 | 22.0 |
| | NEUTRAL | 19 | 38.0 | 38.0 | 60.0 |
| | AGREE | 17 | 34.0 | 34.0 | 94.0 |
| | STRONGLY AGREE | 3 | 6.0 | 6.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




**Interpretation**: Table 10 shows, strongly disagree(2.0%), disagree(20%), neutral(38%), agree(34%), strongly agree(6%).

**Reliability Statistics**

**Reliability Statistics**

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|---|---|---|
| .883 | .885 | 15 |

**Interpretation:** When reliability is tested, it showed a cronbach's alpha of.0883, which indicates good internal consistency. This means the items are closely related and work well together to measure the same concept. When items are standardized, the reliability slightly increased to 0.885.

**One-Sample Test**

| | Test Value = 0 | | | | | |
|---|---|---|---|---|---|---|
| | | | | | 95% Confidence Interval of the Difference | |
| | t | df | Sig. (2-tailed) | Mean Difference | Lower | Upper |
| TECHNOLOGICAL_DISRUPTION | 21.544 | 49 | <.001 | 3.180 | 2.88 | 3.48 |
| FUNDING_CONSTRAINT | 25.641 | 49 | <.001 | 3.240 | 2.99 | 3.49 |
| INTENSE_COMPETITION | 21.929 | 49 | <.001 | 3.360 | 3.05 | 3.67 |
| SHIFTING_DEMAD | 24.378 | 49 | <.001 | 3.500 | 3.21 | 3.79 |
| REGULATORY_BURDEN | 23.565 | 49 | <.001 | 3.340 | 3.06 | 3.62 |
| TALENT_SHORTAGE | 25.020 | 49 | <.001 | 3.220 | 2.96 | 3.48 |
| ECONOMIC_GROWTH | 24.495 | 49 | <.001 | 3.440 | 3.16 | 3.72 |
| TECH_INNOVATION | 23.605 | 49 | <.001 | 3.520 | 3.22 | 3.82 |
| MARKETING_CHANNELS | 26.136 | 49 | <.001 | 3.640 | 3.36 | 3.92 |
| SUSTAINABILITY_DEMAD | 26.355 | 49 | <.001 | 3.320 | 3.07 | 3.57 |
| GLOBAL_EXPANSION | 26.704 | 49 | <.001 | 3.640 | 3.37 | 3.91 |
| NETWORK_SUPPORT | 25.095 | 49 | <.001 | 3.320 | 3.05 | 3.59 |
| MARKET_RESILIENCE | 26.136 | 49 | <.001 | 3.640 | 3.36 | 3.92 |
| TECH_ADOPTION | 29.371 | 49 | <.001 | 3.780 | 3.52 | 4.04 |
| RISK_TOLERNCE | 26.857 | 49 | <.001 | 3.700 | 3.42 | 3.98 |

## Findings, Suggestion and Conclusion

Today’s entrepreneurs face a fast changing market full of both challenges and opportunities. Tough competition, digital changes, and financial risks make it harder to succeed- but at the same time, new technologies and global access open exciting doors for growth. To keep up, entrepreneurs should stay flexible ,learn new skills, and focus on connecting with their customers. In short, success today means being readt to adapt, innovate, and move quickly when the market shifts.

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# INFLUENCE OF ONLINE REVIEWS AND RATING ON CONSUMER TRUST AND PURCHASE DECISION

**Khushi Jain**

Student of B. Com Programme, BLDE'SA.S.Patil College of Commerce (Autonomous), Vijayapura

## Introducation

In today's digital age, online review & rating have become a powerful force in shaping consumer behaviour. Before buying a product or booking a service, most people turn to the internet to see what others are saying

Weather it star ratings, written feedback or user uploaded photos these reviews play major role in building trust,

It directly affects what they choose to buy; as a result, businesses are increasingly aware that positive review can drive sales, while negative ones can quickly deter potential customers.

## Need for the Study

- To check online reviews and ratings before buying a product.
- Reviews are useful to build trust, especially when shopping online.
- Businesses can improve sales by knowing how reviews affect consumer decision.
- It helps to explain how and why people trust certain reviews.

## Literature Review

- Purchasing decision depend on how well a products fits consumer need and preferences, with factors like promoting also influencing the final choice(Lestari,2020)
- Purchase intention strongly predict buying, as interest in a product often leads to a purchase (Rizwan,2014)

## Objectives

- To find out how online reviews and ratings influence people's trust in products or services.
- To understand how reviews and ratings affect consumers decision to buy something.
- To know trust is built through online feedback from other customers.

## Hypothesis

- **Null Hypothesis:** positive online reviews do not significantly affect consumer trust in a products or services.

- **Alternative Hypothesis:** positive online reviews significantly increase consumer trust in a product or services

### Scope of Study

This study looks at how online reviews & rating affect customer trust &buying decisions on e-commerce sites it focuses on how people’s opinions &experiences shared online influence what other choose to buy.

### Research Methodology

- SOURCE OF DATA: The study is based on primary & secondary data.
- PRIMARY DATA: A sample of questionnaire was collected from people through Google form.
- SECONDARY DATA: Journal articles, online sources, adeademic journal, offline source, magazines.
- SAMPLING METHODS: Random sampling.
- INSTRUMENT: Questionnaire with 5 points likart scale.

### Limitations

- Some reviews are fake or biased, making it hard to trust the system.
- Too many reviews can be over whelming leaving consumers unsure of what to trust.
- Some companies encourage fake positive reviews, skewingopinions.

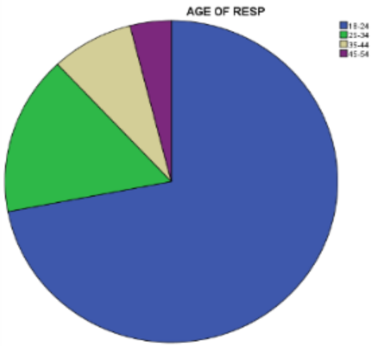
### Scope of Future Research

In the future, research could look at how fake or AI-written reviews affect trust, how people from different backgrounds read review, and whether videos or regular text reviews change what people think whether people trust review more on some websites than other, and how “verified” badges help. As online shopping keeps growing, these questions will matter more and more.

### Analysis and Interpretation

**Table 1: Age of Respondent**

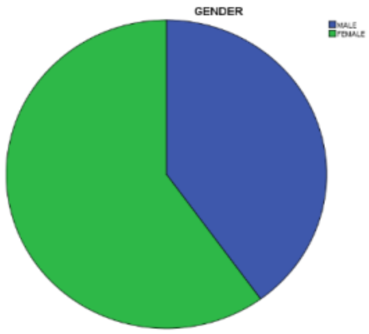
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | 18-24 | 36 | 72.0 | 72.0 | 72.0 |
| | 25-34 | 8 | 16.0 | 16.0 | 88.0 |
| | 35-44 | 4 | 8.0 | 8.0 | 96.0 |
| | 45-54 | 2 | 4.0 | 4.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




**Interpretation:** table 1 shows that the age of respondent 18-24(72.0%), 25-34(16.0%), 35-44(8.0), and 45-54 (4.0)

**Table 2 : Gender of Respondent**

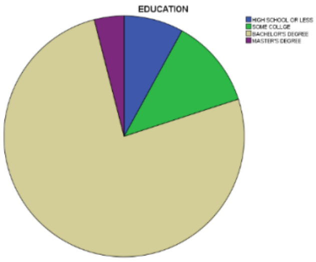
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | MALE | 20 | 40.0 | 40.0 | 40.0 |
| | FEMALE | 30 | 60.0 | 60.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




**Interpretation:** table 2 shows that the gender of respondent male (40.0), female (60.0)

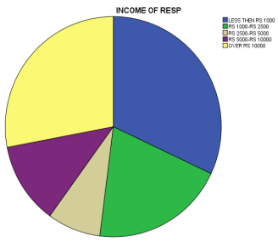
**Table 3: Education of Respondent**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | High school or less | 4 | 8.0 | 8.0 | 8.0 |
| | Some collge | 6 | 12.0 | 12.0 | 20.0 |
| | Bachelor's degree | 38 | 76.0 | 76.0 | 96.0 |
| | Master's degree | 2 | 4.0 | 4.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |



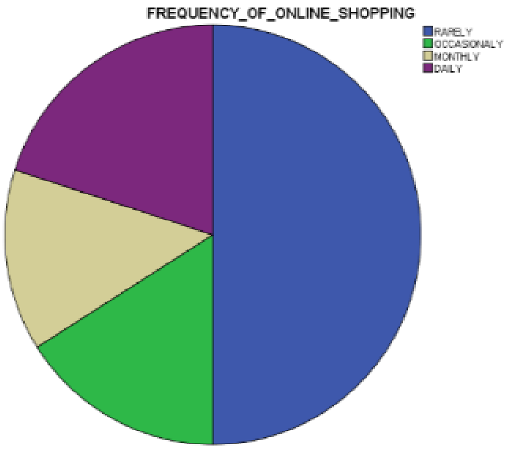

**Interpetation:** table 3 shows that the education high school (8.0), Or some college (12.0), bachelor's degree (76.0), master 'degree (4.0)

| Tables 4 : Income of Respondent | | | | | |
|---|---|---|---|---|---|
| | | **Frequency** | **Percent** | **Valid Percent** | **Cumulative Percent** |
| Valid | Less then Rs 1000 | 16 | 32.0 | 32.0 | 32.0 |
| | RS 1000-RS 2500 | 10 | 20.0 | 20.0 | 52.0 |
| | RS 2500-RS 5000 | 4 | 8.0 | 8.0 | 60.0 |
| | RS 5000-RS 10000 | 6 | 12.0 | 12.0 | 72.0 |
| | OVER RS 10000 | 14 | 28.0 | 28.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |



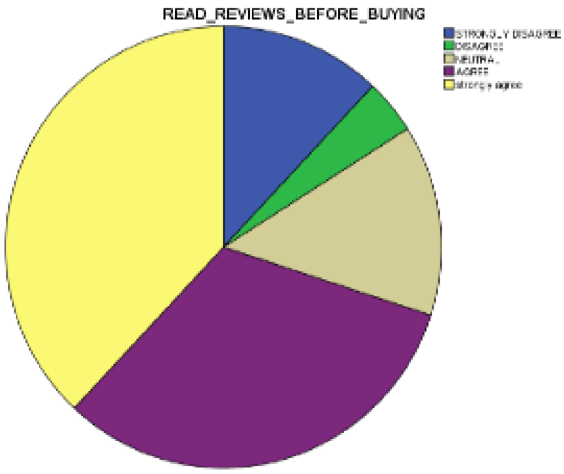

**Interpetation:** table 4 shows that theIncome,Less then RS1000(32.0), RS1000-RS2500(20.0),RS2500 RS5000(8.0),RS5000-RS10000(12.0),OVER RS10000(28.0)

| Table 5 : FrequencyofOnlineShopping | | | | | |
|---|---|---|---|---|---|
| | | **Frequency** | **Percent** | **Valid Percent** | **Cumulative Percent** |
| Valid | Rarely | 25 | 50.0 | 50.0 | 50.0 |
| | Occasionaly | 8 | 16.0 | 16.0 | 66.0 |
| | Monthly | 7 | 14.0 | 14.0 | 80.0 |
| | Daily | 10 | 20.0 | 20.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




**Interpetation**: table 5 shows, rarely (50.0), occasionally (16.0), monthly (14.0), daily (20.0)

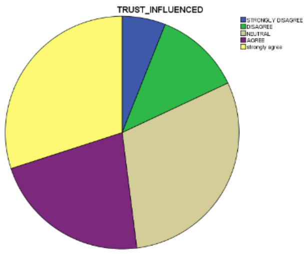
| Table 6 : ReadReviewsBeforeBuying | | | | | |
|---|---|---|---|---|---|
| | | **Frequency** | **Percent** | **Valid Percent** | **Cumulative Percent** |
| Valid | Strongly Disagree | 6 | 12.0 | 12.0 | 12.0 |
| | Disagree | 2 | 4.0 | 4.0 | 16.0 |
| | Neutral | 7 | 14.0 | 14.0 | 30.0 |
| | Agree | 16 | 32.0 | 32.0 | 62.0 |
| | strongly agree | 19 | 38.0 | 38.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




**Interpetation**: table 6 shows strongly disagree (12.0), disagree (4.0), neutral (14.0), agree (32.0), strongly agree(38.0)

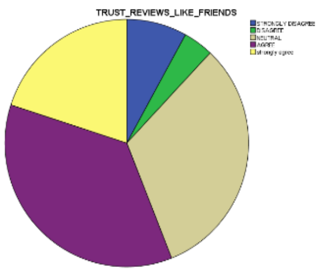
**Table 7: TrustInfluenced**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly Disagree | 3 | 6.0 | 6.0 | 6.0 |
| | Disagree | 6 | 12.0 | 12.0 | 18.0 |
| | Neutral | 15 | 30.0 | 30.0 | 48.0 |
| | Agree | 11 | 22.0 | 22.0 | 70.0 |
| | strongly agree | 15 | 30.0 | 30.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




**Interpetation:** table 7 shows,strongly disagree(6.0),disagree(12.0),neutral(30.0),agree(22.0),strongly agree (3

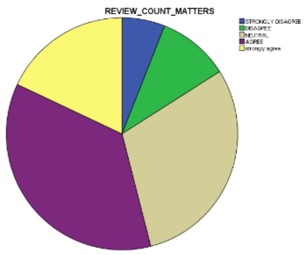
| Table 8: TrustReviewsLikeFriends | | | | | |
|---|---|---|---|---|---|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Strongly Disagree | 4 | | 8.0 | 8.0 |
| | Disagree | 2 | 4.0 | 4.0 | 12.0 |
| | Neutral | 16 | 32.0 | 32.0 | 44.0 |
| | Agree | 18 | 36.0 | 36.0 | 80.0 |
| | strongly agree | 10 | 20.0 | 20.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




**Interpretation**: table 8 shows, strongly disagree (8.0), disagree (4.0), neutral (32.0), agree (36.0), strongly agree (20.0)

**Table 9:PreferHighRated**

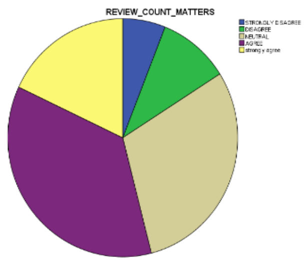
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly Disagree | 5 | 10.0 | 10.0 | 10.0 |
| | Disagree | 2 | 4.0 | 4.0 | 14.0 |
| | Neutral | 5 | 10.0 | 10.0 | 24.0 |
| | Agree | 23 | 46.0 | 46.0 | 70.0 |
| | strongly agree | 15 | 30.0 | 30.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




**Interpretation**: table 9 shows,strongly disagree (10.0),disagree(4.0),neutral(10.0),agree(46.0)strongly agree(30.0)

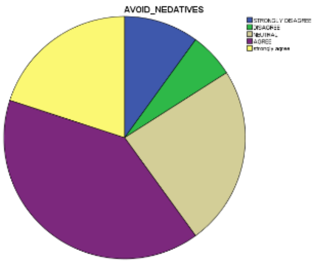
**Table 10:ReviewCountMatters**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly Disagree | 3 | 6.0 | 6.0 | 6.0 |
| | Disagree | 5 | 10.0 | 10.0 | 16.0 |
| | Neutral | 15 | 30.0 | 30.0 | 46.0 |
| | Agree | 18 | 36.0 | 36.0 | 82.0 |
| | strongly agree | 9 | 18.0 | 18.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




**Interpretation:**table 10shows,strongly disagree (6.0), disagree (10.0), neutral (30.0), agree (36.0) stronglyagree (18.0

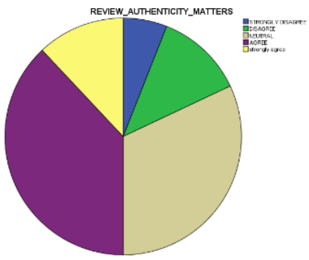
| Table 11:AvoidNedatives | | | | | |
|---|---|---|---|---|---|
| | | **Frequency** | **Percent** | **Valid Percent** | **Cumulative Percent** |
| Valid | Strongly disagree | 5 | 10.0 | 10.0 | 10.0 |
| | Disagree | 3 | 6.0 | 6.0 | 16.0 |
| | Neutral | 12 | 24.0 | 24.0 | 40.0 |
| | Agree | 20 | 40.0 | 40.0 | 80.0 |
| | strongly agree | 10 | 20.0 | 20.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




**Interpretation:** table 10 shows,strongly disagree (10.0), disagree (6.0), neutral (24.0), agree (40.0) stronglyagree (20.0)

**Table 12:ReviewAuthenticityMatters**

| | | **Frequency** | **Percent** | **Valid Percent** | **Cumulative Percent** |
|---|---|---|---|---|---|
| Valid | Strongly disagree | 3 | 6.0 | 6.0 | 6.0 |
| | Disagree | 6 | 12.0 | 12.0 | 18.0 |
| | Neutral | 16 | 32.0 | 32.0 | 50.0 |
| | AGREE | 19 | 38.0 | 38.0 | 88.0 |
| | strongly agree | 6 | 12.0 | 12.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




**Interpretation:** table 12, strongly disagree (6.0), disagree (12.0), neutral (32.0), agree (38.0) stronglyagree (12.0)

**Reliability Statistics**

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|---|---|---|
| .913 | .925 | 16 |

**Interpretation**: The reliability analysis showed a Cronbach's Alpha of 0.913, indicating that the 16 items

In the scale have excellent internal consistency. When the items were standardized, the Cronbach's Alpha

Slightly improved to 0.925, suggesting that the item work very well together to measure the same underlying concept.

**One-Sample Test**

| | Test Value = 3 | | | | | |
|---|---|---|---|---|---|---|
| | t | Df | Sig. (2-tailed) | Mean Difference | 95% Confidence Interval of the Difference | |
| | | | | | Lower | Upper |
| Frequency_of_online_shopping | -3.447 | 49 | .001 | -.760 | -1.20 | -.32 |
| Read_reviews_before_buying | 4.270 | 49 | .000 | .800 | .42 | 1.18 |
| Trust_influenced | 3.379 | 49 | .001 | .580 | .24 | .92 |
| Trust_reviews_like_friends | 3.569 | 49 | .001 | .560 | .24 | .88 |
| Prefer_high_rated | 4.804 | 49 | .000 | .820 | .48 | 1.16 |
| Review_count_matters | 3.236 | 49 | .002 | .500 | .19 | .81 |
| Avoid_nedatives | 3.231 | 49 | .002 | .540 | .20 | .88 |
| Trust_platforms | 2.285 | 49 | .027 | .380 | .05 | .71 |
| Review_authenticity_matters | 2.565 | 49 | .013 | .380 | .08 | .68 |
| Cheak_recency | 1.300 | 49 | .200 | .200 | -.11 | .51 |
| Avoid_inconsistency | 1.878 | 49 | .066 | .300 | -.02 | .62 |
| Prefer_positivity | 5.662 | 49 | .000 | .820 | .53 | 1.11 |
| Informed_shopping | 4.265 | 49 | .000 | .620 | .33 | .91 |
| Avoid_negatives | 3.352 | 49 | .002 | .500 | .20 | .80 |

| | | | | | | |
|---|---|---|---|---|---|---|
| Generally_trustworthy | 1.995 | 49 | .052 | .260 | .00 | .52 |
| Ratings_often_manipulated | 4.149 | 49 | .000 | .520 | .27 | .77 |

**Finding, Suggestions, & Conclusion**

Online reviews and rating strongly influence consumer trust and buying decisions. Real experiences help people judge product quality, so businesses should encourage honest feedback and respond to all reviews. Highlighting verified reviews, keeping things simple, and partnering with genuine influencers boost credibility. A transparent, acting review system builds trust and drives more sales.

**Refrences**

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4. South Africa
5. Bounie et al. (2005): Analyse the effect of online reviews on purchasing decisions, focusing onVideogames.

# BREAKING BARRIERS: CHALLENGES TO FEMALE LITERACY IN RURAL AND URBAN AREAS

**Megha Kumbar**
Student, B.Com Programme, BLDEA'SA.S.Patil College of Commerce (Autonomous),Vijayapur
**Miss. Snehabenakatti**
Assistant Professor, Department of Commerce, BLDEA'SA.S.Patil College of Commerce (Autonomous),Vijayapur

## Introduction

Literacy is a fundamental human right and a powerful tool for individual empowerment and societal development. Female literacy is vital for progress, yet many girls, obstacles in both rural and urban areas. In rural regions, poverty, traditions and lack of schools hinder learning. In cities , challenges include overcrowding, safety concerns and gender bias. Addressing these issues is key to empowering women and achieving equality. However, despite global efforts to improve access to education, female literacy remains a pressing issue especially in developing countries where gender disparities continue to hinder progress. Both rural and urban areas present distinct challenges that limit women's and girls' ability to achieve literacy.

## Need for Female Education

- Female education empowers individuals and strengthens communities.
- Educated women are more likely to support the education of future generations.
- Promoting literacy among girls reduces poverty and enhances health outcomes.
- Female education plays a crucial role in achieving gender equality and economic growth.

## Review of Literature

Several researchers have studied the gender gap in literacy and the challenges faced by girls in accessing education. Studies suggest that poverty, child marriage, domestic responsibilities, and cultural beliefs are major contributors to low female literacy in rural areas. In urban settings, even though schools are more accessible, factors like safety, economic constraints, and gender stereotypes continue to limit educational opportunities for girls. Literature also highlights the importance of policy implementation and community awareness these issues.

## Statement of the Problem

Despite educational policies aimed at improving female literacy. Many girls especially from rural backgrounds are still unable to access quality education. Barriers such as poverty, discrimination, inadequate infrastructure, and societal norms continue to hinder progress. This study seeks to explore these challenges and identify effective strategies to improve literacy rates among females in both rural and urban areas.

**Research Questions**

- What are the main barriers to female literacy in rural and urban areas?
- How do cultural and societal factors affect girls' access to education?
- What is the role of government and non-government organizations in promoting female literacy?
- What practical steps can be taken to improve female literacy in both rural and urban settings?

**Objectives of the Study**

- To identify key challenges affecting female literacy in rural and urban areas.
- To understand the socio-economic and cultural factors behind gender inequality in education.
- To examine the effectiveness of existing educational schemes and policies.
- To suggest possible measures to enhance female literacy and reduce gender disparity in education.

**Scope of the Study**

This study aims to provide insights into the challenges faced by females in acquiring education in both rural and urban areas. It focuses on the comparison between different geographical and social contexts, examining how these factors influence access, retention, and performance in education. The findings will help in designing better strategies to promote female literacy and empower women across regions.

**Limitations of the Study**

This study gives a general view and is not focused on specific region, which may limit its local relevance. It depends on secondary data, which may not fully reflect current ground realities. The project mainly covers literacy and does not go deep into related areas like mental health or social impacts. Government schemes are mentioned but not evaluated in detail. Due to limited time, fieldwork like surveys or interviews was not included.

**Research Methodology**

This study uses a qualitative method based on secondary data from books, reports, and online sources. It focuses on understanding the challenges to female literacy in rural and urban areas by analyzing existing information. No field surveys or interviews were conducted due to time and resources limits. The study also reviews government schemes to suggest possible solutions.

## Scope of Future Research

Future research could focus on evaluating the effectiveness of government policies on female literacy, particularly in rural and urban areas. Comparative studies could explore regional differences and the role of technology in overcoming educational barriers. Research could also examine the social and psychology impacts of limited education on women and conduct primary data collection for a more in-depth understanding of challenges

## Analysis and Interpretation

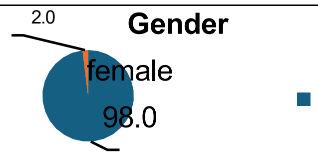
### Statistical Analysis

| | Age | Gender | Education | Income | Area | Cultural | Early Marriage | Gender Bais | Religious Belief | Safety Concerns | Female Constraints |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **N** | **Valid** | **100** | **100** | **100** | **100** | **100** | **100** | **100** | **100** | **100** | **100** |
| | **Missing** | **2** | **2** | **2** | **2** | **2** | **2** | **2** | **2** | **2** | **2** |
| Mean | 23.16 | 2.00 | 1.57 | 53430.01 | 1.47 | 2.58 | 2.58 | 2.74 | 2.75 | 2.70 | 2.85 |
| Std. Error of Mean | .355 | 0.000 | .110 | 4234.267 | .050 | .137 | .087 | .140 | .145 | .140 | .145 |
| Median | 23.00 | 2.00 | 1.00 | 46000.00 | 1.00 | 2.00 | 2.00 | 3.00 | 2.50 | 2.00 | 3.00 |
| Mode | 21 | 2 | 1 | 32000 | 1 | 2 | 2 | 2 | 1[a] | 2 | 1[a] |
| Std. Deviation | 3.550 | 0.000 | 1.103 | ####### | .502 | 1.372 | .867 | 1.404 | 1.445 | 1.403 | 1.452 |
| Variance | 12.600 | 0.000 | 1.217 | ####### | .252 | 1.882 | .751 | 1.972 | 2.088 | 1.970 | 2.109 |
| Skewness | .261 | | 1.615 | 6.682 | .122 | .512 | .176 | .320 | .347 | .396 | .226 |
| Std. Error of Skewness | .241 | .241 | .241 | .241 | .241 | .241 | .241 | .241 | .241 | .241 | .241 |
| Range | 19 | 0 | 3 | 400001 | 1 | 4 | 3 | 4 | 5 | 4 | 4 |
| Minimum | 15 | 2 | 1 | 20000 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Maximum | 34 | 2 | 4 | 420001 | 2 | 5 | 4 | 5 | 6 | 5 | 5 |
| Sum | 2316 | 200 | 157 | 5343001 | 147 | 258 | 258 | 274 | 275 | 270 | 285 |

## Analysis and Interpretation

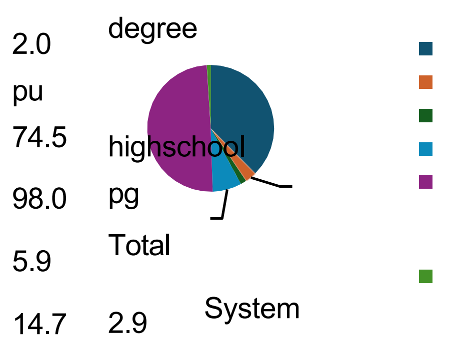
### Gender

| S.No | Response | Frequency | Percent |
|---|---|---|---|
| 1 | female | 100 | 98.0 |
| Missing | System | 2 | 2.0 |
| Total | | 102 | 100.0 |



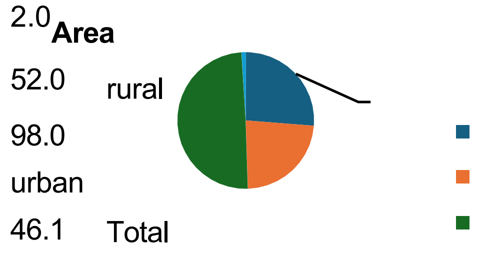
**Education**

| S.No | Response | Frequency | Percent |
|---|---|---|---|
| 1 | degree | 76 | 74.5 |
| 2 | pu | 6 | 5.9 |
| 3 | highschool | 3 | 2.9 |
| 4 | pg | 15 | 14.7 |
| | | | |
| 5 | Total | 100 | 98.0 |
| | | | |
| Missing | System | 2 | 2.0 |
| Total | | 102 | 100.0 |



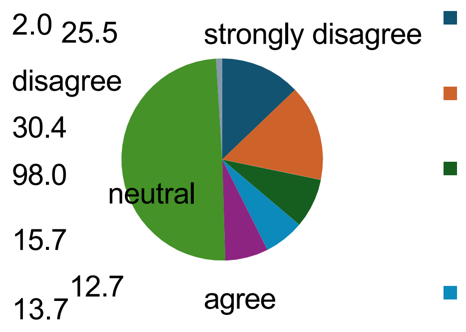

**Area**

| S.No | Response | Frequency | Percent |
|---|---|---|---|
| 1 | rural | 53 | 52.0 |
| 2 | urban | 47 | 46.1 |
| 3 | Total | 100 | 98.0 |
| Missing | System | 2 | 2.0 |
| Total | | 102 | 100.0 |



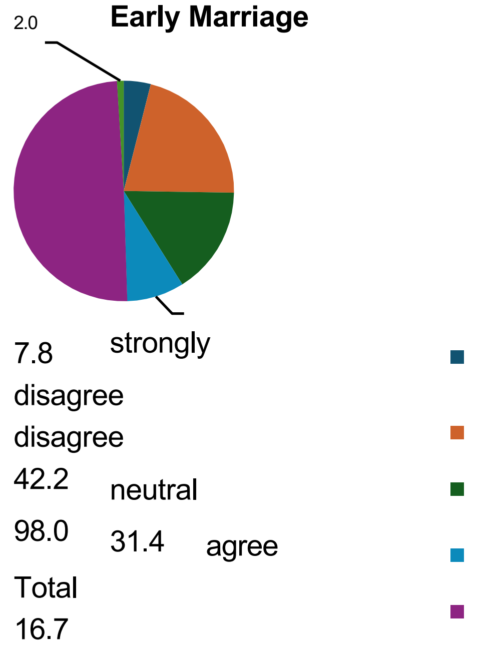

**Cultural**

| S.No | Response | Frequency | Percent |
|---|---|---|---|
| 1 | strongly disagree | 26 | 25.5 |
| 2 | disagree | 31 | 30.4 |
| 3 | neutral | 16 | 15.7 |
| 4 | agree | 13 | 12.7 |
| 5 | strongly agree | 14 | 13.7 |
| 6 | Total | 100 | 98.0 |
| Missing | System | 2 | 2.0 |
| Total | | 102 | 100.0 |



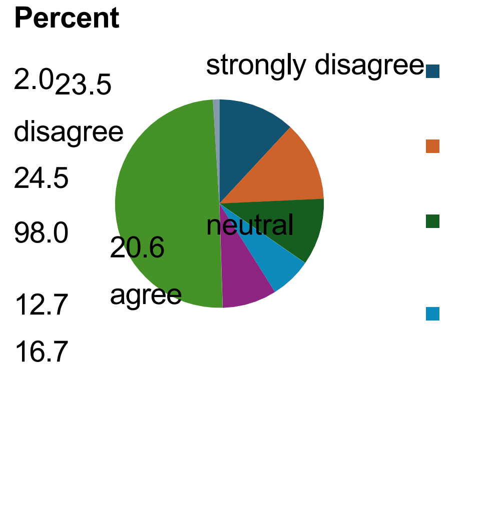
**Early Marriage**

| S.No | Response | Frequency | Percent |
|---|---|---|---|
| 1 | strongly disagree | 8 | 7.8 |
| 2 | disagree | 43 | 42.2 |
| 3 | neutral | 32 | 31.4 |
| 4 | agree | 17 | 16.7 |
| 5 | Total | 100 | 98.0 |
| Missing | System | 2 | 2.0 |
| Total | | 102 | 100.0 |



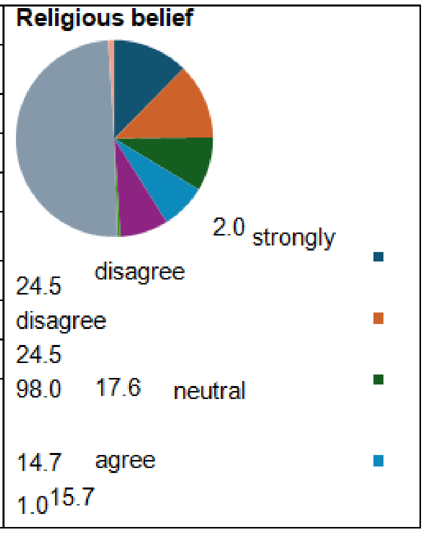

**Genderbais**

| S.No | Response | Frequency | Percent |
|---|---|---|---|
| 1 | strongly disagree | 24 | 23.5 |
| 2 | disagree | 25 | 24.5 |
| 3 | neutral | 21 | 20.6 |
| 4 | agree | 13 | 12.7 |
| 5 | strongly agree | 17 | 16.7 |
| 6 | Total | 100 | 98.0 |
| Missing | System | 2 | 2.0 |
| Total | | 102 | 100.0 |



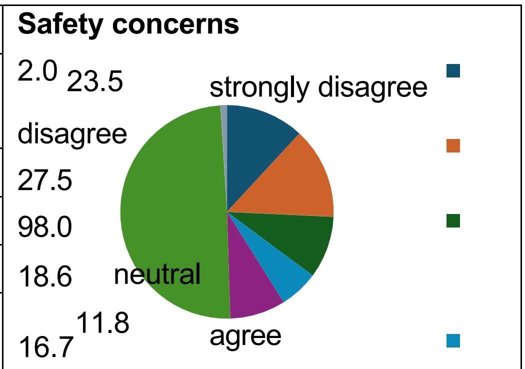
### Religious Belief

| S.No | Response | Frequency | Percent |
|---|---|---|---|
| 1 | strongly disagree | 25 | 24.5 |
| 2 | disagree | 25 | 24.5 |
| 3 | neutral | 18 | 17.6 |
| 4 | agree | 15 | 14.7 |
| 5 | strongly agree | 16 | 15.7 |
| 6 | 6 | 1 | 1.0 |
| 7 | Total | 100 | 98.0 |
| Missing | System | 2 | 2.0 |
| Total | | 102 | 100.0 |



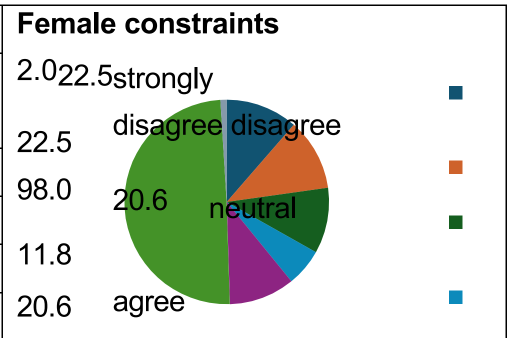

### Safety Concerns

| S.No | Response | Frequency | Percent |
|---|---|---|---|
| 1 | strongly disagree | 24 | 23.5 |
| 2 | disagree | 28 | 27.5 |
| 3 | neutral | 19 | 18.6 |
| 4 | agree | 12 | 11.8 |
| 5 | strongly agree | 17 | 16.7 |
| 6 | Total | 100 | 98.0 |
| Missing | System | 2 | 2.0 |
| Total | | 102 | 100.0 |



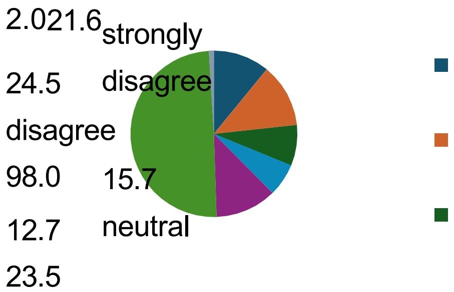

### Female Constraints

| S.No | Response | Frequency | Percent |
|---|---|---|---|
| 1 | strongly disagree | 23 | 22.5 |
| 2 | disagree | 23 | 22.5 |
| 3 | neutral | 21 | 20.6 |
| 4 | agree | 12 | 11.8 |
| 5 | strongly | 21 | 20.6 |



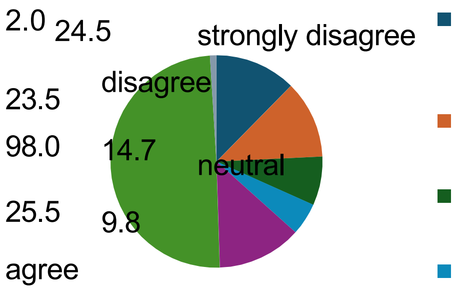
| | | | | |
|---|---|---|---|---|
| | agree | | | |
| 6 | Total | 100 | 98.0 | |
| Missing | System | 2 | 2.0 | |
| Total | | 102 | 100.0 | |

**Priority to Male Education**

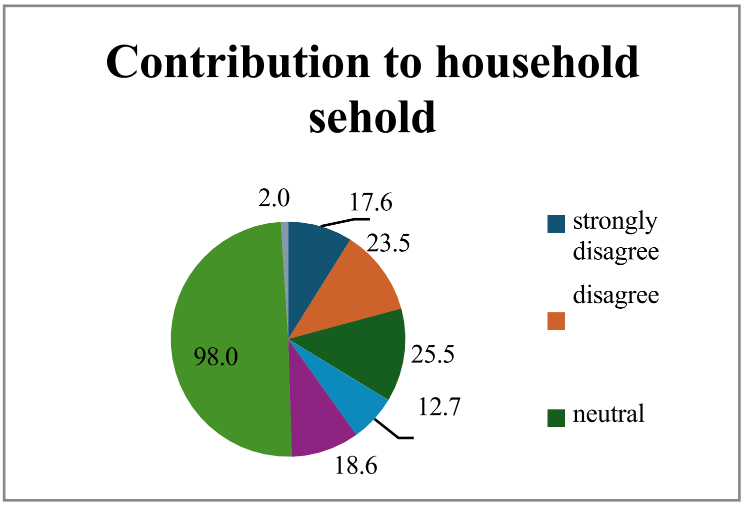
| S.No | Response | Frequency | Percent | Priority to male education |
|---|---|---|---|---|
| 1 | strongly disagree | 22 | 21.6 |  |
| 2 | disagree | 25 | 24.5 | |
| 3 | neutral | 16 | 15.7 | |
| 4 | agree | 13 | 12.7 | |
| 5 | strongly agree | 24 | 23.5 | |
| 6 | Total | 100 | 98.0 | |
| Missing | System | 2 | 2.0 | |
| Total | | 102 | 100.0 | |



**Lack of Job**

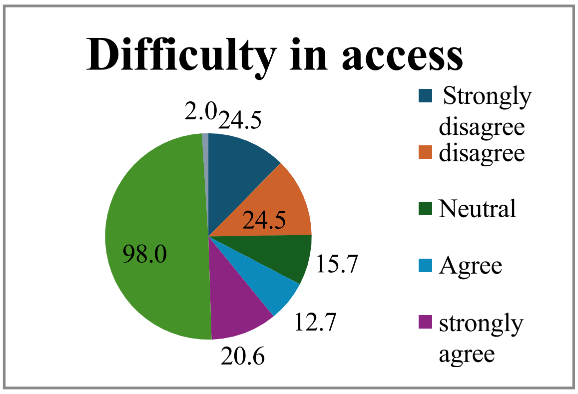
| S.No | Response | Frequency | Percent | Lack of job |
|---|---|---|---|---|
| 1 | Strongly disagree | 25 | 24.5 |  |
| 2 | disagree | 24 | 23.5 | |
| 3 | neutral | 15 | 14.7 | |
| 4 | agree | 10 | 9.8 | |
| 5 | strongly agree | 26 | 25.5 | |
| 6 | Total | 100 | 98.0 | |
| Missing | System | 2 | 2.0 | |
| Total | | 102 | 100.0 | |

| S.No | Response | Frequency | Percent |
|---|---|---|---|
| 1 | Stronglydisagree | 18 | 17.6 |
| 2 | Disagree | 24 | 23.5 |
| 3 | Neutral | 26 | 25.5 |
| 4 | Agree | 13 | 12.7 |
| 5 | StronglyAgree | 19 | 18.6 |
| 6 | Total | 100 | 98.0 |
| Missing | System | 2 | 2.0 |
| Total | | 102 | 100.0 |



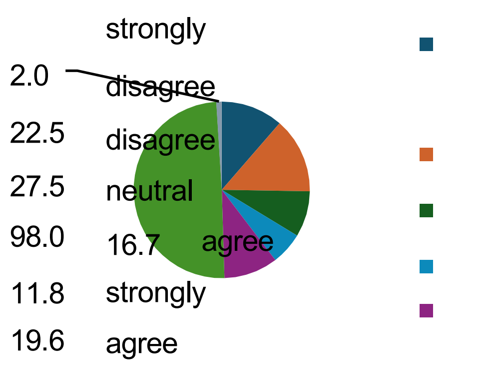

**Contribution to Household Difficulty in Access**

| S.No | Response | Frequency | Percent |
|---|---|---|---|
| 1 | Stronglydisagree | 25 | 24.5 |
| 2 | Disagree | 25 | 24.5 |
| 3 | Neutral | 16 | 15.7 |
| 4 | Agree | 13 | 12.7 |
| 5 | Stronglyagree | 21 | 20.6 |
| 6 | Total | 100 | 98.0 |
| Missing | System | 2 | 2.0 |
| Total | | 102 | 100.0 |



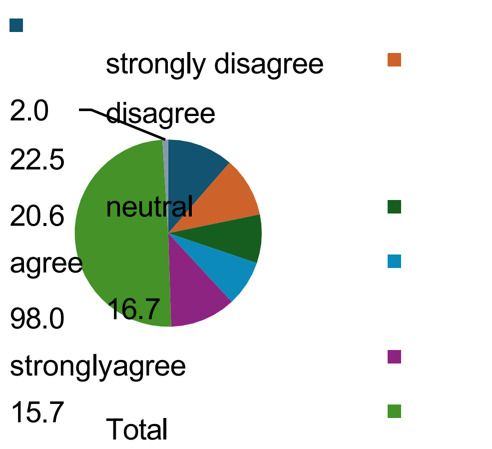

**LimitedOpprtunities**

| | Response | Frequency | Percent | Limited opportunities |
|---|---|---|---|---|
| 1 | strongly disagree | 23 | 22.5 | |
| 2 | disagree | 28 | 27.5 | |
| 3 | neutral | 17 | 16.7 | |
| 4 | agree | 12 | 11.8 | |
| 5 | Strongly agree | 20 | 19.6 | |
| 6 | Total | 100 | 98.0 | |
| Missing | System | 2 | 2.0 | |
| Total | | 102 | 100.0 | |




**GovernmentInitiatives**

| S.No | Response | Frequency | Percent | Government initiatives |
|---|---|---|---|---|
| 1 | Strongly disagree | 23 | 22.5 | |
| 2 | Disagree | 21 | 20.6 | |
| 3 | Neutral | 17 | 16.7 | |
| 4 | Agree | 16 | 15.7 | |
| 5 | Strongly agree | 23 | 22.5 | |
| 6 | Total | 100 | 98.0 | |
| | | | | |
| Missing | System | 2 | 2.0 | |



| | | | |
|---|---|---|---|
| | | | 22.5 |
| Total | 102 | 100.0 | |
| | | | |

**Findings of the Study**

- The majority of respondents were female (98%), with 2%responses missing.
- 74.5% of the respondents were degree holders. 14.7% had completed post graduation (PG).
- 52% of the respondents belonged to rural areas, while 46.1% were from urban areas.
- A significant portion, 55.9% (25.5% strongly disagree+30.4% disagree), disagreed that cultural factors restrict women's education. Only 26.4% agreed that cultural affects education negatively.
- 50% of the respondents disagreed that early marriage affects education. And 16.7% agreed that early marriage affects education.
- About 48% (23.5% strongly disagree + 24.5% disagree) felt that gender bias does not affect women's education. And 29.4% agreed that gender bias plays a role.
- 49% of respondents disagreed that religious beliefs restrict women's education. And 30.4% agreed that religious beliefs are a barrier.

**Suggestions**

To improve female literacy in both rural and urban areas, it is essential to provide affordable education, create safe and supportive learning environments, raise awareness about the importance of girls' education, and offer flexible programs that accommodate social and economic challenges.

**Conclusion**

Breaking barriers to female literacy is crucial for building a more equal and prosperous society. By addressing issues like poverty, gender discrimination, and lack of access, we can empower women with the education they deserve, leading to stronger communities and a brighter future for all.

**References**

1. Krishnaswami,O. (2012)."Research methodology and Statistical Analysis", Himalaya Publishing House.
2. HER(2022), History of Women's education in India.
3. Lokasabha reference notes, Girl Education in India.
4. Jenna cook(2020), Educational Disparities among girls in India.
5. Livemint(2023), Indian women's literacy rate increased by 68% since Independence: Report.

# IMPACT OF AI ON JOB DISPLACEMENT IN PRIVATE BANK SECTOR

**Vaishnavi Jain**
Student, B.Com Programme, BLDEA'SA.S.Patil College of Commerce
(Autonomous),Vijayapur

## Introduction

AI is changing the way, private banks work by making things faster and more efficient.AI helps banks detect

Frauds, answer customer question, track behaviour and offer personalized services. The raise of concerns

About job loss, though it also creates new roles in tech and AI. AI is making banking more efficient, secure

And customer- friendly, with 24/7 services and digital experience. Its shift that reshaping the workforce and

How we think about banking job in the future.

## Need for the Study

- To find out which banking roles, like data entry or routine customer support, could be replaced by AI.
- It support training program so staff can learn new tech skills and stay employable.
- It is useful to create fair and future-ready job policies.

## Literature Review

- Frey and Osborne (2017): Almost 50% of US jobs, especially in banking, are at high risk of automation.
- Arner at al. (2020):AI making banking faster and more efficient with less human effort.
- Mekinsey (2020): AI could replace 30% of global banking jobs by 2030.
- World Economic Forum (2020): There's a rising need to retrain workers for jobs that AI can't replace.

## Objectives

- To explore how much AI is adopted in private bank.
- To identify which tasks are most impacted by AI automation.
- To examine the affects of job displacement for different employee.
- To understand employee's view on AI related job loss and new opportunities.
- Suggest ways to reduce job loss risks due to AI in the banking sector.

**Hypothesis Test**

**Null Hypothesis**

**$H_0$:** AI adoption has no significant impact on job displacement in private bank sector.

**Alternative Hypothesis**

**$H_1$:** AI adoption has significant impact on job displacement in private bank sector.

**$H_2$:** AI has led to less entry level jobs.

**$H_3$:** Employees see AI as threat to their to their job security.

**Scope of Study**

This study examines how AI is impacting jobs in private banks, focusing on affected roles, employee job security and the effectiveness of reskilling. Its aims to provide strategies to help banks manage these changes and minimize negative effect on employee.

**Research Methodology**

- Primary data: A sample of questionnaire was collected from 50 employees in vijayapura city.
- Secondary data: Journal articles, online sources, academic journals, online and offline sources, magazines.
- Sampling method : Random sampling.
- Instrument : Questionnaire with 5 point likart scale.

**Limitations**

- The study focuses on vijayapur's private bank, limiting its applicability to other region or countries.
- AI is rapidly involving, so the study may not capture future development or their impact on job.
- The study focuses on current trends, not for long term changes in banking job market due to AI.

**Scope of Future**

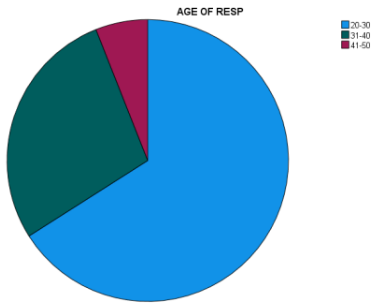
Future research could explore AI's long term impact on banking jobs, including regional differences, reskilling success and its broader societal effects. New roles will open up in areas like data analysis and managing AI systems. Instead of replacing everyone, AI will mostly reshape how people work.

## Analysisand Interpretation

**Table 1: Age of Respondent**

**AGE OF RESP**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | 20-30 | 33 | 66.0 | 66.0 | 66.0 |
| | 31-40 | 14 | 28.0 | 28.0 | 94.0 |
| | 41-50 | 3 | 6.0 | 6.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

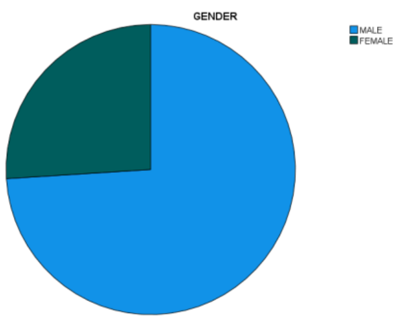



**Interpretation**: Table 1 shows age, 20-30(66%), 31-40(28%), 41-50(6%).

**Table 2: Gender of Respondent**

**GENDER**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | MALE | 37 | 74.0 | 74.0 | 74.0 |
| | FEMALE | 13 | 26.0 | 26.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

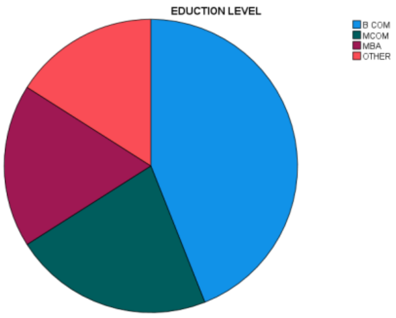



**Interpretation:** Table 2 shows gender, male (74%) and female (26%).

**Table 3: Education Level**

**EDUCTION LEVEL**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | B COM | 22 | 44.0 | 44.0 | 44.0 |
| | MCOM | 11 | 22.0 | 22.0 | 66.0 |
| | MBA | 9 | 18.0 | 18.0 | 84.0 |
| | OTHER | 8 | 16.0 | 16.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

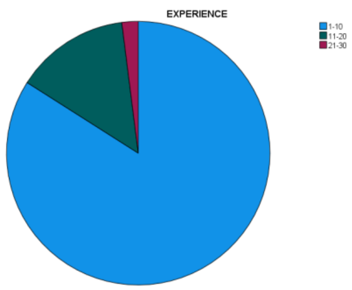



**Interpretation:** Table 3 shows education level, BCOM(44%), MCOM(22%), MBA(18%), OTHER(16%)

**Table 4: Experience**

**EXPERIENCE**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | 1-10 | 42 | 84.0 | 84.0 | 84.0 |
| | 11-20 | 7 | 14.0 | 14.0 | 98.0 |
| | 21-30 | 1 | 2.0 | 2.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

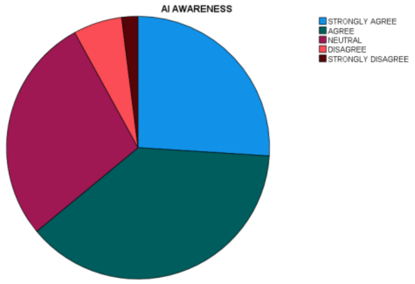



**Interpretation:**Table 4 shows experience, 1-10(84%), 11-20(14%), 21-30 (2%).

**Table 5: AI Awareness**

**AI AWARENESS**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | STRONGLY AGREE | 13 | 26.0 | 26.0 | 26.0 |
| | AGREE | 19 | 38.0 | 38.0 | 64.0 |
| | NEUTRAL | 14 | 28.0 | 28.0 | 92.0 |
| | DISAGREE | 3 | 6.0 | 6.0 | 98.0 |
| | STRONGLY DISAGREE | 1 | 2.0 | 2.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

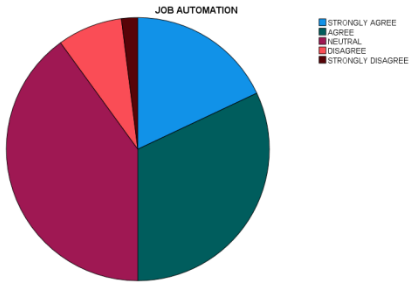



**Interpretation:**Table 5 shows, strongly agree(26%), agree(38%), neutral(28%), disagree(6%), strongly
disagree (2%).

**Table 6: Job Automation**

**JOB AUTOMATION**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | STRONGLY AGREE | 9 | 18.0 | 18.0 | 18.0 |
| | AGREE | 16 | 32.0 | 32.0 | 50.0 |
| | NEUTRAL | 20 | 40.0 | 40.0 | 90.0 |
| | DISAGREE | 4 | 8.0 | 8.0 | 98.0 |
| | STRONGLY DISAGREE | 1 | 2.0 | 2.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

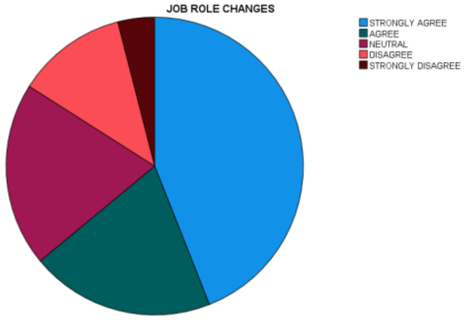



**Interpretation:** Table 6 shows, strongly agree(18%), agree(32%), neutral(40%), disagree(8%), strongly disagree (2%).

## Table 7: Job Role Changes

**JOB ROLE CHANGES**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | STRONGLY AGREE | 22 | 44.0 | 44.0 | 44.0 |
| | AGREE | 10 | 20.0 | 20.0 | 64.0 |
| | NEUTRAL | 10 | 20.0 | 20.0 | 84.0 |
| | DISAGREE | 6 | 12.0 | 12.0 | 96.0 |
| | STRONGLY DISAGREE | 2 | 4.0 | 4.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

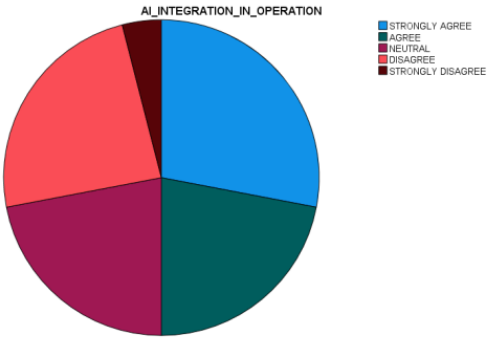



**Interpretation:** Table 7 shows, strongly agree(44%), agree(20%), neutral(20%), disagree(12%), strongly disagree(4%).

## Table 8:AI Integration In Operation

**AI_INTEGRATION_IN_OPERATION**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | STRONGLY AGREE | 14 | 28.0 | 28.0 | 28.0 |
| | AGREE | 11 | 22.0 | 22.0 | 50.0 |
| | NEUTRAL | 11 | 22.0 | 22.0 | 72.0 |
| | DISAGREE | 12 | 24.0 | 24.0 | 96.0 |
| | STRONGLY DISAGREE | 2 | 4.0 | 4.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

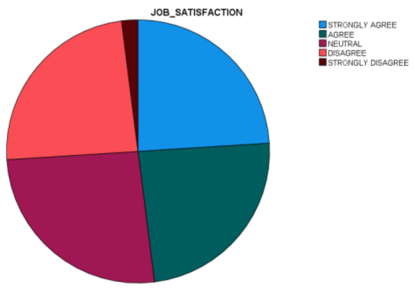



**Interprtation:** Table 8 shows, strongly agree(28%), agree(22%), neutral(22%), disagree(24%), strongly disagree(4%).

**Table 9: Job Satisfaction**

**JOB_SATISFACTION**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | STRONGLY AGREE | 12 | 24.0 | 24.0 | 24.0 |
| | AGREE | 12 | 24.0 | 24.0 | 48.0 |
| | NEUTRAL | 13 | 26.0 | 26.0 | 74.0 |
| | DISAGREE | 12 | 24.0 | 24.0 | 98.0 |
| | STRONGLY DISAGREE | 1 | 2.0 | 2.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

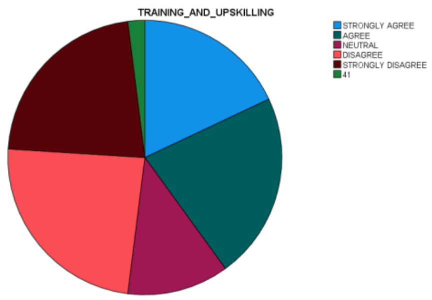



**Interpretation**: Table 9 shows, strongly agree(24%), agree(24%), neutral(26%), disagree(24%), strongly disagree(2%).

**Table 10: Training and Upskilling**

**TRAINING_AND_UPSKILLING**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | STRONGLY AGREE | 9 | 18.0 | 18.0 | 18.0 |
| | AGREE | 11 | 22.0 | 22.0 | 40.0 |
| | NEUTRAL | 6 | 12.0 | 12.0 | 52.0 |
| | DISAGREE | 12 | 24.0 | 24.0 | 76.0 |
| | STRONGLY DISAGREE | 11 | 22.0 | 22.0 | 98.0 |
| | 41 | 1 | 2.0 | 2.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

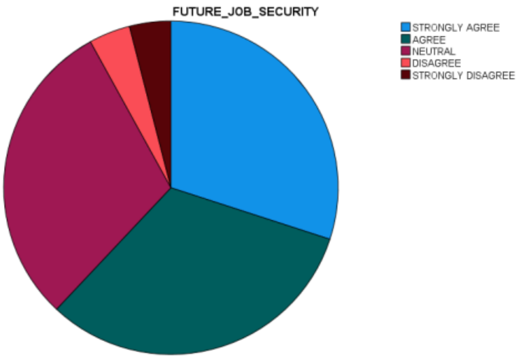



**Interpretation**: Table 10 shows, strongly agree(18%), agree(22%), neutral(12%), disagree(24%), strongly disagree(24%).

**Table 11:Future Job Security**

**FUTURE_JOB_SECURITY**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | STRONGLY AGREE | 15 | 30.0 | 30.0 | 30.0 |
| | AGREE | 16 | 32.0 | 32.0 | 62.0 |
| | NEUTRAL | 15 | 30.0 | 30.0 | 92.0 |
| | DISAGREE | 2 | 4.0 | 4.0 | 96.0 |
| | STRONGLY DISAGREE | 2 | 4.0 | 4.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




**Interpretation**: Table 11 shows, strongly agree(30%), agree(32%), neutral(30%), disagree(4%), strongly disagree(4%).

**Reliability Statistics**

**Reliability Statistics**

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|---|---|---|
| .647 | .847 | 16 |

**Interpretation**: This suggest moderate reliability, but it's below the commonly accepted threshold of 0.70 for good reliability. After standardized the items, the reliability becomes good (0.847). So scale seems quite reliable once standardized.

**One-Sample Test**

| | Test Value = 0 | | | | | |
|---|---|---|---|---|---|---|
| | t | df | Sig. (2-tailed) | Mean Difference | 95% Confidence Interval of the Difference Lower | Upper |
| AI AWARENESS | 16.056 | 49 | <.001 | 2.200 | 1.92 | 2.48 |
| JOB AUTOMATION | 18.141 | 49 | <.001 | 2.440 | 2.17 | 2.71 |
| JOB ROLE CHANGES | 12.258 | 49 | <.001 | 2.120 | 1.77 | 2.47 |
| AI_INTEGRATION_IN_OPERATION | 14.382 | 49 | <.001 | 2.540 | 2.19 | 2.89 |
| JOB_SATISFACTION | 15.560 | 49 | <.001 | 2.560 | 2.23 | 2.89 |
| TRAINING_AND_UPSKILLING | 4.917 | 49 | <.001 | 3.860 | 2.28 | 5.44 |
| FUTURE_JOB_SECURITY | 14.819 | 49 | <.001 | 2.200 | 1.90 | 2.50 |
| IMPACT_ON_CAREER_GROWTH | 12.949 | 49 | <.001 | 2.460 | 2.08 | 2.84 |
| JOB_LOSS_CONCERN | 15.174 | 49 | <.001 | 2.500 | 2.17 | 2.83 |
| RISK_OF_JOB_REDUNDANCY | 16.695 | 49 | <.001 | 2.300 | 2.02 | 2.58 |
| DISPLACEMENT_OF_TRADITIONAL_ROLES | 17.537 | 49 | <.001 | 2.640 | 2.34 | 2.94 |
| JOB_SECURITY_AND_ | 18.569 | 49 | <.001 | 2.640 | 2.35 | 2.93 |
| CAREER_GROWTH_OPPORTUNITES | 16.174 | 49 | <.001 | 2.540 | 2.22 | 2.86 |
| JOB_ROLE_TRANSFORMATION | 15.501 | 49 | <.001 | 2.320 | 2.02 | 2.62 |
| REDUCTION_IN_WORKFORCE | 15.983 | 49 | <.001 | 2.680 | 2.34 | 3.02 |
| IMPACT_ON_EMPLOYEE_MORALE | 15.444 | 49 | <.001 | 2.860 | 2.49 | 3.23 |

## Findings, Suggestions, and Conclusion

AI is quickly changing the private bank sector, especially by automating task like data entry, loan, approvals and customer service. This has reduce traditional jobs such as tellers and clerk, while boosting the need for skills in data analysis, cyber security and AI management. AI is also opening new career paths in areas like ethical oversight and personalized banking. To adopt, banks should up skill employees, encourage human collaboration and stay transparent. With the right approach, AI can become an opportunity for growth, not just a threat.

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# CUSTOMER AND EMPLOYEE SATISFACTION OF PUNJAB BANK IN VIJAYAPURA

**Swapna Ghodke**

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

**Vijayakumar Talawar**

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

## Introduction

Customer and employee satisfaction are critical to a bank's success. Punjab national bank, operates a branch in vijayapura with a unique demographic and customer profile. This study investigates haw well the bank meets expectations of both customers and employees, focusing on services quality, responsiveness, satisfaction, and internal work culture

The study is limited to the Punjab national bank branch in vijayapura. If focus on current customers and employee

## Scope of the Study

The study is limited to the Punjab national bank branches in Vijayapur it focuses on current customers and employees using recent data qualitative aspects are explored butFindings are not generalized to all PNB

## Objectives of the Study

- To assess the level of customer satisfaction with services provided by PNBVijayapur.
- To evaluate employee satisfaction in terms of work environment, support, and growth opportunities.
- To identify factors influencing satisfaction levels of customers and employees

## Hypothesis

- **HO** (Null hypothesis): There is no significant relationship between services quality and customer satisfaction at PNBVijayapur.
- **H1** (Alternative hypothesis) There is a significant relationship between services quality and customer satisfaction at PNBVijayapur.

## Research of Methodology

- Research Design: Descriptive and analytical
- Sampling Method: Random sampling of customers and employees.
- Sample size: 50 customers and 20 employees.

**Literature Review**

Several studies highlight the impact of services quality on customer satisfaction and how employee satisfaction influences performance. parasuraman et al.'s SERVQUAL model, for instance, identifies reliability, assurance, responsiveness, empathy and tangible.

**Limitations of Thestudy**

- The sample size is limited, so results may not reflect the entire customer or employee population.
- Data is based on subjective responses, w
- Time constraints limited the depth of the research.

**Needs of the Study**

- To understand how satisfied customers are with PNB's banking services in Vijayapura.
- To find gaps in services delivery and internal management
- To support better management decisions for future growth.
- To help PNB build stronger customer relationships and retain employees.

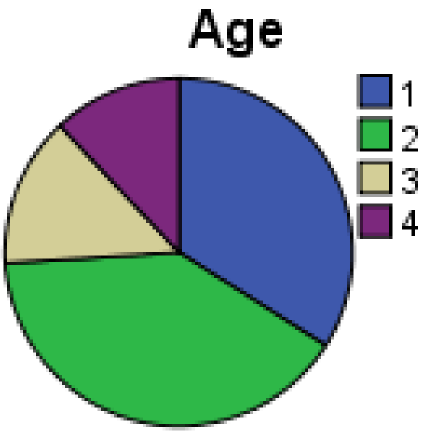
**Stastical Data**

Statistics

| | | NAME | Gender | Age | Education | Occupation | Types of account | courteous and helpful | services are timely and accurate | digital services are easy/efficient | transaction secure and confidential | high of security for transactions | staff knowledge and professional | branches conveniently located | grievance redress mechanism is effective | interest rates and service charges | new products and services | satisfied overall services provided | feel valued as a customer | expectations regarding services | speed of banking transactions | trust PNB to handle my financial | would recommend PNB to others | I am satisfied with the behavior | digital banking facilities meet my needs | I am satisfied with the rates and fees | I want to continue with PNB |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N | Valid | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 |
| | Missing | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Mean | | | 1.58 | 2.04 | 2.46 | 1.78 | 1.84 | 2.78 | 3.54 | 2.80 | 3.24 | 3.62 | 3.30 | 3.70 | 3.48 | 3.74 | 3.82 | 3.22 | 3.76 | 3.80 | 3.48 | 3.60 | 3.30 | 3.84 | 3.86 | 3.52 | 3.54 |
| Std. Deviation | | | .538 | .989 | .930 | .864 | .866 | .932 | .813 | 1.088 | .981 | 1.048 | .814 | .953 | .863 | .922 | 1.067 | .790 | .847 | .808 | .974 | 1.077 | 1.102 | .997 | 1.106 | .863 | 1.216 |
| Kurtosis | | | -1.156 | -.434 | -.793 | .144 | -.366 | -.771 | 1.086 | -.399 | -.150 | .636 | .801 | -.809 | -.863 | -1.073 | -.200 | -.519 | -.316 | -1.006 | .260 | .485 | -.563 | .115 | -.428 | .436 | -.211 |
| Std. Error of Kurtosis | | | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 | .662 |

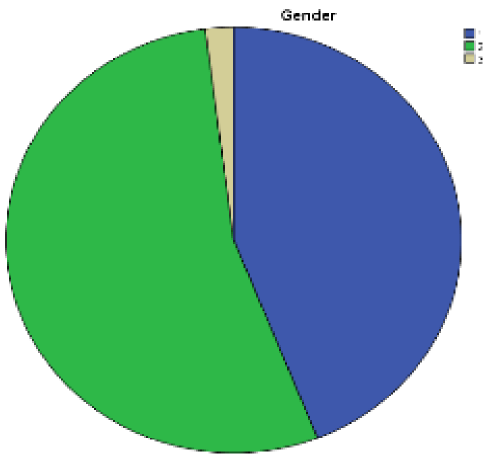
**Age**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | 1 | 17 | 34.0 | 34.0 | 34.0 |
| | 2 | 20 | 40.0 | 40.0 | 74.0 |
| | 3 | 7 | 14.0 | 14.0 | 88.0 |
| | 4 | 6 | 12.0 | 12.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




**Gender**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | 1 | 22 | 44.0 | 44.0 | 44.0 |
| | 2 | 27 | 54.0 | 54.0 | 98.0 |
| | 3 | 1 | 2.0 | 2.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |



**One-Sample Statistics**

| | N | Mean | Std. Deviation | Std. Error Mean |
|---|---|---|---|---|
| couteous and helful | 50 | 2.78 | .932 | .132 |
| services are timely and accurate | 50 | 3.54 | .813 | .115 |
| digital services and easy efficent | 50 | 3.68 | 1.096 | .155 |
| transaction secure and confidetial | 50 | 3.24 | .981 | .139 |
| high of security for transactions. | 50 | 3.62 | 1.048 | .148 |
| staff knowledge and professional | 50 | 3.30 | .814 | .115 |
| branches conveniently located | 50 | 3.70 | .953 | .135 |
| grievance rectify mechanism is effectively | 50 | 3.48 | .953 | .135 |
| interest rates and services charges. | 50 | 3.74 | .922 | .130 |
| new products and services. | 50 | 3.62 | 1.067 | .151 |
| satisfied overall services provided | 50 | 3.62 | .780 | .110 |
| I feel valued as a customer | 50 | 3.76 | .847 | .120 |
| expectations regarding services | 50 | 3.90 | .886 | .125 |
| speed of banking transactions | 50 | 3.48 | .974 | .138 |
| I trust PNB to handle my financial | 50 | 3.68 | 1.077 | .152 |
| I would recommend PNB to others | 50 | 3.30 | 1.182 | .167 |
| I am satisfied with the behavior | 50 | 3.84 | .997 | .141 |
| digital banking facilities meet my needs | 50 | 3.66 | 1.189 | .168 |
| I am satisfied with the rates and fees | 50 | 3.50 | .863 | .122 |
| I want to continue with PNB | 50 | 3.54 | 1.216 | .172 |

**One-Sample Test**

| | Test Value = 0 | | | | | |
|---|---|---|---|---|---|---|
| | | | | | 95% Confidence Interval of the Difference | |
| | t | df | Sig. (2-tailed) | Mean Difference | Lower | Upper |
| couteous and helful | 21.087 | 49 | .000 | 2.780 | 2.52 | 3.04 |
| services are timely and accurate | 30.774 | 49 | .000 | 3.540 | 3.31 | 3.77 |
| digital services and easy efficent | 23.738 | 49 | .000 | 3.680 | 3.37 | 3.99 |
| transaction secure and confidetial | 23.363 | 49 | .000 | 3.240 | 2.96 | 3.52 |
| high of security for transactions. | 24.433 | 49 | .000 | 3.620 | 3.32 | 3.92 |
| staff knowledge and professional | 28.652 | 49 | .000 | 3.300 | 3.07 | 3.53 |
| branches conveniently located | 27.454 | 49 | .000 | 3.700 | 3.43 | 3.97 |
| grievance rectify mechanism is effectively | 25.827 | 49 | .000 | 3.480 | 3.21 | 3.75 |
| interest rates and services charges. | 28.695 | 49 | .000 | 3.740 | 3.48 | 4.00 |
| new products and services. | 23.991 | 49 | .000 | 3.620 | 3.32 | 3.92 |
| satisfied overall services provided | 32.834 | 49 | .000 | 3.620 | 3.40 | 3.84 |
| I feel valued as a customer | 31.405 | 49 | .000 | 3.760 | 3.52 | 4.00 |
| expectations regarding services | 31.111 | 49 | .000 | 3.900 | 3.65 | 4.15 |
| speed of banking transactions | 25.266 | 49 | .000 | 3.480 | 3.20 | 3.76 |
| I trust PNB to handle my financial | 24.152 | 49 | .000 | 3.680 | 3.37 | 3.99 |
| I would recommend PNB to others | 19.736 | 49 | .000 | 3.300 | 2.96 | 3.64 |
| I am satisfied with the behavior | 27.231 | 49 | .000 | 3.840 | 3.56 | 4.12 |
| digital banking facilities meet my needs | 21.775 | 49 | .000 | 3.660 | 3.32 | 4.00 |
| I am satisfied with the rates and fees | 28.675 | 49 | .000 | 3.500 | 3.25 | 3.75 |
| I want to continue with PNB | 20.590 | 49 | .000 | 3.540 | 3.19 | 3.89 |

**Interpretion of One Sample T-Test**

The survey results from 50 participants show generally positive feedback toward PNB's services. Most mean scores fall between 2.78 and 3.90, with the highest satisfaction in meeting services expectations and staff behavior. All the test results are statistically significant ($p<0.001$), that customers hold strong views about each aspect. Reflecting some variability in the responses but staying within an acceptable range for survey data. This means that for every item, the observed mean is significantly different from zero, confirming that respondents have a clear and meaningful opinion about each services aspect. I am satisfiedwith the behavior" (mean =3.84). on the other hand, the lowest mean score (2.78) was for "courteous and helpful" staff, suggesting this is an area where the bank might focus on improvement.

**Reliability Statistics**

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|---|---|---|
| .324 | .299 | 20 |

**Interpretation**

The reliability statistics table shows that the Cronbach's alpha for the 20 items is 0.324, while the alpha based on standardized items is 0.299. these values are considerabaly lower than the generally minimum threshold of 0.7 for acceptable reliability. This suggests that the items include in the scale do not have strong internal consistency, meaning they may not be measuring the same underlying concept effectively a review of the items is recommended to identify any inconsistencies or irrelevant questions that may be weakening the overall reliability.

**Suggestion**

- Conduct regular customer feedback surveys to identify services gaps.
- Introduce employee engagement programs to boost morale and productivity.
- Strengthen internal communication between management and employees.

**Conclusion**

The research shows that both customers and employees at PNB Vijayapura report moderate to high satisfaction levels. While most services and workplace factors received positive feedback, areas like staff courteousness and grievance redressal mechanisms could be improved. Enhancing employee satisfaction can, in turn, uplift customer experiences, contributing to the overall growth and reputation of the bank.

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# INFLUENCE OF EMOTIONS ON FINANCIAL DECISIONS

**Muzammil Mohammed Arif Masali**
Student B.Com. Programme, Bldeas A S Patil College of Commerce (Autonomous) Vijayapura
**Prof. (Miss) Sneha Benakatti**
Assistant Professor Commerce Department, Bldeas A S Patil College of Commerce (Autonomous) Vijayapura

## Introduction

Financial decisions are traditionally viewed as rational processes based on mathematical calculations and logical analysis. However, modern research in behavioural finance reveals that emotions play a crucial role in shaping financial choices. The influence of emotions on financial decisions has gained prominence as investors and financial professionals recognize that human psychology significantly impacts market behaviour, personal investment strategies, and overall economic outcomes. This study explores how different emotional states affect financial decision-making processes and their consequences on individual and market-level financial performance.

## Need for the Study

- Understanding behavioural patterns in financial markets ❖ Improving financial literacy and education programs
- Enhancing investment advisory services ❖ Supporting better personal financial management

## Statement of Problems

- **Emotional bias in investment decisions** - Fear and greed often lead to poor timing in buying and selling investments ❖**Overconfidence in financial planning** - Excessive optimism results in inadequate risk assessment and insufficient diversification ❖**Stress-induced financial choices** - Anxiety and panic lead to impulsive financial decisions that may not align with long-term goals ❖**Lack of awareness** Many individuals are unaware of how emotions influence their financial behaviour

## Objectives of the Study

- To analyze the impact of various emotions on financial decision-making
- To identify common emotional biases in investment behaviour
- To examine the relationship between emotional intelligence and financial success

- To evaluate the effectiveness of emotional awareness in improving financial outcomes
- To provide recommendations for emotionally intelligent financial planning

**Research Methodology**

- **Source of the data:** The study is based on primary data
- **Primary data:** The information has been collected through Google Forms online survey with a structured questionnaire containing 20 questions focusing on emotional biases, behavioural patterns, and psychological factors in financial decision-making
- **Sample size:** 30 respondents

**Sample Design**

| Category of Respondents | Samples |
|---|---|
| Students | 18 |
| Employed individuals | 8 |
| Self-employed | 1 |
| Unemployed | 3 |

**Demographic Distribution**

| Age Group | Count | Gender Distribution | Count |
|---|---|---|---|
| 15-20 years | 8 | Male | 16 |
| 21-25 years | 13 | Female | 14 |
| 26-30 years | 3 | | |
| Above 30 years | 6 | | |

**Educational Background:**

| Education Level | Count | Field of Study | Count |
|---|---|---|---|
| Undergraduate | 10 | Business/Management | 13 |
| Graduate | 15 | STE | 7 |
| Professional | 4 | Information Technology | 2 |
| Others | 1 | Other fields | 8 |

- **Survey Questions Framework:** The questionnaire included 20 multiple-choice questions covering:
  - Emotional drivers of impulsive financial decisions
  - Behavioural biases (Loss aversion, Overconfidence, Confirmation bias)

- Psychological phenomena (Recency bias, Anchoring bias, Sunk cost fallacy)
- Emotional associations with risk-taking, conservatism, and satisfaction
- Open-ended remarks on emotional influences in financial decisions

- **Data Collection Period:** June 5-6, 2025 **Response Rate:** 100% (All 30 responses were complete and valid)

**Limitations of the Study**

- Limited sample size may not represent the entire population
- Emotional responses can vary significantly across different market conditions
- Self-reporting bias in emotional assessment questionnaires
- Time constraints in capturing long-term emotional patterns
- Cultural and regional factors may influence emotional responses to financial situations

**Analysis and Interpretation**

**Demographic Analysis**

- **Gender Distribution**
  - Male: 53.3% (16 respondents)
  - Female: 46.7% (14 respondents) Age Distribution:
  - 15-20 years: 26.7% (8 respondents)
  - 21-25 years: 43.3% (13 respondents)
  - 26-30 years: 10% (3 respondents)
  - Above 30 years: 20% (6 respondents) **Occupation Distribution:**
  - Students: 60% (18 respondents)
  - Employed: 26.7% (8 respondents)
  - Unemployed: 10% (3 respondents)
  - Self-employed: 3.3% (1 respondent)

**Key Findings from Survey Responses**

- **Primary Emotional Drivers of Impulsive Financial Decisions**
  - Fear: 46.7% (14 responses)
  - Excitement: 26.7% (8 responses)
  - Greed: 20% (6 responses)
  - Anxiety: 6.7% (2 responses)
- **Most Common Emotional Bias - Holding Losing Investments**
  - Loss aversion: 73.3% (22 responses)

  - Sunk cost fallacy: 16.7% (5 responses)
  - Confirmation bias: 10% (3 responses)
- **Emotional Tendency to Overestimate Recent Events**
  - Recency bias: 56.7% (17 responses)
  - Availability heuristic: 26.7% (8 responses)
  - Anchoring bias: 16.7% (5 responses)
- **Emotion Associated with Financial Risk-Taking**
  - Greed: 50% (15 responses)
  - Fear: 26.7% (8 responses)
  - Excitement: 16.7% (5 responses)
  - Anxiety: 6.7% (2 responses)
- **Loss Aversion Phenomenon**
  - Loss aversion: 73.3% (22 responses)
  - Risk aversion: 20% (6 responses) Anchoring bias: 6.7% (2 responses)
- **Overconfidence in Financial Predictions**
  - Overconfidence bias: 83.3% (25 responses)
  - Confirmation bias: 10% (3 responses)
  - Anchoring bias: 6.7% (2 responses)
- **Information Confirmation Seeking**
  - Confirmation bias: 76.7% (23 responses)
  - Availability heuristic: 13.3% (4 responses)
  - Anchoring bias: 10% (3 responses)
- **Emotion Associated with Financial Conservatism**
  - Fear: 53.3% (16 responses)
  - Caution: 20% (6 responses)
  - Excitement: 16.7% (5 responses)
  - Greed: 10% (3 responses)

**Statistical Analysis**

  - **Reliability Statistics:** The survey demonstrated high internal consistency with responses showing clear patterns in emotional behaviour identification.

**Cross-Tabulation Analysis**

| Age | Primary Fear | Primary Greed | Primary Excitement Response |
|---|---|---|---|
| 15-20 years | 50% 8 | 25% 8 | 25% 8 |
| 21-25 years | 46.% (6/13 | 15.% (2/13 | 30.% (4/13 |
| 26-30 years | 33.% 3 | 33.% 3 | 33.% 3 |
| Above 30 | 50% 6 | 16.% 6 | 16.% 6 |

**Gender-Based Emotional Response Patterns:**

| Emotional | Male (n=16) | Female (n=14) |
|---|---|---|
| Fea | 43.% (7 | 50% (7 |
| Excitemen | 31.% (5 | 21.% (3 |
| Greed | 18.% (3 | 21.% (3 |
| Anxiet | 6.% (1 | 7.% (1 |

**Findings of the Study**

- **Fear dominates impulsive financial decisions** - 46.7% of respondents identified fear as the primary emotional driver
- **Loss aversion is the strongest bias** - 73.3% of respondents recognized loss aversion as the main factor in holding losing investments
- **Overconfidence bias is widely prevalent** - 83.3% acknowledged overconfidence in predicting financial outcomes
- **Students represent majority** - 60% of respondents were students, indicating high relevance among young adults ❖**Gender balance in fear responses** - Both males (43.8%) and females (50%) showed similar fear-based decision patterns
- **Confirmation bias in information seeking** - 76.7% tend to seek information confirming existing financial decisions
- **Recency bias affects perception** - 56.7% overestimate importance of recent financial events
- **Greed drives risk-taking** - 50% associate greed with financial risk-taking behaviour
- **Age factor in emotional responses** - Younger respondents (15-25 years) showed higher emotional volatility in decision-making
- **Professional diversity** - Responses came from various fields including Business/Management (43.3%) and STEM (23.3%)

## Suggestions

Based on the comprehensive analysis of emotional influences on financial decisions, several recommendations emerge for improving financial decision-making processes. Financial education programs should incorporate emotional intelligence training to help individuals recognize and manage their emotional biases. Investment advisors should implement systematic approaches that account for clients' emotional patterns and provide guidance during periods of market volatility. Developing emotional awareness tools and decision-making frameworks can help investors make more rational choices aligned with their long-term financial goals.

## Conclusion

The study on the influence of emotions on financial decisions reveals that emotional factors play a crucial role in shaping financial behaviour and outcomes. Fear, greed, overconfidence, and anxiety significantly impact investment decisions, often leading to suboptimal financial results. However, increased emotional awareness and the development of systematic decision-making processes can help mitigate these negative effects. Understanding the psychological aspects of financial decision-making is essential for both individual investors and financial professionals to achieve better financial outcomes and create more stable financial markets. This research emphasizes the need for integrating behavioural finance principles into financial education and advisory services.

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# RISE OF WORK FROM HOME AND ITS IMPACT ON EMPLOYEESSATISFACTION, PRODUCTIVITY AND COMPANY CULTURE

**Mithali Jain**

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

## Introduction

Work –from-home has quickly changed the way we work, thanks to tech advances and COVID-19 pandemic. Once a rare perk,it's now common across industries .its improved flexibility and work-life- balance for many, but also brought challenges in team connection and company culture. As remote work becomes the norm, understanding its impact is key for the future of work.

## Need for Study

- To see how working from affects how happy and healthy employees feel.
- To check if remote work helps or hurts productivity
- To find outwhat's working well and what's not for both staff and employees

## Literature Review

- Shamir B, Salomon (1985): working from home helps people juggles work and personal life more easily. Studies show remote workers feel happier and more balanced than those in the office
- MenninoS ,RubinB.A AND Brayfield(2005):remote workers often struggle with communication , with 52% finding it challenging .still, modern tools and tech made staying connected much easier
- Pang ,Z, Becerik-Gerber,B ,Hoque,S.O'Neill (2021):remote works can feel isolated and disconnected from colleagues and workplace culture .yet some find remote work less lonely than office life.according to a buffer study
- Van Der,Lipple,T&Lippenyi,Z(2020):remote workers have more control over their environment ,boostingcomfort .Personalizing their workspace leads to greater job satisfaction

## Objectives

- To see how remote work impacts productivity and performance
- To explore how WFH changes company culture and team communication
- To evaluate how well remote work policies are working
- To understand how working from home affects employee happiness and well-being.

**Hypothesis**

- **Employees Satisfaction**

**H0:** Work from home doesn't really change employee satisfaction.

**H1:** Working from home makes employees more satisfied.

- **Productivity**

**H0:** Working from home doesn't affect productivity.

**H1:** Working from home affect productivity.

**Scope of Study**

This study looks at how rise of work – from –home since 2020 has affected employees and company's .It explores how remote work impacts job satisfaction, productivity and the way people connect and work together. By focusing on real experiences across different industries, the study aims to understand both the benefits and challenges of working from home in today's world.

**Research Methodology**

- Source of Data: The study is based on primary and secondary data.
- Primary Data: A sample of questionnaire was collected from 50 employees of different sector through Google form.
- Secondary Data: Journals, articles, online sources, academic journal, offline source, magazines.
- Sampling Method: Random Sampling.
- Instrument: Questionnaire with 5 pointlikert scale.

**Limitation**

- The study focuses on the pandemic and just after, so it might miss how remote work evolves long- term
- It's based on personal experience, which can be biased.
- Difference in tech access could impact how people experience remote work.
- The sudden to remote work might have created short-term effects that won't last as hybrid models grow.

**Scope of Future**

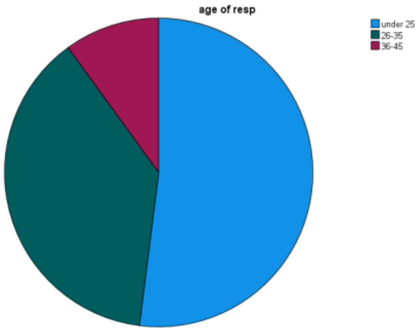
Remote work offers flexibility but can blur work- life boundaries and impact mental health. While productivity can improve with the autonomy and technology, maintaining company culture and leadership and engagement is challenging.

## Analysis and Interpretation

**Table 1:Age of Respondent**

**age of resp**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | under 25 | 26 | 52.0 | 52.0 | 52.0 |
| | 26-35 | 19 | 38.0 | 38.0 | 90.0 |
| | 36-45 | 5 | 10.0 | 10.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

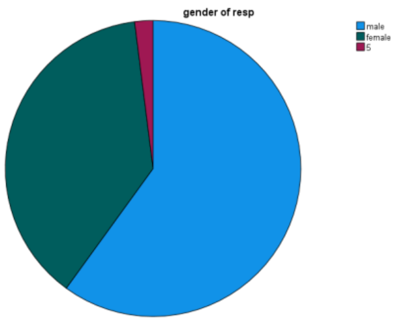



**Interpretation:** Table 1 shows, age under 25(52%), 26-35(38%), 36-45(10%)

**Table 2: Gender of Respondent**

**gender of resp**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | male | 30 | 60.0 | 60.0 | 60.0 |
| | female | 19 | 38.0 | 38.0 | 98.0 |
| | 5 | 1 | 2.0 | 2.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

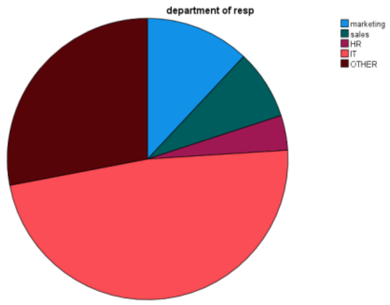



**Interpretation:** Table 2 shows, male (60%), female (38%)

### Table 3: Department of Respondent

**department of resp**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | marketing | 6 | 12.0 | 12.0 | 12.0 |
| | sales | 4 | 8.0 | 8.0 | 20.0 |
| | HR | 2 | 4.0 | 4.0 | 24.0 |
| | IT | 24 | 48.0 | 48.0 | 72.0 |
| | OTHER | 14 | 28.0 | 28.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

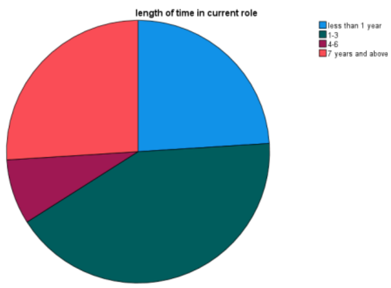



**Interpretation:** Table 3 shows, marketing(12%), sales(8%), hr(4%), it (48%), other(28%)

### Table 4: Length of Time in Current Role

**length of time in current role**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | less than 1 year | 12 | 24.0 | 24.0 | 24.0 |
| | 1-3 | 21 | 42.0 | 42.0 | 66.0 |
| | 4-6 | 4 | 8.0 | 8.0 | 74.0 |
| | 7 years and above | 13 | 26.0 | 26.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

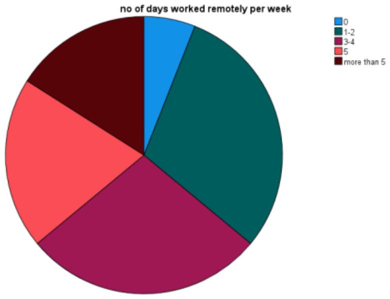



**Interpretation:** Table 4 shows, less than 1 year (24%), 1-3(42%), 4-6(8%), 7years and above (26%)

**Table 5: Number of Days Worked Remotely Per Week**

**no of days worked remotely per week**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | 0 | 3 | 6.0 | 6.0 | 6.0 |
| | 1-2 | 15 | 30.0 | 30.0 | 36.0 |
| | 3-4 | 14 | 28.0 | 28.0 | 64.0 |
| | 5 | 10 | 20.0 | 20.0 | 84.0 |
| | more than 5 | 8 | 16.0 | 16.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

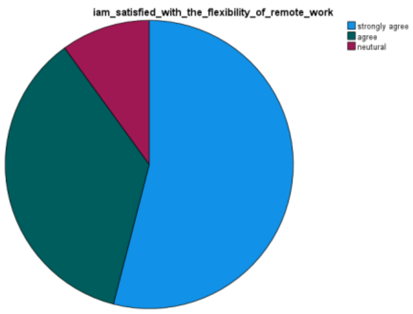



**Interpretation:** Table 5 shows, 0 (6%), 1-2(30%), 3-4(28%), 5 (20%), more than 5(16%)

**Table 6: I Am Satisfied With the Flexibility of Remote Work**

**iam_satisfied_with_the_flexibility_of_remote_work**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly agree | 27 | 54.0 | 54.0 | 54.0 |
| | agree | 18 | 36.0 | 36.0 | 90.0 |
| | neutral | 5 | 10.0 | 10.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

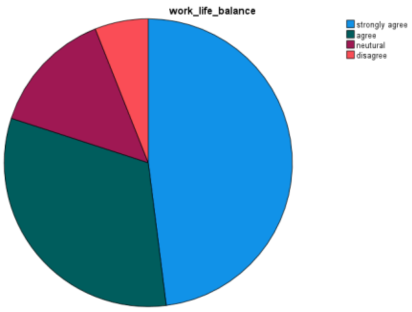



**Interpretation:** Table 6 shows, strongly agree(54%), agree(36%), neutral(10%)

**Table 7: Work Life Balance**

**work_life_balance**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly agree | 24 | 48.0 | 48.0 | 48.0 |
| | agree | 16 | 32.0 | 32.0 | 80.0 |
| | neutral | 7 | 14.0 | 14.0 | 94.0 |
| | disagree | 3 | 6.0 | 6.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

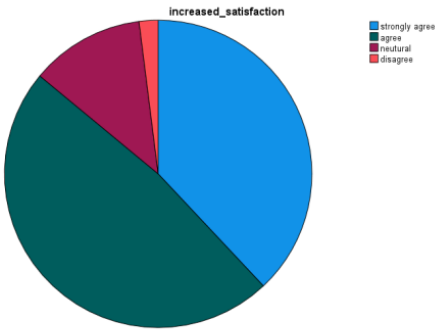



**Interpretation:** Table 7 shows, strongly agree(48%), agree(32%), neutral(14%), disagree(6%)

**Table 8: Increased Satisfaction**

**increased_satisfaction**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly agree | 19 | 38.0 | 38.0 | 38.0 |
| | agree | 24 | 48.0 | 48.0 | 86.0 |
| | neutral | 6 | 12.0 | 12.0 | 98.0 |
| | disagree | 1 | 2.0 | 2.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

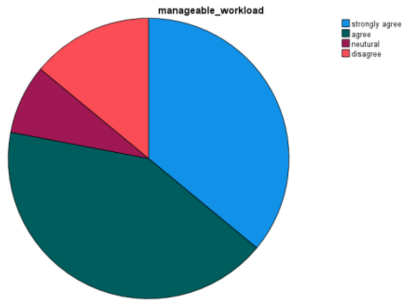



**Intpretation:** Table 8 shows, strongly agree (38%), agree (48%), neutral (12%), disagree(2%)

### Table 9: Manageable Workload

**manageable_workload**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly agree | 18 | 36.0 | 36.0 | 36.0 |
| | agree | 21 | 42.0 | 42.0 | 78.0 |
| | neutral | 4 | 8.0 | 8.0 | 86.0 |
| | disagree | 7 | 14.0 | 14.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

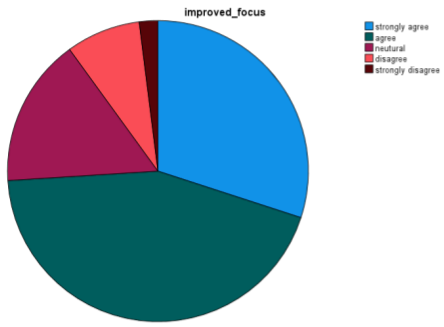



**Interpretation:** Table 9 shows, strongly agree(36%), agree(42%), neutral(8%), disagree (14%)

### Table 10: Improved Focus

**improved_focus**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly agree | 15 | 30.0 | 30.0 | 30.0 |
| | agree | 22 | 44.0 | 44.0 | 74.0 |
| | neutural | 8 | 16.0 | 16.0 | 90.0 |
| | disagree | 4 | 8.0 | 8.0 | 98.0 |
| | strongly disagree | 1 | 2.0 | 2.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




**Interpretation:** Table 10 shows, strongly disagree (30%), agree (44%), neutral (16%) disagree (8%), strongly disagree (2%)

**Reliability Statistics**

**Reliability Statistics**

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|---|---|---|
| .792 | .817 | 16 |

**Interpretation:** The Coach's Alpha for the 16 items was 0.792, indicating an acceptable level of internal consistency. In general, a value above 0.7 is considered acceptablein social science research, with higher values (above 0.8 or 0.9) reflecting stronger reliability. When the items were standardized, the alpha increased slightly to 0.817, suggesting that equalizing the variance across items helped improve the consistency a bit.

**One Sample Test**

**One-Sample Test**

| | Test Value = 0 | | | | | |
|---|---|---|---|---|---|---|
| | | | | | 95% Confidence Interval of the Difference | |
| | t | df | Sig. (2-tailed) | Mean Difference | Lower | Upper |
| iam_satisfied_with_the_flexibility_of_remote_work | 16.344 | 49 | <.001 | 1.560 | 1.37 | 1.75 |
| work_life_balance | 13.831 | 49 | <.001 | 1.780 | 1.52 | 2.04 |
| increased_satisfaction | 17.089 | 49 | <.001 | 1.780 | 1.57 | 1.99 |
| manageable_workload | 14.000 | 49 | <.001 | 2.000 | 1.71 | 2.29 |
| improved_focus | 14.910 | 49 | <.001 | 2.080 | 1.80 | 2.36 |
| timely_completion | 17.500 | 49 | <.001 | 2.000 | 1.77 | 2.23 |
| enhanced_efficiency | 16.442 | 49 | <.001 | 2.020 | 1.77 | 2.27 |
| inrcreased_accountability | 17.410 | 49 | <.001 | 2.020 | 1.79 | 2.25 |
| boosted_produvtivity | 16.015 | 49 | <.001 | 2.020 | 1.77 | 2.27 |
| improved_relationship | 19.303 | 49 | <.001 | 2.540 | 2.28 | 2.80 |
| reduced_team_collaboration | 17.195 | 49 | <.001 | 2.760 | 2.44 | 3.08 |
| strong_remote_culture | 14.977 | 49 | <.001 | 2.140 | 1.85 | 2.43 |
| cultural_disconnect | 19.031 | 49 | <.001 | 2.920 | 2.61 | 3.23 |
| inclusive_remote_culture | 17.914 | 49 | <.001 | 2.520 | 2.24 | 2.80 |
| remote_work_preference | 14.376 | 49 | <.001 | 2.120 | 1.82 | 2.42 |
| sustained_remote_benefits | 15.652 | 49 | <.001 | 2.000 | 1.74 | 2.26 |

**Findings, Suggestions and Conclusion**

Working from home has made many employees happier with more flexibility, but some miss- in – person connections. Productivity is mixed, and company culture has been harder to maintain. To improve, businesses can offer a hybrid model, keep communication strong, and focus on team- building and clear expectations. Blancing WFH with connections and productivity is key.

**References**

1. Hochschild, A. R. (1997): Explores how the boundaries between work and home blur.
2. Bellman, L. &Hubler, O. (2021): Investing the relationship between remote work, job satisfaction, and work- life balance.
3. Susilo. D .(2020): Examine the impact of working from home on job performance during COVID- 19 crisis in Indonesia.
4. Church, N. F. (2015): Looks at employees perceptions of the benefits of working from home as a job perk.

# IMPACT OF WOMEN EMPOWERMENT SCHEMES A STUDY WITH SPECIAL REFFERENCE TO GRUHA LAKSHMI SCHEMES

**Surekha Bandarkoti**

Student of 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 "Gruha Lakshmi Scheme," a recent government scheme in Karnataka, provides women who are the heads of households ₹2,000 per month. Its objectives are to improve women's family welfare and financial independence.

## Need for the Study

The study's necessary can be clarified more clearly by focusing on research gaps, the value of government programs for women, and the ways in which the Gruha Lakshmi Scheme Implements the social and economic challenges that women face. You could bring close attention to the presents hurdles women come across when trying to obtain financial resources and the ways in which governmentfunded initiatives can help close this gap.

## Review of Litterature

- Studies from around the world show that when women get financial help, their families do better.
- In India, similar schemes like "Beti Bachao Beti Padhan" and "PM Jan Dhan Yojana" have helped women.
- Previous state programs in Karnataka also showed positive results but had challenges too.

## Statement of the Problem

Insufficient research has been carried out to decide whether the scheme truly helps women in Karnataka, and it is still relatively new. The current study is hoping to fill in that gap.

## Objectives of the Study

- To determine how much the scheme improves women's money management.
- To determine how many families are living better lives regarding health, education, etc.
- To determine whether more decisions are being made at home by women.
- To learn if women have difficulties with the scheme.

**Hypothesis Testing**

- "Hypothesis 1": the scheme builds up women's financial position.
- "Hypothesis 2": Women in the strategy result better lives for their families than those who don't.

**Scope of the Study**

This study will be focused on a few Karnataka districts, especially Belagavi, Mysuru, and Bijapur, where many women are taking part in the research.

**Research Methodology**

- **Method:** In this descriptive study, surveys and an audience were used.
- **Data:** Primary data: From women who got benefits.
- **Secondary Data:** Available on websites and in official documents.
- **Sampling:** Women selected at random from various regions.
- **Tools:** Basic statistical tools and charts.

**Limitationsof the Study**

- Some women may not give correct or complete opinions.
- Women in faraway regions are difficult to reach.
- How a scheme functions can differ depending on the location.

**Scope for Future Research**

Describe the approach, methods and tools that you will be using to carry out the research. This covers the kind of research (qualitative, quantitative, or mixed), data collection techniques, and analysis approaches.

**Anlysis and Interpretation**

**Reliability Statistics**

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|---|---|---|
| .340 | .297 | 20 |

**Statistics**

| | | Res No | Gender | Material status | Education |
|---|---|---|---|---|---|
| N | Valid | 50 | 50 | 50 | 50 |
| | Missing | 0 | 0 | 0 | 0 |
| Mean | | 25.50 | 2.00 | 2.00 | 1.50 |
| Std. Deviation | | 14.577 | .000 | .000 | .580 |
| Kurtosis | | -1.200 | | | -.523 |
| Std. Error of Kurtosis | | .662 | .662 | .662 | .662 |

**One-Sample Test**

| | Test Value = 3 | | | | | |
|---|---|---|---|---|---|---|
| | t | df | Sig. (2-tailed) | Mean Difference | 95% Confidence Interval of the Difference Lower | Upper |
| 1) I know the Gruha laxmi scheme | 25.536 | 49 | .000 | 1.840 | 1.70 | 1.98 |
| 2) I got help easily | 3.934 | 49 | .000 | .240 | .12 | .36 |
| 3) It support my family's needs | 20.139 | 49 | .000 | 1.420 | 1.28 | 1.56 |
| 4) I can now save money | 23.917 | 49 | .000 | 1.640 | 1.50 | 1.78 |
| 5) Information was clear | 24.530 | 49 | .000 | 1.660 | 1.52 | 1.80 |
| 6) I feel independent | 25.210 | 49 | .000 | 1.680 | 1.55 | 1.81 |
| 7) I am confident about my kids future | 23.363 | 49 | .000 | 1.620 | 1.48 | 1.76 |
| 8) My life is better now | 22.409 | 49 | .000 | 1.580 | 1.44 | 1.72 |
| 9) I can buy small things | 16.166 | 49 | .000 | 1.600 | 1.40 | 1.80 |
| 10) I am not dependent on others | 8.984 | 49 | .000 | .940 | .73 | 1.15 |
| 11) I learned about job/Business | 8.530 | 49 | .000 | .700 | .54 | .86 |
| 12) I can save now | 21.999 | 49 | .000 | 1.560 | 1.42 | 1.70 |
| 13) I help manage home money | 26.815 | 49 | .000 | 1.720 | 1.59 | 1.85 |
| 15) I can plan big expenses | 7.568 | 49 | .000 | .640 | .47 | .81 |
| 14) My voice matters at home | 25.210 | 49 | .000 | 1.680 | 1.55 | 1.81 |
| 16)The money covers basic needs | 10.104 | 49 | .000 | 1.000 | .80 | 1.20 |
| 17) I balance family and personal life | 18.665 | 49 | .000 | 1.420 | 1.27 | 1.57 |
| 18) I am thinking about working or business | 4.030 | 49 | .000 | .380 | .19 | .57 |
| 19)My life is better now | 11.713 | 49 | .000 | 1.220 | 1.01 | 1.43 |
| 20)The scheme helps many women | 20.506 | 49 | .000 | 1.460 | 1.32 | 1.60 |

After collecting data from 50 Respondents the analysis will focus on how effectively this Scheme has implemented.The results will be interpreted by using statistical tools such as One Sample T Test and Reliability test.

**Findings, Suggestion and Conclusion**

**Findings**

- Women feel more independent.
- Better use of money for children's education and health.
- Some increase in women's role in family decisions.

**Suggestions**

- Make more people aware of the scheme.
- Set up more centers in villages.
- Link the scheme with training or job programs**.**

**Conclusion**

The Gruha Lakshmi Scheme is a good step toward women empowerment. With better implementation, it can make a bigger impact.

**Refferences**

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

# CUSTOMER SATISFACTION IN BIKE INSURANCE –CHALLENGES &SOLUTION

**Tinakumari Suthar**
Student of B.COM Programmer, BLDEA's, A.S.Patil College of commerce (Autonomous), Vijayapur
**Prof Vijaykumar Talwar**
Assistant Professor, Department of Commerce, BLDEA's, A.S.Patil College of commerce (Autonomous), Vijayapur

## Introduction

The bike insurance industry plays a critical role in protecting vehicle owners from financial losses due to accident, theft, and natural calamities. With a growing number of two wheeler users, ensuring customer satisfaction is influenced by various factors including claim settlement process, customers support, and pricing.

## Need for the Study

- To understand the current level of customer satisfaction in the bike insurance sector.
- To analyze gaps in service delivery.
- The challenges faced by customer during policy purchase.

## Review of Literature

Customer satisfaction in bike insurance and influenced by factor like premium affordability, claim settlement efficiency, and customer service responsiveness and research indicates that transparency in policy terms and digital accessibility Also play a mutual role.

## Statement of the Problems

Despite the repid growth of the bike insurance industry, customer dissatisfaction remains. Long claim processing Time, lack of transparency and complex procedures are some of the commonly reported issues.

These problems lead to a lack of trust in insurance providers, resulting in policy non-renewal and negative word of mouth.

## Reseach Questions

- My insurance policy covers all necessary damages and risks.
- The policy offers good value for money.
- The premium cost of my insurance is reasonable.
- The payment option for premiums is flexible.

## Objectives of the Study

- To identify key challenges impacting satisfaction.

- To assess the effectiveness of current services provided by insurance companies.
- To provide recommendation for improving customer experience and satisfaction.

**Scope of the Study**

- Two-wheeler insurance policy holders.
- Both online and offline insurance purchases experiences
- Insurance companies operating within the selected geographical region

**Limitations of the Study**

- Data is based on self-reported responses which may include bias
- Time and resource constraints may limit the depth of analysis.
- Date collected through willingness of participants to share accurate information.
- Responses are based on personal opinions and may carry biases.

**Research Methodology**

- Source of data: the study is based on primary data
- Primary data: The information has been collected through questionnaire.
- Sample size: 48 responses
- Sample selection: Primary data is collected through structured questionnaires distributed to bike insurance holders the data is analyzed using statistical tools.

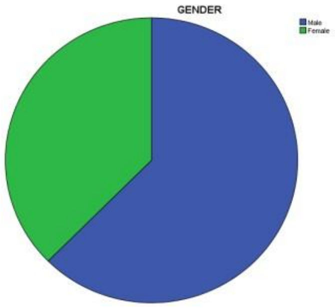
**Scope of Future Research**

Future studies can include broader geographic area & different types of vehicle insurance, using longitudinal data to satisfaction trends over time.

**Analysis and Interpretation**

**Gender**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Male | 30 | 62.5 | 62.5 | 62.5 |
| | Female | 18 | 37.5 | 37.5 | 100.0 |
| | Total | 48 | 100.0 | 100.0 | |




According to table 1The respondents are female (37.5), male respondents (62.5)

**Occupation**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Student | 13 | 27.1 | 27.1 | 27.1 |
| | Employed | 18 | 37.5 | 37.5 | 64.6 |
| | Self-Employed | 15 | 31.3 | 31.3 | 95.8 |
| | Others | 2 | 4.2 | 4.2 | 100.0 |
| | Total | 48 | 100.0 | 100.0 | |

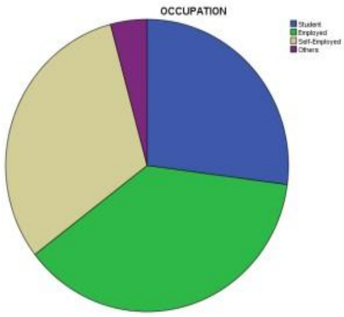



**Table 2: shows that (27.1%) are students,(37.5%)are employed, and (31.3%)are selfemployed,(4.2%) fall under other.**

**Insurance Duration**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Less Than one year | 12 | 25.0 | 25.0 | 25.0 |
| | 1-3 years 4-6 years | 18 | 37.5 | 37.5 | 62.5 |
| | more than 6 years | 12 | 25.0 | 25.0 | 87.5 |
| | Total | 6 | 12.5 | 12.5 | 100.0 |
| | | 48 | 100.0 | 100.0 | |

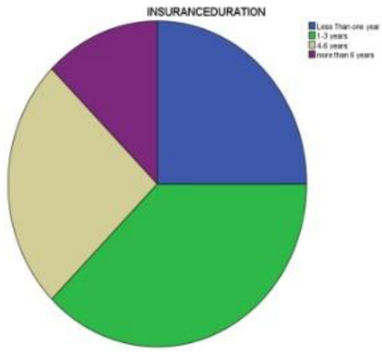
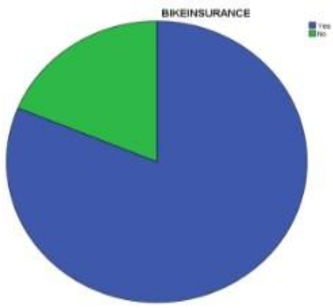



Table 3 shows that 25% insurance for less than one year 37.5% have insurance for 1-3 years

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Yes | 39 | 81.3 | 81.3 | 81.3 |
| Valid No | 9 | 18.8 | 18.8 | 100.0 |
| Total | 48 | 100.0 | 100.0 | |




**Bikeinsurance**

Table 4 shows that 81.3% have bike insurance, 18.8% do not.

**Policy Coverage**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly Disagree | 2 | 4.2 | 4.2 | 4.2 |
| | Disagree | 2 | 4.2 | 4.2 | 8.3 |
| | Neutral | 8 | 16.7 | 16.7 | 25.0 |
| | Agree | 20 | 41.7 | 41.7 | 66.7 |
| | Strongly Agree | 16 | 33.3 | 33.3 | 100.0 |
| | Total | 48 | 100.0 | 100.0 | |

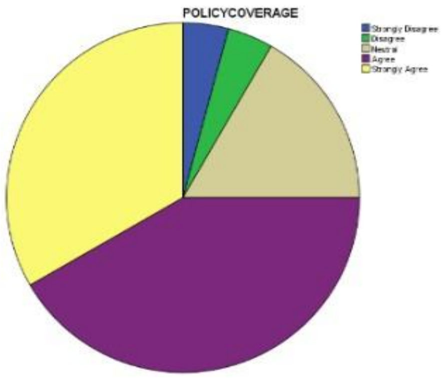



Table 5 shows that 4.2% strongly disagree with the policy coverage, while 4.2 % disagree, neutral 16.7%, agree 41.7% and strongly agree 33.3%

**Disoffers**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | 1 | 4 | 8.3 | 8.3 | 8.3 |
| | 2 | 6 | 12.5 | 12.5 | 20.8 |
| | 3 | 17 | 35.4 | 35.4 | 56.3 |
| | 4 | 16 | 33.3 | 33.3 | 89.6 |
| | 5 | 5 | 10.4 | 10.4 | 100.0 |
| | Total | 48 | 100.0 | 100.0 | |

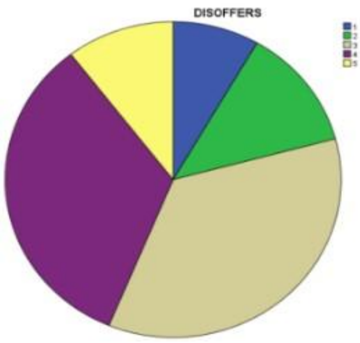



Table 6 shows that 8.3% rated offers as one 12.5% , as two 12.5%, 35.4% as three, 33.3% rated as four and 4.5 % rated as five.

**Recommend to Others**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | 1 | 2 | 4.2 | 4.2 | 4.2 |
| | 2 | 5 | 10.4 | 10.4 | 14.6 |

| | | | | | |
|---|---|---|---|---|---|
| | 3 | 17 | 35.4 | 35.4 | 50.0 |
| | 4 | 22 | 45.8 | 45.8 | 95.8 |
| | 5 | 2 | 4.2 | 4.2 | 100.0 |
| | Total | 48 | 100.0 | 100.0 | |

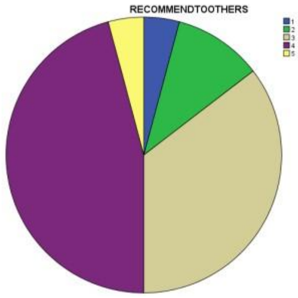



Table 7 shows that 4.2% rated likely wood to recommend as 1, 10.4% as 2, 35.4% as 3, and 45.8% rated as 4 and 4.2% rated as 5

**Statistics Analysis**

| | | AGE | GENDER | OCCU PATION | BIKE INSUR ANCE | INSURANCE DURATION | POLICY COVERAGE | POLICY OFFERS | CLEARTER MSAN DCONTION | REGULAR BENEFITS | SECURE COVERAGE | POLICY BENEFITS | REASONABLE PREMIUM | FLEXIBLE PAYMENT | DISOF FERS | AFFORDABLE PREMIUM | PRICE COVERAGE | PREMIUM RATE | CLAIM PROCESS | REASONABLE TIME FRAME | GOOD CLAIMS | SATISFIED CLAIMS | APPORAVAL PROCESS | SETTLEMENTS CLAIMS | OVERALL EXPERIENCE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N | Valid | 48 | 48 | 48 | 48 | 48 | 48 | 48 | 48 | 48 | 48 | 48 | 48 | 48 | 48 | 48 | 48 | 48 | 48 | 48 | 48 | 48 | 48 | 48 | 48 |
| | Missin g | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Mean | | 2.94 | 1.38 | 2.17 | 1.19 | 2.25 | 3.96 | 3.60 | 3.23 | 3.21 | 3.46 | 3.25 | 3.75 | 3.19 | 3.25 | 2.90 | 2.88 | 3.31 | 3.38 | 3.21 | 3.25 | 3.15 | 3.04 | 3.48 | 3.46 |
| Median | | 3.00 | 1.00 | 2.00 | 1.00 | 2.00 | 4.00 | 4.00 | 3.00 | 3.50 | 3.00 | 3.00 | 4.00 | 3.00 | 3.00 | 3.00 | 3.00 | 3.00 | 4.00 | 3.00 | 3.00 | 3.00 | 3.00 | 3.00 | 4.00 |
| Mode | | 3 | 1 | 2 | 1 | 2 | 4 | 4 | 3 | 4 | 3 | 4 | 4 | 3 | 3 | 2 | 3 | 4 | 4 | 3 | 3 | 3 | 4 | 3 | 4 |
| Minimu m | | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 2 | 1 | 1 | 1 |
| Maximu m | | 5 | 2 | 5 | 2 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 |

| | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Sum | 141 | 66 | 104 | 57 | 108 | 190 | 173 | 155 | 154 | 166 | 156 | 180 | 153 | 156 | 139 | 138 | 159 | 162 | 154 | 156 | 151 | 146 | 167 | 166 |
| Percentiles 95 | 5.00 | 2.00 | 4.10 | 2.00 | 4.00 | 5.00 | 5.00 | 5.00 | 4.55 | 5.00 | 4.55 | 5.00 | 5.00 | 5.00 | 4.00 | 4.00 | 5.00 | 4.55 | 4.55 | 5.00 | 4.00 | 4.00 | 5.00 | 5.00 |

## Findings of the Study

- Majority are the male responses
- Most of the responses are employed and self employed with 37.5% and 31.3%
- 62.5% of responses have bike insurance for 3 year or less
- 81.3% have bike insurance, while 18.8% do not
- 75% of respondents are satisfied with the policy coverage while only 8.4% express disagreement
- Majority 68.7% rated discount offers between 3and 4, indicating moderate satisfaction. Only 10.4% give the highest rating •Most respondents 91.7% rated

## Suggestion

The mobile claim settlement services to enhance convenience for customers. Offer loyalty rewards or discounts to retail long-term policyholders. Conduct periodic surveys to assess satisfaction levels and identify improvement areas. Train customer service teams regularly to handle queries more effectively collaborate with bike dealerships to promote bundled Insurance options.

## Conclusion

Customer satisfaction in bike insurance hinges on transparency, efficient service, and personalized offerings. Addressing the key challenges through digital transformation, customer-centric strategies, and continuous feedback mechanisms competitive edge in the evolving market.

## References

1. Customer satisfaction in general insurance-a research review, journal of insurance research
2. Pwc Indian-future of insurance reports 2024
3. Customer review on platform like policy bazaar and Google review

# ANALYSIS OF REMOTE WORK PRODUCTIVITY DATA

**Sanjeeta U Rugi**
Student, B.com Programme, BLDEA's A.S Patil College of Commerce [Autonomous], Vijayapura
**Nivedita**
BLDEA's A.S. Patil College of Commerce [Autonomous], Vijayapura

## Introduction

Working from home {WFH} has been rising for years, as more occupations use computers and telecommunications. More people have reliable home internet connections, and more families have both parents working full time.

## Needs of Works

Working from home requires a dedicated workspace, reliable technology, and strong communication skills. Employees need to create a productive environment, manage time effectively, and prioritize their well-being.

## Statement of Work

A Statement of Work (SOW) for work from home (WFH) would document the specific details of a WFH arrangement, including the scope of work, deliverables, timelines, and any special requirements for remote work.

## Research Questions

- How does WFH impact employee productivity, both quantitatively and qualitatively?
- What factors contribute to increased or decreased productivity while working from home?
- How do WFH policies and organizational support affect employee performance?

## Objectives of the Study

- Reduced commuting time. ...
- Increased productivity and performance. ...
- Improved work-life balance. ...

## Limitations of the Work

Limitations in work refer to factors that prevent or hinder an individual's ability to perform their job duties effectively or safely. These limitations can stem from various sources, including personal characteristics, environmental factors, or limitations related to the job.

## Reserch of Metodology

- **Source of Data:** The study is based on primary and secondary data.

- **Primary Data:** The information has been collected by using structured questions.
- **Secondary Data:** The information has been collected by books, online articles, and percentage table for analysis of data.

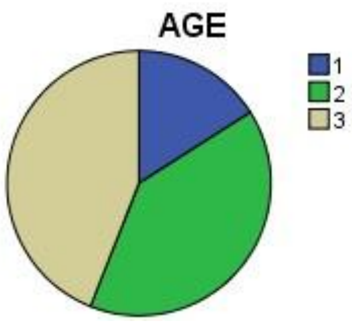
**Scope of Future Research**

The future scope of research on work encompasses various areas driven by evolving trends like automation, AI integration, and changing workforce dynamics. Researchers can explore the impact of these changes on productivity, well-being, and equity, while also examining how organizations can adapt and thrive in this evolving landscape.

**Analysis and Interpretation**

**Age**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | 1 | 8 | 16.0 | 16.0 | 16.0 |
| | 2 | 20 | 40.0 | 40.0 | 56.0 |
| | 3 | 22 | 44.0 | 44.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

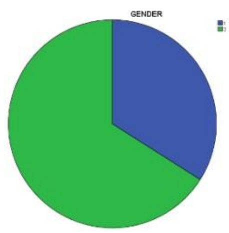



**Interpretation**: The above table shows that less than 18 yrs group is 20%, 18-25 is 31%, 26-40 is 45%, and above 60 age group is 4%,

**Gender**

GENDER

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | 1 | 17 | 34.0 | 34.0 | 34.0 |
| | 2 | 33 | 66.0 | 66.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |



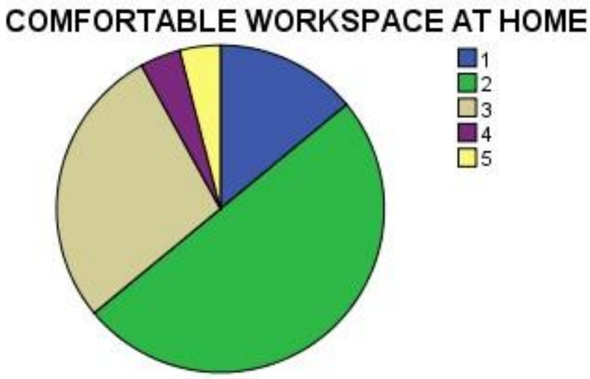
**Interpretation**: From the above diagram we find that 40% of respondents are male and 60% of female.

**Comfortable Worksapce at Home**

**Interpretation:** From the above diagram we find that 8% of respondents are Primary, 8% are Secondary, 37% are Higher secondary, 47% are graduate and others.

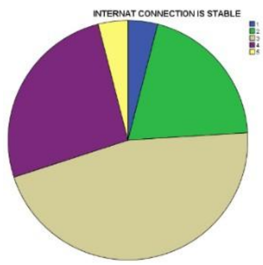
**COMFORTABLE WORKSPACE AT HOME**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | 1 | 7 | 14.0 | 14.0 | 14.0 |
| | 2 | 25 | 50.0 | 50.0 | 64.0 |
| | 3 | 14 | 28.0 | 28.0 | 92.0 |
| | 4 | 2 | 4.0 | 4.0 | 96.0 |
| | 5 | 2 | 4.0 | 4.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




**INTERNAT CONNECTION IS STABLE**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | 1 | 2 | 4.0 | 4.0 | 4.0 |
| | 2 | 10 | 20.0 | 20.0 | 24.0 |
| | 3 | 23 | 46.0 | 46.0 | 70.0 |
| | 4 | 13 | 26.0 | 26.0 | 96.0 |
| | 5 | 2 | 4.0 | 4.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




**Interpretation**: 4% frequency is 2, 20% frequency is 10, 46% frequency is 23, 26% is 13, 4% frequency is

**One-Sample Statistics**

| | N | Mean | Std. Deviation | Std. Error Mean |
|---|---|---|---|---|
| HELP ME STAY FOCUSED AND PRODUCTIVE | 50 | 2.82 | .748 | .106 |
| REMOTE WORK ENVIRONMENT | 50 | 2.90 | 1.374 | .194 |
| WORK TIME FROM PERSONAL TIME | 50 | 2.90 | 1.074 | .152 |
| COMPARE TO WORKING IN OFFICE | 50 | 2.78 | 1.112 | .157 |
| REGULAR BREAKS TO MAINTAIN PRODUCTIVITY | 50 | 3.04 | 1.590 | .225 |
| MY PERSONAL AND PROFESSTIONAL RESPONSIBILITIES | 50 | 2.38 | .780 | .110 |
| COMMUNICATION WITH TEAM MEMEBERS | 50 | 2.88 | .849 | .120 |
| FEEDBACK FROM MANAGERS | 50 | 3.16 | 1.719 | .243 |
| USE COLLOBRATION TOOLS | 50 | 2.18 | .774 | .110 |
| TEAM WORK AND COLLABRATION | 50 | 2.92 | 1.226 | .173 |
| COLLEAGUES DESPITE WORK REMOTLY | 50 | 3.14 | 1.498 | .212 |
| MOTIVATED BY WORKING | 50 | 2.14 | 1.143 | .162 |
| STAY ENGAGED MY TASK | 50 | 3.04 | 1.212 | .171 |
| RECOGNITION OF WORK | 50 | 2.84 | 1.557 | .220 |
| PRODUCTIVITY AT HOME | 50 | 1.96 | .947 | .134 |
| ORGANISATION OF REMOTE WORK | 50 | 3.44 | 1.232 | .174 |
| PRODUCTIVITY WORKING REMOTELY IN OFFICE | 50 | 2.58 | .971 | .137 |
| EFFICIENT WHILE WORKING REMOTELY | 50 | 2.32 | 1.115 | .158 |
| COMPLETE MY TASK | 50 | 2.82 | 1.273 | .180 |
| IMPROVED BY WORKING | 50 | 3.20 | 1.525 | .216 |
| MY OVERALL PERFORMANCE | 50 | 2.68 | 1.077 | .152 |
| SUPPORT PROVIDED BY ORGANIZATION | 50 | 2.82 | .919 | .130 |
| FEEL PRODUCTIVITY | 50 | 2.42 | .859 | .122 |

**One-Sample Test**

| | Test Value = 3 | | | | | |
|---|---|---|---|---|---|---|
| | t | df | Sig. (2-tailed) | Mean Difference | 95% Confidence Interval of the Difference Lower | Upper |
| HELP ME STAY FOCUSED AND PRODUCTIVE | -1.703 | 49 | .095 | -.180 | -.39 | .03 |
| REMOTE WORK ENVIRONMENT | -.515 | 49 | .609 | -.100 | -.49 | .29 |
| WORK TIME FROM PERSONAL TIME | -.659 | 49 | .513 | -.100 | -.41 | .21 |
| COMPARE TO WORKING IN OFFICE | -1.399 | 49 | .168 | -.220 | -.54 | .10 |
| REGULAR BREAKS TO MAINTAIN PRODUCTIVITY | .178 | 49 | .860 | .040 | -.41 | .49 |
| MY PERSONAL AND PROFESSTIONAL RESPONSIBILITIES | -5.624 | 49 | .000 | -.620 | -.84 | -.40 |
| COMMUNICATION WITH TEAM MEMEBERS | -1.000 | 49 | .322 | -.120 | -.36 | .12 |
| FEEDBACK FROM MANAGERS | .658 | 49 | .513 | .160 | -.33 | .65 |
| USE COLLOBRATION TOOLS | -7.488 | 49 | .000 | -.820 | -1.04 | -.60 |
| TEAM WORK AND COLLABRATION | -.461 | 49 | .647 | -.080 | -.43 | .27 |
| COLLEAGUES DESPITE WORK REMOTLY | .661 | 49 | .512 | .140 | -.29 | .57 |
| MOTIVATED BY WORKING | -5.320 | 49 | .000 | -.860 | -1.18 | -.54 |
| STAY ENGAGED MY TASK | .233 | 49 | .816 | .040 | -.30 | .38 |
| RECOGNITION OF WORK | -.727 | 49 | .471 | -.160 | -.60 | .28 |
| PRODUCTIVITY AT HOME | -7.768 | 49 | .000 | -1.040 | -1.31 | -.77 |
| ORGANISATION OF REMOTE WORK | 2.526 | 49 | .015 | .440 | .09 | .79 |
| PRODUCTIVITY WORKING REMOTELY IN OFFICE | -3.059 | 49 | .004 | -.420 | -.70 | -.14 |
| EFFICIENT WHILE WORKING REMOTELY | -4.314 | 49 | .000 | -.680 | -1.00 | -.36 |
| COMPLETE MY TASK | -1.000 | 49 | .322 | -.180 | -.54 | .18 |
| IMPROVED BY WORKING | .927 | 49 | .358 | .200 | -.23 | .63 |
| MY OVERALL PERFORMANCE | -2.100 | 49 | .041 | -.320 | -.63 | -.01 |
| SUPPORT PROVIDED BY ORGANIZATION | -1.385 | 49 | .172 | -.180 | -.44 | .08 |
| FEEL PRODUCTIVITY | -4.773 | 49 | .000 | -.580 | -.82 | -.34 |

**Interpretation**: on simple statastics:

- Mean is 2.8, standard deviation is 748 and standard error means is 106.
- Mean is 2.90, standard deviation is 1.374 and standard error mean is 194.3. Mean is 2.90, standard deviation is 1.074 and standard error mean is 152.4. Mean is 2.78, standard deviation is 1.112 and standard error mean is 157.
- Mean is 3.04, standard deviation is 1.590 and standard error mean is 225.
- Mean is2.38, standard deviation is 780 and standard error mean is110.
- Mean is 2.88, standard deviation is 849 and standard error mean is 120.
- Mean is 3.16, standard deviation is 1719 and standard error mean is 243.
- Mean is 2.18, standard deviation is 774 and standard error mean is 110.
- Mean is 2.92, standard deviation is 1.226 and standard error mean is 173.
- Mean is 314, standard deviation is 1.498 and standard error mean is 212.
- Mean is 2.14, standard deviation is 1.143 and standard error means is 162.
- Mean is 3.04, standard deviation is 1.212 and standard error means is 171.
- Mean is 2.84, standard deviation is 1.557 and standard error mean is 220.
- Mean is 1.96, standard deviation is 947 and standard error mean is 134.
- Mean is 3.44, standard deviation is 1.232 and standard error mean is 174.
- Mean is 2.58, standard deviation is 971 and standard error mean is 137.
- Mean is 2.32, standard deviation is 1.115 and standard error mean is 158. 19. Mean is 2.82, standard deviation is 1.273 and standard error mean is 180.
- Mean is 2.68, standard deviation is 1.077 and standard error mean is 152.
- Mean is 2.82, standard deviation is 919 and standard error mean is 130.
- Mean is 2.42, standard deviation is 859 and standard error mean is 122.

**Interpretation**: one sample test.

- Total is 1.703, difference is 49, sig is 095, mean difference is -180, 95% confidence interval of the difference of lower is -39 and upper is 03.
- Total is -515, difference is 49, sig is 609, mean difference is -100, 95% confidence interval of the difference of lower is -49 and upper is 29.
- Total is 659, difference is 49, sig is 513, mean difference is -100, 95% confidence interval of the difference of lower is -41 and upper is 21.
- Total is -1.399, difference is 49, sig is 168, mean difference is -220, 95% confidence interval of the difference of lower is -54 and upper is 10.
- Total is 178, difference is 49, sig is 860, mean difference is 040, mean difference is 040, 95% confidence interval of the difference of lower is -41 and upper is 49.

- Total is -5624, difference is 49, sig is 000, mean difference is-620, 95% confidence interval of the difference is -84 and upper is -40.
- Total is 1000, difference is 49, sig is 322, mean difference is -120, 95% confidence interval of the difference is -36 and upper is 12.
- Total is 658, difference is 49, sig is 513, mean difference is 160, 95% confidence interval of the difference is -33 and upper is 65.
- Total is -7488, difference is 49, sig is 000, mean difference is -820, 95% confidence interval of the difference is -1.04 and upper is -60.
- Total is -461, difference is 49, sig is 647, mean difference is -080, 95% confidence interval of the difference is -43, and upper is 27.
- Total is 661, difference is 49, sig is 512, mean difference is 140, 95% confidence interval of the difference is -29, and upper is 57.
- Total is -5320, difference is 49, sig is 000, mean difference is -860, 95% confidence interval of the difference is -1.18, and upper is -54.
- Total is 233, difference is 49, sig is 816, mean difference is 040, 95% confidence interval of the difference is -30, and upper is 38.
- Total is -727, difference is 49, sig is 471, mean difference is -160, 95% confidence interval of the difference is -60, and upper is 28.
- Total is -7768, difference is 49, sig is 000, mean difference is 1.040, 95% confidence interval of the difference is 1.31, and upper is -77.
- Total is 2.526, difference is 49, sig is 0.15, mean difference is 440, 95% confidence interval of the difference is 09, and upper is 79.
- Total is 3.059, difference is 49, sig is 004, mean difference is -420, 95% confidence interval of the difference is -70, and upper is -14.
- Total is -4314, difference is 49, sig is 000, mean difference is -680, 95% confidence interval of the difference is -1.00, and upper is -36.
- Total is -1.000, difference is 49, sig is 322, mean difference is -180, 95% confidence interval of the difference is -54, and upper is 18.
- Total is 927, difference is 49, sig is 358, mean difference is 200, 95% confidence interval of the difference is -23, and upper is -63.
- Total is -2100, difference is 49, sig is 041, mean difference is -320, 95% confidence interval of the difference is -63, and upper is 01.
- Total is -1385, difference is 49, sig is 172, mean difference is -180, 95% confidence interval of the difference is -44, and upper is 08.
- Total is -4773, difference is 49, sig is 000, mean difference is -580, 95% confidence interval of the difference is -82, and upper is -34.

# USAGE OF MOBILE PHONES DURING COVID – 19

**R.G Sanjeevini Varma**

Student, B.com Programme, BLDEA's A.S Patil College of Commerce [Autonomous], Vijayapura

## Introduction

The COVID-19 pandemic changed daily life, making mobile phones essential for work, school, health, and communication. Due to lockdowns and distancing, people relied on phones to consult doctors, attend classes, and run businesses from home. Apps like Zoom and Google Meet enabled remote learning and meetings. Phones also supported online shopping and offered entertainment through games, movies, and social media.

## Need for Study

The COVID-19 pandemic changed how people lived, worked, and learned, making mobile phones an essential tool. They were used for telemedicine, online learning, remote work, and staying in touch with others. Health apps tracked the virus and shared updates, while schools used phones for online classes. Businesses used apps like Zoom and Microsoft Teams to continue working from home.

## Review of Literature

During the COVID-19 pandemic, mobile phones became essential for health, work, learning, and staying connected. In healthcare, phones enabled remote consultations through telemedicine apps like Aarogya setu and COVID Safe, though privacy concerns arose. Mental health apps supported people during lockdowns. In education, students and teachers used apps like Zoom and Google Classroom, but poor internet and lack of devices affected many.

## Statement of the Problem

During the COVID-19 pandemic, mobile phones became a key tool for work, learning, health, and staying connected. While they helped life continue, they also caused problems. Many people felt tired, stressed, and had trouble sleeping due to too much screen time. Poor students and workers struggled without proper devices or internet, showing a big digital gap. Cyberattacks and privacy worries increased as apps collected personal data.

## Research Questions

- How did mobile phones support online learning for students during the pandemic?
- To what extent were mobile phones used for remote work purposes?
- What role did mobile phones used for remote work purposes?

- How effective were mobile apps [Arogya setu in india] in managing the pandemic?

**Objectives of the Study**

This study looks at how mobile phones were used during the COVID-19 pandemic. During lockdowns, people used mobile phones for talking, working, learning, shopping, and even for health care. While phones were very helpful, they also caused problems like stress, fake news, and privacy issues.

**Hypothesis Testing**

During COVID-19, people used mobile phones more than ever for talking, learning, work, healthcare, and shopping. This helped in many ways but also caused problems like stress, fake news, and online fraud. To study these effects, we use hypothesis testing — a method to check if an idea is true using data.

**Scope of the Study**

This study looks at how people used mobile phones during the COVID-19 pandemic. It covers how phones helped with talking to others, working from home, online classes, healthcare, shopping, and staying updated. It also looks at problems like stress, fake news, poor internet access, and online fraud. The study will focus on Communication through phones, Mobile phones in work-from-home, Phones used for online learning, Mobile healthcare and telemedicine.

**Research Methodology**

- Source of data : The study is based on primary and secondary data.
- Primary data : collected by using structured questions.
- Secondary Data: Used existing reports and articles.
- Sample: 50 responses.

**Limitations of the Study**

This study has some limits that may affect its accuracy. It mainly uses self-reported data, which may be biased or incorrect. Some people might forget details or give answers they think are right, not true. The study couldn't access private data from mobile companies, and some groups like rural people were hard to reach. Mobile use patterns also keep changing, making it hard to predict the future. Mental health is affected by many factors, not just phone use.

**Scope of the Future Research**

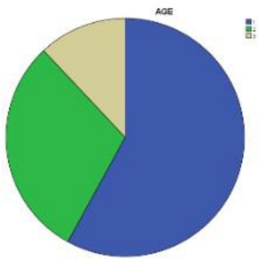
The COVID-19 pandemic changed how people use mobile phones for work, study, health, shopping, and staying connected. Future research can study the long-term effects of this change. Important areas include how mobile use affects mental health, work-life balance, and learning, especially in poor or rural areas. Studies can also explore telemedicine, mobile payments, digital safety, and addiction. There’s a need to check if mobile-based jobs and learning will last.

**Analysis and Interpretation**

The process of evaluating data using analytical and logical reasoning to examine each component of the data provided. It is a process of inspecting clearing transforming and modeling data with the goal of developing useful formation, suggestion, conclusion and decision making.It refers to the process of critiquing and determining the significance of important information. Such as results, experiments, finding narrative report **Demographic profile.**

**AGE**

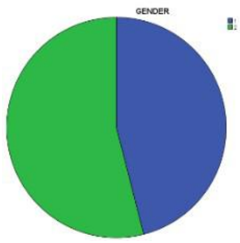
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | 1 | 29 | 55.8 | 58.0 | 58.0 |
| | 2 | 15 | 28.8 | 30.0 | 88.0 |
| | 3 | 6 | 11.5 | 12.0 | 100.0 |
| | Total | 50 | 96.2 | 100.0 | |
| Missing | System | 2 | 3.8 | | |
| Total | | 52 | 100.0 | | |




**Interpretation:** From the above pie chart shows that 52% less than 18 years of age, 36% is of 18 to 25 years, 12% are between 26 to 40 years, and 0% is above 60 years of age.

**GENDER**

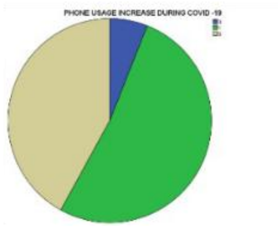
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | 1 | 23 | 44.2 | 46.0 | 46.0 |
| | 2 | 27 | 51.9 | 54.0 | 100.0 |
| | Total | 50 | 96.2 | 100.0 | |
| Missing | System | 2 | 3.8 | | |
| Total | | 52 | 100.0 | | |




**Interpretation:** From the above diagram we find that 46% of respondents are male and 54% are female.

**PHONE USAGE INCREASE DURING COVID -19**

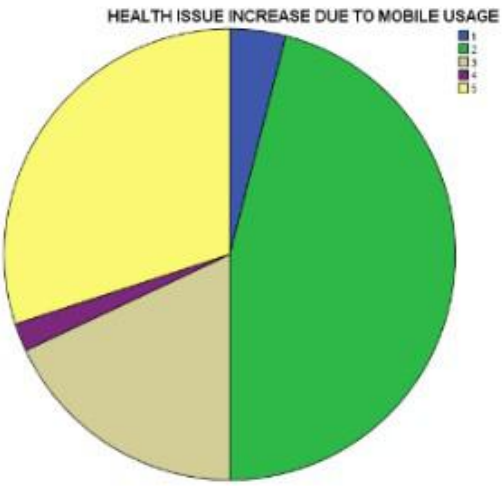
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | 3 | 3 | 5.8 | 6.0 | 6.0 |
| | 4 | 26 | 50.0 | 52.0 | 58.0 |
| | 5 | 21 | 40.4 | 42.0 | 100.0 |
| | Total | 50 | 96.2 | 100.0 | |
| Missing | System | 2 | 3.8 | | |
| Total | | 52 | 100.0 | | |




**Interpretation**: From the above diagram it is that Out of 50 respondents, 28% of respondents are in primary, 20% are in secondary, 28% are in Higher Secondary, 24% are graduates and above.

**HEALTH ISSUE INCREASE DUE TO MOBILE USAGE**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | 1 | 2 | 3.8 | 4.0 | 4.0 |
| | 2 | 23 | 44.2 | 46.0 | 50.0 |
| | 3 | 9 | 17.3 | 18.0 | 68.0 |
| | 4 | 1 | 1.9 | 2.0 | 70.0 |
| | 5 | 15 | 28.8 | 30.0 | 100.0 |
| | Total | 50 | 96.2 | 100.0 | |
| Missing | System | 2 | 3.8 | | |
| Total | | 52 | 100.0 | | |



**One-Sample Test**

| | Test Value = 3 | | | | | |
|---|---|---|---|---|---|---|
| | | | | | 95% Confidence Interval of the Difference | |
| | t | df | Sig. (2-tailed) | Mean Difference | Lower | Upper |
| AGE | -14.624 | 49 | .000 | -1.460 | -1.66 | -1.26 |
| GENDER | -20.506 | 49 | .000 | -1.460 | -1.60 | -1.32 |
| PHONE USAGE INCREASE DURING COVID -19 | 16.083 | 49 | .000 | 1.360 | 1.19 | 1.53 |
| HEALTH ISSUE INCREASE DUE TO MOBILE USAGE | .414 | 49 | .681 | .080 | -.31 | .47 |
| MOBILE PHONE HELP DURING LOCKDOWN | 5.726 | 49 | .000 | .840 | .55 | 1.13 |
| CHALLENGES FACED FOR DIGITAL PAYMENTS | 6.890 | 49 | .000 | .920 | .65 | 1.19 |
| ONLINE CLASS OR WORKMEETINGS ON PHONES | 8.517 | 49 | .000 | 1.260 | .96 | 1.56 |
| MOBILE PHONES PLAYED POSITIVE ROLE | 3.157 | 49 | .003 | .520 | .19 | .85 |
| HELPS TO STAY CONNECTED WITH FAMILY | 4.384 | 49 | .000 | .720 | .39 | 1.05 |
| FREQUENTLY USED MOBILE PHONES FOR NEWS UPDATES | -1.323 | 49 | .192 | -.200 | -.50 | .10 |
| USAGE OF MOBILE PHONE EFFECT YOUR HEALTH | -.405 | 49 | .687 | -.080 | -.48 | .32 |
| USAGE IMPACT YOUR MENTAL WELLBEING | -5.305 | 49 | .000 | -.920 | -1.27 | -.57 |
| TRIED REDUCING YOUR MOBILE PHONE USAGE | -3.129 | 49 | .003 | -.580 | -.95 | -.21 |
| SOCIAL CONNECTIVITY INCREASED POST COVID-19 | 1.905 | 49 | .063 | .360 | -.02 | .74 |
| DEPENDENT ON DIGITAL PAYMENTS | 11.287 | 49 | .000 | 1.300 | 1.07 | 1.53 |
| USAGE OF HEALTH AND FITNESS APPS | 3.701 | 49 | .001 | .580 | .27 | .89 |
| REDUCE ENTERTAINMENT CONSUMPTION | -2.682 | 49 | .010 | -.480 | -.84 | -.12 |
| DISCONNECTED FROM FAMILY AND FRIENDS | -1.377 | 49 | .175 | -.220 | -.54 | .10 |
| POSITIVE AND NEGATIVE EFFECTS ON MY LIFE | .953 | 49 | .345 | .200 | -.22 | .62 |

**Intrepretation**

- Total is -14.624, difference is 49, sig is.000, mean difference is -1.460, 95% confidence interval of the difference of lower is -1.66 and upper is-1.26.
- 2.Total is -20.506, difference is 49, sig is .000, mean difference is -1.460, 95% confidence interval of the difference of lower is -1.60 and upper is -1.32.
- Total is 16.083, difference is 49, sig is .000, mean difference is 1.360, 95% confidence interval of the difference of lower is 1.19 and upper is 1.53.
- Total is .414, difference is 49, sig is .681, mean difference is .080, 95% confidence interval of the difference of lower is -.31 and upper is .47.
- Total is 5.726, difference is 49, sig is .000, mean difference is .840, 95% confidence interval of the difference of lower is .55 and upper is 1.13.
- Total is 6.890, difference is 49, sig is .000, mean difference is .920, 95% confidence interval of the difference of lower is .65 and upper is 1.19.
- Total is 8.517, difference is 49, sig is .000, mean difference is 1.260, 95% confidence interval of the difference of lower is .96 and upper is 1.56.
- Total is 3.157, difference is 49, sig is .003, mean difference is 520, 95% confidence interval of the difference of lower is .19 and upper is .85.
- Total is 4.384, difference is 49, sig is .000, mean difference is .720, 95% confidence interval of the difference of lower is .39 and upper is .1.05.
- Total is -1.323, difference is 49, sig is -192, mean difference is -200, 95% confidence interval of the difference of lower is -.50 and upper is. 10.
- Total is -.405, difference is 49, sig is .687, mean difference is -.080, 95% confidence interval of the difference of lower is -.48 and upper is .32.
- Total is -5.305, difference is 49, sig is .000, mean difference is -.920, 95% confidence interval of the difference of lower is -1.27 and upper is -.57.
- Total is -3.129, difference is 49, sig is .003, mean difference is -.580, 95% confidence interval of the difference of lower is -.95 and upper is -.21.
- Total is 1.905, difference is 49, sig is .063, mean difference is .360, 95% confidence interval of the difference of lower is -.02, and upper is .74
- Total is 11.287, difference is 49, sig is .000, mean difference is 1.300, 95% confidence interval of the difference of lower is 1.07, and upper is 1.53.
- 16.Total is 3.701, difference is 49, sig is .001, mean difference is .580, 95% confidence interval of the difference of lower is .27, and upper is .89.
- Total is -2.682, difference is 49, sig is .010, mean difference is -.480, 95% confidence interval of the difference of lower is -.84, and upper is -.12.
-

- Total is -1.377, difference is 49, sig is .175, mean difference is -220, 95% confidence interval of the difference of lower is -.54, and upper is .10.
- Total is .953, difference is 49, sig is .345, mean difference is .200, 95% confidence interval of the difference of lower is -.22, and upper is .62.

**Findings, Suggestions and conclusion**

The study found that most participants were under 18, and more females than males responded. Education levels were mixed. Almost all agreed that mobile phone use increased during COVID-19. Many found phones helpful during lockdowns, especially for online payments especially opinions were mixed on health effects—some reported physical issues, while few mentioned mental health impacts.

**References**

1. World Health Organization (WHO). (2021). Mobile technology and public health response during COVID-19. Retrieved from https://www.who.int.
2. Anderson, R., & White, K. (2021). The role of mobile phones in maintaining social connectivity during COVID-19. Journal of Communication Studies, 45(3), 198-214.

# INFLUENCE OF ONLINE REVIEWS AND RATING ON CONSUMER TRUST AND PURCHASE DECISION

**Khushi Bafna**

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

**Prof. Sneha B**

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

## Introducation

In today's digital age, online review & rating have become a powerful force in shaping consumer behaviour. Before buying a product or booking a service, most people turn to the internet to see what others are saying Weather it star ratings, written feedback or user uploaded photos these reviews play major role in building trust, It directly affects what they choose to buy; as a result, businesses are increasingly aware that positive review can drive sales, while negative ones can quickly deter potential customers.

## Need for the Study

- To check online reviews and ratings before buying a product.
- Reviews are useful to build trust, especially when shopping online.
- Businesses can improve sales by knowing how reviews affect consumer decision.
- It helps to explain how and why people trust certain reviews.

## Literature Review

- Purchasing decision depend on how well a products fits consumer need and preferences, with factors like promoting also influencing the final choice(Lestari,2020)
- Purchase intention strongly predict buying, as interest in a product often leads to a purchase (Rizwan,2014)

## Objectives

- To find out how online reviews and ratings influence people's trust in products or services.
- To understand how reviews and ratings affect consumers decision to buy something.
- To know trust is built through online feedback from other customers.

**Hypothesis**

- Null Hypothesis: positive online reviews do not significantly affect consumer trust in a products or services.
- Alternative Hypothesis: positive online reviews significantly increase consumer trust in a product or services

**Scope of Study**

This study looks at how online reviews & rating affect customer trust &buying decisions on e-commerce sites it focuses on how people's opinions &experiences shared online influence what other choose to buy.

**Research Methodology**

- **Source of Data:** The study is based on primary & secondary data.
- **Primary Data**: A sample of questionnaire was collected from people through Google form.
- **Secondary Data**: Journal articles, online sources, adeademic journal, offline source, magazines.
- **Sampling Methods**: Random sampling.
- **Instrument**: Questionnaire with 5 points likart scale.

**Limitations**

- Some reviews are fake or biased, making it hard to trust the system.
- Too many reviews can be over whelming leaving consumers unsure of what to trust.
- Some companies encourage fake positive reviews, skewingopinions.

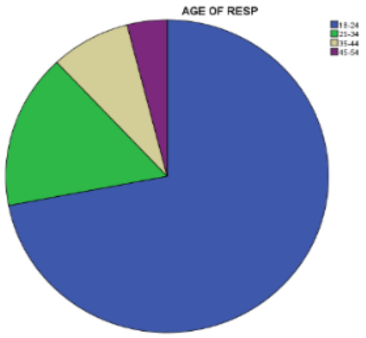
**Scope of Future Research**

In the future, research could look at how fake or AI-written reviews affect trust, how people from different backgrounds read review, and whether videos or regular text reviews change what people think whether people trust review more on some websites than other, and how "verified" badges help. As online shopping keeps growing, these questions will matter more and more.

**Analysis and Interpretation**

**Table 1: Age of Respondent**

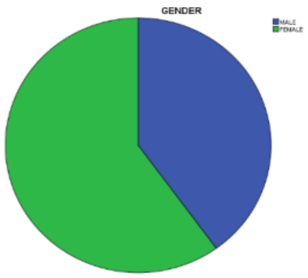
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | 18-24 | 36 | 72.0 | 72.0 | 72.0 |
| | 25-34 | 8 | 16.0 | 16.0 | 88.0 |
| | 35-44 | 4 | 8.0 | 8.0 | 96.0 |
| | 45-54 | 2 | 4.0 | 4.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




**Interpretation**: table 1 shows that the age of respondent 18-24(72.0%), 25-34(16.0%), 35-44(8.0), and 45-54 (4.0)

**Table 2: Gender of Respondent**

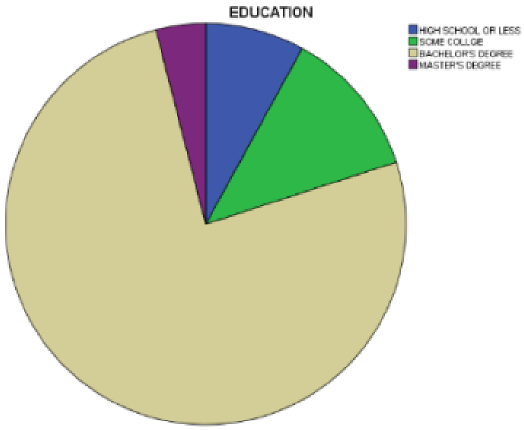
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Male | 20 | 40.0 | 40.0 | 40.0 |
| | Female | 30 | 60.0 | 60.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




**Interpretation**: table 2 shows that the gender of respondent male (40.0), female (60.0)

**Table 3: Education of Respondent**

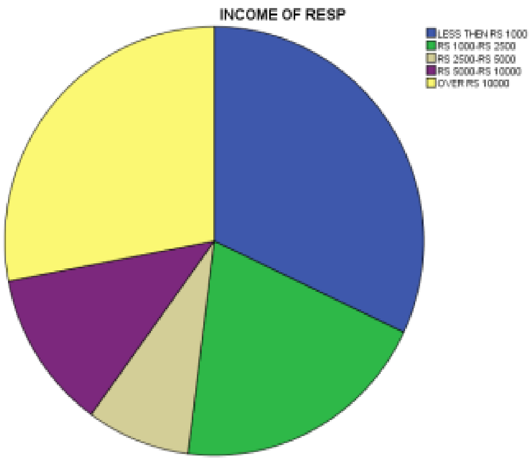
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | High school or less | 4 | 8.0 | 8.0 | 8.0 |
| | Some collge | 6 | 12.0 | 12.0 | 20.0 |
| | Bachelor's degree | 38 | 76.0 | 76.0 | 96.0 |
| | Master's degree | 2 | 4.0 | 4.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




**interpetation**: table 3 shows that the education high school (8.0), Or some college (12.0), bachelor's degree (76.0), master 'degree (4.0)

**Tables 4: Income of Respondent**

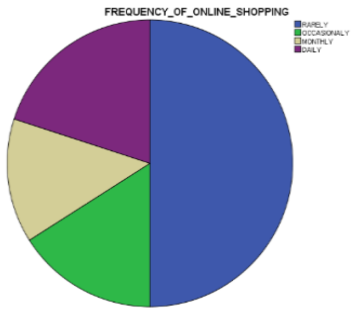
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Less then Rs 1000 | 16 | 32.0 | 32.0 | 32.0 |
| | RS 1000-RS 2500 | 10 | 20.0 | 20.0 | 52.0 |
| | RS 2500-RS 5000 | 4 | 8.0 | 8.0 | 60.0 |
| | RS 5000-RS 10000 | 6 | 12.0 | 12.0 | 72.0 |
| | OVER RS 10000 | 14 | 28.0 | 28.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




**Interpetation:** table 4 shows that the INCOME ,LESS THEN RS1000(32.0), RS1000-RS2500 (20.0), RS2500 RS5000(8.0), RS5000-RS10000(12.0), OVER RS10000(28.0)

**Table 5 : Frequency_of_Online_Shopping**

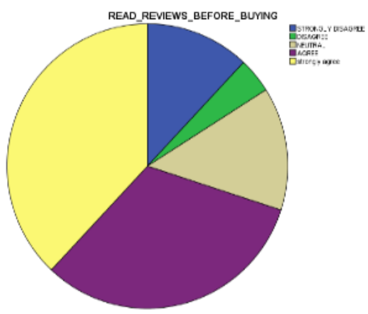
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Rarely | 25 | 50.0 | 50.0 | 50.0 |
| | Occasionaly | 8 | 16.0 | 16.0 | 66.0 |
| | Monthly | 7 | 14.0 | 14.0 | 80.0 |
| | Daily | 10 | 20.0 | 20.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




**Interpetation**: table 5 shows, rarely (50.0), occasionally (16.0), monthly (14.0), daily (20.0)

**Table 6: Read_Reviews_Before_Buying**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly disagree | 6 | 12.0 | 12.0 | 12.0 |
| | Disagree | 2 | 4.0 | 4.0 | 16.0 |
| | Neutral | 7 | 14.0 | 14.0 | 30.0 |
| | Agree | 16 | 32.0 | 32.0 | 62.0 |
| | strongly agree | 19 | 38.0 | 38.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |

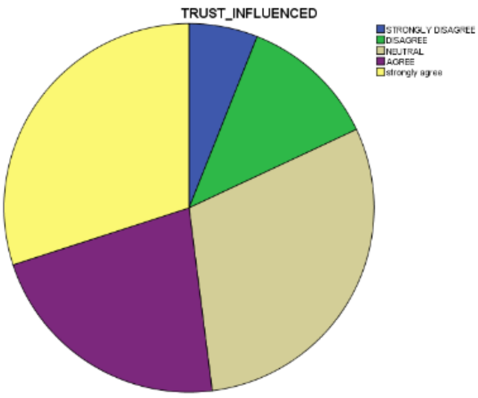


**Interpetation**: table 6 shows strongly disagree (12.0), disagree (4.0), neutral (14.0), agree (32.0), strongly agree

(38.0)

**Table 7: Trust_Influenced**

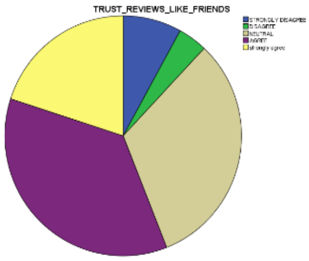
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly disagree | 3 | 6.0 | 6.0 | 6.0 |
| | Disagree | 6 | 12.0 | 12.0 | 18.0 |
| | Neutral | 15 | 30.0 | 30.0 | 48.0 |
| | Agree | 11 | 22.0 | 22.0 | 70.0 |
| | strongly agree | 15 | 30.0 | 30.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




**Interpetation**: table 7 shows, strongly disagree (6.0), disagree (12.0), neutral (30.0), agree (22.0), strongly agree (3)

**Table 8: Trust_Reviews_Like_Friends**

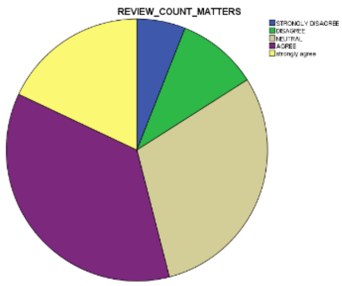
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly disagree | 4 | | 8.0 | 8.0 |
| | Disagree | 2 | 4.0 | 4.0 | 12.0 |
| | Neutral | 16 | 32.0 | 32.0 | 44.0 |
| | Agree | 18 | 36.0 | 36.0 | 80.0 |
| | strongly agree | 10 | 20.0 | 20.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




**Interpretation:** table 8 shows, strongly disagree (8.0), disagree (4.0), neutral (32.0), agree (36.0), strongly agree (20.0)

**Table 9: Prefer_High_Rated**

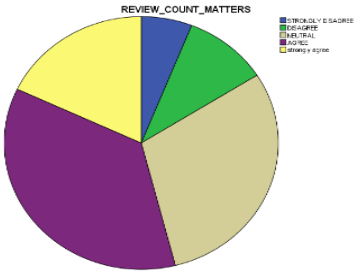
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly disagree | 5 | 10.0 | 10.0 | 10.0 |
| | Disagree | 2 | 4.0 | 4.0 | 14.0 |
| | Neutral | 5 | 10.0 | 10.0 | 24.0 |
| | Agree | 23 | 46.0 | 46.0 | 70.0 |
| | strongly agree | 15 | 30.0 | 30.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




**Interpretation:** table 9 shows ,strongly disagree (10.0), disagree(4.0), neutral(10.0), agree(46.0) strongly agree(30.0)

**Table 10: Review_Count_Matters**

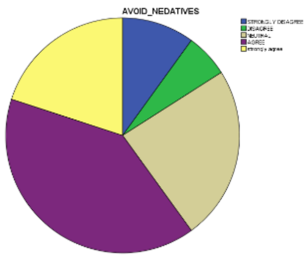
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly disagree | 3 | 6.0 | 6.0 | 6.0 |
| | Disagree | 5 | 10.0 | 10.0 | 16.0 |
| | Neutral | 15 | 30.0 | 30.0 | 46.0 |
| | Agree | 18 | 36.0 | 36.0 | 82.0 |
| | strongly agree | 9 | 18.0 | 18.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




**Interpretation**: table 10shows,strongly disagree (6.0), disagree (10.0), neutral (30.0), agree (36.0) stronglyagree (18.0

**Table 11: Avoid_Nedatives**

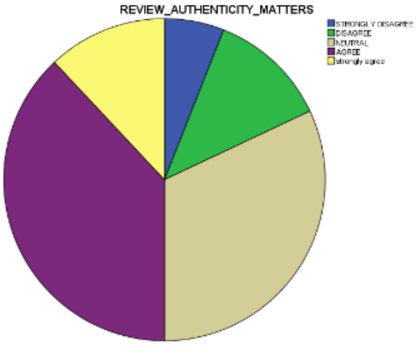
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly disagree | 5 | 10.0 | 10.0 | 10.0 |
| | Disagree | 3 | 6.0 | 6.0 | 16.0 |
| | Neutral | 12 | 24.0 | 24.0 | 40.0 |
| | Agree | 20 | 40.0 | 40.0 | 80.0 |
| | strongly agree | 10 | 20.0 | 20.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




**Interpretation:** table 10 shows,strongly disagree (10.0), disagree (6.0), neutral (24.0), agree (40.0) stronglyagree (20.0)

**Table 12: Review_Authenticity_Matters**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Strongly disagree | 3 | 6.0 | 6.0 | 6.0 |
| | Disagree | 6 | 12.0 | 12.0 | 18.0 |
| | Neutral | 16 | 32.0 | 32.0 | 50.0 |
| | Agree | 19 | 38.0 | 38.0 | 88.0 |
| | strongly agree | 6 | 12.0 | 12.0 | 100.0 |
| | Total | 50 | 100.0 | 100.0 | |




**Interpretation:** table 12, strongly disagree (6.0), disagree (12.0), neutral (32.0), agree (38.0) stronglyagree (12.0)

**Reliability Statistics**

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|---|---|---|
| .913 | .925 | 16 |

**Interpretation**: The reliability analysis showed a Cronbach's Alpha of 0.913, indicating that the 16 items In the scale have excellent internal consistency. When the items were standardized, the Cronbach's AlphaSlightly improved to 0.925, suggesting that the item work very well together to measure the same underlying concept.

**One-Sample Test**

| | Test Value = 3 | | | | | |
|---|---|---|---|---|---|---|
| | t | Df | Sig. (2-tailed) | Mean Difference | 95% Confidence Interval of the Difference | |
| | | | | | Lower | Upper |
| Frequency_of_online_shopping | -3.447 | 49 | .001 | -.760 | -1.20 | -.32 |
| Read_reviews_before_buying | 4.270 | 49 | .000 | .800 | .42 | 1.18 |
| Trust_influenced | 3.379 | 49 | .001 | .580 | .24 | .92 |
| Trust_reviews_like_friends | 3.569 | 49 | .001 | .560 | .24 | .88 |
| Prefer_high_rated | 4.804 | 49 | .000 | .820 | .48 | 1.16 |
| Review_count_matters | 3.236 | 49 | .002 | .500 | .19 | .81 |
| Avoid_nedatives | 3.231 | 49 | .002 | .540 | .20 | .88 |
| Trust_platforms | 2.285 | 49 | .027 | .380 | .05 | .71 |
| Review_authenticity_matters | 2.565 | 49 | .013 | .380 | .08 | .68 |
| Cheak_recency | 1.300 | 49 | .200 | .200 | -.11 | .51 |

| | | | | | | |
|---|---|---|---|---|---|---|
| Avoid_inconsistency | 1.878 | 49 | .066 | .300 | -.02 | .62 |
| Prefer_positivity | 5.662 | 49 | .000 | .820 | .53 | 1.11 |
| Informed_shopping | 4.265 | 49 | .000 | .620 | .33 | .91 |
| Avoid_negatives | 3.352 | 49 | .002 | .500 | .20 | .80 |
| Generally_trustworthy | 1.995 | 49 | .052 | .260 | .00 | .52 |
| Ratings_often_manipulated | 4.149 | 49 | .000 | .520 | .27 | .77 |

**Finding, Suggestions, & Conclusion**

Online reviews and rating strongly influence consumer trust and buying decisions. Real experiences help people judge product quality, so businesses should encourage honest feedback and respond to all reviews. Highlighting verified reviews, keeping things simple, and partnering with genuine influencers boost credibility. A transparent, acting review system builds trust and drives more sales.

**Refrences**

1. Adha et al. (2023): Examine how viral marketing, online reviews, and ratings influence shopping decision among university students on Tokopedia.
2. Banerjee et al. (2017): Study the impact of reviews trustworthiness on business outcomes.
3. Beneke et al. (2016): Investing how negative reviews affect brand equity and purchase intentions in South Africa
4. Bounie et al. (2005): Analyse the effect of online reviews on purchasing decisions, focusing on Videogames.

# A STUDY ON CUSTOMER PERCEPTION TOWARDS FAST FOOD IN VIJAYAPURA CITY

**Akshata Nandaigol**

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

**Dr. Bharati Math**

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

## Introduction

In recent years, the fast-food industry has seen exponential growth across the globe, becoming an integral part of urban lifestyles. With the changing pace of life, busy work schedules, and the growing demand for quick and convenient meal options, fast food has emerged as a preferred choice for many, especially among the younger generation. Fast food consumption has increased significantly in urban areas due to changing lifestyles, increased disposable income and convenience. Vijayapura, a growing city in Karnataka, is witnessing a rise in fast food outlets. Understanding customer perception in this region helps fast food businesses to tailor offerings and strategies effectively,

## Need for the Study

- To bridge the knowledge gap
- To help businesses make informed
- To understand customer behavior
- To address health concerns
- To support local development

## Scope of the Study

- It includes responses from various age groups and income levels.
- The study covers both local and branded fast food outlets.
- It is limited to primary data collected through a questionnaire.
- The research is focused on urban customers within the city limits

## Objectives of the Study

- To understand the factors influencing customers to prefer fast food.
- To analyze customer satisfaction towards fast food services.
- To study the frequency and preference patterns of customers.
- To identify the health consciousness of customer regarding fast food.

## Review of Literature

It would analyze how these factors influence customer satisfaction by revisiting existing literature. Several studies have explored the increasing trend of fast-food consumption and the factors shaping customer preferences. Research highlights that taste, convenience, affordability and time saving benefits often drive fast food choices. I would likely explore factors like food quality, variety, price, service and overall experience

## Limitation of the Study

- Data was collected using self-reported responses which may carry personal bias. The sample size may not represent the entire population accurately.
- Time constraints restrict deeper analysis and wider outreach. Changing customer preferences over time may affect the relevance of findings.

## Scope of Future Research

Future research can focus on segmenting consumers based on behavioral and psycho graphic. A customer perception study on fast food in Vijayapura, Karnataka could explore various aspects like food quality, price, convenience and brand perception. Explore whi9ch fast food items are most popular analyze the influence of taste, perceived healthiness and culture factors on choices. Evaluate the effectiveness of advertising campaign, loyalty programs promotional offers in shaping customer perception.

## Statistical Analysis

**Statistics**

| | | age | gender | occupation | income | often | preferred | purchase | visit | mode | factors | quality | affordability | hygiene | service | value | willigness | health | issue | nutritional | insurance |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| N | Valid | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| | Missing | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Mean | | 2.05 | 1.67 | 1.60 | 1.68 | 2.60 | 2.29 | 2.13 | 1.98 | 2.02 | 1.6032 | 1.97 | 1.32 | 1.44 | 1.90 | 1.40 | 1.33 | 1.37 | 1.48 | 1.79 | 1.65 |
| Median | | 2.00 | 2.00 | 1.00 | 2.00 | 3.00 | 2.00 | 2.00 | 2.00 | 2.00 | 1.0000 | 2.00 | 1.00 | 1.00 | 2.00 | 1.00 | 1.00 | 1.00 | 1.00 | 2.00 | 2.00 |
| Mode | | 2 | 2 | 1 | 1 | 2 | 1 | 1 | 1[a] | 2 | 1.00 | 2 | 1 | 1 | 2 | 1 | 1 | 1 | 1 | 2 | 2 |
| Sum | | 129 | 105 | 101 | 106 | 164 | 144 | 134 | 125 | 127 | 101.00 | 124 | 83 | 91 | 120 | 88 | 84 | 86 | 93 | 113 | 104 |

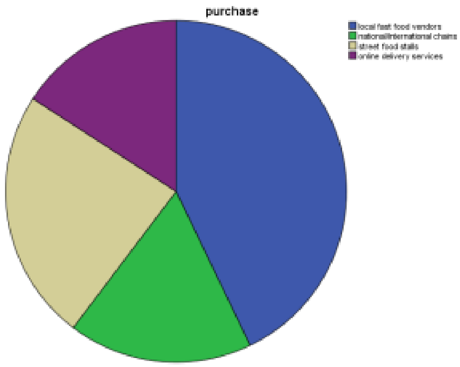
a. Multiple modes exist. The smallest value is shown

## Analysis and Interpretation

### Table 1: Place of Purchase

**purchase**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | local fast food vendors | 27 | 42.9 | 42.9 | 42.9 |
| | national/international chains | 11 | 17.5 | 17.5 | 60.3 |
| | street food stalls | 15 | 23.8 | 23.8 | 84.1 |
| | online delivery services | 10 | 15.9 | 15.9 | 100.0 |
| | Total | 63 | 100.0 | 100.0 | |

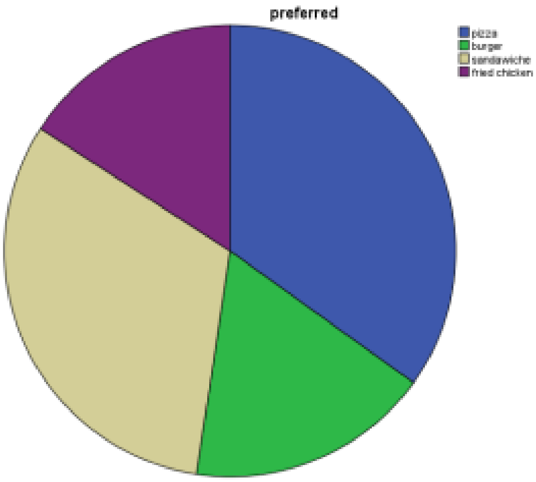



**Interpretation**: local fast-food vendors (42.9%), national/international chains (17.5%), street food stalls (23.8%), online delivery charges (15.9%).

**Table 2: Preferred Type of Fast Food**

**preferred**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | pizza | 22 | 34.9 | 34.9 | 34.9 |
| | burger | 11 | 17.5 | 17.5 | 52.4 |
| | sandawiche | 20 | 31.7 | 31.7 | 84.1 |
| | fried chicken | 10 | 15.9 | 15.9 | 100.0 |
| | Total | 63 | 100.0 | 100.0 | |

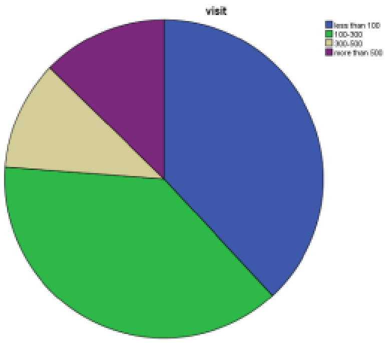



**Interpretation**: Pizza is the most preferred fast-food items (34.9%), burgers are moderately preferred (17.5%), sandwiches very close to pizza with (31.7%), fried chicken is the least preferred (15.9%).

**Table 3: Spending per Visit**

**visit**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | less than 100 | 24 | 38.1 | 38.1 | 38.1 |
| | 100-300 | 24 | 38.1 | 38.1 | 76.2 |
| | 300-500 | 7 | 11.1 | 11.1 | 87.3 |
| | more than 500 | 8 | 12.7 | 12.7 | 100.0 |
| | Total | 63 | 100.0 | 100.0 | |

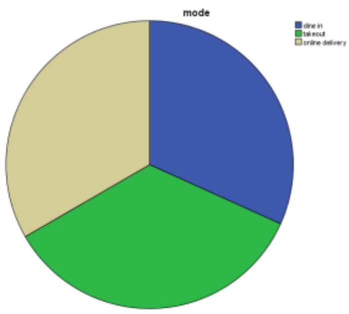



**Interpretation**: The majority of respondents (38.1%), 300-500 (11.1%), more than500 (12.7%).

**Table 4: Preferred Mode**

**mode**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | dine in | 20 | 31.7 | 31.7 | 31.7 |
| | takeout | 22 | 34.9 | 34.9 | 66.7 |
| | online delivery | 21 | 33.3 | 33.3 | 100.0 |
| | Total | 63 | 100.0 | 100.0 | |

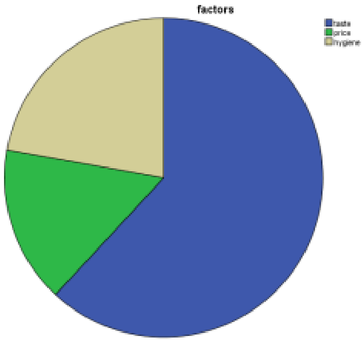



**Interpretation**: The survey shows that (34.9%) of respondents prefer takeout, followed by (33.3%) who prefer online delivery and (31.7%) who prefer dine-in.

**Table 5: Factors Influencing Choice**

**factors**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | taste | 39 | 61.9 | 61.9 | 61.9 |
| | price | 10 | 15.9 | 15.9 | 77.8 |
| | hygiene | 14 | 22.2 | 22.2 | 100.0 |
| | Total | 63 | 100.0 | 100.0 | |

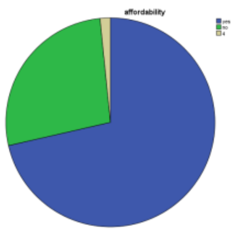



**Interpretation**: The primary factor influencing the choice of fast food is taste with (61.9%) of respondents citing it as a key consideration, followed by hygiene (22.2%) and price (15.9%)

**Table 6: Fast Food Affordable Vijayapura**

**affordability**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | yes | 45 | 71.4 | 71.4 | 71.4 |
| | no | 17 | 27.0 | 27.0 | 98.4 |
| | 4 | 1 | 1.6 | 1.6 | 100.0 |
| | Total | 63 | 100.0 | 100.0 | |

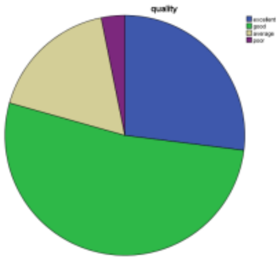


**Interpretation**: A significant majority (71.4%) of respondents perceive fast food as affordable, while (27%) rate it as affordable.

**Table 7: Perception of fast food quality in Vijayapura**

**quality**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | excellent | 17 | 27.0 | 27.0 | 27.0 |
| | good | 33 | 52.4 | 52.4 | 79.4 |
| | average | 11 | 17.5 | 17.5 | 96.8 |
| | poor | 2 | 3.2 | 3.2 | 100.0 |
| | Total | 63 | 100.0 | 100.0 | |

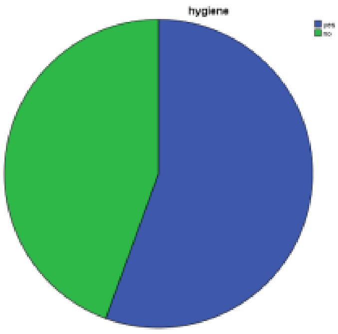



**Interpretation** : The survey indicates that (52.4%) of respondents rate the quality of fast food as good, while (27%) rate it as excellent, while (17.5%) rate it as average, while (3.2%) rate it as poor.

**Table 8: Satisfaction with Hygiene Standards**

**hygiene**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | yes | 35 | 55.6 | 55.6 | 55.6 |
| | no | 28 | 44.4 | 44.4 | 100.0 |
| | Total | 63 | 100.0 | 100.0 | |

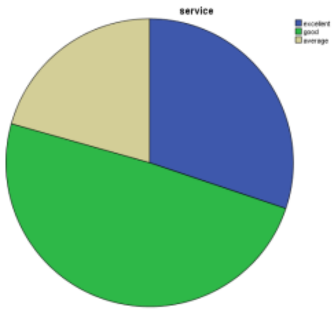



**Interpretation**: The data indicates that (55.6%) of respondents rated hygiene as “yes”, while (44.4%) rated it as “no”. This suggests a slightly positive perception of hygiene among the surveyed population.

**Table 9: Rating of Customer Service**

**service**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | excellent | 19 | 30.2 | 30.2 | 30.2 |
| | good | 31 | 49.2 | 49.2 | 79.4 |
| | average | 13 | 20.6 | 20.6 | 100.0 |
| | Total | 63 | 100.0 | 100.0 | |

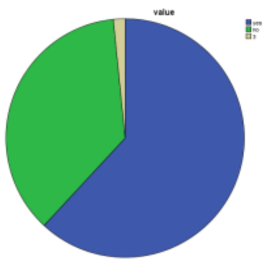



**Interpretation**: The service quality was rated as "excellent" by (30.2%) "good "by (49.2%) and "average" by (20.6%) of respondent. This implies that the majority of respondents had a positive experience with the service, with nearly (80%) rating it as either "excellent" or "good"

**Table 10: Fast Food Value for Money**.

**value**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | yes | 39 | 61.9 | 61.9 | 61.9 |
| | no | 23 | 36.5 | 36.5 | 98.4 |
| | 3 | 1 | 1.6 | 1.6 | 100.0 |
| | Total | 63 | 100.0 | 100.0 | |

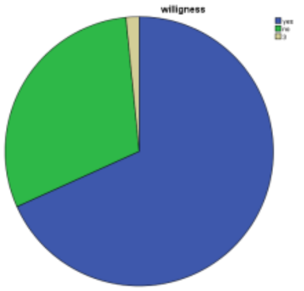



**Interpretation**: A significant majority (61.9%) of respondents perceived the value as "yes", (36.5%) of respondents perceived the value as "no".

**Table 11: Willingness to pay more for healthier fast food**

**willigness**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | yes | 43 | 68.3 | 68.3 | 68.3 |
| | no | 19 | 30.2 | 30.2 | 98.4 |
| | 3 | 1 | 1.6 | 1.6 | 100.0 |
| | Total | 63 | 100.0 | 100.0 | |

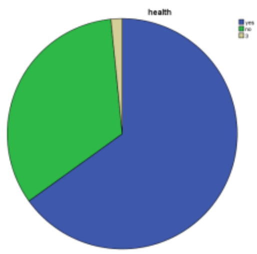



**Interpretation:** The willingness to engage or continue with the service /product was rated as “yes “by (68.3%) of respondents, (30.2%) of respondent perceived the value as “no”.

**Table 12: Concern about Health Effects of Fast Food**

**health**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | yes | 41 | 65.1 | 65.1 | 65.1 |
| | no | 21 | 33.3 | 33.3 | 98.4 |
| | 3 | 1 | 1.6 | 1.6 | 100.0 |
| | Total | 63 | 100.0 | 100.0 | |

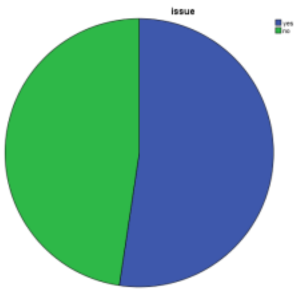



**Interpretation:** The health aspects was rated “yes” by (65.1%) of respondents, (33.3%) of respondents perceived the value as “no”.

**Table 13: Health issues experienced due to fast food**

**issue**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | yes | 33 | 52.4 | 52.4 | 52.4 |
| | no | 30 | 47.6 | 47.6 | 100.0 |
| | Total | 63 | 100.0 | 100.0 | |

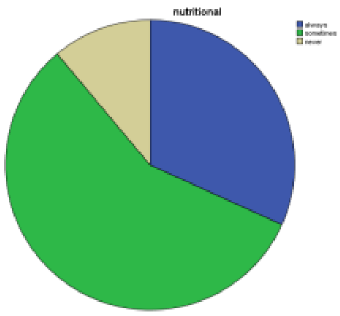



**Interpretation:** The presence of an issue was acknowledged by (52.4%) of respondents, while (47.6%) did not report any issues.

**Table 14: Checking nutritional value before ordering**

**nutritional**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | always | 20 | 31.7 | 31.7 | 31.7 |
| | sometimes | 36 | 57.1 | 57.1 | 88.9 |
| | never | 7 | 11.1 | 11.1 | 100.0 |
| | Total | 63 | 100.0 | 100.0 | |

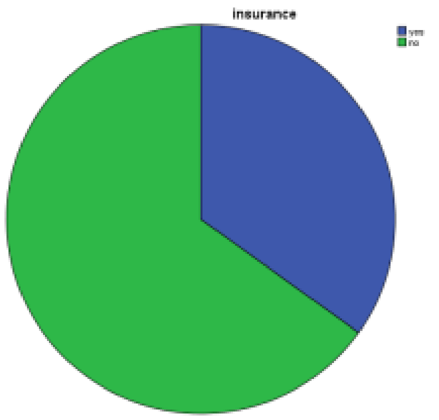



**Interpretation**: The data is categorized into three groups (31.7% )of respondents always check the nutritional value before ordering, (57.1%) of respondents sometimes check the nutritional value, (11.1%) of respondents never check the nutritional value.

**Table 15: Do you have Health Insurance**

**insurance**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | yes | 22 | 34.9 | 34.9 | 34.9 |
| | no | 41 | 65.1 | 65.1 | 100.0 |
| | Total | 63 | 100.0 | 100.0 | |




**Interpretation:** The data is categorized into two groups. (34.9%) of respondents reported that they have health insurance, (65.1%) reported that they do not have health insurance.

**Findings of the Study**

- (42.9%) prefer local fast food outlets. (27%) prefer national/international chains.
- Pizza is the most preferred (34.9%), followed by burgers (17.5%) and fried chicken (15.9%).
- (38.1%) spend less than 100, (38.1%) spend between 100-300.
- Takeout and online delivery are equally popular (34.9%).
- (61.9%) value taste the most, hygiene and price follow.
- (71.4%) find the options affordable, (27%) do not.
- (52.4%) rated the quality as good, only (3.2%) rated it poor.
- (52.4%) rated the quality issues with the service/product, (47.6%) did not.
- (55.6%) of respondents believe hygiene is maintained, (44.4%) disagree, indicating a slight concern regarding hygiene standards.
- (49.2% rated service as good, (30.2%) rated it excellent and (20.6%) said it was average.

- (61.9%) feel they get good value, (36.5%) disagree suggesting some dissatisfaction.
- (68.3%) are willing to continue with the current service/product, (30.1%) are hesitant or unsure.
- (65.1%) think the product /service does not affect health negatively, (33.3%) have concerns.
- (31.7%) always check nutritional value,(57.1%) sometimes check,(11.1%) never check.
- (52.4%) of respondents said “yes” they experienced health issues, (47.6%) said “no”.

**Suggestions**

- Improve hygiene standards.
- Introducing healthier options.
- Loyalty programs for frequent customers.
- Enhance service speed and quality.
- Affordable combo offers for students and middle-income groups.

**Conclusion**

Summarize customer perception towards fast food in Vijayapura highlight potential opportunities for fast food outlets to grow sustainably. Factors like price, brand reputation and convenience are important for consumer choices. Additionally the study might reveal that while taste and availability are driving factors for fast food consumption, some consumers may also be concerned about nutritional value and health implications.

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# ANNA BHAGYA: A STEP TOWARDS HUNGRY-FREE KARNATAKA

**Vilas Patil**

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

**Prof. Vijaykumar Talawar**

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

## Introduction

Anna Bhagya is a food program started by the Karnataka government in 2013. It gives free rice and other grains to poor families (BPL families). The aim is to make sure no one sleeps hungry in Karnataka. This program helps poor people live better lives.

## Need for the Study

Many people in Karnataka are still poor and hungry. Even though Karnataka is developing, food is still not available for everyone. This study is needed to see how Anna Bhagya helps people and where it can be improved.

## Review of Literature

Many studies show that food programs help people become healthier and stronger. In Karnataka, reports say Anna Bhagya helped many families, but there are also some problems like cheating and mistakes in giving food.

## Statement of the Problem

Anna Bhagya is a good plan, but sometimes food does not reach the right people. Some people who need help do not get food. Some people who are not poor take the benefit. This study looks at these problems.

## Research Questions

- Is Anna Bhagya reaching the right people?
- How is it helping poor families?
- What are the problems in the scheme?

## Objectives of the Study

- To check if the food is reaching the right people.
- To find out the good and bad points of Anna Bhagya.
- To give ideas to make the scheme better.

## Hypothesis Testing

- **Null Hypothesis ($H_0$):** Anna Bhagya does not help much in reducing hunger.
- **Alternative Hypothesis ($H_1$):** Anna Bhagya helps a lot in reducing hunger.

**Scope of the Study**

This study will only focus on Karnataka. It will study both villages and cities to understand how Anna Bhagya is working.

**Research Methodology**

The study will use two types of information:

- **Primary Data:** talking to people who get food.
- **Secondary Data:** reading government reports and studies.

Simple math tools like percentage and graphs will be used to understand data.

**Limitations of the Study**

- It may not cover all districts.
- Some people may not give correct answers.
- New changes in the program may affect results.

**Scope for Future Research**

Later studies can compare Karnataka's food programs with other states. Also, future work can see how technology can make food delivery better.

**One-Sample Statistics**

| | N | Mean | Std. Deviation | Std. Error Mean |
|---|---|---|---|---|
| Age | 50 | 2.84 | 1.405 | .199 |
| Gender | 50 | 1.62 | .697 | .099 |
| Types Card Holder | 50 | 1.70 | .463 | .065 |
| Location | 50 | 1.62 | .490 | .069 |
| No. of Member | 50 | 3.46 | 1.216 | .172 |
| Aware of the scheme | 50 | 3.24 | 1.222 | .173 |
| Heard through media | 50 | 2.90 | 1.403 | .198 |
| Informed by community | 50 | 2.84 | 1.434 | .203 |
| Know who qualifies | 50 | 2.96 | 1.442 | .204 |
| Easy to join | 50 | 2.98 | 1.491 | .211 |
| Any document issues | 50 | 3.00 | 1.443 | .204 |
| Scheme available locallY | 50 | 2.84 | 1.476 | .209 |
| Authorities helped | 50 | 2.66 | 1.379 | .195 |
| Grains on time | 50 | 2.88 | 1.409 | .199 |
| No delivery delays | 50 | 2.76 | 1.422 | .201 |
| Told dates in advance | 50 | 2.94 | 1.517 | .215 |
| Shop runs regularly | 50 | 3.00 | 1.457 | .206 |
| Enough rice/wheat | 50 | 2.78 | 1.404 | .199 |
| Good quality grains | 50 | 3.00 | 1.385 | .196 |
| Ration shop runs smoothly | 50 | 2.82 | 1.380 | .195 |
| Authorities helped during sign-up | 50 | 2.96 | 1.442 | .204 |
| No issues with documents | 50 | 2.90 | 1.488 | .210 |
| Deliveries not delayed | 50 | 2.84 | 1.434 | .203 |
| Learned via TV/radio/newspaper | 50 | 2.84 | 1.517 | .214 |
| Community leaders informed you | 50 | 3.04 | 1.484 | .210 |

| One-Sample Test | | | | | | |
|---|---|---|---|---|---|---|
| | Test Value = 3 | | | | | |
| | t | df | Sig. (2-tailed) | Mean Difference | 95% Confidence Interval of the Difference | |
| | | | | | Lower | Upper |
| Age | -.805 | 49 | .425 | -.160 | -.56 | .24 |
| Gender | -14.007 | 49 | .000 | -1.380 | -1.58 | -1.18 |
| Types Card Holder | -19.858 | 49 | .000 | -1.300 | -1.43 | -1.17 |
| Location | -19.902 | 49 | .000 | -1.380 | -1.52 | -1.24 |
| No. of Member | 2.676 | 49 | .010 | .460 | .11 | .81 |
| Aware of the scheme | 1.389 | 49 | .171 | .240 | -.11 | .59 |
| Heard through media | -.504 | 49 | .617 | -.100 | -.50 | .30 |
| Informed by community | -.789 | 49 | .434 | -.160 | -.57 | .25 |
| Know who qualifies | -.196 | 49 | .845 | -.040 | -.45 | .37 |
| Easy to join | -.095 | 49 | .925 | -.020 | -.44 | .40 |
| Any document issues | .000 | 49 | 1.000 | .000 | -.41 | .41 |
| Scheme available Locally | -.767 | 49 | .447 | -.160 | -.58 | .26 |
| Authorities helped | -1.743 | 49 | .088 | -.340 | -.73 | .05 |
| Grains on time | -.602 | 49 | .550 | -.120 | -.52 | .28 |
| No delivery delays | -1.193 | 49 | .239 | -.240 | -.64 | .16 |
| Told dates in advance | -.280 | 49 | .781 | -.060 | -.49 | .37 |
| Shop runs regularly | .000 | 49 | 1.000 | .000 | -.41 | .41 |
| Enough rice/wheat | -1.108 | 49 | .273 | -.220 | -.62 | .18 |
| Good quality grains | .000 | 49 | 1.000 | .000 | -.39 | .39 |
| Ration shop runs smoothly | -.922 | 49 | .361 | -.180 | -.57 | .21 |
| Authorities helped during sign-up | -.196 | 49 | .845 | -.040 | -.45 | .37 |
| No issues with documents | -.475 | 49 | .637 | -.100 | -.52 | .32 |
| Deliveries not delayed | -.789 | 49 | .434 | -.160 | -.57 | .25 |
| Learned via TV/radio/newspaper | -.746 | 49 | .459 | -.160 | -.59 | .27 |
| Community leaders informed you | .191 | 49 | .850 | .040 | -.38 | .46 |

## Conclusion

The Anna Bhagya scheme is an important step by the Karnataka government to make sure no one in the state sleeps hungry. By providing free or low-cost rice and food grains to poor families, it helps reduce hunger and improve the health of the people. It also supports farmers and ensures food security for all. If implemented properly, this scheme can bring a big change in the lives of the needy and help create a hunger-free Karnataka.

## References

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2. Department of Food, Civil Supplies & Consumer Affairs, Karnataka
3. News articles and reports from The Hindu, Deccan Herald, and Times of India on Anna Bhagya updates and impacts.

## About the Editors

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

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


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

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