

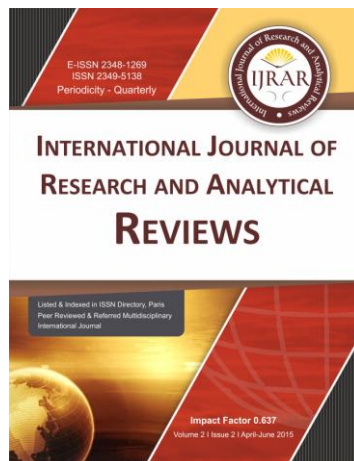
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## **AN ANALYSIS OF MEMBERS PERCEPTION IN SELF-HELP GROUP**

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G.Venkataswamy Naidu College (Affiliated to Manonmaniam Sundaranar University)  
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### **ABSTRACT:**

The main emphasis is the spread of the banking network and introduction of new instruments and credit packages and programmes were to make the financial system responsive to the needs of the weaker sections in the society comprising small and marginal farmers, rural artisans, landless agricultural and non-agricultural laborers and other small borrowers falling below the poverty line. The researcher has applied the proportionate stratified sampling technique from probability sampling method. The majority of the beneficiaries through the self-help groups are the women. Therefore, it gains double significance to develop and improve the self-help groups, particularly in the Indian context where the women are still subjugated to various forms of atrocities and suppressions.

**Keywords:** Self-Help Group, Perception, Benefits, Members goodness

### **INTRODUCTION**

In India, soon after the independence, there has been an aggressive effort on the part of the Government to improve the access of the rural poor to formal credit system. Some of these measures have been institutional, while some others were through implementation of focused programmes for removal of rural poverty. Reaching out of the far-flung rural areas to provide credit and other banking services to the hitherto neglected sections of the society is an unparalleled achievement of the Indian Banking System. The main emphasis is the spread of the banking network and introduction of new instruments and credit packages and programmes were to make the financial system responsive to the needs of the weaker sections in the society comprising small and marginal farmers, rural artisans, landless agricultural and non-agricultural laborers and other small borrowers falling below the poverty line.

With the implementation of the above policies, further, the Government of India in its developmental planning emphasized the promotion of agriculture and other allied economic activities through credit intervention for ensuring integrated rural development and securing the prosperity of the rural areas. In pursuance of this, formal credit institutions have been guided by the principle of growth with equity and a large share of the credit disbursed for various activities was channelized towards the weaker sections of the society.

### **Formation and Development of Self-Help Groups**

The first and foremost investment is to promote and develop SHGs as effective and sustainable institutions. The process of promotion and development of these groups is organic and needs to be evolved over a period. A lot of inputs are essential for organizing the

members and developing their leadership capabilities to promote the SHGs. Equal efforts are needed for nurturing and building them as institutions for the future. Each of these institutions has various stages of development and definite milestones of growth. The process of group formation involves a series of tasks carried out in a sequence.

### **REVIEW OF RELATED LITERATURE**

**Priyanka Kumawat and Vishakha Bansal (2018)** in their paper titled “Impact of Self-Help Groups on Empowerment Status of Rural Women in Udaipur District” The study was conducted in the Udaipur district of Rajasthan to know the level of empowerment of rural women through self-help groups. A total of ten groups were selected from Badgaon panchayatsamiti. A sample of 130 respondents (100 SHG members and 30 non members) was selected for the study. Questionnaire method was used for collecting the data. The four parameters which are considered to be the scale of determining the level of knowledge are socio-psychological, economic, legal and political issues. The results revealed that medium empowerment status was found in all four components i.e. socio-psychological, economic, legal and political with mean scores 2.71, 2.60, 2.49 and 2.60. Whereas not a single member had medium empowerment in socio-psychological and legal component with mean per cent score 2.56 and 2.34. Similarly, the non-members had poor empowerment in economic and political component with mean scores 2.26 and 2.16, respectively.

**Rohit Sharma (2017)** in his article titled “Role of Self Help Groups in Women Skill Development” in this article displayed to the socio-economic development of a country depends upon women empowerment to a large extent. In developing economies like India skill development especially in case of female population is of paramount importance. Since the inception of micro-financing Self Help Groups are playing crucial role in skill development. Higher is the level of skill development higher would be the employment opportunities available to the female members resulting in elevation of their socio-economic conditions. This paper throws light on skill development of women power looking for self dependency and self-sustain development to help their family in improvement in their living standard to a great extent.

### **OBJECTIVES OF THE STUDY**

1. To study the perception of SHG members on the benefits of SHGs.
2. To study the benefits of SHGs and its members.

### **HYPOTHESES OF THE STUDY**

“Problem solving skills of the SHG members are not differ based on their main occupation”.

### **COLLECTION OF DATA**

The study is based on both primary and secondary data. The secondary data are made available from the NGOs, NABARD reports and various journals, books and websites. The required primary data are collected from the selected respondents with the help of a comprehensive, pre-tested enquiry schedule, through personal interview method.

## SAMPLING TECHNIQUE

The researcher has applied the proportionate stratified sampling technique from probability sampling method to collect the primary data from SHG members in Thoothukudi District, Tamilnadu.

## ANALYSIS & INTERPRETATION

**Table No: 1**  
**Group Formation**

Sl. No.	Solution	Mean	SD
1	Selecting Potential Members	4.12	0.71
2	Making benefit awareness among the members in SHG	3.79	0.99
3	Creating interest among the members	3.99	1.11
4	Getting ideas from NGO	3.63	1.08
5	Making necessary arrangements for non-members to attend SHG activities	3.57	1.25
<b>Mean of Mean</b>		<b>3.82</b>	<b>1.03</b>

### Source: Primary Data

The above table is providing the details about the skill that the entrepreneurs utilise in order to solve the problem that arises while group formation. The first and foremost solution is selecting potential members. This has got the mean value of 4.12. The second solution is creating interest among the members so that there is no problem while group formation. It is got the mean value of 3.99. In the third place is the solution of making benefit awareness among the members in self-help groups. It has achieved the mean value of 3.79. Next comes the solution of getting ideas from NGO which has received the mean value of 3.63.. This solution has got the mean value of 3.57.

**Table No: 2**  
**Interpersonal Relationship**

Sl. No.	Solution	Mean	SD
1	Creating cordial work environment by informal relationship	3.91	1.07
2	Taking personal care of the members	3.77	1.18
3	Attending worker's personal functions of members	3.64	1.03
4	Adopting two-way communication	3.49	0.98
		<b>3.70</b>	<b>1.07</b>

### Source: Primary Data

In the above-mentioned table, we can find the details about the skills that are found in the entrepreneurs that they use in problems that arise in interpersonal relationships among the members. The first solution is creating a cordial work environment by informal relationship. This has got the mean value of 3.91. The second solution is taking personal care of the members. It is got the mean value of 3.77. In the third place is the solution of attending worker's personal functions so that they feel connected with the co-workers. It has achieved

the mean value of 3.64. Finally, the entrepreneur resort to the solution of adopting two-way communication in order to solve the problems that arise in interpersonal relationship. This solution has got the mean value of 3.49.

**Table No: 3**

**Differences among the Age of the SHG members and their problem-solving skills**

<b>Problem solving Entrepreneurial Skills</b>	<b>Up to 25 years</b>	<b>26 – 35 Years</b>	<b>36 – 45 Years</b>	<b>Above 45 Years</b>	<b>F-Value</b>
Administrative skill	3.31 <sup>a</sup>	3.50 <sup>a</sup>	4.17 <sup>b</sup>	3.92 <sup>b</sup>	27.029*
Financial skill	3.16 <sup>a</sup>	3.47 <sup>a</sup>	3.71 <sup>b</sup>	4.23 <sup>b</sup>	24.523*

**Source: Primary Data**

For Administrative skill: in case of administrative skills, members of self help groups under the age of 36-45 years shines in administrative skills with the highest mean score of 4.17. Next to them comes the members with the above 45 age. These respondents with the age of above 45 excels in administrative skills with the enormous mean score of 3.92. There is no remarkable difference between the level of administrative skills of members with 25-36 age and up to 25 age. Members of 25-36 age group stands ahead from the members of up to 25 age group (mean score= 3.31) by their mean score of 3.50

For financial skill: The members of self help groups falling under the age group of above 45 are unrivalled in financial skill. They obtained the massive mean score of 4.23. Next comes the members coming under the age group of 36-45. They excel in financial skill in a fabulous way hence they achieved the second highest mean score of 3.71. There is no much difference between the financial skill level of self-help group members lying under the age category of 26-35 and up to 25 years. They attained the mean score of 3.47 and 3.16 respectively.

**DISCUSSION**

With regard to this problem, the lack of information, the most important solution, according to the entrepreneurs, is by obtaining knowledge from NGOs has got the mean value of 3.87. The next is the solution of gaining knowledge from other SHGs. For the lack of transportation and the skill that is needed for an entrepreneur to solve such a problem, the first solution is by making job order production through proper distribution channel. It has got the mean value of 3.61. The second solution is to create awareness through word of mouth. It has got the mean value of 3.57. In the case of the problem of heavy competition and the skills that are needed for an entrepreneur in order to solve that problem, the first solution is to learn the uniqueness of the competitors in order to do modifications to one's own business. It has got the mean value of 4.12. The second solution is to adopt cost control. It has got the mean value of 3.90.

## **CONCLUSION**

The present research has focused on the overall development of the self-help groups in the Indian context. The majority of the beneficiaries through the self-help groups are the women. Therefore, it gains double significance to develop and improve the self-help groups, particularly in the Indian context where the women are still subjugated to various forms of atrocities and suppressions. Therefore it is the need of the hour to empower the women so that they can face the difficulties in their life. There are many ways through which the government is trying to empower the women of the country, but activities of the government remains unsatisfactory and yet to reach the majority of the population.

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## **A STUDY ON IMPACT OF ELECTRONIC BANKING SERVICES ON BANK TRANSACTIONS TIRUNELVELI DISTRICT.**

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### **ABSTRACT**

This examination presents what affect electronic managing an account has on consumer loyalty in contrasting and conventional physical keeping money benefit, its association with that of age, occupation and instruction, its effect on branch visits, the dimension of client understanding about e-saving money and the chances and difficulties of e-saving money. The paper endeavoured to see all the above among 402 legitimately filled and returned surveys of e-keeping money clients and meeting with four parts of the two business banks which have begun e-managing an account benefit in Gondar city when this examination was led. The examination utilized tables, rates, chi-square independency test to see the connection between statistic qualities and e-managing an account, independency t-test to see the visits of branches when e-saving money by clients is huge or not and relapse investigation test has been directed to clarify the factors which decide clients' fulfillment in e-saving money. The consequences of the examination inferred t that larger part of clients of e-keeping money are the youthful, the informed, salaried and understudies, specialists and ladies are not effectively utilizing the administration of e-saving money and there is additionally a connection between e-saving money and statistic qualities, e-managing an account as of now accommodated sparing and current records holders just, e-saving money has enhanced consumer loyalty, diminished recurrence of bank corridor for saving money benefit, decreased hanging tight time for clients, there are clients who don't have a clue about the expense charged for being e-saving money clients, the bank clients' fulfillment expanded subsequent to being e-saving money clients, empowered clients to control their record developments and there is high chance to grow e-saving money benefit in the city.

**Keywords :** E-banking, ATM, Customers satisfaction.

### **INTRODUCTION**

Consumer loyalty is a proportion of how items and administrations provided by an organization meet or outperform client desire. Consumer loyalty is additionally characterized as the quantity of clients, or level of aggregate clients, whose revealed involvement with a firm, its items or its administrations (appraisals) surpasses indicated fulfilment objectives. But another meaning of consumer loyalty is it alludes to the degree to which clients are content with the items and additionally benefits given by a business. Further meaning of consumer loyalty is it is a term commonly used to gauge a client's impression of an organization's items and additionally benefits. It is anything but a straight forward science notwithstanding, as consumer loyalty will differ from individual to individual, contingent upon an entire host of factors which might be both mental and physical. The typical proportions of consumer loyalty include a review with a lot of explanations utilizing a Likert

Technique or scale .Technology is having a gigantic effect upon administration organizations when all is said in done and the budgetary administrations area is no special case. The use of data and correspondence innovation ideas, strategies, arrangements and But there are no versatile exchange saving money benefit and web based managing an account. National Bank of Ethiopia made CORE saving money framework obligatory since June 2011 so as to encourage the instalment of the saving money framework and furthermore a compulsory to utilize electronic managing an account that is empower banks to give versatile, web and card saving money administrations. After the order has been issued every single business bank working in the nation are en route to get the framework from various organizations. execution systems to saving money administrations has turned into a subject of basics significance and worries to all banks and to be sure an essential for nearby and worldwide intensity in managing an account industry. Because of this innovative enhancement business condition in money related part is to a great degree dynamic and experience quick changes and requests banks to serve their client electronically. The development of e-keeping money began from the utilization of Automatic Teller Machine (ATM) and Finland is the primary nation on the planet to have taken a lead.

## **OBJECTIVES**

- To portray the age, sexual orientation, conjugal status, occupation and instructive status of e-managing an account clients in the city explicitly.
- To see the relationship of clients fulfillment in e-keeping money than conventional saving money benefit with age, occupation and training.
- To survey the dimension of client comprehension of e-managing an account clients and does it possesses diminished cycle energy for clients.
- To know clients reactions related workers relationship subsequent to utilizing e-keeping money and e-managing an account impacts on controlling their development on their records.
- To realize clients understanding about the expense charged and do they get the administration 24/7.n e-managing an account.

## **RESEARCH METHODOLOGY**

**Primary data and their sources:** The sources of the primary data for this study were e-banking customers of Dashen and Wogagen bank and the branch managers of the four branches of these two commercial banks in the city.

**Secondary data and their sources:** The secondary data were used for supporting the study and to get the findings of other researchers in the area (empirical study). The sources of secondary data were library books, newspapers on business, magazines on business, a bilingual quarterly magazine published by public relation of NBE (Birtu), annual reports of different commercial banks, reports of national bank of Ethiopia, internet sources, reports

made by Ethiopian Bankers' Association on establishing national electronic payment system, Fortune News Paper which focus on business reports, and other related materials were used.

### RANKING METHOD

Particulars	Rank
SBI bank	1
Indian bank	3
Canara bank	2
ICIC bank	5
Axis bank	6
IOB bank	4

Most of the respondents are using SBI bank.

Particulars	No: of respondents aware ( out of 60)	Percentage
Male	35	58%
Female	25	42%

**Interpretation** Analysis of awareness of the respondents shows that male to more than of the 58% respondents in e-banking

### FINDINGS:

From the examination found that 58% of the respondents male and their age is between 25-35 and 42% of the respondents are female. Most of the respondents are well ware about e-banking. It is clear from the examination that most of the respondents are used in SBI bank. It is clear from the oview that non attendance of advantage for the phenomenal exercises as the rule issue of undertaking . it is found from the review winning bit of the respondents 58% of the respondents are male.

### SUGGESTION:

Banks should find a way to make mindfulness among country individuals about the benefits of e-managing an account/web saving money administrations accessible in the banks. The e-saving money/web keeping money framework ought to be upgraded to make the online enquiry and online installment significantly more less demanding to the clients. Open division banks ought to enhance their e-keeping money/web managing an account administrations to rival their private area counterparts. Most of the clients have not benefited of the e-saving money/web saving money administrations since they don't believe the web channel assuming it as confounded. So banks may set up a group of faculty to prepare the clients to get to know web channel. The bank clients have seen the danger of getting incorrectly data from e-keeping money/web managing an account administrations. These dreams ought to be expelled from the brains of the clients by bank individuals as these components are the hindrances for a large portion of the clients for not receiving these administrations. Despite the fact that e-managing an account/web saving money is helpful and simple to utilize, clients fear receiving these administrations since they feel that utilizing

these "administrations are troublesome and entangled". In this way, on location preparing can be given to the bank clients who plan to utilize e-saving money web managing an account administrations.

## **CONCLUSION**

In view of the aftereffect of the elucidating examination think about it very well may be reasoned that the greater part of current e-managing an account clients are youth between the age of 18 up to 35, sexual orientation shrewd the guys are the overwhelming clients, occupationally salaried and understudies are the lion's share clients and specialists/ladies are not dynamic member in utilizing the administration, instructive dimension confirmation or more certificate holders are the dominant part clients and the banks don't keep full record of their client profile in institutionalized route for simple reference. The banks are right now giving e-managing an account administration to normal sparing record holders and current record holders and in the city there are just two e-keeping money conveyance channels of which ATM the most generally utilized and POS benefit isn't notable among clients like that of ATM even this diverts give constrained in contrast with bank corridor benefit given by the banks' workers. E-keeping money has enhanced consumer loyalty than standard managing an account, empowered clients to control their record superior to anything the common saving money, there is high open door in growing the administration and the banks have not taken any observational investigation or client study to gauge consumer loyalty in the innovation. Clients' information about e-keeping money, accessibility of the administration every minute of every day and enhancement of clients in controlling their record are increasingly touchy variable which decide consumer loyalty in e-managing an account.

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## A STUDY OF IMPACTS ON ENTREPRENEURS SATISFACTION OF INTERNETMARKETING (SOCIAL MEDIA) WITH SPECIAL REFERENCE TO AMBASAMUDRAM

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### ABSTRACT

Web promoting has turned out to be increasingly prominent these days among organizations around the globe. Subsequent to finding the wide range advantages of web showcasing in advancing items and administrations on the web, it has before long turned into the main medium for promoting everywhere throughout the world. Not at all like mass advertising, which viably provokes the enthusiasm of the nearby crowd by methods for radio spots, daily papers and print media, web promoting enables organizations to sustain a more close to home association with their purchasers from everywhere throughout the world. With web advertising, organizations can convey substance to their clients through customized and financially savvy correspondence. With every one of the advantages that web promoting can offer your business, building up an expert web showcasing effort can draw in more clients to your item or brand to develop your business more. Internet based life ends up being a great device with regards to developing your image mindfulness. There are organizations who reject it as an approach to manufacture a brand, however by doing that, they're leaving an open ground for contenders. Then again, numerous respectable head advertising officers concur that online life definitely affects mark mindfulness.

**Keywords:** Internet Marketing, Online Advertising, Web Promoting, Mass Advertising.

### INTRODUCTION

Online networking is the most recent trendy expression in Internet Marketing the most recent few years. The achievement of the new age of internet based life stages, principally Facebook and Twitter, changed the manner in which we mingle, associate and shop. This additionally brought new channels to advanced advertising as well. Social media is the term we use to portray stages that unite individuals for the trading of data. The most famous web based life stages are: Facebook, Twitter, Google+, Pinterest, Instagram, Tumblr, LinkedIn, StumbleUpon and YouTube. It relies upon the kind of brand, items or administrations you need to advance. There are situations where different types of advanced advertising will be more proper to assemble mindfulness than online life. Online life is an unquestionable requirement of each item, brand or administration that has a wide gathering of people. For instance, on the off chance that you are offering a product item, web-based life can enable you to discover new clients, instruct your current clients (by sending them tips and traps) and keep them educated about new updates, up and coming discharges and so forth. In the event

that then again, you are offering custom instruments for ranchers you can utilize online networking as an asset to discover more about the items yet your primary offering point will be bored advertisements on provincial zones and Radio promotions. Social media often feeds into the discovery of new content such as news stories, and “discovery” is a search activity. Social media can also help build links that in turn support into SEO efforts. Many people also perform searches at social media sites to find social media content. Social connections may also impact the relevancy of some search results, either within a social media network or at a ‘mainstream’ search engine.

**OBJECTIVES OF THE STUDY**

- To illuminate the best offers to the online clients.
- To make the minimal effort activities in most prominent web crawlers and registries (Website design enhancement).
- Keep business visionaries to refreshed about new items and business administration’s for their statistic focusing on.
- Ensure that client have a charming site involvement by persistently enhancing the route of the site.
- To expand more open doors for little scale agents.
- To make suggestions to enhance the operational adequacy of Marketing and promoting system for businesspeople.

**Research Methodology**

Internet Marketing is the main source of primary data are collected from the businessmen through a well-structured questionnaire. As the area of study is limited to Ambasamudram and as the total population is numerable, the researcher has proposed the random sampling techniques are used for the research. To identify the entrepreneurs which are also very essential for the collection of primary data the following process has been adopted scientifically. Finally, 60 respondents were selected to investigate into factors that motivate them to become a successful entrepreneur.

**Ranking Method**

Particulars	Rank
Google +	1
E-mail	4
WhatsApp	3
LinkedIn	5
Twitter	6
Facebook	2

Most of the respondents are using Google + as a marketing tool.

### **Chi – Square Test**

For the calculation for the chi-square test the researcher considered the factors **educational status of the entrepreneurs (10th, +2, UG, PG and Professional) and the awareness of business persons (high, medium and low)**

	Calculated value	Tabled value
Chi-square	3.0556	12.592

Hence the Researcher Accepted the Hypothesis because the calculated value is less than the table value

### **FINDING**

From the examination found that 62% traders are male and their age is between 20-40 and 60% dealers are utilizing IOS helpful for paying safely. This examination uncovers that 75% respondents are getting Rupees more than 10,000 and under 50,000, 65% of the businesspeople are phenomenally fulfilled to grabbing the coveted clients for their predefined business. It is clear from the examination that 53% of business people are beating the confinement through beneficial transport of thing to customers, and 60% shippers are change in their thing quality and amount of their items. It is clear from the overview that nonattendance of advantages for the phenomenal exercises as the rule issue of undertakings. It is found from the review winning bit of the respondents (60%) are females, (90%) are building their photo care and make reach to customers, 75% of the respondents are utilizing Facebook for driving their business. From this survey uncovers that 63% of respondents are focusing on Web elevating to look for solid clients for utilizing their items and administrations, 65% online business people are tricked by online cheats like unpaid clients and antagonistic thing showing. From this examination 85% of respondents are utilizing web advancing for over a year and 92% of the traders are showing their brands through online life. It is clear from the examination that 85% of the business people are not utilizing web showing for fulfilling client's needs and half respondents progressing about their things by strategies for SMM. It is uncovering from the examination that 45% respondent are input shape division that empowers marketing experts to simply more quickly position their things and 88% respondents are utilizing web progressing for sparing time and high shots at development. From this examination displays that 85% respondents are to produce the course of action change and preferred standpoint, 51% of the business people are utilizing in excess of 4 internet-based life for their business advancement.

### **SUGGESTIONS**

Begin with your main three advertising destinations, at that point assess how internet based life may enable you to accomplish them. Time and again entrepreneurs get tied up with the possibility that 'I must be there. I must be in all these new places or I'll be abandoned.' But web based life needs to enable you to achieve your destinations or you're simply sitting idle. Try not to consider internet-based life as only a bull horn for your business, however consider

how it can enable you to achieve your goals. As an entrepreneur, I trust that you can't over-put resources into your LinkedIn nearness in 2018. This additionally applies to anybody hoping to facilitate their profession or achievement, especially those working in deals or advertising. Focusing on developing gatherings of people and commitment on LinkedIn can completely support deals and change rates. It will likewise lead toward astounding open doors for collaboration. The key thing with Facebook is to recollect that the calculation they utilize rewards posts that have connection. On the off chance that a business posts something yet nobody reacts, at that point Facebook won't indicate it to anybody. They're attempting to keep individuals on their site, and they can just do that by demonstrating posts and stories that individuals discover interesting. It's an open door for you to associate, seriously, with the general population who have helped you and bolstered you in business. In the event that you consider the 10 to 20 most imperative individuals in your business world, online life enables you to perceive and express gratitude toward them for helping you en route. Internet based life is close to home. It's your own image first, and your activity or business second. You have to pass on your persona. Get over the clamour. Be unique. You don't need to wear a hero outfit like me, yet in a universe of web based life commotion you have to emerge and be recollected.

## CONCLUSION

As generations evolve and technology develops, the advancement in the field of marketing and advertisements has been immense. No longer are businesses bound by the limitations of traditional marketing techniques. The old has been heavily replaced by the new. One of the newest and most effective strategies has been of online marketing, which is the topic that this whole e-book was centred on. Online marketing utilizes the internet and its wealth of resources for promotional, profile-raising purposes. After covering some types of online marketing, which included email marketing and social media marketing, we reviewed some of the common trends and shifts that resulted from this advancement. The main point that was highlighted was how unique modern internet advertising is, as compared to its traditional counterparts. Internet marketing is all about being available whenever and wherever customers may need you, rather than just popping up once in a while for attention.

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## A STUDY ON CUSTOMERS' OPINION TOWARDS TELECOM OPERATORS IN TUTICORIN DISTRICT

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### Abstract

The customers' opinion is the primary motivation behind any business relationship between a customer and a business man. Likewise in telecom industries, the opinion of the customer about their service provider place a major role in getting customers positive opinion. The attributes like network coverage, good customer care service, brand image, attractive value added services, determines the opinion of the customer towards their network provider. This paper studied the various aspects of consumers' opinion especially satisfaction, causes, reasons, its impacts in telecom operators with suggestions and this is the main objective of every telecom operators. The opinion of the customer differs because their perception level, performance of network operators and the expectations of the customers. If the performance matches the expectation of the customer, the customer gives the positive opinion and if the performance never met the expectation of the customer and it leads to a negative opinion in the minds of the customer. This paper makes an attempt to analyse the customers' opinion towards the telecom operators in Tuticorin district.

**Keywords:** network provider, customers' opinion, value added services

### Introduction

The 21<sup>st</sup> century is a century of information technology. In this era every individual in the world is using mobile phone for his communication purpose. India is the second largest country for using mobile phones and it is also the second largest telecom market in the world. In India the telecommunication market comprises by the public, private and multi-national players. A telecom customer choose his own telecommunication operator on the basis of the value added services, the talk time offers etc., This paper analysed the consumers of various telecom networks which express their opinion about the network provider, the problems they faced. The aim of the research is to find out the expectation of the customers with the telecom operators.

### Objectives

- To know about the customers' perception towards the service provided by the telecom operators
- To analyse the various problems faced by the consumers
- To find out the various types of services provided by the various network players
- To know the customers' opinion towards their network provider

**Research Methodology**

**Sources of data:** Primary and Secondary Data are used for this study. Primary Data was collected from the mobile subscribers from various networks and the Secondary Data was collected from various journals, books and websites.

**Sample Technique:** The Convenience sampling method is used for selection of respondents.

**Sample size:** There are 120 respondents are taken for this study in Tuticorin district.

**Statistical Tools used:** Percentage, Mean, Standard deviation and Variance.

**Analysis and Interpretation of data**

**Table 1**  
**Profile details of the respondents**

Details	Options	No. of Respondents	Percentage
Age Group	below 20 years	11	9.2
	21-30 years	61	50.8
	31-40 years	17	14.2
	above 40 years	31	25.8
Gender	<b>Total</b>	<b>120</b>	<b>100</b>
	Male	60	50.0
	Female	60	50.0
Education qualification	<b>Total</b>	<b>120</b>	<b>100.0</b>
	Upto school level	14	11.67
	UG	56	46.67
	PG	41	34.17
	Diploma	9	7.4
Occupation	<b>Total</b>	<b>120</b>	<b>100.0</b>
	Students	30	25
	Private employees	30	25
	Government employees	56	46.7
	Business people	4	3.3
	<b>Total</b>	<b>120</b>	<b>100</b>

Source: Primary data

This table shows that the socio economic profile details of the respondents. Out of 120 respondents, 50.8% of the respondents are in 21-30 age group, 50% of the respondents are male and female, 46.67% of the respondents are UG degree holders and 46.7% of the respondents are government employees in this study.

**Table 2**  
**Consumers’ Opinion towards their telecom operators**

S.No	Statements	SA	A	N	DA	SDA	Mean	$\sigma$	Variance
1.	Network coverage is reliable	26	79	15	-	-	4.09	.580	.336
2.	Voice clarity is good	45	42	17	16	-	3.97	1.028	1.058
3.	Delivery of SMS,MMS, Voice Message& other services are timely	45	43	24	8	-	4.04	.920	.847
4.	Services are delivered promptly	9	77	16	18	-	3.64	.828	.686
5.	Service provider promises to do something by a certain time, they do so	27	49	26	18	-	3.71	.982	.965
6.	Service Provider is always willing to help.	17	42	25	27	9	3.26	1.177	1.386
7.	They are getting your feedback	17	43	27	33	-	3.37	1.037	1.075
8.	Customer care service centre is good	17	52	24	27	-	3.49	.996	.992
9.	Service providers are good in communicating clearly	36	41	18	25	-	3.73	1.106	1.222
10.	Brand image	16	54	34	16	-	3.58	.885	.783
11.	Service providers are capable of answering the queries	9	62	23	26	-	3.45	.915	.838
12.	Service providers have required skill & knowledge to answer the queries	76	17	27	-	-	3.41	.835	.697
13.	Service providers are sincere & patient in resolving the problems	18	43	42	17	-	3.52	.917	.840
14.	Info/message in Top-up card are clear and useful	9	51	43	9	8	3.37	.970	.940
15.	Promotional offers are communicated properly	35	44	16	16	9	3.67	1.239	1.535
16.	Billing methods are transparent & simple	18	76	17	9	-	3.86	.759	.576
17.	Retail outlets are available in enough numbers and are easily accessible	9	70	23	9	9	3.51	1.004	1.008
18.	Having convenient periods, terms for activation and recharge	9	60	34	8	9	3.43	.994	.987
19.	Unlimited talk time offers	18	70	15	8	9	3.67	1.056	1.115
20.	More Value added services in compare to other network operator	27	41	18	25	9	3.43	1.255	1.575

Source: Primary data

This table evaluates that the consumers’ opinion about the mobile phone services. Mean, Standard deviation and Variance statistical tools are used for analysing the various

statements about the mobile phone services. Maximum number of respondents strongly agreed the Network coverage is reliable (4.09) and Delivery of SMS, MMS, Voice Message & other services are timely (4.04). The other statements were agreed by the respondents.

**Table 3**  
**Weighted Average Rank analysis**

S.No.	Network operators	Rank						Total	WAS	Rank
		I	II	III	IV	V	VI			
	Airtel	32	40	20	12	12	4	536	25.52	1
		192	200	80	36	24	4			
	Jio	28	24	24	24	16	4	492	23.43	2
		168	120	96	72	32	4			
	Vodafone	12	8	16	28	44	12	360	17.14	5
		72	40	64	84	88	12			
	Aircel	4	0	12	4	12	88	196	9.33	6
		24	0	48	12	24	88			
	Idea	36	16	8	36	16	8	446	21.24	4
		216	80	32	78	32	8			
	BSNL	4	36	48	12	20	0	472	22.48	3
		24	180	192	36	40	0			

Source: Primary data

This table explains that the rank analysis of network operators. The research have selected the major six operators in Tuticorin district. Airtel got the first rank, The second rank goes to Jio, BSNL got third rank, The fourth rank goes to Idea, Vodafone got fifth rank and Aircel got the sixth rank.

### Summary of Findings, Suggestions and Conclusion

#### Major findings of the study

- Out of 120 respondents, 50.8% of the respondents are in 21-30 age group
- Both gender 50% of the respondents are male and female
- Majority (46.67%) of the respondents are UG degree holders
- Maximum number (46.7%) of the respondents are government employees
- Delivery of SMS, MMS, Voice Message & other services are timely got the highest mean score is 4.04
- Service Provider is always willing to help statement got the least mean score is 3.26.
- Airtel got first rank

#### Suggestions

- The customer care official should always ready to help the customer
- The problems of the consumers should be properly analysed by the service providers and necessary actions should be taken by them.
- Unwanted advertisements should be avoided
- The service provider should maintain the cordial relationship with his customers.
- No hidden charges

- More attractive and useful schemes may be provide to their customers
- International call rates should be reduced.

### **Conclusion**

The mobile phone communication is one of the basic needs of human being. By using mobile communication, the consumers feel distance is not a subject matter into today's world. This study expressed that every network providers is offering attractive and valuable value added services in order to attract new customers and retain the existing customers. The research also spells out that the majority of customers are having positive opinion towards their network operators and the services provided by them. Finally this study concluded that the maximum number of respondents give the positive opinion about the network provider and services rendered by them.

## IMPACT OF TV ADVERTISEMENTS ON THE PURCHASING BEHAVIOR OF THE COLLEGE GIRLS – A STUDY WITH SPECIAL REFERENCE TO FAIRNESS CREAMS PRODUCTS IN KOVILPATTI TALUK, THOOTHUKUDI DISTRICT

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### ABSTRACT

“Advertising is a means of communication with the users of a product or service. Advertisements are messages paid for by those who send them and are intended to inform or influence people who receive them”, as defined by the Advertising Association of UK. Now a day’s most of the companies are using advertisement as their major promotional tool. Because it not only reaches perfectly to the customers. But also attracts and influences them. Companies spend huge amount for creating a advertisement. For the new products, Advertisements acts as a introducer for the customers. It creates awareness about the new products. In the advertisements Television advertisements are very popular and powerful because more customers are watching television programs frequently .television advertisements are the correct tool to attract and induce the customers. This study focuses on how an advertisement induces the college girls for purchasing the fairness creams. The researcher has chosen 100 college girls from various parts of the Kovilpatti Taluk as respondents for this research. Convenient sampling method was chosen. The tools like mean score, chi square analysis were used.

**Keywords:** *Advertisement, Product, Service.*

### INTRODUCTION

Advertisements play vital role in the development of a company. A companies’ profit relies on the hands of the sales. These advertisements are major commanding promotional tool for enhancing the sales. It not only increases the volume of the sales but also making initiation to create awareness about companies and a product. In new product development the advertisements play a crucial role to carry the features about the new product and pass it to the customers. Among the entire advertisement medium the Television advertisements are so powerful because, today we can’t see a single home without television. More number of people is watching television programs every day. Television advertisements bring all the details about a product to our home so it is very easy to choose a desired product from the market by watching television advertisements. Today the cosmetics industry is growing fast Women are interested to use cosmetics especially college girls are using more number of fairness creams for their self grooming. They want to glorify themselves. Today College

girls are very eager to watch television advertisements because to chose right creams. The advertisements help the girls in their purchasing decision. Always Television Advertisement changes the purchasing pattern of the college girls and also it changes the Attitude towards a product. Television Advertisement helps in finding out best products to college girls and it creates new fashion and culture among them finally it increases the frequency of purchase. On the whole the Television advertisements are having more positive impact on the purchasing behavior of the college girls towards fairness creams.

### **STATEMENT OF THE PROBLEMS**

In this modern world respect is given to a person based on their fairness. so the college girls want to glorify themselves with help of fairness creams .The companies which are producing fairness creams use the Television Advertisements as a correct promotional tool for introducing and promoting Their products. The Television Advertisements make a huge positive impact on the purchasing behavior of the college girls towards fairness creams .today's young girls are very beauty conscious. They want to get beauty in any cost. The companies use this attitude for their favor. They create more attracting Television Advertisements for inducing the girls and make them to buy their products. Some time The Television Advertisements create a new culture among the girls. It can alter the attitude and a purchasing pattern of the college girls. So the researcher tries to show case all the impact on Television Advertisements on the purchasing behavior of the college girls towards the fairness creams in Kovilpatti Taluk.

### **OBJECTIVES OF THE STUDY**

- ❖ To study the Demographic profile of the respondents.
- ❖ To study the influencing factors in advertisement for purchasing.
- ❖ To know the awareness level about a product through advertisements.
- ❖ To find out over all satisfaction level about a product.

### **METHODOLOGY OF THE STUDY**

The study of the Impact of TV Advertisements on the Purchasing Behavior of the College Girls in the Kovilpatti Taluk towards the Fairness creams is an empirical study. Both primary and secondary data are used. Primary data were collected directly from the respondents with the help of designed questionnaire. After getting the questionnaire filled, the data were analyzed and interpreted using appropriate tools. The Secondary data is collected from various books, journals, reports and websites. The researcher has chosen 100 college girls from various parts of the Kovilpatti Taluk as respondents for this research. Convenient sampling method was chosen. The tools like mean score, chi square analysis were used for quick and clear understanding of the data

### **HYPOTHESIS OF THE STUDY**

- ❖ Ho: There is no any significant relationship between the overall satisfaction level about Television advertisements and age.

- ❖ Ho: There is no any significant relationship between the overall satisfaction level about Television advertisements and Educational level
- ❖ Ho: There is no any significant relationship between the overall satisfaction level about Television advertisements and timing of watching Advertisements

## RESULT AND DISCUSSIONS

### Socio Economic Status of the Respondents

Particulars	Number of Respondents	Percentage
<b>Age</b>		
Below 20 years	50	50
Above 20 years	50	50
<b>Discipline</b>		
Arts	56	56
Science	44	44
<b>Time Duration for Watching TV Advertisements</b>		
Below 20 Min.	33	33
Above 20 Min.	67	67
<b>Purchasing Pattern</b>		
Yes	28	28
No	72	72
<b>Fairness Cream Brand users</b>		
Faire & lovely	30	30
Ponds White Beauty	50	50
Garnier Fairness cream	20	20
<b>Purchasing Pattern</b>		
Beside serial	32	32
Beside Reality shows	10	10
Besides songs	43	43
Besides Movies	15	15

**Source: Primary data**

It is cleared that out of 100 respondents 50% of respondents are in the age group of below 20 years and 50 % respondents are in the age group of above 20 years. 56 % of the respondents are from Arts Discipline and 44 % of respondents are from science Discipline. 33 % of the respondents are watching Tv advertisements in below 20 minutes and 67% of the respondents are watching Tv advertisements in above 20 minutes. 28% of the respondents are purchasing a product which are not required to them by the influence of Tv advertisements and 72% of of the respondents are purchasing a product which are not required to them by the influence of Tv advertisements. 30% of respondents are using Faire & lovely, 50% of respondents are using Ponds White Beauty , 20% of respondents are using Garnier Fairness cream. 32 % of the respondents are watching Tv Advertisements beside the serial. 10 % of

the respondents are watching Tv Advertisements beside the Reality shows. 43 % of the respondents are watching Tv Advertisements beside Songs. 15 % of the respondents are watching Tv Advertisements beside the Movies.

### Influencing Factors in the Television Advertisements

S.No	Factors	SA	A	N	DA	SDA	Total Mean	Mean Score
1.	Content	22	44	25	8	1	378	3.78
2.	Colorfulness	20	50	21	9	-	387	3.87
3.	Jingles	4	21	38	31	6	286	2.86
4.	Music	40	31	18	8	3	397	3.97
5.	Voice	17	31	31	17	4	340	3.40
6.	Free Offers	18	30	31	10	11	334	3.34
7.	Discounts	24	21	29	16	10	330	3.30
8.	Celebrities	10	40	32	12	6	336	3.36
9.	Visualization	16	32	32	13	7	337	3.37
10.	Demonstration	6	21	45	22	6	299	2.99
11.	Warranties	18	34	20	20	8	294	2.94
12.	Humor Appeal	16	20	42	14	8	322	3.22
13.	Price	26	31	19	17	7	352	3.52
14.	Clarity	25	28	29	17	1	359	3.59
15.	Availability	16	34	31	16	3	344	3.44
16.	Emotional Appeal	8	32	28	20	12	304	3.04
17.	Entertaining Aspect	15	32	32	11	10	331	3.31
18.	quality	35	40	16	7	2	399	3.99
19.	Company Reputation	20	23	29	16	2	323	3.23
20.	Frequency	25	13	20	12	30	291	2.91

**Source: Primary Data**

**SA-Strongly Agree, A-Agree, N-Neutral, DA-Disagree, SDA- Strongly Disagree**

The above table shows the Influencing Factors in the Television Advertisements. out of 100 respondents the highest mean score(3.99) falls on the quality factor .Majority of the respondents are attracted by the quality aspects shown in the Television advertisements. Next to the quality factor the music factor takes the second position with mean score of (3.97) that is more number of respondents attracted by music in the advertisement and makes their purchase. The least impact factor for purchasing is Frequency (2.91) of the advertisement.

**Statement regarding Television Advertisements**

S.No	Factors	SA	A	N	DA	SDA	Total Mean	Mean Score
1.	Tv Advertisement Influences to buy a product	26	40	17	08	09	366	3.66
2.	Tv Advertisement creates awareness about new products	24	35	20	13	08	354	3.54
3.	Tv Advertisement changes the purchasing pattern	15	36	26	13	10	333	3.33
4.	Tv Advertisement changes Attitude towards a product	13	31	31	16	08	319	3.19
5.	Tv Advertisement makes the purchasing decision easier	25	22	38	10	05	352	3.52
6.	Tv Advertisement helps in finding out best products	12	30	28	18	12	312	3.12
7.	Tv Advertisement creates new fashion and culture	28	29	27	10	06	363	3.63
8.	Tv Advertisement is truthful and ethical	04	15	26	26	29	239	2.39
9.	Tv Advertisement increases the frequency of purchase	12	45	20	14	09	337	3.37
10.	Tv Advertisement makes me to switch over to another brand	09	20	41	20	10	298	2.98

**Source: Primary Data SA-Strongly Agree, A-Agree, N-Neutral, DA-Disagree, SDA- Strongly Disagree**

The above table shows the Statement regarding Television Advertisements. Out of 100 respondents the majority of the respondents (mean score 3.66) are influenced by Television advertisements the respondents (mean score 3.63) are agreed that television advertisements create new culture and fashion. The respondents (mean score 2.39) are having neutral thoughts about ethicality and truthfulness of the television advertisement.

**Hypothesis Testing**

Items	Socio Economic Status		Inference
	5% Level of Significant		
	Table Value	Calculated Value	
Age	3.841	16.66	Rejected
Educational Level	3.841	2.68	Accepted
Time Duration for Watching Television	3.841	1.69	Accepted

**Source: Primary Data**

## SUGGESTIONS

1. The television advertisements should have power to change the attitude of the customer about one product.
2. The companies should concentrate on the frequency of the Television advertisement for avoiding irritations.
3. The companies should visualize their content in the Television advertisement in colorful manner
4. The Television advertisements should have the appropriate celebrities.
5. In the Television advertisement, demonstration must be taken place.
6. In the Television advertisement appropriate language should be used.
7. The Television advertisements should educate the people in positive way
8. The Television advertisements should be ethical and truthful.

## CONCLUSION

In this digital era The Television advertisements play an essential role in promotional strategy of a company. The Television advertisements help to increase the sales of the company. The college girls are very much benefited by the Television advertisements. They can easily choose their desired product. Sometimes it induces a girl to buy a product which is not required to her. So, The Television advertisements create a huge impact on the purchasing behavior of the college girls especially in fairness creams.

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## **INTERNET OF THINGS TECHNOLOGIES, APPLICATIONS AND CHALLENGES - A SURVEY**

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### **Abstract**

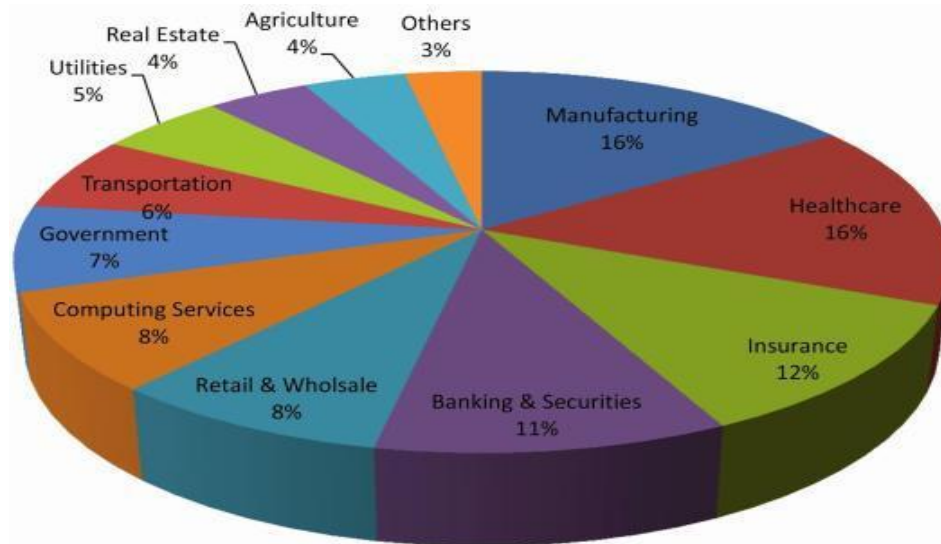
The chief aim of this paper is to talk over the Internet of things in wider sense and prominence on protocols, techniques and application along associated issues. The main factor IoT concept is the combination of different technologies. The IoT is empowered by the newest developments in RFID, smart sensors, communication technologies, and Internet protocols. Primary hypothesis is to have smart sensor dealing directly to deliver a class of applications without any exterior or human participation. In recent times development in Internet and smart phone and machine-to-machine M2M technologies can be reflect first phase of the IoT. In the upcoming years IoT is expected to be one of the central hub between various technologies by connecting smart physical objects together and allow different applications in support of smart decision making. In this paper we talk over IoT architecture and technical aspect that relate to IoT. Then, give over view about IoT technologies, protocols and applications and related issues with comparison of other survey papers. Our main aim to deliver a framework to researcher and application developer that how different protocols works, over view of some key issues of IoT and the relation between IoT and extra embryonic technologies including big data analytics and cloud computing.

**Keywords-***internet of things (IoT); IoT gateway M2M*

### **INTRODUCTION**

The term Internet of Things (IOT) has been well-known for last few years. In current time, it's getting more attention due to the advancement of wireless technology. The simple knowledge is due to variety of object - such as RFID, NFC, Sensors, actuators, mobile phones, etc. which can interact with each other by having a separate address. The IoT empowers substantial objects to see, catch, think and perform jobs by having them "talk" with each, to share data and to synchronize pronouncements. When, IoT was presented, Radio frequency (RFID) appeared to be necessary for it. There are various technologies like to RFID, Near Field communications, Machine to Machine (M2M) and vehicular to vehicular communications (V2V), which can be used to implement the modern idea of IoT. The life of potential user can become easy and contented by adopting various technologies based on IoT. In addition, IoT has dramatic affect on domestic sphere, such as assisted active, smart homes etc. In business sector, IoT has visible advancement in manufacturing and service industry such as better services, more invention and superior quality. The worldwide Adaption of above stated technologies does perform smooth but involves lots of issues, that needed to be solved before it worldwide acceptance. Some other problems of IoT are standardization issues, addressing issues and scalability problems etc. Therefore, research is needed to resolve these complicated problems. This paper will allow the reader to have

basic understanding of IoT, its technologies and applications and the open issues that IoT is facing which needed to resolve for near future. Cisco approximations the IoT will consist of 50 billion devices linked to the Internet by 2020. Success deeper insight with analytics using Cisco IoT System to enhance productivity, create new business models, and generate new revenue streams.



**Figure 1. Projected market share of dominant IoT applications by 2020.**

“INTERNET OF THINGS associated devices to almost triple to over 38 billion units by 2020”. The fame of various models varies with time. The web search popularity, as measured by the Google search tendencies during the last 6 years for the terms Internet of Things, Wireless Sensor Networks and Ubiquitous Computing are shown in Figure 2 . As it can be seen, since IoT has come into maintenance, search volume is consistently increasing with the falling tendency for Wireless Sensor Networks. As per Google’s search forecast (dotted line in Figure 2), this trend is likely to continue as other enabling technologies come together to form a honest Internet of Things. The smart grid is the absorption of the 20<sup>th</sup> century conventional electrical power grid with the most recent 21<sup>st</sup> telecommunication and information equipment. Such integration allows proficient resource utilization to improve energy consumption, install and maintain distributed energy sources, as well as to exchange the generated power. In additional words, the power flow and communications will be in two –ways. Many effectiveness companies around the globe started to install renewable energy sources such as solar and wind energy nearby the depletion sites. Also, residential homeowners started to install smart home-based appliances and renewable energy resources in their premises to generate and consume electrical power efficiently. As the smart grid developed, many endeavors started to introduce the IoT as enabling technology to the grid. Each device in the grid can be measured as an object.

<b>MART GRID APPLICATIONS BANDWIDTH AND LATENCY</b>		
Smart Grid Application	Bandwidth	Latency
Substation Automation	9.6-56 kbps	15-200 ms
WASA	600 – 1500 kbps	15-200 ms
Outage Management	56 kbps	2000 ms
Distribution Automation	9.6-100 kbps	100 ms-2 sec
Distributed Energy	9.6-100 kbps	100 ms-2 sec
Resources		
Smart Meter Reading	10-100 kbps/meter	2000 ms
Demand Response	14 – 100 kbps	500 ms-
Demand Side Management	14 – 100 kbps	500 ms-
Assets Management	56 kbps	2000 ms

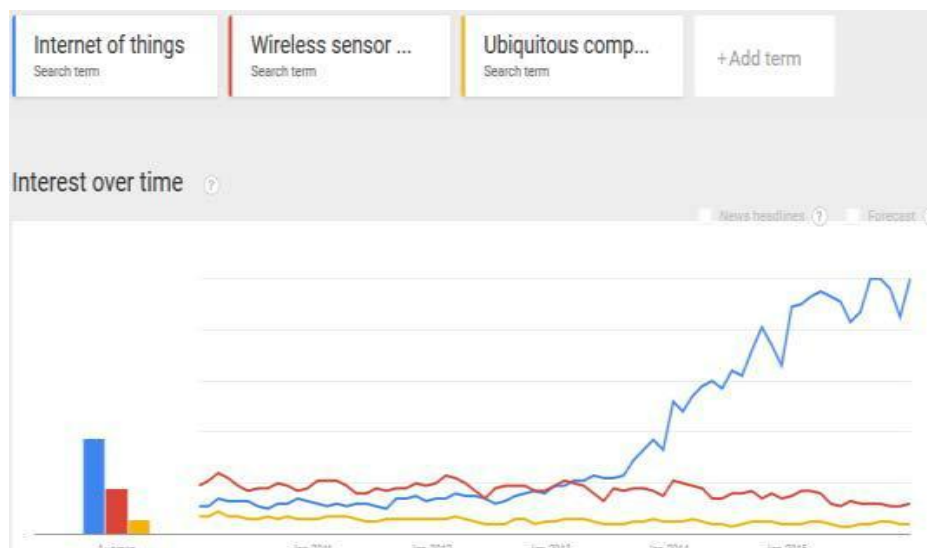


Figure 2. Google search trends since 2011 for terms internet of things, wireless sensor networks, ubiquitous computing.

There are three ways enterprises can manages Internet of Things using modern techniques.

- ❖ Use mechanical methods for establishing and retaining data based on the content.
- ❖ Securely consolidate IoT data irrespective of where it came from or where it's kept.
- ❖ Offer new ways to right to use information, be productive and add value.

In this paper we talk over that many new technologies have been functional and many problems have been overcome for IoT. But still there are some issues would come in the upcoming years when the Internet of Things will get expand on large scale industry and these problems can be study as future research area for researcher.

## INTRICATE TECHNOLOGIES

### 1. Radio frequency identification (RFID)

RFID system comprise of one or more readers and numerous RFID tags. It usages radio frequency electromagnetic fields to send data attached to it. The tags that are attached to it, stored data electronically which can be read by RFID when it comes in the proximity of the reader comments. RFID allows monitoring objects in real time, without the need of being in line of sight comment RFID tag or label is very small microchip committed to an antenna in a compressed package. These tags antenna accept signal from RFID and coming back it with some additional information. Hitachi has industrialized a tag with dimension. The RFID tag arises in three configurations, Passive Reader Active Tag (PRAT), Active Reader Passive Tags (ARPT) and Active Reader Active Tag (ARAT). In ARAT, reader is passive and accepts the signal from the battery operated tag and its transmission range is from 1-2000 feet depends upon architecture. Next, most commonly used configuration, ARPT does not have onboard supplies, so it consumes the energy required to send data from the query signal sent by the RFID reader . Last one, ARAT have both the reader and tags active, and tags only awoken by the reader when it comes under the area of reader. Transmission may performs in different frequency bands spanning low frequency (LF) at 124-135 KHz up to ultra- high frequency (UHF) at 860-960 MHz. An Electronic Product Code (EPC) is one public set of data stored in a tag. The objects can be tracked exclusively because EPC's are coded on RFID tags. It holds 96-bit string of data. The first bits of this string are known to identify the variety of the Protocol. The next 28 bits are fixed to identify the organizations that are handling this tag and this organization id is allocated by EPC global consortium. The next 24 bits are an object class, classifies the kind of product. Further last 36 bits are a exclusive serial number of a particular tag. As compare to URL, the entire electronic product code number can be used as a key into a global database to exclusively identify a particular code.

### 2. Near Field Communication (NFC)

It is similar to RFID configuration. NFC can be made customer-oriented by combination of RFID reader into mobile phones. In addition it is type of radio communication between NFC mobile devices by linking them together in the domain of other phone. It is short range, low power wireless link that can send small totals of data between two devices within the range of lying in the specific domain. No paring is needed before the actual sending of data in comparison to Bluetooth. NFC operates within the unconstrained Radio Frequency band of 13.56MHz. The typical range of NFC is 20m and mostly it depends on the size of the antenna in the device. The NFC technology can play a significant role in the upcoming progress of IoT. It will enable to provide necessary tool to be wirelessly connected to other smart objects. For example by using NFC mobile a user will be able to transfer the mobile set into other several objects like mobile set will be able to used as a credit card.

### **3. Machine-to-Machine Communication (M2M)**

It refers to the communications between systems, embedded processors, smart sensors, actuators and mobile devices. This sort of communication is growing these days. There are four works of M2M, that are sensing, heterogeneous access, information processing and applications & processing. In actual, M2M is a five-part arrangement that is as follows

**M2M Device:** A device capable of replying to request for data contained within that device.

**M2M Area Network (Device Domain):** Provide connectivity among M2M Devices and M2M Gateways.

**M2M Gateway:** Use M2M capabilities to ensure M2M Devices inter-working and interconnection to the communication network.

**M2M Applications:** Contains the middleware layer where data goes through various application services and is used by the specific business processing engines.

**M2M Applications:** Covers the middleware layer where data goes through various application services and is used by the specific business-processing engines. It has applications in different sectors like healthcare, smart robots, cyber transportation systems (CTS), manufacturing systems, smart home technologies, and smart grids. Example of M2M area network characteristically includes personal area network knowledge, such as Ultra-wideband and Bluetooth or local networks.

### **4. Vehicle-to-Vehicle Communications (V2V)**

V2V communications involve a vehicle, which acts as a node in a network and communication is done by the use of several sensors connected in an ad-hoc network. The infrastructure of this network is quite complicated because there is no any fixed topology to be followed as vehicle is moving from one place to another all time. There are four categories of this network, namely safety and collision escaping, traffic infrastructure management, vehicle telematics, and entertainment services and Internet connectivity. Vehicles communicate with each other inside the range of 1000m. Two types of communications are there: first one is called vehicle to vehicle and other is related to road infrastructure. Intelligent transport system (ITS) is related to vehicular communication system. According to architectural aspect, it focuses mainly on routing protocols that are Physical layer (PHY), Medium Access Control MAC layer, and broadcasting.

## **APPLICATIONS**

Applications of IoT are very diversify. Applications of IoT are increasing every day in many domains. Each day individual /industrial changes our wants and as per requirement we use the Internet and hence Internet-of-Things. There are plenty of applications of IOT. In upcoming years, IOT will be more revolutionized because of the RFID, NFC, M2M and V2V communications.

### **A. Radio frequency Identification (RFID)**

#### **1. Smart parking**

In current time, smart parking sensors are committed in parking space to detect the arrival and departure of vehicles. It deliver an efficient management solution which

help motorist to save time and fuel. It provides motorists with correct information about parking spaces and keeps the traffic system smooth. It also enables the facility of deployment to book parking space directly from vehicle. It can also help to reduce CO2 emission and lessen the traffic jams.

## **2. Augments maps:**

Tourists augmented maps with tags allow NFC tag would allow the phones to search the data about places by linking to web service. By this one will be able to search required data about hotels, restaurants, monuments required data about hotels, restaurants, monuments, theater and the local attractions. This can be by hovering your mobile phone over the tag within its reading series so that the extra information about the marker can be showed on the screen.

## **3. Data collection**

If doctor become allow of having collection and transfer of data then it would help in reducing them, minimizing the data collection error, automated care and routine auditing. It will also enable to transfer the previous health record of patients, which would result in accuracy of the medication given by doctor.

## **4. Logistics**

By implementing IoT in retail chain monitoring has many advantages: RFIC and NFIC can be used to display every detail such as commodity particulars, purchasing of raw ingredients, production and sales of product after sale service. With the help of IoT, one can path the inventory in the warehouse so that one can have information about stock, customer's satisfaction etc. and result in increased sales.

## **5. Smart water supply**

Wireless network system will enable to monitor the water supply and will help to ensure that there is adequate water supply for the resident and business use. It will also help to discover if there is any water loss. In this way water leakage problem would be discover and help in water saving. Tokyo, for example, has calculated they save \$170 million each year by detecting water leakage problems early. The system can report pipe flow dimension data regularly, as well as send instinctive alerts if water use is outside of an estimated normal range. This allows a smart city to determine the location of leaking pipes and order repairs based on the amount of water loss that could be disallowed.

## **6. Smart homes and offices**

In recent time, human life is encircled by thousands of electric appliances like microwave ovens, refrigerators, heaters, air conditioners, fan and lights. By installing actuators and sensors will assist to utilize the energy sufficiently and add comfort in life. These sensors will measure the outside temperature and even can determine the occupants inside the rooms and thereby control the amount of heating, cooling and flow of light etc. This practice would result in minimizing the cost and increase energy saving.

## B. M2M and V2V Communication Domain

### 1. Industrial maintenance

It is necessary to monitor the temperature and vibrations of industrial motors and to detect the irregular operation in it. The sensors installed on these machines will keep industrial maintenance, by keeping the equipment running efficiently in a factory, cleaning, lubrication and repairs. This preventive maintenance is typically a vital part of industrial field. Companies waste billions due to inefficient maintenance management. This will help Corporations to save money and time.

### 2. Smart cars

M2M communication and smart cars is a best way to minimize accidents. A pilot to operate remote control car in order to minimize car accident and reduce human error was developed by McGill University. These driverless cars will provide effective more than just safety such as they can save valuable time, reduce stress of driving etc. Some studies agreed out by the Institute of Electrical and Electronics Engineers (IEEE) expose that, by 2040, driverless cars will account for up to 75 per cent of cars on the road worldwide.

### 3. Smart grid

Smart grid is an electrical grid, which is designed to advance the efficiency of power transmission, and quality service to end -user. All the devices in this network are connected with sensor that regularly sends the data related to power intake to the central server. Central server determines the consumption pattern and amount of power. This will improve the production to achieve the transient power targets.

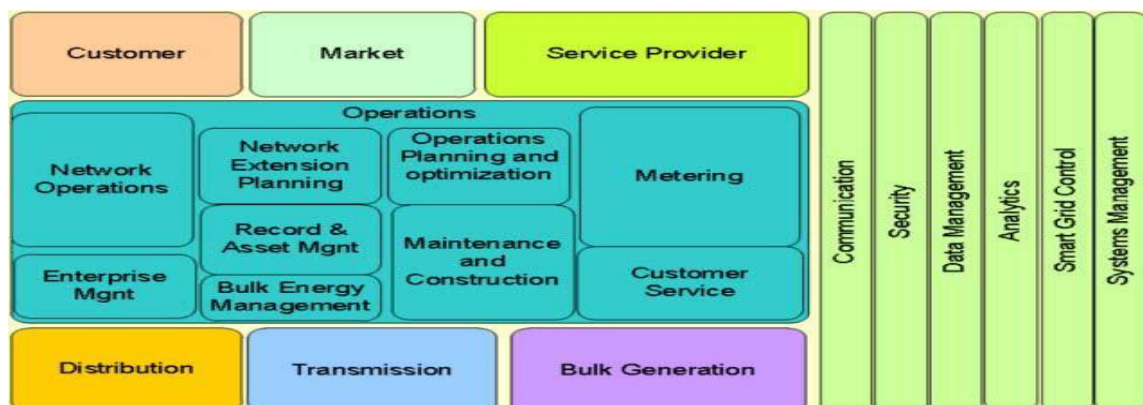


Figure 3. Smart grid conceptual model [25] NFC application domain.

### 4. Travelling

NFC has created a great ease in travelling; it can to minimize different checks at restaurants. For instance if a person book a room in hotel, a secret digital key would be provided to that person. By using that secret digital ticket, with NFC enable lock, a person can go to booked room without wasting time in lounges.

### 5. Health

NFC also plays a great role in monitoring personal health. It has information and data about health of patient and sends it to health monitoring center. By analyzing this data at health center, valuable information is provided to individual.



Figure 4. Internet of things applications and market [27].

IoT Challenge	Projects/Protocols
Architecture	IoT-A, IoT @ Work, EBBITS, BETaaS, CALIPSO, VITAL, SENSEI
Availability	-
Reliability	PERUM, RELY on IT
Mobility	IoT6, Open IoT, APEC IoV
Performance	Smart Santander, RELY on IT
Management	OMA Device Management (OMA-DM), LWM2M, NETCONF Light, Kura, MASHP latform
Scalability	IoT-iCore, IoT6, SENSEI
Interoperability	IoT-iCore, PROBE-IT, Open IoT, Link Smart
Security	IETF SOLACE, BUTLER, Codo,
Privacy	SVELETE

### CONCLUSION

World has been changed completely due to Internet and Internet based application development. Interface in all scenario becomes appears impossible without it. IoT has potential to broaden its horizon by enabling communication between smart objects. IoT will changed everything drastically if implemented successfully, But still there are various issues which need thorough research to improve the quality of life. In this Paper, we have discussed various technologies with its requirement that can result in making IoT a reality. In next section, we obtainable some handsome application of IoT and its comfort in life. Finally, some important issues that needed to be resolved have been discussed before wide

acceptance of this technology. We finally conclude the need for new “smart” autonomic management, data aggregation, and protocol adaptation services to accomplish better integration among IoT service.

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## A STUDY ON PROBLEMS OF MOBILE BANKING SERVICES IN TUTICORIN DISTRICT

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### **Abstract**

Mobile Banking is also known as M-Banking, SMS Banking, Bank on Mobile Phone etc. Mobile banking services provide time independence, convenience and promptness to customers, along with cost savings and time saving. But the customers also faced some problems in mobile banking services. This study examine that the various problems of mobile banking services and also the customers' perception about the mobile banking services. There are primary and secondary data used for this study. Convenient sampling technique is used for collecting primary data. This study is conducted in the area of Tuticorin district. The data was analysed with the various statistical tools like percentage, mean, standard deviation, and factor analysis. This study gives the useful suggestions to the customers. Finally this study concluded that the internet problems are affecting the customers mostly in mobile banking services based on their perception.

Key words: Online banking, Mobile banking, Customers, Perception.

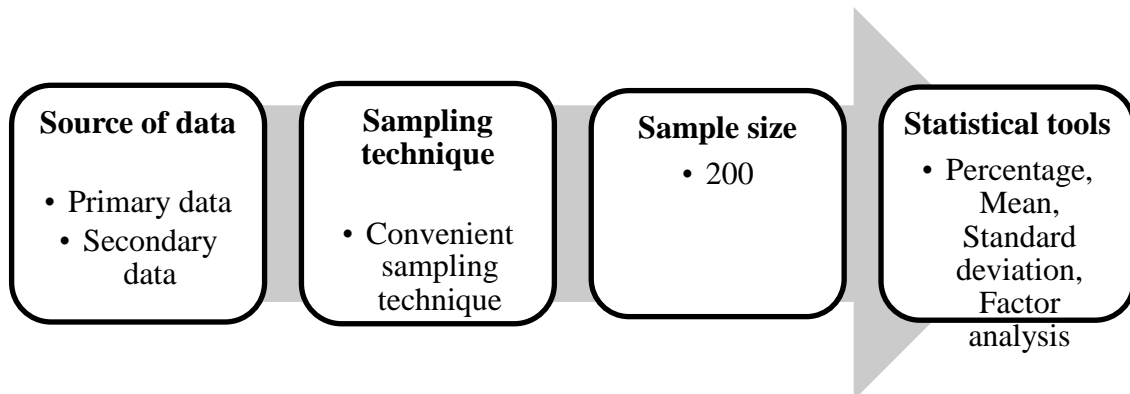
### **Introduction**

Mobile banking is one of the developing high dynamic technology which is used in the commercial areas. It has combined two applications: one is information technology and second is commerce applications together. Since Mobile banking was introduced, customers have been able to use it to obtain all mobile banking services whole day without having to visit the traditional bank branch for personal transactions. Mobile Banking provides various banking services depending upon the banking regulations such like Account Balance Enquiry, Account Statement Enquiry, Credit/Debit Alerts, Bill Payment Alerts, Minimum Balance Alerts, Cheque Book Requisition, Transaction history and details, Fund Transfer Facilities etc. The customers utilize these various services and also they face some problems in this mobile banking services. This study explains the various problems of mobile banking services.

### **Objectives**

- To gather the information about mobile banking services
- To analyse the problems faced of mobile banking services

## Research Methodology



**Table 1**  
**Customer's Perception about Problems of Mobile Banking services**

S.No	Problems	SA	A	M	DA	SDA	Mean	S.D
1	Internet problem is to be spoiled the financial transactions	76	80	28	16	-	4.08	.915
2	Technical difficulties are available in the mobile phone	36	100	44	20	-	3.76	.864
3	The every transactions are to be heavy risk	64	56	56	24	-	3.80	1.022
4	Password hackers lead to the security issues	52	72	48	28	-	3.74	.999
5	Compliance problem occurred	56	92	40	12	-	3.96	.850
6	The proper knowledge is needed for the mobile banking usage	72	68	40	20	-	3.96	.981
7	Communication problem affects the process	52	80	52	16	-	3.84	.905
8	The high amount of time is consuming at the time of money transfer	32	84	32	40	12	3.42	1.153
9	Amount can be debited but not withdrawn	52	92	32	12	12	3.80	1.080
10	The smart phone only can used for the mobile banking	52	80	40	20	8	3.74	1.076
11	The cost is very high	52	72	48	28	-	3.74	.999
12.	More Difficulty in the usage of these services	48	76	40	28	8	3.64	1.112
13.	Appropriate application is needed in the mobile phone	64	80	48	8	-	4.00	.851
14.	Mobile phone screen is very small and it is not suitable for mobile banking	36	84	24	36	20	3.40	1.252

15.	The higher charges are to be paid	56	72	32	36	4	3.70	1.121
16.	The data is to be collapsed	36	68	60	32	4	3.50	1.027
17.	Language problem is the major problem	40	88	48	20	4	3.70	.967
18.	The mobile banking services received process is difficult from banks	36	120	28	16	-	3.88	.793
19.	Restricted amount transfer only possible	60	72	44	24	-	3.84	.990
20.	The bankers did not give mobile banking information correctly	44	80	52	16	8	3.68	1.031

**Source: Primary Data**

This table displays that the Customer's Perception about Problems of Mobile Banking Services. Internet problem is to be spoiled the financial transactions got the mean score is 4.08 and Appropriate application is needed in the mobile phone got the mean score is 4.00.

Technical difficulties are available in the mobile phone got the mean score is 3.76, The every transactions are to be heavy risk got the mean score is 3.80, Password hackers lead to the security issues got the mean score is 3.74, Compliance problem occurred got the mean score is 3.96, The proper knowledge is needed for the mobile banking usage got the mean score is 3.96, Communication problem affects the process got the mean score is 3.84, The high amount of time is consuming at the time of money transfer got the mean score is 3.42, Amount can be debited but not withdrawn got the mean score is 3.80, The smart phone only can used for the mobile banking got the mean score is 3.74, The cost is very high got the mean score is 3.74, More Difficulty in the usage of these services got the mean score is 3.64, Mobile phone screen is very small and it is not suitable for mobile banking got the mean score is 3.40, The higher charges are to be paid got the mean score is 3.70, The data is to be collapsed got the mean score is 3.50, Language problem is the major problem got the mean score is 3.70, The mobile banking services received process is difficult from banks got the mean score is 3.88, Restricted amount transfer only possible got the mean score is 3.84 and The bankers did not give mobile banking information correctly got the mean score is 3.68.

**Inference**

It is inferred that, Internet problem is to be spoiled the financial transactions got the highest mean score is 4.08 and Mobile phone screen is very small and it is not suitable for mobile banking got the lowest mean score is 3.40.

**Problems of Mobile Banking Services – Factor analysis**

The various Problems faced by the mobile banking users. This factor analysis tool evaluates that the Perception about the problems of mobile banking services.

**Table 2 - Factor Analysis  
 KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.831
Bartlett's Test of Sphericity	Approx. Chi-Square	3.601E3
	Df	190
	Sig.	.000

The KMO measures the sampling adequacy (which determines if the responses given with the sample are adequate or not) which should be closed than 0.5 for a satisfactory factor analysis to proceed. Kaiser recommend 0.5 (value for KMO) as minimum (barely accepted), Looking at the table below, the KMO measure is 0.831, which is greater than of 0.5 and therefore can be barely accepted.

**Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	10.638	53.188	53.188	10.638	53.188	53.188	5.052	25.260	25.260
2	1.349	6.745	59.933	1.349	6.745	59.933	3.626	18.131	43.391
3	1.157	5.785	65.718	1.157	5.785	65.718	2.912	14.562	57.953
4	1.063	5.313	71.031	1.063	5.313	71.031	2.616	13.078	71.031
5	.974	4.870	75.901						
6	.824	4.120	80.021						
7	.713	3.566	83.588						
8	.598	2.990	86.578						
9	.482	2.411	88.988						
10	.434	2.170	91.158						
11	.373	1.864	93.022						
12	.267	1.333	94.356						
13	.252	1.259	95.614						
14	.214	1.068	96.683						
15	.182	.912	97.595						
16	.142	.708	98.303						
17	.122	.610	98.913						
18	.105	.524	99.437						

19	.067	.337	99.773						
20	.045	.227	100.000						

Extraction Method: Principal Component Analysis.

**Rotated Component Matrix**

	Component			
	1	2	3	4
Mobile phone screen is very small and it is not suitable for mobile banking	<b>.750</b>			
More Difficulty in the usage of these services	<b>.709</b>			
The cost is very high	<b>.707</b>			
The bankers did not give mobile banking information correctly	<b>.682</b>			
The high amount of time is consuming at the time of money transfer	<b>.677</b>			
The every transactions are to be heavy risk	<b>.640</b>			
The higher charges are to be paid	<b>.634</b>			
Restricted amount transfer only possible	<b>.603</b>			
The data is to be collapsed	<b>.601</b>			
The proper knowledge is needed for the mobile banking usage		<b>.696</b>		
Technical difficulties are available in the mobile phone		<b>.663</b>		
The smart phone only can used for the mobile banking		<b>.648</b>		
Appropriate application is needed in the mobile phone		<b>.586</b>		
Communication problem affects the process		<b>.546</b>		
Internet problem is to be spoiled the financial transactions			<b>.791</b>	
Password hackers lead to the security issues			<b>.715</b>	
Compliance problem occurred			<b>.621</b>	
Language problem is the major problem				<b>.835</b>
Amount can be debited but not withdrawn				<b>.531</b>
The mobile banking services received process is difficult from banks				<b>.523</b>

Extraction Method : Principal Component Analysis.

Rotation Method : Varimax with Kaiser Normalization

Rotation converged in 10 iterations

This table contains the rotated factor loadings (factor pattern matrix), which represent both how the variables are weighted for each factor but also the correlation between the variables and the factor.

### **Factor I**

Mobile phone screen is very small and it is not suitable for mobile banking is loaded highly on first factor is .750, More Difficulty in the usage of these services loading factor is .709, The cost is very high loading factor is .707, The bankers did not give mobile banking information correctly loading factor is .682, The high amount of time is consuming at the time of money transfer loading factor is .677, The every transactions are to be heavy risk loading factor is .640, The higher charges are to be paid loading factor is .634, Restricted amount transfer only possible loading factor is .603 and The data is to be collapsed loading factor is .601 in the first group factors.

### **Factor II**

The proper knowledge is needed for the mobile banking usage loading factor is .696, Technical difficulties are available in the mobile phone loading factor is .663, The smart phone only can used for the mobile banking loading factor is .648, Appropriate application is needed in the mobile phone loading factor is .586 and Communication problem affects the process loading factor is .546 in the second group factors.

### **Factor III**

Internet problem is to be spoiled the financial transactions loading factor is .791, Password hackers lead to the security issues loading factor is .715 and Compliance problem occurred loading factor is .621 in the third group factors.

### **Factor IV**

Language problem is the major problem loading factor is .835, Amount can be debited but not withdrawn loading factor is .531 and The mobile banking services received process is difficult from banks loading factor is .523 in the fourth group factor.

### **Major findings**

- Internet problem is to be spoiled the financial transactions got the highest mean score is 4.08 and Mobile phone screen is very small and it is not suitable for mobile banking got the lowest mean score is 3.40.
- Mobile phone screen is very small and it is not suitable for mobile banking is loaded highly on first factor is .750

### **Suggestions**

- The customers should proper internet connection while using mobile banking
- They should aware from the fraudulent activities

- They should maintain secrecy about the mobile banking transactions
- They may gather the information with the customer care services
- They should have knowledge about mobile banking thoroughly
- They should clarify about the mobile banking clearly
- They can rise the questions for protecting their financial transaction in the banks

### Conclusion

Mobile banking has lot of benefits and also problems. The problems are barriers to the mobile banking services using customers. This study focused the various problems of mobile banking services. The customers' perception about these problems of Mobile banking was also analysed in this study. Finally this study concludes that the maximum respondents strongly agreed the internet problem of mobile banking services in this study. These problems can be solve with the proper internet connection.

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## **TECHNOLOGY IMPACT ON GLOBAL ECONOMY**

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### **Abstract**

Under the extremely globalized and fierce world economy conditions, science-technology and innovation oriented competitiveness strategy is the most important factor for countries not only to strengthen their global aggressiveness but also to achieve sustainable long run growth. Main aim of this study is to investigate the effects of science-technology modernization oriented global keenness approaches and conduction mechanism on the economic development. It is discovered that nations which have science-innovation development situated worldwide aggressiveness procedures have manageable intensity and long run development. Hence, nations ought to be arranged science-innovation development situated monetary approaches and projects so as to accomplish reasonable worldwide intensity and long run development.

### **Introduction**

Ever from eighteenth century, a decent part of the world has experienced some more gains in the of living standards. Economists have pursued to comprehend the forces behind this phenomenon. Build-up of physical capital provided a simple and natural clarification.

Technological revolution creates potential to do further with fewer. Facebook bought Instagram in 2012 for \$1 billion. Instagram had 30 million customers and just 11 employees. Kodak, which had quite recently petitioned for financial protection, had 145,000 workers at the stature of its activities. Dislodged hands' are normally first to feel the effect of advancement, with the center and under classes enduring the worst part of joblessness

According to classical economic theory, the accumulation of physical capital is responsible for increasing human productivity. Capital goods do not account for all economic growth. Technology plays a significant role in fuelling economic growth. The effect of innovation can be found in progresses in assembling where robots perform exactness tasks and in clinics where robots are utilized to make restorative techniques less obtrusive. Advances in innovation are enhancing batteries to make better execution in everything from hand-held gadgets to electric vehicles. Foreseeing the advances made conceivable by innovation is testing, however they will proceed unabated. There is no uncertainty that the main strategic zones of enterprises in the future are: on-going in good economic condition and nourishing the needs and supplies of consumers enhanced and quicker than rivalry along the value chain

The captivation of information, in turn, results from R&D across industries and countries and good collaboration between scientists and practitioners. The most amazing absorption occurs in the US, Japan, Germany, France, the United Kingdom, Canada, Italy, the Netherlands and a few other countries. This preoccupation has been used by OECD for sorting of industries into four categories, namely: hightechnology, medium-high-technology, medium-lowtechnology, low-technology industries.

Technology affects the speed and advance of business in global markets. Technological transformationenergies economic improvement. Ancient instances of technologies that changed commercial practices contain the nineteenth-century railroad and twentieth-century mass production industrial technologies. In the 1990s, new information and communication technologies began a business insurgency with new products, services, business models, and economic markets. Information and knowledge have become both the resources and the product of many businesses around the world.

Every single time organizations changed on innovation use with a specific end goal to increment profits,profits dive. Gross domestic product likewise decreased really. Essentially, organizations are curtailing a basic venture that could control the following flood of development. By and large, that venture could make tremendous use, bringing down different costs substantially more rapidly than innovation spending rises.

Over a scope of ventures, organizations with high innovation force likewise have high gross edges. Besides, innovation force and gross edges tend to rise and decay together. This impact was seen when the Great Recession that began in 2007. In the run-up to the retreat, organizations were putting intensely in innovation in respect to incomes and working costs, and gross edges were rising. That pattern kept on quickening until 2009, when organizations cut innovation speculation drastically. From that point onward, innovation power dropped steeply alongside net edges, GDP, and profitability.

Innovation influences the pace and development of business in worldwide markets. Technical change drives financial improvement. Verifiable precedents of advancements that changed business rehearses incorporate the nineteenth-century railroad and twentieth-century large scale manufacturing fabricating innovations. In the 1990s, new data and correspondence advancements started a business upset with new items, administrations, plans of action, and monetary markets. Data and learning have turned out to be both the methods and the result of numerous organizations around the globe. Terms, for example, the data super expressway and the data society ended up famous descriptors of present day life for Westernized nations. The Internet, and its related correspondence innovations, is a main thrust in forming and working organizations and worldwide markets.

## **Globalization**

Worldwide markets are described by an expanding versatility in capital, research and configuration process, creation offices, clients, and controllers. Worldwide markets, made

through financial changes, political insurgencies, and Internet and correspondences innovation, have no national fringes. Present day globalization, and coming about movements from brought together to advertise economies in a great part of the world, has made open doors for expanded exchange, venture, business organizations, and access to once shut worldwide markets.

Financial situations around the globe have been changing because of the powers of globalization. Globalization is portrayed by the penetrability of customary limits of countries, culture, and monetary markets. The major monetary powers and occasions affecting globalization around the globe incorporate the finish of socialism in a significant part of the world; the change from an economy in light of common assets to one in view of information businesses; statistic moves; the development of a worldwide economy; expanded exchange progression; propels in correspondence innovation; and expanded risk of worldwide psychological oppression.

Globalization makes a fierce worldwide sociopolitical condition described by contending political on-screen characters, moving force relations, and politically determined changes in national economies around the globe. Organizations work to discover opportunity and benefit in the political and monetary changes. The political choppiness and change have brought about a move from concentrated economies to a decentralized worldwide economy and have made various developing markets (even in spite of the Great Recession of 2007 to 2009). These developing markets are the capital markets in creating nations that have advanced capital streams and remote speculation by changing their monetary frameworks.

Business openings, including worldwide speculations and joint endeavours, in the worldwide economy have been progressively fixing to exchange settlements, for example, the North American Free Trade Agreement (NAFTA) between the United States, Canada, and Mexico; the Mercosur exchange agreement between Argentina, Uruguay, Brazil, and Paraguay; and the Asia Pacific Economic Cooperation (APEC) exchange zone. Likewise, business openings have come about because of privatization around the world. "Nations are privatizing many state-claimed businesses and enabling outside financial specialists to buy bits of them through joint endeavours or neighbourhood tasks to partake in these activities" Developing markets, regularly happening in nations encountering political change, will keep on expanding in the growing worldwide market, and organizations, taking an interest in the new worldwide economy, will keep on searching out new assembling and deals openings in remote markets and nations.

## **THE INTERNET IS DRIVING ECONOMIC GROWTH**

From a dark system of scientists and innovation specialists several decapast, the

Web has turned into an everyday reality for in excess of a fourth of the world's kin. Today

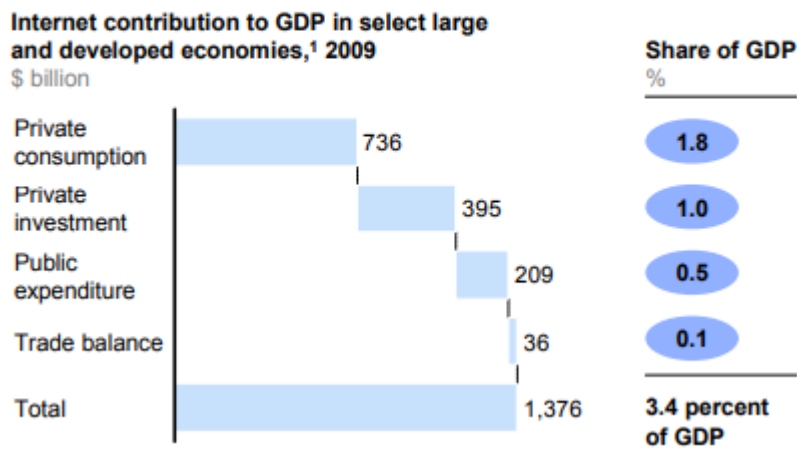
Two billion individuals are associated with the Internet, and nearly \$8 trillion trade hands each year through web based business.

### Solid commitment to GDP development

Over a scope of extensive and created economies, the Internet applies a solid impact on financial development rates. Examination demonstrates that the Internet represents, overall, 3.4% of GDP over the vast economies that make up 70% of worldwide GDP. If Internet utilization and consumptions were a part, its weight in GDP would be greater than the vitality or horticulture industry. The Internet's aggregate commitment to worldwide GDP is greater than the GDP of Spain or Canada.

In the propelled economies, the Internet represented 10% of GDP development in the course of recent years, and its impact is developing. In the course of recent years, the Internet's commitment to GDP development in these nations multiplied to 21%.. On the off chance that we incorporate the extensive, rising economies of China, India, and Brazil, the Internet contributed 7 % of development in the course of recent years and 11% in the course of the last five. In nations, for example, Turkey, Malaysia, and Mexico, where both Internet use and GDP per capita fall inside the medium extend on the worldwide scale, the Internet has likewise contributed considerably to monetary development, despite the fact that to a lesser degree than in develop economies. Research right now under way proposes the Internet drove generally half as much GDP development in these nations—stills a considerable sum with the possibility to increment altogether. Be that as it may, there is sizable variety among nations, including those at moderately comparable phases of advancement, leaving enormous room for assist Internet-related development.

#### The Internet constitutes 3.4 percent of GDP in large and developed economies



Total Estimated Worldwide contribution Internet

\$ 1,672 billion (2.9% total GDP)

### Calculate the Impact of Technology

To calculate the intensity of technology, a patented formula is used that subtracts technology spending as percentage of revenues with technology spending as percentage of operating

expenses. Technology intensity plots each of these figures on a right triangle. IT spending as a percentage of revenue is the base of the triangle and IT spending as a percentage of operating expenses is the vertical side of the triangle. The hypotenuse is Technology intensity and is computed by the Pythagorean theorem, by taking the square root of the sum of the squares of IT as a percentage of revenues and operating expenses.

### **Conclusion**

The advent of a Technology Economy creates inequality between users of technology and non-users. Technology requires technical education to some extent, skills and capital. Therefore, countries with lower capital and education standards are not able to cope up with high-tech countries. This has led to social, educational, technical and political divide. Information and communication technology has redefined global economic concepts. Introduction of digital transactions has improved and redefined productivity, education and socio-economic landscapes. This in turn greatly affected the world economy. Though it brings a divide between high-tech and less-tech countries, efforts should be taken by the nations to bridge the gap. The need of the hour is a conscious political agenda to push the lacking countries towards growth. This will create an atmosphere that will direct to a new world order in economic.

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## IMPACT OF TECHNOLOGY DEVELOPMENT IN HRM AND ROLE OF TECHNOLOGY MANAGEMENT IN INDIA

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### Abstract:

The Internet has changing our lives and the way we interconnect with the others, how we work, how we learn and spend free time, in short, it has changed human society. Information technology (IT) as a set of offered scheme is available for people and organization through hardware mechanism and plays a main role in the growth of human resources. In today's world, Information technology is the important factor for the growth of human organization and group. This paper encloses a brief overview of the role of information technology in human resources management. Today top CEO knows the power of internet and information technology (IT) mode for reaching organization goal. The utilization of internet and information technology equipment helps not only to complete organization aim but to optimize work evaluation as well.

**Keywords:** Information Technology (It), Human Resources Management, Recruitment, Human Resources Development.

### Introduction

Today all company realized that human resources are their greatest capital for the growth of the organization. The process of growth and development without human involvement is meaningless because human is the target and also means of achieving progress. (Kolinsky, 1998). The bases of human resources development are the presence of new and experimental information and the information is a rational process called information technology (IT) that can help to create and build up new strength in human resources. One of the main factors affecting nowadays is company and worker is changing according to new technology. Today's information technology has shown continuous development (Hajzade Moghadom, & Vajdi Dastgerdi. 2010). Technology and HRM have a wide range of impact upon each other and therefore human resource professional should be eligible to adopt technologies that allow the re-engineering of the HR action, be prepared to maintain organizationally and work project changes caused by technology, and be able to maintain a proper managerial climate for innovative and knowledge-based organizations (Manpreet, Loverdeep, Shiny,& Shivani, 2014).Information and communication technologies (ICT) -an umbrella term for technologies combined with the internet, new media (social media), mobile communication and computers- allow the organization to renovate their internal processes, structures, core competencies and relevant markets on a global scale. Information and communication technologies (ICT) are running throughout each sector of the economy and have implications for almost every enterprise. (Helfen and Kruger, 2002). HRM should be focused on the

strategic objective and these strategic objective are preparing information technology strategies to plan to fulfill the human resources strategies plan in the field of information technology and the figure is as follow The strategies framework of information technology Human Resources Plan.

**LITERATURE REVIEWS** The Concept of IT “Technology is a set of processes, techniques, method, equipment, tool, machinery and skills that a product or services are offered by them. Technology is the application of science to industry, using regular and directional practices and research” (Tarogh, 2002). Information technology is a set of the instrument which is created with the goal of renovative information systems and disadvantage of information technology are usually caused by the undue use of this system, incorrect and incomplete design of information systems. Undue use of the users (designers and IT engineers) of these systems mostly creates problems and disorders. Information technology is more a type of idea, strategy, thought and an instrument with innovation in human areas. (Ahmadi, 2011). Today’s implementation, growth, and protection of information system are as one of the most necessary business evaluation in IT orientation and managers and company are faced with new challenges in this area. Information technology is a set of intellective and cultural system and it can be called a culture of information construction. Without creating a culture of information construction, therefore, what is information in IT is an information-oriented consideration. Information technology formed from combination and connection of series of useful produced schemes and supercomputers, computers, cables and wires. Information technology means the system of origination and collection of information using society and organization. IT made it feasible to have reached to information from anywhere by making computer programs cheaper, easier and smaller (Mohammad Nejad, 2011).

Attracting, retaining, and motivating employees, meeting the demands for a more strategic HR function, and managing the “human element” of technological change in the future has been enabled by advancements in IT to meet the challenges of HRM (Ashbaugh and Miranda, 2002). HRMSs can meet the challenge of simultaneously becoming more strategic, flexible, cost-efficient, and customer-oriented by leveraging information technology (Snell, Stueber, and Leak, 2002).

Adewoye, 2012 in his paper “The Impact of Information Technology (IT) on Human Resource Management (HRM): Empirical evidence from Nigeria Banking Sector - Case Study of Selected Banks from Lagos State and Oyo State in South-West Nigeria” has mentioned that the interaction and intersection between IT and HRM lead to the emergence of HRMS. It merged all HRM activities and processes with the information technology field while the programming of data processing systems evolved into standardized routines and packages of enterprise resource planning software.

Walker (1982) states that an HRIS is a systematic procedure for collecting, storing, maintaining, retrieving and validating the data needed by an organization for its human resources, personnel activities and organization unit characteristics. It can support long-term

planning in relation to manpower (Kovach et al., 2002) including supply and demand forecasts, staffing, separations and development with information on training program costs and work performance of trainee. It can also support compensation programs, salary forecasts, pay budgets, employee relations, contract negotiations etc. Communication and information technologies have added value to HR applications which helped in developing a human resource information system (HRIS).

### **OBJECTIVE OF THE STUDY**

- To know the Information technology (IT) influences the HRM Function.
- To know the advantages and disadvantage of information technology on the employee as well as organizations
- What changes have taken place in HR function in the recent past?

**RESEARCH METHODOLOGY** The present study performs a systematic and exploratory analysis study to investigate the role of internet and information technology (IT) on human resources management. The study is based on secondary data and the secondary data source is collected with the help of books, magazines, published articles, journals, the internet, seminar papers on internet and information technology and human resources management etc

**STATEMENT OF THE PROBLEM:** Much of literature dealing with Human Resource Management and its issues recognize the importance of performance appraisal system which occurs in the organization. All organization faces the problem of directing the energies of their staff to the task of achieving business goals and objectives. In doing so, organization need to devise means to influence and channel the behaviors“ of their employees so as to optimize their contributions. Performance appraisals constitute one of the major management tools employed in this process. The continuous evolution of organization towards the changes creates a great impact in the life of the business still, the business leaders are relying on the capacity of the people and their performance towards their job and roles in the organization. Whether a profitable or non – profitable organization, the people has been essential resources in the organization. Various strategies had been effectively used for the employee according to their different needs and areas that needs to sustain. However, there is a little attention given in enhancing the employee performance appraisal system. The present study was under taken to clarify certain questions related to the care phase of performance appraisal through regular assessment of progress toward goals focuses the attention and efforts of an employee or a team

**SCOPE OF THE STUDY:** This study provide appraisal feedback to employees and thereby serve as vehicles for personal and career development and allow the management to take effective decision against drawbacks for the well being of the employee“s development.

To improve employee work performance by helping them realize and use their full potential in carrying out their firms“ mission. The main aim of the study is to find out the effectiveness of performance appraisal & development programme conducted at “Wipro Infrastructure Engineering”.

**NEED OF THE STUDY:** This study helps building progress towards organizational goals.

- To help the superior to have a proper understanding about their subordinates.
- To ensure organizational effectiveness through correcting the employee for standard and improved performance and suggesting the changes in employee behavior.
- It provides information about the performance ranks.

**Role of Information Technology in (IT) on Human Resources Function** In the new age of information technology, facilitated communication and data transfer is the third wave of Alvin Toffler in a global society and economic markets are challenged to gain a better share of the global benefits (Davoudi, 1999). Nowadays, every organization use information system and computer technology to discuss everything everywhere. IT and internet are very impressive in organizational learning, effective communication with the employees, for the impressive organizational learning process and of the availability of information anytime and anywhere as manager required this to use their skills and abilities in organization and for timely decrease their weakness and other aspects (Ghorbani and Sangani,2011). Information technology has changed the organization including human resources following function

**Role of Information Technology in Training HR manager trains** new staff in the organization in a more efficient manner possibly through the information technology. Trainers work directly with new staff through the information technology and training programs.

**Role of Information Technology in Performance Management HR manager** uses information technology to get employee performance and also assess employee feedback to be used for the benefit of the organization. Various hardware and software application available to make it possible for HR manager to examine the employee performance and established the performance standard. HR manager compares the actual performance of the employee to standard performance and remove the differences and also provide additional training to their employee.

**Role of Information Technology in Human Resources Development** Information technology is also necessary for human resources development in the society and organization and it determines development principle of human resources according to the requirement of employees and society. Information technology helps in Human Resources Development by developing human capabilities and quality on a continuous basis. In information technology process, information is always produced, distributed, processed and managed, so information technology will be the solution of problems when the training of employees and human capabilities are combined and thus develop and enhance productivity (Saber and Khademi, 2015).

**Role of Information Technology in Idea Management tool Information** technology also plays an important role in idea management tool by providing information regarding how many improvement proposals are submitted by the employee in the organization and also

helps in generating a new idea in the organization. It can also provide the cost and revenue information of the organization and also helps in implementation of the new proposal in the organization for future benefit. The main aim of the online information support in idea management is becoming the base of organization strong and provides the opportunity to all employee To present their idea in the companies meetings and decision-making processes. Information technology carries the following advantages: I. Save money and time II. Reduce expenses III. Improve work performance

**The role of Information Technology in Human Resources information system** (data storage). Human resources information system (HRIS) is an integrated system acquiring and storing data to make analysis, make decisions in the field of HR (Hendrickson, 2003). Technology makes the human resource work simple and easier. HR manager now stores and retrieve the companies files in an electronic format (Selvan V, 2015). HRIS provides information about employee’s data, job characteristics, employment application requirement, selection and staffing, the procedure of employment, professional and individual improvement, corporate structure, educational costs, performance appraisal, organizing, personal planning etc. (Lippert and Swiercz, 2005).

**Role of IT in HR The globalization and liberalization on the one hand** and technological advancements on the other require the business organizations to rethink the role of their HR function. The HR professionals should effectively utilize the information technology for developing competencies of the people to face these challenges and for the growth of the business as well. The application of information technology can make value-addition and raise the status of the HR professionals as a whole. The business world is becoming more and more competitive and faced with new challenges each day including business environmental change, technological change, customer satisfaction, growing competition and issues relating to reduction in cost and increase in productivity. It is the ‘people’ who can meet the challenges of the present day market.

A brief description of the challenges before HR is given below: 1. Hiring is likely to be on rise and this would mean, competition for talent will increase. HR managers need to hire people who could increase overall productivity and develop employee’s perception in relation to company’s overall operations. 2. HR people can spend more time on the human aspects of the workplace, and less time chasing papers and emails. This would lay foundation of good organizational culture. HR would play a significant role of helping employees to learn, grow, and contribute which will be a key differentiator in an increasingly competitive marketplace for talent. 3. Comprehensive HR tools coupled with stunning point solutions for recruiting and performance management are coming of age and are increasingly accessible to smaller organizations. It will help small organizations to compete in the talent market. It is good for entrepreneurship, diversity and innovation

### **Technology Tools Use**

Technology Decision Support System (DSS) Data warehouse having data mining tools Artificial Intelligence (AI) System, Online Analytical Process (OLAP) Group Decision

Support System (GDSS) Groupware Technology will help you make quick business decisions through the IT tools having capability of summarizing large amount of data with speed and getting useful results

### **IMPACT OF IT AND INDIAN SCENARIO**

- ❖ Creating opportunities for the „out-of-the-mainstream“ candidates. India is a popular choice for outsourced services because it offers 24\*7 services by reduction in costs while maintaining quality.
- ❖ Every job created in IT-ITeS sector accounts for creation of four jobs in rest of the economy.
- ❖ Some flagship companies that are providing good career in IT-ITES sector are - Infosys technologies, TCS, Wipro Technologies, Tech Mahindra, Persistent, Cognizant, Amdocs, Cybage, Castech, HCL technologies, Satyam Computers etc.
- ❖ Performance management software
- ❖ Vendor management system
- ❖ Virtual office system
- ❖ Workflow technology

**TRENDS THAT WILL RESHAPE THE FUTURE OF HR** Tremendous forces are radically reshaping work. Research by Accenture has identified 10 business trends that will radically reshape HR in the next five years:

- ✓ The rise of the extended workforce.
- ✓ Managing individuals
- ✓ Technology advances radically disrupt HR
- ✓ The global talent map loses its borders.
- ✓ HR drives the agile organization.
- ✓ Talent management meets the science of human behavior
- ✓ Social media drives the democratization of work.
- ✓ HR must navigate risk and privacy in a more complex world.
- ✓ HR expands its reach to deliver seamless employee experiences.

**Role of Information Technology in HRM** Information technology brings various **improvements** to an organization like- reduce administrative expenses, increase productivity, improve the decision-making process and customer service (Manpreet, Loverdeep, Shiny, & Shivani, 2014). The organization uses all types of technology for human resources management for hiring and selecting an individual for an interview, managing employee, storing their data and to analysis it (Hendrickson, 2003). Different type of software and hardware packages also available for this purpose and organization use these packages according to their requirements. Today various organizations use the internet for getting employee's application and for recruiting new employees in organization

**CONCLUSION** It is clear from all the dissection that information technology benefits internal operations of the organization to a large extent. Use of computer, printer, and fax machine, telephones, robots etc. helps in the movement of information very quickly. With the help of information technology, HRM plan is made more quickly and job performance becomes effective. Information technology is a set of software and hardware for employee and organization and plays an important role in the human resource development (Ghorbani and Sangani, 2011). Information technology has an influence on all the sectors of human resources management in terms of planning and management, recruitment, training and development and maintenance functions. There is a shift in HR functions from traditional personnel functions such as recruitment, selection, training and development, performance appraisal, rewards to consultative strategic business issues and policy formulation to some extent in 80's. 2. The scope of HR activities was widened in 90's with HR professionals performing the role of strategic business partner, change agent, administrative expert and that of employee champion.

Various HR functions of HR can be effectively managed through the use of computers and IT tools. For example, the functions of recruitment, employee selection, employee management and workforce planning are managed through Internet, web portals, video conferencing, data warehouse etc.; training, maintenance and performance evaluation, feedback, employee turnover, tardiness and absenteeism analysis, management and planning functions, succession planning etc. through Internet, Intranet, employee portals, and company portals etc. It appears that the role of technology in HR management is likely to increase in the coming years. The significance of HR function in the organizations has increased much in the last 20 years. New roles are likely to be added with the changing scenario. Talent acquisition, competency mapping, newer appraisal systems like 360 degree feed forward, retention, contractual labour, compensation, employee engagements, rewards etc. are the new roles being added. Newer software and technological tools will certainly help the HR professional in these new assignments. Nevertheless, the role of HR has become more challenging in the organization.

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**ENVIRONMENT PROBLEMS AND SUSTAINABLE DEVELOPMENT: WITH  
SPECIAL REFERENCE TO THOOTHUKUDI DISTRICT OF TAMIL NADU**

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Productive resources, which are vital for economic development of nations, are primarily scarce among nations. Capital being an important productive resource is abundant in industrialized economics. Structural adjustments in developing economics due to the introduction of globalization, since 1991, enabled Indian economy to attract these productive resources in a massive scale. Being the second largest populated nations of the world, India is unable to exploit its labour resources fully, due to the scarce availability of capital. This is one of the main reasons, why India had not achieved the desired level of economic growth, as expected. However the flow of capital movements to India during the post reform period is encouraging. As a result, India has achieved the growth rate of GDP at 7.2% per annum recently. But due to the uncontrolled growth of urbanization and industrialization, expansion and massive intensification of agriculture and the destruction of forests has created heavy pressure on land, forests, water and biodiversity. In the era of globalization, water has considered as an economic goods due to the higher demand. Water quality problem arises due to the extractive industries as well as from various manufacturing and agricultural production processes. Various pollutants are generated as the by product in the production of Pesticides, leather goods, detergent, plastic, pulp and paper. These pollutants have led to major environmental issues such as Forest and Agricultural land degradation, Resource depletion (water, mineral, forest, sand, rocks etc.), Environmental degradation, Public Health, Loss of Biodiversity, Loss of resilience in ecosystems, Livelihood Security for the Poor.

In recent years there has been growing concern about degradation and pollution of environment and climate change as they impact on future development of both the developing and developed countries. In 1992, representatives of over 150 countries met at Rio in Brazil to discuss the environmental issues and their implications for future development of the world. This meeting at Rio is called the ‘Earth summit’ or the United Nations Conference on Environment and Development (UNCED). This conference clearly spelled out the linkages between natural environment and development and put forward the concept of “sustainable development”. This has produced greater awareness about environmental issues and facilitated the cooperation between different countries to reduce environmental degradation, particularly to reduce emission of greenhouse gasses (GHG) such as carbon dioxide to prevent adverse climate change, that is, global warming in future which if not prevented will have disastrous consequences for the welfare and development of the population, both in developing and developed countries. There are many environmental issues in India. Air pollution, water pollution, garbage, and pollution of the natural environment are all challenges for India. The situation was worse between 1947 through 1995. According to data collection and environment assessment studies of World Bank

experts, between 1995 through 2010, India has made one of the fastest progress in the world, in addressing its environmental issues and improving its environmental quality. Still, India has a long way to go to reach environmental quality similar to those enjoyed in developed economies. Pollution remains a major challenge and opportunity for India.

### **Environmental Problems in Study region**

In India, Tamil Nadu is one of the most preferred states for the industrialists, because it has enormous natural resources. But due to environmental pollution, natural resources such as air, water, and land are severely affected. Compared to the other components, water is severely affected by industrial pollution. It is found that one third of water pollution comes in the form of effluent discharges, solid waste and other hazardous waste. (Seema Sharma, 2003) Industrial sector is the secondary sector in India which provides a lot of employment opportunity to the entire society. But the recent industrialization has negatively affected the Domestic and Agriculture sectors because of pollution. Thoothukudi is one of the important districts which have a large number of red category industries. It has 49 large scale, 17 medium scale and 193 small scale red industries. (CPCB, 2010) Due to the extreme growth of the industrialisation, the city of Thoothukudi is worst affected by air and water pollution. Along with the growth of industry, environmental problems also have grown in the city and this creates several health hazards. Industries have offered considerable employment opportunities but the waste discharges from these industries threaten the environment, both aquatic and surface. The Central Pollution Control Board (CPCB) report on National Ambient Air Quality Status 2008 reveals that the two air pollution monitoring stations in Thoothukudi — Fisheries College and AVM Jewellery Building — were ranked fourth and fifth in the country's top ten locations with respect to SO<sub>2</sub> in residential areas, whereas it was in the sixth and seventh position in 2007. Except the three stations of Thoothukudi, all the stations in the State were categorised as “low polluting” with respect to SO<sub>2</sub> by the TNPCB. (TNPCB, 2010)

### **Water quality in Thoothukudi Region**

Pollution of groundwater resources has become a major problem today. The pollution of air, water, and land has an effect on the pollution and contamination of groundwater. The solid, liquid, and the gaseous waste that is generated, if not treated properly, result in pollution of the environment; this affects groundwater too due to the hydraulic connectivity in the hydrological cycle. There are two Industrial Estates in Thoothukudi district, one at Kovilpatti with 11 units and the other at Thoothukudi with 20 units. The former is managed by SIDCO and the latter by SIPCOT. Small Scale Industries such as match industries, food-based and metal-based industries are generally concentrated in Kovilpatti and Thoothukudi taluks. Thoothukudi ground water perspectives report pointed out there are a large number of industries in Thoothukudi, but most of them dump their waste into the sea. Thus there is no big ground water pollution in this region. But NEERI report 1998, 2003 and Community Environmental Monitoring 2010 pointed out a series of ground water pollution in the SIPCOT region of Thoothukudi district.

Table No. 1 Water Quality in Thoothukudi District

Block	Village	TDS	NO3	Ca	Mg	Na	K	Cl	SO4	CO3	HCO3	F	pH	EC_	TH
Sathankulam	Pudukulam	485	11	38	19	106	13	124	16	1	194	0.5	7.7	810	175
Tiruchendur	Arumuganeri	596	10	76	41	76	6	220	40	0	183	0.3	7.7	1020	360
Tiruchendur	Tiruchendur	1416	5	88	36	451	78	397	82	0	915	1.2	7.5	2800	370
Srivaikundam	Srivaikundam	839	5	52	24	239	31	71	35	0	732	0.3	7.5	1500	230
Pudur	Therkumuthalapuram	1763	62	180	109	248	31	496	298	0	256	0.6	7.4	2850	900
Kayathar	Elavelangal	602	12	60	38	90	31	142	33	0	305	0.4	8.0	1010	305
Kovilpatti	Ettayapuram	2048	4	136	136	414	31	851	250	0	427	0.3	7.2	3600	900
Ottapidaram	Puthiyamputhur	1324	44	92	66	230	70	277	192	0	403	0.6	7.6	2040	500
Alwarthirunagari	Karunkadal	218	8	24	16	30	3	46	9	0	90	0.5	7.6	370	125
Vilathikulam	Kaluhachalapuram	413	7	62	15	71	10	32	19	2	283	1.0	7.8	700	215
Udankudi	Udankudi	6426	3	920	267	966	31	3758	432	0	79	0.2	7.9	10850	3400
Karunkulam	Vallanadu	564	14	80	13	85	31	124	30	0	281	0.2	7.7	930	255

TWAD 2010

The above table clearly shows that, most of the chemical parameter in the industrial region is exceed the IS parameter level. This water is not fit for drinking and agriculture purposes. If we used this water for drinking purpose it created so many health problems. In this region plenty of people are affected by cancer and spinal problem because of water and air pollution.

**Health Problem in Thoothukudi**

According to CPCB, SO<sub>2</sub> has emitted in large quantities from thermal power plants, smelting process of sulphide ores to produce copper, lead and zinc and also from petroleum refining process. This caused respiratory illness, heart and lung diseases. (The Hindu 30/09/2010). The water effluent from the industries created skin diseases and cancer and kidney problems. (Kennath P. Cantor, 1996) The general view of the common people is urban area is polluted than the village area. But in Thoothukudi rural area is severely affected by industrial pollution. Most of the people were severely affected by various pollution caused diseases such as, respiratory illness, skin rashes and related problems, fatigue and severe cough, cancer, breathing problems etc... in the industrialized area. The following table shows the number of cancer patient in Thoothukudi district.

Table no.2 Cancer patient in Thoothukudi district

Sl.No	Year	No. of. Cancer patient
1.	2006	2,659
2.	2007	3,952
3.	2008	4,539
4.	2009	4,123

Source: Compiled from New Indian Express (20/10/2009) and Dinakaran (25/01/2010)

This data's were registered in Tutucorin Medical College Hospital (TMCH). It clearly shows the number of cancer patient increase over the period of time. But the actual figure much more higher than the table figure, because large number of people went to private hospital for taking the treatment. The environmentalist and activists are blaming the industries of Thoothukudi for the rising level of cancer (The New Indian Express 2009). But the details study regarding the attributability of cancer and industrial pollutions are missing here. The NEERI report suggested an immediate epidemiological study by Tamil Nadu health ministry to confirm or negate evidences of adverse health impact caused to people residing near Industrial area, especially the copper smelting plant area. But there is no proper study taken by the government.

### **Conclusion**

For analyzing the above information's it founded that regional people surrounding the Thoothukudi area has faced several problems due to the industries. There are number of industries providing employment to people but the externalities from the industry adversely affect the people. Sterlite is a large scale industry located in the SIPCOT area. More than 60% of the SIPCOT region is occupy by this industries alone. The industrialist pointed out they provided lot of employment opportunity, free training courses, free medical facilities, gifts, donation etc... and we earn more foreign exchange we actually developed the region. But one of the one of the serious problems of this industry is the disposal of large quantities of waste generated from the industrial processing. Improper disposal of the effluents and toxic air emissions and sludge waste affects environment. Toxicity and environmental effects of industrial wastes particularly for their effect on soil properties and ground water it intern affects agricultural production, ecology, employment, human health etc. Thus we needed sustainable development to overcome these problems.

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## CUSTOMER'S PERCEPTION TOWARDS E-TAILING - WITH REFERENCE TO FLIPKART INTIRUNELVELI CITY

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### ABSTRACT

The present time Indian consumer is technologically aware, educated and they are comfortable with usage of internet. Flipkart is one of the leading online shopping websites in India. In this paper, an attempt has been made to find customers satisfaction towards flipkart.com in Tirunelveli city. A sample of 75 respondents were randomly selected. The findings were analyzed using simple percentage analysis and ranking. The main aim of the study is to find the perception of customer towards online shopping specially in case of flipkart.com users in Tirunelveli city and to conclude which factor influences the consumer to go for online shopping towards purchase decision of goods from internet. The main findings are 83% of the respondents gives cash on delivery option which influences the respondents to do online shopping. Majority 54% of the respondents agree with the detailed information about the products in online shopping. 75% of the respondents are very much satisfied with experience on online purchase with flipkart.com., website in Tirunelveli city.

**Key Words:** Flipkart, e-tailing, Online Shopping & Customer Satisfaction

### Introduction:

Nowadays online shopping is the new trend of shopping in Tirunelveli city and is used to refer to computer-based-shopping or E-shopping or online shopping. Over that past few years, online shopping has increased percentage of online buyer's in Tirunelveli city. New concept of the online shopping is a great example of the business revolution. It is currently experiencing a period of rapid development. In online shopping, buyers (consumers) purchase the products (Like: books, apparel, electronic appliances, footwear, Home & Kitchen Appliances, etc.) directly from the e-tailers using a web browser.

### Flipkart.com.,

Flipkart Pvt Ltd. is an Indian electronic commerce company based in Bengaluru, India. Founded by Sachin Bansal and Binny Bansal in 2007, the company in the beginning focused on book sales, before expanding into other product categories such as consumer electronics, fashion, and daily life products.

Flipkart.com is India's leading e-commerce marketplace with over 30 million products across multiple categories. Started by a team of two persons, Flipkart today employs more than 30,000 people with 46 million registered users. With technology it enables 8 million shipments every month, 10 million daily page visits and 14 state of the art warehouses, they are ranked amongst top 5 websites in India based on Alexa ranking. Flipkart is the first billion dollar company in Indian e-commerce. Bansals became the first e-commerce promoters to enter Forbes India's Richest Billionaire's List. During 2014 Flipkart

celebrated Big Billion Day sale. After that it has announced the second edition of Big Billion Day sale. The company communicated that the change in its commission structure would be effective August from 17, 2018 onwards. Flipkart also reduced the fixed fee it charges on every order, reducing it from Rs 20 for products priced between Rs 500 and Rs 1,000 to Rs 15, and from Rs 40 to Rs 30 for products costing above Rs 1,000. Flipkart is an e-commerce company founded in 2007 by Sachin Bansal and Binny Bansal. The company owns and operates an online shopping website in India. Flipkart, registered in Singapore, has also launched its own product range under the name "DigiFlip" with products including tablets, USBs, and laptop bags.

### **Customer satisfaction:**

Customer satisfaction is a marketing term that measures how products or services supplied by a company meet or outshine a customer's expectation. Customer satisfaction is important because it provides marketers and business owners with a metric that they can use to manage and improve their businesses.

### **Electronic retailing:**

Electronic retailing (e-tailing) is a buzzword for any business-to-consumer (B2C) transactions that take place over the Internet. e-tailing is the sale of goods online. Online shopping is defined as purchasing items from Internet retailers as opposed to a shop or store.

### **Online Shopping:**

Online shopping is the activity or action of buying products or services over the Internet. It means going online, landing on a seller's website, selecting something, and arranging for its delivery. The buyer either pays for the good or service online with a credit or debit card or upon delivery.

### **Significance of the Problem:**

The importance of this study is to examine the customer perception towards Flipkart.com users in Tirunelveli city and to find out various features of Flipkart users of Tirunelveli city towards the online shopping. For this study a survey was conducted. The data is collected from respondents through an interview schedule containing questions.

### **Objectives:**

- (i) To know the customer satisfaction level towards Flipkart.com online shopping.
- (ii) To identify the respondents' perception about online shopping.
- (iii) To find out various attitudes of Flipkart users of Tirunelveli city Municipal corporation area towards the online shopping.

### **Limitations of study :**

- (i) The study covers only Tirunelveli city Municipal Corporation area. Hence the findings of the study are entirely applicable to this area only.
- (ii) Limited number of respondents of only 75 are selected to carry out the survey.

(iii) Most of the respondents are not ready to express their full information based on the structured questionnaire. So the results of the study cannot be generalized.

### **Review of Literature:**

Dr. Renuka Sharma (2014) in the study entitled “Understanding Online Shopping Behavior of Indian Shoppers” revealed that the ease and convenience provided by these stores for 24x7 has made very easy shopping for consumers worldwide. Indian customers are also getting addicted to the online shopping and they do like various features of online shopping as by rest of the world. But the statistics available has shown that Indian market is still not a fully developed market for e-tail stores. The majority of internet users are youngsters, the majority of goods and services demanded are related to only this segment. Travel planning is one of the biggest services used by Indian online shoppers.

Asmatara&Chadrnahauns (2015) in the research paper: Factors affecting online shopper’s behavior for electronic goods purchasing in Mumbai: An empirical study analyze factors affecting on online shopping behavior of consumers that might be one of the most important issues of e-commerce and marketing field. Retail companies should start taking measures to eliminate risk factor and build trust in this form of retail. Perceived lack of secured transaction (financial risk), retailers should introduce a mechanism that would improve safety and privacy to motivate people to buy online.

According to Mohanapriya.s “Online shopping has grown in popularity over the years mainly because people find it convenient from the comfort of their home or office. One of the most enticing factor about online shopping is popularity during a holiday season, it alleviates the need to wait in long lines or search from store to store for a particular item. The main scope of the study is to know about customer satisfaction towards online shopping. The present study reveals about reasons for preferring an online website flipkart.com.,

### **Methodology of the study:**

The present study is descriptive in nature. For the purpose of the study, Tirunelveli city Municipal Corporation area has been selected since this city has more potential for online customers. The city has been endowing with several facilities for the conducive growth of online customers when compared to other districts in Tamil Nadu. So, it is felt that this city is ideally suited for a study of online customers using flipkart.com.

Tools used for analysis:

- Percentage
- Ranking

Sources of data:

The present study is based on both primary and secondary data. Primary data have been collected by conducting a survey among 75 sample online customers using Flipkart in Tirunelveli city municipal corporation area.

Secondary data have been collected from books, journals, newspapers, periodicals, reports, internet, unpublished Ph.D theses, and online journal.

This paper employed an interpretative, qualitative methodology to examine the factors which influenced them to choose flipkart. The present study is designed to select 75 respondents from the study area.

### Analysis and Interpretation:

Table 1 describes the demographic profile of the respondents.

Table -1

S.no.	Variables	Category	No.of respondents	Percentage
1.	Gender	Male	52	69
		Female	23	31
2.	Age of the respondents	Below 25	21	28
		26-35	27	36
		36-45	18	24
		Above 45	09	12
3.	Occupation	Office goers	26	35
		Students	18	24
		Self employed	29	38
		Home maker	02	03
4.	Educational qualificatio	Upto high school	08	11
		Higher Secondary	13	17
		Degree holders	33	44
		Others	21	28
5.	Annual Income	Below ₹ 1,00,000	16	22
		₹ 1,00,001-₹ 2,50,000	25	33
		Above ₹ 2,50,001.	34	45
6.	Family type	Nuclear family	52	69
		Joint family	23	31
7	Number of members	Upto 3	56	74
		4-6	17	23
		Above 6	02	03
8	Products purchased through online	Clothes/ Accessories	03	04
		All types of tickets	27	36
		Electronic goods	23	31
		Books/Medicines	22	29
9.	Influence to purchase	Family	19	25
		Advertisement	18	24
		Friends & relatives	38	51

Source: Primary data. (n=75)

From Table -1 it is clear that out of 75 respondents who were taken for the study: it has been identified that most 69% of the respondents are male, 36% of the respondents age is

up to 25-35years, most 48% of the respondents are graduates, maximum number 38% of respondents are self employees, the annual income of 45% respondents are above Rs.2,50,000, 69% belongs to nuclear family, 74% of the respondents number of members in family upto 3, 51% respondents purchase are influenced through Friends/Relatives and 36% of the respondents book all types of tickets like bus tickets,traintickets,flighttickets,cinema tickets etc.,through online with flipkart.com.,

Table show shows the consumer’s perspective towards e- tailing using Flipkart.com.,:

Table-2

S.no	Reasons	SA	A	N	DA	SDA	T.M (Total Mean)	M.S (Mean Score)	Rank
1.	Purchase is not compulsory	46	16	07	04	02	325	4.33	X
2.	More convenient	47	19	05	03	01	333	4.44	IX
3.	Customer service	51	17	03	02	02	338	4.51	VI
4.	Efficient supply chain	45	17	04	04	05	318	4.24	XII
5.	Proper door delivery	46	21	03	02	03	327	4.36	XI
6.	Range & Availability of products	52	17	02	02	02	340	4.53	III
7.	Save TEC (time,energy&Cost)	48	20	03	03	01	336	4.48	VIII
8.	Low commission	54	13	02	05	01	339	4.52	V
9.	Offers and discounts	53	14	02	04	02	337	4.49	VII
10.	Replacement opportunity	52	17	03	02	01	342	4.56	IV
11.	Simple & secure payment system	54	18	01	01	01	348	4.64	I
12.	Easy process	52	20	01	01	01	346	4.61	II

Source: Primary data. (n=75)

From Table-2 it is clear that majority of the respondent prefer flipkart as it gives simple and secure payment system.Second rank is given for its easy access followed by range and availability of products. Flipkart started its online sales with books first-a product category with high margins,low maintenance and items that are easy to transport. Books are also non perishable and their value does not go down with time.This choice of product category helped Flipkart ensure better customer satisfaction in initial years.The product categories that Flipkart chose after books are electronic goods and digital music which also allowed them similar advantages.Fourth place is for replacement opportunity followed by low commission.Sixth place is for good customer service. Flipkart concentrates on customer service.The e-commerce website Flipkart offers its customers various deals when they use their credit cards to make purchases on the site or app. These deals allow the customer to choose from the thousands of products available on the site and get them easily, without any hassle. Flipkart has partnered with various public sector and private banks to give the convenience of hassle free shopping to its customers.

It is followed by offers and discounts.Flipkart offers discounts on various items for customers of different banks. These deals and discounts vary according to the type of product and its

price. Respondents rank save TEC (time ,energy& cost) at eighth place followed by more convenient advantage. It offered the convenience of buying books to customers without going out.This freed the customer's leisure time on weekends.The catalog offered was also comprehensive than any local store could offer.

Purchase of online product ordered is not compulsory to purchase eventhough order is being placed option stands in Tenth rank .The customers can return back the goods if they are not satisfied.Proper door delivery stands in eleventh rank followed by efficient purchase chain service. Flipkart made reliable delivery of goods.By tying up with national courier companies in the initial days they were able to ensure their first stage of their marketing through word of mouth with customers telling their friends how quickly their orders were fulfilled.They set up their own delivery service.this service has been so successful .

Table - 3 gives the Quality of Information Provided by Flipkart

Table-3

S.No	Opinion	No. of respondents	Percentage
1	Strongly Disagree	01	01
2	Disagree	02	03
3	Neither Agree Nor Disagree	06	07
4	Strongly agree	37	49
5	Agree	30	40
	Total	75	100

Source: Primary data. (n=75)

Above table -3 shows that regarding Quality of information provided on Flipkart.com.,only1% of the respondents strongly Disagree 3% of the respondents Disagree, 7% of the respondents Neither agree nor Disagree(neutral) , 49% of the respondents strongly agree and 40% of the respondents agree.

Table 4 gives cash on delivery option influence the respondents to do online shopping.

S.no	Option	No.of respondents	Percentage
1	Yes	62	83
2	No	13	17
	Total	75	100

From Table-4 it is clear that 62% of the respondents price on delivery option given by flipkart.

Table-5 shows the rating of respondents their experience on Online purchase through Flipkart.

Table-5 - Rating of respondent's experience on Online purchase with flipkart.com.,

S.No	Statement	No.of respondents	Percentage
1.	Very much satisfied	56	75

2.	Satisfied	13	17
3.	Not satisfied	04	05
4.	Can't say	02	03
	Total	75	100

From Table -5 it is clear majority of the respondents 75 % are satisfied with online purchase using flipkart.Com.,

### Findings

- Hence it is concluded that majority 69% of the respondents are male.
- The higher 36% percentages of the respondents are falling under the category of below 26 – 35 years age group.
- Majority 38% of the respondents are self-employed.
- 44% of the respondents are degree holders.
- Majority 19% of the respondents are earning the monthly income of above Rs.2,50,000
- Majority 52% of the respondents belongs to Nuclear family.
- 74% of respondents have family members of upto 3.
- Majority 51% of the respondents get awareness about websites through friends and relatives.
- 27% of the respondents book various types of tickets through flipkart.com.,
- Majority of the respondents Prefer online shopping for simple and secured payment system.
- Majority 52% of the respondents visiting retail store before online shopping.
- 49% of the respondents strongly agree the quality of information provided by Flipkart.
- Majority 54% of the respondents strongly agree with the choice of products available in online shopping.
- 83% of the respondents gives cash on delivery option which influences the respondents to do online shopping.
- Majority 54% of the respondents Agree with the detailed information about the products in online shopping.
- 75% of the respondents are very much satisfied with experience on Online purchase with flipkart.com.,

### Conclusion:

While the other ecommerce players in India were spending heavily on high decibel marketing, Flipkart put its money in customer service. In a country where online payment is flaky at best, with 25-30% failure rates, Flipkart's practice of calling up customers whose transactions did not go through was a knock of brilliance. Also, unlike many other online retailers, Flipkart's customer service department did not operate in a silo and actually ensured coordinated resolution to issues. When Flipkart started as an online book seller, one of their biggest draws was the discounts they offered on each book. Books are a high margin product

category and even the neighborhood book seller can afford to give discounts to customers. However, many times this requires customers to explicitly ask for a discount, which is not always a pleasant experience. Flipkart on the other hand, offered the same quantum of discounts no matter where the customer lived, which of course they could do because of the higher aggregated volumes from across the country. Free shipping offered for every order, was an added advantage. Unless a customer needed a book immediately, it made much more sense to buy online at Flipkart. They have since moved on from being a cheaper target for buying books, in fact even shipping is not free anymore below a certain bill amount now, but in the initial days, these were definitely one of their best customer acquisition strategies.

### **Scope for future research:**

Flipkart.com offering best prices, good products and completely easy shopping experience for the customers. The success of any e-tailer company in India is depending upon its popularity, its branding image, its unique & fair policies, and its customer relations etc. In future further research can be conducted to study more into the impact of online shopping on Flipkart.com., web site.

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## **MOVING BEYOND START-UPS: CHALLENGES & OPPORTUNITIES FOR ECOMMERCE BUSINESSES**

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**Abstract:**-Electronic commerce is simply one or more approach to support or improve existing Businesses. Or maybe, e-commerce has brought rising up changes in the marketplace. It is a problematic invention that is acutelychanging the conventional method of doing business. Ecommerce is brick way for huge business development in our nation. Web clients have further added to its development. Ecommerce has made online travel industry grow through various methods and includedanotherbusiness boulevard through online retail industry in our nation.

Commercial center is very fast transforming into E-commercial center now. At present everything can be purchased on the web. With new and new arrivals are coming in, it is yet common for the current players and new contestants to think of creative systems to offer their merchandise and services.This paper fully study of E-commerce for online shopping present scenario and facilitators of E-commerce in India, dissect the present patterns of E-Commerce and look at the obstructions of E-Commerce in India.

**Keywords:** *E-commerce, India, E-market*

### **I. INTRODUCTION**

As Indian e-Commerce industry continues its rapid growth, and online merchants continue to replace traditional retailers as the destination of choice for consumers, that growing popularity brings with it an array of new opportunities and challenges facing e-Commerce merchants. As any successful entrepreneur knows all too well, the business world is not static, and the environment in which online companies must compete has evolved and changed dramatically in recent years. In both the B2B (business to business) and B2C (business to consumer) sectors, the landscape for ecommerce competition circa 2018 bares little similarity to that found as recently as a few years ago, In addition, many successful ecommerce companies have found themselves moving beyond the status of a ‘start-up business.’

There were also considerable variances based on product category, in the average online shopping and purchase intention rates among ecommerce shoppers. For example: Statista found that 53 percent of online shoppers had bought books or music online over the past year, while only five percent of shoppers purchased artwork online



## II. REASONS BEHIND THE GROWTH OF E –COMMERCE

### •Busy Lifestyle

The life of individuals is so fast to the point that they can't go to the swarmed markets each time for shopping. Also people want to shop in a relaxed environment.

### • High Disposable Income

With increased employment opportunities the income has become higher and thus giving more spending power to individuals. Thus they are energetically ready to pay for the items on internet.

### •AwarenessofProducts

These days' people are much more of the new products, their specifications, costs etc. through the assistance of media like TV, radio, news paper etc. So they shop online with confidence. Than 100 million now. Moreover, in the course of recent years, sophisticated online travel operators began transforming these underlying Web• **Rising Computer Educational Level** Because of the endeavors of Government and Educational Institutions in India, computer education is getting to new skylines. Individuals have more knowledge of the tools and applications of computers. Not just students of urban zones, in fact students of rural zones, house wives and professionals are likewise attracted to the developments like e - commerce and e-business. So there is consequently an incredible interest in purchasing and utilizing new items [Jain and Kapoor, 2012].

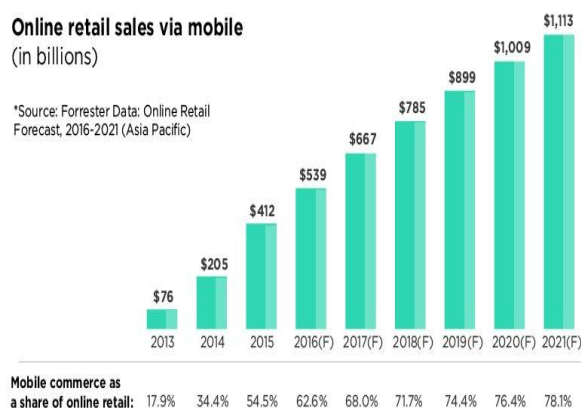
### • Increased Usage of Internet

The count of internet users is more users into Web clients thus boosting the dominance of ecommerce.

## III. OPPORTUNITIES FOR ECOMMERCE

Reports show that the internet development in the 20<sup>th</sup> centurygave birth to the electronic marketplace also known as e-market place, which is now the seed of electronic commerce (e-commerce). An e- market place is an artificial space where traders and consumers make

exchanges with each other like traditional market place. types of economic transactions, exchange of goods and services, as well as exchanges of information, take place in e-market places. E-commerce centers have turned into an optional place for trade. Finally, an e-commerce center can act as an information specialist that furnishes purchasers and traders with information on items and different members in the business sector.



These characteristics have been giving new shape the economy by influencing the conduct of purchasers and merchants. E-businesses influence the entire business whether online or traditional. It empowers a considerably more coordinated level of joint effort between the various parts of a value chain than ever before. Opting e-Business additionally permits organizations to lessen costs and enhance client reaction. Organizations which update their business methods gain advantages from multitudinous new conceivable outcomes achieved by technology. E-commerce is a wide term which may vary from placing orders on the web through online conveyance of paid substance, to monetary exchanges, for example, exchange of cash between bank accounts. One region where there are some positive signs of e-commerce is financial services. Online stock exchange saw supported development all through the time of broadband diffusion.

A recent analysis of the ecommerce space by Shopify identified several trends that will likely help to shape the future of online sales.

Some of the most significant ecommerce trends shaping its future include:

- **Online to Offline Growth:** Despite explosive growth in recent years, ecommerce still represents only about 11.9 percent of retail sales, although that is up from only 3.5 percent a decade ago. As a result, “online to offline” commerce is a trend to watch, as merchants strive to provide “shoppers with a digital experience that can match a distinctive in-store feel.”
- **Multi-Channel Ecommerce:** Mobile customers are expected to account for \$319 billion in sales by 2020, and “multi-channel” sales, providing customers the ability to easily purchase goods through an array of avenues, will become ever-more important in the years ahead; going forward, successful online merchants will need to have an infrastructure that manages and maintains multi-channel retailing.

- **Ecommerce automation:** As technology continues to evolve, so too do the operational needs of online merchants. Ensuring that a business' website is fully up-to-date with the latest technology, requiring minimal human involvement on a daily basis, will be vital to continued success for ecommerce companies
- **Mobile Ecommerce's Growing Popularity:** According to data from Adobe, in 2017 on both Black Friday and Cyber Monday of that year, 30 percent of online sales closed through mobile devices. Although desktop is still far more popular for making ecommerce purchases, mobile is growing in popularity and should no longer be seen as just a method of allowing online customers to 'browse'.
- **Opportunities in International Ecommerce:** A study by McKinsey suggests that ecommerce merchants may want to shift their sights to the Asia Pacific region, when seeking out international sales opportunities. The study found that 1.4 billion people will join the global 'middle class' by 2020, with 85 percent of that growth in the Asia Pacific region. Establishing local partnerships, familiarizing oneself with regional laws and customs, and ensuring strong, effective marketing will all be key elements to

### III. CHALLENGES FACING E-COMMERCE BUSINESSES IN 2018

According to many industry analysts, there are at least four dimensions to the challenges facing ecommerce in today's crowded online marketplace. They include:

#### 1. Economic challenges

The economic challenges facing e-Commerce merchants include the costs related to establishing an e-Commerce business, the number of competing online merchants, issues connected with infrastructure upgrades, and the availability (or shortage) of skilled staff. Researchers point out that it's estimated up to 90 percent of Internet host computers reside in high-income countries that are home to only 16 percent of the world's population.

#### 2. Technological challenges

According to industry analysts, the primary technology-related challenges facing ecommerce businesses include security concerns, bandwidth availability, and integration with existing protocols. One of the realities of the explosive popularity of ecommerce is that it has also become a more attractive target for criminals; put simply, more overall ecommerce activity also means greater security concerns.

In addition, with each new high profile 'hacking' incident, consumer confidence in online retailing takes a 'hit' and further raises the importance of ecommerce security. In addition, another challenge resulting from increased ecommerce activity is growing concern about the reliability of network infrastructure. Integrating Internet software with preexisting applications and databases presents another technology-related challenge; ecommerce

technology continuously evolves, and integrating that new technology is not always an easy—or inexpensive—task.

### **3. Social challenges**

In recent years, consumers' concern over issues such as privacy, and sharing personal information has grown exponentially. Additionally, there are cultural differences that come into play as ecommerce businesses expand their reach beyond their native regions. Unlike traditional merchants who were easily able to use language and marketing methods that played well with their target audience, online sellers have to take into consideration the fact that there are many linguistic, cultural and social differences in their extended customer base. Any one of those differences has the potential to create stumbling blocks for ecommerce companies in their efforts to develop long-term 'relationships' with a broad customer base.

### **4. Legal challenges**

Although it may seem as though ecommerce has been in existence for a very long time, the reality is that it remains a relatively new industry with many unresolved legal issues, including those pertaining to intellectual property rights. Then there are legal issues pertaining to taxation: as and covered extensively in business media in recent months—the recent Supreme Court decision allowing states to impose online sales taxes on businesses that are not physically located within their boundaries has the potential to dramatically impact the bottom line of ecommerce companies nationwide. One of the prime drivers of that decision—and states' desire to tax ecommerce—has been the industry's phenomenal success; one of the 'down sides' to increased market share, is that ecommerce companies have become a more desirable taxation 'target' for states seeking to increase their tax base.

Although Web based e-business has numerous advantages but it has also postured threats on account of its being what is prominently called faceless and borderless. A few cases of moral issues have risen as a consequence of electronic business.

**A. Privacy Protection** has been a critical issue of both present and forthcoming electronic commerce users. Following issues in this regard are generally striking:

- Not being meddled with, having the ability to prohibit; singular Privacy is an ethical right of every individual.
- Privacy is "an alluring state regarding ownership of data by different people about him/herself on the perception/seeing of him/herself by different people"

**B. Security Concerns** Notwithstanding privacy issues, other ethical issues concerned with e-commerce is the security. The Internet offers uncommon simple entry to an unfathomable exhibit to various products and services. The quickly growing field of "click and mortar" and to a great extent unregulated cyberspace have however incited worries about both privacy and information security.

**C. Other Ethical Issues** Manufacturers compete with Intermediaries Online have given rise to a new practice that is "Disintermediation" .It is a method of wiping out the mediator. Disintermediation incorporates

- Music being downloaded straightforwardly from producers' websites.
- Authors distributing their work by creating their own sites

## V. BARRIERS OF E-COMMERCE IN INDIA

Various infrastructural barriers create obstructions in the development of ecommerce in India. Some of them are listed below:

**A. Payment Collection** At the point when get paid by net managing an account one needs to wind up giving a critical offer of income (4% or all the more) even with a business having low profit. Frauds, cash backs and so forth all turn into trader's obligation and consequently to be represented in the business model.

**B. Logistics** You need to deliver the item safely in the hands of the right person in opportune time period. Customary post doesn't offer a satisfactory service whereas couriers charge high and have restricted span of working. At first, you may need to insure for high value delivered articles expanding the expense even further.

**C. Vendor Management** However propelled framework might be, seller will need to descend and bargain in an inefficient framework for stock management. This will back off radically. A large portion of them won't convey any computerized information for their items. No decent looking photos, no advanced information sheet, no component to check at day by day costs, accessibility to keep your site overhauled.

**D. Taxation** Octroi, entry tax, VAT and loads of state specific tax structures go on with them which can create chaos.

## IV.FACILITATORS OF E-COMMERCE IN INDIA

### A. Information Directories

Websites like <http://www.trade-india.com/> and <http://trade.indiamart.com/> update directories which providedetails of trade of every type.

### B. Banks

#### • Net Banking:

Online banking facility is provided byall banks to their savings account as well as currentaccount holders. Various common net bankingservices provided by banks are:Demat accountsForeign ExchangesInstant bill payment etc.

• **Credit/Debit Cards:** Banks encourage E-commerce byproviding Credit or Debit Card, without which E-trade would be inconceivable.

## V. CONCLUSION

E-business produces huge benefits in various ranges however it requires watchful attention for protection of consumer rights at the same time. Development of ecommerce would likewise depend, all things considered, on successful IT security frameworks for which vital technological and legitimate arrangements should be set up and reinforced.For **starting an e-commerce business** can be a difficult challenge for the organization, but to lead it with the top e-commerce big players can be more difficult. Many big players have already created their brand image in the global market, but it does not mean that startups are lacking behind.

There are many startup ecommerce development companies like **Grofers, Bigbasket**, etc who are leading with full enthusiasm to create their own brand image in the competitive market and will once come on the top to compete with big players like **Amazon, Flipkart**, etc.

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## DATA MINING IN E-COMMERCE USING CRM PLATFORM

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### **ABSTRACT**

Data is considered as a basic form of information that needs collection, management, mining and interpretation to create knowledge. Modern e-commerce is also enthusiastically developing that makes resources and services on the internet richly colourful. At the same time there are lots of fraudulent circumstances happening with people coming closer to the e-commerce system. This is an era where e-commerce is considered to be a killer-domain for successful mining information as it gives the appropriate ingredients from situation to situation. One of oldest effects that e-commerce can do is customer relationship management (CRM). Businesses targeting customers has a direct link with the economy of a country as the current e-commerce system is used by people from lay man to business tycoons. The paper aims at a study on e-commerce with data mining proposing architectural model integrating an improved CRM system for handling business predictions and make strategies to enhance best customer relationship management

**Keywords** –Data Mining, e-Commerce, e-Business, CRM, Issues, Architecture, Business Strategies

### **1. INTRODUCTION**

According to GinniRometty, CEO, IBM, New York, ‘Big Data’ services will let customers mine vast troves of information to make better decisions that will give firms and governments a competitive advantage. Until early 90’s electronic commerce was not web based. The term simply referred to the use of computers and telecommunication to automatically forward and process commercial documents such as invoices and inventory requests. Mountains of data are quickly and thoroughly explored using data mining techniques. Data mining aims at extraction of implicit, previously unknown and useful patterns and models from data sets. Data mining may be observed as the extraction of patterns and models from observed data. These technologies have aided science, business and engineering applications. In business, effective predictions can be made from prehistorically available data. Retail industry, financial, communication and marketing organizations which have strong consumer focus used data mining primarily for business predictions. Internal factors may include economic indicators, competition and customer demographics. Data mining help users direct the future of their activities by delivering accurate and useful data because decisions here are made on sound database intelligence and not on instincts on emotions. Many researches are being done on CRM maintenance in relation with e-commerce and models developed .Since customers’ play an important role in ecommerce; an effective fraudulent free, strategic CRM is needed for successful ecommerce. An attempt for the same is made here by proposing a new model for tight integration of data warehouse with analysis components.

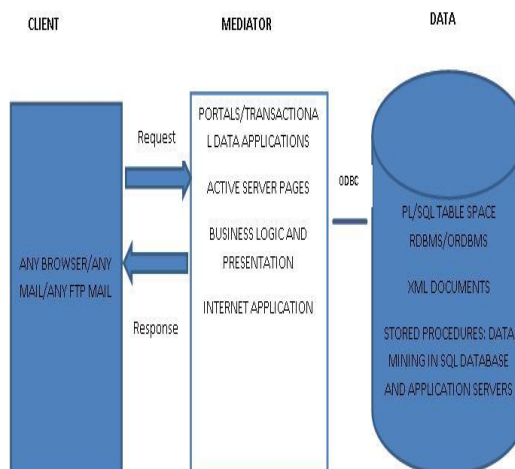
## **2. DATA MINING AND E-COMMERCE / E-BUSINESS – DEFINITIONS AND CONCEPT**

Data mining tools aid the discovery of patterns in data. Gartner, the universal leader in technology research and IT services define mining as the process of discovering meaningful correlations, patterns and trends by sifting through large amount of data stored in depositories and ecommerce provides a perfect work bench for data mining. A wide verity of multimedia data such as images, videos, signals, and text that are available in electronic form with temporal and spatial characteristics shows variety of data types and structures. These are basic resources in the present generation data applications. Many people into business and research uses internet as the basic infrastructure in data mining to revolutionize business and scientific landscape. The web has declared itself as a powerful global connecting force. Internet established world merge to one community and technology created intranets and extranets creating communities within companies. Portal concepts integrated massive amount of information and their functionality that brought flexibility and structure as a package tailoring the employee needs. In this internet economy, a start-up company can readily overtake an established business. This enterprising environment helps develop and deploy innovative new strategies and find new internet matrices that help succeed in e-Business. Since data continues to grow, it is crucial to ensure systems scalability and interactivity of data mining implementation in high performance internet based computing environments.

## **3. APPLICATIONS**

Today many companies are relying on internet based matrices such as site statistics, user demographics and audience measurement data. These extensions open new possibilities and quality in data mining applications that include bridging business and engineering fields on one hand and business and social sciences on the other hand. A statistics on the analysis of data mining applications done in 2003 had revealed a 5 % of usage of the application in ecommerce / web industry. There is no doubt to what level this has increased after ten years. The reason why ecommerce can be a successful domain for data mining is because there are plenty of electronic, reliable data record collections where insight can be turned into actions easily and an investment return can be measured. An advantage from the system occurs when the data transformation bridges are used appropriately between transaction processing and data warehouse and vice versa. An integrated solution can also provide users with a uniform user interface and seamless access to metadata, Simple analytical tools utilized different hypothesis for data mining but knowing the best method to be applied according to the customers is very crucial to maintain the relationship.

#### 4. ARCHITECTURE OF DATA MINING IN INTERNET PLATFORM



*Figure 1: 3-tier architecture integrating data mining in internet platform*

The architecture (Fig. 1.) tries to explain a multi-tier application which is divided into several modular tiers where each tier is located at different physical location. The data tier contains data base information, which uses SQL server and stored procedures. The advantage of an object relational data base management system is that user defined data types and objects can be used, they are fully compatible relational database, they support multimedia and large objects and have high quality database features. The mediator or the middle tier takes care of the implementation of business and presentation logic to control clients (users) and data transactions. They use XML documents (extensible mark-up language) and Active Server pages. Logic of the mediator checks the authenticity of any client request first from active directory of the respective domain to check the use ids and passwords. This retrieves the required data from data base and responds to client request in suitable representation. A user always interacts with the user interface in the client tier. It could be HTML or WML documents.

##### 4.1 XML-issues and challenges

Studies over the years have proved XML as flexible hierarchical model suitable to represent huge amounts of data with no absolute or fixed schema, a possible irregular and incomplete structure. Unlike HTML, XML was created to structure, transport and store information. It is the most common tool used for data transformation between all sorts of applications. Hence data mining performed on XML queries can be very effective. There are two types of approaches to XML document access; key-word base search and query-answering. A key-word base search has no much advantage as search happens on textual contents of the document. As query-answering is concerned for the query formulation to be effective, users need to know the structure in advance which is often not the case. Dramatic outcomes of such situations are either problems like information overload where too much data are included because of the key-word used or information deprivation where incorrect answers are

received due to inappropriate key-words. Though researches have had tough time implementing the best methods for data mining in XML either by using languages such as XQuery and techniques developed in XML context or by implementing graph or tree based algorithms, recent studies have reached methods like Tree-Based Association Rules (TARs) as means to represent intentional knowledge in native XML.

## **5. CUSTOMER RELATIONSHIP MANAGEMENT (CRM)**

Customer management is one of the really old things that ecommerce has done. Things have changed from the time small communities and shop keepers kept customer satisfaction to the e-commerce / e-business trends, which means relationship became impersonal. Apart from billing, contacts and retentions provided, data mining can be used to anticipate the kind of relationship specific to people.

Though clustering technique of data mining is ever considered a classic technique to segregate consumers, make predictions and future plans for example, clustering customers according to age would help to identify senior citizens who need special support and reminders, these data mining methods should be revised periodically to reflect important changes.

### **5.1 Acquiring a new customer**

This is often done by statistics from mining information from address list, cookies and data warehouses. This is actually more expensive than retaining a customer.

### **5.2 Please the customer**

A process done by depending on the kind of customer and the sector to which he belongs to. This is also done by giving a 24 hour help desk support, website services and sharing small happiness like remembering birthdays of customers and sending e-personalization birthday cards etc.

### **5.3 Retain the customer**

When competitors offer constant services and prices, it becomes very challenging to retain a customer. In most business data mining play a very important role in retaining customers mostly by good maintenance of customer detail files for excellent services.

### **5.4 Issues in CRM**

In any CRM system for the above mentioned tasks to work well the customer's trust becomes the key. This is one main reason why businesses spend a lot on gaining customer trust. Main issues related to CRM trust are perception, professionalism and security. Perception discusses situation where customers go behind standard, branded, large, rich and of course non scandal ridden companies. An established company logo, glitch free software and a convenient website assures the company's professionalism on e-Business. While talking about security, this was considered a major hurdle to early e-commerce when people didn't have confidence in credit card purchases and details about encryption certificate

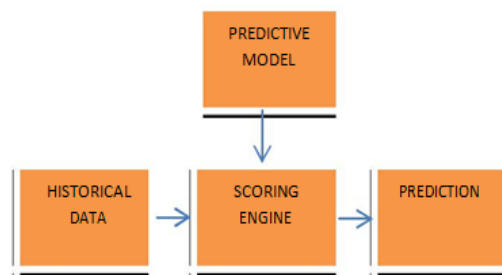
## 6. CUSTOMER BEHAVIOR WITH TECHNOLOGY

CRM systems most importantly use data mining to predict customer behaviour. Mostly this consists of capturing relevant customer information, behaviour modelling, and value assessment.

### 6.1 Capturing the relevant customer information

Earlier customer information used to be distributed across the company through different departments. Then there was a need to harmonize them. This was essential from both technical and business point of view. A customer may interact through the web or through call centres. Thus all the data regarding the customer should stay updated for the employees to interact smoothly and capture new information. Thus the CRM solution integrates information from multiple sources to create consolidated customer view and then make this customer knowledge base available as source data for the numerous CRM analytical applications. Thus every customer interaction can create new insights on customer behaviour.

### 6.2 Customer Behavior Model (CBM)



*Figure 2: Customer Behavior Model*

The model (Fig. 2.) describes the system where the customer historical data are taken and a suitable predictive model is applied at the scoring engine. There are a number of business predictive models like statistics which is an old discipline and then using regression analysis, clustering- method by which like records are grouped together, nearest neighbour techniques, neural networks, rule induction etc.

#### 6.2.1 Clustering

Though a number of techniques are being established as new generation techniques, a base technique that could be used in business strategies in e-commerce environment could be clustering. The technique segments records on a database into subsets based on a set of attributes. Clustering is a computerized grouping of related records together. Records having parallel values for the attributes are grouped together.

### 6.2.2 Scoring, Scoring engine and scoring process

The process of using any predictive model that is created by data mining on historical data for predictions is called scoring and the prediction obtained is called a score. Scoring engine is a software application to evaluate mathematical functions on a set of data inputs. In the scoring process a marketing user may identify customers with similar interest or attributes and group them from the database to separate views or table space. These selected groups are then scored by predictive models and sorted according to their scored values. The top 'X' percent are chosen for promotion.

### 6.3 Proposed Model for Value Assessment

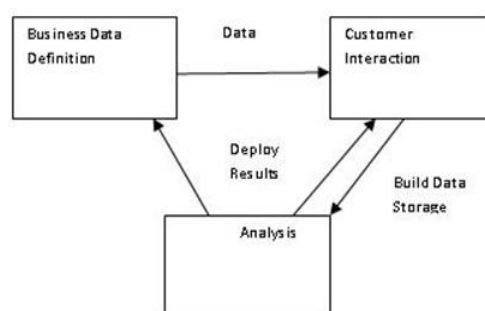


Fig: 3 High Level System architecture integrating DM and e-commerce

The above Customer Behavior Model may not be recommendable for a situation where predictions rarely go wrong and where fraudulent can occur in e-commerce area especially in financial sector. While integrating the redefine CRM model with Ansari et.al (Fig. 3.), a new clear model can be developed where the whole CRM redefining takes place at the analysis stage.

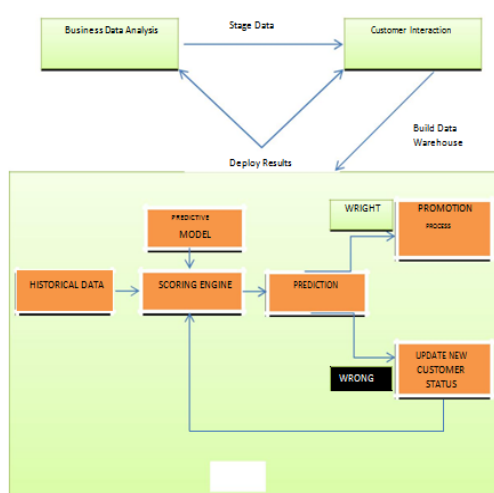


Figure 4: Proposed Model for Value Assessment of CBM integrating the High Level System Architecture

Here an example of a bank can be taken which has both resident and non-resident customers. In the present e-commerce scenario, the bank sends e-mails and automated messages for customers according to their status that are taken from historical data of the bank. Prompt customers may be updating bank about their status. Now if the bank uses the scoring engine and predicts a customer who has already returned to his home country for good to be a non-resident and gives his account the benefits for the same, then the system is at fault whereas technically the system is correct. Such systems should have a double check as to when the bank realizes no operations happening in the customer account the bank should check the customer of the new status, correcting historical data to be processed again in the scoring engine. Thus fraudulent cases can be restricted. Sometimes manual checking also results in fraud where customers who do not close their account suffer from. Rarely corruptions are reported where banks absorb interest rates of un-operated accounts. Although human intervention is required from case to case, a successful data mining with correct predictive models can prevent frauds in e-commerce. The above model also is a very good architecture portrayed. The same is applicable in any area factual from lay man depended on the web/internet medium to any industrialist.

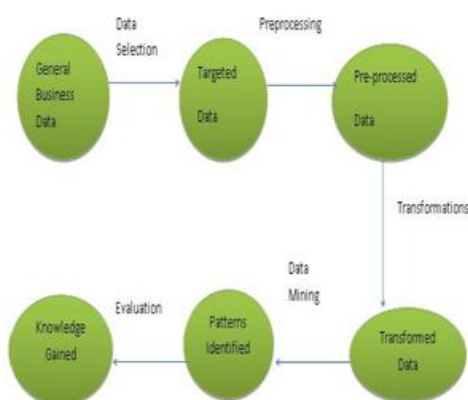
In the proposed model (Fig. 4.), the analysis stage in the figure provides an integrated atmosphere for decision support using data transformation, reporting, data mining algorithms, scoring and visualizing. The Stage Data bridges the Business Data Definition component to the Customer Interaction component. Here the data or metadata is transferred through the bridges. The Build Data Warehouse bridges transfer of data collected within Customer Interaction to the Analysis stage. In Customer Interaction the data collector can be implemented using On-Line Transaction Process (OLTP) system designed using entity relation modeling technique. This is because of the reason that large updates can be made with OLTP using short queries.

## 7. BUSINESS STRATEGIES

Several business practices can benefit from mining e-commerce information even if they are not directly using it to promote new services for customer satisfaction. Data collected by e-commerce transactions can also inform businesses that practice no e-commerce at all. Data mining agents like kdnuggets analyze data and submit statistics. Such knowledge reflects both marketing strategy and the e-commerce system. These mining results help companies doing international business get constant guidance on the ever changing business regulations. Some people are needed on board to plan strategies. Over the years, customer care and relationships have been established in the form of call centres with people answering customers' on-line as part of consistent e-business development plans. Thus data mining has created astonishingly impressive sales force in e-commerce. Some standard application summarizes:

- Data mining in transaction indicate the need of stores.
- A clustering technique helps systems make predictions on characteristic features of items.
- Strategic layouts help companies do great business like give discounts on one product but compensate it on another.

The ultimate aim of data mining in e-commerce is to generate knowledge about customers from raw business data, selecting targeted data, pre-processing and transforming them to identify patterns and evaluate knowledge.



***Figure 5: An Overview of Data Mining –A Business Perspective***

## CONCLUSION

Economy is the back bone of any country, whether it is an under developed, developing or developed country. Every government is keen on its growth and economic status. When timely predictions are not made by statisticians on the economy and the financial plans for the future the country may have to face large consequences including recessions. People generally have tendency to migrate to countries with Steady financial background since such countries will always give their citizens the best service. So a close integration between the e-commerce system and the governments also play a very important role in the economy and prosperity of any country. With the need for more growth, e-commerce provides an unusual setting for statisticians, analysts and decision-makers. In such an environment data mining is strongly recommended to improve strategies, prediction and decision making for better customer relations. A tight integration between data mining and e-commerce will help best mining methods and their analytics help prevent cybercrime and predict the next attack as well. Data mining and analytics help track every employee performance, giving best customer treatment on personal preference leading to death of the average and zero blanket assumptions. Customers can mine vast troves of information to make the best decisions giving companies and governments a competitive advantage through ‘big data’ services thus making data the next natural resource.

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## **THE IMPACT OF INFORMATION TECHNOLOGY ON COMMERCE**

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### **Abstract**

Due to fast changing in Information Technology (IT), we can see some more social, emotional and political changing in the world. Globalization is the fruit of development of IT. As management experts say, nowadays just companies which are familiar with function and language of IT can compete in the marketing world. Success in commerce and management requires some marketing characteristics in the electronic world. It is clear that if they want to be successful in new century, they should try to find some new attitudes and paradigms to have a remarkable presence in competitive market. The aim of this article is to recognize the effect of IT on different dimensions of marketing activities and managing relationship with the customers. Also in this article we elaborate the positive and negative impacts of IT on commerce.

**Keywords:-** Commerce, E-Commerce, Impacts and Information Technology

### **INTRODUCTION**

People's trust are sometimes bridged when IT which ought to be seen as a medium or a tool for facilitating online transactions and the delivery of online goods and services within the twinkle of an eye is perceived as a conduit for online extortions and manipulations of all sorts via the internet in the name of online transaction of goods and services. Arguably, some factors for this recurring hazard could be accompanied to the advent of the Internet and IT revolution.

Before we explore the numerous impact and benefits of IT on commerce, let's define what IT and commerce really is. According to Gharegozi et al (2011) Information Technology is the design, creation, utilization, support and management of computer-based information systems in fostering the transactions of information product and services. Better still, IT could be seen as a tool that improves the form of information product and services. The form of information product may include the activities of the information life cycle. Some of these activities are information creation, processing, dissemination, storage and disposal.

Essentially, the impact of IT in developmental sectors, could not be overemphasized. Most especially in the area of commerce, where IT is the wheel or tool that drives the manner and ways in which transactions of goods and services are made in real time. More

importantly, IT has bridge the transportation barrier and physical location of doing business in the 21<sup>st</sup> century. Taking into cognizance time and space as a resource in doing business. It is imperative to say that IT has become the pivot on which the operation of commerce rest on. Be that as it may, the commerce is one of the fastest growing industries worldwide, which is as a result of the pivotal role IT has to play in the commerce industry. At this juncture, commerce could mean the whole system of an economy that constitutes an environment for business. The system in question could include legal, economic, political, cultural, and technological systems that are in operation in any country. Nevertheless, commerce is a system or an environment that affects the business prospects of an economy. In other words, commerce is said to be seen as business activities and components, functions and institutions involved in transferring goods from the producer to the consumer.

The emergence of the Internet gave rise to electronic commerce in carrying out business transactions and services. Here the internet is the infrastructure that fosters electronic or online transaction of goods and services. So what is E-commerce? Electronic commerce or E-commerce explains the buying, selling and exchanging of services and information via computer network. In the same way, the term e-commerce gives an overview of how business are being conducted online. We cannot but say that e-commerce has help bridge the geographical boundaries and eliminate the physical traditional market for the transaction of goods and services. As all transactions is online based.

More so, E-commerce could be seen as the application of current and emerging IT to conduct business. These include existing technologies 3 like landline telephone and fax, but the IT offering most scope for small businesses are mobile phones, electronic mail and other Internet-based services. With the emergence of e-commerce, marketplace is extended beyond the traditional physical market and available everywhere: at work, at home, and boundaries is removed; one can carry out business transactions elsewhere via mobile devices, anytime. Geographic location “Marketspace” is created; shopping can take place anywhere. Customer convenience is enhanced, and shopping costs are reduced.

This report shall extensively dwell on both the positive and the negative impact of IT on commerce. Taking into consideration some of the positive impact of IT to include: global reach, convenience, quicker delivery, information density, customer satisfaction and Supply chain efficiencies. Meanwhile, information technology has posed some negatives impact on commerce such as concerns over Privacy, security, payment, and contact, delay in the time of delivery of physical products, and uncertainty of product delivery.

## **POSITIVE IMPACT OF INFORMATION TECHNOLOGY ON COMMERCE**

### **1. Global reach**

E-commerce technology permits commercial transactions to cross cultural and national boundaries far more conveniently and cost-effectively than is true in traditional commerce. Here the traditional physical market is discarded as a result of a wireless society, which was made evident by the internet. As a result, the potential market size for e-commerce

merchants is roughly equal to the size of the world's online population. In other words, IT has help bridge the physical transportation barrier that would have 4 existed if not for the emergence of IT in the developmental sector of commerce. At this juncture, we could say that IT has made it essential for commerce across cultural and across national boundaries, around the earth. National boundaries seamlessly and without modification.

## **2. Information Density**

The Internet and the Web vastly increase information density that is to say the total amount and quality of information available to all market participants, consumers, and merchants alike. In like manner E-commerce technologies reduce information collection, storage, processing, and communication costs. At the same time, these technologies increase greatly the currency, accuracy, and timeliness of information-making information more useful and important than ever. As a result, information becomes more plentiful, less expensive, and of higher quality. Basically, in e-commerce markets, prices and costs become more transparent. Price transparency refers to the ease with which consumers can find out the variety of prices in a market; cost transparency refers to the ability of consumers to discover the actual costs merchants pay for products (Sinha, 2000).

## **3. Convenience**

This is seen as one of the biggest advantages if IT in commerce, in that customers have the access to a host of services literally at the tip of their fingers. Nevertheless, customers can buy whenever they want, from more location at any time of the day. This increases their choice. When customer are exposed with numerous choices, they can decide on a product with a better features at a more competitive price.

## **4. Quicker delivery**

IT enables quicker delivery of online products such as software, games, music, which can be downloaded. Quicker delivery is one of the enormous impact of IT on commerce which makes it imperative for consumers who want to use the product immediately as opposed to waiting longer.

## **5. Customer satisfaction**

With IT, consumer can receive more information a product via the internet and make a more informed decision. Greater information leads to more confidence to make a purchase decision. More information also leads to enhanced consumer satisfaction because the consumer has a better idea about how to use the product. More so, IT enables customization of products so that customers can have a product that suits their exact needs.

## **5. Supply chain efficiencies**

The use of IT in commerce can lead to a reduction in the inefficiencies relating to supply chain. Some of the benefits are reduced inventories, reduced delivery delay, and efficient e-procurement. Also in the field of commerce, information technology has fosters

the collaborative and stronger relationships with suppliers. This include streaming and automating the underlying business process, enabling areas such as direct marketing, selling, customer service, fulfillment and information management.

## **NEGATIVE IMPACT OF INFORMATION TECHNOLOGY ON COMMERCE**

### **1. Privacy, security, payment, and contact**

This is the greatest challenge bedeviling online business. Privacy of information, security of that information and payment details whether or not payment details such as credit card detail will be misused, identity theft, contract, and what laws and legal jurisdiction apply, are some of the more serious issues online trading. The fact that credit card fraud and identity theft are a reality makes this issue more prominent and pronounced.

### **2. Delay in the time of delivery of physical products**

When purchases are made in physical stores, the customer gains possession of the product immediately on purchase. This is not possible over the internet. There are ways to get around the problem by substituting products such as books and CDs into downloadable e-books and files. However this cannot be done with every product.

### **3. Uncertainty of product delivery**

One of the implications of information technology on the customer view point is trust of the delivery of physical product. Nevertheless, in some ecommerce purchases are made on trust. This is because, firstly, customer not having had physical access to the product, a purchase is made on an expectation of what that product is and its condition. Secondly, because supplying business can be conducted across the globe, it can be uncertain whether or not they are legitimate businesses and are not just going to take your money. Thirdly, even if the item is sent, it is easy to start wondering whether or not it will ever arrived.

## **CONCLUSION**

The IT field is evolving and developing every day. New technologies in computers and mobile devices are shaping the way the world communicates with one another, gets work done, and spends free time. There is a growing need for individuals with a love of the field, a curiosity for the future, and a desire to be a force in it. Jobs in the field are on the rise, and employers are on the lookout for fresh talent; those who want to play a part in its future have no limits on their potential or on the potential of their specific field. The success of electronic commerce will require an effective partnership between the private and public sectors, with the private sector in the lead. Government participation must be coherent and cautious, avoiding the contradictions and confusions that can sometimes arise when different governmental agencies individually assert authority too vigorously and operate without coordination. The essential problem of the e-commerce is internet/data privacy which is at risk in a high security environment, which is the current case worldwide. Laws and regulations concerning privacy, Internet taxation, reuse of information, access for children and other aspects continue to affect information sharing practices. Most companies that are

using e-commerce are feared that transactions executed electronically may not be captured. Companies that leverage the Internet for collaborative product design and distribution also face increased threats from piracy if products and delivery methods are not secure.

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## E-COMMERCE IN TECHNOLOGICAL VIEW

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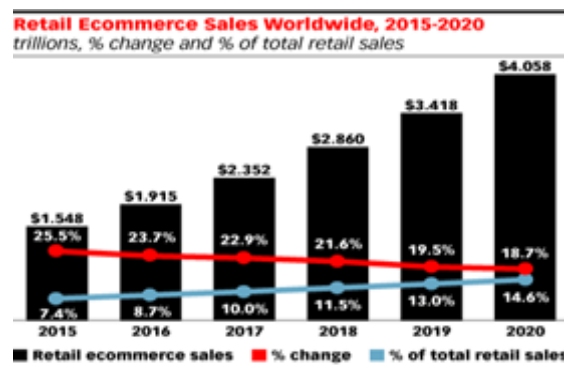
### ABSTRACT

People's new innovations and creativity is mostly resulted in technology. This technology has been refined and progressed upon throughout the years and has brought forth an adjustments in way of life more than ever. Maybe one of the greatest supporters of this change can be attributed to Information and Communication technologies (ICT). What's more, it is this ICT that has made conceivable the marvel we call "E-Commerce". It envelops a wide range of subjects. This paper discusses only some aspects of how business has been impacted by Information Technology and how to draws heavily from on-line sources

**Keywords:** E- Commerce, Information Technology, M-Commerce

### 1. INTRODUCTION

E-Commerce, also known as electronic commerce or internet commerce, denotes to the purchasing and marketing of goods or services using the internet, and the transfer of data and money to accomplish these transactions. E-Commerce is mainly used to refer to the sale of products online, but it can also define any kind of commercial transaction that is simplified through the internet. However e-business denotes to all phases of operating an online business, E-Commerce refers just to the transaction of goods and services.



*Figure 1: Retail E-Commerce Sales*

The history of E-Commerce begins with the first ever online sale: on the August 11, 1994 a man sold a CD by the band Sting to his friend through his website Net Market, an American retail platform. This is the first example of a consumer buying a product from a business through the World Wide Web—or “E-Commerce” as we usually make out it today. Meanwhile then, E-Commerce has progressed to make products easier to discover and purchase through online vendors and marketplaces. Independent freelancers, large corporations, and small businesses have all furthered from E-Commerce, which supports them to sell their goods and services at a scale that was not possible with conventional offline retail. Global retail E-Commerce sales are projected to reach \$27 trillion by 2020.

## 2. TYPES OF E-COMMERCE SYSTEM

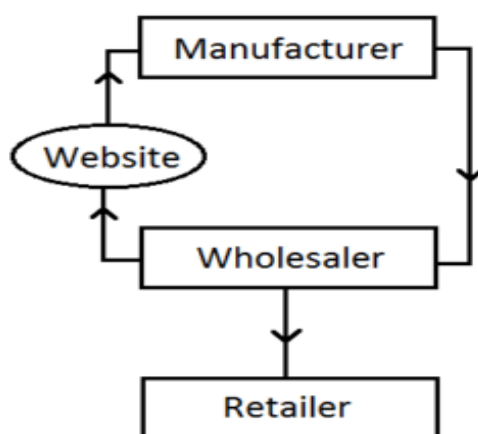
E-Commerce comes in six basic types

1. Business-to-Business (B2B)
2. Business-to-Consumer (B2C)
3. Consumer-to-Consumer (C2C)
4. Consumer-to-Business (C2B).
5. Business-to-Administration (B2A)
6. Consumer-to-Administration (C2A)

All these 6 types of E-Commerce that are used today are classified based on the nature of the transaction.

### A. B2B (Business-to-Business)

B2B E-Commerce can be just defined as the business between companies. In Business-to-Business type of electronic commerce system, all electronic transactions of products or services conducted between companies. For say, a company selling a product to a wholesaler, a wholesaler selling a product to the dealer. In B2B all are doing their separate businesses.



*Figure 2: Business to Business*

### B.B2C (Business-to-Consumer)

B2C model works as its name recommend. In this model, the company sells their products, goods or services straight to the consumer online. Here the customer can observation of products on the website that they want to buy and can order it. After getting the order details, the company will process the order and then send the products to the customer. For example, Amazon, Flipkart etc are this type of E-Commerce business model which we are using in our everyday life.

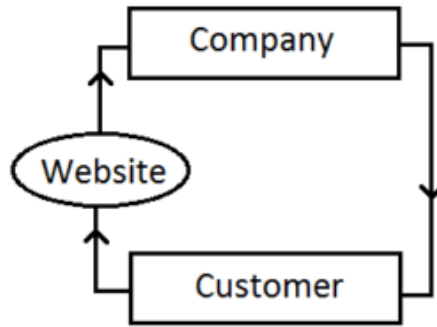


Figure 3: Business to Consumer

**C. C2C (Consumer-to-Consumer)**

In this type all electronic transactions of products or services conducted between consumers using the internet or the web technologies. The C2C business model benefits us to sell our properties or assets like a car, house, bike, electronics etc. via online to other consumers. OLX, eBay, Quickr etc. are this type of business model.

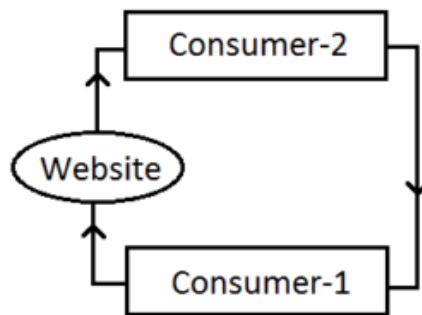


Figure 4: Consumer to Consumer

**D.C2B (Consumer-to-Business)**

In C2B, where a consumer or end user provides a product or service to an organization. It is the reverse model of the B2C, where businesses produce products and services for consumer consumption.

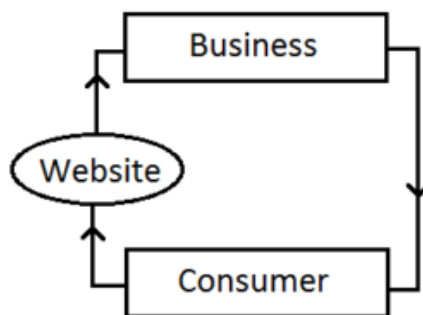
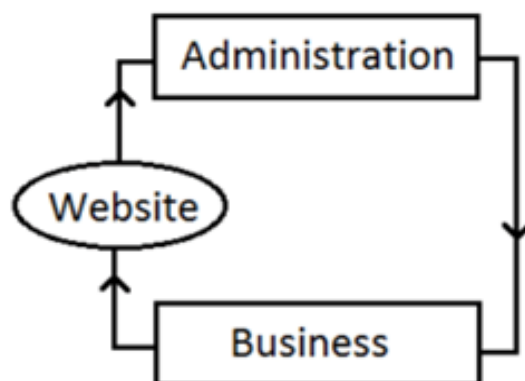


Figure 5: Consumer to Business

In this model, customers sell products or services to the companies who are prepared to purchase them. For example a software developer, show a demo of software or skills that they have on the sites like freelancer, fiverr etc. If a company likes that software or skills then the company will buy the software.

### E.B2A (Business-to-Administration)

B2A also referred as the business to government (B2G) commerce; it is a derived from B2B E-Commerce model. In this model, all transactions conducted online between companies and public administration more powerfully than they normally can off the web.

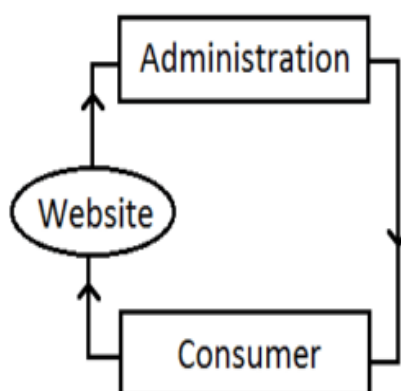


*Figure 6: Business to Administration*

B2G means marketing products and services to various government levels. The B2G business network provides a platform to businesses to effort on government opportunities such as auctions, tenders and application submission etc.

### F.C2A (Consumer-to-Administration)

C2A or consumer to government E-Commerce model helps consumers to request information or post various feedbacks regarding public sectors to the government establishments or administration. i.e. conducted between individual person and public administration.



*Figure 7: Consumer to Administration*

### **Examples of applications include:**

- **Education** – propagating information, distance learning, etc.
- **Social Security** – through the sharing of information, making payments, etc.
- **Taxes** – filing tax revenues, payments, etc.
- **Health** – consulting appointments, information about health and illness, and payment of health services, etc.

### 3. FEATURES

**1. Advertising / Marketing:** E-Commerce grows the extent of advertising of goods and services of businesses. It benefits in improved marketing management of products / services.

**2. Non-Cash Payment:** E-Commerce permits use of debit cards, smart Cards, credit cards, electronic fund transfer via bank's website and new modes of electronics Payment.

**3. Improved Sales:** Using E-Commerce, orders for the goods can be made anytime, everywhere without any human intrusion. In this way, needs to buy a product ease at large and sales upturns.

**4.24x7 check Facility:** E-Commerce programmers business of initiatives and Services delivered by them to customers are available at every time and everywhere. Here 24x7 denotes to 24 hours of each seven days of a week.

**5.Inventory administration:** Using E-Commerce, products becomes automated in Inventory Management. Automatically Reports generated when required. It becomes very effective and easy to maintain.

**6.Safeguarding:** E-Commerce offers various ways to provide presales and post-sales support to provide better amenities to customers.

**7. Communication enhancement:** E-Commerce provides ways for quicker, effective, reliable communication with customers and partners.

### 5. TECHNOLOGY IS CHANGING THE FACE OF E-COMMERCE

Technology is continually growing and embryonic and, along it, a constantly learning and growing generation of consumers who look to technology to create their lives as consumers simpler and more fitting. As technology rises, it doesn't just impact the consumer though, but also how the world of online retail workings.

#### Mobile Apps

Mobile commerce is rapid becoming one of the most popular platforms for consumers to surf and purchase goods, and 89% of the time people spend using medium such as mobile devices is now spent on apps, remaining 11% spent directly through websites. Mobile's ease of access and movability builds it an easy technological select for consumers to create, and apps allow businesses to marketing to customers through notifications without having to send out extended newsletters ,email, make telephone calls or spend a large amount of money on print media.

#### Social Media

The growth of social media has changed the customer service landscape, carrying businesses and customers nearer together by allowing contact methods on business pages. Twitter and Facebook permit customers to directly message brands, and get quick replies from the customer service team, enhanced customer service and it allowed businesses to create their

online stores easier to access by guiding customers to direct purchases using social media pages.

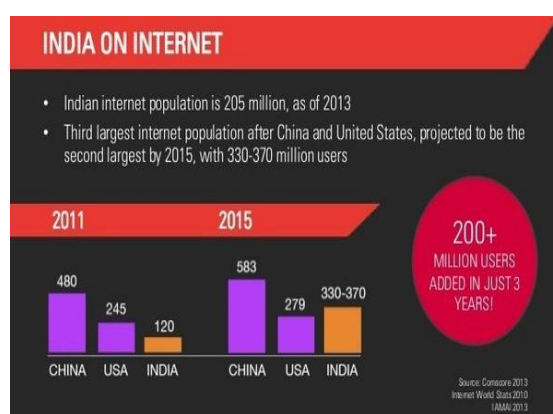
At present, platforms such as Facebook, Pinterest and Instagram allow customers to view product offerings via images, including prices and links to the products on their websites. But as this technology is fast emerging, Facebook, Twitter, and Pinterest are rumored to start featuring ‘buy it’ buttons for consumers to buy directly from the social page that they find the product on.

### **Online Payment**

As the world of E-Commerce grows, so the needs for more advanced online payment methods to simplify the increasing demand in online products. Payment tools are growing in the form of online programs and mobile apps to help businesses and consumers send and receive payments as rapidly and securely as possible. With so many payment options now available — it is so a case of E-Commerce facilitating this trend as it is payment technologies facilitating the growth of E-Commerce. With cross border online payment solutions from the likes of PayU, many transaction methods are available to suit customers on the go via mobile devices, without the need for consumers to take their card out and swipe it. These technologies are now saving customers and businesses both time and money. The development in online payment technologies is helping the E-Commerce world push the envelope in terms of sales, and ensures customers’ personal information is used safely and securely to broad transactions.

## **6. E-COMMERCE IN INDIA**

**Electronic Commerce** includes the whole online process of evolving, advertising, selling, supplying, servicing and paying for products and services. India has exposed great development in the E-Commerce segment. Through **an internet user base of over 300 million, India has third major internet population after US & China.**



*Figure 8: India on Internet*

India has observed a major advance E-Commerce success levels particularly in **e-retail in Consumer Electronics, Home Furnishing segments and Fashion Apparel**. E-Commerce makes new chances for **entrepreneurial start-ups**. Ease of Internet access, Safe and secure

payment modes attached with aggressive marketing by E-Commerce Monsters has reformed this segment. Fast development in mobile technology has certain way to **Mobile Commerce** with many E-Commerce companies flowing to App only model.

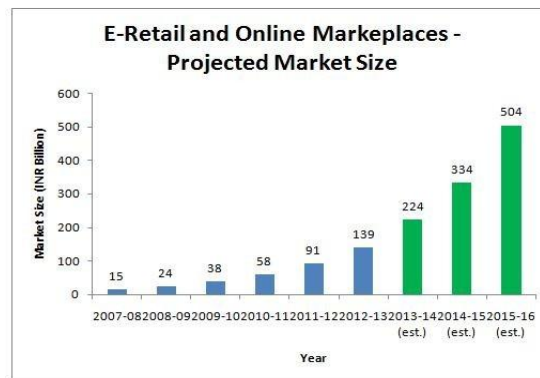


Exhibit 2 Growth Forecast for online retailing and marketplaces in India Source: CRISIL

**Figure 9: E-Retail and Online Projected Market Size**

## 7. FUTURE WORK

**Social Media: Mainstream of online buying conclusions is made on Social Media.** Social network like LinkedIn, Pinterest, Twitter, Facebook, Google, Etc. have become an intermediate for easy log-in and purchase. Furthermore, the customers can stay updated through the posts shared on this media. Further, the marketing and upgrades on these social sites has improved the probabilities of success of producing transactions to many folds.

**Drone Delivery:** Firms have been working their method around to innovate the delivery process to reduce human effort as well as time. The solution to these problems is Delivery by Drones. DGCA is now fast chasing the process of delivering plans for the use of drones for civil resolutions in India.

**App only Approach:** Statistics propose the upcoming of internet lies in mobiles. Experts say more than 600 million people use the Internet, and 70-80% of them will access the Web on mobiles. So, all major players to shift to app only model. 6.

## 8. CONCLUSION

E-Commerce is an emergent trend and it offers many aids to the various stakeholders. These benefits are quick comparison, better customer service, information saving cost effectiveness shopping, higher business margins resulting form economy in business operations and knowledge market development etc. At present-day there are several barricades in the development of E-Commerce such as initial investment, computer ill-literacy technological issues, and legal hassles, adverse mind-set of consumers, privacy and security issues. Though, these barriers to E-Commerce shall be taken care of in outstanding course and hence E-Commerce has optimistic prospects in our life. We must to update ourselves to greet E-Commerce and reap its benefits.

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## **A STUDY ON IMPACTS OF DISTRIBUTION CHANNELS FOR BUSINESS TO CONSUMERS(B2C) FROM E-COMMERCE WITH SPECIAL REFERENCE TO TIRUNELVELI DISTRICT**

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### **ABSTRACT**

Frameworks are a settled part of business-to-client (B2C) web based business sites. The objective of a suggestion framework is to expand deals by precisely anticipating extra things that a client will purchase, however has not yet considered, amid his or her web based shopping session. A few organizations, for example, Amazon.com, consider the viability of their proposal frameworks a basic upper hand. As rivalry heightens, numerous online retailers look for more successful techniques to envision clients' needs and wants amid their online experience. In this paper, we present a novel methodology for expanding the change rate from perusing to purchasing clients. Our strategy makes a conduct based induction of a client's affinity to buy from an item class, and after that executes a dynamic proposal plan that is moulded on the penchant levels. The methodology utilizes a concealed Markov demonstrate, great suggestion calculations, and business rules.

**KEYWORDS:** Frameworks, E-Commerce, Online Shopping, Dissemination.

### **INTRODUCTION**

The merchandise is created at one place however the clients are scattered over a wide topographical territory. In this manner, it is extremely troublesome for a maker to appropriate his items everywhere throughout the nation. In this way, he takes the assistance of a few mediators to disseminate his products. For instance, Maruti autos are produced at Gurgaon however are accessible everywhere throughout the nation with the assistance of go-betweens. Channel of dissemination alludes to those individuals, establishments or shippers who help in the conveyance of products and enterprises. Philips Kotler characterizes channel of dispersion as "an arrangement of free associations engaged with the way toward making an item or administration accessible for utilize or utilization". Channels of dispersion bring economy of exertion. They help to cover a tremendous topographical territory and furthermore get productivity dissemination including transportation and warehousing. Retailers, Wholesalers are the normal channels of dispersion. Channels of conveyance give accommodation to client, who can get different things at one store. On the off chance that there were no channels of dispersion, client would have confronted a ton of troubles.

### **OBJECTIVES OF THE STUDY**

1. To depict the job of agents in the dispersion of products.
2. To express the attractive quality of dispensing with the agents.
3. To specify the job of distributor and retailer in dispersion of products.

4. To clarify the job of particular retail outlets e.g., departmental stores, different shops, mail arrange business, and so forth.
5. To set up a rundown of elements to be considered before picking a reasonable channel of circulation. Recognize the different channels of dispersion with the assistance of a diagram.
6. To clarify the significance of channels of circulation.

## **RESEARCH METHODOLOGY**

E-Commerce is the main source of primary data is collected from the online customers through a well-structured questionnaire. As the area of study is limited to Palayamkottai and as the total population is numerable, the researcher has proposed the random sampling techniques are used for the research. To identify the respondents which are also very essential for the collection of primary data of following process has been adopted scientifically. Finally, 70 respondents were selected to investigate into factors that motivate them to become a geek in B2C.

## **RANKING METHOD**

Particulars	Rank
Amazon	1
Myntra	4
Snapdeal	3
ShopClues	5
Ebay	6
Flipkart	2

Most of the respondents are using Amazon as a shopping tool.

## **CHI – SQUARE TEST**

For the calculation for the chi-square test the researcher considered the factors **age of the respondents (15-25, 26-35, 36-40 and above 40) and the awareness of B2C (high, medium and low)**

	Calculated value	Tabled value
Chi-square	0.6304	5.991

Hence the Researcher Accepted the Hypothesis because the calculated value is less than the table value.

## **FINDINGS**

From the examination found that 72% of the respondents are female and their age is between 25-35 and 60% of the respondents are IT professionals. This examination uncovers that 75% of the respondents are getting Rupees more than 20,000 and under 40,000, Most of the respondents are well aware about online shopping. It is clear from the examination that Most of the respondents are used to purchase their desire things from Amazon, 60% of the respondents are looking for best offers. It is clear from the overview that nonattendance of advantages for the phenomenal exercises as the rule issue of undertakings. It is found from the review winning bit of the respondents 60% are males, 75% of the respondents are

preferred to buy goods in Cash on Delivery (COD). From this survey uncovers that 63% of respondents are focusing on purchasing home appliances, 65% of the respondents are scared about securing of their buying products. From this examination 85% of respondents are buying products for monthly basis and 92% of the online users are purchasing cost-effective products. It is clear from the examination that 85% of the web customers are not utilizing web showing for fulfilling client's needs and half respondents progressing about their things by strategies for SMM. It is uncovering from the examination that 45% respondent are doing online shopping for save time.

## **SUGGESTIONS**

B2C advertisers are phenomenal at furnishing purchasers with all of item data they could need or need. Consider the manner in which Amazon.com markets their items online. In all B2C conditions (sites, points of arrival, websites and so on.), advertisers are obviously distributing their item or administration costs. This strategy ought to be connected in B2B situations also. This evaluating straightforwardness will enable clients to self-select your item, or on the other hand quit if your costs are not inside their present spending plan constraints. B2C buyers are astounding at making an oversimplified and easy to understand purchasing process. As B2B advertisers, we unquestionably need to gain from this. On the off chance that conceivable, do your best to rearrange your buy procedure by wiping out all superfluous barriers. This B2C promoting strategy sets up client steadfastness and fabricates buzz around the brand. This is something that we should do as business-to-business advertisers too. This is less demanding for some B2B items than others. For example, a SAAS organization could without much of a stretch give a one-month free preliminary of its item, like what Amazon.com offers for their Prime enrolment and what Netflix provides for first-time supporters. For a counselling organization, you could give one free counselling session. Concentrate intensely and consider imaginative ways that you can give away some item to your prospects to construct some buzz around your brand. B2C advertisers are incredible at making human associations with prospects. Take Apple, for instance. Apple is great at making a human association between its items and its prospects. As inbound advertisers we are always endeavouring to draw in prospects, teach them through the phases of offers channel, and change them to clients. Be that as it may, for a few of us, the old advertising strategies are as yet hindering. By disposing of old B2B hones like: restricting the measure of data accessible, not distributing costs, and utilizing obsolete and troublesome buying forms we can upgrade our prospects involvement with our organization.

## **CONCLUSION**

In spite of the fact that writing recommended numerous achievement procedures for e-organizations chiefly concentrating on data framework in the previous ten years, the positive after effects of this genuine contextual investigation demonstrates that the primary concentration for the B2C web based business achievement must be online correspondence methodology. The B2C web based business achievement display made in this investigation centres around predominantly content administration and web promoting parts of e-

organizations for powerful online correspondence and commitment with online crowd of the brand. There is most likely that the data innovation is the premise of any E-business, yet this subject isn't the centre issue any more as the innovation has developed quick in the most recent decade and got relatively institutionalized with numerous apparatuses for dealing with the site and database. So in this day and age, the genuine centre ought to make an intense online deceivability and correspondence methodology for a fruitful B2C e-following business which is relied upon to produce high incomes with lower working expenses and higher gainfulness contrasted with physical retail locations. The principal articulation this examination centres is the around page online correspondence which is accomplished by compelling and alluring substance administration that guests of the site transform into clients by breath-taking introduction of the items and the substance. Different techniques and strategies are expressed in the investigation for dealing with the substance in a way that those systems increment the change rate of the site both from deals and membership transformation perspective.

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## A STUDY ON FINANCIAL INCLUSION AMONG RURAL WOMEN IN KANYAKUMARI DISTRICT

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### Abstract

The study evaluates the level of financial inclusion in Kanyakumari district. Awareness about banking services is very low among the rural women in India. The financially excluded households become the victims of informal sources. Primary and secondary data have been collected from different sources and used for analysis. Secondary data required for the study have been collected from the various publications of the Reserve Bank of India and various reports of the Government of India. Primary data was collected through a well structured interview schedule structured by the researcher in consultation with the experts in the field. Multistage random sampling method was used in selecting the appropriate respondents for the study. Thus, the study has a sample of 250 respondents from 25 village panchayats in the study area. The conclusion derived from the study on financial inclusion in Kanyakumari district is that a good percentage of the rural women have financially included that is out of the total 250 respondents, 208 respondents have been financially included and only 42 respondents are lacking it. It means that 83.2 per cent of the rural women have financially included and only 16.8 per cent of the rural women have financially excluded. It is found in the study that financial inclusion is high in Kanyakumari district. Even though financial inclusion is high in terms of the accessibility of banking services, the rural women are so weak in financial inclusion in terms of other financial services such as insurance and other services. Hence it is found out that there are several other issues which are to be further analysed in financial inclusion.

**Keywords:** Financial inclusion, rural women and banking services

### Introduction

Financial inclusion is about ensuring that everyone has access to appropriate financial services, enabling them to manage their money on a day-to-day basis, effectively, securely and confidently plan for the future and cope with financial pressure, by managing their finances to protect against short term variations in income and expenditure, and to take advantage of longer term opportunities, and deal effectively with financial distress, leading to serious financial difficulty.

Access to affordable financial services-especially credit and insurance enlarges livelihood opportunities and empowers the poor to take charge of their lives. Such empowerment aids social and political stability. Apart from these benefits, financial inclusion provides formal identity, access to the payments system and security to savings to the ordinary people in the society. Hence financial inclusion is considered to be critical for achieving inclusive growth; which itself is required for ensuring overall sustainable growth in the country.

### **Statement of the Problem**

The reasons for the poor percolation of growth towards the rural poor are many. The movement of rural women is limited to the areas around their houses. Rural women are reluctant to go for banks for their financial requirements. They are reluctant to visit banks to avail financial services. The rules and regulations and procedures for getting financial services from banks are very hard. This also makes the rural women not to visit any bank for financial assistance. Awareness about banking services is very low among the rural women in India. Hence most of the Indian villages especially rural women are in the clutches of local money lenders. Inability to provide financial services to all is a financial shame to the modern society. The cost of financial exclusion is very high. The financially excluded households become the victims of informal sources. In a country like India many such cases have been reported day by day. Because of financial exclusion many marginalized people make their deposits with private money lenders on the hope to earn a better return at convenience. It is miserable to find that in recent times many such people have lost their deposits with private money lenders. Similarly, many other excluded persons who need money borrow it from private moneylenders at an exorbitant rate. The cost which they bear for borrowing money from private sources is very high. Hence there is always a vulnerable group which is marginalized from the regular financial system in the country.

The vulnerable financially excluded group comprises of women, poor people, rural people, people belonging to scheduled communities and many others. Among those who are financially excluded in the system, women constitute a major part. In Indian society women have been neglected for years together. It is worrying to mention here that even after long years from independence women are not allowed to be included in the financial system of the country. For a long years of time women were not allowed even to open an account in their individual name. Only with the permission of either her father or husband or guardian she is allowed to have an account in a bank. If opening of an account is of this much difficult to rural women, borrowing money from a bank is very difficult which a women cannot thought of. Further in rural areas women are not allowed to move as like the men. They always keep themselves within the four walls. Hence they do not visit any bank for their financial requirements. This has also become a major hurdle for financial inclusion. Another important issue which prohibits financial inclusion in rural areas is poverty. Rural women live in poverty. They have neither a surplus money to deposit in a bank nor a major requirement to borrow from the bank to finance their specific requirements. Another issue which is frightening the rural women is modernization of banks. In the modern era of globalization, every bank has modernized their offices and operations. Rural women hesitate to go into the well furnished modern offices for their financial requirements. Modern banking offices are not so friendly with rural women. Hence they are reluctant to avail banking services. In such a modern environment financial inclusion for rural women has become a myth. The study evaluates the level of financial inclusion in Kanyakumari district. Studying the level of financial inclusion in Kanyakumari districts which will bring to light many interesting issues which have not been so far studied. In this respect the following issues stands to be answered.

- (i) How far rural women have been financially included?
- (ii) If not so what have been the hurdling factors?

The study attempts to find solution to these issues.

### Significance of the Study

The main reason for financial exclusion is the parties who have been so claimed to be neglected themselves are not interested in being included. It is a misery to find that the so called neglected parties are unaware that they are financially excluded. They are unaware of the recent financial services offered by modern banks. In this regard partially the banks and financial institutions are to be blamed for not popularizing the financial services to this neglected sector. Hence lack of awareness has become another major cause for financial exclusion among rural women in India.

### Objectives of the Study

The major objectives of the study are:

- (i) To study the level of financial inclusion among rural women in Kanyakumari district.
- (ii) To analyse the financial inclusion of rural women through different dimensions in Kanyakumari district.

### Methodology

Primary and secondary data have been collected from different sources and used for analysis. Secondary data required for the study have been collected from the various publications of the Reserve Bank of India and various reports of the Government of India. Primary data was collected through a well structured interview schedule structured by the researcher in consultation with the experts in the field.

### Sampling

The study attempts to measure the level of financial inclusion among rural women in Kanyakumari district. So the sample respondents for the study were drawn from the women living in rural area especially village panchayats in Kanyakumari District. The list of village panchayats in Kanyakumari District were collected from the District Rural Development Agency in Kanyakumari District. From the list of village panchayats, the researcher selected 25 per cent of the total village panchayats as sample in the study area. In the selection of village panchayats, those villages with lesser population in total but more female in number was employed as the criterion. Because small village panchayats more women in number alone represent the real rural India with more women. Thus the number of village panchayats selected for the study in Kanyakumari district appeared as below:

**Table 1 - Sample Village Panchayats included in the study**

Sl. No	Particulars	Numbers
1.	Village panchayats in Kanyakumari District	99
2.	Sample village panchayats selected for the study	25
	Total Sample Respondents	250

Thus as evidenced in the Table 1 that out of 99 village panchayats in the study area there were 25 village panchayats selected for the study. In the second stage, from each of the identified village panchayats as above, 10 women were selected at random. Multistage random sampling method was used in selecting the appropriate respondents for the study. Thus, the study has a sample of 250 respondents from 25 village panchayats in the study area.

### Limitations of the Study

Some of the limitations that the researcher faced in the study are the following.

Since the study is conducted in a rural setting, the findings can be replicated and applied only to the places which are very similar to this. This may not hold good in urban centres.

## **Data Analysis and Interpretation**

### **Financial Inclusion in Kanyakumari District**

Financial inclusion is considered as a vital vehicle for the development of rural women. Banks, Postal and insurance services are essential for the growth and development of rural women. The table 2 explains the financial inclusion in Kanyakumari district.

**Table 2 - Financial Inclusion in Kanyakumari District**

Taluks	Status of Financial Inclusion		Total
	Financially Included	Financially Excluded	
Agastheeswaram	78 (86.7)	12 (13.3)	90 (100)
Kalkulam	63 (78.8)	17 (21.2)	80 (100)
Thovalai	42 (84.0)	08 (16.0)	50 (100)
Vilavancode	25 (83.3)	05 (16.7)	30 (100)
<b>Kanyakumari District</b>	<b>208 (83.2)</b>	<b>42 (16.8)</b>	<b>250 (100)</b>

**Source: Primary data**

(Figures in parenthesis indicates percentages)

Table 2 shows that out of 250 sample respondents, 208 respondents (83.2 per cent) are financially included and 42 respondents (16.8 per cent) are financially excluded. Table further shows that the respondents are financially included at a higher level in Agastheeswaram taluk.

### **Financial Inclusion through No frills Account**

No frills account helps to nurturing the savings habit among the rural women below poverty. No frills account encourages un/underbanked customers to enter into or make better use of the financial mainstream. The number of rural women having no frills account in the study area is presented in table 3.

**Table 3 - Number of Rural women having No frills Account**

Taluks	No frills Account				Total
	Account holder		Non Account holder		
	No of Respondents	Percentage	No of Respondents	Percentage	
Agastheeswaram	44	48.9	46	51.1	90
Kalkulam	46	57.5	34	42.5	80
Thovalai	26	52	24	48	50
Vilavancode	15	50	15	50	30
<b>Kanyakumari District</b>	<b>131</b>	<b>52.4</b>	<b>119</b>	<b>47.6</b>	<b>250</b>

**Source: Primary data**

Table 3 indicates that 52.4 per cent of the respondents have no frills account in Kanyakumari district. Taluk wise analysis reveals that in Kanyakumari district, the

respondents have highly financially included through no frills account in Kalkulam taluk and low in number in Agastheeswaram taluk. It proves that the respondents have financially included through no frills account at a higher level in the study area because it is easy to open the account and there is no restrictions on the minimum balance.

### Financial Inclusion through Loan Account

Loan is a tool for the economic development of rural women. Access to credit has become an essential for rural women for unexpected financial situations. Loans play a significant role in facilitating the rural women into the inclusion of financial services and banking transactions. There are different types of loans offered by the banks. They are housing loan, agriculture loan, agriculture jewel loan, education loan, vehicle loan and other jewel loans. The number of rural women having loan account in the study area is presented in table 4.

**Table 4**  
**Number of Rural women having Loan Account**

Taluks	Loan Account				Total
	Account holder		Non Account holder		
	No of Respondents	Percentage	No of Respondents	Percentage	
Agastheeswaram	17	18.9	73	81.1	90
Kalkulam	11	13.8	69	86.2	80
Thovalai	03	06	47	94	50
Vilavancode	07	23.3	23	76.7	30
<b>Kanyakumari District</b>	<b>38</b>	<b>15.2</b>	<b>212</b>	<b>84.8</b>	<b>250</b>

**Source: Primary data**

Table 4 shows that 15.2 per cent of the respondents have loan account and 84.8 per cent of the respondents do not have loan account. Taluk wise analysis reveals that in Kanyakumari district, the respondents have highly financially included through loan account in Vilavancode taluk and low in number in Thovalai taluk. It shows that respondents are financially included through loan account at a higher level in Kanyakumari district.

### Financial Inclusion through Postal Insurance

Postal insurance scheme offered by the postal services in India. Postal insurance is very useful to the rural people who reside in remote villages. Postal insurance scheme is very helpful to the people to save money on monthly, quarterly, half-yearly and yearly basis. The rural women availed postal insurance in the study area is presented in table 5.

**Table 5 - Number of Rural women invested in Postal Insurance**

Taluks	Postal Insurance				Total
	Invested in Postal Insurance		Not invested in Postal Insurance		
	No of Respondents	Percentage	No of Respondents	Percentage	
Agastheeswaram	46	51.1	44	48.9	90
Kalkulam	29	36.3	51	63.8	80
Thovalai	13	26	37	74	50
Vilavancode	09	30	21	70	30
<b>Kanyakumari District</b>	<b>97</b>	<b>38.8</b>	<b>153</b>	<b>61.2</b>	<b>250</b>

**Source: Primary data**

Table 5 clearly indicates that 38.8 per cent of the respondents have financially included through postal insurance. Taluk wise analysis reveals that in Kanyakumari district, the respondents have highly financially included through postal insurance in Agastheeswaram taluk and it was low in Thovalai taluk. It shows that the respondents are financially included through postal insurance at a higher level in Kanyakumari district.

#### **Financial Inclusion through Postal Savings Account**

Postal savings account is similar to a savings account in a bank. Post office savings accounts are suited for those living in rural and semi-rural areas where the reach of banks is very limited. The account can be opened at any post office with a minimum balance of Rs.20. maximum of Rs. one lakh for single account holder and Rs. Two lakhs for joint account holders can be deposited. The rural women having postal savings account in the study area is presented in table 6.

**Table 6 - Number of Rural women having Postal Savings Account**

Taluks	Postal Savings Account				Total
	Account holder		Non Account holder		
	No of Respondents	Percentage	No of Respondents	Percentage	
Agastheeswaram	59	65.6	31	34.4	90
Kalkulam	40	50	40	50	80
Thovalai	31	62	19	38	50
Vilavancode	22	73.3	08	26.7	30
<b>Kanyakumari District</b>	<b>152</b>	<b>60.8</b>	<b>98</b>	<b>39.2</b>	<b>250</b>

**Source: Primary data**

Table 6 exhibits that 60.8 per cent of the respondents have financially included through postal savings account. Taluk wise analysis reveals that in Kanyakumari district, respondents have highly financially included through postal savings account in Agastheeswaram taluk and it was low in Kalkulam taluk. It shows that the respondents are financially included through postal savings account at a higher level in Kanyakumari district.

### Financial Inclusion through Postal Recurring Deposit Account

Post office recurring deposit scheme provides the facility of saving small sums of money every month to meet future financial goals and earn relatively higher free returns. The holder of an account may prematurely close the account after 3 years of date of opening of the account. The number of rural women having postal recurring deposit account in the study area is presented in table 7.

**Table 7 - Number of Rural women having Postal Recurring Deposit Account**

Taluks	Postal Recurring Deposit Account				Total
	Account holder		Non Account holder		
	No of Respondents	Percentage	No of Respondents	Percentage	
Agastheeswaram	25	27.8	65	72.2	90
Kalkulam	34	42.5	46	57.5	80
Thovalai	33	66	17	34	50
Vilavancode	17	56.7	13	43	30
<b>Kanyakumari District</b>	<b>109</b>	<b>43.6</b>	<b>141</b>	<b>56.4</b>	<b>250</b>

**Source: Primary data**

Table 7 reveals that 43.6 per cent of the respondents have financially included through postal recurring deposit accounts. Taluk wise analysis reveals that in Kanyakumari district, respondents have highly financially included through postal recurring deposit accounts in Thovalai taluk and low in number in Agastheeswaram taluk.

### Financial Inclusion through Insurance

Insurance has emerged as a powerful tool for financial inclusion in India. Insurance plays a predominant role in the financial inclusion of rural women and poor people. Insurance is a traditional non-bank financial service. It is a fundamentally different type of financial service than savings and credit. The rural women having insurance in the study area is presented in table 8.

**Table 8 - Number of Rural women having Insurance**

Taluks	Insurance				Total
	Insurance holder		Non Insurance holder		
	No of Respondents	Percentage	No of Respondents	Percentage	
Agastheeswaram	60	66.7	30	33.3	90
Kalkulam	40	50	40	50	80
Thovalai	29	58	21	42	50
Vilavancode	19	63.3	21	36.7	30
<b>Kanyakumari District</b>	<b>148</b>	<b>59.2</b>	<b>102</b>	<b>40.8</b>	<b>250</b>

**Source: Primary data**

Table 8 clearly indicates that 59.2 per cent of the respondents have financially included through insurance. Taluk wise analysis reveals that in Kanyakumari district, the

respondents have highly financially included through insurance in Agastheeswaram taluk and it was low in Kalkulam taluk. It shows that the respondents are financially included through insurance at a higher level in Kanyakumari district.

### Financial Inclusion through LIC

Life Insurance Corporation of India offers many insurance schemes exclusively for women. Life Insurance Corporation offers life insurance protection under group insurance policies to various groups such as employer-employees, professional, co-operatives, and weaker sections of the society. The rural women invested in LIC in the study area is presented in table 9.

**Table 9 - Number of Rural women invested in LIC**

Taluks	LIC				Total
	Invested in LIC		Not invested in LIC		
	No of Respondents	Percentage	No of Respondents	Percentage	
Agastheeswaram	60	66.7	30	33.3	90
Kalkulam	40	50	40	50	80
Thovalai	29	58	21	42	50
Vilavancode	19	63.3	21	36.7	30
<b>Kanyakumari District</b>	<b>148</b>	<b>59.2</b>	<b>102</b>	<b>41.8</b>	<b>250</b>

Source: Primary data

Table 9 reveals that 59.2 per cent of the respondents have financially included through LIC. Taluk wise analysis indicates that in Kanyakumari district, the respondents have highly financially included through LIC in Agastheeswaram taluk and it was low in Kalkulam taluk.

### Financial Inclusion through Self Help Group Loan

Self help group play a major role in poverty alleviation in rural India. Self help groups are groups of usually women who get together and pool their savings and give loans to members. Banks provide credit to self help groups at reasonable rates of interest. The rural women availed self help group loan in the study area is presented in table 10.

**Table 10 - Number of Rural women availed Self Help Group Loan**

Taluks	Self Help Group Loan				Total
	Availed Self Help Group Loan		Not Availed Self Help Group Loan		
	No of Respondents	Percentage	No of Respondents	Percentage	
Agastheeswaram	68	75.6	22	24.4	90
Kalkulam	39	48.8	41	51.2	80
Thovalai	09	18	41	82	50
Vilavancode	21	70	09	30	30
<b>Kanyakumari District</b>	<b>137</b>	<b>54.8</b>	<b>113</b>	<b>45.2</b>	<b>250</b>

Source: Primary data

Table 10 clearly shows that 54.8 per cent of the respondents have availed self help group loans. Taluk wise analysis shows that in Kanyakumari district, the respondents have highly financially included through self help group loan in Agastheeswaram taluk and low number of respondents have availed and financially included through self help group loan in Thovalai taluk. It shows that the respondents have highly financially included through self help loan in Kanyakumari district.

### **Suggestions**

- The bankers are also expected to treat their customers in an honest way. The bank employees should be patient enough to clear the doubts of their customers when they are found to have less knowledge about banking services. The bank employee should treat their customers, especially illiterates as friends and not as their boss. This will help the public to feel friendly and thereby will throw off their hesitation to do banking transactions.
- Also the formalities of banking transaction must be made easier and simplest one. This will help the customers to save their time from being wasted by standing at the doors of the banks.

### **Conclusion**

The conclusion derived from the study on financial inclusion in Kanyakumari district is that a good percentage of the rural women have financially included that is out of the total 250 respondents, 208 respondents have been financially included and only 42 respondents are lacking it. It means that 83.2 per cent of the rural women have financially included and only 16.8 per cent of the rural women have financially excluded. It is found in the study that financial inclusion is high in Kanyakumari district. Even though financial inclusion is high in terms of the accessibility of banking services, the rural women are so weak in financial inclusion in terms of other financial services such as insurance and other services. Hence it is found out that there are several other issues which are to be further analysed in financial inclusion. The main reason identified for a higher level of financial inclusion in Kanyakumari district is the growth of self help groups in rural areas. The remarkable progress of the self help groups in the study area has promoted financial inclusion manifold. It is identified in the study that many of the rural women who had utilized the informal financial sources at an exorbitant cost have been now brought to the regular financial stream by these self help groups.

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## MARKETING OF TWO WHEELER IN TIRUNELVELI DISTRICT – A STUDY WITH REFERENCE TO MARKET POTENTIAL OF HERO HONDA LTD

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### Abstract

This study is based on the market potential of Hero Honda Motors Ltd in Tirunelveli district, Tamilnadu. Wide ranges of two-wheeler customers use a wide range of companies. The researcher has selected only Hero Honda Motors Ltd. Hero Honda Motors Ltd produced wide range of two wheelers. The researcher has considered three segments of vehicles namely entry segment, executive segment and the premium segment. One vehicle has been taken from one segment of Hero Honda Ltd. The entry segments are CD Dawn, the executive segments Splendor Plus and the premium segments are Glamour. Primary data have been collected from 150 respondents in Tirunelveli district consisting of 50 respondents from each segment. This study makes an attempt to measure the level of customer satisfaction towards Hero Honda Motor Ltd. The present study is confined to Hero Honda Motor Ltd in Tirunelveli district only. This study would enable the company to know about the extent of customer satisfaction and decide upon the change to be made to increase the satisfaction level and thereby maintain its leadership position in the automobile industry and to beat the competitors. It is found from the opinion of the consumers that the market potential for Hero Honda Motor Ltd is high.

**Keywords:** Hero Honda Motor Ltd, Customer Satisfaction and Market Potential

### Introduction

India is the second largest two-wheeler market in the world. Two-wheeler sales are growing stupendously in the country. Indian Two-Wheeler Industry is the largest in the world as far as the volume of production and sales are concerned. India is the biggest two-wheeler market on this planet, registering an overall growth rate of 9.5 percent between 2006 and 2014. The growth in Indian Automobile Industry owed the most to a steep upsurge witnessed in the two-wheeler segment in 2014. The volume growth recorded in the 2014- 15 fiscal year stood at a commendable 14.8 percent on a year-on-year basis. The 'Make in India' campaign of the Government of India is also going to attract more foreign investment into Indian Two Wheeler Industry creating further growth opportunities in the coming years. The two-wheeler industry in India made a humble beginning in the 1950s when Automobile Products of India (API) introduced scooters. But today India stands second in the world in manufacturing two-wheelers. The overall two-wheeler industry (including all categories) registered domestic sales of 1,61,22,322 units in 2015 over total sales of 1,60,13,447 units recorded in 2014. The growth rate is flat and stands as meager 0.68 percent and 108,875 units. An ICRA assessment indicates that the domestic two- wheeler industry will post a modest 2-4 percent volume growth during fiscal 2016 owing to moderate growth under scooters and the domestic two-wheeler industry is expected to reach 22-23 million units by 2017-18. The scooter segment is

most likely to gain on market share owing to increased urbanisation and decline in the rural economy will reduce the sales in the motorcycle segment.

### **Statement of the Problem**

The market potential analysis is a strategic tool to identify market opportunities and invest resources where they will have the greatest return in the long run. Market potential analysis can help to target markets with high growth potential in the future. A marketer is always interested to know how consumers respond to various marketing stimuli – Product, price, place, and promotion and other stimuli ie buyers’ environment – economic, technological, political and cultural. Actually buying decisions depend on consumers’ attitude, preferences, and feelings etc. Factors influencing the consumers’ behavior are internal- needs, needs, motives, perception, and attitude as well as external – family, social groups, culture, economics, business influences etc. Today when consumers are more educated and more capable to purchase the luxuries for themselves and competition is very high in the market, then if any company wants to stand in the market it is mandatory to analyses the market and consumers time to time. Otherwise it is not easy for the companies to cope up with the challenges of the market. And the two wheelers are playing the more important in every people’s life in India. Therefore the researcher had an attempt to analyze the marketing of two wheelers with special reference to market potential of Hero Honda Motor Ltd in Tirunelveli district.

### **Scope of the Study**

Nowadays, two-wheeler has become a necessity and form a part of life. Therefore, there is a significant scope to examine the perception and purchase behaviour of the consumers of two-wheelers. The study is restricted to Tirunelveli district of Tamil Nadu, which is economically the richest district. Due to their increasing purchasing power, the people of this district have started to buy two- wheelers for business or personal use or the prestige and maintenance of social status. Knowledge of the buying behaviour of the different market segments helps a seller to select their target segment and evolve marketing strategies to increase the sales. Advertisers and marketers have been trying to discover why consumers buy and what they buy. This study tries to analyze the influence of perception in the consumers’ mind and how this information can be used successfully by marketers to gain entry into the minds of the consumers. The scope of this research has a very good future.

This study is based on the market potential of Hero Honda Motors Ltd in Tirunelveli district, Tamilnadu. Wide ranges of two-wheeler customers use a wide range of companies. The researcher has selected only Hero Honda Motors Ltd. Hero Honda Motors Ltd produced wide range of two wheelers. The researcher has considered three segments of vehicles namely entry segment, executive segment and the premium segment. One vehicle has been taken from one segment of Hero Honda Ltd. The entry segments are CD Dawn, the executive segments Splendor Plus and the premium segments are Glamour. Primary data have been collected from 150 respondents in Tirunelveli district consisting of 50 respondents from each segment. This study makes an attempt to measure the level of customer satisfaction towards Hero Honda Motor Ltd. The present study is confined to Hero Honda Motor Ltd in

Tirunelveli district only. This study would enable the company to know about the extent of customer satisfaction and decide upon the change to be made to increase the satisfaction level and thereby maintain its leadership position in the automobile industry and to beat the competitors.

### Objectives of the Study

The study has the following objectives.

- (i) To identify the market potential of Hero Honda Motors Ltd
- (ii) To study the customer satisfaction towards Hero Honda Motors Ltd.

### Methodology

The primary data were collected from 150 customers of Hero Honda Motors Ltd in Tirunelveli district. A well defined structured questionnaire was administered to the customers who come to the dealer outlets for either enquiry or purchase. The sampling technique used in this study is non probability and the sampling method is convenience sampling. The sources of secondary data used in this study are Books, Magazines, Journals and Websites. Data was analyzed by simple percentage analysis and tabular.

### Limitations of the Study

Every researcher has to face several limitations. Some limitations can be controlled and some limitations are out of control of the researcher. In this particular study the researcher had some limitations as follows:

- ✓ There are differences of opinion among a few respondents.
- ✓ There was less response from the customers in sharing the data for the study.
- ✓ The data collection has been done from a limited geographical area. Hence, the findings & conclusion have got their own limitations.
- ✓ As the data is collected only from 150 customers of Hero Honda Motor Ltd in Tirunelveli district generalization to other customers is inevitable.

### Analysis and Interpretation

**Table 1 - Market Potential for Hero Honda Motor Ltd**

Sl.No.	Scores	No. of Respondents	Percentage
1	110-120	-	-
2	120-130	11	7.34
3	130-140	78	52.00
4	140-150	57	38.00
5	150-160	2	1.33
6	160-170	2	1.33
7	170-180	-	-
	<b>Total</b>	<b>150</b>	<b>100</b>
		$\bar{x} = 139.99$	$\sigma = 6.38$

Source: Primary data

The average market potential mean for Hero Honda Motor Ltd is 139.99 and its standard deviation is 6.38. It is found from the table that majority of the respondents (52 per cent) have awarded only average score and 38 per cent of the respondents have awarded

above average score. It is inferred from the opinion of the consumers that the market potential for Hero Honda Motor Ltd is high.

**Table 2**  
**Market Potential Index for CD Dawn**

Sl. No.	Scores	No. of respondents	Percentage
1	110-120	-	-
2	120-130	-	-
3	130-140	25	50
4	140-150	23	46
5	150-160	-	4
6	160-170	2	-
7	170-180	-	-
	<b>Total</b>	<b>50</b>	<b>100</b>
	$\bar{x} = 142.18$		$\sigma = 6.54$

Source: Primary data

The average market potential mean for Hero Honda CD Dawn is 142.18 and its standard deviation is 6.54. It is found from the table that majority of the respondents (50 per cent) have awarded below average score and 46 per cent of the respondents have awarded above average score. It is inferred from the opinion of the consumers that the market potential for Hero Honda CD Dawn is high.

**Table 3**  
**Market Potential Index for Splendor plus**

Sl. No.	Scores	No. of respondents	Percentage
1	110-120	-	-
2	120-130	9	18
3	130-140	23	46
4	140-150	16	32
5	150-160	2	4
6	160-170	-	-
7	170-180	-	-
	<b>Total</b>	<b>50</b>	<b>100</b>
	$\bar{x} = 138.06$		$\sigma = 6.63$

Source: Primary data

The average market potential mean for Hero Honda Splendor plus is 138.06 and its standard deviation is 6.63. It is found from the table that majority of the respondents (46 per cent) have awarded below average score and 32 per cent of the respondents have awarded above average score. It is inferred from the opinion of the consumers that the market potential for Hero Honda Splendor plus is high.

**Table 4**  
**Market Potential Index for Glamour**

Sl. No.	Scores	No. of respondents	Percentage
1	110-120	-	-
2	120-130	2	4
3	130-140	30	60
4	140-150	18	36
5	150-160	-	-
6	160-170	-	-
7	170-180	-	-
	<b>Total</b>	<b>50</b>	<b>100</b>
	$\bar{x} = 139.72$		$\sigma = 5.33$

Source: Primary data

The average market potential mean for Hero Honda Glamour is 139.72 and its standard deviation is 5.53. It is found from the table that majority of the respondents (60 per cent) have awarded below average score and 36 per cent of the respondents have awarded above average score. It is inferred from the opinion of the consumers that the market potential for Hero Honda Glamour is high.

**Table 5**  
**Satisfaction level towards CD Dawn**

SL. No.	Scores	No. of Respondents	Percentage
1	30 -40	6	12
2	40-50	42	84
3	50-60	2	4
4	60-70	-	-
	<b>Total</b>	<b>50</b>	<b>100</b>
	$\bar{x} = 53.40$		$\sigma = 3.499$

Source: Primary data

Table 5 vividly presents that out of 50 CD Dawn respondents, 6 respondents secured in the range of 30 to 40 scores. Majority of 42 respondents (84%) secured score between 40 and 50. Remaining only 2 respondents alone attained the score between 50 and 60. The mean score of satisfaction of CD Dawn consumer is 53.40 with a standard deviation of 3.499.

**Table 6**  
**Satisfaction level towards Splendor plus**

SL. No.	Scores	No. of respondents	Percentage
1	30 -40	-	-
2	40-50	8	16
3	50-60	42	84
4	60-70	-	-
	<b>Total</b>	<b>50</b>	<b>100</b>
	$\bar{x} = 52.90$		$\sigma = 3.079$

Source: Primary data

Table 6 clearly explains that out of the identified 50 splendor plus respondents, 8 respondents (16%) secured scores between 40 and 50 and the remaining 42 respondents (84 %) secured a higher level score ranges between 50 and 60. The mean satisfaction level of splendor plus respondents is 52.90 and the standard deviation is 3.079. It shows that customers owning Hero Honda Splendor plus vehicles are comparatively at a higher level of satisfaction than any other vehicle owners.

**Table 7**  
**Satisfaction level towards Glamour**

SL. No.	Scores	No. of Respondents	Percentage
1	30 -40	-	-
2	40-50	18	36
3	50-60	32	64
4	60-70	-	-
	<b>Total</b>	<b>50</b>	<b>100</b>
	$\bar{x} = 51.32$	$\sigma = 2.420$	

Source: Primary data

Table 7 shows that out of 50 respondents in the study area 18 respondents (36 %) secured between 40 and 50 scores. Further 32 respondents (64%) secured between 50 and 60. The mean satisfaction level of Glamour respondents is 51.32 with a standard deviation of 2.420.

### Suggestions

- Hero Honda Motor Ltd should think about fuel efficiency in case of upper segment bikes like Karizma, ZMR as these bikes needs more fuels as compared to other bikes in lower segments.
- Maintenance cost and the availability of the spare parts should also be given due importance by both the companies. They should try to increase their number of dealers and service stations so that customers can get better service.
- Hero Honda Motor Ltd should try to give some good schemes and offers and discounts for their customers. It will help to build trust in customers as competition is increasing day by day.
- The company should reduce the price. Because most of the respondents are feel price is very high.
- The company should maintain the pickup, increase mileage and fuel efficiency of vehicle forever, which will enable it to gain higher reputation in the future decades. As some of the customers feel that there is frequent need for maintenance cost, the company should immediately look into the matter and remove the defects.
- The company should more concentrate on engine power and break efficiency of the vehicle.
- Positioning the brand is the most difficult job in marketing strategy. Scooter sale is rising nowadays. The new players are entering into scooter segment.
- Dominant players are introducing latest features to their product line up to keep customers by the side. Every year two wheeler companies introducing new models with

latest technology which affects customer perception and results into impact on purchase decision.

- Peoples are having financial problems companies are to be sold to peoples on monthly installment basis.

### **Conclusion**

Hero Honda Motor Ltd is good in its marketing strategy and shows good results. And as Hero Honda Motor Ltd has good network of dealers and service centers they are able to provide better after sales services and are able to maintain good relationship with customers which are their strongest point. Hero Honda Motor Ltd is also benefited with its goodwill and brand name which is already there in market.

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## **OUTSOURCING AND HUMAN RESOURCE MANAGEMENT**

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### **Abstract:**

This paper is an attempt at assessing the challenges of outsourced employees in certain. IT companies located in/having presence in Bangalore city. The analysis is based on an interaction with some Executives & Senior Executives of some of the IT companies. According to these officials, the IT companies have a tie up with 2-3 Human Resource (HR) Consultancy firms. The HR firms are to provide the necessary skills set as required by the IT Companies. The contract is between the concerned IT Company and HR firm. People selected & recruited by the HR firms are sent to the concerned IT firms for a specified period. The outsourced employees are paid by the HR firms recruited them and deployed them to the concerned IT Companies. The IT companies pay the HR firms as per the agreement. The major areas / activities outsourced include recruitment training, infrastructure, maintenance, banking and financial services and facility management services. It was found from the interaction with the officials that skill enhancement is the major benefit to the outsourced employees. The different projects they are assigned to work on helps in gaining knowledge about various domains & helps them to learn the activities and process of functioning in different project / departments. The major limitation of outsourcing is the lack of availability of required skill set. The other limitation is the restricted career growth for these employees if they are not absorbed by the companies which outsourced the part of the workforce. The concluding section of this paper lists certain recommendations for an effective outsourcing, better HR policies for outsourced employees & rewarding the best performer /s among the outsourced employees.

### **Introduction**

Information Technology (IT) Outsourcing shows grows not only across sectors but also across global region. The market was found to be taking off in South Africa, parts of South Asia, & Western Europe, all of which previously resisted the trend. The sourcing market for IT continues to grow & evolve. Selective IT outsourcing is the most common practice. Given the diversity of skills and capabilities required for IT activities, selective sources enable organizations to seek the best sourcing options. Selective sourcing provides the flexibility to adapt to changes, allow companies to capitalize on organizational learning and is less risky than total outsourcing.

This paper is an attempt at assessing the challenges of outsourced employees in certain. IT companies located in/having presence in Bangalore city. The analysis is based on an interaction with some Executives & Senior Executives of some of the IT companies. According to these officials, the IT companies have a tie up with 2-3 Human Resource (HR) Consultancy firms. The HR firms are to provide the necessary skills set as required by the IT Companies. The contract is between the concerned IT Company and HR firm. People selected & recruited by the HR firms are sent to the concerned IT firms for a specified period.

The outsourced employees are paid by the HR firms recruited them and deployed them to the concerned IT Companies. The IT companies pay the HR firms as per the agreement. The major areas / activities outsourced include recruitment training, infrastructure, maintenance, banking and financial services and facility management services. It was found from the interaction with the officials that skill enhancement is the major benefit to the outsourced employees. The different projects they are assigned to work on helps in gaining knowledge about various domains & helps them to learn the activities and process of functioning in different project / departments. The major limitation of outsourcing is the lack of availability of required skill set. The other limitation is the restricted career growth for these employees if they are not absorbed by the companies which outsourced the part of the workforce.

The concluding section of this paper lists certain recommendations for an effective outsourcing, better HR policies for outsourced employees & rewarding the best performer /s among the outsourced employees.

It is suggested that a periodical review is undertaken by the IT companies to assess the extent of outsourced employment required (project –wise & operation – wise). If certain regular employees can perform some of the functions of outsourced employees, then the number of outsourced employees can be reduced to that extent. The employees, who perform the additional functions besides their work as per their job description, should be paid extra., (similar to overtime) this could increase the efficiency of the regular employees. A complete background checking of the applicants by the HR firms is to be made mandatory through company guidelines on outsourcing. & the regulatory body of the IT industry.

IT outsourcing promises to transform IT functions into lean dynamic groups that respond quickly to business needs and opportunities. Though IT companies continue to sign large, total outsourcing deals, the deals are very different from the early exchange – based contracts. While the earlier deals focused on cost reduction, deals of many second / third generation of IT outsourcing focus on seeking business advantage.

The sourcing market for IT continues to grow and evolve. The more pervasive trend continues to be selective outsourcing of IT for a specified sub set of IT activities. The customers are using transitional out – sourcing with increasing frequency. Selective outsourcing has proved to be a successful sourcing strategy especially where it has developed additional informed sophistication based on experience & strategic concerns. Practitioners want to source their IT portfolio to minimize costs, maximise services, and leverage resources to deliver real value now & in the future.

The study by Dr.MaryLacity&Dr.LesleyWillcocks (2001) on global IT outsourcing considering 76 organizations (in USA, UK, European countries & Australia) and 116 outsourcing decisions revealed 6 potential differentiators to determine the extent of success of outsourcing human resources. The 6 differentiators are as follows:-

- 1.Decision Scope,
2. Decision Sponsorship ,
3. Evaluation process,
- 4.Contract Duration,
- 5.Contract type and,
- 6.Contract date.

These authors found the selective outsourcing to be the most common & successful practice of outsourcing.

While outsourcing human resource for certain activities may be beneficial to companies, the outsourced human resource (Contract employees) seldom benefit working as contract employees in the IT companies. The contract is between the concerned IT companies

& the selected HR Consultancy firms. All business deals/ negotiations, legal agreement, contract type and duration are agreed after meetings & discussions between the IT firms & HR Consultancy firms. The employees deployed to the IT companies by HR consultancy firms are paid by the HR firms & not the IT companies. As such, these outsourced employees do not enjoy any facilities, perks, and the privileges like the regular employees of the IT companies.

An attempt has been made in this paper to assess the challenges faced by the outsourced employees in IT companies. The study is based on an interaction with 15 Senior Executive & Executives with some of the major IT companies headquarter in USA having offices in Bangalore city. These officials have 6-14 years experience in the IT Sector.

Four of the 15 officials perceive that the major benefit for outsourced employees working in these IT companies is skill enhancement. Two officials (both working for Indian base IT Companies that have presence in over 12 countries) stated that the outsourcing is confined to recruitment, training, facility management all of which do not require technical expertise. As these are need based, the companies find it cost effective to outsource human resources for these activities when necessary through the HR Consultancy firms like Team Lease with whom they have a tie up. The contract is renewed if necessary.

These outsourced employees have no guarantee of continuing to work for the company they are deployed for the contract period (even after 3-4 years of working for the same company in case of contract renewals). In certain cases, some of these outsourced employees are absorbed as regular employees by the company based on the performance of the employees and the need for such skill set in the company. 9 officials stated that experience and skill acquired / enhanced by this experience do not have any significance when the outsourced employees are not considered for any promotion, reward for excellence, or increments.

Thus, it is clear that outsourced employees seldom benefit from working in these companies on a specified contract. The major challenges of outsourced employees are as follows:

- No guarantee of regularizing their employment.
- Less remuneration as compared to regular employees.
- No perks & facilities provided.
- No career growth.
- Experience gained working as outsourced employees are seldom considered when they apply for any suitable post.

Lack of background screening / verification of all the candidates the HR firms refer to the IT companies are the major flaw of the HR firms. The HR firms are committed to verify the background of all the application they receive. When the companies ask for hundreds of employees, HR firms, in their anxiety to provide the required number of employees to the companies by the agreed time, do not completely verify the background of all the employees. This at times could be a problem to the company which has outsourced employees through the HR firms. Poor performance of some of the outsourced employees may delay the project

completion, thus increasing the cost of the project. Required skill set are not always available to the companies even if they have tie up with reputed HR Consultancy firms.

This may lead to delay in starting the projects Candidates with less qualification or with knowledge of the required skills are deployed by the HR firms to the companies concerned , resulting in additional cost to the project. Due to the absence of / or lack oof core HR departments in many of the IT companies, management of employees effectively poses the major challenge. Though the companies have a HR department in place, the job description reveals more an administrative role like, familiarizing the new employees with the work, maintaining the leave record, record of absentees, performance appraisal records, and pay roll records. The fact that many of the IT companies outsource HR activities clearly shows that they are not particular about core HR activities & recruiting a suitable executive /manager to manage the human resource of the company. Poor management of human resources gradually leads to poor employee – employer relationship.

### **Recommendations**

IT companies need to assess the human resource requirement project wise & try to identify the employees with required skill sets among the regular employees before contacting the HR Consultancy firms. As the employees of the company are familiar with the activities, it is easier for them to adapt to the requirement of the projects. When and where necessary selected employees may be provided orientation training in the required skill. The outsourced employees need to be considered for absorption based on their quality of work. Those performing well can be considered for regular employment after a probation period of 3-6 months depending on the efficiency of the employees. Lack of career growth will demotivate the employees. If their performance is acknowledged & rewarded (by regularizing) they will be motivated to perform well. The IT firms & HR consultancy firms while finalizing the legal agreement should include a provision of regularizing the employment of deserving outsourced employees. HR Consultancy firms need to have a complete background verification of all their applicants, to ensure the genuinity of the candidates. This will ensure the reputation of HR firms & help the companies in cost effective recruitment. Similar to typing pool in large scale organization, major IT companies can include a section of miscellaneous employees with varied skill sets. They could be employed as part time or ad hoc as per the general requirement of the company. Working hours for the part time employees should be decided after consulting employees should be eligible for all perks and facilities that the regular employees are provided. Remuneration may be decided on the basis of number of hours worked. As regards ad hoc employees the companies in consultation with the concerned employees decide the days in a week the employees should work in the company & accordingly determine their remuneration. Such part time & ad hoc employment will reduce the dependency on HR firms & enable better performance of employees. The HR executive should be assigned the responsibility of managing the records of part time employees as well as ad hoc employees. Proper maintenance of records related to the performance of these employees is necessary to pay their remuneration, assess their performance & consider them for promotions, rewards etc.,

## **Conclusion**

Sourcing IT capability remains a problem area. The increasing number of suppliers & services available in the market provides more opportunities as well as complications in finalizing contracts & managing HR issues. The companies gradually should plan to strengthen their HR department & reduce their dependency on HR firms. Outsourcing HR in India is yet to experience a matured market. Considering this, HR consultancy firms should standardize their procedures to ensure effective support system provision to their client companies. They should constantly train their staff to update latest developments in the client companies & for effective screening of their candidates. HR firms should upgrade their recruitment skills, training need assessment, upgrade training modules and provide efficient services to the client companies. The companies should provide necessary requirements of HR to HR firms well in advance so that suitable candidates can be deployed. Identification of talent among the applicants should be the major focus of the HR Consultancy firms.

## JOB CONTENTMENT AND COMMITMENT OF TEACHERS' IN MANAGEMENT EDUCATIONAL INSTITUTIONS

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### ABSTRACT

An employee who is contented with his job would perform his duties well and be committed to his job, and subsequently to his institution. Thus, it is of utmost importance for employers to know the factors that can affect their employees' job contentment level since it would affect the performance of the organization. When employees experience low job contentment and commitment, it can be very costly leading to turnover and absenteeism. This is very common in private management educational institutions. Hence, the study is conducted in this area. The study is compiled with both primary and secondary data. The study area is Tiruchendur and the sample size is 126. Convenient random sampling method is used to collect the data. Simple percentages and one way analysis of variance is used to find out the relationship between employee contentment variables and commitment dimensions. Results shows that the samples selected are heterogeneous in nature and the contentment variables 'satisfied with job timing' and 'responsibilities are high' are not significantly related with the teachers' commitment dimension 'Career commitment'. But all the other contentment variables are significantly related with all the other teachers' commitment dimensions. Suitable recommendations are also propounded for improving job contentment and commitment of school teachers.

**Keywords:** School Teachers, Contentment, Commitment, Management Institutions

### I. INTRODUCTION AND NEED FOR THE STUDY

Commitment is one of the foremost goals considering the efforts of organization regarding maintenance of its existence<sup>1</sup>. As such, commitment is the level of allegiance an employee feels for his employer<sup>2</sup>. Further highlighted that employees with greater level of commitment are more productive, compatible, have more loyalty towards his/her work, possesses more responsibility and contentment resultantly cost lesser to the organization. Employees are among the most important determinants and leading factors that determine the success of an institution in a competitive environment. Besides that, if managed properly employee commitment can lead to beneficial consequences such as increased effectiveness, performance, and productivity, and decreased turnover and

<sup>1</sup> Yavuz, M., "The Effects of Teachers' Perception of Organizational Justice and Culture on Organizational Commitment", African Journal of Business Management, Vol.4, No.5, 2010, pp.695-701.

<sup>2</sup> Demirel, Y., and Goc, K., "The Impact of Organizational Commitment on Knowledge Sharing", European Scientific Journal, April 2013, pp.24-26

absenteeism at both the individual and organizational levels<sup>3</sup>. An employee who is satisfied with his job would perform his duties well and be committed to his job, and subsequently to his institution. Thus, it is of utmost importance for employers to know the factors that can affect their employees' job contentment level since it would affect the performance of the organization<sup>4</sup>. When employees experience low job contentment and commitment, it can be very costly. This may be a result of low pay (for lower level positions) and little opportunity for advancement. At times, employees may not leave an institution even when they are dissatisfied or do not feel committed to it. This makes studying the two variables serve an even greater importance. When teachers are discontented, this may create grievances, which can lead to a lower level of commitment. This is very common in private management educational institutions. Hence with this view the present study on "Job Contentment and Commitment of Teachers' in Management Educational Institutions" is undertaken as the problem area.

## **II. OBJECTIVES OF THE STUDY**

The following are the main objectives of the study:

1. To identify the demographic and work profile of management educational institutions teachers.
2. To find out the relationship between employee contentment variables and the teachers' commitment dimensions.
3. To offer suitable suggestions for the improvement of teacher commitment in schools.

## **III. METHODOLOGY USED**

The researcher has collected data from both primary and secondary sources. The primary data were collected from school teachers through a questionnaire. The secondary data were collected from books, journals and websites. The study was carried out with the schools teachers working in and around Tiruchendur. In Tiruchendur area there are many schools. It is decided to select 6 schools. An approximate of 240 teachers are working in management schools. It is decided to select 144 school teachers from various schools and they are selected at random by adopting convenient sampling method. Out of 144 samples, only 130 responded and 4 questionnaires seem to be incomplete. Hence the final sample size is set at 126 forming a usable response rate of 52.5%. The researcher herself has carried out the field work for this study. It was conducted during the period from October 2018 to December 2018. The researcher have used questionnaire for collecting the data. To check the relationship between teacher's commitment dimensions and employee contentment variables, one way ANOVA is used.

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<sup>3</sup> Fiorita, J.A., Bozeman, D.P., Young, A., and Meurs, J.A, "Organisation Commitment, Human Resource Practices, and Organisation Characteristics", *Journal of Management Issues* Vol.19, No.2, 2007, pp.186-207

<sup>4</sup> Awang, Z., Ahmad, J.H., and Zin, N.M., "Modeling Job Contentment and Work Commitment among Lectures: A Case of UITM Kelantan". *Journal of Statistical Modeling and Analytics*, Vol.1, No.2, 2010, pp. 45-59.

#### IV. HYPOTHESIS FRAMED

The hypothesis framed for the present study is, “There is no significant relationship between employees’ contentment variables and teachers’ commitment dimensions”.

#### V. ANALYSIS AND INTERPRETATION OF DATA

The analysis is carried out in two parts for the present study:

- A. Profile of school teachers and
- B. Relationship between teachers’ commitment dimensions and job contentment variables

They are discussed below:

##### A. PROFILE OF SCHOOL TEACHERS

The profile of school teachers includes both demographic and work profile. They are tabulated below in Table 1.

**TABLE 1: PROFILE OF SCHOOL TEACHERS**

S.No	Profile of school teachers	No. of Respondents	Percentage of total
<b>DEMOGRAPHIC PROFILE OF SCHOOL TEACHERS</b>			
<b>1</b>	<b>GENDER</b>		
	Male	36	28.6
	Female	<b>90</b>	<b>71.4</b>
<b>2</b>	<b>AGE</b>		
	20 – 30 years	<b>106</b>	<b>84</b>
	31 – 40 years	12	10
	41 – 50 years	8	6
<b>3</b>	<b>MARITAL STATUS</b>		
	Married	40	32
	Unmarried	<b>86</b>	<b>68</b>
<b>4</b>	<b>EDUCATIONAL QUALIFICATION</b>		
	Under Graduate	45	36
	Post Graduate	<b>70</b>	<b>56</b>
	Others	11	8
<b>5</b>	<b>MONTHLY INCOME (in Rs.)</b>		
	Less than 10,000	<b>78</b>	<b>62</b>
	10,000 – 20,000	32	25
	20,000 – 30,000	16	13
<b>WORK PROFILE OF SCHOOL TEACHERS</b>			
<b>6</b>	<b>BOARD OF EDUCATION</b>		
	State Board	<b>50</b>	<b>40</b>
	Matriculation	49	39
	International Board	27	21
<b>7</b>	<b>CLASSES HANDLING</b>		
	Upto 5 <sup>th</sup> Standard	37	29

	<b>6<sup>th</sup> – 10<sup>th</sup> Standard</b>	<b>59</b>	<b>47</b>
	11 <sup>th</sup> – 12 <sup>th</sup> Standard	30	24
<b>8</b>	<b>TEACHING EXPERIENCE</b>		
	<b>Less than 5 years</b>	<b>76</b>	<b>60</b>
	5 years – 10 years	38	30
	11 years – 15 years	12	10

From Table 1 it is clear that out of 126 school teachers surveyed, 71.4 per cent are female. The school teachers are of the age between 20 and 30 years. Majority of them are unmarried and completed post graduation. Major part of them earns less than Rs.10000 per month. With regard to work profile, major part of them work for state board. Majority of them handle classes from 6<sup>th</sup> to 10<sup>th</sup> standards and majority of them have teaching experience for less than 5 years.

### **B. RELATIONSHIP BETWEEN TEACHERS' COMMITMENT DIMENSIONS AND JOB CONTENTMENT VARIABLES**

Employees are among the most important determinants and leading factors that determine the success of an institution. If managed properly, employee commitment can lead to beneficial consequences. An employee who is satisfied with his job would perform his duties well and be committed to his/her job and subsequently to his/her institution. Thus, the present part aims to find out the relationship between employee contentment variables and teachers' commitment dimensions. The relationship between employees' contentment variables and teachers' commitment dimensions are analysed with the help of one way ANOVA. These employees' contentment variables includes 'Satisfied with job', 'Satisfied with training', 'Satisfied with pay', 'Satisfied with work load', 'Satisfied with job timing', 'Recognition in job', 'Opportunities for advancement', 'professional growth is possible', 'Responsibilities are high', 'Feeling good about organization', 'Efficient senior management', 'Effective superior', 'Good relationship with co-workers', 'satisfied with benefits', and 'Satisfied with job security' and commitment dimensions includes 'organizational commitment', 'service commitment', 'work commitment', and 'career commitment'. Hence in this part an attempt is made to find out the relationship between employees' contentment variables and teachers' commitment dimensions.

'F' test is used to find the significant relationship between employees' contentment variables and teachers' commitment dimensions. The null hypothesis framed for this purpose is "There is no significant relationship between employees' contentment variables and teachers' commitment dimensions".

**TABLE 2: RELATIONSHIP BETWEEN CONTENTMENT VARIABLES AND COMMITMENT DIMENSIONS**

S. No	Contentment variables	Commitment dimensions			
		Organizational commitment	Service commitment	Work commitment	Career commitment
1.	Satisfied with job	Significant	Significant	Significant	Significant
2.	Satisfied with training	Significant	Significant	Significant	Significant
3.	Satisfied with pay	Significant	Significant	Significant	Significant
4.	Satisfied with workload	Significant	Significant	Significant	Significant
5.	Satisfied with job timing	Significant	Significant	Significant	Not significant
6.	Recognition in job	Significant	Significant	Significant	Significant
7.	Opportunities for advancement	Significant	Significant	Significant	Significant
8.	Professional growth is possible	Significant	Significant	Significant	Significant
9.	Responsibilities are high	Significant	Significant	Significant	Not significant
10.	Feeling good about organization	Significant	Significant	Significant	Significant
11.	Efficient senior management	Significant	Significant	Significant	Significant
12.	Effective superior	Significant	Significant	Significant	Significant
13.	Good relationship with co-workers	Significant	Significant	Significant	Significant
14.	Satisfied with benefits	Significant	Significant	Significant	Significant
15.	Satisfied with job security	Significant	Significant	Significant	Significant

From the one way analysis of variance carried out it is found that the contentment variables 'satisfied with job timing' and 'responsibilities are high' are not significantly related with the teachers' commitment dimension 'Career commitment'. But all the other contentment variables are significantly related with all the other teachers' commitment dimensions.

## VI. RECOMMENDATIONS

The following are some of the suggestions offered by the researcher for Teachers' Commitment and Job Contentment in Management Educational Institutions

- Teachers should improvise teaching aids, as that would assist them in their teaching. Management should ensure adequate provision of instructional materials and facilities in their schools. The laboratories should be equipped and the libraries stocked with enough materials.

- Younger teachers were more likely to feel emotionally attached, identify the organizations problems as their own and express the desire to spend the rest of their career at the organization when their job contentment level is low. It can be looked over by the management institutions and steps necessary to improve job contentment of workers can be adhered to.
- Superior should motivate employees to be more helpful, considerate, friendly and good natured to their co-workers and supervisors, because this would increase the employees' job contentment and may motivate the urge to help out other co-workers. Indeed, providing sufficient opportunity for promotion to employees would significantly increase job contentment because promotions reflect valued signal about a person's self-worth.
- The organization must increase the co-operation among employee in order to increase the relationship among the employee in every cadre. Superior can conduct the outdoor activities or team building activities and must induce all teachers to participate in to along with that, the relationship between employer and employees can be improved.
- Ensure rightsizing strategy within the organization where have shortage of employees and train-up them appropriately for future positions.
- From the analysis it is found that employees are dissatisfied towards job security in schools. Because it is in the fifteenth position. As the schools are managed by private parties, job security is a million dollar question. If the management gives assurance of job security to teachers, they will be more committed towards their job. This commitment leads to improved involvement and hence greater productivity.

## **VII. CONCLUSION**

The study on commitment of teachers is important as they play major role in academic performance in students. Those committed to they work have intrinsic drives and aspires towards higher output. Teacher committed is determinable to school effectiveness and improvement. Teaching is complex and demanding work and there is a daily need for teachers to fully engage in that work with not only their heads, but also with their heart. It appears to be a professional necessity for teachers to be emotionally committed to their work, for without this emotional connection teachers face the constant danger of burn-out in an increasingly intensified work environment.

## IMPLEMENTATION OF STATISTICAL PROCESS CONTROL

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### 1.1 INTRODUCTION:

Is the application of statistical techniques to determine whether the output of a process conform to the product or service design. In SPC, control charts are used primarily to detect production of defective products or services or to indicate that the production process has changed and that products or services will deviate from their design specifications unless something is done to correct the situation.

### 1.2 SOURCE OF VARIATION:

All processes are subject to a certain degree of variability. No two products or services are exactly alike because the processes used to produce them contain many sources of variation, even if the processes are working as intended. Nothing can be done to eliminate variation in process output completely, but management can investigate the causes of variation to minimize it.

### 1.3 NATURAL VARIATION:

Natural variations affect almost every production process and are to be expected as inherent in the process. Natural variations are due to common or chance causes which are purely random, unidentifiable sources of variation. These causes are unavoidable with the current process which is in statistical control. Natural variations behave like a constant system of chance causes. Although individual values are all different, as a group, they form a pattern that can be described as a distribution. When these distributions are normal, they are characterized by two parameters.

### 1.4 ASSIGNABLE VARIATIONS:

Assignable variation in a process can be traced to a specific reason known as assignable cause of variation. Factors such as machine or tool wear, misadjusted equipment, fatigued or untrained worker or new batches of raw material are all potential sources of assignable variations.

Statistical process control (SPC) is used to measure the performance of a process. A process is said to be in operation in statistical control when the only source of variation is chance or common or natural causes. The process is said to be out of control when assignable causes of variation enter the process. The process must be brought into statistical control by detecting and eliminating special or assignable causes of variation. Then only the performance of the process is predictable and its ability to meet customer expectations can be assessed.

The objective of a SPC system is to provide a statistical signal when assignable causes of variation are present. Such signals can facilitate quick and appropriate action to eliminate assignable causes. SPC is a proven technique for improving quality and productivity. Many customers require their suppliers to provide evidence of statistical process control. Thus SPC provides a means by which a firm may demonstrate its quality capability, an activity necessary for survival in today's highly competitive markets. Because SPC requires process to show measurable variation within 3sigma, it is ineffective for quality leaves approaching six sigma. However, SPC is quite effective for companies in the early stages of quality efforts.

### **1.5 THE INSPECTION PROCESS:**

Many firms use quality inspection merely trying, often unsuccessfully to weed out the defectives before they reach the customers. This approach is doomed to failure because of internal and external failure costs. In contrast, world class companies combine early inspection with SPC to monitor quality and detect and correct abnormalities. Important decisions in implementing such a program include how to measure quality characteristics, what size of sample to collect and at which stage in the process to conduct inspection.

### **1.6 QUALITY MEASUREMENTS:**

To detect abnormal variations in output, inspectors must be able to measure quality characteristics. Quality can be evaluated in two ways- to measure variables –that is product or service characteristic such as weight, length, volume, area etc that can be measured. The advantage of measuring a quality characteristic is that if a product or service misses its quality specification, the inspectors knows by how much. But such measurements involve special equipments, employee skills, exacting procedures and time and effort.

Another way to evaluate quality is to measure attributes [Quality characteristics] that is, product or service characteristics that can be quickly counted for acceptable quality. This method allows inspectors to make a simple yes-no decision about whether a product or service meets specifications .Examples of attributes are a number of bad light bulbs in a given lot or number of letters or data entry records typed with errors or number of flights arriving within 15 minutes of scheduled time.

### **1.7 SAMPLING:**

Because of natural and assignable variation, SPC uses averages of small samples {say 5 numbers} as opposed to data on individual parts. A sampling plan specifies a sample size, which is a quantity of randomly selected observation of process output, the time between successive samples and decision rules that determine when action should be taken.

### **1.8 SPC METHODOLOGY:**

Control charts, like the other basic tools for quality improvement, are relatively simple to use. Control charts have three basic application: [i] to establish a state of statistical control

{ii]to monitor a process and signal when the process goes out of control and {iii] to determine process capability.

The summary of the steps required developing and use control charts are given below:

Step 1 to 4 focus on establishing a state of statistical control. In step 5, the charts are used for ongoing monitoring and finally in step 6, the data are used for process capability analysis.

Step1. Preparation

[a] choose the variable or attribute {quality characteristic} to be measured.

[b] Determine the basis, size and frequency of sampling.

[c] Set up the control chart.

Step2. Data collection

[a] Record the data

[b] Calculate relevant statistics, averages, rangers, proportion and so on.

[c] Plot the statistics on the chart.

Step3. Determination of trial control limits

[a] Draw the central line [process average]on the chart .

[b] Compute the upper and lower control limits.

Step4. Analysis and interpretation

[a] Investigate the client for lack of control.

[b] Eliminate out-of-control points.

[c] Recomputed control limits if necessary.

Step5. Use as a problem solving tool

[a] Consider data collection and plotting.

[b] Identify out-of-control situation and take corrective action.

Step6.

Use the control chart data to determine process capability if desired.

## 1.9 IMPLEMENTING STATISTICAL PROCESS CONTROL

Control charts provide significant benefits to a company, Although control charts were first developed and used in manufacturing context, they are easily applied to service

organizations. The major difference is the quality characteristic that is controlled. Most service processes can be improved through the appropriate application of control charts.

### **Overcoming implementation Barriers**

The various reasons for failure of control charts in organizations are:

[i] operators might not trust a new tool.

[ii] Old method such as correcting a process only if production is out of specification or adjusting a machine after every batch, are difficult habits to break.

[iii] Operator did not receive enough training or practice or did not fully understand the benefits.

[iv] Lack of a corrective action plan. The concept of control requires that assignable cause be identified and corrected. Failure to act on control chart signals increases variability, reduces importance of the chart and undermines the entire quality program.

[v] Not using the appropriate control charts. For example using an attribute chart when a variable chart is more appropriate leads to loss of information for corrective action and interpretation of quality terms of defects rather than uniformity to a target.

### **Successful implementation of SPC requires five key elements.**

[i] Commitment of management. If not supported by management, operators will quickly see that they are wasting their time and stop using SPC.

Frequent updating of the control charts as elements of the process change and as assignable causes are eliminated, an outdated chart is useless. The top management must commit financial resources for measuring instruments, calculations, computers and software and training of workers to learn the mechanics of SPC.

[ii] A successful SPC project needs some individual who has both the responsibility and authority to make them work.

[iii] Only one problem should be addressed at a time. When a company introduces SPC for the first time, it makes sense to introduce it in a few selected projects or departments instead of introducing in the entire plant.

[iv] Education and training of all employees is absolutely necessary to make every one understand why SPC is being used and what it can do to improve quality and help the worker to do a better job. Workers must understand that SPC will benefit their job. Workers must understand that SPC will benefit them and is not a scheme set up by the management to blame them.

[v] The gauging and measurement system must first be evaluated for accuracy, repeatability and reproducibility before implementing SPC.

## **1.10 The six step process used for implementing SPC**

### **[i] Define the process:**

Use flow charts to provide visual means of characterizing a process

### **[ii] Identify characteristics to study:**

What are the important quality parameters? Use pareto analysis to prioritise the characteristics of the process. Find whether the quality characteristics are machine controllable or operator controllable.

### **[iii] Determine the ability to measure the characteristic:**

Assess the measurement tools. If the measurement system is not satisfactory, all subsequent SPC activities may be useless.

### **[iv] Perform capability studies:**

One of the basic purposes of SPC is to establish a state of statistical control so that process capability can be determined. Workers must be taught the concept of variation, the use of control charts and their role in capability studies.

### **[v] Study process performance:**

Using control charts to monitor performance and identifying special causes lead to identification of various sources of variation and eventually to their elimination.

### **[vi] Implement process control:**

Ensure employee participation in previous steps to have real time control of the processing

## **Conclusion**

The application of statistical techniques to determine whether the output of a process conform to the product or service design. In SPC, control charts are used primarily to detect production of defective products or services or to indicate that the production process has changed and that products or services will deviate from their design specifications unless something is done to correct the situation.

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## **TECHNOLOGY IMPACT ON INVESTMENT MANAGEMENT**

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### **Introduction**

Investment involves employment of funds with the aim of achieving additional income or growth in values .the essential quality of an investment is that involves waiting for a reward

- Lending money to another for earning interest
- Purchasing of gold expecting appreciation in the value
- Purchase of insurance plans, having a promised future benefits

### **Investors aim to highlight**

- Supplies of capital
- Commitment of a person's fund
- To deserve future income

(Interest, Dividends , Rent, Premiums, Pensions, Benefits, Appreciation of value of principle capital )

### **Types of Investments**

The various types of investments as tools that can help you achieve your financial goals, Each broad investment type from bank products to stock and bonds stocks, Investment funds –such as mutual funds, closed and funds and exchange traded funds-pool money from many investors .Annuities-an annuity is a contract between you and an insurance company. Savings through post office, Retirement benefits ,Options , commodity futures, commodity future contract are agreements to buy or sell a specific quantity of ac commodity at a specified price on a particular date in the future, security futures ,Insurance

### **Objectives of the study..**

- To study the impact of information. Technology used by both men and women in their selection of investment
- To study broadly the online investment

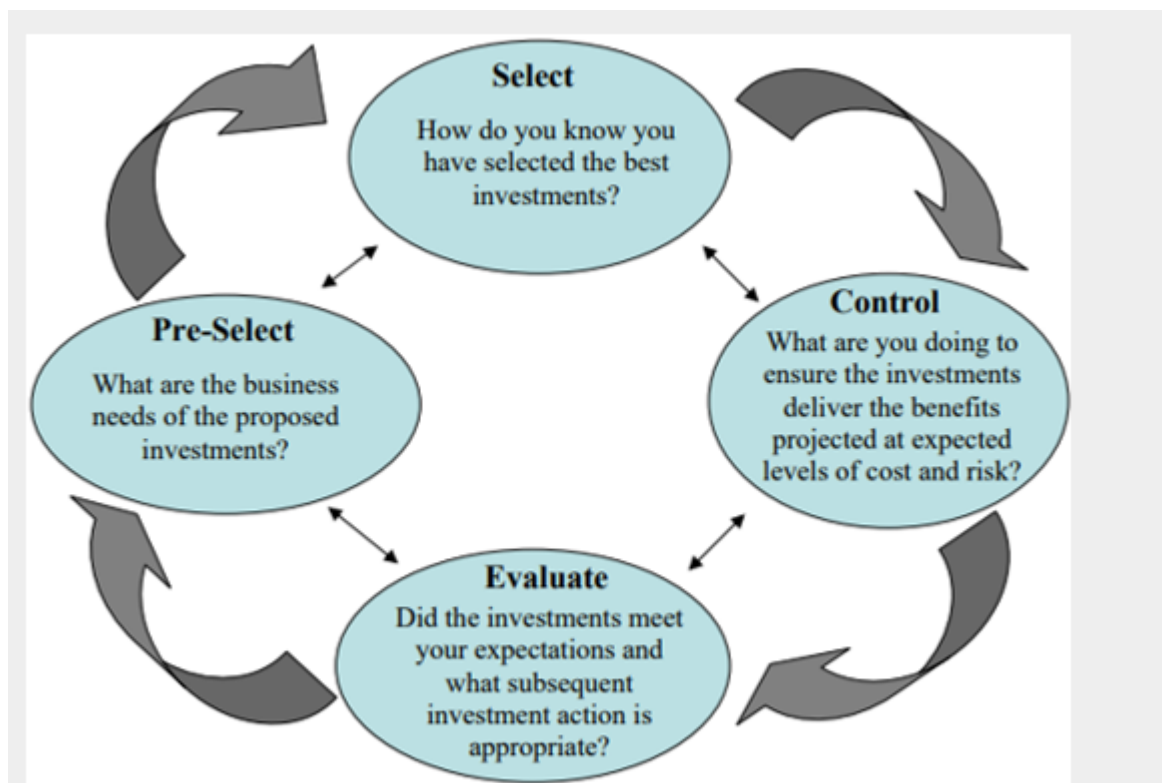
Investment online, also known as online trading or trading online, is a process which individual investors and traders buy and sell securities over an electronic network, typically with a brokerage firm. This type of trading and investing has become the norm for individual investors and traders since late 1990's with many brokers offering services via a wide variety of an line trading plat forms

Online investing can be one of the best things to do with your money when you want to increase your saving's , there are plenty of financial tools available to help you make the best

decisions .It’s helpful to be aware of your options –plenty of online brokerage virtual trading sites and investing sites would love to have you choose them.

Technology can be used in two ways by the investors one is to choose what type of investment will give a good yield of profit and second it used online trading, Investment is not simple techniques before investing the capital we have to make analysis what would yield a future reward .Why the others are not .For that analysis we need IT Investment Approach it explains systematic method for agencies to maximize the returns of investments and to minimize risks.

### Fundamental phases of the IT Investment Approach



During the select phases the men and women investors should (1) identifies and analysis each invests risks and return before committing significant funds to any project and (2) select those IT projects that will best support its missions needs. This process should be repeated each term funds are allocated

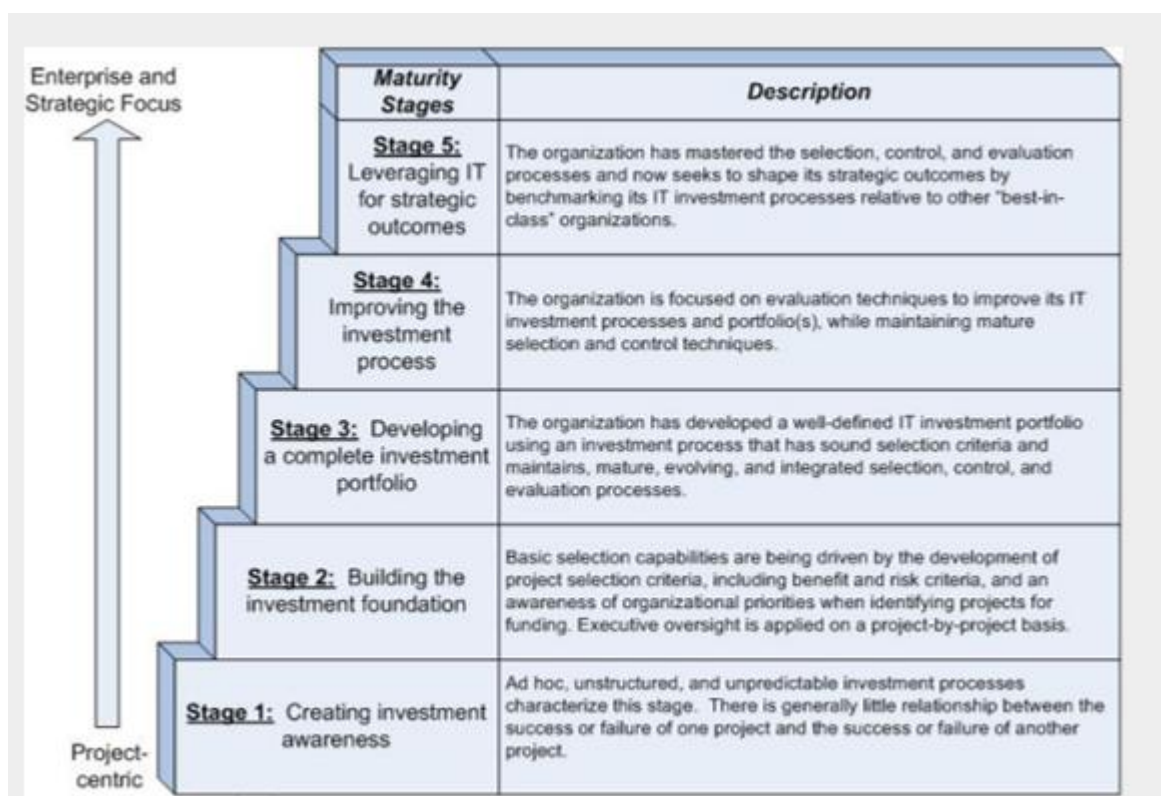
During the contract of phase the organization ensures that, as project develop and investment expenditure continue to meet needs at the expected levels of cost end risks . Monitor and evaluated the project progress Take corrective actions if deviation is made

During the evaluate phase, actual and expected results are compared after a project has been fully implemented .This is done to (1) Assess the project impact on mission performance , (2) Identify any changes or modification to the project that may be needed and (3) Revise the investment management process does not end with the evaluation phase.

After a project has been designated for initial funding in the select phase , it becomes the subject of evaluation through out the control phase for the purpose of reselection

## The Stages of Maturity

The five stages of maturity with ITIM



- Stages 1) Creating investment awareness.
- Stages 2) Building the investment foundation
- Stages 3) Developing a complete investment portfolio
- Stages 4) Improving the investment process
- Stages 5) Leveraging information technology for strategic out comes

Investment can be done with the help of information Technology both men and women investor should follow the procedure in selecting the investment

### Benefits of online Investment

- It gives greater control over your investing action
- It works out more economical for the investors

- Investors can make a more focused investment when investor are doing it online investor
- Online investing is a seamless process end to end
- Investors can also place orders when the markets are closed
- Online investment saves you a lot of routine clerical work
- The bottom line is that online investing will result in better ROI

To have an online trading the investor has to open a demat account through which Investments are made

### **Most popular investment options**

- Public provident fund
- Bank fixed deposits
- Mutual fund debt fixed maturity plan
- Debt mutual fund
- Equity – oriented mutual fund schemes
- Direct equity
- National pension system (NPS)
- Gold

### **Conclusion:**

The researcher study about the selection process in Investment with a help of Technology . Now a day's Technology plays vital role in helping the investors in handling the earned capital .Online trading or online investment made investment easier for both men and women. So the researcher conclude that information technology had a great impact on the investment management .

## **GLOBALIZATION: A CONCEPTUAL STUDY**

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### **Abstract:**

Globalization means different things to different people, and for some it is a catch-all word for everything in society they think have developed in the wrong direction. In essence, however, globalization is about expanding the role for trade, foreign direct investment and other forms of cross-border exchange in national economies, and for most societies that therefore means that globalization is one of the factors that determine what type of output that is produced in a country. Globalization has made significant contributions to productivity growth and, as a consequence, further raised living standards. Globalization has been particularly important for enabling new technology to spread fast across markets. In the long term, it is the speed of technological improvement that sets the pace for how societies get richer. However, trade and investment are not growing fast anymore, and there is much suggesting that the decline in trade and investment growth is one explanation to the failing dynamism of Western economies. While some appreciate the decline in the growth of globalization, those who care about the prosperity of a society should deplore it and make efforts for the world economy to return to high levels of trade growth. This paper aims to explore advantages and disadvantages of globalization.

### **Introduction:**

Globalisation is an age old phenomenon which has been taking place for centuries now. We can experience it so profoundly these days because of its increased pace. The penetration of technology and new economic structures are leading to an increased interaction between people. As with other things there have been both positive and negative impacts on India due to it. Every educated Indian seems to believe that nothing in India, past or present, is to be approved unless recognized and recommended by an appropriate authority in the West. Globalization can be broadly defined as social, political and economic changes that we all adapt to. The strong currency rates, constructions, trading etc. are all consequences of globalization.

### **Research methodology**

Tentative and Qualitative research approach is selected for this research and various articles, research paper have been studied in this regard.

### **Literature Review**

**Olufunlayo Vesajoki(2002)** Globalization is seen and experienced as a controversial phenomenon. Informants questioned the lack of a global value base upon which individuals could act positively and constructively.

**Carl Dahlman ( 2006 )** the study helps from the comparisons it may be inferred that the key elements of the successful strategies of the Asian economies have been a strong outward orientation, heavy use of foreign knowledge macro-economic stability, high investment rates, and an economic incentive and institutional regime that demands improved performance.

**Erdal Aydın ,Burcu Kılınç Savrul ( 2014 )** Telecommunications and transport links flourished by the globalization created a new way of accessing to the new markets through e-commerce. However in a broad sense e-commerce concept, affecting employment patterns, productivity and industry structure, is much broader than it's perceived relationship between globalization and e-commerce is nebulous.

### **Objectives**

- \* To study the globalization and India
- \* To highlight the Advantages & disadvantages of globalization

### **Globalization**

Globalization has been defined as the process of fast integration of countries and activities through greater foreign trade and foreign investment. It is the process of international integration arising from the interchange of world views, products, ideas and other aspects of culture.

### **Globalization and India:**

Developed countries have been trying to follow developing countries to liberalize the trade and allow more flexibility in business policies to provide equal opportunities to multinational firms in their domestic market. International Monetary Fund (IMF) and World Bank helped them in this undertaking. Liberalization began to hold its foot on barren lands of developing countries like India by means of reduction in excise duties on electronic goods in a fixed time frame. Indian government did the same and liberalized the trade and investment due to the pressure from World Trade Organization. Import duties were cut down phase-wise to allow MNC's operate in India on equality basis. As a result globalization has brought to India new technologies, new products and also the economic opportunities. In spite of administration, lack of infrastructure, and an uncertain policy framework that adversely impact MNCs operating in India, MNCs are looking at India in a big way, and are making huge investments to set up R&D centres in the country. India has made a lead over other growing economies for IT, business processing, and R&D investments. There have been both positive and negative impacts of globalization on social and cultural values in India.

### **Advantages of globalization**

***Increase in employment opportunities:*** As globalization increases, more and more companies are setting up businesses in other countries. This in turn increases the employment opportunities that people at one place have. People can get better jobs without having to move to other countries in search of better jobs. Today, many multinational companies such as

Microsoft, Google and Toyota etc. have their offices in India and many Indians work for these companies in India.

**Education:** With the increase in globalization, it has become easier for people to move across borders to different parts of the world to acquire better education. This has resulted in an integration of cultures. People from underdeveloped and developing countries often move to developed countries to get better education. More and more Indian students are traveling to countries like the UK or the USA to pursue higher education. This has also opened their cultures towards the Indian culture to some extent.

**Increase in free trade:** An increase in free trade has opened doors for investors in developed countries to invest their money in developing countries. Big companies from developed countries have the freedom to operate in developing countries. In the 2000s, Japanese and European companies such as Kawasaki and Siemens started producing high-speed trains in China. This helped Chinese firms in gaining knowledge about the production process and now Chinese companies such as China South Locomotive & Rolling Stock Corp. are producing high-speed trains on their own.

**Faster flow of Information:** Information flows from one part of the world to the other immediately, resulting in the world being tied together. Vital information can be shared between individuals and corporations at a very fast rate. It has also facilitated in increasing the ease of transporting people and goods.

**Decrease in prices of goods and services:** As the competition in the market has increased due to rapid globalization, producers have to price their products competitively in order to remain in the market. This has become a boon for the consumer as he can get better quality products at cheaper prices. An example is that of the car Ambassador in India. It was the only car available in India along with the Fiat before the liberalization of the Indian Economy. These cars were inefficient and expensive. Once the Indian economy was opened, other car companies started selling their cars in India at cheaper prices. This was a major benefit for the Indian consumer.

**Reduction in cultural barriers:** As people move from one country to another, barriers between various cultures tend to decrease. This has resulted in tolerance and openness towards other cultures. This has also facilitated communication between different cultures and hence, nations. It has also led to a reduction in wars as we are today living in one of the most peaceful periods in the history of mankind.

### **Disadvantages of globalization**

**Environmental degradation:** Developed countries can take advantage of underdeveloped countries' weak regulatory laws in terms of environmental protection.

**Fall in employment growth rate:** Though the promotion of the idea that the advances in technology and increase in productivity would create more jobs has been a cornerstone of globalization, it has been seen that in the past few years, such advances have led to a decrease

in the employment growth rate in some developing economies. This can also be attributed to the fact that companies move their production facilities from one place to another in search of cheaper labour once the workers in the previous country start demanding better wages.

***Growing disparity among the rich and the poor:*** 86% of the world's resources are said to be consumed by the richest 20% of the world population. This means that the poorer 80% only gets to consume 14% of the world's resources. This is a direct result of globalization according to some activists who believe that globalization only serves the rich whereas the poor have to face its disadvantages.

***Small scale industries face extinction:*** Small scale industries which are indigenous to a particular place face extinction as they do not have the resources or the power that the multinational companies have. As a result, these small industries are unable to compete with bigger companies and go out of business. An example is the bamboo furniture making industry in India. The manufacturers work out of their homes and work hard to make furniture out of bamboo. These workers cannot compete with large companies selling cheap plastic furniture and as a result, their industry faces extinction.

***Rapid spread of deadly diseases:*** Deadly diseases such as AIDS or other communicable diseases can spread at very fast pace via travelers or due to other means as a direct consequence of globalization.

### **Conclusion:**

Globalization has increased real wages for people in Western economies by making products cheaper or reducing the pace of price increases. If the typical goods that every household purchases had followed domestic rather than international price developments, consumers would have been poorer and saddled with products of lower quality.

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## A STUDY ON CUSTOMER AWARENESS AND ATTITUDE TOWARDS SOCIAL MEDIA MARKETING IN TIRUNELVELI

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**ABSTRACT:** Social media is changing the way information is communicated to and from people around the world. The rapid use of social media such as blogs and other social networking sites and media-sharing technology is changing the way firms respond to customer's needs and wants and changing the way they respond to their competitors. Marketers now have the opportunity to engage in broader and more innovative forms of online mass media communications by using the social media marketing tools. Social networking programs group individuals with interests, hometowns, employers, schools and other commonalities. Social networking is also a significant target area for marketers seeking to engage users.

**Keywords:** social media marketing, customer awareness and customer attitude

**INTRODUCTION:** Social media such as Facebook, Twitter and YouTube are dynamic tools that facilitate onlinerelationships. It is a relatively low-cost form of marketing and allows organizations to engage in direct and end-user contact. Given the choices made available to customers and the influential role of social media marketing, the brands and customers have a changing role to play in the organization's strategy in that they now have an economic impact. Brands influence customer choice. Customers influence other customers. These chains of events affect repurchases, which further affect future earnings and long-term organizational sustainability.

### OBJECTIVES

1. To explore the concept of social media marketing, customer awareness and attitude.
2. To measure the customer awareness of social media marketing.
3. To study the customer behavior towards social media marketing.

### RESEARCH METHODOLOGY

**Research Type:** Empirical Research

**Type of Data/Data Source used:** Both Primary Data and Secondary Data were collected. The present study is based on **primary** and **secondary data**. Primary data was collected from 50 online using respondents through questionnaire method. Secondary data was collected from newspapers, magazines, journals, and various related web-sites.

**Tools used:** Percentage analysis and weighted average are used for the present study.

**Study period & area:** The present study is conducted from January 2018-May 2018 in Tirunelveli, Tamilnadu.

**CUSTOMER AWARENESS:** Customer awareness, which refers to a buyer's knowledge of a particular product or company, allows the buyer to get the most from what he buys. Customers can make well-informed choices about what to buy and how much to spend when they have product information. Customers benefit from knowing their rights and reviewing alerts and warnings.

**CUSTOMER ATTITUDE:** Customer attitude is a composite of three elements: cognitive information, affective information, and information concerning a customer's past behavior and future intentions. In other words, attitude consists of thoughts or beliefs, feelings, and behaviors or intentions towards a particular thing, which in this case is usually a good or service. For example, you may have a very positive view of a particular sports car (for example, you believe it performs better than most), it makes you feel good, and you intend to buy it.

**SOCIAL MEDIA MARKETING:** Social media marketing is the use of social media platforms and websites to promote a product or service. Although the terms e-marketing and digital marketing are still dominant in academia, social media marketing is becoming more popular for both practitioners and researchers. Most social media platforms have built-in data analytics tools, which enable companies to track the progress, success, and engagement of ad campaigns.

## ANALYSIS & INTERPRETATIONS

**Table 1: Demographic Profile of Respondents**

Particulars	Classification	Percentage
<b>Gender</b>	Male	50.0%
	Female	50.0%
<b>Age</b>	Below 25	34.0%
	25-35	24.0%
	36-50	20.0%
	51-60	22.0%
<b>Qualification</b>	HSSC	14.0%
	Graduate	22.0%
	Post Graduate	24.0%
	Professional	40.0%
<b>Income</b>	Dependent	20.0%
	Less than ₹ . 10,000	10.0%
	₹ . 10,001-₹ . 20,000	24.0%
	₹ . 20,001-₹ . 30,000	14.0%
	₹ . 30,001-₹ . 40,000	14.0%
	Above ₹ . 40,001	18.0%

**Source: Primary Data**

The above table depicts that in the gender category, among total 50(50%) respondents, 25 of the respondents are male and 25(50%) of the respondents are female. 17(34%) of the respondents belong to the age group of below 25, 12(24%) belong to 25-35, 10(20%) belong to 36-50 and 11(22%) belong to 51-60 years of age. 7(14%) of the respondents are up to higher sec school, 11(22%) of them are undergraduate, 12(24%) of them are postgraduate and 20(40%) of them are professionals. 10(20%) of the respondents are dependent, 5(10%) of the respondents earn less than ₹ . 10,000 per month, 12(24%) earn between ₹ .10,001-20,000 per month, 7(14%) earn between ₹ .20,001-30,000 per month, 7(14%) earn between ₹ . 30,001-40,000 per month and 9(18%) of the respondents earn above ₹ .40,001 per month.

**Table 3: Respondents active awareness towards Social Media Marketing**

S.No	Actively Aware Of Social Media Marketing	No of respondent	% of respondent
1	Yes	32	64.0%
2	No	18	36.0%
	Total	50	100.0%

**Source: Primary Data**

The above table states that 32(64%) of the respondents are actively aware of social media marketing and 18(36%) of the respondents are not actively aware of social media marketing. It is concluded that majority of 64% respondents are actively aware of social media marketing.

**Table 4: Attitude of customer towards social media marketing**

S. No	Social media marketing is	Frequency					Weighted score	Rank
		Strongly agree	Agree	Uncertain	Disagree	Strongly disagree		
1	Reliable	65	96	39	-	-	4	I
2	Useful	50	124	21	4	-	3.98	II
3	Satisfactory	35	116	42	-	-	3.86	III
4	Appreciable	35	108	36	8	-	3.74	IV

**Source: Primary Data**

From the above table it is inferred that on the basis of attitude towards social media marketing, Reliable is at rank I with the weighted score of 4 followed by Useful at rank II, Satisfaction at rank III and Appreciable at rank IV with the weighted score of 3.74.

## SUGGESTION

- ✓ Majority of Internet users are aware of social media & they are using it also, so it can be the best tool for brand promotion if used efficiently.
- ✓ Social media marketing makes the customers aware of various brands. So it is a right choice to use the social media as a tool for marketing.
- ✓ All the respondents are not actively aware of social media marketing. To make them actively aware, the marketers should use new strategies and attractive advertisements.
- ✓ Social media being a social platform there will be positive as well as negative comments about the products or services. The marketers should think about how to avoid the negative comments and thereby avoid losing customers.
- ✓ By attracting more customers to join the online community of their own brand, the marketers can make the customers informed upto date about their product or service.

## CONCLUSION:

The purpose of the research is to analyze the “Customer awareness and attitude towards social media marketing in Tirunelveli” which is found to be positive and all objectives are satisfied with the collected data. Social media is an effective tool for marketing nowadays due to the usage of internet by a large population and positively related to consumer purchase reaction. So each and every organization are establishing itself virtually to cater the needs customer in most convenient manner. The frequency of spreading the message is also very fast and economical via social media.

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## THE IMPACT OF GREEN MARKETING ON CUSTOMER SATISFACTION AND ENVIRONMENTAL SAFETY

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### Abstract

Green revolution, going green, environmental protection, sustainable life style, sustainable development, protecting our earth and many more have become a natural phenomenon in our everyday life. Green marketing is a tool used by many companies in various industries to follow this trend. There have been a lot of literature review on green marketing over the years, this paper analysis the impact of green marketing strategies on customer satisfaction and environmental safety using comprehensive literature review. As a result, this paper can be used by researchers who need to find out the impact of green marketing on customer satisfaction and environmental safety.

**Keywords:** Green Marketing, Consumer Satisfaction, Environmental Safety.

### Introduction

In the last decade, consumers have become more enlightened on environmental issues. Green marketing refers to selling product or rendering services based on environmental benefit. It came into existence in late 1980s and early 1990s. Green marketing is growing rapidly and consumers are willing to pay a lot for green product. There have been little analysis of the impact of this new market on the consumers and the environment so far. Green marketing affects all areas of our economy, it does not just lead to environmental protection but it also create new market and job opportunities. Companies that are environmental stewards stand a chance of gaining many satisfied and loyal customers.

### Green Marketing

The American Marketing Association held the first workshop on ecological marketing in 1975. 1980 was the first time green marketing came into existence. AMA defines green marketing as the marketing of products that are presumed to be environmentally safe it incorporates several activities such as product modification, changes to production processes packaging advertising strategies and also increases awareness on compliance marketing amongst industries. Business Dictionary defines green marketing as promotional activities aimed at taking advantage of changing consumer attitude towards a brand. These changes are increasingly being influenced by a firm's policies and practices that affect the quality of the environment and reflect the level of its concern for the community. It can also be seen as the promotion of environmentally safe or beneficial products.

## **Green Marketing and Sustainable Development**

According to the World Commission on Environmental Development in 1978 Sustainable Development is “meeting the needs of the present without compromising the ability of the future generations to meet their own needs”. The common theme throughout this strategy of sustainable development is the need to integrate economic and ecological considerations in decision making by making policies that conserve the quality of agricultural development and environmental protection. This is what the end product of green marketing is environmental protection for the present and the future generation. The development of energy efficient operations better pollution controls recyclable and biodegradable packaging ecologically safe products are all part of green marketing which also leads to sustainable development.

### **Green Marketing in terms of Price Product Place and Promotion:**

Green Marketing begins with ‘green design’. Product design constitutes an active interface between demand and supply. Super concentrated laundry detergents are associated with energy saving reduced packaging space and money. The product itself has to be made in such a way that it satisfies consumer and manufacture’s needs. For ecologically sustainable products to be successful green branding attributes have to be efficiently communicated. Most buyer decisions are influenced by the labeling, that states all that makes the product green compliant. The price of green product has to be affordable for the customer to encourage purchase. Industrial differentiation works only when products reduce client’s cost. Most buyers are influenced by advertisement that reflects a company’s commitment to environment. Companies that do green advertisement that tend to portray an image of environmental friendliness influences their customer purchase decisions. Consumers love to associate themselves with companies that are environmental stewards. When a company communicates this through their advertisements, promotions, publicity and corporate social responsibilities, they are sure to get many loyal customers. Green distribution is a very delicate operation. Customers must be guaranteed of the ‘Ecological nature’ of the product. The green environment is a constantly regulated environment and as such high level of compliance is necessary when carrying out distribution of green products. This is a common procedure in the united state.

### **Stakeholders in Green Marketing Strategy**

Based on marketing literature, stakeholders play one of the most influencing roles in any organization and market. They influence all aspect of green strategy also in areas such as purchase of green product, nature of the product, the packaging, advertisement, promotion and also Green awareness programs. When a particular company wants to ‘go green’, the stakeholders are at the fore front of their green marketing strategy. Jaime Rivera-Camino said that stakeholders in green marketing include the plant, various animals, plant species and the future generations.

### **Customer Satisfaction and Green Marketing**

Customer satisfaction has been defined in two basic ways as either an outcome or as a process. As an outcome satisfying the end state resulting from the consumption experience. As a process it is the perceptual evaluative and psychological process that contributes to satisfaction. The definition is varied with regards to their level of simplicity which includes:

- Product satisfaction.
- Satisfaction with the purchase decision experience.
- Satisfaction with the performance attributes.
- Satisfaction with the store or institution.
- Satisfaction with pre-purchase experience.

Marketing literature suggests that there is a relationship between customer satisfaction and loyalty. Satisfaction leads to attitudinal loyalty. It could be seen as the intension to purchase.

Satisfaction is an outcome that occurs without comparing expectations. Customer satisfaction could also be defined as an evaluative response to perceived outcome of a particular consumption experience. . It is an overall judgment on satisfaction, based on the assumption that satisfaction is the outcome of service quality. Many Authors believe that customers have a high level of involvement regarding environmental issues as a consequence of growing environmental consciousness. Studies have shown the significant influence of environmental knowledge and consciousness on consumer environmental attitude. Consequently, companies that communicate their 'green product' in their packaging, advertisement or manufacturing process, gain satisfied customers. Because of the green trend, companies that fail to 'go green' are not failing to fail in their industry. Customers want to associate themselves with companies and products that are eco-friendly.

### **Environmental Safety**

Environment is simply our surrounding. The increased awareness on environmental issues is as a result of increased publicity on the media on issues such as, the warring off of the ozone layer and increased pollution of the environment by industries. Customers have become concern about their everyday habit and the impact it has on their environment. Managing environmental safety issue is highly challenging, time consuming and expensive. There are many laws on environmental safety that have made companies liable to any wrongdoings. These laws cover areas such as, harmful pollution, managing of hazardous materials and soon. As a result, several hazard controls pollution control and prevention programs are held in different parts of the world on emergency procedures, contingency planning and employee training. Similarly, many regulatory bodies and acts are set to ensure environmental safety and protection, some of which include, OSHA (Occupational Safety and health Act), CERCLA ( Comprehensive environmental Respond Compensation liability Act), TSCA (Toxic Substance Control Act), HMTA ( the Hazardous Mate-rial Transportation Act), FIFRA ( Federal Insecticide, Fungicide and Rodenticide Act), FFDCa (Federal food, Drug and Cosmetic Act, Clean Air Act, Clean Water Act, GHS (Globally Harmonized System of Classification and labeling of Chemicals).

Environmental Safety is not an easy task to implement. Implementing the GHS standardization policies of a single frame work of the classification and labeling of chemicals so hazards are consistently defined across different national jurisdiction is beneficial but highly challenging, especially in countries like U.S, Japan and Korea that have multiple regulatory authorities. EH&S (Environmental Health and Safety) regulatory compliance and CSR (Cooperate Social Responsibility) initiative throughout the supply chain can help promote and sustain ongoing improvement within an organization. These improvements will help the company achieve regulatory compliance and position itself as a socially responsible company.

### **Discussion**

There is now a real sense that environmental protection is highly necessary. Everyone believes a green life is a better and healthier life for present and future generation. Most consumers' spending pattern shows that they have a desire for brands that 'go green'. Consumers not only want to buy their products but are willing to pay more for it. Based on research, 70 percent of some 2000 people in US, UK, Germany, the Netherlands, Australia and Japan are willing to pay a premium for energy alternatives such as, wind and solar power. Consumers are motivated to buy from companies that are eco-friendly in the production. When a company display's the green logo on their product, it shows that their product or services stands out from the crowd and this gives them a competitive edge. Consequently, most customer buying decisions are influenced by green product label like the US energy star logo, Green label in Thailand, Korea Eco label and much more.

### **Conclusion**

Green marketing is a tool for protecting the environment for the future generation. it has a positive impact on environmental safety. Because of the growing concern of environmental protection, there is an emergence of a new market which is the green market. For companies to survive in this market, they need to go green in all aspect of their business. Consumers want to identify themselves with companies that are green compliant and are willing to pay a premium for a greener life style. As such, green marketing is not just an environmental protection tool but also, a marketing strategy.

## **ENTREPRENEURSHIP IN RURAL AREAS**

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### **Abstract:**

From the 1960s onwards, India has had a population growth of around 23% per decade resulting with current population of more than 1.2 billion. Ours is the second country in the world after China to cross this mark. Half of the population in India is under 25 years of age and the percentage of literates to the Indian population is around 76%. This is an immense task ahead to provide meaningful employment to those ever-growing populations. Also, the national employment pattern has undergone considerable change over the years. The agro-sector has witnessed a slide in employment from 64 to 54%, whereas opportunities in manufacturing and service sectors have gone up from 15 to 18% and 20 to 27%, respectively, which is a clear indication of the employment future of the country.

According to the 'Global Employment Trends for Youth 2004' report of the International Labour Organisation (ILO), Geneva, a large number of (42 million) unemployed in India comprises the youth. Days have gone when a higher secondary qualification or a graduate could fetch a job. There are over 99.54 lakh students enroll in higher education in India at present. India produces 36 lakhs graduates every year. The 1400 engineering colleges alone in the country produce 4.5 lakhs graduate annually. However, to create and provide jobs to such a large population will not be easier either for the government or the private sector. Therefore, the need of the hour is to encourage job creator rather than job seekers through entrepreneurship. Inculcation of entrepreneurial spirit among youth can resolve this enormous problem on the one hand and bring about speedier development of rural areas on the other side.

For a country like India where unemployment is a major problem, entrepreneurship can prove to be a gainful employment opportunity for our educated youth. Entrepreneurship is a strategy which is creating prospects through training, monitoring and providing other kinds of support system. Entrepreneurship is not inborn but can be developed through appropriate education, skills development and guidance. Despite the serious need to create opportunities for the unemployed, entrepreneurship is one sector which has not been given the right focus as yet. Even the few institutes imparting entrepreneurship education are more focused on producing managers than entrepreneurs.

Some institutes offer short-term courses of 3 days to 4 weeks duration training and research programmes. But the scale on which entrepreneurial behaviour is needed to be enhanced among youth of present times, such courses fall short of expectations and effectiveness. Awareness generation, entrepreneurial skills inculcation and survival mechanism to cope

with ambiguous market fluctuations is the need of the hour for making dent in the burgeoning problem of employment and rural farm distress situations. Today agriculture in general is not in good health. National commission on farmer report, 'Jai Kisan—A National Policy for Farmers', states agriculture needs an all-round boost by providing farmers the necessary credit and marketing back up. Only this can save them from starvation and suicide conditions.

Warning that there was "no time to relax", the report says if agriculture was neglected, the country could revert back to the times of "ship to mouth" existence, depending on imports to meet food requirements. "If agriculture goes wrong, nothing else will have a chance to go right. If conversely, agriculture goes right, the vision of a hunger and poverty-free India can become a reality, sooner than the time-frame set under the UN Millennium Development Goals".

Dr. MS Swaminathan, Chairman National Commission on Farmers suggested one of the solutions to the present crisis was the creation of more jobs in the non-farm sector, with a massive rural non-farm livelihood initiative on the pattern of the township and village enterprises of China. He gave a call to take about 20 million people from farm to non-farm sector by 2010 by integrating small farmers agribusiness centres, food parks, etc. into rural non-farm livelihood initiative to provide employment in rural areas. This article highlights basic issues having bearing on country's employment scenario, needed interventions and possible outcomes through entrepreneurial efforts.

### **Unemployment Scenario in India:**

Unemployment is one of the basic problems the world is faced with. Estimates of the total number of people unemployed or under-employed in India vary from 50 to 100 million. Unemployment is the key link in the food security issue in the society these days. Unless a person is employed, he or she may not have the purchasing power to buy enough food for his or her family, though the food supplies may be abundant in the society and the market.

The employment growth rate is lower than the growth of the labour force rate and also, the division between these two has grown over the period. The employment growth rate being less than 1% during the major part of the last decade, accordingly growth of employment decreased from 2.82% in 1972-73 to 1.15% in 1987-88. It was only 1% during the 1996-97 and continuously decreasing.

Jobless growth is joyless growth as termed by Dr. MS Swaminathan. The most worrisome issue is the near jobless growth of many sectors in the economy, arising mainly from the increased capital intensity of many sectors, including the unorganized sectors. Further, the share of organized sector in the total employment is less than 10% and has decreased over time, pointing out the imperatives of employment generation in the informal sector. Our education system also has not resulted into employable human resources. According to an estimate given by NSSO, around 118 million youths are unemployed who are in the age group of 15-20 years. Out of these, more than 60% are educated.

Many economists believe that the way to solve the unemployment problem in general, is through higher economic growth, but this is not universally true as growth can be 'jobless' and being propelled by the use of capital-intensive technologies that enhance productivity growth. Industrialisation, mechanization and more use of innovative technologies requires less people to do the same job. For example, the robotics has changed the way car frames were earlier welded by workers.

Today automatic robots are performing the same job much faster and with high level of precise productivity. The direct labour deployment in hi-tech industry is decreasing. Mechanised conveyer system has reduced the need for labour. The effect of mechanisation on employment is more visible in agriculture sector, be it ploughing, sowing, weeding, irrigation, harvesting, transportation, every activity is performed mechanically drastically reducing employment potential in this sectors which directly or indirectly support two-thirds population of our country.

In developing countries like ours, only labour intensive techniques will absorb more workers and the variety of skills that the labour force possesses can be utilized. In our case, a large proportion of unemployed are young and many due to poverty, have dropped out of schools and are doing petty farm jobs instead of having a proper long-term employment.

Many do not have any 'employable' skills. But there are also thousands of educated youth who are finding it difficult to find jobs because they lack job oriented skills. The skills like critical thinking, effective team playing, and multi-tasking, multilingual and positive customer orientation are demanded by industries and other multinationals rather than just rote learning and rigid attitude.

### **Shrinking Agricultural Fields:**

Population growth, rapid urbanisation and industrialisation have resulted in decline in average size of holding and per capita land availability. If we see the population figures, it was 361 m in 1950-51, 439 m in 1960-61, 548 m in 1970-71, 683 m in 1980-81, 846 m in 1990-91, 1000 m in 1999-2000 and by 2020 India's population is like to be about 1300 m.

Comparing that to food grain production as depicted in Table 6.1, we can conclude that it will be difficult in the years to come to properly feed out total population. The rate of food grain production is not increasing the way we are witnessing growth in nation's population.

The number of small holders, encompassing small (1 to 1.99 ha), marginal (0.5 to 0.99 ha) and sub-marginal (less than 0.5 ha) increased from 49.1 m holders in 1971 to 83.4 m farm holders in 1991. The average size of land holding in India which was 2.28 ha in 1970-71 reduced to 1.55 ha in 1990-91 due to steady increase in number of families and almost no expansion of agriculture land.

It has policy implications towards farm efficiency as an inverse relationship of productivity and farm size group has been found. It may also be noticed that land-man ratio has declined

from 0.400 ha in 1971 to 0.258 ha in 1991 for all farm size groups and therefore, the pressure on land to attain household food security is further intensifying.

There is continuous fragmentation of land due to ownership multiplication and division of joint families into smaller nuclear families; resulting in low per capita availability of land. The land to man ratio in our country is becoming very narrow. The employment situation in rural areas is rather more alarming in view of the shrinking agricultural land area.

Due to low land-man ratio, more and more farmers and their children are finding themselves out of work. Increasing influence of education has also created a higher need for jobs amongst the rural masses. After finishing their education, rural youth also line up in front of employment exchange for seeking jobs.

Although they have an option of starting their own enterprise but this option is usually ignored by them and they join the long queue of job seekers in front of offices. Sometimes they have to accept those jobs also which are not in accordance with their qualifications and experience. Thus unemployment and underemployment both are in existence.

A large number of studies have clearly brought to light that the rural youth are serious victims of frustration, cynicism, goallessness, normlessness and misanthropy largely due to lack of employment opportunities. Their energy is not channelised in a positive direction. The situation has led to alarming increase in the rate of migration from rural areas to cities.

If it continues uncontained, only a few years from now, it will not only create chaos in cities and towns, but it would also destroy the socio-cultural-fabric of rural India. Hence, even if agricultural productivity of India improves, a lot needs to be done in other aspects also for attaining economic prosperity and proper development of the rural India.

Many years ago, Mahatma Gandhi wrote in “Harizan” issue dated 29th August, 1936, “If the village perishes, India will perish too. India will be no more India. Her own mission in the world will get lost.” He gave much emphasis on village industries and visualised village as a self-contained, independent and fully functional unit of Indian society.

Fulfillment of his vision and much of the problems which have arisen because of lack of gainful employment opportunities in rural areas can be tackled effectively if village industries are developed and agriculture moves from being just a way of life, i.e., culture to become a dynamic entity, i.e., agribusiness. Growth of village industries based on agriculture in rural areas has also been given priority by the government and policy makers in latest plans.

### **Enabling Policies for Entrepreneurship Development in Rural Areas:**

Facilitating the flow of information on jobs and markets for products, e.g. through publications and through the establishment of NGOs and other organizations that can provide such services. Local economic development programmes need to be inclusive, and ensure that the urban poor benefit from them. Then equally important is the issue of providing practical job training.

The ability of the poor to benefit from growth requires good basic education and can be enhanced through job training programmes. Cities can organize job training programmes and workshops in collaboration with the private sector and central government to enhance the skills of the labour force.

Facilitating childcare to enable women to work, governments can initiate simple and cost-effective programmes with the help of NGOs and community-based organizations (CBOs). These child-care programmes can be supported with modest subsidies. Cities must ensure basic hygiene and safety through advisory services and minimal regulations.

Community day-care centres started in Latin America are an example for such programmes, supporting the sectors that have higher employment generation capacity. For example, the construction sector (including housing and infrastructure) accounts for between 40 and 70% of gross fixed capital formation in developing countries. It also tends to be labour intensive. Therefore, both national and city level policies should be designed to eliminate factors that may impede development of the construction sector.

Lack of financing mechanisms for both developers and homebuyers and undeveloped land markets can easily impede development of construction activity. Labour-intensive construction methods, like self-help housing, can also be supported. Government support of formal housing construction programmes, as well as self-help housing (which is more labour intensive), would boost employment and investment.

Cities can also take a role in the creation of short-term employment, e.g. through public works programmes. Such programmes typically address urban infrastructure deficiencies through small works investments. Although the jobs created are only short-term, such programmes provide temporary supplements to income and promote small-scale entrepreneurs.

### **Conclusion:**

Way from agriculture to agribusiness and rural entrepreneurship development will stop migration to cities. Increasing population in cities can also be stopped and rural people will get employment in rural areas itself. Hence, this will help in maintaining villages as dynamic entities while reducing the chaotic conditions in cities and put a stop to ever increasing boundaries of townships.

This will also help in shifting the economic power to rural areas and will be really a step towards decentralization of power. Rural manpower will be utilised by rural industries. Rural income can be increased which will pave the way for real development to occur in rural areas. Exploitation of farmers by traders and middlemen can thus be avoided. Agro enterprise can help in achieving a balanced growth and development which will be eco-friendly. Misuse and over-exploitation of natural resources will be minimized. Transportation costs as well as post-harvest losses of perishable commodities can be reduced if agro-industries are in rural areas.

Nowadays, most of the processing of agricultural products is being done in cities which means farmers have to bear the cost of transportation. This is another thing which makes farmers frustrated. If agro-industries are developed in villages, a cycle can be developed whereby “agricultural products” can be utilised by these industries and also some enterprises can produce products which can be utilised in farming.

Enterprises in rural areas will improve their infrastructure and will have a boosting effect on other aspects like transports, roads, availability of products, economy, etc. Thus, it will result in overall development of these areas. Employment opportunities in rural areas will be able to utilize the energies of rural youth and thereby lessen the social evils and mischief in the villages.

Hence, it will pave the way for developing a healthy society in rural areas. Thus, micro-enterprise promotion by providing training inputs to farmers, infrastructural support and micro-credit availability will make a dent in the vicious cycle of poverty, unemployment and scarcity in rural areas. It will help in fostering rural development and will help the majority of our population to have secure livelihood.

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## **TECHNOLOGY IMPACT ON HUMAN RESOURCE**

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### **ABSTRACT:**

Strength of a nation is now measured based on the level of technology it possesses and with the “technovation” technology and innovation is the key for growth of the organization. It is the single most important factor that drives organization. Organizations are likely to sustain that are able to identify consumer preferences, predict market trends, innovate new products and produce world class product and services. In this scenario, there is a need to clearly identify new technology, modern manufacturing processes, ensure quality in production and improve skills of the employees so that they are able to adapt to new environment. By doing so organizations are expected to improve upon their knowledge management function. It is therefore essential to understand new technology paradigm and dovetail skilled human resource in the process to achieve human factor engineering to enable quality product and services are rendered to the society. It is in the light of the above; HR functions are required to be seen to meet the impact of technology. The article examines the current trend in new technology and development of human skills in its light.

**Keywords:** Organizations, Technology, HR Functions, Human Resource.

### **INTRODUCTION**

In the dynamic business world, competition is inevitable. Yesterday's best organisations disappear from today's list of the best. The name of the 'fortune five hundred' companies listed every year, reflects how competition effects an impact on organisations. Gone are those days when certain excellent organisation used to have a 'life cycle of excellency' for a very long period. One of the secrets of success for continuous development in an organisation is the way in which the employees of it are treated. Top ranking companies not only build their company meticulously but also then employees. Such companies strongly believe that the employees in their premises are the most valued part of the company. Indeed, it is those who are its permanent associates, and it is also the employees who serve the organisation with their work, talent, creativity and drive. Excellent organisations do not aim to achieve one time profitability, but they focus on excellence in every aspect of business inclusive of people, technology and performance and they try to maintain it at an optimum level.

Characteristics Of Human Resource Management.  
Challenges for Human Resource Development:

- a. Changing workforce demographic
- b. Competing in global economy
- c. Eliminating the skill gap
- d. Need for lifelong learning

e. Need for Organizational learning

**Objectives of the Study:**

1. To know the functions to be performed by HRM in corporate sector.
2. To know the role of HRM in current scenario
3. To know the future challenges before the managers.
4. To know the emerging HR trend in India.

**Review of literature:**

**Dany et al, (2008)** The natural resources, technology and capital used to be the key factors to determine the competitive advantage of the firms of one nation over the other nations, human resource today in modern times have become the most important resource for the firms to obtain strategic advantage over the other firm.

**Mesch, (2010)** This is because the managers in both the public and private organizations regard the human resources of their organization as its major source of sustaining competitive advantage by having the 'best of the best'. Human resource system place for recruiting selecting, motivating and efficiently manage their people. Furthermore, among all the organizational factors which contribute to organizational performance, the human resources are now regarded as the most fundamental factor.

**Bekcer & Gehart, (2011)** As a result of these changes in the global economic environment business strategy, the field of human resource management is rapidly changing more than ever today.

**Collins and Smith, (2012)** Recent researches on HRM show strong and positive relationship between HRM practices and organisational performance. such as highly selective staffing, incentive compensation, and training were positively linked to organizational performance.

**FUNCTIONS PERFORMED BY HRM IN CORPORATE SECTOR:**

**1) Human Resource Planning:**

In HR planning function, HR department collect and analyse the information in order to forecast human resources supplies and predict human resource needs.

**2) Job Analysis:**

In job analysis, HR department describes the nature of Job and specify the human requirements such as skills and experiences needed to perform it. Here, Job description tells about the work duties and activities of employees.

**3) Recruitment:**

This is most basic HR function. There are several elements of this task like job-description, advertising the job postings, screening applicants, conducting interviews.

**4) Selection:**

In the selection function, the most qualified applicants are chosen from the list of those who attracted to the organization by recruiting function. On selection, HR functioning decide which applicants to select and which to reject for the given job in developing and administering methods.

### **5) Orientation:**

Orientation helps the new employee to adjust himself to the new job and the organization. It covers the aspects like new job, including pay and benefit programme, working hours and company rules and expectations.

### **6) Training & Development:**

Training is provided to the new employees to help them transit into new organisational culture. Many HR departments also provide leadership training and professional development. Leadership training is for newly hired and promoted supervisors and managers on performance management and employee relation matters. Professional development opportunities are for employees looking for promotional opportunities and negotiating salaries and benefits.

### **7) Benefits and Compensation:**

Compensation and Benefits function can be handled by one HR specialist with dual expertise. It covers the aspects like competitive pay practices, health insurances, retirement saving fund, incentive and premium plans, bonus policy etc.

### **8) Career Planning:**

Career planning is related with the desire of many employees to grow in their jobs. It assesses the Individual employee's potential for growth and advancement in the organization.

### **9) Ensuring Legal Compliances:**

HR has to be aware regarding all the mandatory laws and policies of employment practices, working condition, tax allowance, required working hours, overtime, break time, minimum wage etc. as non-compliance can affect productivity and ultimately profitability of the company.

### **10) Labour Relations:**

HR Manager is intended to reduce strifes, promote industrial peace, provide fair deal to workers and establish industrial democracy with the help of sufficient communication system and co-partnership. It includes negotiating with unions regarding wages, serving conditions, solving disputes and grievances.

### **11) Record Keeping :**

In record keeping, the personnel manager collects and maintain information concerned with the staff of the organization. It includes application forms, health and medical records, seniority lists, earning and hours of work, absence, turnover and other employee data.

### **12) Safety:**

One of the main functions of HR is to support workplace, safety training and maintain federally mandated logs for workplace injury and fatality reporting. In addition, HR safety and risk specialists often work closely with HR benefits specialists to manage the company's workers compensation issues.

### **13) Motivation:**

HR department has to evaluate employee performance and devise an appropriate rewarding system to maximize the employee retention statistics and in still a sense of bonding among the organization and its employees.

## **ROLE OF HR MANAROLE OF HR MANAGER IN CURRENT SCENARIO :**

- a. To develop thorough knowledge of corporate culture plan and policies.
- b. To maintain and develop HR policies.
- c. To act as internal change agent and consultant.
- d. To act as a mediator by balancing the aspirations and requirements of company and individuals.
- e. To focus upon employee retention.
- f. To actively involve in company's strategy formulation.
- g. To try to get things to happen better, faster & cheaper
- h. To make effective communication between individuals and groups both.
- i. To assess the impact of HRD practices & programmes
- j. To provide support to managers in case of disciplinary issues by counseling and guidance.
- k. To help employees to assess their competencies, values and goals so that they can identify, plan and implement development plans.
- l. To coordinate the implementation and administration of HR policies.
- m. To enable the individual to work in new situation.
- n. To provide counsel and assistance to employees at all levels.
- o. To design and develop structured learning programs and material to help to accelerate learning for individuals and groups.
- p. To administer all employee benefit programs with conjunction with the Finance & Administration Department.
- q. To create commitment among the employees who help the organization to meet the customer need.

## **FUTURE CHALLENGES IN HR:**

### **1) Age of Information & Knowledge:**

Work which is performed in factories earlier has been replaced by work in offices at computer terminals. Now people has been working with Ideas and concepts instead of things. Organizational effectiveness depends upon the attracting, utilizing and retaining people.

### **2) Change Management:**

Change management represents a particular challenge for HR Managers. An intensified focus on training may be needed to develop added competencies to deal with change management.

### **3) Globalization:**

Globalization has extend the talent pool to almost every nook of the globe. HR professionals recruit candidates from various countries who speak different languages and practice customs differently. This brings challenge to HR policies regarding different concerns such as cultural and ethic sensitivity.

### **4) Increasing size of workers:**

Due to increase in size of organization, No. of people working in organization has also increased. Management of increasing workforce might create new problems as workers are becoming more conscious about their rights.

### **5) Attracting & Retaining Talent:**

Today, IT companies are facing a shortage of knowledge workers because the rate at which they lose employees almost double the rate at which they hire. A major proportion of the turnover issue is attributed to the movement of manpower to the “land of opportunities” USA.

### **6) Leadership Development:**

Across the globe leadership development has been identified, which expects that managers are equipped to take on leadership roles of the future. So that, the organization is viable in the long run.

### **7) Conducive work environment:**

Creating a work environment that boost employee morale and improves performance will continue to be a challenge for HR. HR staff have to be fully involved in the business and must be cognizant with team needs to be changed & improved.

### **8) Political Environment:**

Greater govt's interference in business to safeguard the interests of workers, consumers and public at large creates challenges for HR professions. Govt. may restrict the scope of private sector in certain areas in public interest.

### **9) Empowering Employees:**

Empowering is creative distribution of power. It is shared responsibility. Empowering enables people to use their talents and capabilities, foste accomplishment, invest in learning, find the spirit in an organization and build effective relationships, informs, leads, coaches, serves, creates & liberates.

### **10) Challenges of Merger & Acquisitions:**

Merger & Acquisition are being accepted as one of the most effective technique to gain competitive advantage over other organizations. HR professionals have to perform certain activities like creating transition teams, managing the learning process, recasting the HR department itself, identifying and embracing new roles for HR leaders, identifying and developing new competencies.

### **11) HR Effectiveness Measurement:**

How can improvement happen without the right tools to measure HR effectiveness. As with many other areas of profession, this profession has also need to be able to measure results in terms of positive influences on business.

### **12) Management of human relations:**

Management of human relations in the future will be more complicated than it is today. Many of the new generation employees will be more difficult to motivate than their predecessors. This is due to change in value system coupled with rising educational levels. Unquestioning acceptance of rules and regulations.

## **IMPACT OF TECHNOLOGY ON HUMAN RESOURCE:**

The basic objective of ergonomics is to properly balance the anatomical, physiological, perceptual and information processing capabilities and limitation of human operators against the requirements of tasks, equipment, tools and machines in work situations. Ergonomics or

human factor engineering is concerned with achieving the best fit between human skills and technology. It utilizes results and insights from psychology, anatomy and physiology with that of machines and tools to achieve optimum output. It focuses on the scientific study of human capabilities, to work performance. While doing so, it takes into considerations the environmental severities like heat, fumes, vibrations, and fatigue to human mind and body. Technology is a systematic application of organized knowledge to practical tasks. In recent days technology has been developed beyond anybody's comprehension. Technology has led to reduces distances, explore universe, map any place on the earth, explore genetical issues and produce product and services that give leisure to human beings. The effect of technology on human resources is as under:

1. Jobs have been upgraded hence an enhance level of intellect is now required to handle most of the jobs hither to handled by unskilled or semi-skilled labour.
2. Highly technical jobs have resulted in displacement of people unless they have kept pace with the technological development.
3. For those employees, who pick up and acquaint themselves with new technology, the job will be challenging and rewarding. Working class, in general, stands to gain through increased productivity, reduced prices an increased real wages - all by product of new technology.
4. Technology has attributed development and promotion of human relations. Introduction of team work, quality control teams are outcome of technology–human interface.
5. Job holders have become highly knowledgeable and hard core professionals. Organizations have become “techno-structure” having ideal combination of scientists, technocrats and management specialists.

## **FUTURE CHALLENGES OF HUMAN RESOURCES:**

### **1. Governance:**

Achieving legitimacy for dispersion of power, decision making and accountability.

### **2. Employment:**

Satisfying social needs for job creation and employee demands for secure and challenging employment.

### **3. Environment:**

Integrating restorative economics and sustainable development into the main stream of corporate competitive strategy.

### **4. Infrastructure Development:**

Building and maintaining physical and social infrastructure necessary for social and corporate success.

### **5. Public-Private Sector Roles:**

Working together to achieve a viable synergy for growth.

## **Conclusion:**

challenges of human resources experts, we have seen above ten very important scenario. In the first scene, we saw that the participative management culture has changed the role of the HR to a great extent. The HR no more can reign like a monarch over his personnel. He at times needs to bend, placate and be flexible to retain his personnel. In the

second scene we see that the competition for recruiting and retaining talents in an enterprise has given a very big bargaining edge to the employee. In the third scene we see that we can no more hire and fire people for every petty work in the enterprise. A large number of works have to be outsourced if we are to retain a competitive edge. In the fourth scene we see that the modern work force needs a lot more space and light; a lot more care and concern, a lot more appreciation and rewards. Finally they want the working Environment to be pleasant. In the fifth scene we see that the HR has to be dealing with various people speaking different languages, expressing different tastes and desires. Diversity of Work force demands that HR tunes oneself to work in multicultural environment. In the sixth scene we see an enormous change in Technology. It brings along with it numerous changes in the routine works of the HR. The whole process has been overhauled. This demands constant updating and adjusting. In the seventh scene, we see that the employees cannot be seen as mere cogs in the wheel any more. They need to be trained to participate in the management efforts. Care has to be taken that their leadership is developed. In the eighth scene. In the tenth and the final scene the HR has to be acutely aware of the experiences the employees are going through working in the firm.

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## GREEN TECHNOLOGY'S IMPACT ON THE GLOBAL ECONOMY AND ENVIRONMENT

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### ABSTRACT

It is essential that an appropriate model of green building be used by the administrators and professionals. The global problems of environmental degradation have forced the society to rethink about the way of development and evolve the concept of sustainable development. Indeed, the new environmentally friendly technologies are fundamental to attain sustainable development. Various green initiatives are being taken to maintain and improve the quality of environment that might flourish on the new resource efficient and sustainable thinking society of the future. There is hope for international action in the application of science and technology to environmental concerns a hope born of the urgency of current environmental problems, of the new-found recognition of mutual environmental interests and of the fundamental role of science and technology in general and green technologies, in particular, in assessing and responding to environmental threats. This study aims to investigate the prima facie conjecture that there are problems to an evaluation on development of green building and energy efficiency in developed country with regard to the effectiveness of green building. These problems may explain why the main players are less responsive to the implementation and practice of the green building and energy efficiency.

**Keywords:** Green Technology, Energy Efficiency, Sustainable Development, Environment Protection

### INTRODUCTION

Green technology implies to a system that uses innovative methods to create environment friendly products. Mainly, it comprises of various everyday cleaning products, energy sources, inventions, waste, clothing and a host of others. Going green or using technologies that are friendly to the environment is among the many ways that countries are looking into in order to spur economic growth and improve the lives of its citizens. Green technology uses renewable natural resources that never depletes. Green technology uses new and innovative energy generation techniques. Green nanotechnology that uses green engineering and green chemistry is one of the latest in green technologies. One of the important factors for environmental pollution is the disposal of waste. Green technology has answers to that as well. It can effectively change waste pattern and production in a way that it does not harm the planet and we can go green. Among the possible areas where these creations and growth are expected to come from include green energy, organic agriculture, eco-friendly textiles, green building constructions, and manufacturing of related products and

materials to support green business. Because this is but new to the industry, it is also expected to attract new customers who will see the many advantages of using green technologies in their homes and others. Besides other forms of green technology in field of generation of energy are done by solar power and fossil fuel. These have no adverse effect on the planet and it won't replenish. So future generation can also benefit from them without harming the planet. This paper focuses on the advantages of green technology and the benefits that can be accrued out of it.

## **STATEMENT OF THE PROBLEM**

There are many problems that we are facing today as a result from the progression of technology. In the following section, main issues will be discussed. Technology has definitely helped advance our species further than we could have ever imagined. Technology has greatly improved the lives of many on Earth. It also has saved countless human lives, for example; putting expendable robots in harm's way instead of humans.

However, progress has come at a high cost. The first section will discuss a concept known as planned obsolescence, a subject that is not widely known due to the secrecy of manufacturers. The second section will talk about sweatshop labor, another concept not known to many. Companies try to keep sweatshop labor secret, so not much is known about what goes on in a sweatshop.

The subsequent will discuss the effects, or consequences of our consumer lifestyle; excessive e-waste, otherwise known as environmental waste. The effect on the environment, as well as the possible potential future will give the reader a better idea of what we are actually putting our planet through, and the danger of not changing before it is too late.

## **IMPORTANCE OF GREEN TECHNOLOGY**

Green technology, an environmentally friendly technology is developed and used in a way that protects the environment and conserves natural resources. A part of the renewable energy branch of the environmental technology movement, the green technology importance cannot be ignored. We have come to a point, where we need to pause and reflect on the growing green technology importance and why it is going to be important for humanity.

With many reasons behind green technology importance, perhaps volumes can be written and spoken on the subject. Whether it is the growing importance of green technology in the industry or at homes, it is certain that things need to be done fast. It does not take a rocket-scientist to state that mankind has to do something about clean environment and save energy resources.

Going green can only help us come out of the present tough situation. Before things turn for the worst, we should realize the green technology importance to solve this problem.

## **GOALS OF GREEN TECHNOLOGY**

The goals of green technology are many. To meet the needs of society in ways without damaging or depleting natural resources on earth is the main objective of green technology. The idea is to meet present needs without making any compromises. You have reached the right destination to know all about the goals of green technology.

Focus is being shifted on making products that can be fully reclaimed or re-used. By changing patterns of production and consumption, steps are being taken to reduce waste and pollution, as one of the important goals of green technology. It is essential to develop alternative technologies to prevent any further damage health and the environment. Speeding their implementation can benefit our environment and truly protect the planet. Explore the goals of green technology, introducing sustainable living, develop renewable energy and reduce waste.

## **CHALLENGES TO GREEN TECHNOLOGY ADOPTION**

Generally, green technology is more expensive than the technology it aims to replace, because it accounts for the environmental costs that are externalized in many conventional production processes. Because it is relatively new, the associated development and training costs can make it even more costly in comparison with established technologies. The perceived benefits are also dependant on other factors such as supporting infrastructure, technology readiness, human resources capabilities and geographic elements. Hence, what could be a feasible green technology in one country or region may not be in another. Adoption and circulation of these technologies can be constrained by a number of other barriers. Some may be institutional, such as the lack of an appropriate regulatory framework; others may be technological, financial, political, cultural or legal in nature.

## **ADVANTAGES OF GREEN TECHNOLOGY**

1. Does not emit anything harmful into the air
2. Can bring economic benefits to certain areas.
3. Requires less maintenance so you don't have to shell out alot of money to operate it
4. Renewable which means we will never run out.
5. Can slow the effects of global warming by reducing CO2 Emissions.

## **DISADVANTAGES TO ADOPTING GREEN TECHNOLOGIES**

- High implementing costs.
- Lack of information.
- No known alternative chemical or raw material inputs
- No known alternative process technology
- Uncertainty about performance impacts
- Lack of human resources and skills.

## **REVIEW OF LITERATURE**

Dr VandanaTyagi(2017), The Green economy has over the past few years become a central concept on the global sustainable development agenda. The concept was first mentioned in a British governmentcommissioned sustainable development report from 1989. However, it was only during the late 2000s" global economic crisis that green economy was brought to international attention as an economic recovery strategy focused on creating „green jobs" and tackling climate change and creating real investments. South Korea was the first country to declare „Low Carbon Green Growth" as its long-term national development vision, in 2008.

Olivia Bina (2013), The United Nations Conference on Sustainable Development (or Rio+20) was conceived at a time of great concern for the health of the world economy. In this atmosphere 'green economy' was chosen as one of two central themes for the conference, building on a burgeoning body of literature on the green economy and growth. This research examines the relationship and influence between the double crisis and the rise of 'greening' as part of the solution. The aim is to understand what defines and distinguishes the proposals contained in twenty-four sources on the green economy (including policy documents by international agencies and think tanks, and research papers), and what is the meaning and implication of the rising greening agenda for sustainable development as it enters the 21st century.

Ekonomika (2014), In the modern business environment, sustainable development is largely achieved through the implementation of the concept of the green economy, both at the global and national as well as at the corporate level. The motive for the application of this concept at the level of enterprise can be found in the numerous benefits and positive business experiences of companies that have already decided to take that step. Although there are different opinions regarding the character and direction of the following relation, it is stated that the most important reason for implementation of this concept is possible positive correlation with achieving financial performances and competitive advantage of the enterprise-implementator. One way of understanding this influence is through monitoring the implementation of environmental strategy, or through monitoring the process of environmental performance and social responsibility performance management.

## **CONCLUSION**

A growing number of market participants now take a dim view of hazardous substances, solid waste and the emission of greenhouse gases.. But this by no means grants But the real reason technology companies are examining their green practices is because of genuine market opportunities. Consumer demand for green technology products is on the rise. Government customers are increasingly mandated to purchase green where available, and the spectrum of products covered by such provisos is growing. As for business customers, if they demonstrate a return on investment in green products, then demand will materialise. Here, the greatest opportunities are in products that reduce energy consumption. Even so, a growing number of business buyers can be expected to be motivated by nothing more than the desire to be perceived as supporting environmental sustainability. So change is coming. The green

in technology products is being installed in the R&D phase. Products are being reconfigured to use fewer hazardous substances, require less shipping material, operate on less energy and promote end-of-life recycling. So in terms of environmental sustainability, the technology industries are embracing change. They are changing to avoid negative consequences or to meet green demand or to achieve both. Whatever their motivation, they are incontrovertibly shifting toward green.

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## **UNDERSTANDING THE YOUNG GENERATION WORKFORCE –THE ENTRY OF THE DIGITAL NATIVES, A CONCEPTUAL FRAMEWORK**

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### **ABSTRACT:**

Young generation who are transforming the present workforce with their unique character, skills and attitude is referred to as Digital Natives also known as GEN Zers. In this rapidly changing world it becomes important to develop knowledge in a new generation taking over the workforce is referred to as the Gen Z and it is essential to understand and adapt to the requirements of young generation in the organization. One of the major challenges that today's work force faces is 'generation shift'. Change in the work place has become inevitable as each generation faces various differences that will result in new challenges to the organization. Facing the differences among their employees is the ultimate task for all the employers. Management can deal with this task by understanding GEN Z-ers and their expectations and perceptions in the work place. The conclusion of this conceptual framework study highlights the people of Generation Z and some of the factors shaping GEN Z-ers in a work place and how the management adapts to their needs.

**Keywords:** Generation Z, preference, workplace, expectations.

### **INTRODUCTION:**

We live in a world of digital revolution. It is important to acquire and develop knowledge on the generation that is taking over the workplace popularly referred to as Generation Z, Gen Z-ers Gen Z, Net generation or Digital Natives (Addor, 2011) Generation Z has grown up in this unimaginable different world which is a-turn away from that of their parents and grandparents, as it is filled with internet and social media. GEN Z-ers prefer smart way of working, their perceptions are different and their view points are unique compared to the earlier generation referred to as the 'Millennials'. Multitasking has become a common characteristic among Generation Z (Darla Rothman, 2014), they are well capable of doing a number of tasks simultaneously but the drawback is that the level of attention given for each task is not sufficient. Hence getting their attention is a great deal (Darla Rothman, 2014). They is not restricted by geography or time zones as they live in a closely connected world (BruceTulgan, 2013). People change from time to time, they have started adapting to the situations and differences created. They crave to change the world and be socially liable and enjoy doing things in a smart way (Tulgan, 2013). Generation Z is a socially conscious group driven to ignite optimistic change. This GEN Z-ers are career oriented and they also prefer to work in a smart way. Gen Z expects immediate rewards in returns (Darla, 2014). Gen Z prefers to complete the task as early as possible in their way, "the smart way".

Generation Z represents the greatest 'Generation Shift' in the work place( Tulgan, 2013 )There are presently many research studies done on Generation Z, as they have started entering the workplace. Each Generation is unique and they grow up in different environmental conditions in terms of culture, tradition, economy, geography including technology (Tulgan, 2013) their behaviour in workplace can be influenced by the society. Generation Z use digital technologies from a very young age and it has turned into an inseparable part of their lives, "just like breathing" (Darla Rothman, 2014).

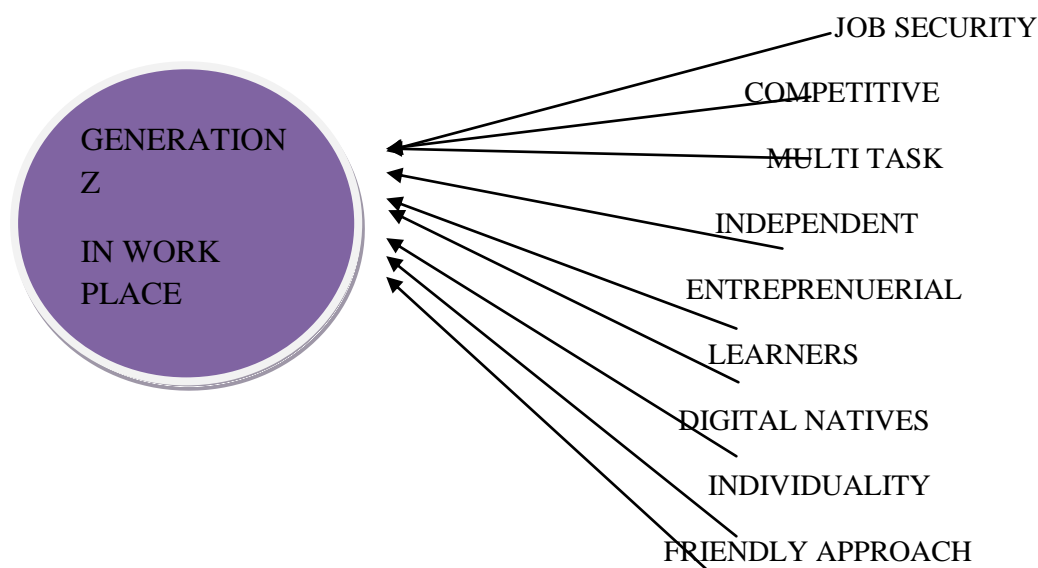
## REVIEW OF LITERATURE

1. **Sandhya Tewari<sup>1</sup>, Ritu Bhattacharyya (2017) Aspirations & Wants of Generation Z — A Study on the Work Force of the Future** studied the career aspiration of multi generation and engaging their mind and talents to its optimal capacity. The study highlighted the expectations of generation Z from their work place such as, freedom, being unconventional, materialism, and experimental, professional commitment. To make generation Z efficient and good at multitasking HR should understand their active behaviour and must build good relationship among their employees.
2. **Singh.A(2014)Challenges and Issues of Generation Z.** The paper highlights that Gen Z is fully awakened by the social responsibilities towards society, and they are technologically savvy, smart minded, active decision makers. Having all these traits it becomes a challenge to employ them and more so to keep them motivated at work and also identified the key behavioural characteristics of gen Z and what are the new trends that will be seen once the gen Z is part of the current workforce.
3. **Bruce Tulgan and Rainmaker Thinking, Inc(2013)Meet Generation Z: The second generation within the giant "Millennial" cohort** the study reveals the following key trends as shaping generation Z namely social media, skill gap, global mind set, human connection, infinite diversity. The findings of this research also reveals seven key strategies for bringing out the best in generation Z such as promote, provide, define, take control, plan, build continuity, retain. Creating good working condition and providing continual re-education organization can retain employees for their development.
4. **Maria Cristina (2016) generation z and its perception of work** the study highlighted the generation Z perception of work and working conditions, to understand their perception, priority, expectations out of workplace a survey was conducted through a structured questionnaire. 770 respondents belonging to colleges and university across United States and Canada were surveyed through convenient sampling. Findings suggested that they were highly motivated by secured job along with good working environment.
5. **Darla Rothma (2014) "a tsunami of learners called generation z** this study mainly focuses on preparing the workforce for the 2020. Generation Z are the first generation born into a globally connected world, who mostly prefer to communicate and interact through social media. Hence organizations are facing a great shift from providing traditional to transformational functioning. The greatest challenge will be training the generation Z with the latest technologies and enable them to adapt to the present working condition.

6. **Jianguanglung Dangmei Dr.A.P.Singh (2016)“Understanding the generation Z- future generation”**the paper examine the major characteristics and preferences of Gen Z towards work and work place. To understand about the Gen Z the author has given a brief review on their preferences out of work place such as transparency, self-reliance, flexibility and personal freedom. This enables organizations to determine factors that impacting generation Z behaviour and performance in the work place and would help organizations that are struggling with hiring and retaining talented employees.
7. **Seziu Baysal Berlap(2014) “Working With Generations X And Y In Generation Z Period: Management of Different Generations In Business Life”** the study focuses on revealing the major differences among various generation by using secondary data. The research was conducted in the form of comparative study different factors analyzed to state the relationship among each generation such as view point of business, educational background, career improvement, working style, commitment, style in job environment, loyalty, retirement and motivation.

Based on the various studies the following common factors have been identified that help in shaping Generation Z in the workplace.

#### FACTORS SHAPING GEN Z IN THE WORK PLACE:



Source: author

**JOB SECURITY:** Gen Z lean more towards adequate compensation and security. The change in environment, market value, labour market and unpredictable situation makes employees feel insecure about their jobs. During an interview session one ultimate guarantee they expect is job security (Maria Cristina, 2016). They are very particular and conscious about their job security.

**COMPETITIVE GENERATION:** Generation z grew up in a highly competitive environment (Deep Patel, 2016) which they experience right from their young age. In this rapidly changing competitive world, they are competing for so many things. Gen Z understands that updating and up skilling is mandatory to stay relevant and perform well in the workplace. They have a

healthy competition among themselves and compete with each other to upgrade their skills and abilities in all the fields.

**INDEPENDENCE:** According to Deep Patel (2016) GEN Z-ers prefer to work independently and complete their work by themselves. GEN Z-ers have access to gig economy which has formed a desire for flexible and independent work,” According to Summer Crenshaw, They are more conscious towards their privacy and technology has greatly encouraged independent thinking, thus by encouraging GEN Z-ers to share their insights and ideas, the organization can stay fresh and relevant.

**MULTITASK:** They prefer to be a learner characterized by shallow knowledge. Generation Z has greater ability to work on several tasks at the same time. Their attention span is limited which makes them to easily switch from one work to another (Giselle 2015). GEN Z-ers are so technology savvy that they can turn any place as workplace to complete their work at any time.

**ENTREPRENEURIAL:** They are naturally very creative and innovative and willing to work deductively to make true their dreams. They always prefer not to depend on others even when it comes to financial needs (John 2018). They are risk takers, who are ready to face many challenges to start their own business in the future and make great profits as they know very well that profit is better than a salary. According to a Randstad work monitor survey Statistics shows that 83% of young generation prefer to be an entrepreneur. 56% of respondents state that one of the major reasons to leave their job is to become an entrepreneur.

**LEARNERS:** (Generation Z prefer to learn but their learning style is different and also expecting a different learning environment.(Darla, 2014). They are very practical minded in their work, and prefer it more than theoretical concepts. A few minutes of brain storming activities gives a lot of inputs than a few hours of lectures. While training them in the gaming an experience they have right from their young age has made them to think creatively to come up with unique ideas.

**DIGITAL NATIVES:** GEN Z-ers the first generation for whom the astonishing technological advancement just becomes a normal part of life, as they grew up during the most accelerated and game-changing periods of hi-tech advancements in human history. In a study performed by psychologists it was found that young people use the internet as a tool to gain knowledge and to interact with others. GEN Z- ers are immense technology savvy that has earned them the name digital natives.

**INDIVIDUALITY:** Generation Z are independent they also prefer to work alone than working as a group or a team (Adecco, 2015). This young generation shining through their unique skills and talents, are always conscious to receive the reward for the efforts taken by them as they are self-confident and possess own unique qualities.

#### **FRIENDLY APPROACH:**

GEN Zers are friendly by nature they wish to stay connected with family and friends which prompts them to expect similar approach from their colleagues and superiors. More than meeting personally digital natives stays connected with many people in this 'cyber space community.

**CONCLUSION:** Generation Z appears to have different requirements and motivating factors than the earlier generation .It is important for the organization to discover factors that impact and shape the Generation Z. Changing present HR activities is by all means necessary in order to have the new generation with their new requirements and new features as active and productive members of the organization. Understanding the preferences of the Generation Z with that organization can determine the proper channel of communication and necessary developments need to take place in an organization which will result in creating a good environment and a conducive working condition in the organization. It is also imperative to understand what motivates them for the organizational growth and development. Gen Z needs some authorization in their work which would evoke creativity and innovation in their performance. Organizations should initiate various training programs and be committed towards equipping their employees in an effective way. Organization must create initiatives to learn more about the Generation Z, as adapting to Generation Z workforce will mean being more creative and highly innovative.

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**A STUDY ON PASSENGER SATISFACTION TOWARDS SERVICE QUALITY  
PROVIDED BY TAMILNADU STATE TRANSPORT CORPORATION IN  
THOOTHUKUDI DISTRICT**

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**ABSTRACT**

Economic development of a country is largely conditioned by the adequacy, efficiency, regularity, safety and punctuality of transport services. It links up villages, towns, cities and metropolises and it also integrates the economy. Transport is an infrastructure, a public utility and a commercial venture and therefore it is unique in more than one sense. Among the four major modes of transport namely road, rail, water and air, the first one lends itself to a greater flexibility, variety and versatility. The road transport which encompasses the passenger and cargo segments is, in fact the best possible mode of linking remote hinterlands with growing cities. Thoothukudi district mainly depends upon the road transport because most of the industries like fireworks, match works and printing industries are spread over this district. Many villages are yet to be linked with urban Centre's. The data required for the study were collected from both the primary sources and secondary sources. The primary data have been collected directly from passengers by using interview schedule respectively. The secondary data were collected from the published journal, books, magazines and URL'S. The total numbers of samples were 160 from passengers from various Taluk like Thoothukudi, Ettaiyapuram, Vilathikulam, Ottapidaram, Kovilpatti, Sathankulam, Srivaikundam and Tiruchendur by adopting purposive sampling technique. A pilot study was made before carrying out actual study. The various statistical tools applied to analyse the primary data were percentage analysis, mean score analysis, ranking method, chi – square analysis and factor analysis to interpret the data to arrive at findings from the study. For effective analysis and easy understanding, the data were tabulated. The study further found that the respondent below 25 years of age were not satisfied with the level of crowding and travel time. But on the another hand other two age groups were satisfied the time of travelling in the routine purposes due to fixing time of job or other works. On the basis of gender classification it was observed that both male and female disagreed with level of crowding in the public transportations. The majority of the people reveals that the frequently bus service near their locality on the both at night and day.

**Keywords:** Economic, Transport, Tamilnadu and Passengers

**INTRODUCTION**

“No transport business can exist without passengers”. No transport business can survive without satisfying the needs of the passengers. In general compared with other modes of transport, bus transport and its services are more indispensable, convenient and very easy to access. In certain situations, bus transport may suit with the needs of the passengers and facilitate more in all aspects. It carries the people from one place to another place to enable the people to carry out their day to day activity; business etc. therefore bus transport and its

quality serviced is too important in a man's day to day life of the general public. Bus transport services are similar to central nerves system of a human body. Bus transport connects different levels of people and it aid the people to have, build their business contact, celebrating festivals and in, many ways.

The increasing importance of transport in the world of agriculture can't be over emphasized. Before and after harvesting, transport plays an important role. Transport services, the productivity of agricultural of improved manicures and fertilizers. Before the introduction of motor truck and railways, this facility was not available. Besides, the transport helps marketing of agricultural products. Industrial progress depends upon transport that helps new industries. Industrial development would not have taken place if there was no transport. Transport industry has been set quantities of goods and transport millions of passengers. Thus transport has contributed to the industrial development of the world.

In such circumstances, the public sector passenger transport corporation services to general public are higher than those of the private passenger transport in Tamilnadu. To what extent is the service quality provided by the public and private transport service industry. In Thoothukudi district the transport is mainly operated by the Tamilnadu state corporation limited. According to the regional transport officer, Thoothukudi 320 routes are operated by state owned transport corporation and 173 routes are operated by the private transport operators. The fleet strength of the corporation is 875 buses covering Tirunelveli and Thoothukudi district. Service Quality is an analytical approach for evaluating the difference between passenger perception and expectations of service quality. It is expected that the passenger gets better service, lower fares and higher reliability because of the competition of transport service. Service quality is as the comparison results of both expected and perceived services. In this study, the researcher adopts service quality scale to evaluate quality concepts and movements of the service of the public transportation.

### **OBJECTIVES OF THE STUDY**

- ❖ To know the service quality provided by the transport industry.
- ❖ To analyze the factor influencing quality of service in transport.
- ❖ To study the problems faced by the passengers in transport service.
- ❖ To study the level of satisfaction about transport service in Thoothukudi district.
- ❖ To study the behaviour of driver and conductor in public transport sector.

### **STATEMENT OF THE PROBLEM**

Road transportation plays a pivotal role in India in bringing about greater mobility both within and between rural and urban areas. Through increased mobility it also contributes immensely to social and economic development of different regions of the country. Realizing the importance of this link, the government of India, in course of time, has invested heavily in the development of a network of passengers transport services to link up towns and villages all over the country. The tremendous growth in transport sector has expanded trade, commerce and industries phenomenally. Technological advancement has resulted in never vehicles with advanced features in the buses. Burgeoning gap between expectation of passengers and existing level of facilities and convenience offered in the buses have a definite

bearing on the service quality in bus transport sector. Besides, the numbers of buses are not adequate in proportion to phenomenal growth in population. The non – revision of bus fares in most of the state Governments for a long time and the ever growing establishment cost do not allow the various bus corporations to offer additional facilities either in the existing buses or in the new ones added. Massive corruption in the public transport corporation is one of the reasons for their inability to renew and maintain the existing fleet in a good shape. Thoothukudi district mainly depends upon the road transport because most of the industries like fireworks, match works and printing industries are spread over this district. Many villages are yet to be linked with urban Centre's. The Tamilnadu government identified rural areas which do not have any transport facility to link with urban Centre's. The Government has considered the need to provide bus transport facilities to the people of the unsaved rural areas which do not have transport facilities.

### **SIGNIFICANCE OF THE STUDY**

Transport is the channel of social and economic interaction involving the physical movement of people and goods. The question of service quality has been an essential strategic component for service expectations like passengers transports attempting to succeed and survive in the current competitive environment. Today the services of firms are being rendered to the society on a competition basis in every marketing environment and everywhere in the world. *The services provided in different economic conditions also differ.*

Transport is a service or facility by which persons, goods and property are transported from one location to another. Moreover it is an organized industry created to satisfy the basic needs of the society. Modern people with their sophisticated and complex, political and economic systems need various modes of transport Road, Water, Rail, Air) that are regular, certain and efficient. Transportation creates Wealth, enhances living standards and contributes materially to the general welfare. Government and operators play the bus services in rural areas. But it is difficult to satisfy the need of the people living in rural areas. Moreover, the poor road conditions in rural areas lead to ineffective operation of buses high operation cost and high depreciation. In the state of Tamilnadu the transport service in rural areas are provide by the TNSTC and operators. The transport services in rural areas are neglected by them in providing transport facilities. The government has identified the rural areas which do not have any transport facility.

### **HYPOTHESIS OF THE STUDY**

- ❖ Ho: There is no significant relationship between gender and level of satisfaction.
- ❖ Ho: There is no significant relationship between income and level of satisfaction.
- ❖ Ho: There is no significant relationship between feel about bus fair and level of satisfaction.
- ❖ Ho: There is no significant relationship between complaint made by passengers to officers and level of satisfaction.
- ❖ Ho: There is no significant relationship between travelling and level of satisfaction.
- ❖ Ho: There is no significant relationship between buses arising at correct time and level of satisfaction

- ❖ Ho: There is no significant relationship between availability of bus service and level of satisfaction

## METHODOLOGY OF THE STUDY

### SOURCES OF DATA

The data required for the study were collected from both the primary sources and secondary sources. The primary data have been collected directly from passengers by using interview schedule respectively. The secondary data were collected from the published journal, books, magazines and URL'S.

### SAMPLING TECHNIQUE

The total numbers of samples were 160 from passengers from various Taluk like Thoothukudi, Ettaiyapuram, Vilathikulam, Ottapidaram, Kovilpatti, Sathankulam, Srivaikundam and Tiruchendur by adopting purposive sampling technique. From the total sample of the study, twenty respondents were selected from the each Taluk of the District. Thus, equal importance was given based on the population of the Taluk. Finally, after the scrutiny 150 usable interview schedule were considered for the purpose of the study and the analysis of the data.

### PILOT STUDY

A pilot study was made before carrying out actual study. The interview schedules were used in the pilot study among ten respondents each from various Taluk like Thoothukudi, Ettaiyapuram, Vilathikulam, Ottapidaram, Kovilpatti, Sathankulam, Srivaikundam and Tiruchendur. From the pilot study, there was some necessary changes were made on the interview schedules, before making the data collection for this study.

### TOOLS FOR ANALYSIS

The various statistical tools applied to analyse the primary data were percentage analysis, mean score analysis, ranking method, chi – square analysis and factor analysis to interpret the data to arrive at findings from the study. For effective analysis and easy understanding, the data were tabulated.

## RESULTS AND DISCUSSION

### Factors determining the quality of service in TNSTC

Factors	Initial Eigen values			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Score	% of Variance	Cumulative %
Provision of Information about Bus Times	<b>6.475</b>	32.373	32.373	<b>6.475</b>	32.373	32.373
Bus departure on time	<b>2.204</b>	11.020	43.392	<b>2.204</b>	11.020	43.392
Bus arrival on time without late	<b>1.723</b>	8.614	52.006	<b>1.723</b>	8.614	52.006
Bus availability	<b>1.331</b>	6.653	58.659	<b>1.331</b>	6.653	58.659
Safety of bus journey	<b>1.028</b>	5.140	63.799	<b>1.028</b>	5.140	63.799

Convenient bus schedule	0.937	4.686	68.485			
Bus Maintenance	0.853	4.263	72.748			
Courtesy of employees	0.797	3.984	76.733			
Attitude and helpfulness of staff	0.628	3.141	79.874			
Cleanliness of bus	0.614	3.069	82.943			
Comfortable Seating area	0.563	2.813	85.755			
Provision of information during the journey	0.488	2.441	88.196			
Comfortable journey	0.464	2.322	90.518			
Personal security on bus	0.376	1.878	92.396			
Spacious for Luggage	0.357	1.785	94.181			
The value of money for price of ticket	0.315	1.576	95.757			
Security of luggage on bus	0.271	1.356	97.113			
Entertainment facility (Audio Video)	0.225	1.126	98.239			
Reasonable Luggage price	0.188	0.941	99.180			
Safety Driving	0.164	0.820	100.000			
<b>Extraction Method: Principal Component Analysis.</b>						

**Source: Primary Data SA-Strongly Agree, A-Agree, No-No opinion, DA-Disagree and SDA-Strongly Disagree**

The above table shows that factors determining the quality of service in TNSTC. Out of 150 respondents giving first score (6.475) for Provision of Information about Bus Times, second score for (2.204) Bus departure on time, third score for (1.723) Bus arrival on time without late, fourth score for (1.331) Bus availability, fifth score for (1.028) Safety of bus journey, remaining scores for Convenient bus schedule, Bus Maintenance, Courtesy of employees, Attitude and helpfulness of staff, Attitude and helpfulness of staff, Cleanliness of bus, comfortable seating area, provision of information during the journey, comfortable journey, personal security on bus, spacious for luggage, the value of money for price of ticket, security of luggage on bus, entertainment facility, reasonable luggage price, safety driving.

### Opinion about the service quality of TNSTC

S.No	Particulars	SA	A	NO	DA	SDA	Total Mean	Mean Score
<b>I</b>	<b>Reliability</b>							
1	Arriving on time	08	06	07	87	42	266	1.77
2	Notification of delays	10	08	09	68	55	300	2.00
3	Waiting away from homes	09	10	12	72	47	312	2.08
4	Delay enroots	05	07	11	50	77	273	1.82
<b>II</b>	<b>Comfort</b>							
1	Comfortable seats	06	09	15	73	47	304	2.02
2	Smooth rides	10	11	17	52	60	309	2.06
3	Sheltered waiting areas	07	09	12	64	58	293	1.95
<b>III</b>	<b>Service</b>							
1	Service on week ends	08	12	14	48	68	294	1.96
2	Service on public holidays	11	06	08	45	80	273	1.82
3	Service on week days	12	07	07	54	70	287	1.91
4	Service on evenings	08	10	06	61	65	288	1.90
<b>IV</b>	<b>Safety</b>							
1	Absence of accidents	10	12	13	58	57	310	2.06
2	Low probability of falling	07	09	12	54	68	283	1.88
3	Low probability of assault	08	11	13	62	56	303	2.02
<b>V</b>	<b>Affordability</b>							
1	Alternative season tickets	14	12	18	38	68	316	2.10
2	Cheap fairs	09	08	11	52	70	284	1.89
3	Value of money	08	14	10	37	81	281	1.87

**Source: Primary Data**

**SA-Strongly Agree, A-Agree, No-No opinion, DA-Disagree and SDA-Strongly Disagree**

The table illustrates that mention about the opinion about service quality in TNSTC service. In the reliable category most of the respondents (1.77) dissatisfied to the arriving on time, notification of delays, waiting away from homes, delay enroots.

In the comfort category most of the respondents (1.95) dissatisfied to sheltered waiting areas, comfortable sheets and smooth riders.

In the service category most of the respondents (1.82) dissatisfied to the service on public holidays, service on weekends, service on week days and service on evenings.

In the safety category most of the respondents (1.88) dissatisfied to the low probability of falling, absence of accidents and low probability of assault.

In the affordability category most of the respondents (1.87) dissatisfied to the value of money, cheap fairs and alternative tickets. From this table most of the respondents dissatisfied about service quality in TNSTC service.

**Problems faced by passengers in TNSTC bus service**

S.No	Problems	SA	A	NO	DA	SDA	Total Mean	Mean Score
1	No neatness	54	42	13	20	21	538	3.586
2	Noisy	68	44	13	13	15	596	3.973
3	Very old bus	64	39	15	17	15	570	3.800
4	Bus routes are not clear	60	30	17	12	31	526	3.506
5	Heavy air pollution	54	49	20	12	15	565	3.766
6	No hand hooks	60	42	20	18	10	574	3.826
7	Runs frequently low- wait time	45	42	18	30	15	522	3.480
8	Fear of theft	52	46	12	20	20	540	3.600
9	Customer care number not printed	55	55	10	12	18	567	3.780
10	Poor seating facility	52	49	12	17	20	549	3.660
11	Leaking of roof while rain	50	50	10	20	20	540	3.600
12	Failure to reach on time	50	40	13	27	20	523	3.486
13	Angriness of conductor	54	50	14	15	17	559	3.726
14	Not properly stop the bus on stop	55	45	10	14	26	539	3.593
15	Quick move without consideration of passenger step up & step down	50	52	11	15	22	543	3.620

**Source: Primary Data**

**SA-Strongly Agree, A-Agree, No-No opinion, DA-Disagree and SDA-Strongly Disagree**

The table explains that problems faced by passengers in TNSTC service. Out of 150 respondents (3.973) agree the problem of noisy, most of the respondents (3.826) agreed that problem of no hand hooks, third most of the respondents (3.800) agreed that problem of very old bus, most of the respondents (3.780) agreed that problem of customer care number not printed, most of the respondents (3.766) agreed that problem of heavy air pollution, most of the respondents agreed that problems of no neatness, bus routes are not clear, Runs frequently no wait time, fear to theft, poor seating facility, leaking of roof while rain, failure to reach on time, angriness of conductor, not properly stop the bus in stops, quick move without consideration of passengers step up and step down. From the table most of the respondents agreed that important problem of noisy, very old bus, no hand hooks, heavy air pollution and customer care number not printed.

**Steps made by department of officers**

S.No	Particulars	HS	S	NO	DS	HDS	Total mean	Mean score
1	Maintaining bus properly	11	12	10	12	15	172	2.86
2	Training the drivers	09	10	08	20	13	162	2.70
3	Take action against the conductors	16	15	09	10	10	197	3.28
4	Bus stop without bus time table	15	12	08	12	13	184	3.06
5	Safety measures / theft	18	16	08	10	08	206	3.43

**Source: Primary Data**

### HS-Highly Satisfied, S-Satisfied, NO-No Opinion, DS-Dissatisfied, HDS-Highly Dissatisfied

The table above shows that steps made by department officers. Most of the respondents (3.43) satisfied to the step of safety measures and theft, most of the respondents (3.06) have no opinion about the step of bus stop without bus time table, most of the respondents (2.86) don't have opinion about maintaining bus properly, most of the respondents (3.28) satisfied about take actions against the conductor, most of the respondents (2.70) no opinion about training the drivers. From this table most of the respondents satisfy the steps made by department officers.

#### Overall Satisfactions about TNSTC

S.No	Particulars	Number of Respondent	Percentage
1	Highly satisfied	25	17
2	Satisfied	30	20
3	No-opinion	25	17
4	Dissatisfied	40	26
5	Highly dissatisfied	30	20
<b>Total</b>		<b>150</b>	<b>100</b>

#### Source: Primary Data

The above table reveals that overall satisfaction about TNSTC services. Out of 150 respondents 26 per cent of the respondents are dissatisfied the service of TNSTC, 20 per cent of the respondents are satisfied and highly dissatisfied about TNSTC service, 17 per cent of the respondents are highly satisfied and no opinion about TNSTC service. From this table most of the respondents have been dissatisfied by the TNSTC service. Because most of the problems are faced by a passengers through TNSTC service.

#### Rank on the basis of passenger preference to improve the TNSTC services

S.No	Particulars	Rank
1	Comfortable	IV
2	On time	I
3	Price	II
4	Fast service	V
5	Audio/video facility	VI
6	Neatness	VII
7	Safety driving	III
8	Convenient	X
9	Transport image	IX
10	Politeness of driver & Conductor	VIII

#### Source: Primary Data

The table shows that rank on the basis of passengers' preference to improve the TNSTC service. Out of 150 respondents are (first rank) to TNSTC Service On time basis, (second rank) to price, (third rank) to safety driving, (fourth rank) to comfortable, (fifth rank) to fast service and the remaining rank for audio video facility, neatness, politeness of driver conductor, transport image and convenient.

### TESTING OF HYPOTHESIS

Items	Level of Satisfaction		Inference
	5% Level of Significant		
	Table Value	Calculated Value	
Age	9.488	05.70	Accepted
Income	9.488	0.543	Accepted
Complaints made by passengers to officers	9.488	11.08	Rejected
Travelling Time	9.488	12.30	Rejected
Buses arriving at correct time	9.488	12.27	Rejected
Availability of bus service	9.488	18.47	Rejected

**Sources: Primary Data**

#### Suggestions to the Drivers and Conductors

1. The bus schedules should be prepared on the basis of density of traffic, frequency of service, and number of buses required at various timings in the day.
2. Bus maintenance operations such as cleaning, lubrication and minor repairs must be carried on during lean hours of the service in order to minimize the operating cost.
3. Break downs due to technical defects can be reduced through effective maintenance of vehicles, and replacement of old, and condemned vehicles. Such replacement will also reduce the fuel cost and time in repairs.
4. Conducting frequent training programmes, seminars, and workshops for crew members on fuel consumption, accidents, breakdowns, and also in human relations will improve the quality of bus services.
5. Poor courtesy creates a bad image for the Corporation. This may be minimized through effective training to the drivers and conductors in human relations.

#### Suggestions to the Government

1. Widening of rural roads and narrow bridges and upgrading of pavements of rural roads should be taken up by the government because it will help to improve the bus operation, and reduce the cost of operation.
2. The government may encourage the rural service operations by providing fuel tax rebate, direct financial assistance to maintain unremunerative services, relaxation of the licensing laws, and introducing short-term road service license.
3. The government should take proper measures in rural routes, to cut the disturbing thorny tree branches through Rural Road Development Programmes.
4. Government should take into consideration the economic conditions of rural people while it fixes or raises the bus fare.

#### Suggestions to the passengers

1. Passengers should follow traffic rules and extend cooperation for the success of the transport services in rural areas.
2. Passengers should extend all possible cooperation to bus crew in the aspects of boarding and alighting, and loading and unloading their luggage from the buses only

at scheduled places, following the traffic rules, avoiding misbehavior under the influence of liquor, not bossing over the bus crew, buying tickets promptly, buying tickets for children, tendering exact change, carrying no/less luggage, not smoking inside the bus, not vomiting and spitting during the journey, avoiding quarrel with bus crew and co-passengers, cooperation in moving inside the bus and avoiding foot board travel.

3. Following the safety rule passengers do not show the head and hand outside the bus," and passengers' behaviour in group.
4. Passengers should be courteous to the bus crew, especially during overcrowding trips and in peak hours. Courteous behaviour can only be mutual and reciprocal.
5. The rural passengers also should know how to behave with bus crew and should not unnecessarily hurt their feelings especially at the time of agitation. At any cost they should not damage the vehicles which are the public properties i.e. their own properties.

## CONCLUSIONS

Public transportation is becoming need for daily activities of people and in carrying goods from one place to another. These are essential for improving accessibility to employment, education, health, and other urban services for improving welfare of the urban poor and low-income households. Although number of private vehicles is increasing everywhere due to numbers of factors but the demand of public transport has never decelerated. It is particularly playing a key role in the life of poor man, because they don't buy their own personal vehicle due to the lack of financial resources. In the developing world mostly the poor people live in the rural areas of city due to cheaper availability of land than the urban area of city. On another hand rural areas of city are served by insufficient public transport due to poor management and planning. The study analyzed quality of public transport from several bases like age, gender, income. It was found that lower income people are satisfied with the public transportation in the terms of services, networking, security, comfort and cleanliness, but they were not satisfied with condition of crowding and travel duration. The people of lower middle income class were satisfied in the terms of service, security and cleanliness but in the terms of crowding, travel duration and comfort they were neither satisfied nor unsatisfied with the service of public transportation. In addition to other income group people were mostly satisfied in the terms of service, security and networking, but are not satisfied with the level of crowding and with time of travelling. The study further found that the respondent below 25 years of age were not satisfied with the level of crowding and travel time. But on the another hand other two age groups were satisfied the time of travelling in the routine purposes due to fixing time of job or other works. On the basis of gender classification it was observed that both male and female disagreed with level of crowding in the public transportations. The majority of the people reveal says that they requires the frequently bus service near their locality on the both at night and day.

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## A STUDY ON CUSTOMER PERCEPTION TOWARDS E-BANKING SERVICES IN KOVILPATTI

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### Abstract

The introduction of e-banking services in India it helps to improve the banking operations and reduces cost of operations. It brings customers are making their transaction via, ATM, Mobile Banking, Internet Banking, POS, etc. This study examines the customer perception and preference of using E-banking services and non-preference of using E-Banking services in Kovilpatti. This study reveals that the reason for prefer E-Banking services due to convenient, reliable, safe, time saving, trust, privacy and speed. In another side the parallel findings show that security problems, lack of trust and knowledge.

### Introduction

Banking in India, in the modern sense, originated in the last two decades of the 18<sup>th</sup> century. Among the first banks were the Bank of Hindustan which was established in the year 1770. But, in the age of 20<sup>th</sup> century there are lots of changes in banking systems and services provided by them.

E-banking is a new phase in banking services. In the advancement of technology in the world, all the banking services are in the concept of E-banking. In E-banking customer can request information and carry out their banking transactions such as balance checking, fund transfer, bill payments, recharge, request cheque book, etc., via, a telecommunication network without visiting a bank.

### E-Banking Origin in India

HSBC- Hongkong and Shanghai banking corporation was the first bank introduce the ATM concept in the year 1987. At present 2019, nearly 2 lakhs and above ATM centers in India by various public and private sector banks. Mobile Banking started in the year 2002, but the transaction was carried out through SMS. At present all the transactions are done through computer, laptop and Smart phone. In 2008, ICICI Bank was the first bank launch mobile banking system in India.

### Objectives of the Study

1. To find demographic profile of the customers
2. To find out the reasons for using E-Banking services.
3. To determining the main reasons for not using E-Banking services.

### Statement of the Problem

In the modern world, banks introduce various E-banking services such as mobile banking, Internet banking, ATM services etc. due to rapid changing in technology and the entry of private and foreign banks offers a number of new delivery channels and products were introduced. Among the major initiatives e-banking has brought to the customers as much demand. The introduction of E-banking services offered by a banking firm a new boundary of opportunities and challenges. In spite of these possibilities, there are various factors in issues in E-banking such as faith, suitable, reliable, confidentiality and the like in the growth of e-banking. In this study has been undertaken in E-banking services offered by the banks in Kovilpatti town.

### Methodology

The study of customer perception towards e-banking services in Kovilpatti town is an empirical study. Both primary and secondary data are used. Primary data were collected directly from the respondents with the help of designed questionnaire. After getting the questionnaire filled, the data were analyzed and interpreted using appropriate tools. The Secondary data is collected from various books, journals, reports and websites. The researcher has chosen 150 respondents from various banks customers of the Kovilpatti town as respondents for this research. Convenient sampling method was chosen. The tools like mean score analysis and Chi square analyses were used for quick and clear understanding of the data

### Hypothesis of the Study

1. Ho: There is no any significant relationship between the overall satisfaction level of E-Banking Services and age.
2. Ho: is no any significant relationship between the overall satisfaction level about E-banking services and Educational level

### Data Analysis and Interpretation

**Table1: Influencing Factors for using E-Banking services**

S.No	Factors	SA	A	N	DA	SDA	Total Mean	Mean Score
1.	Convenient	32	38	21	8	1	392	3.92
2.	Reliable	40	32	18	10	-	402	4.02
3.	24*7	28	30	22	8	12	354	3.54
4.	Time saving	24	21	29	16	10	330	3.30
5.	Password protection	36	34	16	10	4	388	3.88
6.	Confidentiality	31	26	25	12	6	364	3.64
7.	Easy to operate	22	38	22	8	10	354	3.54
8.	E-receipt	27	26	22	15	10	345	3.45
9.	Fast fund transfer	41	22	24	13	-	391	3.91
10.	Belief	31	22	28	17	2	363	3.63

**Source: Primary Data**

**SA-Strongly Agree, A-Agree, N-Neutral, DA-Disagree, SDA- Strongly Disagree**

The table 1 shows the Influencing Factors for using E-banking services. Out of 100 respondents the highest mean score (4.02) falls on the Reliable factor. Majority of the respondents are influenced by the Reliability of E-Banking services. Next to the Reliable factor, the convenient factor takes the second position with mean score of (3.92). i.e., more number of respondents attracted by Reliable on using of E-Banking services. The least impact factor for using E-banking services is Time saving (3.30).

**Table2: Influencing Factors for non-Preference of E-Banking services**

S.No	Factors	SA	A	N	DA	SDA	Total Mean	Mean Score
1.	Preferring face to face banking	16	18	12	4	-	196	3.92
2.	High risk	18	14	6	8	4	184	3.68
3.	drift of security	16	12	18	2	2	188	3.76
4.	Secrecy	14	10	16	5	5	173	3.46
5.	No instant help	16	12	10	6	6	176	3.52
6.	Difficult to operate	21	10	9	7	3	189	3.78
7.	Changing in technology	20	16	10	4	-	202	4.04
8.	Internet facility	19	11	10	6	4	185	3.70
9.	Hacking problem	24	10	8	4	4	196	3.92
10.	Frequent distraction of website	16	12	8	8	6	174	3.48

**Source: Primary Data**

**SA-Strongly Agree, A-Agree, N-Neutral, DA-Disagree, SDA- Strongly Disagree**

The table 2 shows that the Influencing Factors for non-Preference of E-Banking services. Out of 50 respondents the highest mean score (4.04) falls on the changing in technology factor. Majority of the respondents are not using E-Banking services due to frequent changing in technology in e-banking services. The hacking problem and preferring face to face banking factor takes the second position with mean score of (3.92) that is more number of respondents faces hacking problems and preference for manual banking services only. The least factor for non-Preference of E-banking services is secrecy (2.91).

**Chi- square Test**

**There is no any significant relationship between the overall satisfaction level of E-Banking Services and age.**

Overall satisfaction	Age		Total
	Below 30	Above 30	
Satisfied	40	20	60
Not satisfied	10	30	40
<b>Total</b>	50	50	100

**Source: Primary Data**

$$X^2 : \sum(O-E)^2/E$$

Calculated value : 16.66  
Table value : 3.841

Degrees of freedom : 1  
Level of significance : 5%

In this table, the calculated value (16.66) of the chi-square at the 5% level of significance for degrees of freedom (2) is more than table value (3.841). Therefore, the null hypothesis (Ho) is rejected, so there is a significant relationship between the overall satisfaction level about E-Banking services and age.

**Ho: There is no any significant relationship between the overall satisfaction level about E-Banking services and Educational level**

Overall satisfaction	Educational level		Total
	Up to graduates	Professionals	
Satisfied	26	34	60
Not satisfied	18	22	40
<b>Total</b>	44	56	100

**Source: Primary Data**

$X^2$  :  $\sum(O-E)^2/E$   
Calculated value : 2.68  
Table value : 3.841  
Degrees of freedom : 1  
Level of significance : 5%

In this table, the calculated value (2.68) of the chi-square at the 5% level of significance for degrees of freedom (2) is less than table value (3.841). Therefore, Ho is accepted, so there is no any significant relationship between the overall satisfaction level about E-Banking services and educational level.

### Suggestions

1. Awareness level about E-Banking services is low among the customers. So, banker takes necessary steps to promote the E-Banking services to customers regularly.
2. Introduction of central banking system, banks must speed up their operations because size of banks is considered for choosing E-Banking.
3. Banks must educate the customers in regarding E-Banking services.
4. The banker must give importance to customer queries and solve it without delay.

### Conclusion

In marketing without customer there is no market, so customers are king of the market. They only decide success and failure of products and services. So, we have to increase the E-Banking awareness level among the customers. In the present day, customers are not satisfied with E-Banking services because of adoption of new technology which differs with banks to banks. Customers age and educational level is the influencing the usage of E-banking facility and they are highly satisfied with fund transfer, secrecy and security etc.

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## **AN ECONOMIC STUDY ON IMPACT OF MICRO-CREDIT ON POVERTY REDUCTION OF RURAL WOMEN IN TIRUNELVELI DISTRICT – TAMILNADU**

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### **Abstract**

The appropriateness of micro credit as a tool for reducing poverty depends on local circumstances. Poverty is often the result of low economic growth, high population growth, and extremely unequal distribution of resources. In many countries, such as in India, poverty is caused by lack of both physical and human capital. Consequently, the best way to reduce poverty is to deal with the problems; increasing productivity by creating employment and developing human capital. Lack of savings and capital make it difficult for many poor people who want jobs in the farm and non-farm sectors to become self-employed and to undertake productive employment generating activities. Providing credit seems to be a way to generate self-employment opportunities for the poor. Micro credit programmes are able to reach the poor at affordable cost and thus helping the poor to become self-employed.

**Keywords:** Micro credit, Poverty, Self-Help Group.

### **Introduction**

Micro credit is a successful idea in India. The National Bank for Agriculture and Rural Development (NABARD) conducted a research in India during the early 80s. The research showed that a wide network of rural bank branches, with implemented specific poverty alleviation programmes, sought creation of self-employment opportunities through bank credit for almost two decades. Despite this initiative, a very large number of the formal banking systems have not taken off yet. NABARD had been set up in 1982 under an act of Parliament. This banking system has been set up as a development of agriculture, cottage and village industries. Handicrafts and other allied economic activities in rural areas are initiated and encouraged with a view to promote entrepreneurship among the rural people. Rural development, special schemes and rural banking could not, however, tackle the widespread poverty in rural areas. Research indicated that existing banking policies and procedures were perhaps not suited to the immediate needs of the very poor. What they really needed was better access to these services and products, rather than cheap, subsidized credit.

### **Micro Credit**

It is a small amount of money loaned to a client by a bank or other institution. Micro credit can be offered, often without collateral, to an individual or through group lending.

### **Poverty**

Poverty, according to the World Development Report, 2001, implies lack of adequate food, shelter, deprivation that keep them away from the decent standard of living - implying better housing, sanitation, access to safe drinking water, education, health and nutrition. The main manifestations of poverty are lack of income and asset to attain basic

necessities such as food, shelter, clothing, and acceptable levels of health and education, sense of voicelessness and powerlessness in the institution of State and Society, vulnerability to adverse shocks linked to an inability to cope with them.

### **Significance of the Study**

The micro credit is based on the principle of co-operation and group approach. In 1980s several micro credit programmes including IRDP, DWCRA, TRYSEM, etc. were important programmes implemented to reduce poverty. All these approaches are formal in their nature. SHG concept is entirely a different concept in the field of micro credit which is an informal one. It was observed that the formal credit system was very limited and hardly available for small borrowers. It was felt that the poor cannot be helped by formal credit due to the paper work, asymmetric information and the transaction cost. This has been recognized as the alternative form of credit and resource mobilization for the poor. Many studies have been made on micro credit and its performance in various parts of India and Abroad. All these studies were highlighted the various performances of micro credit other than poverty reduction. Present study has the most important objective that to explore the impact of micro credit in rural poverty reduction. In this regard this study is a significant one.

### **Period of Study**

This study analyses the impact of micro-credit on poverty reduction of rural women in Tirunelveli District-Tamil Nadu for the period of 2014-2015.

### **Major Objective of the Study**

To evaluate the impact of micro credit on poverty in the study area.

### **Hypothesis**

In order to analyze the social, economic, entrepreneurial empowerment and political conditions of the members before joining the SHGs and afterwards, the following null hypothesis were framed:

“There is no significant relationship between the economic status of the sample self-help group beneficiaries before and after becoming the member of self-help groups.”

### **Research Design**

The present study is empirical and hence field survey method and personal interview technique were adopted. Multi-stage stratified random sampling technique has been adopted for the study taking Tirunelveli district as the universe, the block as the stratum, the NGOs as the primary unit and SHG trained women entrepreneurs as the ultimate unit.

### **Collection of Data**

This study is based on both primary and secondary data. The primary data were collected from the selected SHG members covering various aspects such as extent of savings, level of income generation, pattern of lending, repayment performance and other details related to socio-economic development using an interview schedule. The secondary data were

collected from the books, journals, magazines and from the records of MahalirThittam Office, Tirunelveli.

### **Sampling**

The study was conducted in Tirunelveli district of Tamil Nadu. Since, it has been observed from the TNCDW's secondary data, SHGs are promoting more number of women entrepreneurial trainees in Tirunelveli district. Tirunelveli district comprises of three revenue division namely Tirunelveli, Cheranmahadevi, Tenkasi. It consists of 11 taluks and 19 blocks. Out of the 19 blocks Palayamkottai, Ambasamudram, Valliyoor and Radhapuram were selected as study area since they have more number of SHGs. The total number of sample SHG trained women entrepreneurs in the study area is 420.

### **Profile of the Study Area**

Tirunelveli, the penultimate southernmost district of Tamil Nadu, is described as a microcosm of the state, owing to its mosaic and diverse geographical and physical features such as lofty mountains and low plains, dry teri structures, rivers and cascades, seacoast and thick inland forest, sandy soils and fertile alluvium, a variety of flora, fauna, and protected wild life. Tirunelveli district is located in the world map, between 08° 8' and 09° 23' latitude and 77° 09' and 77° 54' longitude. The total geographical area of the district is 6,823 sq. km. The population of this district as per 2011 census was 3,072,880 and the density of population per sq.km 458. The low density could be attributed to the fact that 4.5 per cent of the area is barren and uncultivable land. Tirunelveli, Tenkasi and Ambasamudram are the most density populated taluks in the district. The sex ratio is 1,024 females for every 1,000 males in the district. The literacy rate is 82.92 per cent in the district. Out of the total population, males are 12, 23,964 and females 10, 74,298.

### **IMPACT OF MICRO CREDIT ON POVERTY**

Poverty can be minimized or reduced only when there is an increase in the income of the rural poor people. Income increase is caused by generating employment. Employment generation leads to increase in income, expenditure, purchase of assets, savings, etc. Impact of micro credit in rural poverty is analysed in this chapter.

#### **Impact on Employment**

India, as a developing economy is suffered with a high level of unemployment and under employment. Majority of its population is engaged directly or indirectly in agricultural sector. But the contribution of agricultural sector to India's GDP is around 14%. It shows that there is disguised unemployment in the field of agricultural sector. Therefore the rural poverty in India is severe. To reduce rural poverty a scheme should be implemented. Micro credit scheme is one of the most important scheme, which is implemented with an objective of providing self-employment to the rural poor women.

The following table - 1 shows the employment generation caused by micro credit in the study area.

**Table - 1**  
**Impact of Micro Credit on Employment**

S. No.	Sector	Increase Employment (in No. of days)		Increase Employment
		Before Joining SHG	After Joining SHG	
1.	Agriculture	148	260	112
2.	Cottage Industry	80	295	215
3.	Dairy Farming	68	177	109
	<b>Total</b>	<b>296</b>	<b>732</b>	<b>436</b>

Source: Primary Data

From the above table - 1 it is inferred that there is an increase of 112 man days in the agricultural sector, 215 man days in cottage industry sector and 109 man days in diary farming sector. The total of 436 man days is increased after joining the self help groups. Therefore, it is concluded that micro credit generates employment in the study area.

### Impact on Income

Income is an indicator of standard of living of an individual. Income of the rural women is very low and their standard of living also very low. Providing employment to the rural women may increase their income. But for a long period Indian rural economy was struggled in getting employment opportunities and income generation. Self-help groups are formed to provide employment opportunities to the rural poor women.

Table - 2 gives the complete data regarding the income of the sample self-help group beneficiaries in the study area before joining the self-help groups and after joining the self-help groups.

**Table - 2**  
**Impact on Income**

S. No.	Income Range (in Rs. / annum)	Before Joining SHG	After Joining SHG
1.	5,000 - 10,000	24 (5.8)	8 (1.9)
2.	10,000 - 15000	43 (10.2)	25 (6.0)
3.	15,000 -20,000	194 (46.1)	150 (35.6)
4.	20,000 -25,000	51 (12.1)	69 (16.5)
5.	More than25,000	108 (25.8)	168 (40.0)
	<b>Total</b>	<b>420</b>	<b>420</b>

Source: Primary Data

Figures in brackets indicate percentage to total.

From the above table - 2 it is concluded that 40 per cent of the sample self-help group beneficiaries in the study area are getting an increase in their income range of More thanRs.

25,000 per annum. 35.6 per cent of the respondents get the benefit of an increase in their income range of Rs. 15,000-Rs.20,000 per annum.

### Impact on Expenditure

Expenditure of an individual is determined by his / her income. Generally expenditure can be classified into three types. 1. Expenditure on essential needs, 2. Expenditure on comfort needs and 3. Expenditure on luxury needs. Every individual spends his income on these three needs. If the income is very low an individual spends his income only on essential needs. When income increases he will shift over to comfort needs and then luxuries needs. Increase in expenditure increases the standard of living of an individual.

Following table - 3 shows the expenditure pattern of the sample self-help group beneficiaries of the study area.

**Table - 3**  
**Expenditure Pattern**

S. No.	Expenditure (in Rs. per month)	Before Joining SHG	After Joining SHG
1.	0 -3,000	186 (44.28)	44 (10.47)
2.	3,000 - 6,000	148 (35.23)	227 (54.04)
3.	6,000 - 9,000	59 (14.04)	112 (26.67)
4.	Above9,000	27 (6.45)	37 (9.0)
	<b>Total</b>	<b>420</b>	<b>420</b>

Source: Primary Data

Figures in brackets indicate percentage to total.

From the table - 3 it is inferred that the expenditure pattern of the sample self-help group beneficiaries has increased in a higher level. The percentage of respondents who have spent Rs. 6,000- 9,000 is increased from 14.04 per cent to 26.67 per cent. The percentage of respondents who have spent Rs. 3,000 - 6000 is increased from 35.23 per cent to 54.04 per cent and the percentage of respondents who have spent Rs. 9,000 and above is increased from 6.45 per cent to 9 per cent. Therefore it is concluded that the amount of expenditure of the sample self-help group beneficiaries is increased after joining the self-help groups.

### Saving Pattern

Economic development of a country is based on its investment level. Economists like J.M. Keynes gave more importance to investment. Investment is derived from savings. Savings are the balance amount of income after expenditure. Self-help group is an instrument which is used to promote saving habit among rural women.

Table - 4 gives the details of saving pattern of the sample self-help group beneficiaries in the study area.

**Table - 4**  
**Saving Pattern**

S. No.	Amount (in Rs. / annum)	Before JoiningSHG	After Joining SHG
1.	Less than 2,000	348 (82.85)	263 (62.61)
2.	2,000 -5,000	52 (12.38)	118 (28.09)
3.	More than5,000	20 (4.77)	39 (9.28)
	<b>Total</b>	<b>420</b>	<b>420</b>

Source: Primary Data

Figures in brackets indicate percentage to total.

Table - 4 shows that 52(12.38 per cent) sample self-help group members saved Rs. 2,000-5,000 per annum before joining the self-help groups. This number is increased to 118(28.09 per cent) after joining the self-help groups. 20(4.77 per cent) members saved more than Rs. 5,000 before joining self-help groups. It is increased to 39(9.28 per cent).

### Purchase of Assets

Assets are considered as a factor which determines the social status of an individual. Assets are also considered as a form of savings. Now-a-days people want to invest their income in purchase of assets too. There is a possibility of getting regular income from some type of assets. The researcher wanted to know the impact of micro credit in the purchase of assets by the sample SHG beneficiaries. It is given in the following table - 5.

**Table - 5**  
**Purchase of Assets**

Sl. No.	Value (in Rs.)	Number of Members	
		Before Joining SHG	After Joining SHG
1.	Less than 5,000	166 (39.52)	74 (17.61)
2.	5,000 - 10,000	118 (28.09)	126 (30.0)
3.	10,000 -15,000	87 (20.71)	143 (34.04)
4.	More than15,000	49 (11.66)	77 (18.33)
	<b>Total</b>	<b>420</b>	<b>420</b>

Source: Primary Data

Figures in brackets indicate percentage to total.

It is inferred from table - 5 that 39.52 per cent sample self-help group beneficiaries have the assets worth of less than Rs. 5,000 before joining the group. But 34.04 per cent of the sample respondents have the assets worth of Rs. 10,000 to Rs. 15,000 after joining the

self-help groups. It is clear that micro credit increases the value of assets after joining the self-help groups.

### Impact on Poverty

Poverty is a significant issue in India. The world bank reviewed and proposed revisions in May 2014, to its poverty calculation methodology and purchasing power parity basis for measuring poverty worldwide, including India. According to this revised methodology, in India 172 million people are living below the poverty line during the period 2011-2012, taking the revised poverty line as \$1.90 per day.

According to United Nations Millennium Development Goals (MDG) Programme 21.9% of Indian population lived below poverty line of \$ 1.25 per day as income. If we taken into the consideration of United Nations Millennium Development Goals Programme the income of the people who are living above the poverty line must be Rs. 75 per day and Rs. 27,000 per annum.

The researcher has taken World Bank's methodology for poverty line measurement. The average income of a person according to World Bank methodology per day is \$ 1.90. Let us consider the exchange rate of Indian currency to American Dollar is Rs. 60, the income of person should be Rs. 114 per day and Rs. 41,000 per annum. If a person's annual income is Rs. 41,000 per annum, he lives above the poverty line.

Table 6 shows the annual income of the sample SHG beneficiaries in the study area.

**Table 6**

#### Classification of sample SHG Beneficiaries on the basis of poverty level

S. No.	Poverty Level	Before Joining SHG	After Joining SHG
1.	Below Poverty Line	168 (40.0)	24 (5.7)
2.	Above Poverty Line	252 (60.0)	396 (94.3)
	<b>Total</b>	<b>420</b>	<b>420</b>

Source: Primary Data

Figures in brackets indicate percentage to total.

Table 6 shows that 40 per cent of the sample self-help group beneficiaries' lived below the poverty line and 60 per cent of them lived above poverty line before joining self-help groups. But the percentage of sample respondents, who are living below poverty line, is decreased to 5.7 per cent and percentage of sample respondents, who are living above the poverty line, is increased to 94.3 per cent.

**Table 7**

#### Sen's Poverty Index

Sl. No.	Period	H	I	G	P
1.	Before Joining SHG	0.32	0.133	0.222	0.104
2.	After Joining SHG	0.08	0.343	0.197	0.003

Source: Primary Data

It is observed from the table 7 that the poverty index of the sample self-help group

beneficiaries was 0.104 before joining in the self-help groups. The poverty index is declined to 0.003 after joining self-help groups. From this it is concluded that micro credit reduces poverty among the rural women in the study area.

## **SIGN TEST**

### **Hypothesis**

$H_0$  : “There is no significant relationship between the economic status of the sample self-help group beneficiaries before and after becoming the member of self-help groups”.

The result of the sign test is given in the following table.

**Table 8**  
**Sign test result for economic variables**

<b>S. No.</b>	<b>Variables</b>	<b>Z Value</b>	<b>Level of Significance</b>	<b>Result</b>
1.	Total Employment	17.522	.000	***
2.	Total Income	21.863	.000	***
3.	Total Expenditure	12.775	.000	***
4.	Total Savings	16.130	.000	***
5.	Total Loans availed	23.833	.000	***
6.	Total Assets	22.405	.000	***

\*\*\* Significant at 5per cent level

From the above table 8, it is concluded that the calculated z values for all the economic variables are more than the table value (1.96) at 5 per cent level of significance. Therefore the null hypothesis was rejected and it is concluded that there is a significant relationship between the economic status of the sample self-help group beneficiaries before and after joining the self-help groups.

## **CONCLUSION**

Micro credit, the birth child of Mr. Mohamed Unis of Bangladesh is doing wonder in India also. The study area, Tiruenlveli district is one of the industrially backward district of India. Rural poverty, rural illiteracy and neglected women are some real characteristics of Tirunelveli district. Both the Central Government and the State Government have taken many steps to reduce poverty and bring gender equality in rural areas. The present study unearth the fact that micro credit programme reduces the poverty level of rural women of Tirunelveli District.

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## **A STUDY ON CUSTOMERS ADOPTION OF NEW TECHNOLOGY IN BANKING WITH REFERENCE TO NAGERCOIL TOWN**

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### **Abstract**

Today, Banking sector plays a vital role by providing financial services and managing financial asset. With the development of the information system and information technology, all banks adopt new technological advancement for their entity. Information technology has given rise to new innovations in the product designing and their delivery in the banking and finance industries. Customer services and customer satisfaction are their prime work. The focus is shifting from mass banking to class banking with the introduction of value added and customized products. One of the most significant areas where IT has had a positive impact is on substitutes for traditional funds movement services. Technology not only plays an important role in development and introduction of new products and facilities like ATMs, tele-banking, internet banking etc. but also plays a pivotal role in terms of achieving operational efficiency.

**Keywords :** Electronic Banking, Modern Technology, Traditional Banking, Technological Services.

### **INTRODUCTION**

In recent times, many banking customers are developing an unwillingness to visit traditional branches and are becoming less loyal to a specific bank and savvier in their demand for convenient services. The success of a bank in the current environment rests on its ability to provide innovative products and services that seek to address the evolving needs of customers. Banks can provide innovation product and services to their corporate and retail customers only when creative people are in place along with latest technology. With intense to competition which is going to be more severe in the coming years and with more private players waiting to step in, adopting new technology has assumed added importance especially for Nationalized banks. The key to success is adopting state- of- art in technology and continuously accelerating business process.

E-banking is a broad term used to describe the various banking products and services that require the use of digital, Internet and mobile technology. With the development of the information technology banking sector's performance boosts day by day. Banks should consider reducing the inconvenience, minimizes cost of transactions and time saving to be important. Technological advancements are very essential for people and human life. It has been highlighted that consumer's attitude toward online banking are influenced by basic

experience of computer knowledge and new technological advancements. When customers are adopting the internet banking they should consider several factors such as, password integrity, privacy, data encryption, hacking and the protection of personal information. On seeing these aspects it is essential to adopt new technologies of banking.

## **REVIEW OF LITERATURE**

Jaspal Singh, Parminderjit Kaur,(2013), “Customer attitudes towards technology based services provided by selected Indian Banks: Empirical Banks”. The purpose of this paper is to determine the factors that lead to satisfaction of the customer as regards to e-banking services provided by the selected banks in India. Survey method is used to conduct the study. Data were collected through well structured questionnaire from a sample of 350 respondents. As a major finding of the study, six factors namely ease of use, reliability, convenient accessibility, security, low transaction cost and the time consumption emerged as factors that lead to customer satisfaction as regards e banking services. Further, the results of multiple regression showed that out of the above mentioned six factors, three factors, namely ease of use low transaction cost and security are found to be statistically significant at 5 percent significance level. The study has a regional bias since the respondents belong to the single state of northern India. To have better generalization of the results, a sample size could be made approximately large and wider geographical area is to be covered. Taking findings of the study into consideration Strategies could be drawn by the bankers to spread their business as a large chunk of population in India is still not using banking services. Through internet, however, access could be provided to customers residing in remote areas of the country.

## **STATEMENT OF THE PROBLEM**

Banks are increasingly adopting innovated technology, as a result it is essential for customers to understand its importance and be aware of the latest services introduced by the banks. Though customer have appreciated that new banking services has enhanced customer convenience and comfort, at the same time, they feel that they are been exposed to unforeseen issues. Some of the problems identified in my research study are listed below:-

- (a) Customers are unaware of the innovative services of Bank
- (b) They are reluctant of availing new services, thinking it may be risky.
- (c) Shortage of network coverage, lack of knowledge, insecurity, inconvenience in using mobile handsets, IT illiteracy.

## **OBJECTIVES**

Based upon the research study the following objectives have been framed they are:-

1. To analyze the major factors preventing customers from using new technology.
2. To comparatively analyze the gender and accessing new banking services.
3. To offer valuable suggestions for the further enhancement of banking services to customers.

Jaspal Singh, Parminderjit Kaur,(2013), “Customer attitudes towards technology based services provided by selected Indian Banks: Empirical Banks”. Vol – 23 Issue 1, pp 56-68.

### **SAMPLING DESIGN AND STATISTICAL TOOLS FOR ANALYSIS**

Statistical techniques such as weighted average mean and Chi- square test were used for analyzing the data. Convenient sampling method was employed to select the sample respondents. Totally 90 customers were selected randomly from selected three banks namely State Bank of India(SBI), Indian Bank (IB), Canara Bank(CB), in Nagercoil town.

### **HYPOTHESIS OF THE STUDY**

Ho: There is significant difference between male and female in accessing innovative services provided by the bank.

### **GENDER AND ACCESSING NEW BANK SERVICES**

Ho: There is significant difference between the gender of the respondents in accessing new bank service quickly.

The table 2 reveals the results of Chi-square analysis in terms of gender of respondent’s chi square value, p value and their significance on accessing new bank services

**Table 2: Chi-Square analysis between the gender of the respondents and accessing new bank**

S.No	Gender	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree	Total
1	Male	7	8	10	13	11	49
2	Female	8	9	7	8	9	41
<b>Total</b>		<b>15</b>	<b>17</b>	<b>17</b>	<b>21</b>	<b>20</b>	<b>90</b>

**Source: Computed data**

Calculated value  $X^2 = 4.834$

Degree of freedom =  $(r-1) (c-1) = (2-1) (5-1) V=4$

The calculated value of  $X^2 <$  Tabulated value of  $X^2$  i.e.  $4.834 < 9.488$

Since the calculated value of  $X^2$  is less than tabulated value, the null hypothesis is accepted at 5% level of significance.

### **MAJOR FACTORS PREVENTING CUSTOMERS FROM USING INNOVATIVE SERVICE**

The following table 3 depicts about the factors that restrict customers from using new tech services.

**Table 3: Weighted average mean for major factors restricting customers from using new services**

S. No	Opinion	Strongly agree (5)	Agree (4)	Neutral (3)	Disagree (2)	Strongly Disagree (1)	Total	Mean Score
1	Lack of direct interaction with staff	18 (90)	17 (230)	19 (57)	18 (36)	18 (18)	269	2.98
2	Unavailability of requested service	17 (85)	19 (76)	18 (54)	17 (34)	19 (19)	268	2.97
3	Poor internet connection	19 (95)	18 (72)	17 (51)	18 (36)	18 (18)	272	3.02
4	Lack of knowledge regarding new service	18 (90)	17 (68)	19 (57)	18 (36)	18 (18)	269	2.98
5	Limited scope of personal advice	18 (90)	19 (76)	17 (51)	18 (36)	18 (18)	271	3.01
6	Fear about security of transaction	19 (95)	18 (72)	19 (57)	17 (34)	17 (17)	275	3.05
7	No knowledge about computer	16 (80)	18 (72)	15 (45)	20 (40)	21 (21)	258	2.86
8	HI-cost of mobile devices	17 (85)	18 (72)	18 (54)	19 (38)	18 (18)	267	2.96

**Source: Computed data**

### **Inference**

It is inferred that the factors which restrict customers from using innovative service, in that the first reason is fear about security of transaction, the second reason is poor internet connection, and the last reason is that there is no knowledge about computer.

### **SUGGESTIONS**

Based on the findings, researcher has proposed remedial measures and recommendations for the study.

1. Technology being on widespread some is still unaware of benefits and uses of the services provided. Therefore effective awareness must be created among customers through training and notices given regarding innovative services provided.
2. Mostly services being computerized there is less interaction between staffs and customers in inquiring their queries, clearing doubts e.t.c. So bank should allot staffs who are specialized in new services, so customers have wider scope in getting personnel advices to avail new services as well as knowing the operation of the services better.
3. Bank must not only explain what role does innovative services play but also let them be familiar with the functioning and related technical words used for it.
4. Customers must be well informed about the overall security of computerized transaction by conducting workshops to prevent cyber threats and crimes.

## **CONCLUSION**

Financial system in India has grown rapidly in the last three decades with stiff competition and advancement in technology, the service provided by the bank has become more easy and convenient. Based on the research conducted, it is evident that Tech based banks play a crucial role in developing a strong relationship with customers as well as trying to increase self confidence in adopting newly introduced services. As there is an imperative need to keep them up to date.

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## DIGITAL INDIA AND ITS IMPACT ON TEACHING WITH UNAIDED COLLEGE TEACHERS

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Tamil Nadu, India

### Abstract:

This study was conducted to explore the Attitude of College teachers towards digital based teaching. The sample of this study included 60 Unaided College teachers. The self developed questionnaire was used by the investigator to access Attitude of unaided College teachers towards digital based teaching. The objectives of the study were to study the unaided College teachers. To study the significant difference in the attitude of unaided College teachers. The results supported that there is no significant difference in the attitude of lectures towards digital based teaching they beliefs that digital based learning is an important tool for enhancing the teaching process in a classroom situation. It made an enormous contribution to improving education. The aided students used the internet most frequently for entertainment (57.0%), while as the unaided students used it for education (57.4%). Both groups of students used the internet very frequently to chat with friends, for social networking, email, and to obtain general information. For the aided students, the biggest barriers to using the internet were a lack of time (42.0%) and cost of using (41.1%) and for unaided students were a lack of time (65.7%) and lack of internet at home (19.9%). Implications of the results are discussed.

**Keywords:** Digital internet usage, , Unaided College, Digital India

### Introduction:

Education is extremely important for the development of a nation. It is the process of instruction aimed at all round development of youth. Education enables people to contribute to societal development. Education has the responsibility for transferring human beings into human resources (Gopalan, 2001). Education, at the individual level helps in the process of socialization. At the level of society, it ensures that the traditional wisdom passes from one generation to the other and the new and modern knowledge is imbibed by the present generation One of the major difference between aided and unaided colleges is with regard to funds. While the aided colleges are supported by the government, the unaided colleges have to raise their own funding. Aided colleges need not have only aided courses. In fact, many of the aided colleges do have many unaided courses which are also referred to as self- financing courses. This implies that development of unaided courses in private aided colleges is contributor to the growth of these institutions. The main aim behind launching self-financing courses was to vocational is e higher education. The policy of the University Grants Commission (UGC) was to equip students through an add-on-course with some practical knowledge along with the bachelor's degree (Das, 2012). The nature of self-financing course depends on the institutional mode under which it is delivered. Colleges slowly and gradually found this as an opportunity to attract students and raise the financial

resources as it was becoming difficult to launch new courses without the subsidy of the government. In the last few decades sprouting of self-financing institutions and greater participation of the private players that have introduced self-financing programs has been observed.

### **Objectives of the Study**

1. To study the socio economic background of teaching among in unaided colleges teachers
2. To study the working conditions of teachers in unaided colleges
3. To identify the level of digital India and impact of unaided college teachers
4. To recommend the valuable suggestion to reduce impact of unaided faculty members.

### **Research Design**

The researcher has been selected on Convenience sampling technique and the total number of sample was 80.

### **Methodology**

This section describes the methodology which includes collection of data, construction of questionnaire and framework of analysis. The primary data have been collected directly from the unaided teaching staff through on Questionnaire. Secondary data have been collected from standard books, articles, magazines, encyclopedia and internet. The study mainly based upon the primary data. Interview schedule method is used to collect the data from the respondents. Sample sizes of 120 respondents have been appended in the research report. To substantiate and to support the primary data required particular have been gathered by referring the reputed journals, magazines, standard newspaper and book. Some of the information has been gathered from authorized web source.

### **Tools for Analysis**

Apart from the necessary tables, suitable statistical tools are applied for analysis and interpretation. Percentage analysis, Weighted Average, Chi – Square, T – Test, ANOVA.

### **Review of Literature**

**Agarwal (2006)** studied the challenges faced by higher education globally and the national response to them. The author emphasizes the need for greater adaptability in the higher education system so that it continues to provide the needed skills and trained workforce to the economy as it integrates with the world economy. The dawn of the new millennium has brought a significant amount of new ideas on financing of higher education.

**Bikas Sanyal and Martin Michaela (2006)** discussed the major factors influencing the new trends of financing higher education. The authors tried to establish the reciprocal relationship between financing of higher education and its mission and suggested strategies in financing higher education at the system and the institutional levels.

**Prakash V (2007)** has given an overview of trends in the expansion of higher education and examines variations in participation across states, gender and social groups. He

made an attempt to discuss the trends in the growth and financing of higher education, besides highlighting some important issues regarding development of higher education in India.

### **Kind of Unaided Colleges Attended and Internet Usage**

The need for examining the kind of college attended and internet usage is crucial, since globalization has brought about a number of changes in the world today changing it into a global market, transforming skills that are required for various jobs (Mishra, 2013). To meet this need, the Indian Higher Educational system revamped its goals where skill enhancement was given top priority and many skill development courses were created by Indian Universities to meet the job market requirements (as cited in UGC pushes implementation of career oriented courses through new schemes). The University Grants Commission (UGC) which looks after the Standards of teaching, examination and research in Universities in India, has opened University level education to private partners since the advent of Globalization, apart from funding the Universities and Colleges affiliated to the UGC.

The University of Mumbai introduced new courses (by inviting private partnership from organizations in the field of education) which opened up various avenues of higher education for students. Prior to the 1990s, the only streams of education open to students for higher education were Arts, Science & Commerce; these streams were fully aided and funded by the Central Government. New courses in Mass Media (BMM), Management Studies (BMS), Accountancy & Finance (BAF), Banking & Insurance (BBI), B.sc degree in Information Technology, (B.Sc-IT) were created. Further, they extended these same courses for Post graduation such as Masters in Business Administration (MBA), where these courses are unaided or self-financed. There are differences between aided and unaided colleges with regard to the funds they receive. An aided college receives funds from the government for academic activities and infrastructure development.

The fee structure is determined by the government/university. An unaided college does not receive any support or funds from the government/university (Prabhat, 2011). Students pay heavy fees to attend unaided colleges and the infrastructure in these institutions is good. In the unaided colleges, the students' caliber is higher. Patterns of Internet Use with Indian Students from Aided and Unaided Colleges Asian Journal of Multidisciplinary Studies, 3(7) July, 2015 35 requiring them to have certain minimum grades and scores. Kumari (2015) examining secondary education schools in Delhi indicates that the facilities available in private unaided schools are compared with government secondary schools the private unaided schools of Delhi are found much modernized with computer facilities, libraries and well-equipped laboratories. Given that unaided colleges tend to have better technology infrastructure and there might be internet usage differences, empirical studies Examining the relationship between kind of college attended and internet usage of Indian college Students merit investigation

**Teaching Experience of respondents**

Sl. No.	Teaching Experience	No. of Respondents	Percentage
1	Below 2 yrs	20	25
2	2 – 5 yrs	30	38
3	5 – 10yrs	18	22
4	Above 10 yrs	12	12
<b>Total</b>		<b>80</b>	<b>100</b>

**Source: Primary Data**

From the table, out of 120 respondents 38 percent of respondents are below 2 years experience and 22 percent of the respondents are 5 -10 years and 2-5years. Hence, it can be concluded that majority of the respondents are above 10 years.

**Mean difference between the gender wise and level of digital based teaching unaided college teachers**

In order to understand the Mean difference between the gender wise and level of digital teaching unaided college teachers of, it is proposed to utilize the tool “ANOVA” test.

**Hypothesis:**

H<sub>0</sub> – There is no Mean difference the gender wise and level of digital teaching unaided college teachers

**Table**

Experience and level of digital teaching unaided college teachers	Calculated value	Table value
	<b>2.117</b>	<b>5.192</b>

**Result:** Significant at 5% level.

**Inference:**

The calculated “ANOVA” value is less than the table value at 5 percent level. Therefore the null hypothesis is accepted.

The analysis leads to the conclusion that there is no mean difference between the gender vice and level of digital teaching unaided college teachers

**Findings**

- ✓ The hypothesis of the study was that there is no significant difference in the attitude of unaided college teachers digital based teaching.
- ✓ To test this hypothesis the mean score, standard deviation were ANOVA test
- ✓ Calculated then the result shows that there is insignificant difference in the attitude of Unaided college teachers digital based teaching.

**Conclusion**

The access to digital communication technology with multi capability has made learning more vivid, interesting and joyful. Teachers or lecturers are an important element in the educational network. So the teachers should been courage through training and support, to the use of Web and other information technology systems in their teaching.

## References

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