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PRINCIPAL
ISLAMIAH WOMEN'S ARTS
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**A STUDY ON PROBLEMS AND CHALLENGES OF SELF HELP GROUPS MEMBERS IN
TIRUPATTUR**

Dr. P. Umadevi^a and Dr. T. Afsar Basha^b

*^aAssistant Professor of Commerce, Islamiah Women's Arts and Science College, Vaniyambadi Phone
Number – 9488989388, E-Mail: umaheuryalfred@gmail.com*

*^bDean, Associate Professor & Research Supervisor, PG and Research Department of
Commerce, Islamiah College(Autonomous), Affiliated to Thiruvalluvar University
+91 9443152182, Email: afsarbasha66@yahoo.in*

ABSTRACT

The study was conducted in Tirupattur district of Tirupattur to study the challenges and problems faced by Self Help Groups members. Total 5 villages were selected, in those 3 Self Help Groups which consist of 10-20 members. A sample of 30 respondents each 10 members from each group. This study adopted the percentage method and Interview techniques were used for collecting data. This reflects that the member in the Self Help Groups were facing problems like financial support, family support, lack of basic education. This study reports that the members in the Self Help Groups need more encouragement and support from the family.

Key Words: Problems, Self Help Group and Members.

1. INTRODUCTION

Self Help Groups or in-short SHGs is presently a notable idea. It is presently just about two-decade old. It is accounted for that the SHGs play a part in developing country's economic turn of events. For the most part, individuals from the SHGs are ladies. Thus, cooperation of women's in the country's financial advancement is expanding. They likewise assume a important part in hoisting the economic status of their families. This has driven lift to the course of women's strengthening. In the recent years, strengthening has been perceived as the focal issue in deciding status of women's. Since women's become more intense wellspring of advancement enabling them is essential for overall turn of events. By enabling ladies not just make them to partake in the improvement progress yet in addition draw out their enduring effectiveness. Strengthening of women is sinqua non to accomplish the objectives of social turn of events. It is essential that women's should be gotten the standard of public turn of events. Programs by engaging them to release a wide range of jobs. Strengthening of women's can't be overlooked. While conceiving different approaches for financial improvement. The monetary status of women's is currently acknowledged as a mark of an economy's degree of improvement. This doesn't intend that monetary advancement fundamentally brings about further developing the ones who comprise around 50% of the population. Strengthening is the new methodology verbalized by the third world nation's women's. It tries to meet women's' essential orientation needs due to their subordinate situation to men, through base up preparation around common sense orientation need as per their acknowledged job in the public eye. It points at expanding women's power concerning their independence and interior solidarity to decide decisions throughout everyday life and to impact the course of change.

2. OBJECTIVES OF THE STUDY

The objectives of the present study are as follows:

- To examine the problems faced by the SHGs in Tirupattur.
- To examine the income generation activities of women in SHG.
- To suggest measures to overcome the challenges.

3. SCOPE OF THE STUDY

The study is restricted to the Tirupattur in Tirupattur district. The sample is selected in the study area. Since the study is for generally the problem faced by the members of Self-Help groups only aspect related to members were collected.

4. LIMITATIONS OF THE STUDY

1. This study is limited only to Tirupattur.
2. Many members are not constraints to meet more information.
3. Time is one of the constraints to meet more respondents.

5. REVIEW OF LITERATURE

Anju and Raju (2014) in their study identified that lack of supportive network, financial and marketing problems are the major problems for rural women entrepreneurs.

Poornima and Ramanaiah (2019) in their study identified that no stable price for the products manufactured, lack of practical knowledge and marketing problems are the prominent problems faced by SHG Entrepreneurs.

Priyanka Kumawat and Vishakha Bansal (2018) in their study Ascertained that inadequate training facilities, problems in marketing the products, poor support from financial institutions etc. are the problems faced by SHG members.

NABARD (2001) says Micro finance is all about provision of thrift, credit and other financial services and products of very small amount to the poor in rural, semi urban and urban areas for enhancing their standard of living.

6. THEORETICAL BACKGROUND

Issues and problems (Anuradha Samal & A.K. Das Mohapatra, *The Issued and Challenges of Self Help Groups- A Study in Odisha*)

1. Ignorance of Members/Participants: Even though the authorities take measures for creating awareness among the group members about the schemes beneficial to them, still majority of the group are unaware of the schemes of assistance offered to them.

2. Inadequate Training Facilities: The training facilities given to the members of SHGs in the specific areas of product selection, quality of products, production techniques, managerial ability, packing, other technical knowledge are not adequate to compete with that of strong units.

3. Problems Related with Raw Materials: Normally each SHG procures raw materials individually from the suppliers. They purchase raw materials in smaller quantities and hence they may not be able to enjoy the benefits of large scale purchase like discount, credit facilities etc. Moreover, there is no systematic arrangement to collect raw materials in bulk quantities and preserve them properly. There is no linkage with major suppliers of raw materials. Most of the SHGs are Ignorant about the major raw material suppliers and their terms and conditions. All these causes high cost of raw materials.

4. Problems of Marketing: Marketing is an important area of functioning of the SHGs. However they face different problems in the marketing of products produced by them. Following are the major problems relating to marketing. (a) Lack of sufficient orders. (b) Lack of linkage with the marketing agencies. (c) Lack of adequate sales promotion measures. (d) Lack of permanent market for the products of SHGs. (e) Absence of proper brand name. (f) Poor/unattractive packing system. (g) Poor quality of products due to the application of traditional technology, resulting in poor market. (h) Stiff competition from other major suppliers. (i) Lack of a well-defined and well-knit channel of distribution for marketing.

5. Lack of Stability and Unity Especially among women SHGs: In the case of SHGs dominated by women, it is found that there is no stability of the units as, many married women are not in a position



to associate with the group due to the shift of their place of residence. Moreover, there is no unity among women members owing to personal reasons.

6. Exploitation by Strong Members: It is also observed that in the case of many SHGs, strong members try to earn a lion's share of the profit of the group, by exploiting the ignorance and illiterate members.

7. Weak Financial Management: It is also found that in certain units the return from the business is not properly invested further in the units, and the funds diverted for other personal and domestic purposes like marriage, construction of house etc.

7. PROFILE OF THE STUDY AREA

In Tamil Nadu state, Tirupattur district i.e. Tirupattur was selected because it is situated in this district and the investigator is the resident of the district and familiar with the socioeconomic conditions of the area, which one block was selected and five villages having maximum number of SHGs. In which, three SHGs were selected randomly from each of the selected villages. There were 10-20 members in each SHG. From each SHG, 10 members were selected randomly to form a total sample of 30 respondents.

8. METHODOLOGY

The study has been restricted to Tirupattur. The study is based on both primary and secondary data. The primary data have been collected by using interview technique. The secondary data have been obtained from various published and unpublished reports of the department.

Research Design

The research design proposed in this study is based on descriptive research. The researcher studied the existing state of affairs prevailing where research aims to elicit information about functioning of SHG, socio economic characteristics of SHG, loan consumption pattern, kind of income generation activity undertaken and various challenges faced by the SHG in undertaking income generation activities.

Research Area

Tirupattur, Tirupattur District, Tamil Nadu.

Sampling Technique

The sample collected in the study was convenience sampling technique. The data is collected through interview technique.

Sample Size

The research was done based on data collected from 30 respondents from 3 self-help groups.

Data Collection

The study was based on both primary and secondary data. The primary data was collected from the respondents of SHG members who were engaged in some kind of income generation activity.

Tools and Techniques

The present study used Percentage method.

9. RESULTS AND DISCUSSIONS

Table .1

Problems faced by the members of Self Help Groups

| S.No | Parameters | No. of Respondents | Percentage |
|------|-----------------------------------|--------------------|------------|
| 1 | Lack of encouragement | 8 | 26.7 |
| 2 | Lack of training | 6 | 20 |
| 3 | Lack of basic education | 7 | 23.3 |
| 4 | Lack of family support | 6 | 20 |
| 5 | Lack of freedom to take decisions | 3 | 10 |

Table – 2

| Status of Income Generating Activities | | | |
|--|---------------|--------------------|------------|
| S.No | Parameters | No. of Respondents | Percentage |
| 1 | Candle making | 12 | 40 |
| 2 | Tailoring | 9 | 30 |
| 3 | Weaving | 6 | 20 |
| 4 | Vermi Compost | 3 | 10 |

This reflects that the members in Self Help Groups were facing (26.7%) problems like lack of encouragement, some them (20%) were facing problems in lack of training, Some of them (23.3%) were facing problems in lack of basic education, some of them (20%) were facing in lack of family support and 10% of them were facing in lack of freedom to take decisions. 40% of the members income through candle making, 43% of the members in the age group of 20- 30 years. Some of them were (53%) of the members were uneducated to meet challenges of the Self Help Groups. 36% of the groups were unaware of the schemes of assistance offered to them. 33% of the group's members were don't know to get loans from the financial institutions.

10. SUGGESTION

- Educational Institutions should come forward educating the members in Self Help Groups.
- Financial institutions and banks should avoid frequent changes in the formalities regarding funds.
- The family members should support and shares their responsibilities.
- NGO's should identify and come forward to give proper training to the inefficient members of Self Help Groups.

11. CONCLUSION

In the arising changes in the qualities and perspectives of the members from the SHGs are an unmistakable sign of financial strengthening mediations yielding somewhat speedier outcomes. The financial projects support one another and advance all over improvement of the youngsters, the women's, the families and the networks.

It is an interaction which eventually prompts self-satisfaction of every individual from the general public. It is toward this path that SHGs are moving towards satisfying their targets with a significant directions.

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STUDY ON EMOTIONAL INTELLIGENCE OF NURSES WORKING IN PRIVATE HOSPITALS AT VANIYAMBADI

S.P.Sathiyaneela^a and Dr. T. Afsar Basha^b

*^aAssistant Professor, PG and Research Department of Commerce
Islamiah Women's Arts & Science College, Vaniyambadi*

Sathyamaaran79@gmail.com, 9025336335

*^bDean, Associate Professor & Research Supervisor, PG and Research Department of
Commerce, Islamiah College(Autonomous), Affiliated to Thiruvalluvar University
+91 9443152182, Email: afsarbasha66@yahoo.in*

ABSTRACT

Nursing is a challenging field that requires patience during all shifts, including night shifts and additional hours. These are the causes of having an emotional mind quickly. It can be difficult for nurses to regulate their emotions at all times, and maintaining a balance between their families and careers during stressful times is essential. This study intends to determine the emotional intensity of long workdays and night shifts as well as the patient contact with their family members and co workers throughout the time spent working in the intensive care unit. Data were gathered using the descriptive approach by the researcher from 25 respondents who worked at various private hospitals in the Vaniyambadi, Tirupattur district. The convenience sample method was utilized by the researcher to gather data for this study, and percentages and the chi-square test were used to analyze the data. Data for the theoretical framework were gathered from books, articles, and previous researchers. This study shows that a fair proportion of respondents chose the "neutral" response, which means that the demographic factors of gender, income, and job experience also have an impact on the respondents' feelings.

Keywords: Emotions, Emotional Intelligence, Nurse, Private Hospitals

1. INTRODUCTION

Since nurses frequently contact with patients and families who are dealing with difficult situations and conditions, emotional intelligence is crucial in nursing practice. Nurses must be aware that they are dealing with patients and families who are experiencing emotional distress. Additionally, the nurse must be conscious of their own emotional state and how it affects how they engage with patients, families, and other care team members..

Emotional Intelligence Meaning

It takes emotional intelligence to recognize, control, and manage emotions. The capacity to comprehend, use, and control emotions in a way that fosters successful communication, empathy, conflict resolution, and stress reduction is referred to as emotional intelligence in nursing.

The Importance of Emotional Intelligence in Nursing

When used in a nursing role, emotional intelligence has many advantages, including: • Easier to manage and resolve workplace conflicts • More effective leadership • Supports positive nurse-patient relationships • Understand own emotions and recognize when burned out or overwhelmed • Encourages collaboration with other professionals • Creates a trusting environment within the healthcare team

Important Elements of Nursing Emotional Intelligence

1. Understanding your own feelings and how your actions influence others is known as self-awareness. Recognizing the benefits and drawbacks of oneself
2. Self-regulation: the ability to express emotions appropriately, adapt to change, and maintain flexibility. Able to gently diffuse tense situations.

3. Job hard to attain your objectives and hold yourself to a high degree of excellence in your job.
4. Empathy - the capacity to put oneself in another person's shoes, take into account their emotions and thoughts before behaving.
5. Social Skills: Having good social skills makes it easier to manage coworkers and interact with teammates.

2. OBJECTIVES

1. To find out the emotional state of the nurses working in private hospitals.
2. To evaluate the challenges faced by the nurses working in private hospitals.
3. To determine the variables that affect emotions and emotional intelligence.

3. HYPOTHESIS

- H0: There is significance relationship between Age and Emotional Intelligence
 H1: There is no significance relationship between Age and Emotional Intelligence
 H0: There is significance relationship between Gender and Emotional Intelligence
 H1: There is no significance relationship between Gender and Emotional Intelligence
 H0: There is significance relationship between experience and Emotional Intelligence
 H1: There is no significance relationship between experience and Emotional Intelligence

4. METHODOLOGY

Questionnaires were utilized to collect the data for this Analysis

Research Design

The researcher employed a descriptive research methodology to assess the emotional intelligence of private hospital nurses.

Sampling method

The researcher uses a convenience sampling method for the collection of data.

Sample size

Researcher could be collected data from 25 respondents in Private Hospitals at Vaniyambadi. Tirupattur district.

5. DATA ANALYSIS

SPSS are used to analyze data statistically. The Researcher used the chi-square test and a simple Percentage method.

6. ANALYSIS AND DATA INTERPRETATION

Table:1 Demographic characteristics

Frequency and percentage distribution of Nurses working in Private hospitals

| S.no | Demographic characteristics | Frequency | Percentage (%) |
|------|-----------------------------|-----------|----------------|
| 1 | Age group(years) | | |
| | a. 20-30 | 16 | 64% |
| | b.30-40 | 05 | 20% |
| | c.40 above | 04 | 16% |
| 2 | Gender | | |
| | a. Male | 06 | 24% |
| | b. Female | 19 | 76% |

| | | | |
|---|---|----------------------|--------------------------|
| 3 | Qualification a. B. Sc nursing b. M. Sc c. ANM d. GNM | 09 03 00 13 | 36% 12% 00 52% |
| 4 | Marital status a. Married b. Single c. Widow | 08 17 00 | 32% 68% |
| 5 | No of Children a.1 child b. 2 children c. More than 2 | 02 06 00 | 25% 75% 00 |
| 6 | Income a. 5000-10000 b.10000-15000 c. 15000-20000 d. Above 20000 | 9 10 5 1 | 36% 40% 20% 4% |
| 7 | Working in hospital experience a. Below 5 years b. 5 -10 years c. 10-15 years d. Above 15 years | 04 05 03 13 | 16% 20% 12% 52% |
| 8 | Working area a. General ward b. OPD c. ICU | 13 07 05 | 52% 28% 20% |

Source: Primary source

From the above table inferred that the demographic status of the respondents which includes age, gender, qualification, marital status, no of children, Income, working experience, working area

1. 64% of the respondents are in the age group of 20to 30 years old, 20% of the respondents are in the age group of 30 to 40 years old, 16% of the respondents are in the age group of above 40 years old.

2. 76% of the respondents are belongs to female and remaining 24% of the respondents are male.

3. 52% of the respondents are qualified up to GNM, 36% of the respondents are qualified up to under graduates, and 12% of the respondents are qualified up to PG.0% ANM.

4. 68% of the respondents are not yet married and 32% of the respondents were got married, 0% is divorced.

5. 75% of the respondents have 2 children and remaining 25% of the respondents have 1 child

6.40% of the respondent's monthly income between Rs.10000 to Rs.15000, 36% of the respondent's monthly income between Rs.5000 to 10000 and 20% of the respondents monthly income Rs.15000 to 20000 and 4% of the respondent's monthly salary above 20000.

7. 52 % of the respondent's have more than 15 years experience, 20% of the respondents experience between 5 to 10 years, 12% of the respondents are between 10 to 15 years of experience, 16% of the respondents are up to 5 years experience.

8. 52 % of the respondents are working in general ward, 28 % of the respondents are working in OPD and 20 % of the respondents are working in ICU

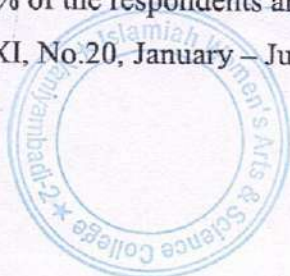


Table:2 Opinion survey

| S. No | Items | Agree | Strongly Agree | Neutral | Disagree | Strongly Disagree |
|-------|---|---------|----------------|---------|----------|-------------------|
| 1 | I am cognizant of my emotions | 9(36%) | 8(32%) | 5(20%) | 2(8%) | 1(4%) |
| 2 | When they arise and am well versed in my own emotions | 5(20%) | 16(64%) | 3(12%) | 1(4%) | 0 |
| 3 | I am extremely competent at controlling my own emotions | 12(48%) | 8(32%) | 5(20%) | 0 | 0 |
| 4. | I have a strong grasp of the emotions of others around me | 11(44%) | 9(36%) | 4(16%) | 0 | 1(4%) |
| 5 | I have always been able to discern the feelings of my friends by their behavior | 12(48%) | 13(52%) | 0 | 0 | 0 |
| 6 | I wish to sharing my emotions with others | 10(40%) | 12(48%) | 1(4%) | 2(8%) | 0 |
| 7 | I I am sensitive to others sentiments and emotions | 17(68%) | 6(24%) | 1(4%) | 1(4%) | 0 |
| 8 | I always tell myself I can do | 16(64%) | 4(16%) | 2(8%) | 2(8%) | 1(4%) |
| 9. | I can understand my happy and sad moods | 14(56%) | 8(32%) | 03(12%) | 0 | 0 |
| 10. | I know why my emotions change | 13(52%) | 7(28%) | 2(8%) | 2(8%) | 1(4%) |

Source: Primary source

Chi-Square Tests

| Chi-Square | Value | df | Asymp Sig |
|--------------------|-------|----|-----------|
| Pearson Chi-square | 3.294 | 4 | 12.592 |

The null hypothesis is rejected at the 5% level of significance since it is evident from the above table that the computed values are less than the table value of 0.05. It might be concluded that there is no association between gender and emotional intelligence 36% of the respondents are agreed that they can aware of their emotions,

| Chi-Square | Value | df | Asymp Sig |
|--------------------|-------|----|-----------|
| Pearson Chi-square | 0.564 | 12 | 21.026 |



The null hypothesis is rejected at the 5% level of significance since it can be deduced from the above table that the computed values are less than the table value of 0.05. It might be said that there is no connection between financial success and emotional maturity. 36% of respondents had extremely modest monthly wages (between \$5,000 and \$10,000), while 48% of respondents say they can regulate their emotions.

| Chi-Square | Value | df | Asymp Sig |
|--------------------|-------|----|-----------|
| Pearson Chi-square | 0.925 | 12 | 21.026 |

The computed values are less than the table value of 0.05, as can be seen from the above table. As a result, the null hypothesis is rejected at the 5% level of significance. It might be said that emotional intelligence and professional experience are unrelated. Twenty percent of the respondents had five to ten years of job experience, and sixty-four percent (16) of the respondents said they are knowledgeable about their own emotions.

7. CONCLUSION & SUGGESTION

The results of this study show that a fair proportion of respondents select the neutral choice, with the demographic factors of gender, income, and job experience having a combined 20%, 20%, and 12% effect on respondents' feelings. Every private hospital's administration should take into account holding regular meetings to inform and discuss their issues. High emotional intelligence nurses are more adaptable, willing to focus more on their profession, and able to manage throughout their busiest working hours. Both the nurses and management will benefit from this.

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A STUDY ON MANAGERIAL STYLES RELATING WITH PERSONALITY AND PERFORMANCE IN THE DIGITALIZED ERA IN IT INDUSTRIES, CHENNAI

^aDr.P .KAVITHA,M.Com.,M.Phil.,M.B.A.,M.Com(CA);,Ph.D.,SET.,

^aAssistant Professor of PG and Research Department of Commerce, Islamiah Women's Arts and Science College (Affiliated to Thiruvalluvar University, Vellore),N0.10 Bypass Road , NewTown, Vaniyambadi, Tirupattur District- 635 752,Mobile No.9894931044. Email id:comminteriwc312@gmail.com

ABSTRACT

The managerial styles are pervasively applicable to all the organization throughout the world. There are numerous managerial styles available in the management scenario. The adopting and following the effective managerial style will be fruitful in any organization. The personality type of a person is inborn system which has dominant influence on the managers' administration abilities in the digitalized era. The knowledge of manager in the digitalized technologies makes to survey in the industries functioning in the dynamic business world. The unsuitable pattern of Management Style leads high expenses, waste of time and ultimately it causes heavy loss to the industries. The investigation is made to identify the lacking areas and provide training and improve the Managerial Skills. All the said factors make paramount increase in the effective performance of the employees of any concern. Therefore, a study is undertaken on Managerial Styles relating with Personality and Performance in the Digitalized Era in IT Industries, Chennai.

Keywords: Managerial Styles, Personality Types, Digital Technology, Employee Performance...

1. INTRODUCTION:

The managerial styles are pervasively applicable to all the organization throughout the world. There are numerous managerial styles available in the management scenario. The adopting and following the effective managerial style will be fruitful in any organization. The personality type of a person is inborn system which have dominant influence on the manager's management abilities in the digitalized era. The knowledge of manager in the digitalized technologies helps to survey in the industries functioning in the dynamic business world. All these factors would causes the paramount increase in the effective performance of the employees of any concern. Therefore, A study is undertaken on Managerial Styles comprising of Authoritative Management Style, Consultative Management Style, Participative Management Style, Laissez-Faire Management Styles, Persuasive Management Style, Transformational Management Style, Transactional Management Style and Collaborative Management Style relating with Personality and Performance in the digitalized Era in IT Industries, Chennai.

2. SIGNIFICANCE OF THE STUDY:

The study of managerial styles in relations with personality type of managers, digitalized knowledge and Performance of employees is must to understand the relationship among these and continue the same pattern of management in the IT industries in Chennai. The unsuitable pattern of management leads high expenses, waste of time and ultimately it causes heavy loss to the industries. This study is must to identify the lacking areas and provide training and improve the management skills.

3. REVIEW OF LITERATURE:

Kerstin Lopatta & Sebastian Tideman & Katarina Bottcher & Timm Wichern, (2009)¹. Managerial style and its effect on firms ' strategic decisions and performance. It highlights which managers' characteristics have been considered as determinants for managerial style.

4. OBJECTIVES:

- i. To find out the relationship between Managerial Styles and Knowledge of digital technology

- ii. To find out the relationship between Managerial Styles and Personality
- iii. To find out the relationship between Managerial Styles and Performance of Employees
- iv. To Explore the factors of Management Styles
- v. To find out the relationship between Managerial Styles, Personality type, Digital Technology Knowledge of Manager and Performance of Employees.

5. HYPOTHESIS

- i. There is a significant relationship between Managerial Styles and Personality of Manager
- ii. There is a significant relationship between Managerial Styles and Knowledge of Manager
- iii. There is a significant relationship between Managerial Styles and Performance of Employees
- iv. There is a significant relationship between Managerial Styles, Personality type, Digital Technology Knowledge of Manager and Performance of Employees.

6. RESEARCH METHODOLOGY:

The suitable research methodology will lead the reliable findings without any bias. Therefore, the methodology which has been adopted in this study has been described. The pilot study was made by taking 30 samples and finalized for final study. The exploratory research method is followed in this study. The reliability test value is .86 and validity analysis has been made got validity. The multi choice questionnaires to get Demographic Information, Personality type either Type A or Type B, Knowledge of digital Technology of manager and to collect data about managerial styles adopted in the IT Industries in Chennai. The questionnaires have been used to collect the data from the sample units. The 150 samples have been taken from the employees of IT industries at Chennai and data are collected from the employees based on the convenient sampling methods, finally 100 samples were finalized for the study. The percentages, Chi-square test, Factor Analysis and multiple correlation analysis were used to drive conclusion and get the findings.

7. SAMPLE OF THE SYUDY:

The convenient sample method was adopted in the study. The Google Form was used to collect the data from 100 employees working in IT Industries Chennai.

8. AREA OF THE STUDY:

The study is under taken at Chennai.

9. UNIT OF STUDY:

The Information Technology (IT) industries situated in the Chennai are taken for the study.

10. PERIOD OF STUDY:

This research was done from the month of February 2023 to March 2023.

RESULT AND DISCUSSION

I. PERCENTAGE ANALYSIS

AGE

| Age | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-----------|---------|---------------|--------------------|
| 20-30 | 21 | 21.0 | 21.0 | 21.0 |
| 30-40 | 37 | 37.0 | 37.0 | 58.0 |
| 40-50 | 26 | 26.0 | 26.0 | 84.0 |
| 50-60 | 16 | 16.0 | 16.0 | 100.0 |
| Total | 100 | 100.0 | 100.0 | |

The above table represents the details of age of the employees working in the IT Industries situated in Chennai. It is found that 37% of employees belonging to age group of 30 to 40 year is



more which constitute the highest frequency and mode value. Therefore, it is concluded that 37% of employees belonging the age group of 30 to 40 years are comparatively more.

ii. GENDER

| Gender | | | | |
|--------|-----------|---------|---------------|--------------------|
| Gender | Frequency | Percent | Valid Percent | Cumulative Percent |
| Male | 52 | 52.0 | 52.0 | 52.0 |
| Female | 48 | 48.0 | 48.0 | 100.0 |
| Total | 100 | 100.0 | 100.0 | |

The above table represents the details of Gender of the employees working in the IT Industries situated in Chennai. It is found that 52% of employees are Male constitute the highest frequency and mode value. Therefore, it is concluded that 52% of employees are Male which is comparatively more.

iii. OCCUPATIONS

| Occupations | | | | |
|-------------------|-----------|---------|---------------|--------------------|
| Occupations | Frequency | Percent | Valid Percent | Cumulative Percent |
| Software engineer | 47 | 47.0 | 47.0 | 47.0 |
| Programmer | 26 | 26.0 | 26.0 | 73.0 |
| Hardware engineer | 7 | 7.0 | 7.0 | 80.0 |
| Business analyst | 20 | 20.0 | 20.0 | 100.0 |
| Total | 100 | 100.0 | 100.0 | |

The above table represents the details of occupation of the employees working in the IT Industries situated in Chennai. It is found that 47% of employees are Software engineers are more which constitute the highest frequency and mode value. Therefore, it is concluded that 47% of employees are software engineers are comparatively more.

iv. MONTHLY INCOME

| Monthly Salary | | | | |
|-----------------|-----------|---------|---------------|--------------------|
| Monthly Income | Frequency | Percent | Valid Percent | Cumulative Percent |
| 10,000-50000 | 21 | 21.0 | 21.0 | 21.0 |
| 50,000 – 100000 | 24 | 24.0 | 24.0 | 45.0 |
| 100000 - 150000 | 29 | 29.0 | 29.0 | 74.0 |
| 150000 – 200000 | 26 | 26.0 | 26.0 | 100.0 |
| Total | 100 | 100.0 | 100.0 | |

The above table represents the details of monthly Income of the employees working in the IT Industries situated in Chennai. It is found that 29% of employees earning monthly income Rs. 1,00,000 to 1,50,000 more which constitute the highest frequency and mode value. Therefore, it is concluded that 29% of employees are earning 1,00,000 to 1,50,00 are comparatively more.

II. CHI-SQUARE ANALYSIS:

(i) CHI- SQUARE ANALYSIS BETWEEN MANAGERIAL STYLES AND DIGITAL KNOWLEDGE OF MANAGERS

Null Hypothesis:

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There is no significant relationship between Managerial Styles and Knowledge of Manager

Alternative Hypothesis:

There is a significant relationship between Managerial Styles and Knowledge of Manager

| MANAGERIAL STYLES AND KNOWLEDGE OF DIGITAL TECHNOLOGY | | | | | |
|---|--|---|---|-------|---------------|
| MANAGERIAL STYLES | KNOWLEDGE OF DIGITAL TECHNOLOGY | | | Total | Sig. /P Value |
| | HIGH LEVEL KNOWLEDGE OF DIGITAL TECHNOLOGY | AVERAGE LEVEL KNOWLEDGE OF DIGITAL TECHNOLOGY | LOW LEVEL KNOWLEDGE OF DIGITAL TECHNOLOGY | | |
| AUTHORITATIVE MANAGERIAL STYLE | 10 | 5 | 0 | 15 | |
| PARTICIPATIVE MANAGERIAL STYLE | 7 | 8 | 0 | 15 | |
| CONSULTATIVE MANAGERIAL STYLE | 10 | 7 | 0 | 17 | |
| LAISSES FAIRE MANAGERIAL STYLE | 7 | 5 | 0 | 12 | 0.004 |
| PERSUASIVE MANAGERIAL STYLE | 7 | 1 | 0 | 8 | |
| TRANSFORMATIONSL MANAGERIAL STYLE | 3 | 6 | 2 | 11 | |
| TRANSACTIONAL MANAGERIAL STYLE | 3 | 5 | 1 | 9 | |
| COLLABORATIVE MANAGERIAL STYLE | 3 | 5 | 5 | 13 | |
| Total | 50 | 42 | 8 | 100 | |

Since the P value is less than 0.05, the alternative hypothesis is accepted and null hypothesis is rejected. It is concluded that there is a significant relationship between Managerial styles adopted and digital knowledge of the Managers in the IT industrial situated in Chennai.

Since the P value is less than 0.05, the alternative hypothesis is accepted and null hypothesis is rejected. It is concluded that there is a significant relationship between Managerial styles adopted and personality of the managers in the IT industrial situated in Chennai.

(i) CHI- SQUARE ANALYSIS BETWEEN MANAGERIAL STYLES AND PERFORMANCE OF THE EMPLOYEES

Null Hypothesis:

There is no significant relationship between Managerial Styles and Performance of Employees

Alternative Hypothesis:

There is a significant relationship between Managerial Styles and Performance of Employees



MANAGERIAL STYLES AND LEVELS OF PERFORMANCE

| MANAGERIAL STYLES | LEVELS OF PERFORMANCE | | | Total | Sig Value |
|-----------------------------------|------------------------|---------------------------|-----------------------|-------|-----------|
| | HIGH LEVEL PERFORMANCE | AVERAGE LEVEL PERFORMANCE | LOW LEVEL PERFORMANCE | | |
| AUTHORITATIVE MANAGERIAL STYLE | 9 | 3 | 3 | 15 | 0.015 |
| PARTICIPATIVE MANAGERIAL STYLE | 1 | 11 | 3 | 15 | |
| CONSULTATIVE MANAGERIAL STYLE | 4 | 6 | 7 | 17 | |
| LAISSES FAIRE MANAGERIAL STYLE | 3 | 6 | 3 | 12 | |
| PERSUASIVE MANAGERIAL STYLE | 1 | 4 | 3 | 8 | |
| TRANSFORMATIONSL MANAGERIAL STYLE | 3 | 7 | 1 | 11 | |
| TRANSACTIONAL MANAGERIAL STYLE | 1 | 7 | 1 | 9 | |
| COLLABORATIVE MANAGERIAL STYLE | 1 | 5 | 7 | 13 | |
| Total | 23 | 49 | 28 | 100 | |

Since the P value is less than 0.05, the alternative hypothesis is accepted and null hypothesis is rejected. It is concluded that there is a significant relationship between Managerial styles adopted and Performance of the employees in the IT industrial situated in Chennai.

III. FACTOR ANALYSIS

4.1 FACTOR ANALYSIS

KMO and Bartlett's Test

| | | |
|--|----|----------|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | .755 |
| Approx. Chi-Square | | 3543.702 |
| Bartlett's Test of Sphericity | Df | 378 |
| Sig. | | .000 |

Exploratory factor analysis is used to test the earlier postulation that the underlying set of data contained 8 distinct factors. Before proceedings for factors analysis, It is required to check the appropriateness of the data through Kaiser – Meyer – Olkin (KMO) measures of sampling adequacy and the Bartlett's test of sphericity. Bartlett's test is applied to test the overall significance of correlation matrix. KMO measure indicates the proportion of variance in the variables, which is a common variance. A minimum value of 0.5 of KMO is acceptable for running factor analysis (Field, 2005). Hucheson and Sofroniou (1999) suggested, values that is between 0.8 and 0.9 are taken as great and values above 0.9 are superb. According to the findings KMO value was great with 0.755

which was above the benchmark of 0.5 and Bartlett's test of sphericity is significant (0.000) which reveals that data are appropriate for factor analysis.

40 items were subjected to exploratory factor analysis using principal Component. Analysis with Varimax Rotation. As a result, 38 items with 8 factors were revealed. The selection of a factor and an item was guided by the criteria: $KMO > 0.6$ and $KMO \leq 0.9$, Eigen value > 1.0 , Communality of each statement > 0.5 , Factor loading ≥ 0.5 , Respectively. Based on these criteria, the Eight factors were selected. Total variance explained by these Eight factors was 74.821 The result were presented below.

Rotated Matrix

Factors not loaded: Totally two statement viz., There is self motivating system is designed in concern, The manager do not motivate all types of employees in the concern belonging to Transactional Managerial Style are not loaded on any factors. Therefore, all these two statements were dropped.

Factor 1: The first factor extracted in the analysis is comprising five variables viz., The manager makes all the decisions without consulting us, The specific policies are framed and forced to follow, The manager is not giving importance for innovative ideas, The top down approach is followed by the manager, The individual attention is not given for employees and explained 30.158 of total variance. The values of statements loaded for this factor is ranged from 0.998 to 0.983. Each of this variables represent the Authoritative Management Style.

Factor 2: The Second factor extracted in the analysis is comprising five variables viz., The manager always makes all the decisions with consulting us, The manager get my concern for all, The open door policies is followed in the concern, There is a higher employee engagement, There is strong problems - solving approaches that solve all my problems and enable to achieve the goal and explained 26.083 of total variance. The values of statements loaded for this factor is ranged from 0.982 to 0.976. Each of this variables represent the Consultative Management Style.

Factor 3: The Third factor extracted in the analysis is comprising five variables viz., The most of the decisions made by consulting me, There is effective communication and openness through all levels organizations, The Manager and employees are working to gather to achieve the goals, The employees are motivated to contribute their effort for the organizational development, The feeling of the employees are valued and motivated for organizational growth and professional growth and explained 11.958 of total variance. The values of statements loaded for this factor is ranged from 0.981 to 0.865. Each of this variables represent the Participative Management Style.

Factor 4: The fourth factor extracted in the analysis is comprising five variables viz., The employees are motivated to take self decision making, The proper guidance are given when it is needed, The managers are acts as mentor, The employees feeling are considered, The manager does not care the day to day affairs of the business and explained 4.700 of total variance. The values of statements loaded for this factor is ranged from 0.592 to 0.555 Each of this variables represent the Laissez - Faire Management Style.

Factor 5: The fifth factor extracted in the analysis is comprising five variables viz., The manager holds the control of decision making, The manager and employees work together to archive the task, The employees are motivated with reason and logic to work, The honest and rationality behind the decision making are explained to employees, There is no avenue for feedback in the concern and explained 4.174 of total variance. The values of statements loaded for this factor is ranged from 0.592 to 0.520. Each of these variables represent the Persuasive Management Style.

Factor 6: The sixth factor extracted in the analysis is comprising five variables viz., The employees are motivated to set goal and helped to achieve the goal, There is an environment which support the innovation, The employees are motivated to reach full potential and professional growth, There is a resistance in accepting changes by the employees, There are reward and punishment system in the concern and explained 3.999 of total variance. The values of statements loaded for this factor is ranged from 0.786 to 0.563 Each of this variables represent the Transformational Management Style.

Factor 7: The seventh factor extracted in the analysis is comprising three variables viz., There is a close supervision is made to attain the targets, The manager insist me to attain the short term goals, There is no much importance is given for the achievement of overall goal of the concern and explained 3.883 of total variance. The values of statements loaded for this factor is ranged from 0.561 to 0.543. Each of these variables represents the Transactional Management Style.

Factor 8: The Eight factor extracted in the analysis is comprising five variables viz., The manager works closely with the teams to achieve the goals, The importance are given for the fulfillment of personal need and professional needs, The importance is given for job satisfaction, The more importance is given for maintaining morality in the concern, There is complexities in creating space for high level of strategic planning and explained 3.783 of total variance. The values of statements loaded for this factor is ranged from 0.886 to 0.583. Each of this variables represent the Collaborative Management style.

IV.RANKING OF FACTORS

RANKING OF FACTORS

| MANAGEMENT STYLES | MEAN | RANKS |
|-----------------------------------|------|-------|
| Authoritative Management Style | 235 | V |
| Consultative Management Style | 556 | I |
| Participative Management Style | 456 | II |
| Laissez-Faire Management Style | 212 | VI |
| Persuasive Management Style | 211 | VIII |
| Transformational Management Style | 276 | IV |
| Transactional Management Style | 218 | VII |
| Collaborative Management Style | 345 | III |

The above table shows the mean value and Ranks of all the management styles. The Integrated styles of management is adopted in the IT Industries situated in Chennai followed by the Consultative Management Style, Participative Management Style, Collaborative Management Style, Transformational Management Style, Authoritative Management Style, Laissez-Faire Management Style, Transactional Management Style, Persuasive Management Style. The least preference is given for persuasive Management style in the IT Industries for managing the concerns and employees.

V. MULTIPLE CORRELATIONS

Multiple Correlation Analysis made to identify whether the performance is increased based on Managerial Styles, Personality type, Digital Technology Knowledge of Managers in IT industries at Chennai.

Null Hypothesis:

There is no significant relationship between Managerial Styles, Personality type, Digital Technology Knowledge of Manager and Performance.

Alternative Hypothesis:

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There is a significant relationship between Managerial Styles, Personality type, Digital Technology Knowledge of Manager and Performance.

MULTIPLE CORRELATION BETWEEN MANAGERIAL STYLES, PERSONALITY TYPE, DIGITAL TECHNOLOGY KNOWLEDGE OF MANAGER AND PERFORMANCE

| | | MANAGERIAL STYLES | Un standardized Predicted Value |
|--------------------------------|---------------------|-------------------|---------------------------------|
| MANAGERIAL STYLES | Pearson Correlation | 1 | .972** |
| | Sig. (2-tailed) | | .000 |
| | N | 100 | 100 |
| Unstandardized Predicted Value | Pearson Correlation | .972** | 1 |
| | Sig. (2-tailed) | .000 | |
| | N | 100 | 100 |

** . Correlation is significant at the 0.01 level (2-tailed).

Since the P value is less than 0.01, the alternative hypothesis is accepted and null hypothesis is rejected. It is concluded that there is a significant relationship between Managerial styles adopted, Personality type, Digital Technology Knowledge of Manager and Effective Performance of employees working in the IT industrial situated in Chennai.

10. FINDINGS OF THE STUDY:

I. FINDINGS FROM PERCENTAGE ANALYSIS:

1. It is found that 37% employees belonging to the age group of 30 to 40 years are comparatively more.
2. It is found that 52% employees are male.
3. It is found that 47% employees are software engineers and are comparatively more.
4. It is found that 29% employees are earning 1,00,000 to 1,50,000 and are comparatively more.

II. FINDINGS FROM CHI-SQUARE TEST:

1. It is found that there is a significant relationship between Managerial Styles adopted and Performance of the employees in the IT industrial situated in Chennai.
2. It is found that there is a significant relationship between Managerial Styles adopted and Personality of the managers in the IT industrial situated in Chennai.
3. It is found that there is a significant relationship between Managerial Styles adopted and digital knowledge of the Managers in the IT industrial situated in Chennai.

III. FINDINGS FROM FACTOR ANALYSIS:

1. The Integrated styles of management are adopted in the IT Industries situated in Chennai followed by the Consultative Management Style, Participative Management Style, Collaborative Management Style, Transformational Management Style, Authoritative Management Style, Laissez-Faire Management Style, Transactional Management Style, Persuasive Management Style. The least preference is given for persuasive Management style in the IT Industries for managing the concerns and employees.

IV. FINDINGS FROM MULTIPLE CORRELATION:

1. There is a significant relationship between Managerial Styles adopted, Personality Type, Digital Technology Knowledge of Managers and Performance of employees working in the IT industrial situated in Chennai.

12. SUGGESTIONS:

1. Persuasive Management Style, Transformational Management Style and Transactional Management Style also should be used at maximum to get the advantages of these managerial styles in IT industries.

13. CONCLUSIONS:

It is concluded that the Integrated style of management is used in the IT Industries situated in Chennai followed by Consultative Management style, Participative Management Style, Collaborative Management Style, Transformational Management Style, Authoritative Management Style, Laissez-Fair Management Style, Transactional Management Style, Persuasive Management Style. The least preference was given to persuasive Management style in the IT industrial for managing the concerns and employees. Also it is found that there is a significant relationship between Managerial Styles adopted, Personality Type, Digital Technology Knowledge of Managers leads High Performance in the IT Industries situated in Chennai.

14. REFERENCES:

1. Kerstin Lopatta & Sebastian Tideman & Katarina Böttcher & Timm Wichern, 2019. "[Managerial Style – A Literature Review and Research Agenda](#)," [International Business Research](#), Canadian Center of Science and Education, vol. 12(2), pages 80-98, February.





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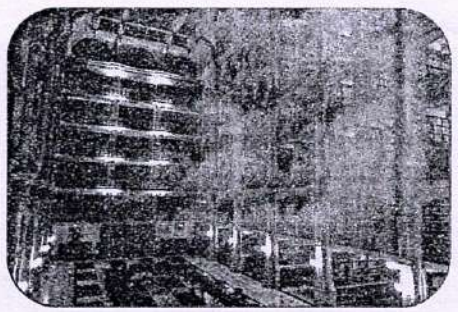
CHALLENGES OF LIBRARY SERVICES IN MODERN INDIA

Dr. Aarief Basheer

**Librarian, Islamiah Women's Art's and Science College , Vaniyambadi,
Thirupattur District, Tamil Nadu.**

ABSTRACT:

Libraries collect the energy that powers modern India's creativity. Surely, open the windows of the library to see the world and inspire everyone to explore, succeed, and contribute to enhancing their quality of life. According to A.P.J. Abdul Kalam, a good book is equivalent to a hundred good friends, but a good friend is equivalent to a library. Public libraries have recognized the necessity for information for all types of people in society. The government, both at the state and national levels, has taken steps to establish public libraries as essential sources of knowledge for people from all walks of life. This article discusses the sorts and importance of libraries in India, excellent libraries in India and around the world, and the challenges of public library services in India.



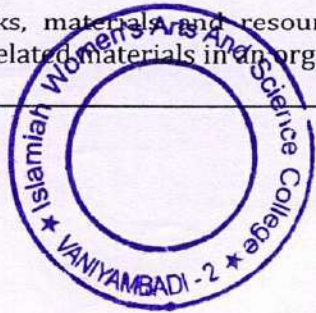
KEYWORDS: *Concept of Libraries, types & importance of library, outstanding library worldwide and India, Challenges of library services.*

1.INTRODUCTION:

Knowledge is the key component that fuels growth and success. It is essential for a happy life and the advancement of a country. There are typically two ways to seek knowledge, official education and informal education. Informally acquired information is that which is learned outside of the classroom through daily activities, practice, and experience. However, both methods of knowledge seeking are dependent on libraries. In the global system of education, information storage, and retrieval, libraries are essential. Information of every kind is accessible through publications including books, journals, movies, recordings, and other media. Libraries are renowned for fostering the advancement of knowledge. Libraries, according to the International Federation of Library Associations (2018), are essential for attaining sustainable development objectives. Governments must implement effective and efficient frameworks in place that make it simple to access reliable information in a timely manner. A library is a place where people can go to borrow books, movies, and other media. It offers access to knowledge and music as well as physical and digital resources in the form of printed documents or other tangible resources like DVD, CD, and cassette. When Timbuktu's libraries were built in the fourteenth century, they drew intellectuals from all over the world (Singleton, Brent D. 2004).

2. OBJECTIVES AND METHODOLOGY

To maintain the preserve books, materials and resources with historical, cultural, social, economic and archival value and other related materials in an organized collection to provide members



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the principal beneficiaries of its upkeep. By obtaining materials for educational use for the benefit of students and teaching departments, it plays a significant role in the national life of the community.

4.2. Special Library: Special libraries have grown in popularity since the turn of the 20th century. A special library is one that caters to a certain demographic, such as the staff and members of a professional or research organisation or the employees of a company or government department. Such a library mostly deals with information. (Krishan Kumar; 1987; 72).

4.3. Public Library: A public library, sometimes known as a circulating library, is one that is open to the general public, is typically supported by public funds (such as taxes), and may be run by civil workers. Public libraries may be taxed by any level of government, from the municipal to the federal. A great example of good government is the public library. It serves every person freely, in as much or as little detail as he or she desires, and is a locally regulated public benefit.

4.4. National Library: A national library is a library that was founded by the government of a country particularly to act as the foremost information repository for that nation. These, in contrast to public libraries, hardly ever let anyone check out books. They frequently contain a large number of uncommon, priceless, or important works. A national library is one whose responsibility it is to collect and preserve the literature of the nation both inside and outside of its borders. As a result, national libraries are those institutions whose patrons represent the entire country. (Line, Maurice B.; Line, J. 2011). Few importance of libraries as follows.

- A library provides a valuable service to society by disseminating knowledge.
- The hub of all academic, intellectual, and social learning activities is the library.
- Libraries foster community development
- The digital library, which has a wealth of global internet resources.
- The library offers the ideal setting for learning new things (Binita.S. 2020).

4.5. State wise public libraries acts in India

| S. No. | State | Name of the Library | Year |
|--------|----------------|--|------|
| 1. | Tamil Nadu | Tamil Nadu (formerly Madras) Public Libraries Act | 1948 |
| 2.. | Andhra Pradesh | Andhra Pradesh Public Libraries Act. | 1960 |
| 3. | Karnataka | Karnataka Public Library Act | 1965 |
| 4. | Maharashtra | Maharashtra Public Libraries Act | 1967 |
| 5. | West Bengal | West Bengal Public Libraries Act | 1979 |
| 6. | Manipur | Manipur Public Libraries Act | 1988 |
| 7. | Kerala | Kerala Public Libraries Act | 1989 |
| 8. | Haryana | Haryana Public Libraries Act | 1989 |
| 9. | Mizoram | Mizoram Public Libraries Act | 1993 |
| 10. | Goa | Goa Public Libraries Act | 1993 |
| 11. | Gujarat | Gujarat Public Libraries Act | 2002 |
| 12. | Orissa | Orissa Public Library Act | 2002 |

Source: Zahid Ashraf Wani. (2008).

The enumerated states, the provisions of the relevant Acts are more or less fully in effect in the states indicated under 1-5. Although an Act has been approved in the remaining states, complete implementation is still pending. The Acts of Andhra Pradesh, Haryana, Karnataka, and Tamil Nadu make provision for levying library cess among other sources of finance, however other states have no provision for collecting library cess.



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- 5.10. Bibliothèque nationale de France, Paris, France:** With 15 million volumes and other things in its collection, the French National Library saw 1,150,000 visitors at its four Parisian locations in 2016.
- 5.11. National Library of Russia, St. Petersburg, Russia:** The National Library of Russia has a collection of 35,718,000 articles, and according to their website, 966,000 individuals visited the reading rooms in 2011.
- 5.12. Trinity College Library, Dublin, Ireland:** According to its annual report, approximately 964,000 people visited Ireland's largest library, Trinity College Library, in 2017. (Emily Temple. 2018).

6. MOST POPULAR LIBRARIES IN INDIA

- 6.1. The National Library of India, Kolkata:** The National Library in Kolkata has the most volumes and other public records overall. Over 2,270,000 books have been stored in the library, which is situated on 30 acres of ground. Additionally, it gathers and keeps safe every printed item ever created. As a result, it has about 3,200 manuscripts and almost 86,000 maps.
- 6.2. Delhi Public Library, Delhi:** Over 18 lakh books are housed in the collection of the Delhi Public Library in Delhi. The fact that the library offers a separate section for Braille books is notable.
- 6.3. State Central Library, Hyderabad:** South Indian State Central Library (SCL) has a surface area of 72,247 square yards. Its library has over five lakh books and has 17,000 rare and priceless manuscripts.
- 6.4. Anna Centenary Library, Chennai:** The 8-acre library in Tamil Nadu has a book collection of about 5 lakh titles. A Braille library is also included to meet the needs of those who are blind.
- 6.5. Allahabad Public Library:** The largest public library in Uttar Pradesh, Allahabad Public Library or Thornhill Mayne Memoria, has 1.25 lakh books, 40 different types of magazines, and 21 Arabic manuscripts with Parliament Papers.
- 6.6. Krishnadas Shama Central Library, Goa:** Shaman Krishnadas Portuguese, Latin, French, and English-language books and magazines are available at Goa's Central Library, one of the city's oldest libraries. Additionally, it has books from the 1961 era.
- 6.7. State Central Library, Thiruvananthapuram, Kerala:** Since its founding in 1829, the State Library of Kerala has amassed a collection of 3,67,243 documents in a range of subjects and languages.
- 6.8. Smt. Hansa Mehta Library:** The Smt. Hansa Mehta Library was founded in 1950 and is headquartered in Vadodara. Its largest reading room is 10,600 square feet, and it has a library of about 25,000 books.
- 6.9. Saraswathi Mahal Library:** One of the oldest and most distinctive Asian libraries is the 16th-century Saraswathi Mahal Library. Later, the general public was allowed access by the government. Over 35,000 manuscripts in languages including Tamil, Sanskrit, and Telugu are included in its collection.
- 6.10. Asiatic Society, Mumbai:** Over 15,000 volumes are rare and precious in the society's collection. Dante's Divine Comedy is available in the library's original editions. (Vibes of India. 2022).

7. CHALLENGES OF LIBRARY IN INDIA

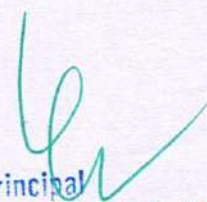
- 7.1. The absence of a library policy** is a serious drawback in most nations. A library policy is meant to provide instructions for decisions to be made and actions to be done inside the library.
- 7.2. Poor staffing procedures:** The majority of the studies highlighted bemoaned the inadequate staffing. Either there isn't a single qualified librarian, or there aren't any. Lack of qualified workers in the library creates further issues including an irrelevant choice of books and books that are improperly catalogued and organized. Malanga (2017) asserts that inadequate staffing contributes to kids' lack of information literacy.
- 7.3. Insufficient funding:** Insufficient budget results in inadequate staffing and resources. Within the Ministry of Education's library policy and national library policy, the problem of library finance and budget needs to be addressed.
- 7.4. Weak ICT infrastructure:** In the modern day, the school system must have robust technical infrastructures. Sadly, the condition at the majority of libraries in developing

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Dr. Aarief Basheer
Librarian, Islamiah Women's Art's and Science College , Vaniyambadi,
Thirupattur District, Tamil Nadu.




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Islamiah Women's Arts and Science College
Vaniyambadi - 635 752.

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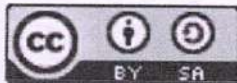
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E-Commerce and E-Policy Issues and Strategy Perspective for India

Dr. Aariefa Basheer

Librarian

*Islamiah Women's Arts and Science College
(Affiliated to Thiruvalluvar University, Vellore),
Vaniyambadi, Tirupattur District, Tamil Nadu, India*

Abstract

Today is the world of scientific developments, electronics and electrical. One of the major developments is the mode of commerce through electronic or electronic commerce. This research article discusses the key issues regarding the services that are connected to electronic commerce today. Hence, there are certain useful and essential key queries and issues pertaining to this area and of course for the purpose to initiate a debate on this. Thus, there are certain questions related to these issues now a day. In order to justify this, there are issues connected to the electronic commerce from the World Trade Organization (WTO) outlook towards the nations across the globe in general and India in particular. In fact, the electronic commerce or E-commerce has to be made further more effective and flawless for its smooth and successful process so that it could flourish with all its potentials to every nook and corner of the world. Thus, this paper discusses the issues of E-commerce and strategic standpoint for India.

Keyword: Development, Electronic, Commerce, Essential.

Introduction

The economy of any country heavily depends upon globalization and digital economy as the new theory and so the global economy. These changes in the national markets cause changes in the global economy as well and they continue affecting various enterprises and the inhabitants worldwide. The E-commerce in the developing nations today has a great influence over international trade sector. According to studies, the industries handling import and export trade have developed over the past years. In fact, it will keep having its effective impact on the growing industries. The e-commerce services too will have significant impact on the service sector. The service sector flourishes with its fastest growing and zealous potential with digitalized transactions and services.

There is no need for the debate on the prospective of e-commerce today since it has shifted its stand from the world of hype and fantasy to the world of digital reality. The e-commerce plays a vital role in creating economic bonds between the countries and within the countries continuing in performing its effective and productive tasks being a major way for the policy consideration. The e-commerce has covered almost all facets of trade today. There are several factors behind the successful performance of e-commerce and the

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most significant is the infrastructure consisting of both financial and physical (telecommunication network) patronage and of course the legal framework with the inclusion of a business vibe that is advantageous to e-commerce. It also relays on the feasibility of the hardware prices like computer, routers, switches and so on and similarly of the software and last but not the least, the human resources, the standard of education and the policies of the country.

Recommendations of World Trade Organization (WTO)

It is the need of the hour for the developing countries like India for the preparations of the multilateral agenda for the upcoming trade, specifically the new issues that were focused and discussed in the Second Ministerial Conference organized by the World Trade Organization WTO in May, 1988 appealing the General Council to formulate its recommendations. One of the major issues discussed is the e-commerce that is currently under the scrutiny and examination of the WTO. The e-commerce is not merely a new frontier and technology for the global trade but it is a progressive process still. Hence, the developing countries need to focus and understand the need of e-commerce and should assess it carefully from their own trading perceptions. Therefore, they need to scrutinize the pros and cons of various proposals and issues that have dragged the attention of the WTO in this regard. They are required to comprehend the potential influence of this recent phenomenon over their economy by working and charting out suitable measures and responses in this connection. Nevertheless, it is indeed a challenging thing to implement effective e-commerce strategies unlike the other agendas concerned before the World Trade Organization today, since this area is not just a new one but also contains certain implications that are still not clear. In fact, it is the need of the time to create certain policies and governing environment that paves effective way for the development of e-commerce with national harmonization to be adopted in various areas like trade, communication, competition, intellectual property, privacy and security.

Concept of e-Commerce

In order to help determine the scope and perspective of policy agenda, it is needed to understand the definition of e-commerce. It has been defined as the business through online or online business. Further, the OECD (Organization for Economic Cooperation and Development) has defined the term 'e-Commerce' as a new method for doing business and has qualified it as a business done over online with the non-proprietary protocols established through the process of open standard setting like the Internet.

Similarly, the World Trade Organization defines e-commerce as Electronic Commerce that comprises all sorts of commercial transactions through the medium of electronic or network, fundamentally based on Internet. The concept of e-Commerce consists of three chief transactions namely:

1. Business-to-Consumer or B2C
2. Business-to-Business or B2B and
3. Business-to-Government or B2G.

This research paper is based on the analysis of these types of trade and their transactions. Generally from the business perspective, the e-Commerce is not confined or limited to a specific product or commodity rather it includes the e-mail or other such online transactions or communications. A firm performs online transactions or communication to its customers or buyers in this regard be it pre-purchase information or after sale-services or support.

Major Practices of e-Commerce

Fundamentally, there are two major uses or practices of e-commerce. It is used to save the cost


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of expenditures and time during the course of transactions. It is also very helpful and useful as a tool for marketing the commodities and in the development of business through increased sales especially through the best and effective customer services. The chief use of e-Commerce is that it paves way for the introduction of business a number of customers in a short span of time. For instance, the IT information Technology based businesses, software and maintenance services, call centres and more over the digital business and so on.

Thus, a wide range of the business development and marketing is possible through the e-Commerce. Apart from it, it plays vital role in providing space for the introduction of new business. There is though unpredictability of the long lasting future of e-Commerce yet it could be successfully sustained and managed through effective use of mobile phones, fax or other such resourceful media. If it is done, there are ample scopes of more and effective business transactions and the chain of goods supply be strengthened as digital and online businesses.

The concept of e-Commerce is not merely the amalgam of electronics and business alone. In fact, it is more resourceful and effective in many ways representing introductory ways to do business even without being bind to the changing of rules and code of conduct for businesses. The reason behind this is that e-Commerce is chiefly about technology rather than any business management or strategy. The concept of e-Commerce could be understood and its significance could be gauged while studying its transactional aspects. From the business outlook, e-Commerce provides exciting offers to its customers from the pre to post purchases, services, information of the products and more importantly the consumer satisfaction and support.

Outline of e-Commerce in India

What is e-Commerce before the Indian setting? The crystal clear concept of it could be more useful so as to focus the areas that need it and also to understand the issues pertaining to it from all dimensions. In fact, e-Commerce in India has an enhanced positive context. By its export in software professionals, India has its own rank among the countries in the world of Information Technology. This study thus aims to focus three areas that encompass India which are web enabled services (transcription services to call centres), Software exports (body shopping to e-Commerce services), e-business and e-trade (dot.coms, portals, services, old and new economy and global supply chains) etc.

Speaking of the first area, there is a prominent shift from the beginning chiefly the low-end software solutions to conclusive sectorial software projects for trades, and similarly e-Commerce software and its services for mainly the external sector. The second area is the web enabled services that is the outcome of proliferation of the worldwide internet on one hand and on the other hand is the 'death of distance' for industry and services in the west that lead firms to establish call centres of their own and other 'back-office' services in far off places. These services contain medical transcription, call-centres, insurance claim process, web services and finally a complete mass of emerging ample scopes in the regions that are digitally enabled for the business. Comparing to the previous areas it is the third and final area that has a hard-core e-business, e-trade services and e-projects. They include new websites of B2C and B2B with portals and the facilities of e-business that are being initiated by the domestic companies in India.

Strategy Formultion - A Framework

It is worthy to state that the framework of a classical policy needs to be set in order to formulate a national strategy for e-commerce. The framework for this purpose comprises of the following:

- To decide promoting e-Commerce (agenda setting that requires e-awareness).
- To decide filtration of issues along with defining the stakeholders in the process

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- To define and forecast the goal
- To set objectives and priorities (what is required and how to know we will have it.)
- To analyze the options (open to alternatives rather than what is easy)
- To implement the policy and strategy
- To monitor and evaluate (through participatory and analytical way) and
- To continuously maintain, adjust and re-evaluate.

Here, it is required to differentiate between policy and strategy though both go hand in hand yet they are needed for an export strategy framework of e-Commerce. It helps to look forward for a focused approach of target oriented rather than 'usual volume of promotion' or 'muddling through' approach. Even in developing nations like India, there is the shortage of resources and time to aim at the broad band or the apparently inclusive policy so as to change or shift their entire economy to compete the new digital era. Hence, under such circumstances, the short term or medium term strategies play prominent role to acquire benefits of e-Commerce from (the trade and developmental benefits).

Towards the Indian Strategy

Whether or not, it is essential for India, to bring into practice an active and energetic role as a tool for domestic growth and governance or it should endorse and upsurge her export growth tying up with international business. It is also important for the country to make sure that the rewards of e-Commerce accumulate to the companies that are struggling to establish themselves after having been economically sidelined due to terrestrial, technological, financial and educational flaws. Similarly, the gap between the abundant current information and the 'information poor' should be bridged for the provision of a healthy foundation for the enhancement of e-Commerce to flourish as a national objective.

It is the need of the hour to form a policy and regulatory vibe that supports the growth and enhancement of e-Commerce and of course harmonizes the national approach in various fields like telecommunications, trade, intellectual property, competition, privacy and security. The key factor to this is internet network, telecommunication, supportive and proactive policies are mandatory to avail the rewards of this sort of emerging opportunity. Therefore, research is required for the countries like India to study and evaluate the global initiatives and their relative adapt ability and achievement.

Development Objectives

India as a developing nation that has certain challenges and responsibilities before her specifically in creating a conducive policy environment for the purpose to enable the enhancement and growth of e-Commerce in the country on one hand and on the other hand she has to ensure social objectives to provide access as well as benefit for those who are not in a position to avail or afford it. There are certain initiatives that are to be considered for promotion. These initiatives are Electronic governance, public internal terminals, and rural access at subsidized costs, e-awareness and so on. Apart from it, there should be transparency of regulatory approaches that should be independent of specific technologies and of course harmonized. They should also be open with competitive telecommunicative policies with a purpose to attract the required capital for the smooth progression of telecom and for the promotion of e-commerce.

E-Commerce and E-Trade

The estimated projection for the Information Technology shows the export of US\$ 50 billion, with 10 billion from the e-business. In fact, a major part of our success depends upon the IT areas



that are from the software programming directly. There is still expectation for the enhancement of Hard-core e-Commerce or e-Trade. The slow pick up of these things pose a threat to the existing business since much of the international trade is shrinking its circle from development. This slow pick up also transforms itself into digital transactions and commerce through internet.

An outline or over look is necessary even compulsory for the analysis of best and sound suited trade to be converted to B2B worldwide chains of goods supply in the future. This analysis would also pave way for the growth and development of our existing and current trade's basket by finding or foreseeing best commodities to be handled this issue at an ease.

Automation is essentially required for this sort of digital supply chains and of course with a high degree. The following are the factors that guarantee a great chance of adaptability and compliance. They are

- Urban based exporter location for easier access to computerization and the Internet
- The larger enterprises moving first as they alone have the surplus resources for digitization and introduction of ERP and EDI type automation.
- Where the Trading House interface is more as they could be the catalyst in the process or they carry out the transaction
- Where export is to fixed or restricted number of buyers in an industry that is switching to digital procedures and digital supply chains.

Applying this criterion to India's major export items may give an indication of those that may become e-enabled easier/quicker. Table 1.1, presents a matrix that attempts to flag the compatibility for e-commerce transactions of the top twelve product groups in India's export basket. These products need to be converted as e-compatible for e-trade.

From the above study it appears that nine out of the twelve groups of major products are between the medium and high possible compatibility to be included for the e-Commerce. It includes both the positive as well as negative aspects in it. On the positive side it shows the probability whereas on the negative side, it poses a threat for the current export basket of commodities. Unless we concentrate on e-Commerce and e-trade, we are at the risk of losing the market share being possessed by us today. It is a pathetic fact that both the data and ground situation have the shortcomings in terms of compilation and interest. It is the need of the hour for the Ministry of Commerce and Industry to address the issues pertaining to the trade and industry association in our country.

E-Commerce as a Non-Tariff Barrier

The e-Commerce today has become a non-tariff barrier for the developing nations like India. It has come as a flashing dimension in the commercial field today being helpful and resourceful in the maintenance of low and reasonable charges comparing to the trade without internet or electronics. The digital supply chains play vital part that go hand in hand for the effective growth of e-Commerce. A company without e-Commerce facility is more at risk than the firm that follows and adapts it. Besides there are a number of commodity suppliers that are paid their payment electronically and through net banking.

Towards a World Trade Organization Negotiating Position

The issues related to e-commerce and of course their consequences are dependent to the information technology and accessibility of the sources. If asked whether there is surety by the global environment on the equal right of entry and the correct utility of it? Astonishingly, the answer is negative. Even the far cry of the real situation is that the World Trade Organization and the agencies worldwide are not in a position to its provide surety and accessibility to all its members however a logical negotiating position does exist. It further opens space for the demand

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and preferential treatment for the developing nations in any e-commerce bond. When getting is still a doubt but negotiating for it may be useful and resourceful.

There is still a tint of doubt that whether the e-commerce or e-trade is actually effective, resourceful and beneficial. Much more study is required to understand and analysis this issue deeper particularly from their outlook and consequences in the developing world today. Most of the e-commerce and the internet technical and economic developments in one hand and the negotiations and discussions at the World Trade Organization or ITU etc. in the other hand take place in the absence of a broader and more integrated work frame that takes account of the necessities and communication technologies that assist it.

Many of the developing countries in the world are striving to adopt a defensive standpoint. They are not zealous enough to have engaged in the process at the World Trade Organization that could pave way for the endeavors and commitment and therefore foreclose their options. The wider picture today is still unclear and the costs and benefits are still difficult for the determination and accessibility. It is mandatory for the policy makers to ask for the World Trade Organization's work programme on the e-Commerce and also to analyze the fiscal implications and revenue from the e-Commerce for the developing countries, the implications of intellectual property regimes, erosion of the accessibility of markets for e-commerce and the bearable expenditure on the technical accessibility of e-commerce.

There are certain barriers for the feasibility and access of this medium in developing countries. These obstacles need to be simultaneously discussed otherwise, the gap between the developing nations and the developed nations even the gap between poor and rich cannot be bridged and compromised. Hence, while focusing the promotion of e-commerce across the globe as a part of agenda for world trade, it is also necessary to bring under lime light certain issues pertaining to it like, the infrastructure issues, investment, feasibility and marginal cost of software and hardware, education, awareness, providing training and other such issues need to be redressed and addressed. This stance in this regard is mandatory for the country like India.

On the policy front, the Indian negotiators at the WTO may not be interested to include e-commerce as another issue of the multilateral trade system or agenda since they would not like to take on any more obligations as India may not have the resources to meet them. The flip side of this could be that there is a chance of (the Indian traders and exporters may)losing some possible access in the West or elsewhere. There is a query whether we have enough resources and data to solve this issue? The answer is currently not because the implications of the global e-commerce and still emerging themselves. Thus, it must the demand from India to the WTO that it should continue to examine this issue as a core part of their work programme globally.

Last but not the least, it is necessary for the Indian negotiators to recount that India is one of the leading nations in the field of information era. Do we need the WTO and any agreement on e-commerce that it may come up with? Not probably. Markets in the developed nations like India are accessing, and continue to effective and uninterrupted accessibility. They are already fair and liberally open. The history is evident that India has had led the oppositions irrespective of any issues or costs raised by the United States of America and other developed nations under the WTO. Probably, in this situation, the country would gain further more by not standing out as the opposing country either.

Conclusion

The theory of e-commerce is more about the business strategy and management than it is about the technology. The initiatives for a strategic approach to the digital economy demands dynamic approach rather than the static. It is important to see whether the e-commerce develops in a


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favorable regulatory environment and it does of course go along with the national approaches. The developing countries like India need to focus the multilateral trade agenda in future so that it could include e-commerce for WTO negotiations regarding it. The nation should raise questions and appeal the WTO for the assistance of e-commerce and also to analyze and examine its worldwide suggestions more importantly from the perspectives of the developing countries. This process would include the revenue analysis and fiscal inferences of e-commerce there. It would also help their erosion of market accessibility and intellectual property regimes vis-à-vis electronic trade and enhancement of the economy and convenience of technology at the affordable and reasonable expenditures. India, being the developing country needs to equip herself for the preparation of strategies to access the production and supply chains at various levels during the course of its paradigm of e-commerce. The strategy of the formulation framework should be followed by the country to monitor any plan or scheme of this kind. It is the obligatory of India to turn herself as an e-commercial and e-compatible country for the purpose to protect and husband its current market share across the global trade. To achieve this goal, the Ministry of Commerce in the country should come forth to launch a work programme for the analysis, inferences, significance and moreover the need for e-commerce in the current era of trade in various production areas and groups that include for services and to work out strategies to facilitate wide range of convenience and expansion of trade and industry in India.

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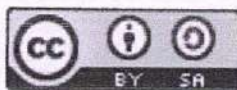
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A Study on Impact of Online Marketing on Customer in Rural Areas at Ambur

Dr. P. Kavitha

M.Com., M.Phil., M.B.A., M.Com(CA.), Ph.D., SET., Assistant Professor of PG and Research Department of Commerce Islamiah Women's Arts and Science College (Affiliated to Thiruvalluvar University, Vellore) Vaniyambadi, Tirupattur

Abstract

Online marketing is the concept which emerges in a last decade. It evolved very well in western countries. It concentrates more on Chronic equipment one more area in which this marketing concentrates is the educational sector The customer are focused in the internet only for the purpose of information but as the technology improve and the people started migration. They concentrated in e-online marketing. Close to 70% of India's population resides in villages, and are in the rural segment. With India truly on the path of global IT leadership, it first needs to look into itself or not. With the advent of E-commerce, one reason for the same is that urban business have all the advantages of technology, while rural business. Rural India has not been able to take advantage of ICT (information and communication technology). Basic strategy to be followed in e-online marketing is the creating awareness of the product or service. It is not easy to create the awareness of the product. If the segment is very niche, it is so tedious to attract the peoples mind. It requires lot of creativity and data regarding the product or service. The online marketing has impact on the rural marketing. The study is undertaken to identify the factors influencing purchase and study the attitude of customers.

Keyword: Online Marketing , Impact, Attitude of Customer Towards Online Purchase

Objectives


1. To identify the factors influencing online purchasing
2. To identify the attitude of customer towards online purchasing
3. To identify the impact of online marketing in rural customers

Research Methodology

The suitable research methodology will lead the findings without any bias. Therefore, the methodology which has been adopted in this study has been described. The exploratory research method is followed in this study. The reliability and validity has been made. The multi choice questionnaires have been used to collect the data from the sample units. The 150 samples have been taken based on the convenient sampling methods, finally 100 samples are finalized for the study. The percentages have been made to derived conclusion and get the findings.

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Sample Frame of the Study

The convenient sample method was adopted in the study. The questionnaire have been issued to collect the data.

Area of Study

The study was under taken in Ambur villages

Unit of Study

Online customers rural area in Ambur are taken for the study

Period of Study

This research was under taken from the month of October to December 2022

Limitation of the Study

The financial and time constrains were the limitation of the study.

Finding from Percentage Analysis

1. Female have the highest frequency
2. Persons in rural area have monthly income 1000-5000 constitute the highest frequency.
3. The major respondent are from the rural area constitute the highest frequency.
4. The respondent completed graduate constitute the highest frequency.
5. The unmarried constituent the highest frequency
6. More respondent from the join family which constitute the highest frequency.
7. The respondent have done the online purchase which have high frequency.
8. The marketing companies are targeting rural customers which constitute the highest frequency.
9. The customer does not influenced to purchase due to the attractive of screen display of apps which constitute the high frequency.
10. The rural customer had the bad experience from the online shopping
11. The respondent have faced the problems in the delay in delivery which also constitute the high frequency.
12. The respondent are using the Amazon which constitute the high frequency
13. The online market gives a good deliver which constitute the high frequency but dost not provide the good service which constitute the high frequency.
14. The respondent are said Yes which provide good service and user friendly which constitute the high frequency.

Findings from Chi-Square Analysis

1. Since the P value is 0.002. Hence, it is interpreted that there is a significance between Income level of the rural customers and it has influence on online marketing.
2. Since the P value is 0.000, Hence, it is interpreted that there is a significance between Age level of the rural customers and online purchase.

Suggestion

The marketing strategy should be improved and employee must be trained well to do online marketing.

Conclusion

Most of the customer purchase through online but the more awareness about online buying is needed. The online marketing company should train its employee to enable them to convince the rural customers.





REAL LIFE APPLICATIONS OF GRAPH THEORY

Ms.N.SHAZIA SAQULAIN

M.Phil Scholar

ISLAMIAH WOMENS ARTS AND SCINCE COLLEGE-VANIYAMBADI

Ms.L.JAGADEESWARI, MSc, M.Phil

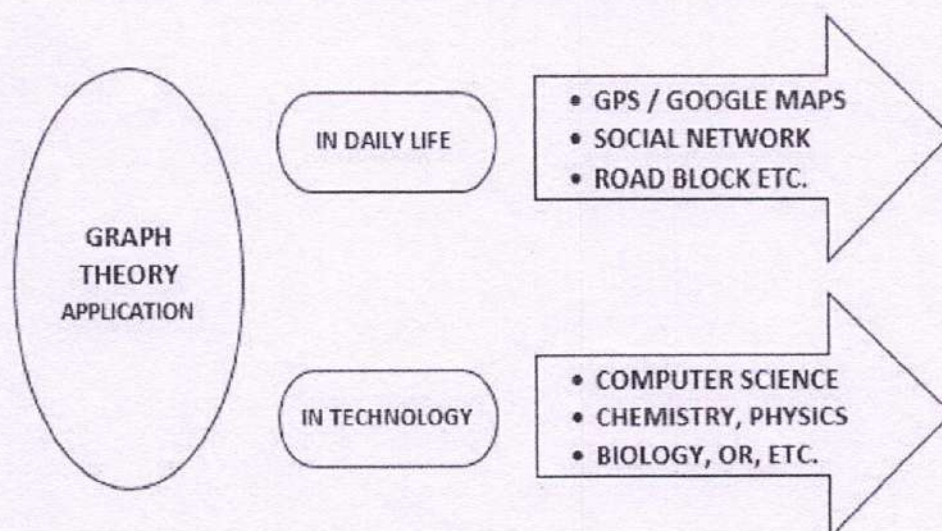
HOD & ASSISTANT PROFESSOR

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ABSTRACT

The various concepts or techniques of graph theory is widely applied in so many disciplines of sciences. It is a fact that, without knowing the basic concepts of graph theory we use them in our day today life for example.

If we want to go to a certain place which is linked to our first point in many ways, we prefer the shortest distance or way to go to that place as soon as possible. If the same thing we see by graph theory, the two destinations are considered as peaks and edges are the streets. If we think the direction of the place, then in graph theory language it is a directed graph. So knowingly or unknowingly we are using graph theory in our day to day life. Now let us, see the various branches of Science and which graph theory is widely applied.



1.APPLICATION IN GPS OR GOOGLE MAPS

G-maps are used mainly to find the easiest and shortest possible route from one particular destination to another.

Destination may be considered as Vertex and the links are known as edges which has the distance. Then the software will define the optimal route. Mainly schools/colleges widely use these techniques to pick and drop their students to school/college from home and vice versa.

2.APPLICATION IN COMPUTER SCIENCE

In computer science graph theory plays a major role. To develop the programs the concepts of graph theory is used widely. To solve various theoretical problems these logic things and programmes are used. Below are the some algorithms of graph theory mainly used in Computer Science.

1. Shortest path finding algorithm for network.
2. Minimum's spanning tree finding.
3. Graph planarity finding.
4. Algorithm for finding adjacency matrix.
5. Algorithm for finding the connectedness.
6. To find the cycle in graph algorithm, etc.

Apart from these, there are so many languages in computer which is used to solve various types of problems using graph theory. Some of them are,

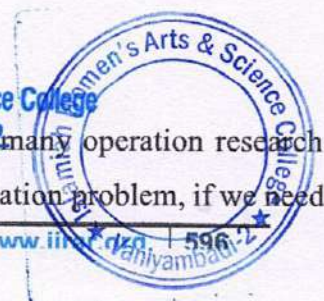
1. Graph Theoretic Language - GTPL
2. Graph Algorithm Software Package - GASP
3. Directed Graph Process - DIP
4. Graphic Extended Algorithm - GEA
5. Graph Information Retrieval Language - GIRL
6. Fortran Extended Graph Algorithm Language


3.APPLICATION IN OPERATIONS RESEARCH

In operation research graph theory is considered as a very useful tool. There are many operation research problems which can be solved only by graph theory using graphs. For example, In transportation problem, if we need


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to maximize the profit and want to minimize the transportation lost then, the graphical approach is v  was also used in various assignment problems such as to assign different jobs, for different peoples. Also to manage the time table for schools and colleges, to assign staff for offices etc.

4.APPLICATION IN INTERNET

In modern science era internet is considered as a very useful invention. The graph theory was widely used in the working techniques of internet. In case of connection using internet the vertices, the vertices are the user and the “edges” is connections between these users. By these way all the internet users will form a complicated graph and to transfer the data and information, the shortest route was used between them.

Similarly, in various networking sites also graph theory is used, for example if one friend is connects to all other friends and his friends was also connecting to others. Here the vertices are friends and connection between their edge if they are friend then it will form a graph.

5.APPLICATION IN CHEMISTRY

Graph theory is used in Chemistry to model the chemical phenomenon mathematically. If we assume atoms as vertices and bond as edges, we may able to create natural model of a particular molecule. Also to “Chemical Graph Theory (CGT)” is a branch of Chemistry, to which helps in solving the molecular problems using CGT, that deals with non-trivial application. The mathematical chemists “Alexander Balaban, Anter Graovac, Ivan Gutman, Harno Hosaya, Miban Randic and Nenad Trinajstic” are the poineers of CGT. Apart from this in Computational Biochemistry also the applications of graph theory is widely used.

6.APPLICATION IN PHYSICS

In the field of Physics also graph theory is used widely. In many different electrical circuit concepts graph theory is used. To draw the current, resistance and voltage in a circuit graph theory concepts are used. To show the flow of current in particular circuit directed graphs can be used. Graph theory concepts can also be used to connect the physical processes which are different.

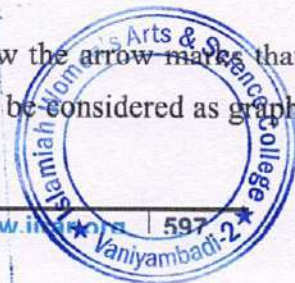
7.APPLICATION IN BIOLOGY

In many areas of Biology graph theory is used commonly. To determine a gene's or protein's function graph theory is used. Also to identify the drug target graphs are used. To study the structure of DNA and RNA also the concept of graph theory is used.

In studying the food chain is ecological system of different animals we use to draw the arrow marks that represents the dependency of one animal on other for their share of food. This diagram may be considered as graph


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if we may assume animals as vertices and they will be connected if any one of the animal depend their food.

8. GRAPH THEORY IN FUNCTIONAL MRI (FMRI)

FMRI is a imaging technique that is used to measure the changes of blood oxygen over time.

The blood oxygen changes depends on the activity of neutrons in a brain. To study FMRI, graph theory extensively provide a theoretical framework to examine the topological study of computer networks.

To analyse the brain network the graphical analysis has a specific approach in which the brain network is represented in mathematical graph.

To reveal the most important informations of both local and global organization of functional brain network, graphical analysis is used extremely.

Some of the Organizations are:

Nodes and edges in the network organisation - Micro Scale Organization

Arrangements of nodes into modules - Meso Scale Organization

Scalar values that represent the properties of networks - Micro Scale Organization

Some of the key properties of brain networks which are described by the study of graph theory is

- Clustering
- Node degree distribution
- Node centrality
- Path length - characteristic
- Modularity

Brain network which consists of very large numbers of many brain regions which are different from one another. Have their own task and share continuously the information with each other.

For this, Graphical theoretic analysis of FMRI is used and recognized as a major significant tool that describe human brain network.

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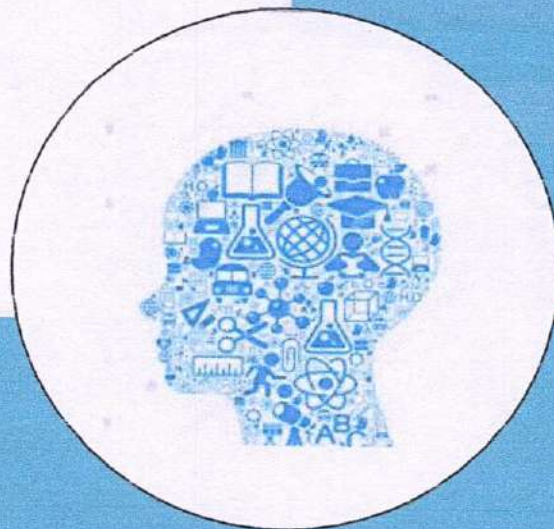


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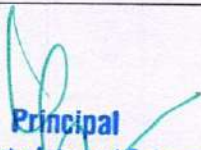
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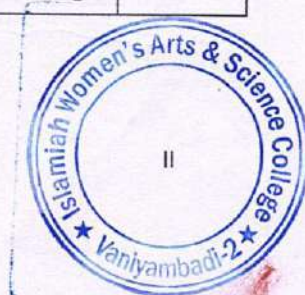




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Women Empowerment Through Education And Social Media Platforms

Dr. M. Sadiya Sarvath

Assistant Professor of Commerce, Islamiah Women's Arts and Science College, New Town, Vaniyambadi.

Corresponding Author : Dr. M. Sadiya Sarvath

Email: amuskaan2011@gmail.com

Abstract:

In today's society, the use of social media has become a necessary daily activity. Social media is typically used for social interaction and access to news and information, and decision making. It is a valuable communication tool with others locally and worldwide, as well as to share, create, and spread information. Social media has proven to be a powerful vehicle in terms of raising awareness and mobilising campaigns on a variety of issues since – beyond its use as a social networking tool – it allows any individual to share content and opinions to a global audience immediately. This new type of social media used by women brings along great opportunities with regard to their empowerment. Social media helps every single woman get involved to amplify women's voices successfully and achieve to become an entrepreneur (Julia Tatia). This is a qualitative research conducted with semi-structured interview with 18 women entrepreneurs from varied backgrounds in terms of education, family, profession and economic status. This paper discussed the empowerment of women becoming an entrepreneur with the help of social media platforms.

Keywords: Social media, Opportunities, Women empowerment, Women Entrepreneur, Communication tool.

INTRODUCTION

"A woman is the full circle. Within her is the power to create, nurture and transform" – Diane Mariechild.

Empowering women is essential to the health and social development of families, communities and countries. When women are living safe, fulfilled and productive lives, they can reach their full potential by contributing their skills to the workforce and can raise their children healthier and happier. Women are also able to help fuel sustainable economies and benefit societies and humanity at large. A key part of this empowerment is through education. Educated women can pursue meaningful work and contribute to their country's economy later in life. When a woman is educated, there's so much she can achieve a good job, higher income, healthier children, and improved wellbeing for her family and community. Empowering women is the key to economic growth, political

stability and social transformation (<https://www.worldvision.com>).

Social media refers to a computer-based technology that facilitates the sharing of ideas, thoughts, and information through virtual networks and communities. Social media is internet-based and gives users quick electronic communication of content, such as personal information, documents, videos, and photos. Users engage with social media via a computer, tablet, or smartphone via web-based software or applications. The largest social media networks include Facebook, Instagram, Twitter, YouTube, and TikTok (<https://www.investopedia.com>).

Need of Women Empowerment

Women are the true soldiers of their family who undertake lot of responsibilities from the dawn to dusk. The responsibility of women starts looking after their family members, children and elderly persons. A woman plays a number of roles from daughter to daughter-in-law, sister to sister,



in-law, wife, and mother to mother-in-law. "There is no chance of the welfare of the world unless the condition of women is improved. It is not possible for a bird to fly on one wing." - Swami Vivekananda. For ages women have been treated as slaves, nurturing their children, taking care of family members ignoring their feelings, pain and burden which they have undergone right from their childhood. Gender equality is a basic human right, and it is also fundamental to having a peaceful, prosperous world. But women continue to face significant challenges all around the world. Women are typically underrepresented in power and decision-making roles. They receive unequal pay for equal work, and they often face legal and other barriers that affect their opportunities at work. In the developing world, women are often seen as less valuable than men. Instead of being sent to school and college, they are often made to do domestic work at home or are married off for a dowry before they are adults (<https://www.worldvision.com>).

Women Empowerment through Education

Education is the fundamental human right of every individual irrespective of gender. Educating a woman means educating the family and the nation. 'Education for all' is one of the major tasks being carried out by the Indian government but still we have the lowest female literacy rate in Asia. India is working but the pace is slow as we haven't achieved what we should have been so far. At the start of British Raj till independence just 2-6% of females were literate. The percentage went up to 15.3% in 1961 and 28.5% in 1981. Literacy rate crossed 50% in 2001. By 2011 female literacy rate in India stood at 65.46%. So there is an obvious increase in the female literacy rate but India is far behind as compared to other countries at global level (<https://www.mapsofindia.com>).

When a woman is not educated then it not only affects her but the entire family as well as the nation. Women must be educated for a healthy and a happy life. An educated woman can be a better human being, successful mother and a responsible citizen. Educating women will definitely increase the living standard both at and outside home. Educating women results in promoting self-

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respect and also helps in raising the status of women. (<https://www.mapsofindia.com>).

Social Media – A Communication Tool

Social media is a valuable communication tool with others locally and worldwide, as well as to share, create, and spread information. Social media can influence consumer's purchase decisions through reviews, marketing tactics and advertising. Essentially, social media vastly impacts our ability to communicate, form relationships, access and spread information, and to arrive at the best decision (<https://www.insegment.com>). Women's empowerment and promoting women's rights have emerged as a part of a major global movement and is continuing to break new ground in recent years (<https://www.worldvision.com>). Women Entrepreneurs and small business owners rely on social media sites to spread the word about their companies. Social media helps to reach the largest audience and produce the greatest effects. The future of the marketing world promises to be shaped by social media. The possibilities are seemingly endless for social media. It is uncommon for people to go a day without using or referring to social media. Whether it is used for communicating, learning, or decision making, social media is here to stay and will continue to affect our society (<https://www.insegment.com>).

Women Empowerment through Social Media Platforms

Social Media Platforms have the potential to flourish to greater extent, through facilitating access to technology and increasing women's representation in media (<https://www.voicesofyouth.org>). Social Media are the platforms that help to connect people anywhere, any place and at any time. These platforms have been created to disseminate the information, ideas, knowledge, education, communication, product, services and so on. To utilize these platforms the basic requirement is a mobile phone, laptop, desktop or tablet. Every innovation invented by the IT sector have certain benefits and barriers. The people should understand the goodness of these platforms and utilize it to provide service to the humanity rather than an obstacle to the mankind. Social media has

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provided ample of platforms like Facebook, Twitter, Instagram, YouTube, Pinterest, Snapchat, TikTok, WhatsApp etc. All these platforms have a different set of features which can range from photo/video/audio sharing to news publishing, sharing reviews or promoting interest and hobbies.

For years, women have been leading a stressful life working for their family and children at home. Social media is a gift in the hands of women to overcome all their hurdles and live stress free life. These platforms are the right tool in the hands of women to empower them in the right way. It helps them to bring out their ideas, talents, skills, knowledge, and innovations etc. which uplift every other woman surrounded by her. If a woman is empowered then the whole women community is empowered. She assists to lead her community and build a strong leadership quality to overcome the hindrance of every single woman in this world.

Social Media An Idiomatic For Women Empowerment

Social media is a medium of entertainment or chatting and interaction within a closed group of friends. However, now social media provides immense opportunities and benefits in social, political, and economical domains. It has also become a golden opportunity for women in traditional families who are not able to step outside their homes (<https://blog.forumias.com>). The opportunities for women to empower them by increasing their standard of living are as follows:

1. Social media allows women to build interpersonal relationships with their friends and families and to stay connected. It enhances their self-confidence and self-esteem.
2. The content shared in social media are created by the users which provide an opportunity to spread their products and services. It allows women to start-up their business through online without any investment.
3. Social media has helped women to sell products like clothes, jewelry, accessories, cosmetics, home-made feeds, sweets and

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snacks, embroidery works, sandals, decorative designs for marriages, etc.

4. They provide customers free door delivery, product exchange facility, discount, free shipping, feedback and reviews shared to the other customers, build a strong community which motivates other woman to start up a new online business, spread information to friends and family.
5. Women's have developed far away that apart from selling they also make promotion for the products/services of women's online/offline business through WhatsApp, Instagram, Facebook, Twitter etc. They not only promote for their community but also for the business done by men.
6. Home Appliance, availability of Taxi, coaching for sports, medical center & doctors visit, lady's boutique, kids shop, real estates lands, non-veg availability with shop details, boutique address of the wholesalers & resellers, bridal mehendi designers, advertisement of gold jewelry shops, diet centre, floral designs for marriage & functions are the promotions which have been done by women at home.
7. With the help of social media, women have started Women's Humanity Helpline Group (WHHG) by creating Chef Competition, Mehendi competition, Entrepreneur competition, Fancy Dress competition, etc. It has helped women to enhance their entrepreneurship by spreading among their community.

Conclusion

The basic necessity for a human life is food, clothing and shelter. Similarly, the basic requirement for women is education. An educated women has the potentiality to empower herself and also promotes safety and protection to defend for her dignity, self-respect, thoughts and ideas. Social media platform do have benefits but at the same time barriers too. Education is the need for women empowerment which helps to inherent the leadership qualities to lead as a successful entrepreneur. It is like a weapon in the hands of a women to overcome the hurdles faced in their family, society,

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profession and the government. For past two years, the female literacy rate has shown a great decline which is a threat to women community as a whole. The government, educators, NGOs and other organizations should take initiative steps to support and ensure that every girl receives the quality education she deserves. By this way, women can develop their skills and empower their dreams to get fulfilled.

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Dr. M. Sadiya Sarvath



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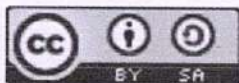
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Study on Factors Influencing Women Investors in Capital Market

Umadevi .P

*Assistant Professor, PG Department of Commerce
ST. Aloysius College, Elthuruth, Thrissur*

Nanet Joy

*Assistant Professor, PG Department of Commerce
ST. Aloysius College, Elthuruth, Thrissur*

Greeshma Babu

*Assistant Professor, PG Department of Commerce
ST. Aloysius College, Elthuruth, Thrissur*

Abstract

We have seen a positive shift in women's empowerment and financial progress in recent years. Women's personal interests in taking up occupations to achieve pen career objectives and economic development changed over this time period. Traditionally, women have preferred to invest in assets that provide a higher rate of return. By this time, women were attempting to alter traditional investing methods and the nature of investing. This study aims to discover the elements that influence women's investment behavior. The study's goals are to learn about women investors' risk preferences and awareness of capital market goods, as well as their trading and investment tactics. This is an analytical study in which we used primary data. Using easy sampling, primary data was acquired from 113 samples from the Thrissur Corporation. According to the findings of the research, the majority of respondents is unaware of the various capital market products and is still attempting to learn about the market by attending webinars and other events.

Keywords: Investment Behavior, Pen Career, Risk Preferences

Introduction

Every individual's essential necessity for financial well-being is investment. It means the commitment of funds with the aim of earning additional income or growth in values. Almost everyone invests in various investment channels based on their requirements and ambitions. Every investment avenue has unique features that influence its risk and return while also assisting investors in accomplishing their various investing goals. The safety of the principle invested, capital growth, the creation of monthly income, tax savings, the requirement for liquidity, and speedy returns are only a few of the important investing objectives. There has been a shift in women's economic standing throughout time. It necessitates a shift in their financial understanding and awareness. It necessitates

a shift in their financial understanding and awareness. According to studies, women spend more time investigating their financial options than men. When it comes to investing, women take on less risk than males, but it doesn't imply they're risk averse. Rather, they're just more inclined than males to take proper risks with their assets.

We have seen a positive shift in women's empowerment and financial progress in recent years. Women's personal interests in taking up occupations to achieve pen career objectives and economic development changed over this time period. Traditionally, women have preferred to invest in assets that provide a higher rate of return. By this time, women were attempting to alter traditional investing methods and the nature of investing. This study aims to discover the elements that influence women's investment behavior. This paper tries to understand the risk perception of women investors and their awareness level regarding capital market. It discusses their trading and investment tactics.

Statement of the Problem

Women's investment profiles are evolving throughout time. However, they trail behind in a number of areas, including investing awareness and investment choice. As a result, the researcher has attempted to identify the elements that influence investors' behavior, assess the degree of knowledge among women investors, and analyze investors' preferences for various capital market instruments.

Objectives of the Study

- To know about women's capital market knowledge;
- To identify women's risk perceptions;
- To analyze women's trading techniques.
- To know whether women prefer trading or investing

Scope of the Study

Men and women buy in stocks differently, making gender a very important aspect when analyzing personal investment behavior. Women's investment behaviors in comparison to men's have primarily been compared for comparison's sake. Women's contributions to the stock market and their impact on overall performance have not yet been studied. The goal of this study is to advance our knowledge of women's investment behaviors, including their herding tendencies, risk tolerance, level of confidence, financial literacy, and methods they employ. The current study looks at how women in Thrissur corporation participate in capital market.

Significance of the Study

The growth of an economy depends heavily on investment. Every human being needs to engage in it. The process of investing entails transforming cash into claims on cash and using that cash to buy useful assets that generate income. It is the use of money for useful purposes in order to achieve certain goals like income, capital growth, or the expansion of goods and services with the intention of making a profit. Women, according to studies, take more time to consider their financial options. Despite the fact that they do invest with less risk than men do, this does not imply that women are risk-averse. Instead, ladies just have a higher propensity than males to invest in areas with suitable amounts of risk. In order to apply their knowledge and experience to economic progress, it is crucial to examine women's investing behavior.

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Research Methodology

The study is analytical in nature and discusses women investors' awareness, trading tactics, and risk perception. The current research makes use of both primary and secondary data.

Primary data was collected from 117 individual samples from the Thrissur Corporation using a structured questionnaire and a purposive sampling approach.

Review of Literature

Kathirvel and Mekala (2010) made an effort to look into how investors behave when making investments. 150 women from the Tamil Nadu district of Coimbatore participated in the study. According to the findings, women are discouraged from engaging in the stock market due to their ignorance of the many investment possibilities and the stock market. The authors came to the conclusion that women investors should be concerned about insecurity and excessive stock market volatility.

Bhabha et al. (2014) made an effort to research the variables influencing investors' investment behaviour. The research showed that women's investments play a big part in a country's economic growth. It was discovered that the previous and projected performance of various investment channels has an impact on investor behaviour and attitude toward saving. The research came to the conclusion that the three most important criteria influencing how investors behave while making investment decisions are income, returns on investment, and financial security.

Kumar and Kumar (2020) analyzed the risk appetite of women investors. The study concluded that women were influenced by their own instinct & mostly selected safety option as their investment avenue. Age & monthly income was found to be negatively correlated with total awareness for Investment Avenue and it can be concluded that there is a significant association between age, monthly income & total awareness for Investment Avenue in working women. There was no significant association found between marital status, occupation and awareness level of working women.

Data Analysis and Interpretation

Table 1 Demographic Profile

| Characteristics | Categories | No. of responses | Percentage |
|---------------------------|------------|------------------|------------|
| Age group | Below 30 | 18 | 15 |
| | 30-40 | 45 | 39 |
| | Above 40 | 54 | 46 |
| | Total | 117 | 100 |
| Educational qualification | SSLC | 0 | 0 |
| | Plus two | 11 | 9 |
| | UG | 57 | 49 |
| | PG | 49 | 42 |
| | Total | 117 | 100 |

Source: Primary Data

Interpretation

From the demographic table it is clear that 46% of the respondents belongs to the age group of above 40 and 39% of the respondents are in the age group of 30-40. 49% of the respondents are UG qualified and 42% of respondents are PG qualified.

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Table II Constraints While Trading

| Constraints | Level of Agreeableness | | | | | Mean | Rank |
|--|------------------------|-------|---------|----------|-------------------|------|------|
| | Strongly Agree | Agree | Neutral | Disagree | Strongly Disagree | | |
| Lack of Strategies | 24 | 53 | 11 | 13 | 16 | 3.47 | II |
| Problems related Mechanism to settlement | 13 | 41 | 28 | 17 | 18 | 3.11 | III |
| Insider Trading | 17 | 26 | 36 | 30 | 13 | 2.99 | IV |
| Lack of Transparency | 15 | 18 | 27 | 44 | 13 | 2.81 | V |
| Inadequate Disclosure of Information | 31 | 38 | 17 | 20 | 11 | 3.49 | I |

Interpretation

From the above table it is clear that lack of strategies and inadequate disclosure of information are the main constraints faced by women investors. Problems relating settlement mechanism is also a concern for them.

Table III Personal Motivation to Trade in Market

| Factors | Level of Agreeableness | | | | | Mean | Rank |
|------------------------------|------------------------|-------|---------|----------|-------------------|------|------|
| | Strongly Agree | Agree | Neutral | Disagree | Strongly Disagree | | |
| To Get Financial Freedom | 27 | 41 | 17 | 14 | 18 | 3.38 | III |
| Safety For Future | 37 | 52 | 11 | 8 | 9 | 3.85 | II |
| To Beat Inflation | 18 | 37 | 12 | 26 | 24 | 2.99 | V |
| Increase value of investment | 33 | 68 | 9 | 6 | 2 | 4.08 | I |
| Tax Benefits | 35 | 49 | 21 | 7 | 5 | 3.27 | IV |

Interpretation

From the table it is clear that the main motivation to trade in market is to increase the value of investment. They give importance to capital appreciation. Another objective is to gain financial freedom and to enjoy tax benefits.

Table IV Satisfaction Relating to Trading Strategies

| Strategies | Completely Satisfied | Very Satisfied | Moderately Satisfied | Slightly Satisfied | Not satisfied | Mean |
|--------------|----------------------|----------------|----------------------|--------------------|---------------|------|
| Intraday | 12 | 19 | 34 | 35 | 27 | 2.86 |
| Swing | 24 | 31 | 27 | 21 | 14 | 3.25 |
| Position | 27 | 29 | 31 | 19 | 11 | 3.36 |
| Trend | 17 | 19 | 27 | 37 | 17 | 2.84 |
| News Trading | 14 | 12 | 21 | 49 | 21 | 2.56 |



Interpretation

The most preferred strategies of the respondents are position trading. Swing trading is the next strategy followed by the respondents. They also use intraday, trend trading and news trading strategies.

Table V Risk Appetite of Women Investors

| Risk Appetite | Frequency | Percentage |
|--------------------------|-----------|------------|
| High risk takers | 11 | 9 |
| Conservative risk takers | 18 | 15 |
| Moderate risk takers | 23 | 20 |
| Slight risk takers | 22 | 19 |
| Risk averse | 43 | 37 |

Interpretation

37% of the respondents are reluctant to take risk. At the same time 9% of the respondents are highly risk takers and 20% of them are conservative regarding risk.

Testing of Hypothesis**One Sample 't' Test**

H_0 : There is no significant increase in income by doing share trading

Respondent's Satisfaction Regarding Earnings through Share Trading

| Satisfaction Level | No of respondents | Test statistics | Table value at 5% | Accept/ Reject |
|---------------------|-------------------|-----------------|-------------------|----------------|
| Highly satisfied | 31 | 3.8248 | 2.015 | Reject |
| Satisfied | 37 | | | |
| Neutral | 22 | | | |
| Dissatisfied | 11 | | | |
| Highly dissatisfied | 12 | | | |
| Total | 113 | | | |

Test Distribution: Normal Test: One tailed

Interpretation

The calculated value is greater than the table value, hence rejecting the null hypothesis. Thus there is a significant increase in income by doing share trading.

Two Sample 't' Test

H_0 : There is no significant difference between trading and investing relating to factors affecting economy.

| Factors | Trading | Investing | P value at 5% | Accept/ Reject |
|------------------------------|---------|-----------|---------------|----------------|
| Interest rates and Inflation | 59 | 54 | 0.16636 | Reject |
| Gold Prices and Bonds | 39 | 74 | | |
| Exchange rates | 49 | 64 | | |

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| | | | | |
|--|----|----|--|--|
| Government Policies | 53 | 60 | | |
| Foreign Institutional investors and Domestic Institutional Investors | 47 | 66 | | |

Test distribution: Normal
Test: Two tailed

Interpretation

The calculated p value at 0.5 significance level is less than 0.5 so we reject the null hypothesis as there is significant difference between trading and investing relating to factors affecting economy.

Findings & Suggestions

Findings

- The majority of responses are over 40 years old.
- The majority of respondents had UG degrees.
- The greatest obstacles facing female investors are a lack of strategy and inadequate information disclosure. Concerns about settlement mechanisms are another issue for them.
- Increasing the value of an investment is the primary driver of market trading. They place priority on capital gains. Another goal is to become financially independent and profit from tax advantages.
- Position trading is the strategy that responders use the most. The respondents' second tactic of choice is swing trading. Additionally, they employ intraday, trend, and news trading tactics.
- The majority of responders are fearful of taking chances.
- The calculated value exceeds the table value, rejecting the null hypothesis according to the one-tailed t test. Trading shares results in a large boost in revenue.
- We reject the null hypothesis because there is a significant difference between trading and investing in terms of the factors affecting the economy, as determined by the two-tailed t test, where the computed p value at the 0.5 significance threshold is less than 0.5.

Suggestions

- Continue attending workshops to learn more about the market.
- Put more emphasis on investing than trading.
- Women encounter numerous challenges while making investment decisions, which are necessary due to both individual and market circumstances. Therefore, cultivate and reinforce their willingness to make decisions at all levels.
- The majority of respondents express a fear of losing, which they generally believe can be overcome with the right tactics.
- Women should experiment with a variety of derivative items.

Conclusion

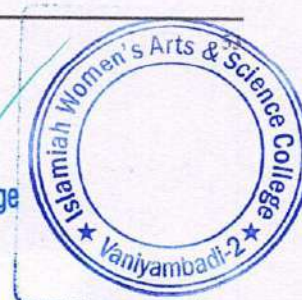
The study demonstrates the patterns of trading and investing used by women in the present. Gaining financial advantages is the fundamental goal of all investments. Some of them view it as a way to save money for unexpected expenses or future requirements. Risk and unpredictability are present in every investment. Therefore, an investor needs to be equipped to deal with them. An investor should focus on long-term objectives rather than short-term predictions. It is obvious that the women are motivated to invest their money. The majority of them preferred investing to



trading. They were hesitant to take risks, but some of them are willing to accept returns that are less than ideal. Thus, it may be said that the woman has begun to realize

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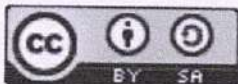
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Islamic Banking System: Need, Dimensions and Function

Dr. Aariefa Basheer

Librarian

Islamiah Women's Arts and Science College
(Affiliated to Thiruvalluvar University, Vellore)
Vaniyambadi, Tirupattur, Tamil Nadu, India

Abstracts

The Islamic Banks can do the business without being involved in the forward swaps of the exchange dealings. When we move to borrowing and lending activities, the matters become different. Any extra repayment rather than the original principle in any lending-borrowing relation is considered to be usury. Usury in Islam is considered to be one of the big sins. In Islam, there is no difference between usury as an excessive interest or the so-called legal interest itself. Therefore depositors who in fact are a lender to the bank cannot be allowed to take interest in the Islamic measures; but he can be an investor. The percentage of profit must not be offered the same conditions applied to other investors by receiving a portion of the profit that comes out of the pool of the investment portfolio managed by the bank. The relation with the user of funds is not a borrowing-lending relation; but it has a different type of contractual arrangement. Therefore this paper examines the structure, function and dimensions of an Interest free Islamic bank.

Keyword: Islamic, Islam, Investment, Portfolio

Introduction

The Islamic Banks are banking institutions that provide the banking services within the boundaries of Islamic principles. As any other bank, an Islamic Bank can operate a Current Account, Savings Account, sell or buy different currencies on spot basis, open a Letter of Credit – advice and confirm or issue a Letter of Guarantee, etc. What the Islamic Bank cannot do is the paying or charging any kind of interest under any name or form. Therefore, Islamic Banks cannot offer a loan against interest or discount a commercial bill or grant any drawing facilities. Further, Islamic banks are not allowed to deal in swaps of different currencies because of the involvement of the interest between the two currencies that are exchanged on forward basis.

The Islamic Banking system draws a clear distinction between services and financing activities. As for the banking services, history gives us numerous examples regarding the development of these services whether it was practiced by organized banking institutions as we have it in our present time, or handled through different methods as the old Sumerians or Babylonians used to do it in their Sacred Temples centuries before Christ. The Islamic religion which spread over most of the old known countries in the 7th and 8th century



contains the guidelines as to what is permitted to be done and what is prohibited. Islam as the Muslims believe is the last ring in the chain of God's missions to the human beings. Since the early days of Islam the prohibition of usury was one of the basics of the Muslim society. Before Islam, the heathen Arabs used to lend and borrow on usurious basis in a similar manner as the Jews who were living in Arab peninsula did. Those Arabs also knew a unique kind of partnership where one party provides the capital and the other does the work on the basis of participation in the profit.

Need for the Islamic Banking System

For millions of Muslims, banks are institutions to be avoided. Their Islamic beliefs prevent them from the dealings that involve usury or interest (Riba). Yet Muslims need banking services for many purposes much as anyone else needs, and to finance new business ventures, to buy a house, to buy a car, to facilitate capital investment, to undertake trading activities, and to offer a safe place for savings. For Muslims are not averse to legitimate profit as Islam encourages people to use money in Islamically legitimate ventures, not just to keep their funds idle.

However more than 1400 years after the Prophet, can Muslims find room for the principles of their religion, in this fast moving world? The answer comes with the fact that a global network of Interest Free Banks popularly known as Islamic Banks has started to take shape based on the principles of Islamic finance laid down in the Qur'an and the Prophet's traditions 14 centuries ago. Islamic Banking, based on the Qur'anic prohibition of charging interest, has moved from a theoretical concept to embracing more than 300 Islamic Banks and financial institutions, which operate worldwide in some 38 countries.

Patrons of Islamic Banking and Finance are not confined to Muslim countries but are spread over Europe, the United States, the Far East, South Asia and the Middle East. Assets of Islamic Banks worldwide are estimated at more than US\$ 265 billion and financial investments above US\$ 400 billion. Islamic Bank deposits are estimated at over US\$ 202 billion worldwide with average growth between 10 and 20 percent.

In a Muslim society the need for an Islamic Banking is very important. Any Muslim who knows Arabic could not help thinking of the clear meaning of usury and its results when he reads what is written in the Qur'an. When a person or a group of people act passively in dealing with their money, the social effect would not be limited to that specific person or group of people only, but it would affect the different sectors in the society. If money was kept at home or deposited in a current account, the national economy would be suffering from the unnecessary increase of the money supply. For a true Muslim, the need for a suitable banking system is very important.

Because money in Islam has a special consideration, it is not allowed to hoard money or spend it without any reason. There is a social responsibility for the use of money and there is also an annual percentage of 2.5 on savings to be spent in charitable purposes according to the categories explained in the Qur'an. Between these two ends, the existence of an Islamic Bank becomes a must. When money is deposited there shall be no hoarding. The investment of such deposits would give the answer for the social responsibility and the profits could help the owners to pay his Zakat (Social Charity Tax). From this point one should conclude that if there was no banking system in the world, there should be an invention of such a banking system which would satisfy the needs of the believers in Islam.

Concept of Islamic Banking

The prefix 'Islamic' before 'Bank' is only a kind of distinction as we say the Housing Bank or the Industrial Bank, but this distinction is meant to be directed to the way of doing the business rather than the sector itself. The business of banks can be classified into three categories: Banking

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Services, Exchange Dealings, Credit Trade, i.e., borrowing and lending or in other words taking deposits and loans to be invested in lending. As for the banking services there is not much difference between an Islamic Bank and a traditional one.

The L/C's and L/G's, the transfer of money, the collections and the safe deposit are provided in the same manner. The only difference comes when there is a rise of a lending-borrowing relation as in the case of the payment of the bill of exchange drawn under a letter of credit without having a sufficient balance to cover the overdraft. In such a case there is no place for charging interest.

Functions and Dimensions of an Islamic Bank

Islamic Banking or preferably called "Partnership/Profit and Loss Sharing Banking" is an economic and financial system based upon and operated according to the jurisprudence and the rules of the economic and social order of Islam. The founders of most of the Islamic Banks put the set of rules to govern their activities in the form of Articles of Association; statutes and bylaws and sometimes under different headings such as objectives; scope of work...etc. The common features and main functions of most of the Islamic Banks are:

Establishing, developing and operating a financial and banking institution conforming to Shari'ah, Helping in establishing and developing capital markets according to Shari'ah and promoting Takaful (insurance) business.

- Supporting studies and research on Islamic Economics, Finance and Banking.
- Promoting business and trade relations among Muslim countries and encouraging trade financing and export-oriented products substitute to imports.
- Financing projects and long-term investments.
- Equity participation and share-holding either in already established and successful companies, or in new ones in various sectors of the economy.
- Financing, managing and up-lifting troubled companies with good potentials and sell them afterwards (Islamic leverage by-out)
- Financing small-scale industries and encouraging artisans and skilled people.
- Issuing Mudharabah bonds and investment certificates to finance public enterprises and to participate in building the infrastructure of the economy along the development plans of the country.
- Contributing to social projects and activities.
- Extending traditional banking services on commission basis.
- Mobilizing deposits and other funds.

As realized from this wide range of objectives, scope of work and instruments used to realize these objectives, scholars have outlined the main dimensions of this type of institutions as follows:

- Development Dimension: has deep roots in the production of various sectors of the economy, and has a wide social impact that focus along the objectives of government development plans.
- Universal Dimension: combining the activities of commercial banks, investment banks (merchant) and social banks. It's in a word an economics institution rather than a financial one.
- Ownership: equity dimension through direct ownership of companies or projects and equity financing.
- Direct Pro-active Dimension: not merely being a financial mediator. This is extended to be a catalyst for a positive social and economic change.
- Social Dimension: Restricting its role not only to investment and financing and subsequently maximizing the profit of shareholders but also balancing the interests of all parties of "social contract" i.e. share-holders, depositors, users of funds-beneficiaries- investors, general public using the services of the bank, and the society at large.



- Legal/Shari'ah Dimension: i.e. exclusive and restrictive functions according to Shari'ah jurisprudence.

Structure of Islamic Banks

The organizational philosophy and consequently the managerial concepts and structures are reflections and practical applications of the overall objectives and ultimate targets of a bank. This is why the organization of an Islamic Bank, reflecting its peculiar characteristics, is by definition not similar to conventional banks. There is no one prototype of organization structure for an Islamic Bank, because of following:

- Different legal and administrative regulations in different locations and regions
- Professional and practical requirements in a given banking society,
- The possible size and complexity of operations and market.

Despite these sources of diversity, it is, however, possible and desirable to describe the main features of the organization structure based on the main functions of Islamic Banks. The organization structure will be based on the following main divisions. Highlighted below are the main functions of these divisions:

Banking Operations: The main point of departure here is the types of deposits and investment accounts, they are required to receive different treatments based on profit/loss as compared to the interest based deposits of conventional banks.

Investment and Financing: This includes short term, medium and long-term financing diminishing/decreasing or permanent partnership, equity participation and the like. Here, we notice the diversity of products and the need for extensive experience in all fields and especially financial analysis, economic and social feasibility studies and most important opportunity/project identification. Checking customers and partners accounts and finances play an essential role here.

Legal and Fiqhi Jurisprudence: The implication of medium-long term financing; project-financing and equity participation put tremendous effort and responsibility on the shoulders of the legal department towards documentation and legal structures of partnerships or deals. The Shari'ah jurist is the main vehicle to evaluate, approve contract documents and supervise all operations of the bank in conformity with its objectives and ultimately with principles of Islamic laws.

It is the absolute responsibility of the legal or any related department to observe and maintain these rules and regulations. It is as well the due obligation of the legal/Shari'ah advisor to monitor and check transactions on random basis. All types of new contracts have to be reviewed and agreed upon by him. A general statement of the Shari'ah/legal advisor should be issued to the general shareholders meeting in connection with the annual audited accounts of the bank, certifying conformity to Shari'ah rules and accepted Shari'ah interpretations and practices. This, of course, implies special manpower requirement with the needed qualification and experience.

Financial Control: This function doesn't differ from any conventional bank except in the following two main directions:

- The Islamic Bank is a universal bank with equity participation in subsidiaries, sister companies and the like. This means that the final shape of the balance sheet should be like that of a holding type company to reflect the true picture of the whole set of operations and involvements;
- The chart of accounts and details of accounting principles applied are different from those of a conventional bank which has to be observed, maintained and developed. It requires exceptional qualities of personnel as well.

Administration (including Training and O & M): As stated earlier, since the organizational set-up is different, the criterion of selection and the details of qualification of staff are therefore also quite different from a conventional bank. Though standard rules apply here as well. As for training,

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this aspect relates to types and quality of staff needed to perform the peculiar kind of functions which require initial and on-going training not only in the disciplines of Islamic Banking and the mission oriented jobs, but also the continuous development of products and instruments based on Shari'ah rules. Quality of the chief executive and Board members makes no exception. In fact there is a huge moral and professional responsibility on the Boards of such banks.

Planning, Research and Development: Planning function is principally the same as in conventional banks with two exceptions:

- It includes planning of complex and sophisticated product mix and activities;
- It includes planning for the bank including subsidiaries and (to a certain extent) associated companies and projects as a holding structure. Business ethics of Islam should be taken into consideration.
- Research and development covers many areas including:
- Collecting economic research and statistics;
- Studying trends and developments to identify prospective opportunities in sectors, projects or markets;
- Marketing research on products/customers (investors, partners and depositors);
- Developing services and conventional products, as well as new products in conformity with Shari'ah rules in coordination with similar banks in a dynamic and continuous way.

Control: This includes internal audit, follow-up and evaluation of projects and equity participation, and the external audit:

Internal audit: It doesn't differ from the traditional elements applicable in any bank. The only difference being in the details of operations have to be considered while auditing. The extra qualification of staff in Shari'ah disciplines is required.

Follow-up and Evaluation: Since the bank has this multiple function of financing, long-term/partnership investment and equity shareholding, it requires special emphasis and certainly special qualification of staff and system in

- Follow-up and evaluation plans for projects;
- Institutional control measures to monitor and guide the activities of subsidiaries and sister companies to safeguard the "investors" interest.

External Audit: This function by and large doesn't differ from the generally accepted rules. Some differences, however, may appear in respect of the following:

- Qualification of the external auditor in this type of banking and its implications;
- The kind of statements he makes by the end of the year taking into consideration not only to safeguard the interest of stockholders, but also the depositors being effective partners with the bank and affected directly by the performance of the management.
- Conformity with the accepted rules of Islamic Accounting Principles and Practices as adopted by similar banks.

A close liaison should be developed between the external auditors (representing the shareholders) and the legal/Shari'ah advisors (representing the jurisprudence). It is important to note that the legal/Shari'ah Advisor is sometimes appointed directly the shareholders meeting.

Social Activities and Community Services: Apart from the financing and investing activities and extending banking services, the bank should be actively involved in the social activities and community services, such as:

- Establishing and/or managing social funds;
- Contributing to social activities in various forms such as gifts, contributions, promotion of business and social ethics, social research etc;
- Collecting and managing Zakat, Hajj and Umrah funds;

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- Encouraging labour-intensive projects and enterprises, individual initiatives of entrepreneurs and promoting venture-capital investments, thus relieving the burdens of employment from the shoulders of the public sector.
- Extending benevolent loans for the general public or for charity without return.

Conclusion

The Islamic Banks can do the business without being involved in the forward swaps of the exchange dealings. When we move to borrowing and lending activities, the matters become different. Any extra repayment rather than the original principle in any lending-borrowing relation is considered to be usury. Usury in Islam is considered to be one of the big sins. In Islam, there is no difference between usury as an excessive interest or the so-called legal interest itself. Therefore depositors who in fact are a lender to the bank cannot be allowed to take interest in the Islamic measures; but he can be an investor. The percentage of profit must not be offered the same conditions applied to other investors by receiving a portion of the profit that comes out of the pool of the investment portfolio managed by the bank. The relation with the user of funds is not a borrowing- lending relation; but it has a different type of contractual arrangement.

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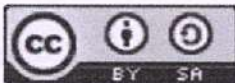
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A Study on Impact of Consumer Trust in Online Buying Behaviour, Tirupattur

Dr. P. Umadevi

*Assistant Professor, Department of Commerce
Islamiah Women's Arts and Science College, Vaniyambadi*

Abstract

Trust plays critical part in the term of acknowledgment of the purchasing and merchant execute the exchange without seeing each other in electronic business. Customer trust can be assembled web-based climate is restricted differs as far as the elements of the issue that are analyzed subsequently; quite a bit of how we might interpret the precursors of confidence in web based purchasing setting stays divided. As per the outcomes got in this review, three elements comprising of safety framework and in sites, the site's standing and the visuality and plan of the site affect aim of the online purchasing.

Keywords: Trust, Online Consumer, Online Buying.

Introduction

Trust is conceptualized as existing when one party has trust in an exchange partner's reliability and the integrity (Morgan and Hunt, 1994). Hosmer (1995) has defined trust is an ethical behavior expectation based on the fact that the trusted party will behave correctly in the terms of ethics and the ethical behavior demand as to trust from the trusted party (ethically correct decisions and the actions based on the analysis of the ethical principles). Trust the one hand, would benefit personally from the opposite side, or at least not to abuse or loss of property that is defined as being in positive expectations (Rousseau et al., 1998). Trust, between the buyer and the seller during the buying process realized in electronic media, has a great role in terms of realization of the shopping and maintenance of continuous relationship. Security issue is the barrier as regards the potential online buying of the consumer s electronic media. As such, trust emerges as an important factor in the online buying decision of the consumer.

Meaning

Online purchasing is a type of electronic trade which permits customers to purchase labor and products from a merchant over the web straightforwardly. Utilizing an internet browser or portable application online stores typically empower purchaser to utilize "search" elements to track down unambiguous models, brands, or things.

Objectives of the Study

- To analyze the precursors of trust conduct.
- To investigate the elements influencing purchaser trust.
- To identify the elements that impact online purchasing.

Methodology

Limitations of the Study

- The study is confined to Tirupattur only.
- The study is based upon the consumer behaviours of online buying.
- The data collected for the research is fully on primary data given by the respondents.

Research Design

The research design proposed in the review is based descriptive research. The exploration concentrated on the current situation wherein research means to evoke data about qualities of shopper trust in online purchasing, restriction of internet purchasing, and so forth.

Scope of the Study

The present study has made to endeavor to grasp the consumer behaviour towards online purchasing. This study empowers to comprehend the buyer behaviour towards online and give understanding about internet purchasing.

Research Area

Tirupattur, Tirupattur district, Tamil Nadu, India

Research Technique

The sample collected in the study is convenience sampling technique. The data is collected through structured question survey.

Sample Size

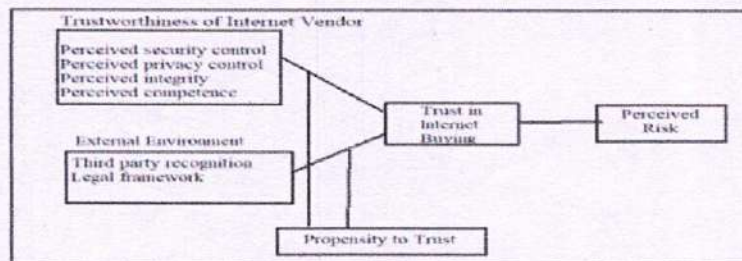
The research was done based on data collected from 50 consumers trust in online buying.

Data Collection

The study was based on both primary and secondary data. The primary data was collected from respondents of consumer trust in online buying.

Tools and Technique

The present study used to draw relevant conclusion follows percentage method.



Conceptual model of Trust in Internet Buying. (Source: Cheung and Lee, 2000)

Objectives of the Study

- To analyze the precursors of trust conduct.
- To investigate the elements influencing purchaser trust.
- To identify the elements that impact online purchasing.

Methodology

Limitations of the Study

- The study is confined to Tirupattur only.
- The study is based upon the consumer behaviours of online buying.
- The data collected for the research is fully on primary data given by the respondents.

Research Design

The research design proposed in the review is based descriptive research. The exploration concentrated on the current situation wherein research means to evoke data about qualities of shopper trust in online purchasing, restriction of internet purchasing, and so forth.

Scope of the Study

The present study has made to endeavor to grasp the consumer behaviour towards online purchasing. This study empowers to comprehend the buyer behaviour towards on the online and give understanding about internet purchasing.

Research Area

Tirupattur, Tirupattur district, Tamil Nadu, India

Research Technique

The sample collected in the study is convenience sampling technique. The data is collected through structured question survey.

Sample Size

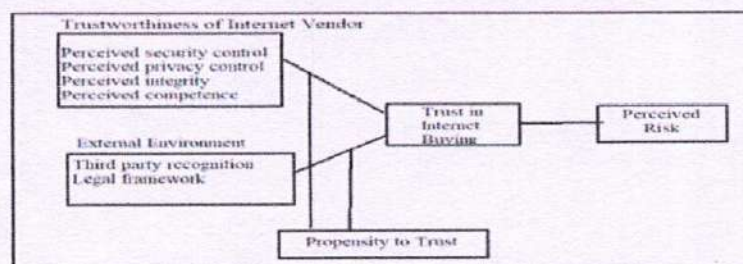
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The present study used to draw relevant conclusion follows percentage method.



Conceptual model of Trust in Internet Buying. (Source: Cheung and Lee, 2000)

Review of Literature

It has been demonstrated that trusting beliefs positively influence online consumers' purchase intentions (Verhagen et al., 2006; 2004; Mcknight et al., 2002; Lim et al, 2001; Jarvenpaa et al., 2000). Consequently, understanding the factors that influence the generation of trusting beliefs in an online environment is of considerable interest to researchers (e.g., Wang and Emurian, 2005; Briggs et al., 2004; Corritore et al., 2003; Gefen et al., 2003, Gefen and Straub, 2003; Shankar et al 2002; Koufarid and Hampton Sosa, 2002; Mcknight et al., 2002, Chen and Dhillon, 2003; Lee et al., 2001). The literature provides considerable evidence that a number of factors have strong predictive importance and are therefore deserving of the consideration in any examination of the construct. These factors include the characteristics of the online vendor (Chen and Dhillon, 2003; Bhattacharjee, 2002; Lee and Turban, 2001; McKnight et al., 2002; Peters et al., 1997; Mayer et al., 1995; Covello, 1992; Barber, 1983), situational factors (Bigley and Pearce, 1998; Hagen and Choe, 1998; Lewicki and Bunker, 1995; Sitkin, 1995; Ring and Van De Ven, 1992), third party certification (McKnight and Chervany, 2001; Hoffmann et al., 2000a; 2000b; Cheskin research, 2000), the individual's propensity to trust (Kim and prabhakar, 2004; Lee and Turban, 2001; Gefen, 2000; Kim and Prabhakar, 2000; Egger, 2000; Gefen, 2000; McKnight et al., 1998; Ambrose and Johnson, 1998; Gurtman 1992) and the influence of perceived risk (Verhagen et al., 2006; 2004; Pavlou and Gefen, 2004; Van der Heijden, 2003; Pavlou, 2003; Grabner-Krauter and Kaluscha, 2003; Hardin, 2001; Jarvenpaa et al., 1999, Rousseau et al., 1998; Mayer et al., 1995).

Findings

44% of respondents agree that they are searching and selecting the right product while buying online. 50% of respondents agree that they trust the formalities. 46% of respondents agree that the websites provide a quality information. 50% of respondents strongly agree that it takes less time to purchase. 58% of respondents agree that online buying does not waste time. 42% of respondents agree that online buying takes less time in evaluating and selecting a product. 38% of respondent strongly agree that it is safe and secure while buying online. 52% of respondents agree that online buying will supersede traditional shopping. 36% of respondents agree that online shopping creates a risk for private information.

Suggestion

Purchasers today have more places and method for shopping than any other time. What's more, they stand out enough to be noticed ranges. In this way, in the event that you have an online business and you believe online customers should purchase from you, you should have the option to rapidly stand out for them and make the shopping experience lovely and simple.

Conclusion

Online purchasing is turning out to be more famous step by step with the expansion in the use of internet known as WWW. Shoppers need for web based selling has become challenge for advertisers. Exceptionally understanding the purchasers perspectives towards web based purchasing, making improvement in the variables that impact shopper to purchase on the web and dealing with factors that influence customers to purchase online will assist advertisers with acquiring upper hand over others. Albeit this study isn't yet finished, various remarks can be made with respect to the normal results. It is normal that this study will essentially expand our remarkable of the peculiarities along various dimensions. It is guessed that the outcomes will be utilized to refine a current model and increment our insight into the variables that foresee the web-based buyer's trust reaction.

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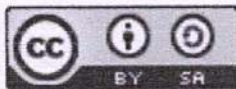
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Library and Information Science Research

Dr. Aarief Basheer

Librarian

*Islamiah Women's Arts and Science College
(Affiliated to Thiruvalluvar University, Vellore)
Vaniyambadi, Tirupattur District, Tamil Nadu, India*

Abstract

This article indicates the research is primary purpose is to help teach the skills necessary for a librarian to conduct rigorous, basic research. Yet many of the methods, techniques, and tenets of basic research are relevant for applied research, and a person conducting applied research should benefit from a solid understanding of basic research methods. The librarian wishing to carry out a cost study, evaluate the performance of his or her library, or survey the library's users will need to be able to apply many of the principles and techniques treated in this book to his or her specific project. The more rigorous the research, the more useful its results, whether it be basic or applied in nature.

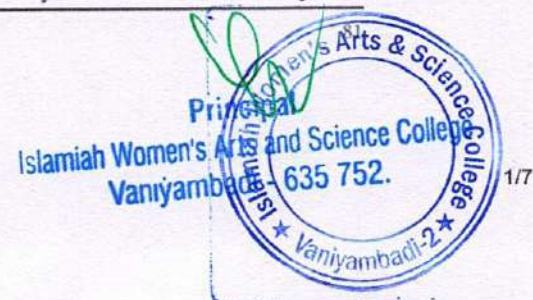
Keywords: Research, Basic Research, Library and Information Science Research

Introduction

The increasing complexity and specialization of research has tied in with a further development—the professionalization of research. There are many ways of defining a “profession.” All agree that it should form one’s main paid occupation, that it involves a high level of specialist knowledge, and that it should entail maintenance of appropriate standards of competence both individually and across the professional group. General acceptance that research satisfies these requirements only came in the decades around 1800. This does not mean that recognizably professional researchers had not existed before 1800. Medicine is a typical example of a profession, and some of its practitioners were famous researchers long before that time. Similarly, surveying was a well-regarded profession in North America from the early days of European settlement, and some of its members contributed to early American research. However, in virtually all these cases, the research was regarded as ancillary to their work, rather than as an essential component of it. Even in the academic world, though a number of professors or fellows of colleges contributed to research, the main justification for their posts was teaching.

The belief that university posts should require ability in both teaching and research grew gradually throughout the nineteenth century. Again, Germany led the way. The different German states competed to obtain the most eminent staff for their universities. Such eminence was assessed most readily in terms of what they had

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in librarianship. several of the reports contained analyses of the types of research methods utilized during various time periods. Powell summarized some methodological studies ranging from an analysis of dissertations dating back to 1925 to an examination of research articles published in 1984. He also characterized more recent trends including qualitative, interdisciplinary, and technology-based research. Buttler analyzed library and information science (LIS) dissertations to identify the authors' gender, the nature of the most highly cited materials, the most highly cited journals, the literature cited in disciplines other than LIS, the countries of origin of publications cited, and the currency of the cited literature.²¹ She did not identify the type of methodologies used, but did report that the literature from the LIS field is cited about 50 percent of the time and identified education, computer science, health and medicine, psychology, communications, and business as disciplines that impact LIS research.

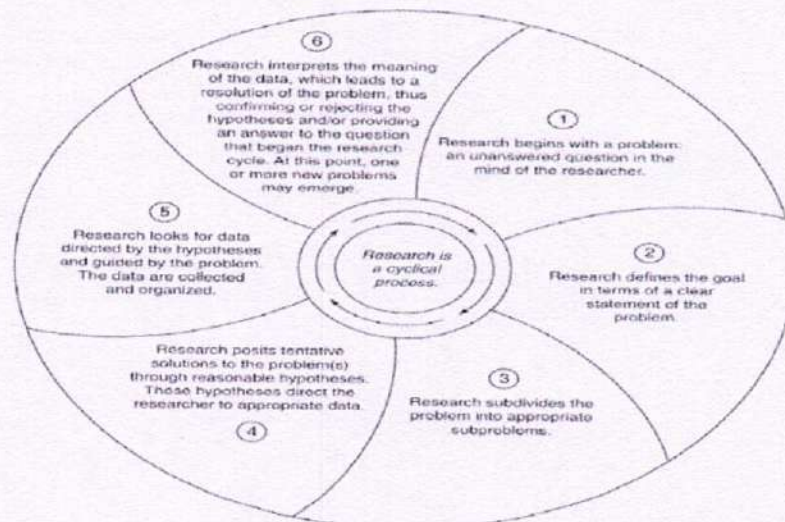


Figure 1 The Research Process is Cyclical

Throughout this process, but perhaps particularly at this point, the librarian will need to develop a plan for attempting to resolve the problem. In other words, it will be necessary to decide what methodology and data collection techniques, among other procedures, to utilize in the investigation. The librarian could elect to conduct an experiment during which a particular type of library instruction would be given, and after which the students' library skills would be post tested. Or a survey could be conducted in which students would, for example, be asked about their library use. Another characteristic of research inherent to most of the process is the necessity to deal with facts and their meanings. This activity is particularly crucial during the data collection and analysis stages. It is here that the researcher must attempt to gather information needed to solve the problem, organize it in meaningful categories, and analyze its significance. Data collected during the library instruction study could include scores on tests, attitudes toward the library, and self-perceptions of library skills.

And last, but not least, the librarian should keep in mind that this process is almost always circular in nature. The researcher's analysis and interpretation of the results of his or her study may well lead to new questions or fail to answer the original question, thereby starting the research process again. Leedy and Ormrod developed a diagram, reproduced below as Figure 1, which helps to illustrate the circular nature of research. As they state, "Every researcher soon learns that genuine research yields as many problems as it resolves". Such is the nature of the discovery of knowledge.

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Growth of Basic Research of Library and Information Science

As indicated earlier, one of the major purposes of basic research is to create new knowledge. "It is the purpose of science [scientific research] to go beyond experience and common sense, which frequently are quite limited and inadequate—and often quite incorrect, . . . for advancing knowledge, for promoting progress, and for enabling man to relate more effectively to his environment, to accomplish his purposes, and to resolve his conflicts." (Mouly, p15.) According To Kunge indicates that 'Learning to master theoretically and in practical application, the ground rules of research creates the best foundation for continuing growth in a profession.' But perhaps even more basic to the advancement of the profession "is the need for the field to test the various myths, assumptions, rules-of-thumb, and other conventions by which it has operated for so long a time, to link concepts which have been proven through testing to be valid, and thereby establish theories indigenous to the field itself."

In addition, the profession needs to advance beyond its heavy dependence on descriptive data and establish principles and theories on which libraries and information systems and services can be based. "One of the hallmarks of a profession is the ability of its members to give advice to clientele derived from a body of generalized and systematic knowledge that comprises its theoretical core." "Putting OUR Knowledge to Work: The Role of Research in Special Libraries, "defining library and information science research as not well developed, with fewer peer-reviewed journals and grant-funded research in comparison to other disciplines.⁵⁴ The statement identifies ways that special librarians, researchers, and SLA can work together to contribute to the library and information profession and to build a foundation for evidence-based practice. (Special Library Association, 2001).

The Future of Library Research

The past weaknesses of library-related research can at least partially be explained by the fact "that research in librarianship is still relatively young. Clear conceptions of the goals, objectives, and methodologies of library science research are only now beginning to be solidly formulated." (Busha, p6.)

It does appear clear, however, that it will become more and more "necessary to use the methodology of other disciplines—in particular, those of sociology, psychology, economics, linguistics, history—and to employ more generally applicable methodologies" in order to study the many problems facing librarianship today.

The American Library Association, a considerable number of programs and committee meetings directly deal with research and statistics. ACRL established a Research Mentoring Program to help members with various aspects of the research process. ALA's Committee on Research and Statistics is charged with promoting research to answer questions regarding library services.

"Research Statement" calls for evidence-based practice, which is decision making ". . . based on the strongest evidence" of what will work best for the libraries' clients. With the expanding role of library and information professionals and the widespread accessibility of information, SLA advocates for the selection, acquisition, organization, and management of information resources to be based on research findings. (Putting our Knowledge to Work," Special Libraries Association)

The vision of the society includes: "Advancing knowledge about information, its creation, properties, and use; providing analysis of ideas, practices, and technologies; valuing theory, research, applications, and service; nurturing new perspectives, interests, and ideas; and increasing public awareness of the information sciences and technologies and their benefits to society." ("Mission and Vision," ASIS&T: The Information Society for the Information Age)





It is always difficult to predict the future, but research in LIS will probably continue to incorporate more multidisciplinary and qualitative methods. Studies addressing the impacts and use of digital resources and technology are currently represented in the literature and will likely continue to pique interest in researchers and practitioners as the resources and technologies evolve and library users become more sophisticated in their demands for and use of these resources.

Hemon and Schwartz support this assessment and add, "The problems, research designs, the tool chest of methodologies, and data analysis techniques and software are richer today than ever before."

Conclusion

Research is endless process, there is mounting evidence that the quality, if not the quantity, of Library and Information Science research is improving. And, hopefully, there is increasing recognition "that the results of research in a broad spectrum of effort extending well beyond librarianship will, in large measure, determine the future directions of library services and the nature of the profession itself" ALA a statement that still resonates after 40 years.

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published. Professors acquired research students to help develop their research programmes. These students needed some certificate of their research ability, and so grew up the process of awarding the Ph.D. The research reputation of German universities and the availability of doctorates attracted both German students and others from abroad (not least, from the United States and the UK). In the latter half of the nineteenth century, the possession of a German Ph.D. was a widely accepted sign of a professional researcher. Though Germany especially attracted would-be researchers in science-based fields, its importance for research training extended into other fields (theology and philosophy, for example).

Basic Research

Mouly stated that "Research is best conceived as the process of arriving at dependable solutions to problems through the planned and systematic collection, analysis, and interpretation of data.

Research also can be dichotomized as quantitative and qualitative. "Quantitative research methods involve a problem-solving approach that is highly structured in nature and that relies on the quantification of concepts, where possible, for purposes of measurement and evaluation." Qualitative research methods focus on observing events from the perspective of those involved and attempt to understand why individuals behave as they do. They take a more natural approach to the resolution of research problems. Some research projects utilize both quantitative and qualitative research methods to study and report behaviors and events.

Library Research

According to Shera, Ralph Beals once categorized library literature into the tripartite classification of Glad Tidings, Testimony, and Research, and noted that there was little of the last.

Goldhor, in his text on library research, categorized library literature with regard to research as including: one, a relatively small body of published research as defined in the narrow sense; two, a larger amount of published and unpublished services studies, or applied research; three, an even larger number of reports or descriptions of specific situations, or simply opinions; and four, original data.

Library Research Trends

Losee and Worley stated: "There is a tendency among information professionals to write and publish in the 'How I done it good' genre, a genre that is very situation-specific." In short, as was noted earlier, and as Busha and Harter indicated in their textbook, the preponderance of library-related research has been applied in nature. A 1984 issue of *Library Trends* was devoted to research in librarianship, and it reviewed research as related to the history of library and information science, economics of libraries, political science, sociology, psychology of information use, organization theory, public administration, and operations research. This work thus provided a categorization of library research in terms of both methodology and subject. In the first chapter of this issue of *Library Trends*, Mary Jo Lynch identified her own general categories for describing different research activities as practical research, bibliographical research, scholarly research, and scientific research. She characterized practical research as problem solving with information; bibliographical research as reordering the thoughts of others; scholarly research as systematic collecting, organizing, and analyzing of data; and scientific research as discovering new knowledge.

Mathews described research performed by the U.S. Department of Education from 1977 to 1988. Along with analyzing the products of the research; she also discussed recent research agenda efforts of the Department and implications for future research. McClure and Bishop provided a useful summary of reports published from 1976 to 1988 related to the status of research


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A Study on Quality of Work Life and Performance of Employee in Leather Industries at Vellore District and Tirupattur District

Dr. P. Kavitha

M.Com., M.Phil., M.B.A., M.Com(CA), Ph.D., SET., Assistant Professor of PG and Research Department of Commerce Islamiah Women's Arts and Science College (Affiliated to Thiruvalluvar University, Vellore) Vaniyambadi, Tirupattur District, Tamil Nadu, India

Ms. J. Vaishnavi

Assistant Professor of PG and Research Department of Commerce Islamiah Women's Arts and Science College (Affiliated to Thiruvalluvar University, Vellore), Vaniyambadi

Abstract

The study on the quality of work life and performance of the employees are very important to know the relationship between quality of work life and performance of the employee of leather industries. The poor quality of work life is ultimately affect the performance of the employees in any concern. Quality of work life is very important for individuals, for growth of industries and employment and also for the sustainable development of economy. Therefore, organizations must create a working life which enable the employees that ensure the sustainability in the in industries development in turn which leads and creates more and better jobs. Everybody must also have the possibility to remain in work for a longer time than today. Working conditions must permit this, and this involves paying attention on learning, equality and influence. The improper work life balance will affect the performance of the employees and it leads lack of motivation and job dissatisfaction for the employee. The studying quality of work life and performance of employee is very important to know the relationship between many demographic variable, quality of work life and performance of the employees. The good quality of work life will lead the good performance which support the overall development of the industries.

Objectives

- To identify the factors determining the quality of work life of employees in leather industries.
- To identify the relationship between the demographic variable and level of quality of work life of employees in leather industries.
- To identify the relationship between the level of quality of work life and level of performance

Keyword: Work Life, Performance of Employees, Level of Quality of Work life

Introduction

The study on the quality of work life and performance of the employees are very important to know the relationship between quality of work life and performance of the employee of leather industries. The poor quality of work life is ultimately affect the performance of the employees in any concern. Quality of work life is very important for individuals, for growth of industries and employment and also for the sustainable development of economy. Therefore, organizations must create a working life which enable the employees that ensure the sustainability in the in industries development in turn which leads and creates more and better jobs. Everybody must also have the possibility to remain in work for a longer time than today. Working conditions must permit this, and this involves paying attention on learning, equality and influence. The improper work life balance will affect the performance of the employees and it leads lack of motivation and job dissatisfaction for the employees

Significance of the Study

The studying quality of work life and performance of employee is very important to know the relationship between many demographic variable, quality of work life and performance of the employees. The good quality of work life will lead the good performance which support the overall development of the industries.

Objectives

- To identify the factors determining the quality of work life of employees in leather industries.
- To identify the relationship between the demographic variable and level of quality of work life of employees in leather industries.
- To identify the relationship between the level of quality of work life and level of performance

Hypothesis

There is a significant relationship between the level of quality of work life and level of performance

Research Methodology

The suitable research methodology will lead the reliable findings without any bias. Therefore the methodology which has been adopted in the this study has been described. The pilot study was made by taking 30 samples and finalized for final study. The exploratory research method is followed in this study. The reliability test value is .80 and validity analysis has been made. The multi choice questionnaires have been used to collect the data from the sample units. The 150 samples have been taken from the Leather industry employees. The data are collected from the employees based on the convenient sampling methods, Finally 100 samples are finalized for the study. The chi square analysis, Correlation analysis, F- Test & Factor analysis, are made and got the findings.

Sample Frame of the Study

The convenient sample method will be adopted in the study. The Questionnaire are used to collect the data from 100 employees who are working in leather industries.

Area of Study

The study was undertaken in Vellore & Tirupattur district.



Unit of Study

The Leather industries e employee in Vellore district and Tirupattur district are taken to study.

Period of Study

This research was done from the month October 2023 to December 2023.

Statistical Tools

The Factor, Chi square, F-Test, Correlation were used for this work.

Limitation of the Study

The financial & time constrains are the limitation of the study.

Review of Literature

Rice (1984-85) observed the correlation between work satisfaction and quality of work life. He founded out that work experience and outcomes can influence persons general quality of life both directly or indirectly through their result on family in traction, leisure activities and levels of health and energy. He also suggested that alteration in work place can have their affect by changing environment or changing workers own class and they can affect his quality and family life.

Correlation Between the Level of Quality of Work Life and Level of Quality of Performance

Null Hypothesis

There is no significant relationship between the level of quality of work life and level of performance:

Alternative Hypothesis

There is a significant relationship between the level of quality of work life and level of performance:

Descriptive Statistics

| | Mean | Std. Deviation | N |
|-------------------------------|--------|----------------|-----|
| Level of Quality of Work Life | 1.9000 | .79772 | 100 |
| Level of Performance | 2.1800 | .80879 | 100 |

Correlations

| | | Level of Quality of Work Life | Level of Performance |
|-------------------------------|---------------------|-------------------------------|----------------------|
| Level of Quality of Work Life | Pearson Correlation | 1 | .091 |
| | Sig. (2-tailed) | | .369 |
| | N | 100 | 100 |
| Level of Performance | Pearson Correlation | .091 | 1 |
| | Sig. (2-tailed) | .369 | |
| | N | 100 | 100 |

The P value is more than 0.05. Therefore the Null hypothesis is accepted but Alternative hypothesis is rejected. Its concluded that there is no significant relationship between the level of quality of work life and level of performance.

F- Test (One Way Anova Table)**F-Test Analysis for Age and Level of Performance****Age and Level of Performance**

Null Hypothesis: There is no significant relationship between age and level performance

Alternative Hypothesis: There is a significant relationship between age and level of performance.

Age and Level of Performance

| | N | Mean | Std. Deviation | Std. Error | 95% Confidence Interval for Mean | | Minimum | Maximum |
|-------------|-----|--------|----------------|------------|----------------------------------|-------------|---------|---------|
| | | | | | Lower Bound | Upper Bound | | |
| 21-30 Years | 33 | 2.1212 | .81997 | .14274 | 1.8305 | 2.4120 | 1.00 | 3.00 |
| 31-40 years | 31 | 2.2581 | .77321 | .13887 | 1.9744 | 2.5417 | 1.00 | 3.00 |
| 41&above | 36 | 2.1667 | .84515 | .14086 | 1.8807 | 2.4526 | 1.00 | 3.00 |
| Total | 100 | 2.1800 | .80879 | .08088 | 2.0195 | 2.3405 | 1.00 | 3.00 |

ANOVA
Level of Performance

| | Sum of Squares | Df | Mean Square | F | Sig. |
|----------------|----------------|----|-------------|------|------|
| Between Groups | .309 | 2 | .155 | .233 | .793 |
| Within Groups | 64.451 | 97 | .664 | | |
| Total | 64.760 | 99 | | | |

The P value is more than 0.05. Therefore the Null hypothesis is accepted and alternative hypothesis is rejected. It is concluded that there is no signification between age and level of performance.

Factor Analysis for the Level of Performance Appraisal**Rotated Component Matrixa**

| | Component | | | | |
|---|-------------------------------|---------------------|------------------|--------------------|------------------|
| | Performance initiative factor | Achievement factors | Advisory factors | Performance factor | Technical factor |
| Performance rating is helpful for the management to provide employee counseling | .817 | | | | |
| Training program is effective for individual and organization development | .503 | | | | |
| Performance of the organization is assessed by self superior | .686 | | | | |

| | | | | | |
|---|--------|--------|--------|-------|-------|
| Desired of the target of the organization is achieved by The performance appraisal | .554 | | | | |
| appraisal system keeps on major achievement of failure or success of work | .638 | | | | |
| Need of performance appraisal system in organization | .746 | | | | |
| Performance appraisal system is helpful in identify the strength & weakness of the employee | .724 | | | | |
| transfer, demotion, suspension & dismissal is based on the performance | .815 | | | | |
| separate committee to review your performance | | .804 | | | |
| Performance appraisal is helpful in improving in the personal skill | | .681 | | | |
| performance appraisal increase the employees motivation | | .591 | | | |
| Management fixed the salary through the performance rating | | | .856 | | |
| Performance appraisal is helpful in the reducing grievances among the employee | | | .650 | | |
| Performance rating are done periodically | | | | .931 | |
| Promotion is purely based on the performance | | | | | .753 |
| transfer demotion, suspension are based on the appraisal system | | | | | |
| Eigen values | 4.678 | 3.091 | 2.889 | 1.313 | 1.167 |
| % of variance explained | 27.517 | 18.181 | 16.995 | 7.721 | 6.865 |

Five Factors are not Load and Remaining Factor are Loaded

The five factors are identified and named based on the variables in each components as performance, Achievement, Advisory factor, performance factor, Technical factor. Since the Eigen values are more than 1 it is concluded that the above factors are relevant to the study and rotated matrix values are more than 0.05. Therefore it is concluded that rotated matrix value have more consistency with each factor.

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Finding from Correlations Analysis

It is found that there is no significant relationship between the level of quality of work life and level of performance.

Findings from F-Test

It is found that there is no signification between age and level of performance.

Findings from Factor Analysis

The five factors are identified and named based on the variables in each components as performance, Achievement, Advisory, performance, Technical factor. Since the Eigen values are more than 1 it is concluded that the above factors are relevant to the study and rotated matrix values are more than 0.05. Therefore it is concluded that rotated matrix value have more consistency with each factor.

Suggestion

The leather industries are advised to improve the quality of work life.

Conclusion

It is concluded that there is no significant relationship between the level of quality of work life and level of performance. The demographic factors also influence the quality of work life and performance of the employee. The factor analysis reveals that all the factors are having consistency. It is advised to the leather industries to maintain quality of work life in the industries.

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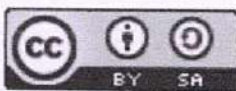
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A Study on Problems of Exporting Basmati Rice at Panjab

Dr. P. Kavitha

M.Com., M.Phil., M.B.A., M.Com(CA), Ph.D., SET., Assistant Professor of PG and Research Department of Commerce Islamiah Women's Arts and Science College (Affiliated to Thiruvalluvar University, Vellore) Vaniyambadi, Tirupattur District, Tamil Nadu, India

Abstract

India clocking the highest ever agricultural exporter of over \$50 billion in Financial Year 22, basmati rice, one of the country's oldest anchors in farm exports, seems to have fallen off the radar screen. For the third consecutive year, basmati rice exports saw a fall over the previous year in value. In 2021-22, India exported basmati rice worth \$3.53 billion, the lowest since 2019-20. The reason for decreasing exporting of basmati rice is analyzed in this study at Panjab. The demographic factors and various problems faced by the basmati rice cultivator are taken into the study. The decreasing price is one of the factor demotivate the cultivators in most of the states.

Keyword: Problems, Factors Influence the Demand of Basmati Rice

Introduction

India clocking the highest ever agricultural exporter of over \$50 billion in Financial Year 22, basmati rice, one of the country's oldest anchors in farm exports, seems to have fallen off the radar screen. For the third consecutive year, basmati rice exports saw a fall over the previous year in value. In 2021-22, India exported basmati rice worth \$3.53 billion, the lowest since 2019-20. The reason for decreasing exporting of basmati rice is analysed in this study Panjab. The demographic factors and various problems faced by the basmati rice cultivator are taken into the study. The decreasing price is one of the factor demotivate the cultivators in many states.

Statement of the Problem

The agriculturalist are facing lots of problems in exporting basmati rice. They are investing money as well as their effort to cultivate the basmati rice but the export rate is keep on decreasing.

Objectives of the Study

The main objectives of the study are

- To describe the demographics profile of Basmati rice Cultivator
- To analyze the relationships between Demographic variable with level of problems faced by the basmati cultivator
- To identify the factors influence the Demand of basmati rice

Hypothesis

- There is significant relationship between demographic variable and levels of problems faced by basmati rice cultivator
- Demand is determined by Competition, Supply, Price Reduction, Importing Substitute Rice.

Research Methodology of the Study

The suitable research methodology will lead the reliable findings without any bias. Therefore, the methodology which has been adopted in this study has been described. The exploratory research method is followed in this study. The reliability and validity analysis has been made. The reliability analysis shows the value as 0.91. Therefore, the further analysis has been made. The multi choice questionnaire have been developed in Google form and posted to collect the data from the sample units. The 150 samples have been taken from Basmati cultivator and data collected based on convenient sampling methods, finally 100 samples are finalized for the study. The percentage analysis, chi-square analysis and multiple correlation analysis are made to derived conclusion and get the findings.

Sample Frame of the Study

The convenient sample method was adopted in the study. The questionnaires were used to collect the data from 100 cultivator.

Area of the Study

The study was undertaken in Panjab.

Period of the Study

This research done from the year 1st August 2022 to 30th September 2022.

Statistical Tools

The Percentage, Chi –Square and Multiple Correlation analysis was used in this research work.

Limitation of the Study

The financial and time constraints are the limitation of the study.

Analysis and Interpretations**Age and Levels of Risk****CHI – Square Test Between Age and Levels of Risk**

| Age | Levels of Risk | | | Total | P Value |
|--------------|----------------|---------------------|-----------------|-------|---------|
| | Low Level Risk | Moderate Level Risk | High Level Risk | | |
| 20-30 | 7 | 4 | 3 | 14 | 0.140 |
| 30-40 | 10 | 9 | 4 | 23 | |
| 40-50 | 4 | 10 | 5 | 19 | |
| 50-60 | 1 | 6 | 7 | 14 | |
| 60 and above | 8 | 10 | 12 | 30 | |
| Total | 30 | 39 | 31 | 100 | |

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Since the P value is more than .05 hence the null hypothesis that is there is no significant risk caused by age factor is accepted and alternative hypothesis is rejected. Further the percentage analysis reveals that 12 cultivator belonging to age group of 60 and above perceived highest risk when compare to other age groups which constitute the highest frequency in the above table.

Gender and Levels of Risk

Chi – Square Analysis Between Gender and Levels of Risk

| Gender | Levels of Risk | | | Total | P Value |
|--------|----------------|---------------------|-----------------|-------|---------|
| | Low Level Risk | Moderate Level Risk | High Level Risk | | |
| Male | 17 | 15 | 7 | 39 | 0.024 |
| Female | 13 | 24 | 24 | 61 | |
| Total | 30 | 39 | 31 | 100 | |

Since the P value is less than .05 hence the null hypothesis that is there is no significant risk caused by gender is rejected and alternative hypothesis is accepted. Further the percentage analysis reveals that 24 % cultivators are female equally perceived moderate risk as well as High risk which are constitute the highest frequency in the above table.

Marital Status and Levels of Risk

Chi – Square Analysis Between Marital Status and Levels of Risk

| Marital Status | Levels of Risk | | | Total | P Value |
|----------------|----------------|---------------------|-----------------|-------|---------|
| | Low Level Risk | Moderate Level Risk | High Level Risk | | |
| Married | 18 | 25 | 18 | 61 | 0.688 |
| Un Married | 12 | 14 | 13 | 39 | |
| Total | 30 | 39 | 31 | 100 | |

Since the P value is more than .05 hence the null hypothesis that is there is no significant risk caused by Marital status is accepted and alternative hypothesis is rejected. Further the percentage analysis reveals that 18 unmarried cultivator perceived highest risk when compare to married which constitute the highest frequency in the above table.

Income and Levels of Risk

Chi – Square Analysis Between Gender and Levels of Risk

| Income | Levels of Risk | | | Total | P Value |
|---------------|----------------|---------------------|-----------------|-------|---------|
| | Low Level Risk | Moderate Level Risk | High Level Risk | | |
| 10000-100000 | 6 | 7 | 8 | 21 | 9.828 |
| 100000-200000 | 6 | 6 | 9 | 21 | |
| 200000-300000 | 5 | 6 | 3 | 14 | |
| 300000-400000 | 5 | 5 | 4 | 14 | |
| 400000-500000 | 5 | 6 | 4 | 15 | |



| | | | | | |
|------------------|----|----|----|-----|-------|
| 500000 and above | 3 | 9 | 3 | 15 | 9.828 |
| Total | 30 | 39 | 31 | 100 | |

Since the P value is more than .05 hence the null hypothesis that is there is no significant risk caused by Income factor is accepted and alternative hypothesis is rejected. Further the percentage analysis reveals that 9% cultivator belonging to Income group of Rs.1,00,000 to 2,00,000 and 5,00,000 and above are equally perceived highest risk when compare to other income groups which are constitute the highest frequency in the above table.

Experience and Levels of Risk

Chi – Square Analysis Between Experience and Levels of Risk

| Experience | Levels of Risk | | | Total | P Value |
|--------------|----------------|---------------------|-----------------|-------|---------|
| | Low Level Risk | Moderate Level Risk | High Level Risk | | |
| 1-10 | 6 | 2 | 5 | 13 | 0.643 |
| 10-20 | 6 | 11 | 9 | 26 | |
| 20-30 | 9 | 8 | 7 | 24 | |
| 30-40 | 4 | 9 | 5 | 18 | |
| 40 and above | 5 | 9 | 5 | 19 | |
| Total | 30 | 39 | 31 | 100 | |

Since the P value is more than .05 hence the null hypothesis that is there is no significant risk caused by Experience factor is accepted and alternative hypothesis is rejected. Further the percentage analysis reveals that 11% cultivator belonging experience having 10 to 20 years are more which constitute the highest frequency in the above table.

Multiple Correlation Between Demand and Competition, Supply, Price Reduction, Importing Substitute Rice

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | P Value |
|-------|-------------------|----------|-------------------|----------------------------|---------|
| 1 | .291 ^a | .085 | .056 | 1.15786 | 0.036 |

Since the P value is less than .05 hence the null hypothesis is rejected and alternative hypothesis that is Demand is determined by Competition, Supply, Price Reduction, Importing Substitute Rice is accepted.

Findings

- There is no significant risk caused by age factor is accepted and alternative hypothesis is rejected. Further the percentage analysis reveals that 12% cultivator belonging to age group of 60 and above perceived highest risk when compare to other age groups which constitute the highest frequency.
- There is no significant risk caused by Gender is rejected and alternative hypothesis is accepted. Further the percentage analysis reveals that 24 % cultivator Female equally perceived moderate risk as well as High risk which are constitute the highest frequency.

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- There is no significant risk caused by Marital status is accepted and alternative hypothesis is rejected. Further the percentage analysis reveals that 18 Unmarried cultivator perceived highest risk when compare to married which constitute the highest frequency.
- There is no significant risk caused by Income factor is accepted and alternative hypothesis is rejected. Further the percentage analysis reveals that 9% cultivator belonging to Income group of Rs. 1,00,000 to 2,00,000 and 5,00,000 and above are equally perceived high risk when compare to other Income groups which are constitute the highest frequency.
- There is no significant risk caused by Experience factor is accepted and alternative hypothesis is rejected. Further the percentage analysis reveals that 11% cultivator belonging experience having 10 to 20 years are more which constitute the highest frequency.
- Demand is determined by Competition, Supply, Price Reduction, Importing Substitute Rice is accepted.

Suggestion

- The Government can provide the training for cultivating basmati rice
- The Government can provide some subsidies for the basmati rice exporter

Conclusion

It is found in the study that risk factor do not vary according to gender but study reveal that there is no significant relationship between age, marital status, Income, Experience and Levels of risk faced by the basmati cultivator in Panjab. The multiple correlation analysis reveals that few factor influence the Demand of Basmati rice.



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A Study on Corporate Social Responsibility of Industrial Owners in Vellore District

Dr. P. Kavitha

Assistant Professor of PG and Research Department of Commerce
Islamiah Women's Arts and Science College
(Affiliated to Thiruvalluvar University, Vellore)
Vaniyambadi, Tirupattur

Abstract

Corporate social responsibility (CSR) is a form of international private business self-regulations which aims to contribute to societal goals of a philanthropic activity or charitable nature by engaging in or supporting volunteering or ethically-oriented practices. The rendering service to the society by the owner is important concept in the business scenario. They have to do social service to the society. This article explore the factor rendering service and its significance.

Objectives of the Study

- To identify the demographic variables
- To identify the factor determining the CSR
- To identify the relationship between the demographic variables and level of CSR

Keywords: Corporate Social Responsibility, Services, Factors of CSR

Introduction

Corporate social responsibility (CSR) is a form of international private business self-regulations which aims to contribute to societal goals of a philanthropic activity or charitable nature by engaging in or supporting volunteering or ethically-oriented practices. The rendering service to the society by the owner is important concept in the business scenario. They have to do social service to the society. This article explore the factor rendering service.

Objectives of the Study

- To identify the demographic variables
- To identify the factor determining the CSR
- To identify the relationship between the demographic variables and level of CSR

Significance of the Study

The rendering service to the society by the owner is important concept in the business scenario. They have to do social service to the society. This article explore the factor deterring rendering service.

Hypothesis

- There is a significant relationship between age and the level corporate social responsibility
- There is a significance relationship between marital status and the level of corporate social responsibility
- There is a significance relationship between education and the level of corporate social responsibility
- There is a significance relationship between income and the level of corporate social responsibility
- There is a significance relationship between nature of family and the level of corporate social responsibility
- There is a significance relationship between area of respondent and the level of corporate social responsibility
- There is a significance relationship between religion and the level corporate social responsibility

Research Methodology

The suitable research methodology will lead the reliable findings without any bias. Therefore, the methodology which has been adopted in this study has been described. The pilot study was made by taking 30 samples and finalized for final study. The exploratory research method is followed in this study. The reliability test value is .78 and validity analysis has been made got validity. The multi choice questionnaires have been used to collect the data from the sample units. The 150 samples have been used taken from the owners of various industries in Vellore and data are collected from the owners based on the convenient sampling methods, finally 100 samples are finalized for the study. The percentage, chi-square, f-test, and correlation were used to drive conclusion and get the findings.

Sample of the Study

The convenient sample method is adopted in the study. The Google Form was used to collect the data from 100 owners of the industries in Vellore district.

Area of the Study

The study is under taken Vellore district.

Unit of Study

The industrial owners from Vellore district are taken to the study.

Period of Study

This research has done in the month October 2022 to December 2022

Limitation of the Study

The financial and time constraints are the limitations of the study.

Findings**Chi-Square Findings**

- It is found that there is no significance relationship between age and corporate social responsibility.
- It is found that there is no significance relationship between marital status and corporate social responsibility.
- It is found that there is significance relationship between Age and corporate social responsibilities.



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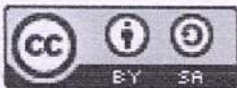
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Impact of Humor Advertising Appeals on Consumer Purchase Intention in Vaniyambadi Town

Mrs. S.P. Sathiyaneela

*Assistant Professor, PG and Research Department of Commerce
Islamiah Women's Arts & Science College, Vaniyambadi*

Abstract

The study aims to ascertain the relationship between the humor in ads and customer purchase decisions. In order to control consumers' purchasing inclinations nowadays, all firms employ a range of advertising appeals in their advertisements. The researcher used convenience sampling procedures; for data collection in this study, percentages were used, and the chi-square test was performed for analysis. Theoretical information was acquired through publications, books, and earlier scholars. Finding out the benefits and relationships between humor in advertising and purchase intention is the major objective of this study. This study examined how humor in advertising influences customers' propensity to purchase, and it found that comedy in the advertisement had a stronger impact on consumers' purchasing decisions.

Keywords: Advertising, Humor Appeal, Consumer Desire to Purchase

Introduction

Meaning of Advertising

"Advertising" is defined as any paid type of non-personal presentation and promotion of ideas, commodities, or services by an identifiable sponsor. The name "advertising" comes from the Latin word "advert ere," which means "to direct the thoughts towards." The American Marketing Association defines "publicity" as "non-personal stimulation of demand for a product, service, or business unit by securing positive presentation on radio, television, or stage that is not paid for by the sponsor" (R.S.N. Pillai & Bagavathi 2015)

Choosing themes and appeals, translating articles and attraction requirements into layout, and writing content make up the majority of an advertisement's design.

The subjects of advertising are themes. They relate to a specific feature or benefit of a product that the marketer wants to highlight. The concept is compelling in some way. It has the ability to grab people's attention, in other words. The consumer appeals that are mentioned in commercials are the targets' motivations. The appeal acts as the focal point around which the whole advertisement is centered. A common term or phrase that captures the topic and appeals to both is "Surf is affordable in price and great in cleaning power." The selling elements of the products are frequently the basis for copy themes, which may entice the customer and overcome his resistance to purchase.



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Indeed, a printed advertising appeals to the mind immediately through the sense of sight. Nonetheless, a successful commercial would make an effort to engage as many senses as possible. For instance, if the product is food, the advertisement can emphasize its purity, flavor, or nutritional worth. To show good taste, words emphasizing delicacy may be utilized. The appropriate language can point to a fragrance's alluring aroma when it comes to perfumes. The commercial must appeal to as many people as it can through a variety of media. 2019 (P. Saranavel & Sumathi-2019)

Significance of the Study

Every company seeks to build a strong brand reputation in the marketplace in order to enhance sales and profit levels. Marketers use a variety of advertising strategies to build brand awareness and promote the development of loyal customers. Advertisers believe that including humor in their adverts increases brand awareness and boosts sales. Humor advertisements help to increase positive thought about the product.

Objectives of the Study

- To determine how humor advertising affects customer purchasing behavior
- To understand how humorous commercials affect customers' purchasing decisions

Literature Review

The primary goal of the study, undertaken by Irfan Hameed, Muhammad Babar Khan, and Atif Shahab (2020), is to examine consumer purchase intentions and how they relate to perceived humor. This research examines various comedy techniques that have been applied in advertising campaigns. The information gathered from 617 respondents was presented after the relevant advertising. Once the data had been verified to be normal, AMOS was used to generate Conformity models, which were also investigated using hierarchical regression and bootstrapping. The study found that perceived humor was positively correlated with purchasing intentions.

The researcher outlines the effects of television ads and how they relate to the likelihood of making a purchase. Findings indicate a favorable relationship and demonstrate the range of concepts (Hemamalini, 2014); (Khuong & Nguyen, 2015)


This study aims to determine the effects of television advertising on consumers' purchasing intentions. All criteria (trust, duration, mood, and repetitiveness) had positive associations with customer purchase intentions, according to a study that employed a quantitative method and collected data from 200 respondents.

A study by Hamid Mehmood and Masood (2016) sought to determine the effect of humor in advertising on customer purchase intentions in the Ufone network of the Pakistani telecommunications industry. The statistical tests for the data employed correlation and regression. Analysis revealed that humor in advertising significantly affects consumers' intentions to make purchases.

The purpose of Ramzan Sama's (2019), study is to investigate how different media ad styles affect customer awareness, interest, conviction, purchase, and post-purchase behavior. The study used an online survey approach, and the analysis included the Kruskal Walls test, exploratory factor analysis, and Cronbach alpha. The results show that magazines and news publications are effective forms of media for influencing consumer purchase and post-purchase behavior.

According to Sakshi Padole (2021), it was discovered that various people approach these attractions differently, mostly depending on their gender. Women believed that they could relate more to the emotional aspects of advertisements and their appeal than to their rational side, and as a result, they could not relate to the emotional approach alone.




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Hypothesis

- H_0 : Using of humor in advertising does not affect on consumers' intentions to make purchases.
- H_1 : Using of humor in advertinghas an effect on consumers' intentions to make purchases.

Methodology

The crucial information needed for this inquiry was gathered through the use of questionnaires. It's helpful to comprehend how humor influences consumers' purpose to buy.

Sampling Method

Data are gathered by the researcher using a convenience sample technique.

Sample Size

Just 86 of the 100 respondents in the study's sample of Vaniyambadi town could be collected.

Data Analysis

SPSS are used to analyze data statically. The Researcher used the chi-square test and a simple Percentage method.

Analysis and Data Interpretation

Table 1 Respondents Gender

| Gender | Frequency | Percentage |
|--------|-----------|------------|
| Male | 34 | 40% |
| Female | 52 | 60% |

Interpretation

It can be inferred from Table 1 that Female gender 60% of respondents during Male form 40% of respondents.

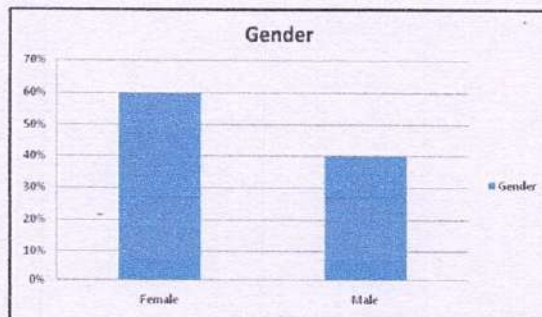


Table 2 Educational Qualification

| Qualification | Frequency | Percentage |
|-----------------|-----------|------------|
| High School | 22 | 26% |
| Under Graduates | 33 | 38% |
| Post Graduates | 28 | 33% |
| Others | 03 | 3% |



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Interpretation

According to Table 2 above, the majority of respondents (38%) fall under the group of respondents with a master’s degree, followed by 33% of respondents who have only completed high school and 3% of respondents who fall under any other category.

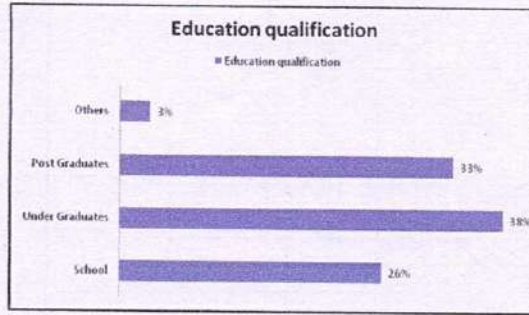


Table 3 Age

| Age group | Frequency | Percentage |
|----------------|-----------|------------|
| 18-25 years | 22 | 25.6 |
| 25-35 years | 36 | 41.9 |
| 35-45 years | 18 | 21 |
| Above 45 years | 10 | 11.5 |
| Total | 86 | 100% |

The frequency and proportion of responders by age are shown in Table 1. 41% of respondents are between the ages of 25 and 35, while 11.5% are between the ages of 45 and beyond and 21% are between the ages of 35 and 45.

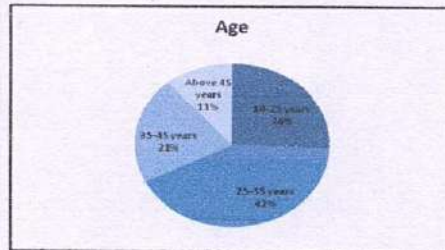



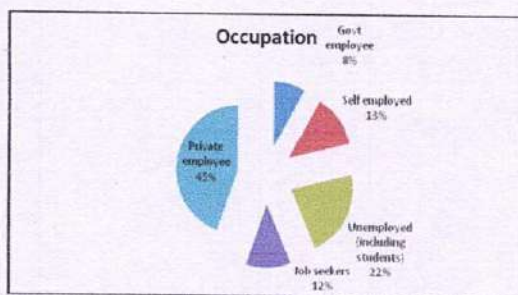
Table 4 Occupation of Respondents

| Occupation | Frequency | Percentage |
|----------------------------------|-----------|------------|
| Private employee | 38 | 44.2 |
| Govt employee | 07 | 8.1 |
| Self-employed | 12 | 13.1 |
| Un employed (including students) | 19 | 22 |
| Job seekers | 10 | 11.6 |
| Total | 86 | 100 % |




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The occupational level of the respondents is shown in Table 4. (44% of respondents) work for private companies. Seven employees—a minuscule percentage—have government jobs, yet none of them are unemployed.



Chi-Square Tests

| Chi-Square | Value | df | Sig (Table value) |
|--------------------|-------|----|-------------------|
| Pearson Chi-square | 1.68 | 12 | 21.03 |

Inference

- The significance value is more significant than 0.05, as seen in the above table.
- As a result, we rejected the alternative hypothesis and accepted the null hypothesis.
- No such thing as Age and occupation do not significantly correlate with one other.
- The frequency and proportion of responders by age are shown in Table 1. 41% of those surveyed
- Under the age range of 25 to 35, while 11.5% of respondents were beyond the age of 45

Table 5 Opinion Survey

| Opinion survey | SA | A | N | DA | SDA | Total |
|--|---------|---------|---------|----------|-----------|-----------|
| Participation of Respondent in the humorous advertisement | (42)49% | (19)22% | (18)20% | (7)8% | - | (86) 100% |
| Focus on humorous ads | (12)14% | (18)21% | (36)42% | (11)12.7 | (9)10% | (86)100% |
| Humorous advertisement is simple to understand | (8)9% | (48)56% | (20)23% | (6)7% | (4)5% | (86)100% |
| Humorous advertisements are deceptive | (18)21% | (32)37% | (20)23% | (12)13% | (04)5% | (86)100% |
| Humor advertisements are Uncertain | (03)3% | (16)19% | (49)57% | (12)14% | (6)7% | (86)100% |
| After viewing the humor, the merchandise makes you feel happy. | (32)37% | (18)21% | (20)23% | (16)18% | - | (86)100% |
| The advertising was appealing to me. | (9)10% | (20)23% | (35)41% | (18)21% | (1)1% | (86)100% |
| I make precise evaluations before buying | (9)10% | (16)19% | (42)49% | (8)9% | (11)12.7% | (86)100% |

Limitations

Research sampling size of only 86 respondents. Researchers believe a larger sample size could give a better view and conclusion.



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Conclusion

Studies have shown that humor increases consumer buying intent. In this study, there was no correlation between age and occupation. The results demonstrated that consumers' propensity to purchase increases along with their income. Responder participation, the second factor, also has a favorable value of (49%). A strong influence on consumer purchase decisions is humor.

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