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A Survey of Teachers' Feedback Practices on Students' Written Work

Chandreyee Sarkar Mitra

Abstract

Providing feedback is an essential means to improve learning at the tertiary level of education. However, most teachers provide feedback that is of variable quality. It is necessary to understand the nature of feedback that teachers provide and the reasons for it. This article reports the findings of a survey conducted with 31 English teachers teaching in Engineering Colleges in Tamil Nadu. Data was collected from teachers at the National Seminar on 'English for Specific Purposes—A Reappraisal" conducted at Anna University, Chennai, in 2014. This article discusses the findings of the survey. It recommends the group strategy for detailed feedback as a strategy for providing detailed feedback in large classes.

Keywords: Teachers' feedback practices, error correction, reassess mistakes, positive aspects of feedback, reasons for not providing feedback

Introduction

Feedback has a pivotal role to play in teaching and learning. It accelerates learning, improves performance and helps reduce or close the gaps between capabilities and performance (Black & William, 1998; Hattie & Timperley, 2007; Sadler, 1989, 2010). When students do not get feedback, their work, learning suffers, and performance becomes sluggish.

Unfortunately, besides completing the syllabus in India, conducting formative assessments, marking the papers and engaging in several other professional agendas, teachers find it challenging to provide detailed feedback. The sheer numbers in class ranging from sixty to eighty students make giving feedback a monumental task. So teachers

TECHNOLOGY AND PUBLIC SERVICE DELIVERY: PROSPECTS AND CHALLENGES FOR INDIA

Sabu Thomas

S Marceline Pushpa

With the advent of modern welfare state, the service aspect of government was well accredited and state became a service state. The welfare state was committed to efficient and effective public service deliveries and a solid bureaucratic infrastructure was framed for this purpose. The changing paradigms of services delivery in the modern state coincided with the proliferation of digital tools in social life. The invention of internet has altered the ways in which people and systems interact. There was a sudden surge in citizen expectations and demands with respect to service deliveries by the state. It was observed that the state was expected to be competitive and competent to deliver public goods at ease and also in a cost effective fashion. In the case of India, The government has introduced many projects in ICT enabled mode. However the state also faces many obstacles on the way to perfect digital deliveries.

Key Words: ICT, Internet, Public service Delivery

Introduction

The state has been subjected to many changes since its inception. The relation between state and citizen also underwent radical changes. The earlier concept of the individual as a 'subject' was replaced with the notion of 'citizen' in the modern state[1]. This citizen is a privileged member of the state with inherent rights and liberties. With the advent of modern welfare state, the service aspect of government was well accredited and state became a guardian of the people from 'cradle to graveyard'. Here the individual citizen in the state was taken as a focal point of the state system and incidentally there was a shift from government to governance. The welfare state was committed to efficient and effective public service deliveries and a solid bureaucratic infrastructure was framed for this purpose. Eventually state entered into every facet of public life and has taken control of the socio-economic scenario at large. The replacement of welfare model with neo liberal paradigm has brought new concepts of competition and competitiveness in public service delivery. Along with this, state was redefined as a service entity and the citizen was re-designated as customer. The post-neo liberal model also advanced the case of service state, with more focus on effectiveness of service deliveries. The changing paradigms of services delivery in the modern state coincided with the proliferation of digital tools in social life[2]. The invention of internet has altered the ways in which people and systems interact. There was a sudden surge in citizen expectations and demands with respect to service deliveries by the state. It was observed that the state was expected to be competitive and competent to deliver public goods at ease and also in a cost effective fashion. This led to ICT-enabled governance which has been widely used by state entities to meet the increasing demand for citizen service delivery and democratic engagements.[3]

Mobile phones, Internet and other modern communication technologies, are providing new platforms to disseminate information and increase access to services. It is also argued that they create new service demands like improved quality of services, increase in delivery speed, increase in the range of services etc. Along with this the new technologies are capable of enhancing the bargaining capacities of citizen in the peripheries like those among under-served areas and among those with lower mobility. One of the classic example here is the use of mobile phone and SMS services which can be accessed by any ordinary citizen at a very low cost. This digital technology also provides new channels of service

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delivery. This includes interactive platforms and better feedback collection and feedback management. In fact the newly created feedback mechanisms also provides for new set of demands in the long run.

Another impact of the new technologies in in public service deliveries and governance at large is the evolution of collaborative governance. Collaborative governance gives provisions for customer/citizen inputs in the governance process. A citizen is no more a helpless entity at the end of the que with a request for delivery of public goods. Rather he can interact with the governing mechanisms and can evaluate the same using digital tools. The lapses in services can be easily exposed through different social networking platforms and feed back mechanisms. Moreover valuable suggestions for bettering services can be shared with the operators including governments. It is seen that the ever-widening interactive worlds of web-blogging, online forums, and social networking have become reservoirs of collaborative governance and democratic and participatory service outputs in the era of digitalisation. The ICT propelled service delivery also constructs a new culture of receptivity of democratic services. The public will identify these services as their propriety right and not a charity of the institutional mechanisms. Public institutions are prompted to assure effective and evident delivery of the services. UN Human Development Report observes,

"In the 21st century's communication revolution, social networking sites have opened new and increasingly popular channels for social and political participation. Social media are two-way and interactive, so people can collaborate and share information in efficient and effective ways. Social networking websites have become platforms for awareness raising, social mobilization, political discussion, and fundraising" (World Bank 2012).

Understanding Technology

The modern society has witnessed the evolution of technology as a synonym for modernity and development. From the basic internet to the 'Internet of Things (IOT)' digital innovations altered the fashion and fabric of social life and it is rightly observed that technology is the driving force of modern society. It is being invented, designed, changed, and used by humans and influenced by an overall societal context.

It also influences the political structure of any given society. As such Governments were forced to infuse technology into their processes and procedures. The imperatives and expectations created by digitalization projects and internet forced institutional changes in state and society[4].Simultaneously the internet reshapes the information environment within which citizens operate and make decisions about whether to participate or not in politics. With more information and avenues of new information, citizens are well equipped to evaluate their government and systems. The arguments of participation were further stretched with the advent of the shift from 'government' to 'governance'[5].In this context Castells (1997) observes;

We are living through one of the most fundamental technological and social changes in history. The revolution in information technologies that took shape in the early 1970s, and diffused throughout the economy, society, and culture in the last quarter of the twentieth century, has profoundly transformed the way we live, work, produce, consume, communicate, travel, think, enjoy, make war and peace, give birth, and die. It has also transformed, as have all major technological revolutions, the material foundations of human life, time, and space (Castells ,1997)[6].

The empowerment capacity of internet and new social media is very significant Papacharissi (2000) observes that the less privilaged can make use of the new platforms for better projections[7]. The technical capabilities of new technologies enable discussions among voters and representatives, and relative anonymity encourages participants to be more vocal and upfront about stating their beliefs. The new communication media not only facilitate new forms of interactions, but also create new patterns of interactions[8]. The new patterns of interactions has changed the very nature of political systems and discourses. It propelled many new social movements which are evidently linked with new technologies. The absorption of technologies in everyday life has changed the very nature of human society. It redefined political relations and provided for a democratic transformation of power in public life. The new patterns of social power would free governance processes from the deadlocks resulting from the clash of specific interests, and promote the bottom-up adoption of solutions that pursue the

IMPACT OF COVID-19 PANDEMIC ON WOMEN INFORMAL SECTOR WORKERS: A STUDY OF URBAN SLUMS OF KODAMBAKKAM, CENTRAL CHENNAI

A. Amudha* and S. Kalyani**

Abstract

A sizable of women are engaged in informal sector in world and India has even more i.e. three fourths of them work in informal sectors among which almost half work in home based or domestic natured jobs. With the outbreak of Covid-19 pandemic, these women became vulnerable to both economic and emotional struggles like loss of job, poor treatment at work place, increase in work load etc. added by household burdens. Unemployment has been connected to serious danger of developing depression, anxiety, substance misuse and viciousness. Infact, multiple studies show individuals who lose their jobs are twice as prone to report depression and anxiety when contrasted with individuals who remain steadily employed. This study intends to elicit the economic, psychological and physical problems faced by them during the Covid lockdown through the micro level empirical enquiry in urban slums in Chennai.

Keywords: COVID-19, Women workers, Informal sectors, Urban slums, Tamil Nadu

INTRODUCTION

Women manifestly are associated with some order of industrious and procreating activities but lot of their work is imperceptible and they are generally low skilled, low paid informal areas of work with practically zero government backed benefits

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CAUSE-RELATED MARKETING: THE EVOLUTION, GROWTH, BENEFITS AND THE KEY CHALLENGES – A STUDY

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ABSTRACT

Business organisations are discovering innovative marketing techniques to meet the growing competition and the need for product and brand differentiation. One such marketing technique is Cause-related Marketing which came into existence during 1980's. The success of this marketing technique motivated many other business concerns and its adoption rate increased steadily especially in recent times. Cause-related Marketing (CRM) stemmed from Corporate Social Responsibility. Corporate Social Responsibility (CSR) is a well discussed and an established concept. While CSR emphasises on charitable role of a corporate enterprise, CRM shows a way to turn that charity into a profitable investment. The present study was undertaken with an aim to provide a conceptual background of the concept CRM, its evolution, growth, benefits, key challenges involved in its implementation. The data was collected from various secondary sources to provide clarity on this concept. The researcher has made an attempt to provide suggestions and the steps to be taken to make it more effective and successful.

KEYWORDS: Cause-related Marketing, Benefits, Issues, CSR, CRM, Corporate Social Responsibility.

INTRODUCTION

Cause-related marketing is an emerging marketing strategy in recent times. The concept of cause-related marketing evolved from the roots of Corporate Social Responsibility. Corporate social responsibility emphasises the responsibilities of a business enterprise towards the society. The seminal work of Howard R. Bowen 'Social Responsibilities of the Businessman 'published in 1953, spelled out the various responsibilities of a businessman towards the society. The concept was later elaborated by Carroll B. Archie in 1979 who provided a pyramid of CSR consisting of Economic, Legal, Ethical and Philanthropic responsibilities. It helped the business firms to understand and implement CSR easily. The growing expectations of the society suffocated the business enterprises to adopt CSR and there was a misconception that one should sacrifice their profits to contribute to the societal needs. This perspective changed when Peter F. Drucker published his article on 'Converting social problems into business opportunities: The new meaning of corporate social responsibility 'in 1984. In his publication he clearly mentioned that organisations can achieve greater profits if they can turn societal problems into business opportunities. When firms help a social cause, that can create good reputation and help the firm to gain public favour. However, their good deeds should be communicated to the society in the first place in order enjoy the fruits of CSR. So, there was a need for a tool which can bridge the gap between the organisation's investment and advertisement. In this juncture, a new marketing technique came into existence called Cause-related Marketing.

CAUSE-RELATED MARKETING: THE EVOLUTION, GROWTH, BENEFITS AND THE KEY CHALLENGES – A STUDY

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A STUDY ON CONSUMER SATISFACTION TOWARDS PHONEPE WITH SPECIAL REFERENCE TO CHENNAI CITY

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Abstract

Nowadays electronic payments have drastically increased due to the rapid increase in online shopping or Internet-based banking. Now in twenty-first-century electronic payments has became the first option for the transfer of money to/from payer/payee. onePe is a digital wallet and ecommerce payment system startup based in Bangalore, India. It was founded by Sameer Nigam, Rahul Chari, and Burz in December 2015. PhonePe was the first payment app built on the Unified Payments Interface, and it went live in August 2016. (UPI). UPI payment system allows money transfer between any two bank accounts by using a smartphone. Using PhonePe, clients can send and get cash, recharge convenient, DTH, data cards, make utility portions, pay at shops, put assets into charge saving resources, liquid Funds, buy security, shared resources, gold, and silver. Besides PhonePe allows clients to book their Ola rides, pay for Redbus tickets, book flights and inns on Goibibo through the Switch stage. The major objective of this study is to find whether consumers are satisfied with using online payment through phonepe app.

Keywords: Phonepe, Consumer Satisfaction, Online Payment, Digital Wallet, Booking Tickets.

INTRODUCTION

Digital wallets are virtual wallets that store a user's payment information. With the rise in net penetration and smartphone usage in India, digital wallets system has seen major changes within the last five years. Options of digital wallets like security from stealing compared to ancient currency and therefore, the ability to form transactions throughout the day, attracted tons of customers to use digital wallets. Tons of fin-tech corporations emerged, dynamic the digital

landscape of monetary transactions in India, forcing different major players in the banking sector to take a position in digital notecases. "Mobile wallet suppliers will be loosely classified into 2 sorts, viz ., banking entities and non-banking entities. Banking entities embody major banks like ICICI, Axis etcetera, whereas non- banking entities include platforms like PayTm, PhonePe etc.

MAIN FEATURES OF PHONEPE

PhonePe is currently considered as digital payment market leader in India. The app allows users to digitally manage their bank accounts, access them the way they want, and use their funds for whatever purpose they want. Credit and debit card links, bank balance checks, money storage, bank account apps, transfer and receipt, point of sale, PIN verification, bank account links, wallet charging. Consumers can easily transfer money to the bank accounts of friends and family by entering the number, name, or VPA. It can replenish mobile phone, DTH, data card and pay for utilities, postpaid invoices, landlines and gas charges. With the PhonePe app, users can check bank account balance. It can instantly add all refunds or cashbacks to one wallet. Clients can send money without using the internet. Also, there is no additional charge for transferring funds from one account to another.

The main advantage of Phonepe has functionality, overall usability and safety. Centralized Digital Wallet Phonepe is a convenient tool for many business transactions. It easily delivers up to one glossy per day. Currently all transactions, bank conclusions are free to all users. Credit cards and debit cards, IFSC codes, one time passwords, or other passwords are not required. It can use a virtual identifier or a mobile phone number to send and receive money by using their virtual ID or mobile number for sending and receiving one will have MPIN that is used as an ATM PIN.

REVIEW OF LITERRATURE

Niveditha.V A STUDY ON CREATING AWARENESS OF PHONEPE, The data in this research paper is Information collected and analyzed during November-December 2019 Various statistical tools such as probability analysis, simple percentage analysis, and mean values. Appropriate proposals will be made based on the survey results. Paper also gives Information on Indian digital banking applications are preferred Cross-ocean technology.

Dr.C.Mallesha, Priyanka Godugu Trends in Digital Payments system in India-A Study on Google Pay, PhonePe and Paytm, The purpose of this study is to identify the current trends in the adoption of digital payments in India. To identify the reasons behind the adoption of digital payments by Indians and to find out the problems people face when making digital payments. Its main purpose is to reduce India's surplus and corruption. Government initiatives such as Indian mobile phones and Digital India are the main reason behind the growth of digital payments, as the use of the Internet has increased significantly.

A STUDY ON IMPACT OF PERSONALITY ON TECHNOLOGY ACCEPTANCE WITH SPECIAL REFERENCE TO SMART PHONE USERS

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Abstract

Technology is becoming increasingly automated, aiming to ease the life of its users. However, besides the advantages of this trend, users are facing with increasing risks, e.g., regarding their privacy. Mobile phones highly influence our personality. In today's world our mobile phones are involved when our day starts and till it ends.

Smartphones are increasingly intertwined into our communities and everyday life. Consequently, there is rising interest to study how people use their smartphones and which factors affect application choice, interaction and communication routines. Smartphones are more than phones, including features such as navigational maps, cameras, information search, and games. It is possible to study smartphone usage in the wide and collect large datasets on naturalistic human behaviour, radically different from traditional laboratory experiments

This study will helpful to find out how consumer personality is accepting the latest technology smart phones and updating them. A study on impact of personality on technology acceptance is important to determine how consumers are adopting them to latest technology. Hence, this study is carried out to find out the impact of personality on technology acceptance of smart phones.

Keywords: personality, smartphones, technology, information, peoples.

INTRODUCTION:

In today's world, millions of people share their daily activity in online social networks. On the other hand there are others who feel uncomfortable with using their smartphones, because they want to protect data concerning their movement profile. Again others avoid e-commerce or e-banking to protect sensitive data. Some people are trying many new apps on their smartphones that seem in some way useful to them. Many others avoid new technology because they fear not to be able to operate it or even to damage it. Summing up, there is a great diversity in reactions to new technology in terms of acceptance. For the developers of new technology it is of high interest to understand those differences to be able to address them in their design. Technology acceptance is used to identify the factors that affect individuals' resistance to use of technology, understand the reasons for technology acceptance, estimate the responses of users to changes and innovations and examine the relationships between the changes in the system and improvements in the practical usage.

In this modern scenario, everyone initially hesitated to accept the technology but later everyone updated them to the technology because, everyone becoming lazy in this digitized world. And technology improvement is making people's work easier, so, everyone is accepting the technology.

PERSONALITY:

Personality is described as the individual's responses to particular situations. Personality is the pattern of characteristic thoughts, feelings, and behaviors that distinguishes one person from another and that persists over time and situations. Personality is a consistent, stable and conventional relationship of individual with his internal and external environments and is interrelated with all of the personal characteristics. Allport (1961) defined personality as a dynamic organization within the individual of those psychophysical systems that determine his characteristic behaviour and thoughts'. Personality development is influenced by several factors including heredity, social environment, family, geographical and physical condition etc. Personality affects the whole life of an individual as a set of characteristics that differentiate him from the others.

TECHNOLOGY ACCEPTANCE:

The technology acceptance model is an information systems theory that models how users come to accept and use a technology. The actual system use is the end-point where people use the technology. Behavioral intention is a factor that leads people to use the technology.

REVIEW OF LITERATURE:

Kay behrenbruch, maththias (2013) study reported the impact of personality on technology acceptance and found that personality play's a major role in accepting the technology.

IMPACT OF DIGITAL MARKETING AMONG CUSTOMERS WITH SPECIAL REFERENCE TO FASHION INDUSTRY IN CHENNAI CITY

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Abstract

Digital marketing is all about reaching out to targeted customers at the right time. In today's technological world, connecting with customers online is one of the best ways to develop our business. With the help of digital marketing it has made it easy for all small scale businessmen to launch their products with simple startups. Few fashion accessories which are available in digital marketing are handbags, jackets, watches & jewelers, etc. The present study deals with the impact of digital marketing on fashion accessories. The main aim of this study is to analyze the awareness of online advertisement by customers through social media apps, to investigate the various fashion accessories purchased by customers through digital marketing, to understand the reasons for buying fashion products through various digital media platforms and also to give suggestions to enhance buying fashion accessories through digital marketing. Descriptive Research Design has been adapted to analyze the present study. Data has been collected by using well-structured questionnaires and responses have been analyzed by using statistical tools such as percentage method of analysis and ranking.

Keywords: Small Scale Business, Fashion Accessories, Digital Marketing, Online Advertising and social media apps.

INTRODUCTION

The Fashion Industry starts from International discount retailers to exclusive luxury brands and also to drive a major part of the world's economy. Fashion is one among the foremost difficult

fields and extremely compact by international economic uncertainty further as distinct trends and industrial changes. This Industry involves constant innovations, pressure for growth and value potency, therefore several brands have started a series of initiatives to enhance their products to the world with innovative styles, producing methods and also to provide a chain processes to ultimate customers to withstand in a marketplace.

Fashion Industry undergoes into the new technological world where Small Scale Business Men's use Digital Marketing as a tool to develop their business where they get Customers easily through many social media platforms like Instagram, Facebook, YouTube, or through many online apps to buy their products. Digital transformation from Traditional ways of selling fashionable products into digital marketing plays a crucial role in the life of small scale business men because they face an ultimate challenge for fashion companies is to effect in every aspect of its organizational culture.

STRATEGIES USED BY FASHION INDUSTRY

Every fashion industry needs a complete desire with selling strategies suited to withstand competition with other brand fashionable products. Digital marketing for fashionable brands specifically has modified dramatically over the past few years and it is important that business constantly wants to adapt and evolve to remain as before the traditional way of marketing.

Following are few strategies which can be used for the improvement of digital marketing in Fashion Industries:

CONNECT THROUGH WEBSITES

In recent decades searching for new styles among customers have modified the way and shoppers have also preferred more and more to buy on-line instead of visiting a physical location. For those, this type of strategy involves obtaining an internet site if customers don't already have one; this goes from a fashion to a fashion E-Commerce.

MOBILE EXISTENCE

Next, simply having an internet site will not bring the customers on their own. So, we need to undergo promoting the style business through digital marketing. For example, promoting fashion with the help of celebrities offers and discounts, etc. As a fashion complete, this implies obtaining a responsive web site that resizes content in keeping with the screen it resides in. If these kinds of promotions are not implemented it may cause subpar expertise for your mobile users, which is able to deter them from more interactions together with the brands. This can particularly play a vital role within the industry as a result several shoppers see things they like as they are going about their day, and if they happen to ascertain one thing you supply however can't load it on websites.

A STUDY ON THE EFFECTIVENESS OF FINTECH ON MUTUAL FUNDS IN CHENNAI CITY

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Abstract

FINTECH denotes finance and technology. This combination boosts the growth of financial services to a greater extent. Mutual funds in India are growing exponentially with a larger investor base by penetrating into a wider geographical area than before. Automation, Digitization and pandemic made technology a basic necessity in all fields. Mutual funds have no exemption. Prominent Increase in usage of smart phones among investors also facilitates FINTECH services offered by the Asset management companies. Therefore, this paper attempted to understand the impact of technology on the services offered by Mutual funds from investors' perception. A well-structured questionnaire was constituted to collect information from the respondents. The number of samples for this study was 100. Statistical tools such as Percentage Analysis, Weighted Average and Chi-Square used for Analysis. The findings of the study highlight the investors opinion and their requirements for convenient buying and selling of mutual funds.

Keywords: FINTECH, Mutual Funds, Technology, Automation and Digitization.

INTRODUCTION

Mutual funds are the trust formed to mobilise savings from the investors in smaller denominations to invest in the capital market with the objective to yield better returns at lower risk than share market. Safety and reasonable returns compared to capital market and other Investment avenues are the most influencing factor for the popularity of Mutual funds among the public. FINTECH denotes finance and technology. This combination boosts the growth of financial services to a greater extent. Mutual funds in India are growing exponentially with a larger investor base by penetrating into a wider geographical area than before. Automation, Digitization and pandemic

made technology a basic necessity in all fields. Mutual funds have no exemption. Prominent Increase in usage of smart phones among investors also facilitates FINTECH services offered by the Asset management companies. Therefore, this paper attempted to understand the impact of technology on the services offered by Mutual funds from investors' perception.

REVIEW OF LITERATURE

D.Kandavel (2011) identified that due to the influence of different purchase factors, the small investors' purchase behavior does not have a high level of coherence.

Nishi Sharma (2012) found out that full disclosure and regular updates of the relevant information along with the assurance of safety and monetary benefits are the essential factors for securing investor's penetration.

Pradeep Kumar Panda (2016) stated that greater transparency, increased innovations, better services to the investors, liquidity and higher returns will make mutual fund schemes more popular and investor friendly.

Prasada Rao et al. (2018) mentioned that transparency, decentralization, tamper-resistance, accountability and privacy can be provided to all stakeholders in the Mutual funds with the Blockchain Technology.

Kishore Kumar Das and Shahnawaz Ali (2020) highlighted that in the recent past financial technologies (FINTECH) contributed to the mutual fund industry. They also stated that adoption of FINTECH facilitates customer experience with better accessibility, even from remote places.

Most of the studies made in the past deal with the investor perception, performance and growth of mutual industry. In the era of digitisation it is vital to study the effectiveness of FINTECH offered by Mutual funds from investors' perception.

OBJECTIVES OF THE STUDY
- To study the investors attitude towards FINTECH offered by mutual funds
- To know the satisfaction level of investors with regard to FINTECH adapted by Mutual funds.
- To offer suggestions to enhance the digital services offered by Mutual funds.

LIMITATIONS OF THE STUDY
- The study is based on perception of the mutual funds investor which may differ.
- It also covers only shorter periods.

A STUDY RELATING TO USERS PERCEPTION AND SATISFACTION TOWARDS PAYTM IN CHENNAI CITY

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Abstract

Today's world is absorbed with digital technology and developments, from daily bread to business, home to office implementation of electronic gadgets have become part and parcel of life. Paytm ("pay through mobile") is an Indian multinational technology company that specializes in digital payment system, E-Commerce and financial services, based in Noida. Paytm's presence in the Indian E-Commerce market is growing. Paytm is currently available in 11 Indian languages and offers online services such as mobile recharges, utility bill payments, travel, movie, and event bookings, as well as in-store payments using the Paytm QR code at grocery stores, fruits and vegetable shops, restaurants, tolls, pharmacies, and educational institutions. The study is an attempt to evaluate the Users' perception towards Paytm. The objectives of the study are to analyze the overall perception and satisfaction of the users towards Paytm and identify the problems faced by the users while using Paytm.

Keywords: E-Commerce, Paytm, Users, Perception, Payment

INTRODUCTION:

Today's world is absorbed with digital technology and developments, from daily bread to business, home to office implementation of electronic gadgets have become the part and parcel of the life. The world witnessed a rapid growth in E-commerce in the recent years. Widespread use of mobile devices in the ecommerce has a role in this expansion. Associated with growth of trading volume and the introduction of new devices and new products emerge. One of such latest product is E-wallet. E-wallet has changed the world's payments system by

providing multiple digital services right from utility payment to E-tailing. Digital payments in India have been experiencing exponential growth along with growth of internet and mobile penetration. Demonetization created huge growth opportunity for digital payment in India. Demonetization has presented a unique platform for adoption of digital payment, as an alternative to cash for Indian consumers. India is slowly paving its way towards a cashless society, from those heavy physical wallets to virtual wallets transforming at a significant pace. The current scenario of Indian economy shows the tendency of movement from cash to cashless transactions. There are so many efforts have been taken by the government in order to convert the face of the Indian economy into a new one. Nowadays every transaction is going digital. In order to accelerate the execution of the concept of digital economy a number of digital payment systems are introduced. These payment systems have changed the economic life of people. To achieve cashless, corruption free and digital economy the Indian Government considers using E-wallets as the primary growth enabler.

Paytm is India's largest payment gateway that provides payment services for customers and merchants. It provides service to over seven million merchants and permits customers to make seamless mobile payments from cards, bank accounts and digital credit among others. Paytm is the pioneer and the leader of the QR code. This quick response code is a machine-readable code used for scanning purposes. The Paytm payment bank aimed to provide banking and financial services to Indians who were previously excluded.

CONSUMER:

A consumer is a person who intends to order, or uses purchased goods, products, or services primarily for personal, social, family, household and similar needs, not directly related to entrepreneurial or business activities.

CONSUMER PERCEPTION:

Customer perception is the customer's overall opinion, thought, awareness and feelings about a company and its product and service offerings.

CONSUMER SATISFACTION:

Customer satisfaction is defined as a measurement that determines how happy customers are with a company's products, services, and capabilities.

PAYTM:

Paytm is an Indian E-commerce shopping website headquartered at Noida. In India Paytm was launched in 2010 as a prepaid mobile recharge website with Android, Windows, and IOS

A STUDY ON USER AWARENESS AND SATISFACTION TOWARDS E-WALLETS IN CHENNAI CITY

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Abstract

The advancement of technology has resulted in numerous breakthroughs, and this progress has played a significant role in changing the way we transact in daily life. Especially after the introduction of smartphones, life has become much easier, with all payments and transactions taking place electronically. This has paved the way for the development of a platform known as electronic wallet or E-Wallet and serves the same purpose as a credit or debit card. Virtual cash, also known as cashless transactions, is a revolutionary technology that has seen rapid growth over the years. Demonetization drove businesses to accept cashless payments, which today is immensely popular in every industry. The present study focuses on the awareness and satisfaction level of the users. The problems faced by users while interacting with the E-Wallets have also been studied. The questionnaire method is used to collect data, and it is also used to analyse the paper's objectives.

Keywords: E-Wallet, Users, Digital Payments, Cashless Transactions, Demonetization, Consumer Awareness and Satisfaction.

INTRODUCTION:

The present world is caught up with advanced digital innovation and improvements, constantly transforming most facets of our daily life from daily bread to business, home to office; execution of electronic devices have turned into an integral part of the life. In particular, digitalization, also known as industry 4.0, has resulted in vertical integration of business channel capacities. The digital revolution is certainly transforming all types of business and the services they deliver.

Virtual cash is a game-changing technology that has exploded in popularity in recent years and is now used in almost every business. Cashless services have been shown to be the future

of transaction services and this transition of the time-honoured physical wallet into the E-wallet was inevitable. Now one of the most effective online payment systems is an E-wallet, wherein customers can use electronic wallets to conduct transactions across many channels. Payment via digital wallets has mostly replaced cash, as well as debit, credit, and net banking transfers.

An E-wallet is like an electronic card that functions similarly to a credit or debit card. To make payments, an E-wallet must be linked to the individual's bank account, and it functions like a pre-paid account in which a user can 'add' and keep their money for any future online transaction. The two primary components of an E-wallet are software and information. Personal information is stored in the software component, which also provides data security and encryption. The information component is a database with the user's details, such as their name, address for shipping, payment mode, amount to be paid, credit or debit card details, and so forth. Users are not required to follow three levels of protection for payment, which is the case with other payment systems. E-Wallets are single click payment options. When compared to debit/credit card transactions, this results in a higher (95%) payment success rate.

E-wallets are used and accepted in every industry, and they consist of three key components: banks, customers, and enterprises. Banks' positions have improved in terms of providing better transaction services and addressing the needs of their customers. Customers are brought in by the different services offered by E-wallets, particularly when influencing elements such as ease and speed are considered. Companies, on the other hand, try to give their clients transaction services as well as payment options.

PURPOSE OF USING E-WALLET SERVICE:

Convenience: Convenience refers to the ability to move forward without effort. It is now easier and more pleasant to use and consume services provided by mobile-driven technology. Transactions can be performed instantly with E - wallets. It can be done with a few taps and clicks here and there. There will be no more long line-ups or trips to the ATM to withdraw cash. Nothing beats the delight of getting what a person wants in a timely and easy manner.

Ease of Use: When using a digital wallet, users don't have to enter the card number, expiration date, CVV code, and other information every time to make a transaction. When the user enters their card details, it is saved, and the payment is processed with a single click. Furthermore, instead of searching for a wallet when purchasing, an E-wallet user can just pick up their phone, scan the Bharat QR code, and the payment is done.

Accessibility and Flexibility: Day-to-day transactions will be easier to process now that all of user's card information is stored in one spot. Furthermore, the smartphone is always within reach, serving as more than just a communication device. The ability to utilise the E-wallet across many user devices is referred to as flexibility of usage. Also, in this day and age, when people are constantly changing their mobile devices, it is crucial for consumers to be able to

A STUDY ON THE EFFECTIVENESS OF GOOGLE PAY

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Abstract

Individuals have used many payment systems to purchase goods and services throughout history. One of the early ways was bartering, in which people swapped products and services for other goods and services. Cattle, sheep, and vegetables were among the most often traded products. People soon started to incorporate grain, shells, coins, and gold as a method of payment. The charge card was introduced around the early 20th century. Furthermore, the notion of digital currency was originally introduced in 1983, fuelling the start of the electronic payment age. The first online purchase was made around 10 years later. Cashless payments addressed this expectation from both the customer and merchant standpoints. The payment sector has seen a dramatic change from paper money to electronic wallets. Customers throughout the world, particularly the younger generations, are quite comfortable exchanging money via the internet. Over the years, India's payment system has advanced by leaps and bounds. From exchanging things for goods to cashless, one-click transactions, we've gone a long way. However, India's transition to a quicker, smoother, and safer payment system was not unplanned. When credit and debit cards were introduced, the economy remained mostly cash-driven, with individuals preferring to hold, carry, and trade notes and coins until recently. In India, a few key events like demonetization, Digital India campaign, and COVID – 19 Pandemic expedited the cashless economy.

Keywords: M-Wallet, E-Wallet, Digital Wallet, Cashless Economy, Google Pay.

INTRODUCTION

The term "digital payment" refers to the use of software, an electronic gadget, or online service that allows individuals or organizations to make electronic transactions to pay for

products and services online. This is referred to as a cashless economy since it does not use physical money. These digital transactions assist to cut transaction costs while also speeding up the process requiring one transaction cycle. It minimizes the risk of dealing with cash. The digital payment record may also be readily maintained. Mobile payment systems, which allow users to pay for purchases using their smartphones, can be used in conjunction with digital wallets. Digital transactions also benefit the government since they can be easily traced, which aids in the reduction of black money and, as a result, the growth of the economy.

The government has stepped up to transform the country into a cashless economy and maximize the usage of digital transactions. The Indian government's primary mission is to design the Indian economy "Cashless, Faceless, and Paperless." There are several applications available that allow consumers to make online payments. These are highly handy to use and give consumers flexibility since they allow users to make payments at any time and from any location. In India, where the majority of the population lacks access to credit and debit cards, the smartphone is instantly becoming a tool that serves as a catalyst for digital payment solutions. Following E-commerce, digital and wallet payments will be the next big thing. One of them would be Google Pay.

Google Pay is a digital wallet platform and online payment system designed by Google to power in-app, online, and in-person contactless transactions on mobile devices, allowing users to make payments using their Android phones, tablets, or watches. An iOS phone may also be used in the United States and India, however with restricted capability. In addition, coupons, boarding passes, campus ID cards, auto keys, event tickets, movie tickets, public transit tickets, shop cards, health records, and loyalty cards are all supported by the service.

Near-field communication (NFC) is used by Google Pay to send card information and facilitate the transfer of funds to the merchant. It substitutes credit or debit card chip and PIN or magnetic stripe transactions at point-of-sale terminals by allowing users to upload these to their Google Pay wallet. With the inclusion of two-factor verification, it is comparable to contactless payments, which are currently widely utilized in many countries. Using a near-field communication (NFC) antenna, host-based card emulation (HCE), and Android's security, the service allows Android smartphones to connect wirelessly with point-of-sale systems. When physical authentications such as fingerprint ID are available, Google Pay uses them. Google Pay requires a passcode for smartphones that don't have fingerprint ID. Google Pay does not reveal the user's credit or debit card number to the retailer when the user makes a payment. Instead, it provides a virtual account number that matches up to the user's account data. Instead of providing the card or user details, this service sends a one-time security code.

EVALUATING THE IMPACT OF DIGITAL CRM ON SERVICE QUALITY IN CUSTOMER RETENTION IN BANKING SECTOR

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Abstract

The study aimed at investigating the impact of Digital CRM on service quality and customer retention in the banking industry and to identify the important reasons why digital CRM is better than traditional CRM in terms of service quality and customer retention. For the study, the researcher adopted a descriptive research design, the data being collected from 396 samples using a structured questionnaire through quota sampling technique. From the analysis, it was found that the majority of the respondents using digital CRM are male (53.5%) respondents belonging to the age category between 20-30 years (36%). Also, it was identified that there is no significant difference in opinion among the respondents for the Digital CRM practice, Service quality and customer retention. Also, it was confirmed that there is a significant impact of digital CRM on service quality and customer retention. It can be interpreted that digital CRM has a 66.5% (0.665) positive relationship with Service quality and a 54.5% (0.545) positive relationship with customer retention.

Keywords: Digital CRM, Customer Retention, Service Quality, Banking Industry, Traditional CRM

INTRODUCTION

In recent years, the use of internet-based transactions in developing countries has grown significantly, and the service experience appears to be distinct from that of non-electronic transactions. Customers can use the internet to explore information, conduct transactions, ask

inquiries, and raise enquiries by visiting the bank's website using any electronically linked device such as a computer, smartphones or tablets. All of these experiences have an impact on customers' expectations and perceptions of service quality, which affects their satisfaction and loyalty (Ali, M., Rashid, H. A., Ali, M. H., Usman, M., & Sohail, A., 2021). To accomplish the aforementioned results, however, good management of client interactions is required. A few decades ago, there was a move from outmoded Customer Relationship Management (CRM) to Digital Customer Relationship Management (Digital-CRM). The act of maintaining client connections electronically while allowing organisations to provide relevant services and goods that satisfy their consumers, hence increasing customer retention and loyalty, is referred to as digital-CRM (Litvishko, O., Beketova, K., Akimova, B., Azhmukhamedova, A., & Islyam, G., 2020).

Digital CRM is a tactical technology-driven marketing business model that combines electronic media, people, processes, and traditional CRM with digital-business software. The Internet, as well as a variety of electronic technologies such as fax, phone, email, and databases, make Digital CRM easier to deploy because the focus is on a web-based interface platform amongst the institution and its clients. In order to flourish, the customer connection cannot be realised on the Internet without an effective Digital CRM, commitment and a mind-set, and an overarching strategic CRM ethos (Bachir, S., 2021). Indian banks are stroking a lot of effort into setting Digital CRM and improving the acquaintances between their businesses and their clienteles. Furthermore, the integration of processes, technology, and other business activities centred on the customer has expedited CRM use, letting businesses to recognise their best customers and increase their retention and loyalty through service offerings (Salami, M. P., 2009). This is due to the fact that e-CRM has been linked to various corporate successes and competitive advantages. This study is an attempt to investigate the impact of Digital CRM on service quality and customer retention in the banking industry. Further to identify the important reasons why digital CRM is better than traditional CRM in terms of service quality and customer retention (Salami, M. P., 2009).

REVIEW OF LITERATURE

Many businesses have discovered that e-CRM is a strong tool in today's greatly globalised, liberalized, industrialised, and extremely competitive markets. Various research on the impact of Digital-CRM on customer gratification and loyalty have been conducted around the world (Belias, D., Velissariou, E., Kyriakou, D., Vasiliadis, L., Roditis, A., Koustelios, A., & Sdrolias, L., 2017). Many Studies discovered that, in contrast to outmoded CRM, increasing the use of digital-CRM helps increase market share and thus increases income streams while keeping the corporate competitive, enticing more customers, retaining them, and keeping a long-term relationships (Wongsansukcharoen, J., Trimetsoontorn, J., & Fongsuwan, W., 2015). According to studies, the link between Digital-CRM and client loyalty leads to increased buyer satisfaction,

MATERIAL ASPIRATIONS OF WOMEN ENTREPRENEURSHIP IN SELF HELP GROUPS – A STUDY WITH SPECIAL REFERENCE TO THIRUVALLUR DISTRICT

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Abstract

Women in low economies struggle a lot to carry over their responsibilities in all means. They wish to come forward to shoulder the monetary burden of their spouses. The unemployment and underemployment scenario forces them to search a job among themselves. With their minimum educational qualification and less financial resources, they find difficult to give good living for their children. Self Help Groups is an organization which is developed as a platform for women in low economies to lean for financial support to cater the needs for their families. The objective of the SHG is to empower women and make them financially strong. This study is an extensive work to find the role of SHGs in making women financially strong and empowering to become entrepreneurs.

SELF HELP GROUP IN INDIA

Generally SHG consists of ten to twenty members who are introduced regarding the membership of SHGs by their friends or neighbours. The women who are as vulnerable hoards of money lenders are rescued by SHGs. Women join SHGs to avail loan, increase their savings, to become an earning member, to participate in societal issues, to get recognition and or to explore the new world.

All members of the group homogeneously belong to families below the poverty line. However, a maximum of 20% and in exceptional cases, where essentially required, upto a maximum of 30% of the members in a group may be taken from families marginally above the poverty line living contiguously with BPL families and if they are acceptable to the BPL members of the group. This helps the families of occupational groups like agricultural labourers, marginal farmers and artisans marginally above the poverty segment and those who have been excluded from the BPL list to become members of the SHG. However, the ABL (Above Poverty Line) members will not be eligible for the subsidy under the scheme. The group consists of one member of a family. A person should not be members of more than one group. The BPL (Below Poverty Line) families actively participate in the management and decision making, which should not ordinarily be entirely in the hands of APL families. Further APL members of the SHG shall not become office bearers (i.e. Group leader or treasurer) of the group.

The group devises a set of laws of conduct (group management norms) to unite itself. This is in the form of regular meetings (every week or every fortnight), functioning in a self-ruled manner, allowing free exchange of views, participation by the members in the decision making process. The groups are able to draw up an agenda for each meeting and take up discussions as per the agenda. The group collects the minimum voluntary saving amount from all the members regularly in the group meetings. The savings so collected is deposited into the corpus fund. The group corpus fund is then used to advance loans to the members. The groups develop monetary management norms covering the loan sanction procedure, repayment schedule and interest rates. It is mandatory that all the members should be present while taking decisions regarding loan disbursement processes.

The members in the group meetings prioritize the loan applications, fix repayment schedules, fix appropriate rate of interest for the loans advanced and closely monitor the repayment of the loan installments from the loanee. Each group operates a group account preferably in their service area bank branch, so as to deposit the balance amounts left with the groups after disbursing loans to its members. The group maintains easy basic records such as minutebook, attendance register, loan ledger, general ledger, cash book and individual passbooks.

Half of the group formed in each block should be exclusively for the women. In the case of disabled persons, the groups formed should ideally be disability-specific wherever possible, however, in a case sufficient number of people for formation of disability-specific groups is not available, a group may comprise of persons with diverse disabilities or a group may comprise of both disabled and non-disabled persons below the poverty line.

MATERIAL ASPIRATIONS

The foremost aspiration which intensifies a woman to take up entrepreneurial career is the need for money. The women who yearn to come out of financial dependency shelter themselves in joining SHGs. The support from the group and the seed money they receive as revolving fund

EVOLUTION OF DIGITAL CASH IN DAY-TO-DAY EXPENDITURE OF HOUSEHOLDS: THE NEW NORMAL

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Abstract

The Evolution of Digital payments is a promising success story in making. The switch over from physical cash currency notes to digital cash in day-to-day expenses of households has turned out to be "The New Normal". The digital cash usages as a new normal are interchangeably handled under various common phrase viz. digital transaction, electronic transaction, cashless transaction or paperless transaction. The upcoming research article, "*Evolution of digital cash in day-to-day expenditure of households: The new normal*" analyzes the reasons in usage / dependence on digital cash for day-to-day expenditure of households, to figure out the major problems with digital cash, while spending on daily expenses and to compare the household's perception of physical cash notes and digital cash. The survey will be conducted among the sample size of 150 respondents by structured questionnaire through digital forms. The respondents are household's using digital cash under payment platform (google pay, Paytm, phonepe, mobile banking apps, E-wallets). The questionnaire is divided into three parts namely demographic factors, digital cash usage, its dependence and hurdles while using them. Each response will be entered and findings will be analysed using various statistical tools by Excel and SPSS as required for an accurate interpretation and representation. The findings of the study state the usage and its switch from cash to digital cash for daily household expenses during the covid pandemic, considered as the new normal were majority (49%) have increasingly utilised digital cash and 28% of household's completely switched to digital cash. The increase and switch may be due to various reason such as cannot access to ATM (15%), fear of covid (11%) and digital payments are more convenient (74%) than physical cash.

Keywords: Digital Cash, Digital payments, Household Expenditure, Day-to-Day expenses, the new normal.

INTRODUCTION

"The future of money is digital currency" – Bill Gates

The Evolution of Digital Cash is a promising success story in making. Digital cash are more or less real cash, except that it's not in form of paper currency. Digital cash are money deposited in bank account is being converted into digital mode through virtual bank accounts linked with payment apps. Digital cash are commonly transferred from P2P through numerous internet banking options such as bank account transfer, digital cash transfer through registered phone numbers, UPI ID or QR codes, e-wallets available on digital payment application. India's top ten digital payment UPI apps are Google pay (Gpay), Phonepe, Dhani, BHIM axis pay, Paytm, Mobi Kwik, Yono by SBI, ICICI pockets, HDFC PayZapp and amazon pay. Today's digital cash has taken a new phase initiated at times of demonetization followed by the covid pandemic, by switching from physical cash currency notes to digital cash in day-to-day expenses of individuals and households which has turned out to be "The New Normal". The new normal defined as, "things were previously unfamiliar, now it has become common, standard and expected". Just the same, today's day to day expenses are widely spent by using digital cash which was uncommon and unusual aforetime. Hence it is considered essential to analyze the reason for switch from physical cash to digital cash spending on day-to-day expenses and to compare household's perception towards cash vs digital cash. On the other hand, the study has equally scrutinized the problems and hurdles faced by the households while adopting digital cash. The day-to-day expenses considered in the study are daily bills, monthly bills, grocery, vegetables and fruits, mobile recharge, educational fees, water charges and maintenance. The perception of digital cash are compared on the basis of convenience, transaction, privacy and security. The problems and hurdles bought into the study are technical problem, poor internet, transaction cost, lack of trust, KYC difficulty, language barrier and unavailability of payment facilities.

REGULAR DAY-TO-DAY BILLS ON PAYMENT APPS:

- UTILITY BILLS: Electricity, Broadband / Landline, Postpaid mobile, Water, Piped gas, Education, Gas cylinder booking, rent payment, Fastag recharge.
- FINANCE & TAX: Insurance, Loan EMI payment, Credit card bill payment, Municipal tax and service,
- OTHERS: Subscription fee, Housing society, Hospital, Donation, Club Association.

LITERATURE REVIEW

Dr. Rajsee Joshi, Ritika Goel & Shraddha Grag (2019) *"A study on customer's perception on Adoption of digital banking in Indian Banking Sector"* made a statement that internet banking has transformed the traditional way of banking and bought a new dimension to the banking

CONSUMER BUYING BEHAVIOUR BASED ON APPARELS AMONG COLLEGE STUDENTS IN CHENNAI CITY

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Abstract

The Study of Consumer Behaviour has become necessary. Consumers are the kings of markets. Business organizations cannot run without consumers. All the undertakings of the business concerns end with consumers and consumer satisfaction. Apparel is one of the basic necessities. The rising demand of apparel for clothing as well as fashion awareness among various people all over the place and in Chennai is linked with the success of the apparel.

The objective of the research is to study the demographic factors influencing the consumer buying behaviour and to identify the impact of advertising factors affecting the consumer behaviour for apparels. Analysis on brand stands in your current market.

This research paper mainly focuses on Apparels and their buying behaviour in Chennai city. The Sample size is 100 on consumer buying behaviour based on apparels among college students in Chennai city. Convenience sampling techniques are used in the research. Data is collected through structured questionnaires. Data is analyzed through using Excel and various statistical tools.

Key words: Consumer behaviour, Apparels, Awareness, brand.

INTRODUCTION

Consumer Behaviour is the study of how specific customers, groups or organizations select, buy, use, and order ideas, goods, and services to satisfy their needs and wants. It refers to the actions of the consumers in the marketplace and the underlying motives for those actions. The study of consumer Behaviour adopts that the consumers are actors in the marketplace. The viewpoint of role theory assumes that consumers play various roles in the marketplace. Starting from the information provider, from the user to the payer and to the disposer, consumers play these roles in the decision process.

OBJECTIVE OF THE STUDY

- To study about the decision making process influencing the consumer buying behaviour
- To identify the impact of advertising factors affecting the consumer behaviour for apparels
- Analysis on brand stands in your current market for apparels

REVIEW OF LITERATURE

Sunday C. Eze, Bello Adenike O. Bello (2016) the title of the paper "Factors Influencing Consumers Buying Behaviour within The Clothing Industry" this paper aims at exploring the sociological factors influencing consumers purchasing behaviour in the clothing industry. This study deployed a qualitative approach to exploring key factors influencing consumers purchasing behaviour. The finding revealed that age, quality, income and fund shapes consumers purchasing behaviour.

Padmakshi Sharma (2017) the title of the paper "To study the consumers buying behavior towards clothing Retail Brands in Ahmedabad city" this study is used for understanding the consumer behavior concerning leading clothing brands. Consumers give importance to brands and relate their prestige with different brands. Also study how factors influence consumer purchases. The purpose of the research is to investigate the youth in the city of Ahmedabad to understand if any factors affect their buying behavior for clothes.

Lakshminarayana.K, Sreenivas D L(2018) the title of the paper "A Study of Consumer Buying Behavior towards Branded Apparels in Selected cities of Karnataka" This research paper was undertaken with the objectives to study the socio economic characteristics of consumers who prefer branded apparels and to know the factors which influence the consumers for purchasing branded apparels. To look more stylish they prefer branded apparels and branded apparels also representing the status of a person. Due to more durability, variety and quality and people prefer branded apparels.

METHODOLOGY OF STUDY

- SOURCE OF DATA: The present study is based on primary data which was collected using structured questionnaire
- SAMPLE SIZE: Hundred respondents belonging to undergraduates were selected and questionnaire were distributed with in Chennai city
- DATA COLLECTION: The data was collected using questionnaire directly from the respondents
- STATISTICAL TOOL: Simple percentage method is used to analyses the data using EXCEL and SPSS package

LIMITATIONS OF THE STUDY

- The study is restricted to college students only
- The study has been conducted with in Chennai city only
- The sample size is limited to 100 respondents only

ANALYSIS, FINDINGS AND DEMOGRAPHIC PROFILE OF THE RESPONDENTS

TO STUDY CONSUMER ATTITUDE TOWARDS WILLINGNESS TO BUY ORGANIC MILK ONLINE IN THE CITY OF BENGALURU

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Abstract

In this article, the researcher analyzed consumer attitudes towards buying organic milk in the city of Bengaluru by reviewing the literature of the previous research. A well-structured questionnaire was distributed among 208 respondents, using an online survey method via Google Forms to conduct the research. The main objective of this study is to find out how consumer attitudes affect their willingness to buy organic milk. To validate the relationship between the variables, two tests, Pearson's Correlation test and regression analysis are performed. The results of the research show that a healthy lifestyle is one of the key factors that drives consumers to continue to buy organic milk. There was a paradigm shift from the consumption of conventional milk to organic milk due to health aspects.

Keywords : Willingness to purchase, consumers attitude , organic Milk, health concern, social platform.

INTRODUCTION:

Since the 1960s a drastic change in the increasing population and natural calamities has led to scarcity of food in India. The result of which, the Government imported food grains from other nations, this gained momentum towards the Green Revolution under the leadership of M.S .Swaminathan during the early stage in India. The movement of Green revolution from organic farming to hybrid farming replaced natural growth by chemical fertilizers. The effect of using

toxin foods lead to major health issues in today's scenario. The pandemic situation has changed the mindsets of the consumers from conventional buying pattern to virtual buying pattern.

The natural Organic Dairy products is one aspect considered in this study for consumers of organic milk considering the quality, taste, price and other supplement level for a healthy lifestyle. The main reason of the study is to analyse the effect of consumers' commitment towards willingness to purchase organic milk through online sources. In this study an analysis on consciousness on environment, health, certification, cost , labelling and packaging factors are considered to show the effect of consumer willingness to purchase organic milk in the city of Bengaluru. Therefore few research questions were assumed to analyse the aim of the research study to understand the relationship between dependent and independent variables.

- What are the motivating factors that drives consumers to purchase organic milk?
- To study the relationship between environmental factor and willingness to buy.
- To study the relationship between health factor and willingness to buy
- To study how certification, labelling and packaging affect purchase decision.
- To study how the price affect the decision process.

LITERATURE REVIEW

There are nine factors namely Eco - names, health concern, Nature concern, branding, promoting, safety, availability, accessibility, freshness and store area that influences the buyers to purchase natural nourishment in Hyderabad and Secunderabad in their study conducted by (Dasari Pandurangarao, Dr.K Chiranjeevi , Prof D.Suryachandra Rao , 2017)

Subjective norms and knowledge are the two factors that motivates the consumers to purchase organic food products in China, the study reveals both theoretical and practical factors to explore consumer purchase attitude with a conceptual model and resulted that it is highly motivated. (Shimiao Li & Nor Siah Jaharuddin , 2020)

Organic milk class is one of the developing classes of natural meals, Organic milk purchasers usually cite perceived fitness and decrease hazards of meals contamination as well as perceived better high satisfactory and environmental sustainability of natural farming methods. (ZhuLiu, Christopher, Kanterb, Kent Messer, & Harry Kaiser, 2013).

Due to the growing function of natural merchandise and mainly natural milk with inside the retail promote it is profitable to advantage and perception into the capabilities of the natural milk as perceived with the aid of using the consumers. Furthermore the manufacturers want to apprehend the natural market place so one can make knowledgeable selection on growing natural production that could deliver excessive fees relative to traditional production (Zanoli Naspetti, 2002).

In addition, high income may be related to a high proportion of organic milk purchases, so

IMPACT OF DIGITAL TRANSFORMATION ON SMEs IN CHENNAI CITY

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Abstract

The paper represents the digital transformation on small and medium enterprises (benefits and challenges) in Chennai city. How they adapted to digital transformation. SMEs can`t able to cope with competitors digitally and competition will increase continuously day by day. In the study aims to i) Entrepreneur's preferences on digital platform to promote their business. ii) analyze the benefits and challenges on SME, iii) To analyze the digitalization on SMEs. The primary data collected 107 respondents from small and medium digitally. Statistical tool i.e., Chi square, Garrett ranking techniques and convenience sampling has been used in the study. The study suggested that to improve network connectivity to meet competitors. Findings of the study reduction of cost, higher profit and challenges like productivity, budget concern. Conclusion of the study digitalized business it never end.

Keywords: Digital transformation, Business process, Enterprises management, student entrepreneurs. Rural enterprises

INTRODUCTION

Digitalization as evolved everywhere especially in the pandemic. This research paper expressed about digitalization on SMEs (small and medium enterprises) benefits and challenges in Chennai city. In the digitalized world monster enterprises can survived easily but SMEs have not yet experienced digitally and business switched the way of operating process, changes in revenue and production. SMEs plays a vital role in our country they provide enormorous employment opportunities even illiterate person can survive and improves individual economy growth in nation. Digital transformation increased production and sales in enterprises. Many entrepreneurs didn't understand the meaning of digital transformation. SMEs are convinced they will not be able to cope with digital transformation without assistance. Now, consumers are made purchasing, payment through online it indicates that company is undergoing a digitalization this transformation of business it never change. Now they slowly learning to adapt digitalization because consumers are adapted to digital all things are going through digital.

PROBLEMS ON SME:

COMPETITION:

SMEs deal with competitors from local shops and large companies they find difficult to survive with low budget. They don't have sufficient fund to promote their business digitally. Especially in the pandemic they fell down and not able to manage independently on digitalized business. Consumers shift to other shop when digital facility is not available in shops. Most entrepreneurs loosen their customers in physical market.

MANIPULATING COFFERS:

A few SMEs can handle cash flow in a better way. SMEs follows traditional method for cash handling it takes much more time to do and its hard way but is chances to make errors it gives negative impact. In digital transformations can get easy access and quick responses from retailer and manufacturers. Able to develop business fast in digitaization.

PAYMENT:

In small business, consumers are not paying on time. While they delaying for payment entrepreneurs can handle that situation when cash is stuck outside its very difficult to run business. They make payment digitally it reduces transportation cost and other expenses. Network is another issue while making payment. Entrepreneurs can have good network connectivity to make payment or other transaction.

BENEFITS ON SMES:

OPERATING PROCESS:

The entrepreneur won't change their process, and its strategies to attract the consumers. Most of them shifted to digital. Digital transformation is a chance of conversation between retailer and consumers. Consumers feel easy to access through digital it saves time and money. In digital transformation operating process will easy when comparing between manual work to employees.

COST REDUCTION:

Online purchasing reduces cost when compared to direct shopping. Consumers are purchasing and make payment digitally. In online shopping consumer feel quality and quantity of the product it remains same. Its reduces transportation cost so, many would like to shop online.

AUDIENCE:

In digital business there are more audience and the possibilities of increase in sales and get numerous profit. There are various social media platform to attract audience and expand their

AN OVERVIEW ABOUT VIRTUAL LEARNING AMONG STUDENTS – DURING PANDEMIC IN CHENNAI CITY

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ABSTRACT

Virtual learning is a learning experience that enhances learning of students by using computer and internet facilities provided in the educational institutions. During the Covid-19 pandemic conditions millions of school and college students were forced to adopt virtual learning which gave rise to the concept of E-Learning. The virtual learning not only help the students but also help others to develop themselves by upgrading and adopting to new technology through online courses conducted by various educational institutions either free of cost or for a nominal cost. The present study aims to know whether the students have adopted virtual learning, to analysis the user-friendly approach of virtual learning process and to measure the performance of the students. Descriptive research designs have been used in this study. Data has been collected by using structured questionnaire and responses have been analyzed by using statistical tools such as percentage method and ranking method. It has been found that students are of the opinion that they are adaptable to virtual learning but the learning method which is most suitable is the Google Classroom method which is similar to physical classroom method and that it brings in clarity of lecture sessions.

Keywords: Virtual Learning, Covid-19 Pandemic condition, E-learning and online courses.

INTRODUCTION

Covid-19 Pandemic has affected the human life for more than 3 years. Due to the fear of spread of viral infection among the student community the government and the private schools and colleges preferred to be temporarily closed and adapt to the system of work from home. However, due to the shutdown of educational institutions, Face-to-face education or physical classroom method had become impossible to be conducted by schools, colleges and universities. This condition has had several negative impacts on the educational institutions. Since, the pandemic conditions have the protocol of maintaining social distance, wearing of masks and frequent cleaning of hands it was obviously understood that the protocol cannot be effectively implemented in educational institution due to the innocence of the students and the number of students in every institution. Hence, evolved the concept of virtual learning which became the most suitable system, for the prevailing Covid-19 pandemic conditions. The Educational agencies thus, started developing the user-friendly approach of virtual learning in order to provide continuous education to the students even during this pandemic condition. Virtual learning thus, became an alternative method of learning which equipped the students and the faculty members to learn the new way and adapt to the new teaching learning system. Both the students and the faculty members experienced advantages and disadvantages in adapting to the virtual concept of learning.

FACTORS INFLUENCING STUDENTS DURING VIRTUAL LEARNING:

During pandemic, the student's mindset has been changes into small circle where, a child can't divert into physical activities and this may lead to a health, mental or physical issues in future. Educators and Parents can help their students to switch their minds from virtual education to move out of the classroom and make them actively engage in other activities also. They are as follows:

- During virtual learning, Students must be organized, self-motivated, and have a high level of time management to participate in an online program to make virtual learning more effective.

- Teachers should keep their virtual lessons schedules, notes clearly, engaging, and interactive so that the students can concentrate on the lessons though by the educator.

- Students' commitment to time is often misinterpreted as courses require limited time and effort than traditional courses.

- Students who attend classes through online can make them to participate in internal class discussions and complete assignments, essays, and projects.

BENEFITS OF VIRTUAL LEARNING:

- **PLANNING:** Educators / Teachers can plan their lesson plans effectively not only be handouts but also through PDF, Educational Videos, Podcasting, online resources, etc., there are number of tools can be used to educate their students smartly.

- **EASE OF ACCESS:** Educators and the Students can fix their own time to teach/ learn through virtual learning as students can attend their classes from any location of their choice. It allows schools to reach out to a more extensive network of students, instead of being restricted by geographical boundaries. Additionally, virtual lectures can be recorded, archived, and shared for future reference. This allows students to access the learning material at any time of their comfort.

- **USER-FRIENDLY:** As students are learning through virtual there is no need of spending their cash for travelling expenses rather than they can send in recharging, Fee for Educator, etc., this may be an effective way of spending their funds and another benefits is that students can save their energy by not travelling for a long distance to educate themselves rather that they can save energy in learning effectively.

- **IMMEDIATE FEEDBACK:** Educators can get immediate feedback from their students and students can also clarify their doubt immediately as educators will pay special attention to their students individually. This is one of the most effective advantages for both Educators as well as for the students.

REVIEW OF LITERATURE

- **Dung, D. T. H. (2020)** in a study on **"The advantages and disadvantages of virtual learning".** This article aims to look at the advantages and disadvantages of virtual learning experienced by the faculty and the student. The study took place at the Department of English Languages of Hong Bang International University based on the survey with 205 students and 16 lecturers. The article found that, deriving as a contingent solution to provide the instruction to students during the pandemic time; virtual courses have been recognized by more than 82% participants for their positive impacts on the student's learning experience. The study concluded with some conclusion that two most critical issues that raise concerns are digital division and the lack of social skills among students in virtual learning environment.

A STUDY RELATING TO CONSUMER PERCEPTION TOWARDS E-COMMERCE SITE WITH SPECIAL REFERENCE TO FLIPKART

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Abstract:

E-commerce (electronic commerce) is the activity of purchasing and selling things over the Internet or through online services. E-shopping, often known as online shopping, is a type of electronic commerce that allows customers to buy goods and services directly from a seller over the internet using web browsers. In India, online shopping has revolutionized the way buy goods and services. The consumer who wanted to purchase products after touching and feeling the product, have started shopping goods by seeing its picture on website. It is just because online shopping has been creating trust and gaining acceptance. Flipkart is a large online shopping company that sells 80 million products over 80+ categories, has around 100 million registered customers, and 100 thousand sellers. It was the first Indian online shopping app to reach 50 million users in 2016. It also provides products at minimum possible price, and consumer gets offers and discounts on purchasing products online. It provides 30 days replacement policy for faulty transactions.The study is an attempt to evaluate the consumers' perception towards E-Commerce sites with special reference to flipkart. The objectives of the study is to analyze the overall satisfaction of the consumers towards flipkart and identify the problems faced by the consumers while using flipkart.

Key Words: Consumer, Perception, Flipkart

INTRODUCTION:

Today's world is absorbed with digital technology and developments, from daily bread to business, home to office implementation of electronic gadgets have become the part and parcel of life. Theworld witnessed a rapid growth in e-commerce in the recent years. Widespread use of mobile devices within the E-commerce includes a role during this growth. Associated with growth of trading volume and the introduction of new devices, new products emerge.

Internet is changing the way consumers shop and buy goods and services and has rapidly evolved into a global phenomenon. Many companies have started using the Internet with the aim of cutting marketing costs, thereby reducing the price of their products and services in order to stay ahead in highly competitive markets. Companies also use the Internet to convey, communicate and disseminate information, to sell the product, to take feedback and also to conduct satisfaction surveys with customers. Customers use the Internet not only to buy the product online, but also to compare prices, product features and after sale service facilities they will receive if they purchase the product from a particular store.Many experts are optimistic about the prospect of online business. In addition to the tremendous potential of the E-commerce market, the Internet provides a unique opportunity for companies to more efficiently reach existing and potential customers.

Through electronic marketing and internet communication business firms are coordinating different marketing activities such as market research, product development, inform customers about product features, promotion, customer services, customer feedback and so on.

CONSUMER:

A consumer is a person who intends to order, or uses purchased goods, products, or services primarily for personal, social, family, household and similar needs, not directly related to entrepreneurial or business activities.

CONSUMER PERCEPTION:

Customer perception is the customer's overall opinion, thought, awareness and feelings about a company and its product and service offerings.

FLIPKART:

Flipkart is an Indian E-commerce company, headquartered in Bangalore, Karnataka, India, and registered as a private limited company in Singapore. The company initially focused on online book sales before expanding into other product categories such as consumer electronics, fashion, home essentials, groceries, and lifestyle products.

REVIEW OF LITERATURE:

- **Park and Kim (2003)[1],** study examined the various aspects of an online store that are important to customers when making a purchase: merchandise, customer service and promotion, navigation and ease, and security.
- **Venkoba Rao (2006)[2],** study reveals trust, security, Internet speed, and responsiveness significantly affect online purchasers' behavior.
- **Jusoh and Ling (2012)[3],** specifically emphasize on such benefits as reduction in time for buyer's considerations, better buying decisions, smaller amount of time spent on invoice and order discrepancies, larger range of alternatives as well as a possibility to shop independent from time and location.

OBJECTIVES OF THE STUDY:

- To study the consumers' perception towards Flipkart.
- To study the factors influencing the consumers' preference in Flipkart.
- To analyze the overall satisfaction of the consumers' towards Flipkart.
- To identify the problems faced by the consumers' while shopping online through Flipkart.

RESEARCH METHODOLOGY:

The data has been collected through primary data through structured questionnaire, and secondary data through journals, websites. The study has been conducted in sample size of 100 respondents. Convenience sampling technique has been applied and geographical area covered for the study is Chennai city.

DATA ANALYSIS AND INTERPRETATION:

Demographics TABLE 1.1

PARTICULARS		FREQUENCY	PERCENTAGE
AGE	Below 25 years	77	77
	25 - 35 years	4	4
	36 - 45 years	1	1
	Above 45 years	18	18
	TOTAL	100	100

BUYING BEHAVIOUR OF FACE MASKS AMONG COLLEGE STUDENTS DURING COVID-19.

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ABSTRACT

The global population has been forced to embrace a new lifestyle as a result of the COVID-19 pandemic, with mask wearing becoming the new standard. Covid-19 is an infectious disease that was first emerged in China in late December 2020. WHO's gave guidance and advice on the use of Face masks to protect against the limit of spread of covid-19, where it has been recommended as a part of personal protective equipment. Furthermore, social distance and the usage of face masks are the only ways to keep people safe from infectious viruses . The scarcity of masks sparked a rush of ingenuity in the creation of homemade masks, with tips for their creation abounding on the Internet and social media.

Multifunctional masks featuring Surgical face mask , N95 ,KN95 and Cloth face mask is the capabilities have been introduced as a result of enhanced R&D efforts. Additionally, in order to avoid a scarcity of face masks, the government has raised its production operations, which is supporting the face mask market's rise.Improving individual and community understanding of college students' behaviours and attitudes looks to be crucial for future development of more effective face mask messaging, whether it's for the COVID-19 pandemic or for subsequent global disasters. Advice to decision makers on how to utilise face masks among college students.

The purpose of the study is to assess the comfort of using Face masks during the COVID-19 pandemic, and also personal attitudes towards the use of Face masks. A structured questionnaire was distributed to 108 respondents to collect primary data. Questionnaire method is adopted for selection of data and the same is used to for analysing the objectives of the paper.

Keywords: *COVID-19; Coronavirus; consumer buying behaviour ;Economic impact and Face masks.*

INTRODUCTION

The coronavirus disease pandemic of 2019 (COVID-19) is currently regarded as one of the most serious worldwide risks, posing a threat not only to public health and well-being, but also to global economic stability as well as societal stability During the first two decades of the third millennium. The millennium was marked by crises, the most notable of which was the spread of the severe acute respiratory syndrome coronavirus, which originated in China, has given rise to the economic collapse of 2008 and the approaching climate change to the most extreme cultural and political reactions These included the following draconian measures such as authorities prohibiting citizens from leaving their homes residences, effectively halting all social and economic activity a variety of activities Italy was the first country in Europe

to do so.It is able to detect the presence of COVID-19 in its region. Promptly implemented precautions to stop it from spreading. Within a few weeks the virus had swept across Europe. A number of public health and hygiene precautions have been implemented, the most visible of which being the use of face masks.

The usage of face masks in research Personal protective equipment (PPE) is used to safeguard people from harm. The initial broadcast was interpreted with caution, and Health officials' advice was contradictory. The World Health Organization (WHO) Advice was created to avoid unneeded paternalism and to help people make better decisions. At the same time, be thorough when explaining various topics. Aspects of mask use from a medical standpoint. It was, however, revised multiple times, reversing earlier claims that face masks aren't necessary to be worn by healthy people with the goal of progressive adoption Face masks have been suggested as a way to slow down community transmission. Because authorities encourage that symptomatic patients wear masks, wearing one may be seen as an indication of being sick or infectious. When persons who are unwell with a respiratory condition are more likely to put on a mask to protect others, the mask becomes a need. As a precaution, stay away from them if they are showing signs of infectiousness. Wearing a mask might be interpreted as a show of pandemic awareness. People who are particularly concerned about the illness may want others to remain a safe distance.

MARKETING:

Marketing is the process by which a corporation promotes the purchase or sale of a product or service. Advertising, selling, and delivering things to consumers or other businesses are all examples of marketing.

Marketing is "the science and art of exploring, creating, and delivering value to satisfy the needs of a target market at a profit. (Dr. Philip Kotler)

FACE MASK MARKETING:

During the period **2020-2026,** the face mask market is predicted to increase at a rate of **4.8** percentage By **2026,** global shipments of face masks are estimated to reach **16.54** billion pieces. Important Points to Remember The following are some of the items included in the report: COVID-19 had a beneficial impact on the face mask business, with demand skyrocketing. The face mask expansion in internet penetration, the number of social media users has risen dramatically. Taking this into account, the majority of the major players in the face mask market focus their marketing efforts on these **social media** channels. Various companies and industries use social media marketing as one of their primary techniques for spreading knowledge about their product offers to college students who use social media channels. Thus, the global face mask market sees a key opportunity in establishing traction and expanding its customer reach among its target demographics through social media marketing approach.

BENEFITS OF ONLINE MARKETING ON FACE MASK:
- Online marketing on face mask gives many ways to demonstrate and build expertise on customers.
- It can also be Utilized to become more customer Buying on face make marketing .
- Online marketing on face mask can be used to target specific sectors or niches.
- The internet isn't bound by location or time zones. It is less expensive to use online Marketing on face mask.
- Organizations that generate leads online make more money. Businesses that develop Connections online expand more quickly.

LIMITATIONS OF ONLINE MARKETING:
- It cost the hardware, software, web site design, online distribution charges, website maintenance, web design, and time should all be included into the cost of obtaining your product and service.

A STUDY RELATINGTO SATISFACTION OF SPONSORSHIP MARKETING ON CONSUMER BUYING BEHAVIOR

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Abstract

Sponsorship Marketing is considered as a powerful tool to create a frame of the brand in customer's mind. Sponsorship is increasingly the technique of marketing to gain a competitive advantage in the market by businesses. A sponsorship is a form of marketing in which a company pays for the right to be associated with a project or program. Sponsors may have their logos and brand names displayed alongside of the organization, while undertaking the project or program with a specific mention that the sponsors have provided the funds. Consumers play a vital role in the market place. The consumer satisfaction is the main goal of marketing. In the era of modern marketing, with evolution of information technology, growing stiff competition, changing preferences of buyers, availability of multiple choices of products and so on, understanding consumer satisfaction helps in promoting the product or service to its right customers. A study on consumer satisfaction is important which helps sponsors to understand what influences consumers buying decisions, their satisfaction levels and also helps marketers to decide how to present their products in a way that generates a maximum satisfaction the consumers. This study will be helpful to find out to what extent the sponsorship marketing has an impact in the minds of consumer thereby creating satisfaction to such customers. Sponsoring will always set apart from other competitors in the market place by creating a positive bond between the consumers and sponsor's/ marketers. Hence, this study is carried out to find out the satisfaction of sponsorship marketing with consumers.

INTRODUCTION:

Sponsorship marketing is an increasingly popular marketing technique used by most businesses to gain a competitive advantage in the marketplace. Sponsorship refers to the financial or in-kind support of an event, a sports team, a charity organization, etc., with the objective of attaining certain particular business objectives. Today, sponsorship marketing has become the important way to catch the consumer quickly. Sponsorship marketing is a main tool for achieving marketing strategies and also helpful to achieve target markets. The basic purpose of sponsorship marketing is to target a large number of consumers. Sponsorship is considered as a powerful tool to firms in order to create a goodwill or fame in consumers' mind, provide to consumers more awareness about the products, promote or introduce new products at broader level, supports campaign for sales promotion, creates emotional commitment towards brands and the increases the consumer purchase intentions. Sponsorship marketing is considered as an investment that companies make for the sake of increasing their sales volume of their products.

CONSUMER SATISFACTION:

Customer satisfaction is refers to measurement that determines how happy customers are with a company's products, services and capabilities. According to Philip Kotler, Customer Satisfaction is defined as "a person's feeling of pleasure or disappointmen which resulted from comparing a product's perceived performance or outcome against his/her expectations."Custome satisfaction consists of a customer's perceived quality, value and expectations of the company and what they offer. Custome surveys and ratings, can help sponsors how to improve or changes the products and services.

CONSUMER BUYING BEHAVIOR:

Consumer buying behaviour refers to the buying behaviour of final consumers, both individuals and households, who buy goods and services for personal consumption. Through aeffective sponsorship marketing strategy the buying behaviour of consumer can create an impact .A sponsor hopes that the consumers develop positive feelings for the sponsored event/products and will become linked with the company. Therefore, this feeling of "good corporate citizen" for sponsoring the event may make consumers assume that the company makes better goods. If these exposures are associated with something for which the consumer has an affinity (the sporting event or programming being sponsored), positive emotional attachments may become intertwined.

REVIEW OF LITERATURE:

Meenaghan. J. A (1991) conducted study on role sponsorship in the marketing communication mix. This study showed a clear picture of sponsors and how it plays an important role in marketing communication.
Grohs, R. Wagner (2004) study reported the effectiveness of sports sponsorship and found that sports sponsorship has more impact on consumer other than other sponsorship events.
Naeemaktar, Aliriswan, ijazahmed (September 2016)study analayised on impact of sponsors on consumer purchase intention. The objectives of the study were understand the consumers purchase intention in terms of frequency of using.

RESEARCH GAP:

This study is limited to consumer'ssatisfaction and this study emphasizes whether consumers will buy sponsored products in future or not.

OBJECTIVES OF THE STUDY:

- To identify the consumer perceptions towards the sponsorship marketing;
- To identify the factors responsible to buy products through sponsorship marketing; and
- To analyzetheconsumer satisfaction towardssponsorship marketing

RESEARCH METHODOLOGY:

The data has been collected through primary data through structured questionnaire and secondary data through journals a websites. The study has been conducted with a sample size of 50 respondents. Convenience sampling technique has b applied and geographical area covered for the study is Chennai city.

DATA ANALYSIS AND INTERPRETATION:

DEMOGRAPHICS

TABLE 1.1

PARTICULARS		FREQUENCY	PERCENTAGE
AGE	Below 25yrs	48	96
	25-35yrs	1	2
	36-45 yrs	1	2
	Above 45 yrs	0	0
TOTAL		50	100%
GENDER	Male	3	6
	Female	47	94
TOTAL		50	100%
MARITAL STATUS	Married	11	22
	Single	39	78

IMPACT OF PROMOTIONAL STRATEGIES ON BRANDED FOOTWEARS IN CHENNAI CITY

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ABSTRACT

Branding deals with marketing practices to project the prices of products or services and is recognized by the company. Branding also helps in creating the perception of consumers to get clear knowledge about the company and to get the reward of the company's product or services. Branding further helps the company to build competition, brand recognition, and create consistent brand experience for the consumer and so on. Branding and promotional strategies are interrelated; there is a unique combination between advertising and promotional strategies which also gets interconnected with real life. Such strategies help the promoter to promote their branded products or service through a promotional mix with the help of innovative ideas and this helps the consumer to recognize their branded products. A few promotional strategies like advertisement, personal selling and sales promotion are used during the process of promotional activities. Through the support of promotional strategies the company transforms a prospect customer into a customer and customer into a brand enthusiast. The present study aims to know the promotional strategies adopted by the company's advertisers to understand the brand popularity among the customers and to know the impact of branding on promotional strategies relating to footwear in Chennai city. Descriptive Research design has been adopted to carry out this study. Data has been collected by using unstructured question and response where respondents has been analyzed by using statistical tool such as percentage method of analysis to find for the study of the present study is that the promotional strategies of the footwear company are complemented with the brand image which has been enhanced the branding exercise of a company and popularity of brands relating to food waste and that they have an influence on the success of promotional strategies of the footwear companies.

KEY WORDS: Promotional Strategies, Branding, Prospective Customers, Brand Image and brand enthusiast.

INTRODUCTION

Branding is all about creating unique identities and positions for product and service to distinguish the offering from their competitors. It has emerged as an essential component of overall strategies of the company to withstand in the marketplace. Now-a-days, consumers are more aware of different brands available in the market through many sources like social media, television, friends and family, etc. and consumers are brand conscious about the product they use in day to day life.

Branding and promotional strategies are interrelated; there is a unique combination between advertising and promotional strategies which also gets interconnected with real life. Such strategies help the promoter to promote their branded products or service through a promotional mix with the help of innovative ideas and this helps the consumer to recognize their branded products. A few promotional strategies like advertisement, personal selling and sales promotion are used during the process of promotional activities. Through the support of promotional strategies the company transforms a prospect customer into a customer and customer into a brand enthusiast.

Promotion strategy is a plan or tactics used by the company to implement in a marketing place to increase our product or service demand. Promotional strategies play a vital role in the marketing mix (4'ps). Promotional strategies in branded products involve:

> Target Customers.
> Budget planning.
> Plan of action.

PROMOTIONAL STRATEGIES USED BY BRANDED FOOTWEAR COMPANIES:

Some promotional strategies utilized by the promoters to push their branded products among consumers. They are as follows:

> BUY ONE GET ONE FREE (BOGOF):

Buy One Get One Free offer is given to the consumers to induce their sales boosted up. These varieties of promotional strategies urge the buyers to buy their branded product additionally. This helps to get rid of products quicker but still increase your profit. Instead of lowering the price of those branded footwear products, simply by providing one item for complimentary along with commence of another products at the initial value.

> COUPONS:

When a company tries to extend their sales with a promotional strategy, one of the oldest tricks is by giving a special deal on products to attract their consumers. Consumers are more interested in saving cash through purchases. By presenting our products to consumers for less than the regular price might dramatically impact customer loyalty and satisfaction. These coupon offers measure created to consumers by newspapers, advertising, etc.

> PRICE OFF /DISCOUNT:

Discounts are very attractive to customers and it not only brings the existing customers loyal to their branded products however it may also attract the new customers. It additionally builds their brand image.

> LUCKY DRAW:

Lucky Draw helps the companies to induce their product known to the wider customers and attract their customers by conducting games within which prizes are covered up. So that new customers can participate the contest and randomly draw out a prize.

Footwear products used in this study are:

- Bata
- Nike
- Adidas
- Khadims

RESEARCH METHODOLOGY:

The present study is an empirical study which aims to analyze the responses collected from 110 respondents relating to the concept of promotional strategies used in branded Footwear products.

OBJECTIVES OF THE STUDY:

- To know the promotional tools used by promoters.
- To understand the brand popularity among the consumer's.
- To know the promotional strategies adopted by the footwear advertisers.

REVIEW OF LITERATURE:

- **Muhammad Ashraf, Madiha Naeem, Mehwish Shahzadi (2017)** in a study on "Impact of Branding on Consumer Buying Behavior: An Evidence of Footwear Industry of Punjab, Pakistan" this study deals with relationship between consumer buying behavior and some marketing variables namely advertisement, brand image, etc. in footwear industry. This study found that one of the most important factors determining consumer buying behavior is an

IMPACT ON TRANSFORMATION OF DIGITAL PAYMENTS IN BANKING SECTOR IN CHENNAI CITY

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Abstract

In today's modern times, each industry is implementing new technology to adapt them to the technological world. When it comes to the banking sector, On November 8, 2016 the government shockingly proclaimed that demonetizing the high-value currencies of 500 and 1000 that account for 86 percent of India's benefit circulation, has indirectly boosted the country's rising digital payments market because of this, the Government has introduced cashless payment, which implies Digital mode of payments to avoid circulation of black money. Digital payments improve speedy transactions and reduce the cost of payments without any intermediates. During the pandemic crisis many people started using digital mode of payment because of the fear of the spread of COVID. The main aim of this study is to analyze the preference mode of digital payment used by the customer, to identify the reasons for using digital payment rather than cash transactions and also to know whether customers could adopt to digital payments.. Descriptive research designs are utilized in this study. Data has been collected by using structured questionnaires and responses have been analyzed by using statistical tools such as percentage method and weighted average method. It has been found that people are of the opinion that at the time of COVID crisis and even after the post COVID crisis people are more comfortable using Digital transactions than cash transactions because they feel digital transactions are safer.

Keywords: Digital payment, cashless payment, demonstration and COVID crisis.

RESEARCH PROBLEM

Digital Banking is the reflex of traditional banking services. It permits a customer to access banking services through an electronic/on-line platform. It additionally meant to digitize all the banking operations and substitute the bank's physical presence with an everlasting on-line presence and it place an end to consumers to go to their bank frequently to get clear for simple queries. The banks can serve their customers through smartphones, laptops, etc. by clicking one button. Digital Banking offers us easy accessibility and performing in every type of traditional banking activities (24*7) without any physical contact with bankers to get your work done.

As paperless transactions are preferred by most of the customers in India, especially among entrepreneurs, because it allows customers to transfer funds easily with secured transactions. Mainly, during the pandemic the need for social distance grew, the use of digital payment transferred this to be considered too nice to have, transformed into daily necessity in many countries especially in India.

In 2020, that is after pandemic, digital payment users have increased rapidly that is, nearly 45 % of global e-commerce payment transactions and making digital payment by far the most popular worldwide. Economists said this may increase to over 50% in 2024. They also predicted that mobile wallet and credit card mode of digital payment users will be increased upto 20% in next 5 years. The World Economic Forum is working to make some advancement to encourage digital foreign direct investment to other countries.

CHANNELS OF DIGITAL PAYMENTS USED IN BANKING SECTOR:

INTERNET BANKING:

Internet banking is nothing but the use of banking facilities used by every individual's computer or in mobile with the help of internet facilities. It is treated as a modern form of banking. It is completed through online banking and it includes all facilities which are available in banks at the same place where we are. It also helps to transfer the fund or make bill payment from anywhere at home.

MOBILE BANKING:

Mobile banking is one of the most popular methods in digital banking, which helps the customer to assess and initiate the banking operations on our mobile phone. It is considered to be the simpler and more convenient method for all access than any other method of transaction. All banks provide their mobile banking application to their customers. Every customer can use mobile banking for instant fund transfer, payment of bill, view account balance etc.

PLASTIC MONEY:

Plastic money includes ATM card, debit card and credit card and they are also known as payment cards that every financial institution issues to their customers. It is mainly used for online transactions. These cards are most commonly used as alternative delivery channels in the banking sector. These cards allow cardholders to transfer money electronically from their account to other accounts and also help to complete the payment transaction at the time of shopping.

E-WALLET:

In today's world, most digital users prefer e-wallet instead of their ATM and Debit cards. E-wallet has become a great option for cashless payment and also called Digital wallet. It is electronic software that allows transferring funds electronically. It also facilitates storage of entire information and reduces the need to enter account detail at the time of online payment. Customer has to install the e-wallet application and link it with his own bank account, after which the customer can make any type of payment through that wallet.

UPI – UNIFIED PAYMENTS INTERFACE:

Another simple method of digital payment is UPI and Bhim have been made available to the customers by the Government of India in the form of Mobile Banking. UPI is a real type system of payment developed by NPCI (National Payment Corporation of India) and controlled by RBI and Indian Bank Association. UPI is a multi-banking system through which customers can not only transfer money but also send requests for money. To use UPI, the customer must produce his own UPI virtual ID (payment address) therefore; this UPI ID can be simply known by another transferor.

METHODS TO PROMOTING DIGITAL PAYMENTS AMONG CUSTOMERS

- Create awareness about digital payments among customers and to make them aware about the advantages of digital payment to convert India into a cashless economy.
- Coordinating with banks, NGOs, governments officials spread awareness about digital payments.
- Door-to-door campaigns and surveys to be conducted with the help of NGOs, Business Correspondents (BC), Self-Help Groups (SHGs), to literate and illiterate customers especially in villages and rural areas.
- Print media (Pamphlets brochures, slogans, leaflets, booklets, banners and posters), Electronic media (Television, radio), social media (Facebook, Instagram, YouTube, twitter, Whatsapp), training programs, etc.

THE SWITCH OVER FROM HOMEMAKERS TO HOMEPRENEURS ACROSS DIGITAL WORLD: A PANDEMIC BOON

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Abstract

Revolution of digital commercial space across social media and ecommerce platform as a new business design during and post pandemic reflected as "A Pandemic Boon" which made colossal change in women's day to day constant life by switching from being Homemakers to Homepreneurs. Homemakers are the person who manages a house and nurtures the offspring instead of earning money from the line of work. Homepreneurs are self-starter who creates, manages and organizes a self-run business work from home. The upcoming article objects to figure out the motivational factors that influenced the Homemakers to switch as Homepreneurs through digital world, to analyze the reason to start Home based business across digital world and to examine whether digital transformation during covid was the major reason to the switch from Homemakers to Homepreneurs. The survey will be conducted among the sample size of 110 respondents by structured questionnaire through digital forms. The respondents are Homepreneurs holding various self-start business from their home through digital and ecommerce platform (Instagram Business page, Blogs, YouTube and others). The questionnaire partitioned into three parts namely social factors, motivational factors and reason to carry business through digital platform (Easy to use, work life balance, less investment, usage of home space as workspace and privacy reason / safety / accessibility). Each response will be entered and findings will be analyzed using various statistical tools by EXCEL and SPSS as required for an accurate interpretation and representation. The evaluation of homepreneur's reason to initiate home-based digital business are listed on the majority, I – Less investment, II – Work life balance, III – Easy to start from home, IV – Usage of home space as work space, V – Privacy / Safety / Accessibility. The Motivational factors that galvanized the homemaker's aspiration to become a homepreneur which are ranked as per the percentage to wit, I – Additional income to the family, II – To be independent, III – Monotony of house chores, IV – To utilize ideal funds, V – Ambitious.

Keywords: Homemakers, Homepreneurs, Digital world, Pandemic Boon.

INTRODUCTION

The pandemic has fashioned great power on digitalization, through which business are getting done in home across countless digital forms, social media and as created Homepreneurs. This revolution of digital commercial space across social media and ecommerce platform as a new business design during and post pandemic reflected as "A Pandemic Boon" which made colossal change in women's day to day constant life by switching from being Homemakers to Homepreneurs. Digitalization in the startup environment has reformulated the impressions of Homepreneurs in the social world. Homemakers are the person who manages a house and nurtures the offspring instead of earning money from the line of work. Homepreneurs are self-starter who creates, manages and organizes a self-run business work from home. Homepreneurs are commonly referred to women,

who are bounded with shared glitches and were stopped from moving out work space openings. Inspite of reasoning all the above facts, the Government policies, Digitalization and change in Entrepreneur essence not only youngsters but also middle age women have become imminent homepreneurs. Digital entrepreneurship is intensely rooted in digital opportunity. The technological progress is at an all-time, ever-increasing to great extent, and digital entrepreneurs are aware of the opportunities that this evolution is making. Firstly, the article, "The switch over from Homemakers to Homepreneurs across digital world: A Pandemic Boon" evaluates whether the covid pandemic situation was the reason to switch as Homepreneur by starting digital venture from home. The paper examines the major reason for switching to home-based digital business through social media (Instagram, Facebook, Web Blogs, YouTube) and to evaluate the motivational factors to switch as homepreneur using digital world. The social factors bought in the research are homepreneurs brand and nature of business, age group, marital status of homepreneurs, family nature and majorly on educational profile of homepreneurs. The reason considered in the study, to switch from homemakers to homepreneurs using digital media are Easy to use, work life balance, less investment, usage of home space as workspace and privacy reason / safety / accessibility. The motivational factors inclined towards the switch over are to be independent, ambitious, additional income to the family, to utilize ideal funds and monotony of house chores. Home Based Digital business are mounting massively, yet an under investigated phenomenon and untouched dimension. The study provides improved skills, thoughtful understandings, fashions the outlook of commercial magnate for setting up and successively running the ameliorate digital enterprise.

OBJECTIVES OF THE STUDY

The forthcoming article, "The Switch over from Homemakers to Homepreneurs across: Digital World: A Pandemic Boon" objects:

- To examine whether digital transformation and pandemic are the major reason to the switch from Homemakers to Homepreneurs.
- To evaluate the homepreneur's influential factors to start home-based digital business.
- To figure out the motivational factors that influenced the Homemakers to switch as Homepreneurs through digital world.

NEED FOR THE STUDY

The entrepreneurship has changed its phrase under several heads, under which the term "Homepreneurs" is helping homemakers to earn income by converting home space into workspace for their digital business across internet. Though the pandemic made businesses unit to shut down, on the other hand it has also created new path for homemakers to create commercial business space from home through digital platform for various reasons and factors. It is necessary to study those reasons and factors for blueprinting a success route map to upcoming home-based digital business and boom of impending homepreneurs

RESEARCH METHODOLOGY

The wide-ranging use of primary data on varied dimension of Homepreneurs and Digital business was collected through suitably framed Questionnaire forms with sample size of 110 respondents. The respondents were Homepreneurs, who run digital business among digital flatforms such as Facebook and Instagram. The respondent's data will be entered and findings are analyzed using various statistical tools by EXCEL and SPSS for an accurate interpretation.

LIMITATIONS OF THE STUDY:

There are certain limitations allied with the research article that can provide guidelines for further research in homepreneurs. The present study focused social media only on Instagram and Facebook, it is suggested to look into other digital business platforms and relook into other factors underwrite to the success of homepreneurs and home-based digital business. The study

BUYING BEHAVIOUR OF WOMEN APPARELS THROUGH ONLINE AMONG COLLEGE STUDENTS

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Abstract

Women in India shop apparels through online which is the current trend. Women apparels means clothes that are worn by women. In the digital era, online purchase has become a popular method of making purchases. Online shopping provides Consumers with a wealth of information and options for comparing products and prices. Online shopping has become a way of life for most of the Indians especially college students. With constant use of technology, e-commerce has emerged as a viable sales channel that is rapidly expanding in our country. Many businesses launched their operations online as a result of the high growth rate. Online shopping has been comprehensively accepted as a way of procuring products and services via the internet which allows for more communication between Consumers and online retailers, as well as greater access to product and service information. According to Ronald and Elizabeth (2002), purchase of apparels over the internet is considered entertainment, safe, cheaper and quicker, as women spend more time and money on purchasing apparel and enjoyed to a great extent by online shopping purchase. Young women considered online shopping to be a convenient form of buying

The COVID-19 pandemic has forever changed online shopping behaviours. A growing proportion of young colleges going female students are interested in shopping online. When given the choice, Indian women prefer to connect with stylists while purchasing fashion, apparels and lifestyle products online. The focus of this study is to understand the purchasing behaviour of the female college-students, the driving factors influencing the college students to purchase the apparels through online and the level of satisfaction through purchase of apparels by online. The results of the study will help business organizations to improve their sales motive and college students to purchase apparels through online.

Key Words: Women apparel, online purchase, Purchase Behaviour, college students.

INTRODUCTION

MARKETING:

Marketing is the activity, combination of institutions, and procedures for creating, communicating, delivering, and exchanging value-added offerings for Consumers, clients, partners, and society as a whole.

Marketing is "the science and art of exploring, creating, and delivering value to satisfy the needs of a target market at a profit. (Dr. Philip Kotler)

TRADITIONAL MARKETING VS. ONLINE MARKETING:

Traditional marketing, which has included print, billboard, television, and radio commercials, varies from online marketing. Prior to the advent of online marketing channels, the cost of promoting products or services was excessively expensive and difficult to assess. Anyone with an Internet business may now participate in online marketing by constructing a website and developing Consumer acquisition campaigns for very little money.

ONLINE MARKETING:

The process of using web-based channels to communicate a message about a company's brand, products, or servic[...] potential Consumers is known as online marketing Email, social media, display advertising, Email marketing, search en[...] optimization are some of the examples of online marketing. The main goal is to reach out to potential Consumers throug[...] channels where they read, search, shop, and socialize on the internet. The widespread use of the internet for both corp[...] and personal purposes has resulted in the creation of new advertising and marketing channels, such as those described ab[...] Women these days especially young college students are very much updated in technology and are interested in spen[...] time and money in purchasing apparels online as fashion statement. Young women's wardrobe preferences have th[...] dramatically as a result of the pandemic's impact. The COVID-19 pandemic affects college student's clothing choices i[...] same way that it affects socioeconomic and other elements such as livelihoods, food systems, and so on.

BENEFITS OF ONLINE MARKETING:

- Online marketing gives many ways to demonstrate and build expertise. It can also be utilized to become [...] successfully establish and build relationships.
- Online marketing can be used to target specific sectors or niches.
- The internet isn't bound by location or time zones. It is less expensive to use online marketing.
- Organizations that generate leads online make more money. Businesses that develop connections online expand [...] quickly.

LIMITATIONS OF ONLINE MARKETING:

- The cost of hardware, software, web site design, online distribution charges, website maintenance, web desig[...] time should all be included into the cost of obtaining your product and service.
- The majority of Consumers still consider the internet to be a source of information gathering. Many individual[...] prefer face-to-face interaction while making purchases. If you run a small business with only one location, th[...] prevent Consumers from purchasing.
- There are so many internet scams. It is easy to have obsolete information on your site if updates aren't mad[...] timely manner.
- Many visitors will be hesitant to use their credit or debit card for a transaction if they are unsure if your site is se[...]

CONSUMER BUYING BEHAVIOUR:

Consumer Buying Behavior refers to the actions performed by Consumers before purchasing a product or service (both [...] and offline). This may involve using search engines, responding to social media posts, or taking a variety of other [...] Understanding this process is beneficial to organisations because it allows them to better assess their marketing initia[...] previous marketing efforts that have effectively encouraged Consumers to buy.

ONLINE CONSUMER BUYING BEHAVIOUR:

Online shopping behaviour refers to an individual's overall view and evaluation of a product or service while pur[...] online, which can be negative or positive. Behaviour has been defined as a multi-dimensional entity in previous stud[...] has been conceptualized in many ways (Li & Zhang, 2002).

PERCEPTION AND ATTITUDE OF CUSTOMERS TOWARDS THE DIGITAL FOOD DELIVERY APPS – A STUDY POST COVID-19

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Abstract

E-Commerce in recent times has witnessed phenomenal growth due to varied reasons like increase in income of consumers, technological advancements, level of education, constant changes in the lifestyle of consumers and at large due to rapid financial growth and developments around the World. The online food delivery services are basically websites that feature different menus that allow the customers to easily place orders from the nearby restaurants. The current study is considered to be a vital one because of the reason that it is directed towards knowing the perception and attitude of consumers relating to online food delivery Apps post Covid-19. The study further attempts to find out the major factors influencing customer's to order online. The Convenience sampling method is used for this study.

Keywords: E-Commerce, technological advancement, Covid-19.

INTRODUCTION

Customer Satisfaction is considered to be a very essential part too especially in the food delivery business. In the recent period the use of food delivery apps has increased multiple folds. The present study analyses the various services that are being provided by the food delivery apps, this in turn will help us to find out as to whether the consumers like the services provided and also the satisfaction levels of consumers in relation with the food delivery apps can be analysed. The present Pandemic situation has both directly and indirectly affected the whole economy and has made the very existence of the online food deliveries future looming at bay.

The Covid-19 pandemic has created a sense of panic amongst the general public in the present scenario that the consumers are frightened to order their food through food delivery apps due to the fear that consuming food from outside while may result in consumers becoming the carrier of Coronavirus. Because of the above reason there has been a drastic surge in the satisfaction levels of consumers in relation to food delivery apps and order food from restaurants. .

NEED FOR THE STUDY

The study is carried out in order to know the levels of satisfaction of consumers with regard to the various services provided by the food delivery apps. The present study also aims at analysing the various factors that affect the satisfaction levels of consumers with regard to the food delivery apps. There has been a herculean change in almost all the industries due to the present pandemic situation and hence this study is of utmost importance in order to study the drastic changes that have taken place in the usage of food delivery apps prior and after the pandemic situation.

OBJECTIVES OF THE STUDY

- To analyse the customer satisfaction level of the food delivery apps after covid-19.
- To determine the factors influencing the consumer satisfaction on the services provided.
- To analyse the usage of food delivery apps before and after the covid-19.

SCOPE OF THE STUDY

- To know the customer satisfaction levels of the food delivery apps post covid-19.
- To determine the factors influencing the levels of consumer satisfaction on the services provided.
- To study the usage of food delivery apps before and after the covid-19.
- To understand the levels of customer satisfaction based on age, gender, profession and income.

LIMITATIONS OF THE STUDY

- The sample size is about 180. Hence the study may not include the whole of consumers who visit shopping malls.
- The target population Is limited to mostly young people
- Since convenience sampling is used, the findings cannot be generalised.
- Since it is a cross sectional study, the attitude of customers satisfaction on food delivery apps after covid-19.

REVIEW OF LITERATURE

Sheryl E. Kimeshis (2011)[1] in her research study titled, "The Current State of Onlin Food Ordering in the U.S. Restaurant Industry" has perceived the overall control and th perceived convenience associated with the online food-ordering services were considered to b important for both users and the non-users need more personal interactions and also had a ver higher technology anxiety in order to use the various services.

NEW AGE ENTREPRENEURSHIP

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Abstract

A new age entrepreneur is one who plays a vital role in the economic development of a nation. Basically an entrepreneur is an individual who creates, launches and starts a new business, usually in response to an unfulfilled market need. They typically create a business plan, hire labour, acquire resources and financing, and provide leadership and management for the business. He is a catalysis of social change and work for the common good. He is one who's mind set is a set of skills that enable people to identify and make the most of the opportunities, overcome and learn from setbacks and succeed in a variety of settings. The development of mobile technology and penetration of the internet connectivity has a beneficial effect on the creation of diverse mobile applications related to different spheres of life. Earlier phones were used only for making phone calls now this has become history. Now mobile phone in one's hand is like a mini computer that provides unlimited opportunities for training, business and entertainment. New age entrepreneur has explored this opportunity to make mobile applications that are designed to enhance business communication, financial operations, staff and customer relationship management.

INTRODUCTION:

An entrepreneurial venture is the creation of any business, organization, project, or operation of interest that includes a level of risk in acting on an opportunity that has not previously been established. For some entrepreneurs, this could be a for-profit venture; for other entrepreneurs, this could be a venture focused on social needs and take the form of a nonprofit endeavor.

The reason behind the new age entrepreneurs to choose innovative business ideas in the current pandemic hit business environment and economic condition that made it hard to do find good paying jobs. So many seek out non-traditional career path like going in to the business, thus the new age entrepreneurs of today are younger than ever. This also creates other entrepreneurship trends as well.

NEW AGE ENTREPRENEURSHIP

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DIGITALISED PAYMENTS - A STUDY WITH REFERENCE TO COMMERCIAL BANKS IN INDIA

Dr. J. Shrilekha, *Associate Professor and Head, Department of Bank Management, Anna Adarsh College for Women*

I. Kamila Sharmin, *Assistant Professor, Department of Bank Management, Anna Adarsh College for Women*

Abstract

The advancement of information and communication technology opened the gate way for modern methods of payments. The growth in smartphones and access to the internet made life easier for the people and paved the way to digitalization. Digitalization not only improved trade and commerce but it also made payments smooth and fast. The most crucial event demonetization in the year 2016, resulted in tremendous growth in digital payment and in Post demonetization there has been a hike in digital payment which opened the gate for multiple digital wallets to enter India and have a successful run in the long run. With the initiative of the government such as 'Digital India' and increased use of mobile and internet has led to exponential growth in use of digital payment. Digital payment system is having remarkable momentum, particularly in removing black money from the Indian economic system. The Government of India is trying hard for the utmost utilisation of digital payment platforms, by initialising several measures to promote and encourage digital payments in the country. In recent days many changes have taken place in the payment system like digital wallets, UPI and BHIM apps for smooth shift to digital payments. Various digital payment methods and their benefits are discussed in this paper. This paper talks about the Digital payment system at the global level and national level. The problems faced by customers and suggestions to overcome them are discussed in this paper. The paper further studies about the recent trends in the digital payment systems, why they are

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IMPACT OF DIGITAL MARKETING DURING COVID-19

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Abstract

Digital marketing leads today's world into economic development by way of generating increased visibility and accelerating revenue. The consumer is shifting from analog to digital marketing is no exception. During COVID, the use of digital marketing is also increasing. The consumers are increasing rapidly and digital marketing has profited. Consumer's buying behavior is changing and they are more inclined towards digital marketing rather than traditional marketing. The behavior of the Consumer helps to understand the buyer decision making process both individually and acts of people/prospective customers involved in purchase and using products. The purpose of this paper is to study the impact of digital marketing during COVID. This paper begins with an introduction of digital marketing and it highlights the impact of digital marketing, in today's scenario.

Keywords: Digital marketing, consumer behaviour, trends, impact, pandemic and users.

INTRODUCTION:

The market is rapidly changing with the variety of new trends, services, issues and needs. Digital marketing keeps the consumers updated with information access to any new product or service launch and recent trends in the market. One of the main reasons behind Digital Marketing is that the consumers who used to buy the products for the first time are only looking for products online for the day before entering the physical store, watching the other customer's reviews, analyzing the prices, mode of delivery of the products.

CONCEPTUAL BACKGROUND OF DIGITAL MARKETING:

Digital marketing acts as the epicenter of all its online activities. In order to drive qualified traffic to a website, or encourage repeat visitors and sales, savvy marketers include a combination of email marketing,

Search engine optimization (SEO), Pay-per-click (PPC) advertising and Social media in their strategy.

A STUDY ON E-RECRUITMENT - CONCEPTUAL FRAMEWORK

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ABSTRACT

E- Recruitment or online recruitment is the process of recruiting personnel through online that helped the organizations to reach large number of workforce and to identify the skilled personnel easily with the use of technology and web based resources Lakshmi S.L (2013). After Covid 19 many companies are streamlining their recruitment and selection process by including technology like video-conferencing, mobile applications, chat bots, internet and computer-based assessments etc to improve their recruitment process by which candidates can be matched with live vacancies. Several studies shows that recruiters and companies are increasingly using online social networking to attract and screen candidates as part of the hiring process Ollington Nickolas et al. (2013). The study shows that e-recruitment with the help of technology have enhanced the organizations to make their recruitment process more easy and effective and at the same time save their valuable time and money. The study attempts to understand about E-Recruitment its practices, benefits and challenges.

Keywords: E- Recruitment, practices, benefits and challenges.

INTRODUCTION

E- Recruitment or online recruitment is the process of recruiting personnel through online that helped the organizations to reach large number of workforce and to identify the skilled personnel easily with the use of technology and web based resources **Lakshmi S.L (2013).** Companies are using their own websites and use social media as a platform to advertise their vacancies to public to attract and select the candidates **Kammari Vishwa Vani (2019).** The main aim of using technology in the recruitment process is to reduce the time taken for manual work so that the recruiters can invest their time in more valuable, productive and strategic work of the organization **Poornima Sehrawat, Bornali Brahma (2018).** Several studies shows that recruiters and companies are increasingly using online social networking to attract and screen candidates as part of the hiring process **Ollington Nickolas et al. (2013).**

OBJECTIVE OF THE STUDY

1. To examine the various study on E-Recruitment
2. To understand the practices, benefits and challenges of E-Recruitment.

DEFINITION

According to **Galanaki (2002)** e-recruiting is the online attraction and identification of potential employees using corporate or commercial recruiting websites, electronic advertisements on other websites, or an arbitrary combination of these channels including optional methods such as remote interviews and assessments, smart online search agents or interactive communication tools between recruiter and applicant.

REVIEW OF LITERATURE

Dhamija (2012) expressed that "e-recruiting revolutionized the complete recruiting process". And the Internet is "acting as a link between employers and job seekers". These major changes in the recruitment filed, besides having greatly improved the work methods, they have created new work tasks for the recruiter.

A STUDY ON E-RECRUITMENT - CONCEPTUAL FRAMEWORK

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STRATEGIES OF SOCIAL MEDIA MARKETING AND ITS IMPACT ON SMALL BUSINESSES

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ABSTRACT

In the 21st century, online media is a boon for those who don't find an opportunity to come together and collaborate. Online media allows users to interact with long-distance informal communication sites, allowing people to live far apart while remaining connected. Apart from this, media like Facebook create a devoted connection between product and individual, which results in large advertising and marketing opportunities. Similarly, other social media like blogs create a platform to publish comments on any occasion that someone wishes to be published. This can additionally be applied as a promotional technique for customer adoption as well as promotions. These media have an aggressive edge over other popular public media like television because there may be a time hole between social occasion prevalence and the time it is transmitted. This research paper emphasizes the strategies which can take this viral advertising mode beyond everyday social media at present. As a result, it can also help businesses to build a strong enough network to make their advertising and marketing effective and make purchasing more effective.

Keywords: Social media, Blog, Twitter, Facebook, Social Advertising

INTRODUCTION

Communication and interaction are the foundations for sharing, analysing, debating, and discussing. Since ancient times, they have been a vital part of our lives and culture. They include not just direct means such as speaking and writing, but also indirect modes such as performance and non-performing arts. As a result, it's no surprise that humans are often referred to as sociable animals. The substance and methods of communication, on the other hand, have not remained constant. They started with Pigeon Post, then moved on to postal mail, mobile phones, and finally social media and smartphones. Surprisingly, social media influences not just how people communicate, but also how they interact. Industry is dominated by consumers and their needs in today's world. People like to see references, reviews from Google search results, or a website before purchasing a product. It's critical to understand what others think of us in order to keep up with the current. Businessmen must actively join relevant groups and communicate with social media to manage their online reputation in order to connect and influence the public. Social media marketing is a necessity to reach out to a larger audience and expand the brand. Social Media Marketing is the task of boosting website traffic through

Social media networks.

"India has 574 million dynamic Internet clients starting in 2019. India is the second-biggest web-based market, behind China. It was assessed that by December 2020, there would be around 639 million dynamic web clients in India. Most of India's web

STRATEGIES OF SOCIAL MEDIA MARKETING AND ITS IMPACT ON SMALL BUSINESSES

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INFLUENCE OF BIG DATA ON CUSTOMER RETENTION ANALYTICS

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ABSTRACT:

Big data is a term that describes the large volume of data – both structured and unstructured – that inundates a business on a day-to-day basis. But it's not the amount of data that's important. It's what organizations do with the data that matters. Big data can be analyzed for insights that lead to better decisions and strategic business moves. Big data holds a wealth of customer insights that a business can use to retain its customers. Harnessing the data that has been gathered and using it wisely can drive better customer service across the organization no matter the size of the company. Using big data, one can respond to customers faster and offer personalized support at scale. It aims at enhancing customer service teams' ability to wow and support real-time customization. Big data also aids in quickly identifying new and profitable product offerings. Big data may seem daunting for smaller organizations, but harnessing big data to drive better customer service allows the company to improve customer loyalty and retention which results in more sales and better business.

Keywords: *Big Data, Customer Acquisition, Customer Retention, Customer Analytics and Customer Retention Analytics.*

INTRODUCTION:

Big Data

The term "big data" refers to data that is so large, fast or complex that it's difficult or impossible to process using traditional methods. The act of accessing and storing large amounts of information for analytics has been around a long time.

Importance of Big Data

The importance of big data doesn't revolve around how much data we have, but what we do with it. One can take data from any source and analyze it to find answers that enable 1) cost reductions, 2) time reductions, 3) new product development and optimized offerings, and 4) smart decision making.

Before businesses can put big data to work for them, they should consider how it flows among a multitude of locations, sources, systems, owners and users. There are five key steps to taking charge of this big "data fabric" that includes traditional, structured data along with unstructured and semi structured data:

- Set a big data strategy.
- Identify big data sources.
- Access, manage and store the data.
- Analyze the data.
- Make data-driven decisions.

Customer Retention

AN OVERVIEW OF CONSUMER ADOPTION AND SATISFACTION TOWARDS E-WALLET: A STUDY WITH REFERENCE TO CHENNAI CITY

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Abstract

In modern world mobile phones are used everywhere by everyone. It is indispensable in the daily life of people. Advancement in Technology has made everything possible in one touch. Smart phone has enabled easy banking, payment for all services, booking tickets, rooms & restaurants. E-wallet is one such new addition to the services available in smart phones. The term E-wallet stands for electronic wallet. The E-wallet is an easy way of carrying cash in digital format and by linking your credit and debit card information in smart phone. Through E-wallet application, money can be transferred irrespective of time & place. Instead of using physical plastic card to purchase products one can use computer, smartphone or tablet to pay money. It is one of the most convenient ways of paying money. The usage of E-wallet is growing rapidly as it helps in increasing the speed of the transaction. There are various types of E-wallets in India, like- Semi-open, Open, Semi-Closed and Closed. During Covid-19 pandemic the usage of E-wallet among users has increased. The reason is to avoid the spread of virus and physical touch while exchange of cash. This has created a path towards cashless economy. The aim of the study is to find out the extent of users adopting E-wallet & the level of satisfaction towards E-wallet. To analyze the usage of digital payments during Covid-19 and to understand the problems faced by the users of E-wallets have also been studied. The data was collected from users of E-wallets. The same was analyzed and interpreted using statistical tools like

Percentage analysis and Ranking method. The sampling technique undertaken for the present study is convenience sampling and the respondents are from Chennai city.

Keywords: E-wallet, Satisfaction, adoption, digital transaction, Covid-19 and cashless economy.

INTRODUCTION-

Currency evolution is tremendous from barter system, coins, paper currency, plastic money to E-wallet payment. The development of advancement in technology plays a vital role in very one's life and nowadays people are changing from traditional ways of making and receiving payments to online transactions and introduction of E-wallet in society, people started using the apps to perform small to large transaction by using payment application. The term E-wallet stands for electronic wallet that allows to make payment through online transactions with the help of computer, tablets, and smartphone's and individual need not carry cash at all the times. E-wallet is protected & secured with a password and allows the users to make payment at any place and at any time. An E-wallet needs to be linked with the Users bank account to make transaction's. The main aim of E-wallets is to transform cash payments into cashless transaction. With the help of E-wallet users can transfer money, can book flight and movie tickets and recharge DTH and mobile service etc facilities are available and provides convenient transaction process. E-wallet has major two components- Software and information. First component is software where it stores the personal information and provide high security. Second component is information where it has users personal information etc- name of the user, address for shipping, payment mode, credit or debit cards etc. Cashless transaction is becoming easy and is the quickest mode to make payments and it is an alternative of plastic cards. Few example of E-Wallets are- Paytm, Google pay, Phonepe, PayPal, Mobikwik, Amazon pay etc. According to Reserve bank of India, E-wallets is categorized into four major parts- Closed wallets, Semi-Closed, Open wallets and Semi Open wallets. The main advantage of E-wallet is that helps to make accurate payments while purchasing and various offer & discounts are also provided to users such offers will draw more people towards E-wallets instead of traditional payment methods.

MEANING OF E-WALLETS-

The E-wallet is also called as electronic wallet or advanced wallet that allows to make quick and paperless money transaction through computer or smartphone with stable internet connection and aims to eliminate physical carrying of cash. They are protected by strong password and is quite safe to use. This is called as E-wallet (Electronic Wallet).

A STUDY ON EMPLOYEE ABSENTEEISM IN IT SECTORS WITH SPECIAL REFERENCE TO CHENNAI CITY

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ABSTRACT- Employee Absenteeism means frequent absence of an employee from the work in an organisation were employees taking frequent leaves. In other words, Absenteeism is the absence of employees form the work without any prior notice. In India the problems of employee's absenteeism are greater than other countries. Nowadays, Employee Absenteeism is very serious concern and has become major problem for an organisation which leads to loss of productivity. Frequent causes of absenteeism like, Mental illness, Harassment, Burnout. There are three classes of absenteeism 1st class is Planned and approved, 2nd class is Unplanned but approved, 3rd class is Unplanned and unapproved. It is major issue and problems faced by employee at workplace. The major aim of the research paper is to understand the reasons on employee absenteeism in the organisation and to study measures taken in an organisation to reduce employee absenteeism and understand the level of satisfaction of employee towards organisation. Totally 200 employees from various IT sector has given information to complete the survey and done through 'Google Form'. The study uses both primary and secondary data. The study is derived by information given by the employees working in IT sectors has been analyzed and interpreted by using various types of statistical tools are percentage analysis and weighted average score and Sampling technique is convenient sampling and the respondent are form Chennai city working in IT sectors.

KEYWORDS- Absenteeism, Employee, Employer, IT Sector, Satisfaction and workplace.

INTRODUCTION- Absenteeism is a universal problem and it difference from place to place and occupation to occupation. Absent refers to the habitual non-presence of an employee at their work place and were worker's absence from his regular work when he is normally scheduled to work. Absenteeism has been viewed as a poor indicator of individual performance additionally as well as breach of an implicit contract between employee and employer. Absenteeism means an employee fails to report for duty when he is scheduled to work. Employee shows their dissatisfaction towards organisation in the way of absenteeism may be due to loss of motivation, depression, harassment and stress is the major cause of absenteeism of employees. The important thing is due to absenteeism it also affects the company in many ways like- Employee morale, Lost productivity etc. Absenteeism rate is used to measure absenteeism in the workplace. This rate is measure by the number of absent days divided by the accessible workdays in a given of period.

MEANING OF ABSENTEEISM-

Absenteeism means regularly getting absent from an obligation without reason. In the workplace, absenteeism refers to kinds of unannounced absences by employees. High employee absenteeism is a sign that a workplace environment needs changes to be done. It should draw an employer's attention to the quality of management and work conditions within an organization.

DEFINITIONS-

1. According to FILLIPO defines absenteeism as a condition that exists when a person fails to come to work when he is properly scheduled to work.

2. According to Labour Bureau, SIMLA defines absenteeism as the failure of the worker to report for work when he is scheduled to work.

CLASSES OF ABSENTEEISM-

- **PLANNED AND APPROVED**- Employee has already to planned to take leave and it is approved by the organisation/company. It can be classified as-
  1. **HOLIDAYS**- Employee plan their holidays in advance to spend time their families. Every organisation has a pre-approved number of holidays that the employee will avail. Planned holidays are known as vacation and organisation even pay the expenses for such holidays under the category of leave travel allowance.
  2. **MATERNITY AND PATERNITY**- Employees can avail leave for maternity and paternity period. The number of days differs from organisation to organisation. Some organisation allows employees to work from during this period and the organisation provide paid leaves for the employees.
- **UNPLANNED BUT APPROVED**- Such absenteeism which are unforeseen this kind of leaves by the employee, but approved by the organisation comes under this category.
  1. **SICK LEAVE**- Falling sick is usually unplanned event were employee suffers from time to time. Every organisation has a limited number for approved sick leaves and which are not planned one.
  2. **ACCIDENT**- Accident is somethings were happening due to uncertainty. Sometimes employee may travel to other place for business work which they might face an unfortunate event of an accident. It takes time to recovered.
- **UNPLANNED AND UNAPPROVED**- Such absenteeism were an employee take leaves which are unplanned and unapproved.
  1. **PERSONAL REASONS**- Employees takes leave due to personal reasons which is unplanned and unapproved by the organisation. Depression is another cause due to which there are may be employee absenteeism. Depression may be due to personal reason.
  2. **OVERWORKING**- A employee overwork every day but he feels that the work which he does for that the salary is not sufficient. Sometimes overworking leads to burnout and ultimately absenteeism.

CAUSES OF ABSENTEEISM-

- **HARASSMENT AND BULLYING**- Employees working in the organisation who gets harassed by colleagues or bosses/officials are more likely to put sick leave to avoid the situation.
- **STRESS AND LOW MORALE**- Heavy workloads, stressful situation in the workplace and sometimes feeling of being unappreciated by employer for the work done by employee may leads to low morale.
- **COMMUTING ISSUES**- Sometimes employees often miss hours of work due to inclement weather, delayed public transportation, construction or accidents.
- **CHILDCARE AND ELDERCARE**- Employees may be forced to miss work in order to stay home and take care of a child or elder persons at home. For ex- Sick caregiver.
- **PARTIAL SHIFTS**- Arriving late to workplace, leaving early, and taking longer breaks than the time which is allowed to take are considered forms of absenteeism and can affect productivity and workplace morale and it is kind of employee shows dissatisfaction towards workplace environment.

FEW MAIN COSTS OF ABSENTEEISM INCLUDES-
- ➤ The high cost of replacement employees
- ➤ The administrative cost of managing absence and poorer service provided to customers due to shortage of Labour.

AN OVERVIEW OF ISSUES IN THE WORK FROM HOME CULTURE AND HR CHALLENGES DURING COVID-19 PANDEMIC WITH SPECIAL REFERENCE TO IT SECTOR IN CHENNAI CITY

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Abstract

The Coronavirus has affected in India 2020, has started to spread among people. The Ministry of health and Family welfare of India has raised awareness about Covid-19 outbreak among people and to take necessary actions to control the spread of virus. Government has decided to implement national wide lockdown to avoid spread of covid-19 among people. Work from home means where the employees can do their work from home and it also gives flexible working hour to the employees to work it is also known as Remote work, distance working. Many companies have decided to shift their work culture from traditional to work from home culture. Due to transformation of work culture this leads to various issues like Communication between employees and employer is harder when working from home, while working lonely from home it may leads Lose of motivation among employees and Poor internet connection or power cut can cause frustration for the employees. HR challenges due to the covid-19 are Hiring the right person while selecting through virtual mode, HR has to responded mental health and wellbeing of the workers and Employee communication is major challenges while working remotely without proper communication it is difficult to do the work and Motivating employees while working from home they might miss the comfort of working as a team. The main of the research paper is to study and analyse issues faced by the employees while working from and to understand the measure take by the company to solve the issues in the work from home and study the challenges faced by HR during covid-19 pandemic. Sampling technique is convenient sampling and the respondent are from Chennai city. The survey is done through 'Google Forms'.

Keywords- Work from home, Covid-19 pandemic, Employees and Employers, IT sectors

INTRODUCTION

Covid-19 pandemic has started to spread worldwide were government has imposed lockdown to break the chain of covid-19. Government also restricted for mass gathering at a place and maintain social distancing among people. Due to this work from home concept came into existence where employee can do their work from home. The term Work from home (WFH) means were employee is working from their home, place of residence and they need not come to office to do their work it also known as working remotely. Most of the IT sectors have adopted WFH (work from home) culture to avoid spread of covid-19 among employees and they have also provided Desktops, Laptops and Wi-Fi connection to the employees to do their work at home and most of the important meeting are conducted at Zoom platforms, Google meet & Skype. Being Working from home it provides flexible working hours to the employees to work and can helps to ensure work life balance where he can manage both professional Work as well as personal works where they can also spend more time with their family & friends. Working from home is more comfortable and convenient to work for lots of people were employee can save time as they need not travel for long distance and they feel happier and more engaged to work this results in less sickness absences and also lack of communication. As employers believe flexible working condition at work form helps there to grow and bring greater success to the organisation but Sometimes employee feels stress and depressed during work from home and Lack of motivation and burnout. HR plays every important role and also face lots of challenges due to work form home culture like Virtual Recruitment process, keeping your workforce engaged remotely, Employee training programs and motivating the employee whenever they feel less motivated.

ADVANTAGE OF WORK FROM HOME CULTURE-

- FLEXIBLE HOUR- Flexible hour of working is main advantage in work from home culture as employees can started and end their work any time for the day there is no fixed time it is also called as flextime.

- WORK LIFE BALANCE- While working at home they can maintain proper work life balance were employee can balance both office work as well as they can manage personal work like Dropping kids at school or Doing yoga, exercise or meditation.

- SAVING MONEY- Working from home were employees can save money on Transportation cost or lunch expenses being at home they can prepare food.

- REDUCE EMPLOYEE ABSENTEEISM- Since, working from home offers employee a flexible working hour where they can start and complete their work at any time in a day, it also helps to reduces absenteeism

DISADVANTAGE OF WORK FROM CULTURE-

- ISOLATED AND LONELY- Employee working from home were their will be less communication and interaction with employees and employers and also make them to feel isolated and disconnected from their organisation or colleagues and they missing the office environment.

- CONNECTIVITY ISSUE- Main disadvantage of work from home culture is connectivity issues were employees might have unreliable Wi-Fi signal it leads to trouble in sending mails, attending video conference and poor internet quality virtual meetings.

- MORE DISTRACT**IONS-** Working from home can help to boost the productivity. But certain factors lead to distractions like family, friends or neighbor's noise will not allow you to concentrate and makes the individual to get distracted from work.

CHALLENGES OF HR DURING WORK FROM HOME IN COVID-19-

- **HIRI**NG OF EMPLOYEES- During covid-19 hiring of employees become major issues while organisation has to conduct aptitude test or interview at virtually and selected the best employees for the organisation

- EMPLOYEE COMMUNICATION- There is lack of communication between employees as they are working remotely. Without proper communication it is very difficult to manage work.

- MENTAL HEALTH OF EMPLOYEE- Sudden change in shift of work culture from office work environment to work from home culture and doing their work at home leads to stress, anxiety and depression. So, many organisation have taken initiative by providing employees with flexible hour of working, and counseling sections to overcome health issues.

- MANAGIN**G REMOTE WORK-** HR is managing very hard to build strategies to overcome every challenges and struggles. Due to covid-19 to avoid spread most of the IT sectors has implemented working from home culture were employee faces connectivity issues, power fluctuation, proper in sending documents in mail, Repairs in systems as well laptops. HR is organisation is trying to solve these problems.

STATEMENT OF PROBLEM-

Covid-19 has affected worldwide as most of the company were forced to shut down due to national wide lockdown implement by Government of India were people have slowly started to adapt work from home culture. Employees have started using and aware of new technologies like Zoom meeting, Google meet and Skype to conduct meeting. Through they are advantage in work from home culture there is also disadvantage were many employees are struggling in internet issues and some may

EFFECT OF COVID WAVES ON THE INDIAN STOCK MARKET

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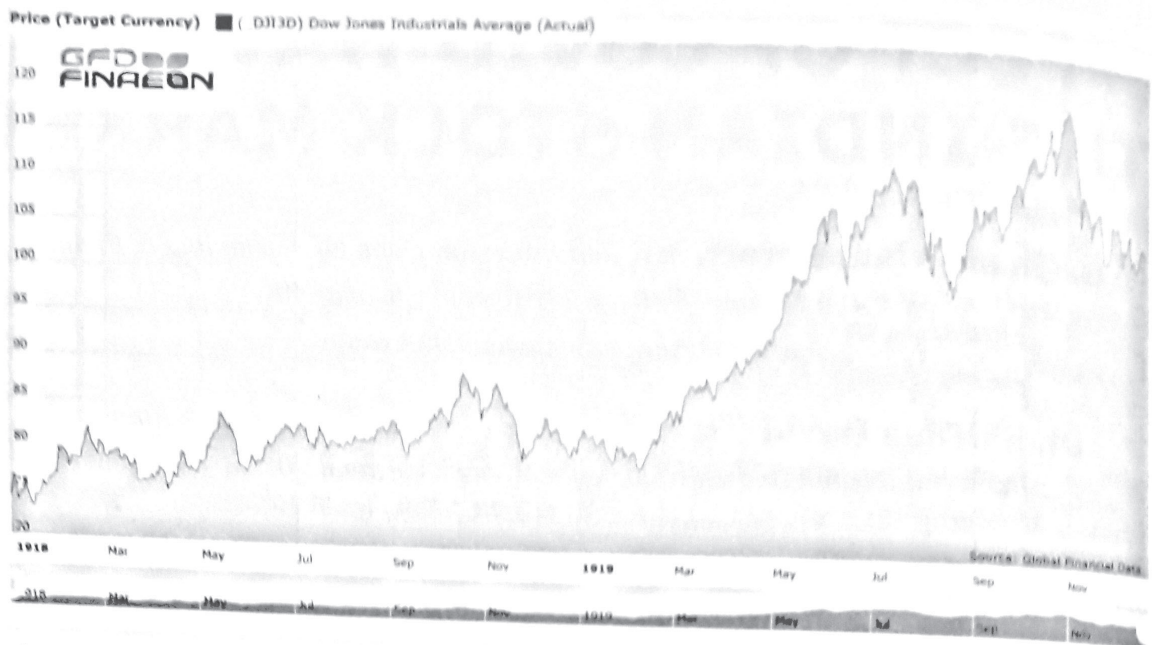*shirlinedavid@annaadarsh.edu.in*

Abstract

This paper explores the impact of both the waves of covid-19 on the Indian stock market. Three indices viz BSE Sensex, NSE Nifty and India VIX have been considered to analyse how the markets were affected during both waves of the pandemic. The study has marked the first wave from the month of August-October 2020 and second wave from March-May 2021 and measured its impact on the indices. The closing prices of the indices are collected from the BSE and NSE websites. The results show that all the three indices are negatively related to the number of covid-19 cases and the correlation test proves that this relationship is statistically significant.

INTRODUCTION:

The worldwide coronavirus pandemic has created one of the greatest economic and human catastrophes that the world has ever witnessed. Biologically, the features of COVID 19 bear striking semblance to the 1918 Spanish flu pandemic but the latter had minimal effect on the global market and economy in comparison to the coronavirus. Capital market theorists and various researchers have found that stock markets do react to various macroeconomic events and indicators.

If we take a look at the Dow Jones Industrial Average(DJIA) in 1918-1919, it is clear that stock markets were unaffected by any of the three waves.

Source: https://www.globaltrademag.com/the-spanish-flu-and-the-stock-market-the-pandemic-of-1919/

Above figure shows that as the final wave of the Spanish flu was nearing, the markets witnessed a rise of 50%. This increase can either be attributed to the end of World War I or the pandemic, but still this can act as a motivating factor for us to assume that once the coronavirus begins to subside, the market will boom and bounce back once again. (Baltussen & van Vliet, 2020) during these sharp market corrections even small equity stocks did not provide protection but performed well during the recovery phase.

Stock markets have experienced a huge roller-coaster ride since the news of COVID was doing rounds. Fearing that this virus may cripple the entire economy, during the last week of February 2020, both the prime indices of Indian stock market, SENSEX and NIFTY recorded a huge fall. SENSEX recorded its biggest one-day fall after crashing 1000 points at open, while NIFTY was no way left uninjured. The index witnessed its worst weekly fall since 2009. March 9, 2020 was coined the name Black Monday, when the markets all over the globe got highly volatile and DJIA saw a fall of 2014 points. March 12, 2020 was called as Black Thursday when DJIA fell around 10%. Apart from Dow, even BSE Sensex saw a global sell off of stocks and fell by 2919 points, encountering its largest intra-day loss. The Financial Times Stock Exchange (FTSE) too fell by 17% on that day.

All these crashes, as pointed out by various experts, indicate that uncertainty regarding the recession the world would face due to the pandemic led to such market crashes. It was also said that not only the pandemic, but also the China & USA trade wars, crash in oil prices in the global market could also be one among the reasons for the market crash.

RE-SHAPING CONSUMER BEHAVIOR DURING COVID-19 LOCKDOWN

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ABSTRACT:

The corona virus fear has influenced the consumer's mind and psychology. In fact, it has affected the ways consumers take buying decisions. Online shopping has increased and physical shopping is gradually stepping down. In such scenario, this study is an attempt to understand and analyze the shift in consumers' habit due to the pandemic. This study has covered 366 participants from four major metropolitan cities (Delhi, Mumbai, Kolkata and Chennai) and surveyed the impact of COVID 19 lockdown on their shopping behavior. The research results showed that more than 80% of the respondents are affected by this pandemic and there is a significant association between the respondent's place of residence and the level of impact. This research discovered that the respondents would continue to shop and make bill payments online to prevent the spread of disease. The study inferred that during the lockdown, consumers' focal point was on purchasing essential and healthy items and not luxury products.

Keywords: COVID 19, Consumer behavior, buying decision, online shopping.

INTRODUCTION:

The corona virus outbreak, lockdown and social distancing norms have radically slowed down the pace and the lives of many people. Individuals from all the walks of life are affected significantly due this pandemic. Students are now learning digitally by attending their classes through virtual meets. Workplace transformation has also witnessed drastic changes. Large business organizations now force their employees to "Work from Home" (WFH), attend all the meetings and conferences virtually. Online retailers are also dealing to manage huge demands from the consumers as not only regular but also infrequent customers are making purchases online. Demand for groceries, essential items and house-cleaning supplies have increased many folds.

The current catastrophe has not only affected the global economy and its sectors in general but the consumers are also facing a hard hit. Consumers are responding to this pandemic in different ways. They are becoming mindful of what and how much they are buying. They are stockpiling the essential items in response to their anxiousness towards the situation. They are deeply concerned from both health and economic perspective. As a result, new habits are emerging and immeasurably changing the lives of consumers, their lifestyle and the future of online shopping in the long-run. Their purchases are now based on the current needs and have started embracing E-Commerce platforms to purchase products online thereby avoiding physical contact to protect themselves and their families, while also trying to restrict the spread of the virus. The situation now has necessitated us to understand whether the recent shifts in the consumer behaviour would last permanently or until the pandemic lasts. Thus, this research proposes to explore the changing consumer approach- whether they would go back to their old habits or permanently stick to the new ones, their selective and mindful purchases and their concern towards this crisis.

REVIEW OF LITERATURE:

(Rogers & Cosgrove, 2020) had empirically proved how the pandemic has affected sentiment and behaviour across the markets, resulting in the creation of four new customer segments. The consumers in the first segment "Hibernate and Spend"

were highly concerned about the pandemic but were also ready and capable to deal with it. Secondly, the "Save & Stock" segment was rather worried about the protection of their families. While the former segment of consumers was optim about the long-term effects of the pandemic, the latter felt pessimistic. The "Cut Deep" was the one deeply affected felt pessimistic. "The Stay Calm & Carry On" segment was least concerned about the crisis but rather worried about or stockpiling products.

Across all the categories of spending on various products (from groceries to luxuries), the first segment (53%) observed to be spending more on groceries. The Cut Deep segment was found to be spending the least on clothing/footv and leisure activities. The Hibernate and Spend customers said they would be back with a bang, while the Save and Stock though trying to remain frugal and spend cautiously would like to spend on non-essential items and purchase from compa that are involved in noble cause. More than quarter respondents were of the opinion that they would pay heed to consumption habits and its impact. Thus, the post pandemic world might witness mindful consumers.

(Accenture, 2020) indicated that habits developed now would go beyond this crisis and would permanently cha how and where consumers shop and how they would live and work. As per the survey, on an average 64% would limit wastage, 55% would be shopping more health consciously, 49% would make sustainable choice and 41% would shop neighbourhood stores. During the same period, a jump of 160% was seen in new/infrequent online customers and majo of them opted to continue using online services in the future. In advanced markets such as UK, USA, India, on an aver 44% felt uncomfortable visiting public places for the next 1-2 months whereas in stabilizing markets such as China, Austra South Korea only 36% felt the same. Out of the 3648 respondents surveyed during this period, 48% preferred Work fr Home and would continue to plan the same in future. Seventy-nine percent of the respondents would focus on health, 62% climate change and 64% on environment.

(Sheth, 2020) theoretically examined the impact of COVID-19 on consumer behavior to understand if the consum would modify and adopt new habits or go back to the old habits once the pandemic ends. It is expected that the consum would go back to some of their old habits while on the other hand some habits would die, as the consumers during lockdo found many convenient alternatives that are easy to perform. The study has also put light on the changes in the managerial si of this pandemic. The businesses are also learning to adopt and adapt to this new change and trying to improvise its service They are in an attempt to match the demand and supply, as hoarding and shortage of essentials was greatly observed dura the lockdown.

RESEARCH METHODOLOGY:

Objectives:

- To examine significant impact of COVID-19 pandemic on the shopping behavior of consumers and the produc highly prioritized by the respondents.
- To understand the major shifts in the habits of the consumers before and during the lockdown.
- To identify the activities consumers would likely continue even after the pandemic ends.

Following hypotheses were tested to know if there is any significant association between:

- The respondents' place of residence and the impact of COVID-19 on their shopping behavior.
- Ordering food and groceries online before and during the pandemic.

DATA COLLECTION & ANALYSIS:

The data was collected from 366 respondents over four major metropolitan cities namely, Delhi, Mumbai, Kolkata a Chennai, through Google Forms. We received Sixty-two responses from Delhi, 100 from Mumbai, One hundred and F from Kolkata and Ninety-nine responses from Chennai. With the help of SPSS Package, the responses were analyzed

EFFECT OF COVID WAVES ON THE INDIAN STOCK MARKET

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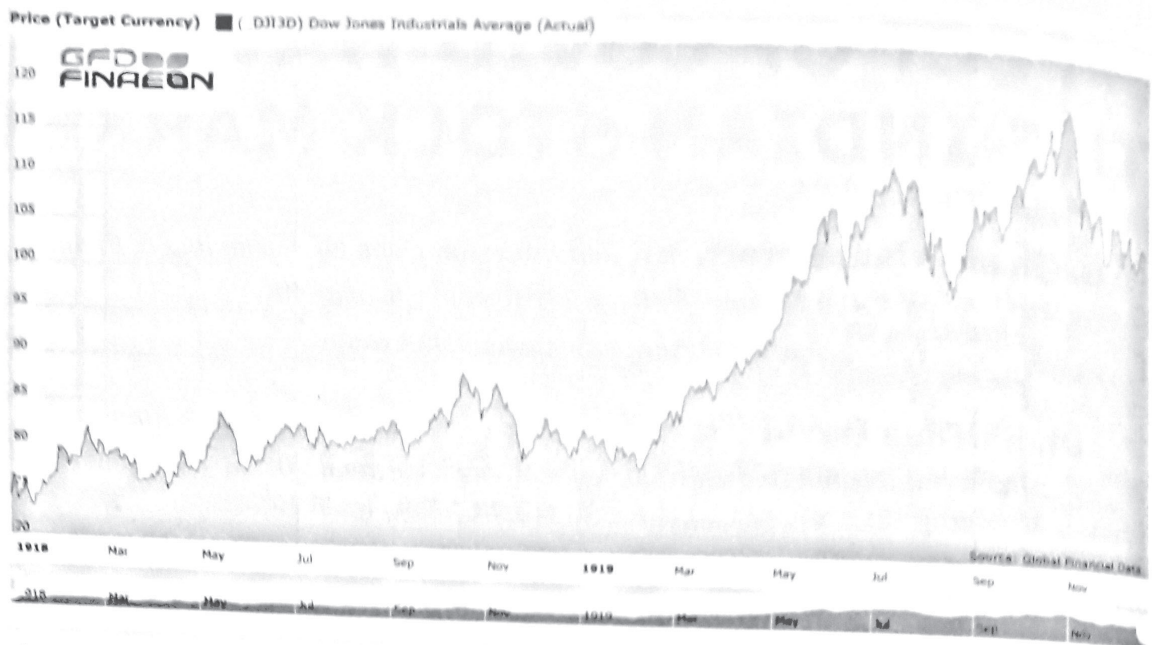*shirlinedavid@annaadarsh.edu.in*

Abstract

This paper explores the impact of both the waves of covid-19 on the Indian stock market. Three indices viz BSE Sensex, NSE Nifty and India VIX have been considered to analyse how the markets were affected during both waves of the pandemic. The study has marked the first wave from the month of August-October 2020 and second wave from March-May 2021 and measured its impact on the indices. The closing prices of the indices are collected from the BSE and NSE websites. The results show that all the three indices are negatively related to the number of covid-19 cases and the correlation test proves that this relationship is statistically significant.

INTRODUCTION:

The worldwide coronavirus pandemic has created one of the greatest economic and human catastrophes that the world has ever witnessed. Biologically, the features of COVID 19 bear striking semblance to the 1918 Spanish flu pandemic but the latter had minimal effect on the global market and economy in comparison to the coronavirus. Capital market theorists and various researchers have found that stock markets do react to various macroeconomic events and indicators.

If we take a look at the Dow Jones Industrial Average(DJIA) in 1918-1919, it is clear that stock markets were unaffected by any of the three waves.

Source: https://www.globaltrademag.com/the-spanish-flu-and-the-stock-market-the-pandemic-of-1919/

Above figure shows that as the final wave of the Spanish flu was nearing, the markets witnessed a rise of 50%. This increase can either be attributed to the end of World War I or the pandemic, but still this can act as a motivating factor for us to assume that once the coronavirus begins to subside, the market will boom and bounce back once again. (Baltussen & van Vliet, 2020) during these sharp market corrections even small equity stocks did not provide protection but performed well during the recovery phase.

Stock markets have experienced a huge roller-coaster ride since the news of COVID was doing rounds. Fearing that this virus may cripple the entire economy, during the last week of February 2020, both the prime indices of Indian stock market, SENSEX and NIFTY recorded a huge fall. SENSEX recorded its biggest one-day fall after crashing 1000 points at open, while NIFTY was no way left uninjured. The index witnessed its worst weekly fall since 2009. March 9, 2020 was coined the name Black Monday, when the markets all over the globe got highly volatile and DJIA saw a fall of 2014 points. March 12, 2020 was called as Black Thursday when DJIA fell around 10%. Apart from Dow, even BSE Sensex saw a global sell off of stocks and fell by 2919 points, encountering its largest intra-day loss. The Financial Times Stock Exchange (FTSE) too fell by 17% on that day.

All these crashes, as pointed out by various experts, indicate that uncertainty regarding the recession the world would face due to the pandemic led to such market crashes. It was also said that not only the pandemic, but also the China & USA trade wars, crash in oil prices in the global market could also be one among the reasons for the market crash.

EVOLUTION OF ARTIFICIAL INTELLIGENCE IN MODERN MARKETING

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ABSTRACT

Artificial Intelligence Technology has widely developed to help both social Productivity and Economic Growth. Artificial Intelligence Provides technical assistance for modern marketing, its improved marketing efficiency and effectively with reduced marketing cost. The Advancement of Artificial Intelligence technology was not only changed the activities in Marketing, but also attract consumers more effectively. It can accurately identify customers' needs and wants. It can help to provide a good relationship between marketers and customers.

KEYWORDS: Artificial Intelligence, Modern Marketing.

INTRODUCTION: The evolution of big data and advanced analytic solutions have made it possible for marketers to build a clearer picture of their target audiences. Using data and customer profiles, AI tools learn how to communicate with your customers, and deliver personalized messaging at the right time without the need for human intervention or assistance from marketing team membersArtificial intelligence marketing is a method of leveraging customer data and AI concepts like machine learning to anticipate your customer's next move and improve the customer journey. Armed with big data insights, digital marketers can greatly boost their campaigns' performance and ROI, all of which can be achieved with essentially no extra effort on the marketer's part. Artificial intelligence marketing solutions offer ways to bridge the gap between data science and execution. The process of sifting through and analysing huge dumps of data was once an insurmountable process and is now not only feasible, but it's actually easy.

Big Data:Big data is a pretty straightforward concept. It refers to a marketer's ability to aggregate and segment large sets of data with minimal manual work. Marketing teams can then use this data to ensure the right message is being delivered to the right person at the right time, via their channel of choice.

Machine Learning:Machine learning platforms come in handy when marketers try to make sense of this huge data repository. They can help identify trends or common occurrences and effectively predict common insights, responses, and reactions so marketers can understand the root cause and likelihood of certain actions repeating.

Powerful Solutions:Artificial intelligence marketing solutions truly understand the world in the same way a human would. This means that the platforms can identify insightful concepts and themes across huge data sets, incredibly fast. AI solutions also interpret emotion and communication like a human, which makes these platforms able to understand open form content like social media, natural language, and email responses.

BENEFITS OF AI IN MARKETING:

• Increased speed of decision-making, especially in response to new data being available or competitive threats emerging, allowing companies to capture the benefits of stronger market positions earlier.

• Identification of missing data.

• Increased rationality, particularly via removal or reduction of cognitive bias by decision-makers.

• Creation of a common basis for decision-making.

• Incorporation of learning from experience.

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OBJECTIVES OF THE STUDY:

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- To Study the Key areas for the Evolution of Artificial Intelligence in Modern Marketing.
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Hurwitz, Nugent, & Halper, (2013) Accordingly organization departments and processes presently are generating huge volumes of data which is referred to as Big Data. As business processes are growing more wide and complex and organizational-friendly technology becoming ingrained into the mainstream operations.

KNOWLEDGE TRANSFER & KNOWLEDGE SHARING

Dr. Mary Geetham. R, *Asst. Professor, Dept. of Corporate Secretaryship*
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Dr. Joyce, *Asst. Professor, Dept. of Corporate Secretaryship, Loyola College*

Abstract

Knowledge Management (KM) is considered to be a major focus area in the knowledge and learning industry, especially in the software industry in the fast-growing competitive world. Almost all the software, multinational and developer, are making efforts to reduce cost and time for the decision-making process with the use of knowledge. The objectives of the study are the role played by the Organisational Culture, leadership and the motivators in increasing the knowledge sharing and knowledge transfers and also to the competencies required to share knowledge. The researcher used primary data and secondary data and used simple percentages and pie diagrams to analyse the data. The findings of the study were that Knowledge supportive environment and Shared Development of KM are considered important factors which influence the organisational culture effectiveness in sharing knowledge in an organisation, flexibility in communication is the most important competency required to share knowledge and best motivators to share knowledge is Career advancement and participation in decision – making.

INTRODUCTION

"Gaining Knowledge is the first step to Wisdom.

Sharing it, is the first step to Humanity"

Knowledge Management (KM) is considered to be a major focus area in the knowledge and learning industry, especially in the software industry in the fast-growing competitive world. Almost all the software, multinational and developer, are making efforts to reduce cost and time for the decision-making process with the use of knowledge. The sector captures the knowledge (tacit and explicit) which is used in problem solving in the future. Many organizations are using knowledge management systems (KMSs) to facilitate knowledge sharing. However, few studies have empirically investigated how individual characteristics and organizational work practices influence knowledge sharing.

KNOWLEDGE SHARING CULTURE IN AN ORGANISATION

Knowledge sharing culture in an organisation can be developed in various forms based on the availability of resources.

- **Shared Development**: Encourages to develop shared understanding on various issues in an organisation. The individual efforts should be transferred and encouraged in group/team efforts, which develop shared knowledge.
- **Focus on Knowledge Development Cycle:** The managers should be efficient enough to practice the knowledge development cycle regularly as it identifies information and uses that information to get knowledge, giving a better understanding and problem-solving approach.
- **Knowledge Supportive Environment**: Encouraging knowledge supportive environment within the organisation will improve the success. The information generated in any functional area should be arranged and recorded.
- **Knowledge Flow:** The organisation should practice the frequent flow of knowledge at different levels in proper quality and quantity. The flow of knowledge is certain and should be organised, used and widely leveraged.

MOTIVATORS OF KNOWLEDGE SHARING

The importance of rewards is also emphasized in McDermott & O'Dell (2001), as a necessary factor for the stimulation of people to share knowledge. Corporate culture consists of visible culture, which is the culture that can be easily noticed (e.g., a company's mission statement) and invisible culture, which is deeply rooted in people's minds and is difficult to notice (e.g., the way people act). Rewards are a part of visible culture as they can be easily perceived and are claimed to be a good way of communicating the importance of knowledge sharing in the company.

Finally, according to Wright (1998) rewards are also an essential factor in stimulating people to share knowledge as soon as they are properly designed. The reward systems that build people's recognition and those that encourage people to share all kinds of knowledge are recommended for motivating people to share knowledge.

MOTIVATIONAL INCENTIVES FOR KNOWLEDGE SHARING

The manager encourages employees mainly to absorb and internalise knowledge.

INCENTIVES FOR KNOWLEDGE EXTERNALISATION

- Taking Responsibility
- Taking part in Decision Making

THE INFLUENCE OF SOCIAL MEDIA ADVERTISING ON CONSUMER BUYING BEHAVIOUR

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Abstract

This article discusses the Influence of Social Media Advertising on Consumer Purchasing Behaviour. The most recent and burgeoning technical breakthrough has been social media. Social media is critical for marketing and relationship building with clients. Across the board, social media platforms have demonstrated that they are not a fad, with many firms increasingly allocating funds to reach the billions of users on social media. The majority of firms are beginning to market using social media. In company marketing and public relations, social media is a relatively new concept. It is regarded as distinct from traditional marketing. Social media is displacing traditional marketing in an increasing number of cases. The purpose of this study is to examine customers' purchasing behaviour in relation to social media advertising and to determine whether social media advertising has an effect on purchasing behaviour. Globally, there are currently 3.78 billion social media users. Facebook is the most widely used social networking site. 73% of marketers say their social media marketing efforts have been "somewhat effective" or "very effective" for their business. Business owners have discovered that social media marketing has a significant impact on their success and that it is a low-cost approach for achieving a strong end result.

Keywords : Social media, advertising, marketing, consumer, buying behaviour.

INTRODUCTION

Social media has grown in popularity as a mode of communication. Individuals and organisations from all over the world use social media to interact with one another and with one another. People have began sharing their experiences globally through social media platforms such as Facebook, Twitter, Instagram, YouTube, and LinkedIn. As customers, we provide product reviews, information about a service, nutrition and health advice, recalls of certain products, and ideas on how to use specific products. Due to the fact that users on social media have

multiple 'connections,' information is absorbed by a wide number of people. This information has an effect on clients' purchase decisions.

Numerous studies have revealed that many individuals use the information and reviews on social media to help them plan future purchases. Social media's reach and impact have increased. It is defined as "the collection of online communication between multiple users of various inputs, which may be community-based or individual, interactions, intercommunications, content sharing, and websites, among others." Whereas numerous social media specialists describe the word "Social Media" and their variations on the theme: It is a web-based medium for social communication that is driven by the internet.

A mode of communication that allows for two-way communication.

A medium that enables the creation and exchange of data.

A media that is facilitated by web-based technologies.

Twitter, Facebook, social gaming, blogs, and social bookmarking are just a few examples.

When a user shares information about a product / service / brand / company on social media, it is re-shared by a large number of users on other social networks. This demonstrates the effectiveness of social media marketing.

STATEMENT OF THE PROBLEM

Social media advertisements have the ability to capture consumers' attention, which boosts their perception of and believe in the brand and its product. If the consumer's perspective and belief are favourable, the product will almost probably be adopted. Social media has created new opportunities for businesses to connect with and interact with their present and prospective clients. With so many options available to consumers and the ever-changing nature of the market, it is critical for businesses to gain insight into their customers' purchasing intentions in order to revise their strategies and live up to their customers' expectations. The purpose of this study is to discover whether social media advertising has an effect on customer purchasing behaviour, allowing firms to decide whether to continue using traditional marketing strategies or incorporate social media into their marketing plans.

OBJECTIVES OF THE STUDY
- To identify the consumer buying behaviour with respect to Social media advertising.
- To evaluate the impact of social media advertising on the buying behavior.

REVIEW OF LITERATURE

Thirushen Naidoo (2011) did an exploratory study titled "The Effectiveness of Social Media Advertising in Gauteng." Social media marketing has risen to prominence as a new trend

IMPACT OF TECHNOLOGY ON ECONOMY AND MARKETS DURING COVID-19

Dr. Mary Geetham. R, Assistant Professor, Dept of Corporate Anna Adarsh College.

Dr. Joicy Lidwina. G, Assistant Professor, Dept of Commerce, Loyola College.

Abstract

COVID-19 is a typical black swan event, and its occurrence, development, and even disappearance, as well as the depth, breadth, and intensity of its impact, are all known to everyone. The stock market is a barometer of the economy, and the capital market reflects the overall situation of a country's economy to a certain extent. This article discusses about the market performance of certain industries in India under the influence of COVID-19 and analysed in detail to find the solution to overcome this pandemic situation.

Keywords: Virtual Technology, digital technologies, ICT Infrastructure, Innovative Tech – Enabled Solutions, Digital India

INTRODUCTION

"You must learn a new way to *think* before you can master a new way to *be*."

-Marianne Williamson

The coronavirus (COVID-19) outbreak is causing widespread concern and economic hardship for consumers, businesses and communities across the globe. Typical contingency plans are intended to ensure operational effectiveness following events like natural disasters, cyber incidents and power outages, among others. They *don't* generally consider the widespread quarantines, extended school closures and added travel restrictions that may occur in the case of a global health emergency. And also analyse the role of virtual technology, ICT infrastructure and networks with digital technologies, Innovative Tech-enabled solutions and Digital India in various sectors such as Education sector, Entertainment sector, Telecom sector, Commodity sector, IT sector and Health sector which help Indian economy in retrieving back to the normal situation thereby establishing social stability and environmental balance.

STATEMENT OF THE PROBLEM

As the novel coronavirus (COVID-19) spread from a regional crisis in China's Hubei Province to a global pandemic, created a fear of life and livelihood in the minds of every individual across the entire world. Apart from Coronavirus the lockdown declared by the Government has stolen the earnings and income of the majority of the population in India. So, the people were forced to utilise the technology for purchase of commodities, place orders, payment through core banking, etc. And we know that all the sectors such as manufacturing sector, services sector, construction sector, agricultural sector, public sector etc. are affected by this coronavirus in their production and their performance. As result of that the contribution of these sectors towards the GDP has decreased to a greater extent. Though most of the industries

were struggling during this situation but few industries are doing well, one of the industries which have improved performance due to the involvement of technology and digital network is Media and Entertainment Industries.

RESEARCH GAP

Reviewing of the research articles revealed that many sectors had financial constrains due to which many companies were shut down or ceased to function. Most of the researchers have focused on the negative impact of the Coronavirus but there are positive impacts of also. In this article the researcher has highlighted the role of digital network and ICT infrastructure which resulted in the growth and development of Media and Entertainment industry even during this COVID -19 situation.

OBJECTIVES OF THE STUDY

- To identify the role of virtual technology in mitigating the economic impact of the coronavirus pandemic.
- To understand the impact of ICT infrastructure and networks with digital technologies on share market.
- To find out the role of Digital India in overcoming this pandemic situation in establishing social stability and environmental balance.
- To suggest certain Innovative Strategies to overcome this pandemic situation.

SCOPE OF THE STUDY

The study was concerned with in Chennai city.

SAMPLE DESIGN

Non – random sampling method is adopted (i.e.) the respondents of our study are not selected at random. The sample size is 50.

DATA COLLECTION

Data can be collected through (1) Primary data and (2) Secondary data

METHOD OF SECONDARY DATA COLLECTION

Secondary data for the study are collected through articles published in magazines, periodicals, books, newspapers etc.

METHOD OF PRIMARY DATA COLLECTION

There are various methods of collecting data such as interview method, questionnaire method, preparing schedules, observation method etc. The researcher used questionnaire method to collect the data

ANALYSIS AND INTERPRETATION

The investigator used various statistical tools such as ANOVA, Chi-square, Correlation etc to analyse the data.

LIMITATION OF THE STUDY

There are few limitations of the study

RESURRECTING MSME SECTOR – A STUDY OF DINDIGUL LOCK-MAKING INDUSTRY

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Dr S GURUSAMY Professor and Head, Department of Commerce, School of Commerce and Management, Shiv Nadar University Chennai, Tamil Nadu

Abstract

Two major sectors play a significant role in the country's development; one is the agriculture sector and another is Industrial sector. According to the latest reports, there are around 6.3 Crore MSMEs (micro, small and medium enterprises) in India. The share of registered MSMEs constitute 18.5% which amounts to 25.13 lakh (2.5 million) units in the year 2020 and the relevant figure is 21.21 lakh (2.1 million) units in the year of 2019. As per the 73rd National Sample survey on MSMEs, MSME sector provide employment to 11.10 Crore and this comprise the lower capital cost industries. The Indian MSMEs sector contributes about 29% to the GDP through the national and international trade.

The on-going pandemic situation has caused an harmful impact on MSME sector especially on matters relating to the availability of raw material, supply of finished goods, and the availability of quality and healthy employees in order to ensure an uninterrupted supply processes. For instance, during the period between April 2020 and June 2021, the MSME sector has faced a huge challenge in making payment of wages, salary and repayments of loans etc. The present study mainly focuses on Indian lock making industry especially those located in the Dindigul district of Tamil Nadu and studies their financial problems and prospects.

The study is based on both analytical and descriptive type research and the study period extends from May 2020 to March 2021. The calculated Corbanch's Alpha Reliability co- efficient of 0.734 shows the reliability and the consistency of the instrument used for data collection. In addition, the study has made use of the Factor Analysis to get an understanding of the perception of Dindigul lock makers particularly on matters relating to their financial problems. T-test has been used for determining whether there is a significant difference between the means of groups. This ranking analysis shows the order of intensity with regard to the financial problems.

Key words: MSMEs, GDP growth, National survey, employment Generation, challenges and financial crunches

Introduction

Dindigul district is well-known for lock making industry in Tamil Nadu. Dindigul district is the place where lock manufacturing industry is a traditional business; the lock making industry is more than 100 years old profession. Lock making industry is considered as a family business for 25 villages in Dindigul district. This industry is concentrated in various villages in the Dindigul district and these include Paaraipaati, Mattupatti, Nallampatti, Nagalnagar, Perumalkovilpatti, Balamarathupati, Kammalapatti and so on. The lock making business provides jobs to over 3000 families in Dindigul district and many villages around it. Years back, more than 5000 units were functioning all over the district. But, now only 536 units are functioning in the district. Globally, handmade locks had a good reputation and the good brand image and market potential once enjoyed by the Dindigul locks bear testimony to this and in fact, the locks made in Dindigul have many unique features in them. The handmade locks are available at cheaper prices and also at the cost of Rs. 1000 and below.

Although, Dindigul locks are hand-manufactured, such locks don't have either the ISI certification or the design documentation to fall back upon by the budding lock-makers; the method of manufacturing and the drawings of the locks do not exist. All these methods of lock making and their process are based on the crafts men's memory.

EVOLUTION OF ARTIFICIAL INTELLIGENCE IN MODERN MARKETING

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Ms. Sneha Loganathan, Assistant Professor Anna Adarsh College for women, Chennai -40

Ms. Akshaya A, Assistant Professor, Anna Adarsh College for women, Chennai -40

ABSTRACT

Artificial Intelligence Technology has widely developed to help both social Productivity and Economic Growth. Artificial Intelligence Provides technical assistance for modern marketing, its improved marketing efficiency and effectively with reduced marketing cost. The Advancement of Artificial Intelligence technology was not only changed the activities in Marketing, but also attract consumers more effectively. It can accurately identify customers' needs and wants. It can help to provide a good relationship between marketers andcustomers.

KEYWORDS: Artificial Intelligence, Modern Marketing.

INTRODUCTION: The evolution of big data and advanced analytic solutions have made it possible for marketers to build a clearer picture of their target audiences. Using data and customer profiles, AI tools learn how to communicate with your customers, and deliver personalized messaging at the right time without the need for human intervention or assistance from marketing team membersArtificial intelligence marketing is a method of leveraging customer data and AI concepts like machine learning to anticipate your customer's next move and improve the customer journey. Armed with big data insights, digital marketers can greatly boost their campaigns' performance and ROI, all of which can be achieved with essentially no extra effort on the marketer's part. Artificial intelligence marketing solutions offer ways to bridge the gap between data science and execution. The process of sifting through and analysing huge dumps of data was once an insurmountable process and is now not only feasible, but it's actually easy.

Big Data:Big data is a pretty straightforward concept. It refers to a marketer's ability to aggregate and segment large sets of data with minimal manual work. Marketing teams can then use this data to ensure the right message is being delivered to the right person at the right time, via their channel of choice.

Machine Learning:Machine learning platforms come in handy when marketers try to make sense of this huge data repository. They can help identify trends or common occurrences and effectively predict common insights, responses, and reactions so marketers can understand the root cause and likelihood of certain actions repeating.

Powerful Solutions:Artificial intelligence marketing solutions truly understand the world in the same way a human would. This means that the platforms can identify insightful concepts and themes across huge data sets, incredibly fast. AI solutions also interpret emotion and communication like a human, which makes these platforms able to understand open form content like social media, natural language, and email responses.

BENEFITS OF AI IN MARKETING:

• Increased speed of decision-making, especially in response to new data being available or competitive threats emerging, allowing companies to capture the benefits of stronger market positions earlier.

• Identification of missing data.

• Increased rationality, particularly via removal or reduction of cognitive bias by decision-makers.

• Creation of a common basis for decision-making.

• Incorporation of learning from experience.

• Higher quality management of marketing projects

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Hurwitz, Nugent, & Halper, (2013) Accordingly organization departments and processes presently are generating huge volumes of data which is referred to as Big Data. As business processes are growing more wide and complex and organizational-friendly technology becoming ingrained into the mainstream operations.

STRATEGIC FRAMEWORK OF ARTIFICIAL INTELLIGENCE IN FUTURE MARKETING

Dr. C. Luminia Vinodhini and Ms. Saranya. R

Anna Adarsh College for women, Chennai -40

Abstract

Artificial Intelligence Technology has developed to help both social Productivity and Economic. It's develop widely commercial processes involved in promoting and selling and distributing a product or service. Artificial Intelligence Provides technical assistance for Future marketing, its improved marketing efficiency and effectively with reduced marketing cost. The Advancement of Artificial Intelligence technology was not only changed the activities in Marketing, but also attract consumers more effectively. It can accurately identify customers needs and wants. It can help to provide a good relationship between marketers and customers.

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N. Ramya (2013) in her research reviewed different factors influencing consumer buying behavior. Brands have an opportunity to develop strategy and personalized marketing message by recognizing and comprehending the factors that have impact on their customers.

Naresh K. Malhotra, in his study amalgamates both academic as well as practitioner outlook in order to examine the issues and emerging trends that will shape the role of marketing research.

Dr. Md. Tabrez Quasim (2015) presents different types of forecasting and AI techniques that are useful in business forecasting. In his research he examined some present approaches of AI that seemed to be beneficial and promising for business forecasting.

STRATEGIC FRAMEWORK OF ARTIFICIAL INTELLIGENCE IN FUTURE MARKETING

Dr. C. Luminia Vinodhini and Ms. Saranya. R

Anna Adarsh College for women, Chennai -40

Abstract

Artificial Intelligence Technology has developed to help both social Productivity and Economic. It's develop widely commercial processes involved in promoting and selling and distributing a product or service. Artificial Intelligence Provides technical assistance for Future marketing, its improved marketing efficiency and effectively with reduced marketing cost. The Advancement of Artificial Intelligence technology was not only changed the activities in Marketing, but also attract consumers more effectively. It can accurately identify customers needs and wants. It can help to provide a good relationship between marketers and customers.

Keywords- Artificial Intelligence, Marketing.

INTRODUCTION:

The evolution of big data and advanced analytic solutions have made it possible for marketers to build a clearer picture of their target audiences. Using data and customer profiles, AI tools learn how to communicate with your customers, and deliver personalized messaging at the right time without the need for human intervention or assistance from marketing team members

Artificial intelligence marketing is a method of leveraging customer data and AI concepts like machine learning to anticipate your customer's next move and improve the customer journey. Armed with big data insights, digital marketers can greatly boost their campaigns' performance and ROI, all of which can be achieved with essentially no extra effort on the marketer's part.

Artificial intelligence marketing solutions offer ways to bridge the gap between data science and execution. The process of sifting through and analysing huge dumps of data was once an insurmountable process and is now not only feasible, but it's actually easy.

Big Data

Big data is a pretty straightforward concept. It refers to a marketer's ability to aggregate and segment large sets of data with minimal manual work. Marketing teams can then use this data to ensure the right message is being delivered to the right person at the right time, via their channel of choice.

Machine Learning

Machine learning platforms come in handy when marketers try to make sense of this huge data repository. They can help identify trends or common occurrences and effectively predict common insights, responses, and reactions so marketers can understand the root cause and likelihood of certain actions repeating.

Powerful Solutions

Artificial intelligence marketing solutions truly understand the world in the same way a human would. This means that the platforms can identify insightful concepts and themes across huge data sets, incredibly fast. AI solutions also interpret

emotion and communication like a human, which makes these platforms able to understand open form content like social media, natural language, and email responses.

BENEFITS OF AI IN MARKETING:

- Increased speed of decision-making, especially in response to new data being available or competitive threats emerging, allowing companies to capture the benefits of stronger market positions earlier.

- Identification of missing data.

- Increased rationality, particularly via removal or reduction of cognitive bias by decision-makers.

- Creation of a common basis for decision-making.

- Incorporation of learning from experience.

- Higher quality management of marketing projects

OBJECTIVES OF THE STUDY:

- To Study the Concept of Artificial Intelligence with reference to Modern Marketing.

- To Study the Key areas for the Evolution of Artificial Intelligence in Modern Marketing.

- To explore the Challenges in the development of AI in Modern Marketing.

RESEARCH METHODOLOGY:

This is a conceptual paper that studies the concept of Artificial Intelligence in Modern Marketing it explain the key for the development of AI with Marketing and also it explore the challenges in the development of Modern Marketing.

REVIEW OF LITERATURE:

Freeman, (1989) Technology is defined as the integration of systems with concrete computational abilities, functioning through a web of hardware and software alignments towards achieving desired solutions. Further technology can be stated as the application of science in promoting ease of performance at organizations level and dominance at competitive platforms.

Karban, (2015).Learning is the incorporation of instructions, guidelines or reinforcement into thought processes, actions and can be reflected as natural or guided behaviour. The ability to learn is being possessed by humans, animals, machines and even in some proven cases plants.

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EVOLUTION OF ARTIFICIAL INTELLIGENCE IN MODERN MARKETING

Ms. Saranya R, Assistant Professor, Anna Adarsh College for women, Chennai -40
Ms. Sneha Loganathan, Assistant Professor Anna Adarsh College for women, Chennai -40
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ABSTRACT

Artificial Intelligence Technology has widely developed to help both social Productivity and Economic Growth. Artificial Intelligence Provides technical assistance for modern marketing, its improved marketing efficiency and effectively with reduced marketing cost. The Advancement of Artificial Intelligence technology was not only changed the activities in Marketing, but also attract consumers more effectively. It can accurately identify customers' needs and wants. It can help to provide a good relationship between marketers and customers.

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INTRODUCTION: The evolution of big data and advanced analytic solutions have made it possible for marketers to build a clearer picture of their target audiences. Using data and customer profiles, AI tools learn how to communicate with your customers, and deliver personalized messaging at the right time without the need for human intervention or assistance from marketing team membersArtificial intelligence marketing is a method of leveraging customer data and AI concepts like machine learning to anticipate your customer's next move and improve the customer journey. Armed with big data insights, digital marketers can greatly boost their campaigns' performance and ROI, all of which can be achieved with essentially no extra effort on the marketer's part. Artificial intelligence marketing solutions offer ways to bridge the gap between data science and execution. The process of sifting through and analysing huge dumps of data was once an insurmountable process and is now not only feasible, but it's actually easy.

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SUPER EDGE-MAGIC LABELING OF OCTOPUS GRAPH AND VERTEX SWITCHING OF JEWEL GRAPH

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Abstract

A graph G with v vertices and e edges is said to be edge-magic if there exists a bijection $f : V(G) \cup E(G) \to \{1, 2, 3, \ldots, |V(G)| + |E(G)|\}$ such that for all the edges uv of G, $f(u) + f(v) + f(uv)$ is a constant k. An edge-magic labeling f of G becomes a super edge-magic labeling if the bijection is said to have an additional property that the vertex set $f(V(G)) = \{1, 2, 3, \ldots, |V(G)|\}$. In this paper we obtain a super edge-magic labeling of Octopus graph O_n and vertex switching of jewel graph J_n.

1. Introduction

Graph labeling is an assignment of integers to the vertices or edges or both subject to certain limitations. It was first introduced by Rosa in 1967 [4]. In the intervening years dozens of graph labeling techniques have been studied. One such graph labeling technique is the magic labeling introduced by Sedlacek [6] when he was motivated by the notion of magic squares in number theory. Ringel and Llado [5] rediscovered this notion and called it as edge-magic labeling. Enomoto et al. [2] called a graph $G(V, E)$ with an edge-magic labeling f of G such that $f(V(G)) = \{1, 2, 3, \ldots, |V(G)|\}$ as a super
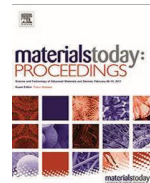
Impact of COVID-19 lockdown on the particulate matter over Perungudi, Chennai, India

S. Tamil Selvi [a,⇑], S. Najma Nikkath [b], N. Mahalakshmi [c]

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a b s t r a c t

The nationwide lockdown of Phase-1 in India was started from March 25 to April 14, 2020 and Phase-2 from April 15 to May 3, 2020 with severe restrictions on public activities in India. Utilizing the particulate matter PM_{10} and $PM_{2.5}$ data recorded during this adverse time, the present study is undertaken to assess the impact of phase 1 and 2 lockdown on the air quality of Perungudi, Chennai, India. The data obtained from the Tamil Nadu Pollution Control Board was assessed for lockdown phase. We compared particulate matter data for the unlock phase with a coinciding period in March 2020 to determine the changes in pollutant concentrations during the lockdown period of April 2020. The descriptive analysis of PM continuous data was performed to determine the mean, standard deviation, variance, skew and kurtosis to identify the nature of data. Correlogram analysis gives the information that the data under study has non-stationary behaviour and not random. Along with this linear regression analysis were performed to determine the relationship and trend for the data. The results revealed decreasing trend in the concentrations (PM_{10}, $PM_{2.5}$).

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Selection and peer-review under responsibility of the scientific committee of the International Conference on Integration of Advanced Technologies for Industry 4.0 : Materials Science.

1. Introduction

The first lockdown imposed on India which was Phase-1 started from March 25 to April 14, 2020, with severe restrictions on all public activities. The Phase-2 lockdown lasted for 19 days from April 15th to May 3rd 2020. During this period various parts of the cities were color-coded into green, orange, and red zones depending on the number of COVID-19 positive cases. The red zones were marked as drastic increasing cases and had total lockdown, orange zones had moderately increasing cases were provided with partial lockdown having some relaxations and the green zone which had low positive cases had least restrictions among all of them.

The vital air pollutants in cities and industries are NO_2, SO_2, PM_{10} which are responsible for cardiovascular and respiratory diseases [1,2]. The main sources of these pollutants are vehicular exhaust, road dust, and mainly metal processing industries [3,4]. The Ministry of Earth, Forest, and Climate change (MoEFC) under its National Clean Air Programme (NCAP) launched a five-year action plan in 2019 to reduce by 30% the nationwide

concentration of particulate matter [5]. Due to the mandatory lockdown imposed across the country, 88 Indian cities have observed a drastic reduction in air pollution. The rapid industrial growth is one of the main reasons for the release of different gaseous emissions and particulate matter (PM_{10}, $PM_{2.5}$). The various harmful air pollutants are being emitted into the environment by human activities as primary pollutants which in turn lead to the formation of secondary pollutants by their chemical reactions in the atmosphere. A drop of 43% and 31% in PM_{10} and $PM_{2.5}$ concentration during the lockdown period and past 4-year values for different regions of India has also been reported [6]. India, bonded their regular presence in the list of top 20 polluted cities of the world [7–9]. Continuous degradation of air quality in some of the Indian metropolitan cities like New Delhi, Mumbai, Kolkata and Chennai that often exceed the standards set by WHO and Central Pollution Control Board (CPCB).

The prominent air quality improvement was noticed from the reduction in Particulate Matter, NO_2, SO_2 and CO, during the COVID-19 lockdown period was observed in the Hangzhou megac-
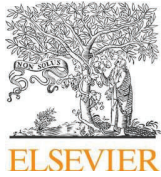
⇑ Selection and peer-review under responsibility of the scientific committee of the International Conference on

⇑ Corresponding author.
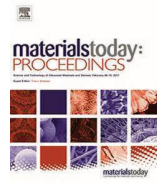E-mail address: tamilselvi.phy@kcgcollege.com (S. Tamil Selvi).

Analysis of particulate component PM10 over residential and commercial area in urban city of Chennai

S. Tamil Selvi [a],[⇑], S. Najma Nikkath [b], N. Mahalakshmi [c], M. Gulam Mohamed [d]

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Rescaled range analysis
Persistent
Chaotic behaviour

abstract

In order to study the spatial and temporal material components of pollution data of a urban city of Chennai, particulate component PM10 is analysed using Hurst and Lyapunov exponents to identify the nature of trend and existence of chaos. PM10 particles are produced both naturally and by human activities. The rise of urban lifestyle has contributed to a greater extent the exponential increase in the pollution and hence PM10 concentration also. Hence there is a urgent need to study the particles. In this paper PM10 data recorded in two monitoring stations Anna Nagar and Kilpauk located in the residential and commercial area of Chennai during the year 2013 is chosen to be the study area. The Hurst exponent values obtained by using rescaled range analysis method are 0.6693 and 0.5768 for PM10 Anna Nagar and Kilpauk respectively. It is observed from Hurst values that the area under study is predictable and has a particular trend and not random as it confirms persistent behaviour. A chaotic indicator namely Maximum Lyapunov Exponent method is used in this research, to examine if there is any existence of chaotic behavior in PM10 time series data. The maximum Lyapunov exponent values obtained are 3.0820 for Anna Nagar and 2.9019 for Kilpauk area. The significant positive Lyapunov exponent obtained is an indication that the PM10 concentrations is very sensitive to initial conditions and there is the presence of chaotic behavior in the PM10 time series data.

1. Introduction

Atmosphere constitutes of various components such as PM10, PM2.5, NO2 and SO4 ground ozone and lead, not to forget to mention the water vapour which plays a key role in the climate of a region. There are other dynamical factors which is more significant in affecting climate. The topic under study is PM10 is one dimensional but its outcome are both affecting climate and health. Our roads are immensely crowded with vehicles and are constant emitters of pollutants due to rapid urbanization. Unfortunately, we are exposed to them everyday. PM10 describes inhaling particles, with diameters that are generally 10 mm and small. Particulate matter or aerosols are particles of solid or liquid phase dispersed in the atmosphere [1].

The presence of air pollution depends on the characteristics of the study area. The contaminant levels differ in urbanized and industrialized areas, and in less urbanized, or agricultural areas [2–4]. Generally, a higher concentration of NO and CO in the air can be related directly with an increase in traffic intensity. While the occurrence of PM10, SO2 and CO in a residential area is usually related with the impact of individual home's fuel combustion. The levels of air quality varies depending on the characteristics of the region [3–5]. Generally, the air pollution range is lower at rural sites, and higher in large cities [2,6–7]. This is due to the air quality is highly affected by emission sources of air pollution [8–10]. It is assumed that the occurrence of particular pollutants in the air may show the activity of selected types of emission sources [11–13].

Raga and Le Moine have focussed nonlinear tool on air quality data NO, CO, SO2 and O3 [14]. According to Lorenz nonlinearity is innate to atmospheric systems [15]. In the decade of the 80os,

Deep Learning in Image Recognition for Easy Sketching Techniques

Hannah Vijaykumar, T. Nusrat Jabeen, R. Nirmala, S. Gayathri & G. Suseendran

Abstract

Inventing learning algorithms and developing information systems mean that the advancement of AI is feasible in many areas due to the growth in the volume of data. This paper discusses the learning models technique of an in-depth sketch classifier. For a basic approach, we use the depth convolution layer and use the deep neural network. The results would reveal that around one-fifth of the equation has been changed. To train and validate the network, we are using Google Quick Dataset; it can have 98% precision in ten categories and 85% precision in ten categories and for 100 types, accuracy can be improved by STM32F429I showing Production Board for Discovery. The software is capable of applying the grouping of sketches in real time.

Intelligent Computing and Innovation on Data Science pp 31–40 | Cite as

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Deep Learning in Image Signal Processing for Minimal Method by Using Kernel DBN

A. Punitha, D. Sasirekha, R. S. Dhanalakshmi, K. Aruna Devi & G. Suseendran

Abstract

The use of profound certification networks in advanced vision applications has the potential to be beneficial. Deep learning accelerator in-sensor is energy efficient. However, their adverse impact was severely underestimated by precision. The conventional vision pipeline undermines the accuracy of standard post-ISP datasets-trained machine learning algorithms. For example, in a car detection case, the off-the-shelf Faster RCNN algorithm's detection accuracy is decreased by 59%. Our approach increases accuracy by 24–59% for the problem of vehicle recognition. Combine the kernel process with the deep conviction network by the researcher. It is an algorithm to preserve their advantages and compensate for their disadvantages, and add deep learning to the kernel to improve performance. The PolSAR Image Classification has recently been applied to a deep belief network (DBN) that can use several unmarked pixels in the image data model. Relative to the conventional edition Improve Image Signal Processing ISP, energy usage and reaction time 28% and 32%.

Intelligent Computing and Innovation on Data Science pp 41–50 | Cite as

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🔁 Springer Link

Multi-sensor information fusion for efficient smart transport vehicle tracking and positioning based on deep learning technique

G. Suseendran, D. Akila, Hannah Vijaykumar, T. Nusrat Jabeen, R. Nirmala & Anand Nayyar ✉

Abstract

A smart transportation system relies on connected environments and cloud systems for ease of operation and assisted routing. Smart vehicles understand the environment through multi-sensor, network, and pervasive systems for gaining useful information. The problem arises with the absence of useful information in explicit scenarios where heterogeneous information becomes mandatory. This article aims to improve transportation support's effectiveness using a discrete behavior information fusion (DBIF) based on the deep learning technique by considering the contradiction in information availability. This proposed technique observes the vehicles' behavior and response to the scene throughout the route displacement. The deep learning model achieves greater accuracy in target detection and classification. The learning output is the independent fusion of behavior (response output) and information (sensed). This sensed information is useful in categorizing further deviations and stipulations for the progressive displacements. The stipulated information and its deviations are recurrently categorized using support vector machine learning. The information provides accurate positioning and tracking of smart vehicles by reducing approximation errors and complexity.

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MENTAL HEALTH CHALLENGES DURING COVID-19 PANDEMIC IN DIFFERENT AGE GROUPS – A STUDY

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Dr.R.Arunadevi Assistant Professor, Vidhya Sagar Women's College, Tamil Nadu, India.
Ms.D.Priyadharshini Assistant Professor, Vidhya Sagar Women's College, Tamil Nadu, India.

ABSTRACT

The Coronavirus (COVID-19) is put Professionals, Educationist, Entrepreneurs, Homemakers, and others across the world in an exceptional and hectic circumstance to make them indecisive and also working under extreme pressure which enforced drastic changes in their everyday living including financial and health impacts. Although the second wave is more complicated when compared to the first stage but the financial needs are somewhat fulfilled in people due to some relaxation by the government. The changes in lifestyle creates their everyday routine make them bizarre which creates psychological variants in them. This proposed work is focused on psychological distress among various age groups struggling during this pandemic and changes in themselves. We have prepared an online survey with the questionnaire and distributed in various people to measure their depression, stress, anxiety, sleep disruptions, sadness, tiredness, calmness, happiness, optimism, and gratitude. We could see there are no affirmative thoughts of the people especially those whose relative affected with the virus and the current situation in and around them. This study is helpful to discriminate the psychological distress in different age group, the ways to coping it and to maintain health positively.
Keywords: COVID-19, pandemic, measure, psychological distress.

I. INTRODUCTION

The Novel coronavirus has impacted globally from 2020. The measure of pandemic especially in the second wave not only loss of many people but also the socio economic impacts in huge people. The people may manifest the feelings of depression, fear, stress etc. especially who are in self-isolation and quarantine [1]. In India, similar to other countries, lock down are imposed and also the cancellation of mass gatherings, travel ban and social distancing for the essentials. These changes in work practices have dramatically affected the people to worsen the psychological and emotional well beings. In contrast some people turned up the physical activities to combat with the virus. However, some has been expressed risk of respiratory illness, which has imposed in high intensity exercise due to the low potential immune system.

There are recent studies from China which reported huge level of psychological distress during the initial stages of the pandemic [2] [3]; however, health and psychological behaviors remains unclear due to different waves of the pandemic. A thorough examination of health behaviors during different stages of the Covid-19 pandemic may help and promote positive behaviors and guard against the worsening further to the community well-being. With the positive association between increased physical activity and mental health outcomes and inverse association between sedentary behavior and mental health outcomes [4]. The proposed study aims to examine the psychological distress between different age groups including stress, anxiety, sleep disruptions, sadness, tiredness, calmness, happiness, optimism, and gratitude.

The Covid-19 pandemic may have substantial negative impacts on sleep [5] because of the combined effect in lifestyle changes; quarantine to the home through government restrictions in travel and raised depression, anxiety and stress associated with the current Covid-19 situation. This manifest the most affected health care workers, who may be required to work for longer shift in highly depressive

environments [6, 7]. The sleep quality may get reduced which is associated with the depression, stress and anxiety [8]. Sleep is the factor which strengthens immunity [9], hence less sleep subsequently induces stress, may increase vulnerability to infection, or conciliating recovery in the case of infection [10].

II Methods and Implementation

An online survey method along with the socio-demographic variables which covers anxiety, stress, sleep disruptions, sadness, tiredness, calmness etc. are conducted with the questionnaire. The survey links shared with the social media, various professional and social groups and requested them to share with their known groups, links and contacts for a month (May 2021). The Covid-19 Pandemic Mental Health Questionnaire (CoPaQ) introducing a comprehensive measure of the psycho social impact of the current coronavirus crisis which has been used to design as a screening for all psycho factors. Based on the total score of an individual in different age groups between 16 years and over, psycho factors are categorized as none, moderate and severe. During the data collection the people were in partial lockdown, travel restrictions and of significant social distancing.

Psychological distress was assessed using the well-established 10- items Depression, Stress, Anxiety, Sleep disruption etc. The paper only reports on measures included in the survey associated with the study aim and also the participants were general people, educationist, professionals and students. Ten items for each were scored on a 4-point scale ranging from 0 (Not at all) to 4 (very much). Scores of each item were summed with valid scores.

Sleep was assessed such as a) Difficulty falling asleep <30 minutes b) Difficulty sleeping through night c) Early morning awakening d) Fearful dreams / Nightmare about the Covid-19 pandemic which includes five responses ranging from 0-4 as not at all to very much to measure the sleep quality. Among all the factors stress and tiredness were gotten more score between the people.

III Result and Discussions

There were 537 responses within a month of the survey from the people of Tamil Nadu. Most of the people were females aged between 20 and over, educationist, professionals, college students and middle socio economic status and the samples were given in the table.1. Propositions of the respondents having Stress, Anxiety and other psycho factors which are given in table.2

Sample Characteristics	Categories	Male %	Female %	Total %
Age Categories	16-20	0.3	0.9	1.2
	21-40	12.5	53.3	65.8
	41-60	12.4	18.8	31.2
	61 and above	0.8	1.0	1.8
Education	School	0.2	0.5	0.7
	College	2.4	8.4	10.8
	University	15.2	20.3	35.5
	Professional	18.2	34.8	53.0
Economic Status	Poor	15.2	12.4	27.6
	Lower Middle	32.4	29.9	62.3
	Upper Middle	5.2	3.5	8.7
	Upper	1.1	0.3	1.4
Occupation	Student	10.2	30.5	40.7
	Professional	11.3	15.5	26.8
	Educationist	8.2	15.3	23.5

வட்டார வழக்கு அகராதிகள்
(Dialect Dictionaries)

முனைவர் ஜா. கீதா
தமிழ் உதவிப் பேராசிரியர்
அண்ணா ஆதர்ஷ் கல்லூரி, சென்னை

எழுத்து வழக்கு, பேச்சு வழக்கு என்னும் இரு நிலைகளில் தமிழ் மொழி இயங்குகிறது. இதில் பேச்சு வழக்கு என்பது இடம், சமூகம், தொழில் ஆகியவற்றிற்கேற்ப மாறுபடுகிறது. பேச்சு வழக்கு நாளாந்திய போதினவைக்கு ஏற்ற எழுத்து வழக்காக மாறும் நிலை காணப்படுகிறது.

மாந்தர்களின் வாழ்க்கைச் சூழலினாலும் பல்வேறு இடங்களுக்குக் குடிபெயர்ந்து செல்வதனாலும் பண்பாட்டிலும் பேச்சிலும் மாற்றங்கள் ஏற்படுகின்றன. எனவே தமிழ் மொழியின் சொற்செல்வங்கள் காணாமல் போகும் சூழல் ஏற்படுகிறது. இதனால் பேச்சு வழக்குச் சொற்களைத் தொகுத்து அகராதிகள் உருவாக்கப்படுகின்றன. இவை வட்டார வழக்கு அகராதிகளாகவும் ஒரு குறிப்பிட்ட இனம் சார்ந்த அகராதிகளாகவும் தொழில் கலைச்சொல் அகராதிகளாகவும் விளங்குகின்றன.

வட்டாரம்

தமிழ்நாட்டின் வட்டாரங்களை மொழியியல் அடிப்படையில் பலவாறாகப் பிரித்துள்ளனர். கி. கருணாகரன் வடஆவைட வழக்கு, கிழக்கு மாவட்ட வழக்கு, மேற்கு மாவட்ட வழக்கு, தென் மாவட்ட வழக்கு, நாஞ்சில் நாட்டு வழக்கு என்று ஐந்தாகப் பிரித்துள்ளார். வ. அய் சுப்பிரமணியம் நாஞ்சில் நாட்டு வழக்கு, தென் மாவட்ட வழக்கு, நடுநாட்டு வழக்கு, மேற்கு மாவட்ட வழக்கு, கிழக்கு மாவட்ட வழக்கு, சென்னை வழக்கு, வடமாவட்ட வழக்கு என எழாகப் பாகுபடுத்தியுள்ளார். கோ. சீனிவாச வர்மா, தென்மாவட்டம், கன்னியா குமரி, நடுநாடு, புதுக்கோட்டை, மேற்கு மாவட்டம், வடமாவட்டம் என ஆறாகக் கூறியுள்ளார். க. சக்திவேல் வடமாவட்டம், தென்மாவட்டம், கிழக்கு மாவட்டம், மேற்கு மாவட்டம், நடுநாடு என்று ஐந்தாக வகைப் படுத்தியுள்ளார். புதிதாகப் பதிப்பித்துவரும் தமிழ்ப் பேரகராதித் திருத்தப் பணித் திட்டத்தினரும் இந்த வகைப் பாட்டினையே பின்பற்றிவருகின்றனர்.

வழக்குச்சொற்களின் ஆய்வு வரலாறு

கான்ஸ்டாண்டைனக் ஜோசப் பெஸ்கி இலத்தீனிலும் ஜியு.போப் ஆங்கிலத்திலும் பேச்சவழக்கினைக் குறித்து எழுதியுள்ளனர். டெபிரியஸ், ஜே.பி. ராட்லர், வின்ஸ்லோ, பெர்சிவல் ஆகியோர் தாங்கள் உருவாக்கிய அகராதிகளில் எழுத்துவழக்குச் சொற்களுடன் பேச்சு வழக்குச் சொற்களையும் பதிவுகளாகக் கொடுத்துள் பேச்சத்தமிழ் குறித்து ஆய்ந்துள்ளனர். மௌரிஸ் பிலிப்ஸ் (1873), எ.லி. பர்னெல் (1876), ஜூலியஸ் பிளாக் (1910) போன்றவர்கள் கும் உள்ள ஒற்றுமை வேற்றுமைகளை ஆராய்ந்துள்ளனர். ரா.பி. சேதுப்பிள்ளை (1939) பேச்சுத்தமிழுக்கும் எழுத்துத்தமிழுக்கும்

ஒரு குறிப்பிட்ட இனங்களாகிய கனிக்காரர், படையாச்சி, இருளர், அரிசனர், சைவவேளாளர் போன்ற இன மக்களின் பேச்சுக்கள் குறித்து ச. அகத்தியலிங்கம், க. இராமசாமி, கோ. சீனிவாசசர்மா, கி. கருணாகரன், அ. காமாட்சிநாதன் போன்றோர் ஆராய்ந்துள்ளனர்.

முதன்முதலில் வட்டார வழக்கு அகராதியை உருவாக்கிய பெருமை கி.ராஜநாராயணனைச் (1982) சாரும். இதைத் தொடர்ந்து பல அகராதிகள் இன்றுவரை உருவாகிவருகின்றன. அவை: வட்டார வழக்குச் சொல் அகராதி (ராஜநாராயணன், 1982), வட்டாரச் சொற்களும் விளக்கங்களும் (வெணா தமிழ்வாணன், 1987), செட்டிநாட்டில் செந்தமிழ் வழக்கு (சன்முகம், 1990), வட்டாரச் சொல்லகராதி (பெருமான் முருகன், 2000), கொங்குத் தமிழ் (கானிபிட்டா, 1991), கொங்கு பாரதி, கே., & எழிலமுத்து, 2001), புதுச்சேரி கிராமியத் தமிழகராதி (ராஜன், 2002), கோவை மாவட்ட வழக்குச் சொல்லகராதி (மகாவட்சமி, 2003), தஞ்சை வட்டாரச் சொல்லகராதி (அரங்க. சுப்பையா, 2003), வழக்குச்சொல் விளக்க அகராதி (பாலவேநு ச. பாலசந்தரம், 2004), கொங்கு நாட்டுத் தமிழ் (புலவர் மணியன், 2004), நெல்லை வட்டார வழக்குச் சொல் அகராதி (முருகயா, 2004.) நாஞ்சில் வட்டார வழக்

வளர்த்தேன்...இப்படி ஆயிற்றே' என்ற ஒரு நீண்ட சொற்றொடரைச் சொல்லிப் பொருளைக் கண்டுபிடிக் கச் சொன்னார். சில சொற்களுக்கு இப்படித்தான் பொருளைக் கண்டுபிடித்தேன். (நாஞ்சில் வட்டார வழக்கு சொல்லகராதி-அ.கா. பெருமாள், 2004, பக். 19). என்று கூறியுள்ளார். இதிலிருந்து சொல்லின் பொருளை உணரச் சூழலுடன் கூடிய வாக்கியங்கள் தேவைப்படுகின்றன என்பது அறியமுடிகிறது.

சான்று, **காறு**-மிச்சமாகக் கிடைத்த தொகை. 'நூறு ரூபா கீட்டுப் போட்டேன்,காறுஇருபது ரூவா கிடைச சுது'. (தஞ்சை வட்டாரச் சொல்லகராதி).

கலவைட-பானை, குடங்களின் உறியான வாய்ப் பாகம், (குடங்களைக் கீழே வைக்கப் பிரிமனை போல் இதைப் பயன்படுத்துவர்). (நடுநாட்டுச் சொல்லகராதி-கண்மணி குணசேகரன்).

இவ்வாறு வெளிவந்துள்ள அகராதிகளில் தலைச் சொற்களின் பொருள்கள் தெளிவாகக் கொடுக்கப்பட் டுள்ளன.

மேற்கோள் தருதல்

பொருள் மயக்கம் ஏற்படாதவாறு பொருள் வரையறை அமையவேண்டும். தவிர்க்கமுடியாத சூழலில் இத்தகு பொருள் மயக்கம் இருந்தாலும் பயன்படுத்துவோர் பயனடைய வேண்டுமெனில் ஒன்றிரண்டு மேற்கோள் வாக்கியமாவது தரப்பட வேண்டும். ஆனால் இதுவரை வெளிவந்துள்ள அகராதிகளில் சிலவத்தில் பல சொற் களுக்கு மேற்கோள் வாக்கியம் தரப்படாமலே அமைக் கப்பட்டுள்ளது. எனவே இனி வெளிவரும் அகராதி கள் ஒவ்வொரு சொல்லுக்கும் மேற்கோள் வாக்கி யங்களைத் தரவேண்டும்.

அறங்கூடுபடுக்கை அறை (நாஞ்சில் வட்டார வழக் குச் சொல்லகராதி-அ.கா. பெருமாள்).

இந்தச் சொல்லுக்கான பொருளை ஒரு பொது அகரா தியில் சேர்ப்பதற்கு ஒரிரு மேற்கோளோ அல்லது சொல்லின் தோற்றமோ தேவைப்படுகிறது. ஆனால் இந்த அகராதியில் மேற்கோள் தரப்பட வில்லை. எனவே இது போன்ற குறைகள் களைய வேண்டும்.

படம் (picture)

அந்தந்த வட்டாரத்திற்கேயுரிய சிறப்புச்சொற்கள் அனைத்திற்கும் படம் தருதல் வேண்டும். பல சொற் களை இளம் சமுதாயத்தினருக்கு அறிமுகப்படுத்து வதற்குப் படங்கள் தேவைப்படுகின்றன.

வழக்குச் சொற்களைப் பதிவுசெய்வதற்குரிய சில நெறிமுறைகள்

சொற்கள் அனைத்தையும் தலைச்சொற்களாகத் தரு தல் வேண்டும். பெயர்ச்சொற்களைத் தரும்போது வேற்றுமை உருபையும் சாரியை போன்ற இடைச்

சொற்களையும் நீக்கிவிட்டுத் தருதல் வேண்டும். வினைச்சொற்களுடன் முழுச்சொற்களையும் தரவே நம்பலாக்கும். கூட்டுச்சொற்களைத் தரும்போது அடைச்சொற்களை நீக்கிவிட்டுத் தரலாம்.

பதிவிப்பெயர்களின் திரிபுகளையும் (நேக்கு, எது, ஒன்ன, ஒலக்க) பதிவுகளாகத் தருதல் கவலைமான எது. சொற்களின் ஒலிதத்திரிபு மாறுபாடுகளுடன் தலைச்சொல்லை அமைக்க வேண்டும்.

இடைச்சொற்களையும் தலைச்சொற்களாகத் தரவேண் டும். (கோசரம், கிட்ட)

ஒரு சிறந்த அகராதியை உருவாக்க வேண்டுமென் றால், தலைச்சொல், ஒலிபெயர்ப்பு, இலக்கண குறிப்பு, தலைச்சொல்லின் வேர்ச்சொல் ஒப்புச்சொற கள், பொருள், ஆங்கில மொழிபெயர்ப்பு, மேற் கோள் வாக்கியம், படம் ஆகியவற்றோடு பதிவை அமைக்கவேண்டும்.

தலைச்சொல்-பொருள்-மேற்கோள்-படம்

சான்று, **குட்டுவம்** - தண்ணீர் ஊற்றி வைக்கப் பயன்படுத்தப்படும் வாயகன்ற இருபுறமும் தூக்குவ தற்குக் கொக்கிகளுடன் செம்பினால் செய்யப்பட்ட பெரிய பாத்திரம். 'எனக்க குட்டுவத்தில்ல பெரு எழுதியிருக்கு'; 'எனக்க குட்டுவம் உனக்க குட்டு வத்தைவிட பெருசு'.

குடுக்க ஆடிப்போச்சி

காய்ந்து சுருங்கியபின் ஆட்டினால் தேங்காய், நிலக் கடலை போன்றவற்றின் மணிகள் ஆடுதல்; 'இன்னைய காய்ச்சல்லியே குடுக்க ஆடிப்போச்சி, நாளைக்கு ஒப்பு பதத்துக்கு வந்துடும் மன்னாட்ட'.

தலைச்சொல்-இலக்கணக்குறிப்பு-பொருள்-மேற்கோள்-படம்

சான்று, **குட்டுவம் (பெ)**-தண்ணீர் ஊற்றி வைக்கப் பயன்படுத்தப்படும் வாயகன்ற இருபுறமும் தூக்குவ தற்கு கொக்கிகளுடன் செம்பினால் செய்யப்பட்ட பெரிய பாத்திரம். 'எனக்க குட்டுவத்தில்ல பெரு எழுதியிருக்கு'; 'எனக்க குட்டுவம் உனக்க குட்டுவத் தைவிட பெருசு'.

தலைச்சொல்-இலக்கணக்குறிப்பு-வேர்ச்சொல்-பொருள்-மேற்கோள்-படம்

சான்று, **வடிபலக (பெ.)** < வடி- + பலக.

சொறு வடிக்கப் பயன்படுத்தப்படும் ஒரு வகைப் பலக. 'வடிபலக வீணாயிடுச்சி, புதிய வடிபலக வாங்கணும்'.

தலைச்சொல்-ஒலிபெயர்ப்பு-இலக்கணக்குறிப்பு-வேர்ச்சொல்-பொருள்-ஆங்கிலமொழிபெயர்ப்பு-மேற்கோள்-படம்

மனநலம் காக்கும் வள்ளுவம்

முனைவர் அர.மீனா

உதவிப்பேராசிரியர், தமிழ்த்துறை,
அண்ணா ஆதர்ஷ் மகளிர் கல்லூரி, சென்னை - 600 040

ஆய்வுச்சுருக்கம்

அகத்தையும் புறத்தையும் போற்றி இயற்கையோடு ஒன்றிணைந்து இன்பமுடன் வாழ்ந்த தமிழ் இனத்தின் சீர்மிகு இலக்கியமாய்த் திகழ்கின்றது திருக்குறள். மனித வாழ்வின் மாண்பனைத்தும் அடங்கியுள்ள திருக்குறளில், தனிமனித நெறிகள் மிகக் கடுமையாகவே வலியுறுத்தப்படுகின்றன. காலங்கள் மாறும்போது, மனிதனின் வாழ்வில் சில காட்சிகளும் மாறும் என்பதை உணர்ந்தே, எக்காலத்துக்கும் பொருந்தும் வண்ணம் நீதியுரைக்கின்றது வள்ளுவம். தனிமனித வாழ்வின் ஒழுக்கங்களை நெறிப்படுத்தி மனநலம் காக்க வள்ளுவம் உரைக்கும் கருத்துகளை ஈண்டு எடுத்துரைப்பதே இக்கட்டுரையின் நோக்கம்.

திறவுச்சொற்கள்

மனநலம், மனத்தூய்மை, தனிமனித நெறி, தனிமனித ஒழுக்கம்

முன்னுரை

தீதும் நன்றும் பிறர் தர வாரா [1] என்ற புறநானூற்றின் கருத்திற்கிணங்க, ஒரு மனிதனின் வாழ்வில் ஏற்படுகின்ற நன்மைகளுக்கும், தீமைகளுக்கும் அவனே முழுமுதற் காரணமாகின்றான். தனிமனித வாழ்க்கை, குடும்ப வாழ்க்கை, சமூக வாழ்க்கை என்ற முப்பெரும் நிலைகளில் ஒருவன் கையாளுகின்ற நடத்தைகளின் ஒழுங்கமைவுதான் அவனுக்கு இன்பமான வாழ்வு அமைகின்றதா? அல்லது துன்பமான வாழ்வு அமைகின்றதா? என்பதைத் தீர்மானிக்கின்றன. அதனால் ஒருவன் யாரிடம் எப்படிப் பேச வேண்டும்? எதைப் பேச வேண்டும்? எதைப் பேசக் கூடாது? எதைச் செய்ய வேண்டும்? எதைச் செய்யக் கூடாது? மனதை எவ்வாறு தூய்மையுடன் காக்க வேண்டும்? பிற உயிர்களை எவ்வாறு மதிக்க வேண்டும்? என்ற பலவகையான வாழ்வியல் ஐயங்களுக்கு வள்ளுவம் விடையளிக்கின்றது.

கொல்லாமை, புலால் உண்ணாமை, கள்ளாமை, கள் உண்ணாமை, விழையாமை என்ற தீய குணங்கள் பிறனில் மனநலத்தைக் கெடுக்கும் வழிகள் என்று குறிப்பிடுகின்ற வள்ளுவர், அருளுடைமை, அடக்கமுடைமை, ஒழுக்கமுடைமை, பண்புடைமை, நடுவுநிலைமை முதலிய நற்குணங்கள் மனநலம் காக்கும் ஒப்பற்ற வழிமுறைகள் என்றும் குறிப்பிட்டுச் செல்கின்றார். ஆய்வின் எல்லை கருதி மனநலத்திற்கு ஆக்கம் தருகின்ற பொறாமையை விட்டொழித்தல், சிற்றினம் சேராதிருத்தல், அவா அறுத்தல், வெகுளாதிருத்தல், இனியவை கூறல், வாய்மையுரைத்தல், அன்புரைத்தல் ஆகிய செய்திகள் இவ் ஆய்விற்குரிய எல்லைகளாகக் கொள்ளப்பட்டன.

மனநலமே மன்னுயிர்க் காக்கும்...

உடம்பை வளர்க்கும் உபாயம் அறிந்தே
உடம்பை வளர்த்தேன் உயிர் வளர்த்தேனே [2]

என்ற திருமூலரின் வாக்கைக் கவனிக்கும்போது, உடல் வேறு, மனம் வேறு அல்ல என்ற கொள்கையில் மக்கள் செம்மாந்திருந்தனர் என்பது விளங்குகின்றது. உடலின் வரைமுறையற்ற செயல்பாட்டால் உள்ளமும், உள்ளத்தின் உணர்ச்சிக் கொந்தளிப்பால் உடலும் பல்வேறு பாதிப்புக்குள்ளாகும் என்பதைச் சித்தர்களின் பல பாடல்கள் விளக்குகின்றன.

மனநலம் மன்னுயிர்க்கு ஆக்கம் இனநலம்
எல்லாப் புகழும் தரும் (கு.எ.457)

என்ற வள்ளுவரின் குறளும் இக்கருத்திற்கு அரண்
சேர்க்கின்றது.

மனத்தூய்மையோடு ஒருவன் வாழப்
பழகுவானேயானால் அவன் அடைகின்ற
நன்மைகள் அளவிடற்கரியது. எண்ணம் -
நம்பிக்கை - செயல் - பழக்கம் - மனித
குணநலன், எண்ணம் நம்பிக்கையாய்,
நம்பிக்கை செயலாய், செயல் பழக்கமாய்,
பழக்கம் குணநலனாய் மாறுகின்றது[3] என்பதால்
மனதில் உள்ள தீய எண்ணங்களை விடுத்து நல்ல
எண்ணங்களை உருவாக்க வேண்டியது அவசியம்.
மனநலம் தீங்கின்றி அமைந்தால் உடல் எவ்வித
நோய்களையும் அனுமதிப்பதில்லை என்பது
மருத்துவம் கூறும் உண்மை. மனம் தூய்மையாக
இருந்தால் நீண்ட ஆயுளைப் பெறுவதோடு,
மறுமை இன்ப வாழ்வையும் துய்க்கலாம் என்பதை,

மனத்தின் ஆகும் மறுமை (கு.எ.459)

என்றுரைக்கின்ற வள்ளுவர், மனதைத்
தூய்மைப்படுத்த வேண்டுமெனில் அறம் செய்ய
வேண்டும் என்று வழிகாட்டுகின்றார்.

அறத்தான் வருவதே இன்பம்..

அறம் எனப்படுவது யாதெனக் கேட்பின்
மறவாது இது கேள் மன்னுயிர்க்கு எல்லாம்
உண்டியும் உடையும் உறையுளும் அல்லது
கண்டது இல் [4]

என்று மணிமேகலை குறிப்பிடுகின்றது. ஆனால்,
வள்ளுவரோ ஈகை மட்டும் அறமன்று. அறமே
வாழ்வின் அடிப்படை என்று வலியுறுத்துகின்றார்.

- அறனெப்பட்டதே இல்வாழ்க்கை (கு.எ.49)
- அறத்திற்கே அன்புசார்பென்ப (கு.எ.76)
- பிறன்மனை நோக்காத பேராண்மை
  சான்றோர்க்கு அறன் (கு.எ.148)
- அறம் பார்க்கும் ஆற்றின் நுழைந்து (கு.எ.130)

- அறவினை யாதெனில் கொல்லாமை
  (கு.எ.321)
- அஞ்சுவதோறும் அறனே (கு.எ.366)

எனப் பல இடங்களில் அறத்தை வாழ்க்கையின்
மிகச் சிறந்த ஒழுக்கமாக வரையறுக்கின்றார்.
அறத்தால் வருவதே இன்பம் (கு.எ.39)
என்பதால், மனநலம் காக்க வேண்டுமெனில், அறம்
செய்து வாழ வேண்டும் என்றுரைக்கின்றார்.

இழுக்கா இயன்றது அறம்..

அறம் செய்வதற்குச் சில தீய குணங்கள்
தடைக்கற்களாகச் செயல்படுகின்றன. அவை
வாழ்வின் போக்கைத் திசை திருப்பி விடுகின்றன.
அதனால் மனதின் தூய்மை சிதைந்து விடுகின்றது.
வாழ்க்கை நரகமாகின்றது.

அழுக்காறு அவா வெகுளி இன்னாச்சொல்
நான்கும்
இழுக்கா இயன்றது அறம் (கு.எ.35)

என்ற குறளில் வாழ்க்கையின் இன்பத்தை
வேரறுக்கும் காரணிகளை வரிசைப்படுத்துகின்றார்
வள்ளுவர். இக்குணங்கள் ஒரு மனிதனின்
வாழ்வில் குறுக்கிடும்போது, அதை அவன்
மனமுவந்து ஏற்கும்போது தன் இன்பமான
வாழ்க்கையை இழந்து விடுகின்றான் என்பது
கண்கூடு. ஆதலால், அவற்றைக் களைய
வழியுரைக்கின்றார் வள்ளுவர்.

அழுக்காறு இலாத இயல்பு

மனிதன் தன் மனத்தில் பிறரைப் பற்றிக்
கொண்டுள்ள பொறாமை குணமே அவனுடைய
முன்னேற்றத்திற்குப் பெரும் தடையாக
விளங்குகின்றது. பொறாமை பகை உணர்வைத்
தோற்றுவிக்கின்றது. மனநலம் கெடுப்பது ஒன்றே
இதன் முக்கியக் குறிக்கோள். பொறாமை
கொண்டவன் எந்நாளும் பெருமை
அடைந்ததில்லை என்பதை,

அழுக்கற்று அகன்றாரும் இல்லை
அஃதுஇல்லார்
பெருக்கத்தில் தீர்ந்தாரும் இல் (கு.எ.170)

'தோணி வருகிறது' புதுக்கவிதைத் தொகுப்பில் ஈரோடு தமிழன்பன் தொழிலாளர்களிடம் காட்டும் மானுட நேயம்

முனைவர் த. குறிஞ்சி
தமிழ்த்துறைத் தலைவர் (பிரிவு II), அண்ணாஆதர்ஷ் மகளிர் கல்லூரி,
அண்ணாநகர், சென்னை-40, தமிழ்நாடு, இந்தியா.

ஆய்வுச் சுருக்கம்:-

பொருளாதார அடிப்படையில் தொழிலாளர்களின் உரிமைகள் நசுக்கப்பட்டு அவர்களின் எண்ணங்கள் ஈடேறாமல் கண்ணீரில் மிதக்கின்றனர். உழைப்பு ஒரிடமும் பயனடைவது ஒரிடமுமாக உள்ள அவல நிலை மாற்றம் பெற வேண்டும் என்பது கவிஞரின் உள்ளகுமுறலாக உள்ளது. ஆதிக்கவாதிகளாகத் தொழிலாளர் உழைப்பில் சுகம் காணும் உடைமையாளர்களைக் கண்டு வெகுண்டெழுகின்றார். பொதுவுடைமைச் சமுதாயம் உருவாக வேண்டும். ஆதிக்கவாதிகளை எதிர்க்கும் போராட்டங்கள் வலுப்பெற வேண்டும் அப்பொழுது தான் சுரண்டல் தடுக்கப்படும் என்ற எண்ணம் தமிழன்பன் கவிதைகளில் மிளிர்கின்றது. தொழிலாளர்களின் விழிப்பணர்வே அவர்கள் வாழ்வியலை மேம்படுத்தும் என்ற நேயச் சிந்தனை மிகுந்தவராகக் கவிதைகளில், தொழிலாளர்கள் நலனுக்கான கருத்துக்களை அழுத்தமாகப் பதிவிட்டுள்ளது சிறப்பிற்குரியதாகும்.

திறனறிவுச் சொற்கள் (Key words)

தொழிலாளர்களின் உழைப்புச் சுரண்டல் - ஆதிக்கவாதிகள் - போராட்டம் -பொதுவுடைமை - விழிப்புணர்வே தீர்வு.

முன்னுரை:

உலகம் உவப்புடன் வாழ அன்பே அடிப்படையாகும். 'அன்பு உடையவரே பிறர்க்கும் இன்பத்தை உண்டாக்கித் தாமும் இன்பம் உடையவராக வாழ்வதற்கு உரியவராவர்' இப்படிப்பட்ட அன்பு உள்நோக்கமற்றதாக பிறருக்கு இடையூறு அற்றதாக இருத்தல் வேண்டும் 'வாடிய பயிரைக் கண்ட போதெல்லாம் வாடினேன்'

என்றார் வள்ளலார். இவரைப் போல பிற உயிர்கள் படும் துன்பத்தைத் தன் துன்பமாக எடுத்துக் கொண்டு அதனைக் களையும் முயற்சியில் ஈடுபடுதல் வேண்டும். இதுவே ஒவ்வொரு மனிதனின் உள்ளத்தில் உள்ள சிறந்த மானுட நேயத்தை உணர்த்துவதாக அமையும்.

சிறந்த இலக்கியப் படைப்பாளியான ஈரோடு தமிழன்பன் அவர்கள் புதுக்கவிதை உலகில் தனிமுத்திரை பதித்தவர். கவிதை உலகில் இவரை நிலைநிறுத்திய புதுக்கவிதைத் தொகுப்பு 'தோணி வருகிறது'. பல விருதுகளை வென்றவர் 'வணக்கம் வள்ளுவ' என்ற கவிதை நூலுக்கு சாகித்ய அகாதமி விருது கிடைத்துள்ளது. தனது கூரிய பார்வைகள் மூலம் சமூகப் பிரச்சனைகளை மனிதாபிமான முறையில் அணுகக்கூடியவர். ஈரோடு தமிழன்பன் பாட்டாளி வர்க்கத்தை மையப்படுத்தி எழுதிய கவிதைகள் சிறப்பானவை சமத்துவமான சமூக அமைப்பை விரும்பக் கூடியவர். இவர் தொழிலாளர்களின் வாழ்க்கைச் சூழல் மற்றும் அவர்களுக்கு ஆதிக்கவாதிகளால் நேரும் துன்பங்கள், சமூகப் பாதுகாப்பின்மை போன்றவற்றைச் சுட்டிக் காட்டியவர். பொதுவுடைமைச் சமுதாயம் மலர வேண்டும் என்றும் விழிப்புணர்வை ஏற்படுத்தி தொழிலாளர்கள் எழுச்சியுற வேண்டும் என்றும் தோணி வருகிறது கவிதைத் தொகுப்பு வாயிலாக தன் கருத்துகளை ஆழமாகப் பதிவு செய்துள்ளார். 'மனித நேயப் பண்பாளர்களை உருவாக்குவதில் கவிஞன் முன்னணியில் நிற்கின்றான்'[1] என்ற கூற்றுக்கிணங்க ஈரோடு தமிழன்பனின் கவிதைகள் சிறப்புற்றுத் திகழ்கின்றன என்பது போற்றுத்தக்கதாகும்.

முனைவர் த. குறிஞ்சி

தொழிலாளர் வாழ்க்கைச் சூழல்:

பொருளாதார அடிப்படையில் சமூகம் உயர்வு தாழ்வு இடைநிலை எனும் அடுக்கமையில் காணப்பெறுகிறது. சமூகத்தில் தாழ்ந்தவர்கள் உயர்ந்தவர்களின் முன் ஏதும் பேச முடியாதநிலை உள்ளது. அவர்களின் உரிமை நசுக்கப்படுகிறது அவர்களுக்காக ஊமை இருளில் அலைகளுக்கு இடையில் ஒரு தோணி கரையேற்ற வருகிறது. அவர்களின் பொறுமை பூமியாய் இறுகிப் போய்விட்டது. இதனை

"ஊமையிருள் அலைகளிலே
ஒரு தோணி வருகிறது"[2]

என்ற கவிதை மூலம் விளக்குகிறார்.

பாரதம் அன்னியர் ஆட்சியிலே அடைமைப்பட்டுக் கிடந்த போது மகாகவி பாரதியார்,

"என்று தணியும் இந்த சுதந்திரதாகம்
என்று மடியும் அடிமையின் மோகம்"

என விடுதலைக்குரல் கொடுத்தார். அது போல இருண்டுவிட்ட சமூகக் கிரகணத்தில் ஆன்மா சிக்கிப் பேச இயலாமல் தவிக்கிறது. இவ்வான்மா சமூகத்தில் பேச நினைப்பதையும், அவ் வான்மாவின் குரலையும் அறிய இயலவில்லை. ஆன்மாவின் பதைபதைப்பை அகற்றும் பகல் அல்லது சூரிய உதயம் உருவாகும் காலம் எப்போது வருகிறதோ என்று தன் எதிர்பார்ப்பை முன் வைக்கின்றார் ஈரோடு தமிழன்பன் இதனை

"இதுமோரக் கிரகணத்தில்
இருண்டுவிட்ட ஆன்மாவின்
பதைப்பகற்றும் பனிமலரின்
பகலிளமை வருகிறதோ"[3]

என்ற பாடலடிகள் உணர்த்துகின்றன. இவை யாவும் பேச்சுரிமையற்ற உழைப்பாளர் சமுதாயத்தைப் படம் பிடித்துக் காட்டுகின்றன.

ஏழையரின் ஏக்கநிலை:

ஏழையரின் ஈடேறாத எண்ணங்கள் கண்ணீராகிவிட அவ்வெந்நீர்க் குளத்தின் கரையாகவும் ஏழையின் ஏக்க இல்லத்தின் சுவர்களாகவும் திகழ்வன கண்ணிமைகள் தாம். ஆதலால் அனலில் வெந்து இமைகள் தீய்ந்தன. அந்தக் கண்களில் புரட்சிப் பிரளயம் பிறந்திட வேண்டும். ஆனால் அந்தமன நாளை எண்ணி ஒவ்வொரு நொடியும் ஒத்திகை பார்க்கக் கூடியவர்களாகவே உழைப்பாளர் உள்ளனர் எனக் கவிஞர் பின்வரும் கவிதையில் கூறுவதினின்று அறியப்பெறுகின்றது.

"வெந்நீர்க் குளத்தின் விளிம்புகளே ஏழையர்
ஏக்க இல்லத்துச் சுற்றுச் சுவர்களே
அவர்களின் இருவிழி அனலில் வெந்துதான்
கருகிப் போனீர்களோ நீங்கள் அந்தப்
பிரளயம் பிறக்கும் கண்களில் நீங்கள்
அத்தமன நாளை ஒவ்வொரு நொடியும்
ஒத்திகை பார்க்கின்றீர்"[4]

என உழைப்பாளர்களின் அவல நிலைக்காக மனமிரங்குகின்றார் தமிழன்பன்.

உழைப்பு ஓரிடம், பயன் ஓரிடம்

உழைப்பாளர்கள் சிந்தும் வியர்வைக் கடலில் உழைப்புரிஞ்சிகளின் வாழ்க்கைப் படகு பயணிக்கிறது. கவலை வானம் அவர்களின் கண்களில் தெரிய அவர்கள் மட்டும் எப்பொழுதுமே இரவின் தொடக்கத்தில் இருக்கின்றனர். உழைப்பைச் சுரண்டியவர்களின் வாழ்க்கையோ மேம்பட்டுள்ளது என தன் மனக்குமுறலை வெளிப்படுத்துகிறார் கவிஞர்.

"அவர்கள் வேர்வை கடலாகிறது
அதில்சிலர் வாழ்வு படகாகிறது
கவலை வானமாம் அவர்கள் கண்களில்
வைகறை சிலருக்கு வளருகின்றது
அவர்கட்கு மட்டும் அந்தக் கண்களில்
அந்தியின் தொடர்ச்சி அரும்பி வருகிறது"[5]

இவ்வாறு சுரண்டியவர்கள் வாழ்க்கை வசதிபடைத்தாகவும் உழைப்பவர்கள் வாழ்க்கை இழிநிலையில் உள்ளதையும் கவிஞர் கவிதையால் அறிய முடிகிறது பாடுபட்டு உழைக்கும் மக்களின் வாழ்வில் ஏற்றம் பெறவில்லையே என மனமுருகி உரைக்கின்றார்.

சங்க புற இலக்கியங்களில் மானுட நேயச்சிந்தனைகள்

முனைவர் கீதா ரமணன்

உதவிப்பேராசிரியர், தமிழ்த்துறை, அண்ணா ஆதர்ச மகளிர் கல்லூரி,
சென்னை 600040, தமிழ்நாடு, இந்தியா.

ஆய்வுச்சுருக்கம்:

சங்ககாலப் புற இலக்கியங்களுள் சிறுபாணாற்றுப்படை. பொருநராற்றுப்படை, நெடுநல்வாடை மற்றும் புறநானூறு ஆகியவற்றில் காணலாகும் மானுட நேயச்சிந்தனைகள் பலவாகும். 'இப்படியும் உயர்வாக வாழலாம்' என்றெடுத்தியம்புவது நீதிநெறி நூல்களின் தன்மை. 'இப்படியும் உயர்வாக வாழ்ந்திருக்கிறார்கள்' என்று வரலாற்றுப் பதிவாக்கம் செய்த புலவர்களும் தமிழிலக்கிய நெறியில் உண்டு. நம்மை வியக்கவைக்கும் அத்தகைய நிகழ்வுகளைத் தொகுத்துக் காண்பதன் மூலம் தொன்மைத் தமிழ் வாழ்வு மேம்பட்ட நாகரிகத்துடன் உயர் மானுடக் கொள்கைகளையும் உள்ளடக்கியதாகத் திகழ்ந்தமையை அறியலாம். நல்லியக்கோடன், கரிகால் பெருவளத்தான், பாண்டியன் நெடுஞ்செழியன், குமணன் போன்ற மன்னர்களின் மனிதநேயச்சிறப்பியல்புகளை முறையே நத்தத்தனார், முடத்தாமக்கண்ணியார், நக்கீரர், பெருஞ்சித்திரனார், பெருந்தலைச்சாத்தன் ஆகிய புலவர் பெருமக்கள் பதித்துச் சென்றமை இக்கட்டுரையில் ஆய்ந்தறியப் படுகிறது.

முன்னுரை:

"வாழ்கின்ற மக்களுக்கு வாழ்ந்தவர் சான்று" என்பதை நாம் அறிவோம். வாழ்வு நெறிமுறைகளைத் தமது வாழ்க்கை முறைகள் மூலம் வரையறுத்துள்ளார்கள். அதனை இலக்கியங்களிலும் பதிவுசெய்துள்ளனர். இலக்கியம் காலக் கண்ணாடி என்பர். நம் தமிழரின் வாழ்வு நெறிமுறைகளைச் சங்க இலக்கியங்களின் வாயிலாக அறியலாம். அவற்றுள் புற இலக்கியங்களுள் சிறுபாணாற்றுப்படை. பொருநராற்றுப்படை, நெடுநல்வாடை, புறநானூறு ஆகியவற்றில் காணலாகும் மானுட நேயச்சிந்தனைகள் சிலவற்றை எடுத்தளிப்பதே இக்கட்டுரையின் நோக்கம்.

எது மனிதம்?

மனிதன் என்பதற்கு அன்பு, அருள், இரக்கம், கருணை போன்றவற்றைக் கொண்டவன் என்று பொருள் கொள்ளலாம். விலங்கிலிருந்து ஆறாம் அறிவால் மனிதன் வேறுபடுகிறான். விலங்குகள் தமது குட்டிகளைக் குறிப்பிட்ட வளர்ச்சியில் தம்மிடமிருந்து ஒதுக்கித் தமது பகையாகக் காணும். மனிதன் பெற்ற பிள்ளைகளை வளர்த்து, பேணிப் பாதுகாத்து, தான் வாழும் வரை அவர்கள் மேல் அக்கறை கொண்டு அவர்கள் வாழ்வு சிறக்கத் தன்னையே தேய்த்துக் கொள்கிறான். மேலும் தன் பிள்ளைகள் மட்டுமல்லாமல் தன்னைச் சுற்றியுள்ள உற்றார் உறவினர் அறிந்தவர் அறியாதவர் என்று அனைவரையும் அனுசரித்து நேயத்துடன் வாழ்கிறான். ஆகையால் மனிதன் என்ற சொல்லிலேயே நேயம் அடங்கியுள்ளது. ஆனால் இன்றைய நிலையில் 'மனித நேயம்' என்ற அளவில் அந்தச் சொல் விரிந்துள்ளது.

முனைவர் சாலினி இளந்திரையன் சங்கத் தமிழரின் மனிதநேயங் குறித்த தமது நூலில் "நம்முடைய தமிழ் முன்னோர்கள் பிறப்பினாலோ வடிவத்தினாலோ உயர்வு கொடுக்காமல் மன உணர்வின் அடிப்படையிலேயே ஓர் உயிரை ஆறறிவு உயிர் என்ற தளத்திற்கு உயர்த்தினார்கள் என்பது தெளிவாகத் தெரிகிறது.

இதை உறுதிப்படுத்துவது போல தொல்காப்பியம் 587 ஆவது நூற்பா

'மாவும் மாக்களும் ஐயறிவினவே'

என்பதற்கு 'ஐயறிவுடைய விலங்குகளும் அவை

முனைவர் கீதா ரமணன்

போல்வன ஒரு சார் மானுடங்களாகுமாம்' என்று உரை தருகிறார் பேராசிரியர்'' எனக் குறிக்கிறார்.

கொடைச் சிறப்பு

மன்னர்கள் தங்களை நாடி வரும் புலவர் பெருமக்களுக்கும் பாணன் போன்ற இரவலர்க்கும் இல்லை என்று கூறாமல் பொருள்களை வள்ளல் தன்மையுடன் வாரி வழங்கி வந்தனர். கொடைத்தன்மையே மானுட நேயத்தின் பெருந்திறமானதன்றோ! சிறுபாணாற்றுப்படையில் நத்தத்தனார் தரும் நிகழ்வில், பரிசில் பெற்று வரும் பாணன் (திI) பரிசில் விரும்பித் தன் எதிர்வரும் பாணனை விளித்து அவனை ஓய்மா நாட்டு நல்லியக்கோடனிடம் ஆற்றுப் படுத்துகிறான்.

"எழுவர் பூண்ட ஈகைச் செந்நுகம்
விரிகடல் வேலி வியலகம் விளங்க
ஒரு தான் தாங்கிய உரனுடை நோன்றாள்"2

பேகன், பாரி, காரி, ஆய், அதியன், நள்ளி, ஓரி என்னும் வள்ளல் எழுவரும் மேற்கொண்ட கொடையாகிய பாரத்தைத் தான் ஒருவனே ஏற்று நடத்தும் சிறப்பு மிக்கவன் நல்லியக்கோடன் என்று அவன் கொடைத்தன்மையைப் புகழ்கிறான்.

தன்மையறிந்து கொடுத்தல்

இரவலர்களின் தகுதியறிந்து, புகழும் அளவறிந்து அதற்கேற்பப் பரிசு வழங்கும் புரவலர்கள் வாழ்ந்த நாளில் நல்லியக்கோடனின் வள் எண் மையைப் புகழ்கிறான் ஆற்றுப்படுத்துபவன். இந்நிகழ்வு நத்தத்தனாரின் சிறுபாணாற்றுப்படையில் இடம் பெறுகிறது.

"நீ சில புகழ் மொழிகளைக் கூறும் முன்னே உன்னை எதிர்கொண்டு உனக்குப் பரிசளிப்பான். மூங்கிலின் உட்பட்டையை உரித்ததைப் போன்ற தூய்மையான ஆடையை உடுத்தவும், களிப்புடைய தேறலைப் பருகவும் தருவான். மடைவிதியின்படி சமைத்த பல்சுவை உணவைப் பொன்னாலான கலத்தில் உண்ணச் செய்வான்.

............மாசில்
காம்பு சொலித்தன்ன அறுவை உடீஇப்,

பாம்பு வெகுண்டன்ன தேறல் நல்கி,
கா எரியூட்டிய கவர் கணைத் தூணிப்
பூ விரி கச்சைப் புகழோன் தன் முன்
பனி வரை மார்பன் பயந்த நுண் பொருள்
பனுவலின், வழாஅப் பல் வேறு அடிசில்
வாள் நிற விசும்பிற் கோள்மீன் சூழ்ந்த
இளங்கதிர் ஞாயிறு எள்ளும் தோற்றத்து.
விளங்கு பொற்கலத்தில் விரும்புவன பேணி
ஆனா விருப்பின் தான் நின்று ஊட்டி3

ஒருவனின் வறுமை நிலையை வெளிப்படுத்துவது அவன் ஆடையே ஆகும். எனவே மான உணர்ச்சி மிக்க பரிசிலன் மனம் மகிழ முதலில் கந்தல் ஆடையை அகற்றிப் புத்தாடையை அணிவித்தல் முதற்செயலாகிறது. பின்பு அவர்கள் விரும்புவன அளித்து அருகில் நின்று தாயன்போடு அழுது படைத்து அவர்கள் அகம் மகிழுமாறு செய்தல் உயர்சிறப்பியல்பாம்.

மன்னவனை இறை என்றழைத்த காலம் அது. அதற்கிணங்கத் தன்னை நாடி வரும் இரவலர் பசி போக்கப் பணியாட்களை வைத்துப் பரிமாறாமல் தானே அவரருகில் நின்று அவர்களின் பசி களைதல் மானுடநேயச் சிந்தனையில் தலையெனக் கொள்ளலாம்.

இதை நோக்கும்போது வள்ளுவரின்
அற்றா ரழிபசி தீர்த்த ல.்.தொருவன்
பெற்றான் பொருள்வைப் புழி4

என்ற குறளுக்கு ஏற்பத் தான் ஈட்டிய செல்வம் அனைத்தையும் வறியார்க்கு ஈவதையே சேர்த்து வைக்கும் பெட்டகமாக நல்லியக்கோடன் கொண்டதாகக் கொள்ளலாம்.

விருந்தோம்பல்

தமிழன் நாகரிகத்தின் முன்னோடி என்பது அறிந்ததே. மானுடத்திலும் மேம்பட்டவன் என்பதைக் கரிகாலனின் விருந்தோம்பலில் காணலாம். பெயருக்கேற்றார் போலவே பெருவளத்தான் மனித மாண்பிலும் நேயத்திலும் உயர்ந்தவன்.

ANALYSIS ON HEALTH RELATED FITNESS COMPONENTS AMONG INTER-COLLEGIATE FOOTBALL, BASKETBALL AND VOLLEYBALL PLAYERS

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ABSTRACT

The purpose of this study was to analysis on health related fitness components among inter-collegiate football (FB), basketball (BB), and volleyball (VB) players. To achieve the purpose of these study 30 women players who had participated in the intercollegiate tournaments were selected randomly from each category of FB, BB, and VB players from affiliated colleges in University of Madras (UNOM), Chennai, were selected. The players' age ranged between 18 and 24 years. The data were collected for selected criterion variables such as cardio-respiratory endurance (CRE) and flexibility (FX). The collected data were analyzed by using One Way ANOVA, further Scheffe's Post-hoc test was used to determine the paired mean differences. In all the cases the level of significance was fixed at 0.05. The result of the study proved that there was a significant difference among FB, BB & VB players on CRE & FX, and FB Players were better in (CRE) and (FX) than the BB & VB players.
Keywords: Football (FB), Basketball (BB), Volleyball (VB), Cardio-Respiratory Endurance (CRE) and Flexibility (FX)

INTRODUCTION

Sports and games in currently have taken a definite shape in assessment with the immature and unscientific plays of ancient times. Today sports are becoming professional; players are earning a lot through games and sports. Sports in recent times are mainly competitive in nature through their procreative values and that cannot be underestimated or denied. Despite the fighting attitude between the competitors, sports bring many nations closer and establish brotherhood and friendship between the people of different countries (**Karthi & Krishnakanthan, 2012).**

The Success of team sports requires psychological and physical well-being in addition to precise motor skills, tactical qualities, playing style, seasonal period, and individual and team motivation. Of the determinants of acting sports performance, physical fitness may be the most important. Physical fitness is defined as the capacity to perform a daily activity with vitality and sharpness, without undue fatigue while being able to appreciate recreation time interests and to meet unpredicted emergencies.

It is the combination of health and skill-related aspects of physical fitness which is imperative in shaping individuals in sports or games. Basketball and football are two competitive sports, both of which demand a high degree of physical fitness from their players for easy and ancient execution of technical and tactical skills mastered by the players. Fitness components related to health are body composition, cardio-respiratory fitness, flexibility, muscle strength, and muscular endurance. The motor potential to carry out the physical activity with regard to speed, agility, power, balance, coordination, and reaction time is described by skill-related physical fitness.

Female athletes are expected to be fit, lean, and competitive in their sport. They also have pressures in today's society, which places a high emphasis on body image and thinness. Physical fitness is typically defined with a focus on two goals: performance and health. Health-related physical fitness can be defined as the ability of a person to perform daily activities with vigor and by traits and capacities that are associated with a low risk for the development of chronic diseases and the prevention of premature death. Health-related components are very essential for the athlete's performance. The components of fitness each work together to contribute to the ability of the body to handle physical demands. The more efficient the body functions, the higher the level of fitness. Optimal fitness is a combination of lifestyle, nutrition, and habits, but it cannot be reached without an appropriate level of physical activity. Optimum physical performance is a combination of all the components of fitness;

depending on the specific demands of the sport or activity. Some components will require more attention than others, but each should be present as a part of an integrated training program **(Davidson, et al. 2009).**

METHOD

To achieve the purpose of this study ninety (N=90) players who have experienced and participating intercollegiate level to UNOM were selected from the category of VB (n=30), BB (n=30) & FB (n=30) were selected as a subject by using purposive sampling method. The age of the subjects were ranged from 18 to 24 years. All the tests were administered on each player individually with the help of standard scientific instruments.

TABLE – I : CRITERION MEASURES

S. No	Health Related Fitness Components Variables	Criterion Measure
1	Cardio-respiratory endurance	12 Min run & walk
2	Flexibility	Sit & Reach test

STATISTICAL ANALYSIS

The collected data were analyzed by using One Way ANOVA for find out the significance in differences on selected health related fitness components variables. If find any differences in paired means the Scheffe's Post-hoc test used. In all the cases the level of significance was fixed 0.05.

TABLE –II : RESULTS OF ANALYSIS OF COVARIANCE ON CRE OF FB, BB AND VB PLAYERS (Scores in Meters)

	Means Values of Players of			SV	SS	df	MS	F
	FB	BB	VB					
Means	2448.83	2289.00	2179.70	B	1099259.36	2	549629.67	14.76*
				W	64045528.47	87	73615.27	

Table F-ratio at 0.05 level of confidence for 2 and 87 (df) =3.10 .

* Significant at 0.05 level of confidence.

The above table explains the mean values of CRE for FB players were 2448.83, VB players were 2289.00 and BB players were 2179.70. The differences were subjected to statistical analysis and it was found that the obtained F value 14.76 was greater than the required F value of 3.10 to be significant at 0.05 levels. Hence, it was found that there were significant differences between the groups tested.

Since significant differences were obtained the data were further subjected to statistical treatment using Scheffe's confidence interval and the results are presented in Table- III

Table – III : SCHEFFE'S CONFIDENCE INTERVAL TEST SCORES ON CRE

MEANS				CI Value
FB	BB	VB	MD	
2448.83	2289.00	-	**159.83***	
2448.83	-	2179.70	**269.13***	88.29
-	2289.00	2179.70	**109.30***	

* Significant at 0.05 level of confidence.

The mean differences between FB and BB players (159.833), FB and VB players (269.133), BB and VB players (109.300) were greater than the required value of 88.29, hence it was found significant at 0.05 levels.

The mean values presented in Table - II were presented through a bar diagram in Figure I for a better understanding of the results