



## National Seminar

on

### The Indian Economy and Business Since Independence

Organised by the PG and Research Dept. of Management Studies,

St. Joseph's Institute of Management, St. Joseph's College, (Autonomous), Tiruchirappalli

Dates: 9<sup>th</sup> and 10<sup>th</sup> September 2022

### Inaugural Function

September 09, 2022   10:00 am			
	ICSSR SPONSORED TWO DAY NATIONAL SEMINAR		
	<b>THE INDIAN ECONOMY AND BUSINESS SINCE INDEPENDENCE</b>		
	<b>Inauguration</b>		
	Prayer Song & Tumarai Thai Vachana		
	Lighting of the Lamp		
	Welcome Address	Rev. Dr. P. Paulraj SJ Rector, JIM	
	Dynamics of the Seminar	Dr. P. S. Jagan Kingdy Convener & Assistant Professor	
	Inaugural Address	Rev. Dr. Leonard Fernando SJ Anchor St. Joseph's rubricists	
	Felicitation	Rev. Dr. M. Arackkalam Xavier SJ Anchor, St. Joseph's College	

September 10, 2022   03:45 pm	<b>Valediction</b>	
	Prayer Song	
	Welcome Address	Dr. P. Jega Patrick Dean-Academics, JIM
	Felicitation	Rev. Dr. K. Arnal Secretary, St. Joseph's College
	Chief Guest Address	Dr. M. Sakthom Member, Synodals, Bharathidasan University Chair, School of Business Studies Professor and Head Dept. of Commerce and Financial Studies Bharathidasan University, Tiruchirappalli
	Best Paper Award	
	Vote of Thanks	Dr. P. S. Jagan Kingdy Convener & Assistant Professor
	National Anthem	



The ICSSR sponsored National Seminar on the theme “The Indian Economy and Business Since Independence” was organized by PG and Research Department of Management Studies, St. Joseph’s Institute of Management, St. Joseph’s College (Autonomous), Tiruchirappalli on 9<sup>th</sup> and 10<sup>th</sup> September 2022. It was in accomplishment of ICSSR sponsored ‘Azadi Ka Amrit Mahotsav’ initiative, which is an initiative of the Government of India to celebrate and commemorate 75 years of independence and the glorious history of its people, culture and achievements.

The inauguration was graced by Rev. Dr. Leonard Fernando SJ, Rector, St. Joseph’s Institutions and the Chief Guest of the occasion was Dr. M. Krishnan, Vice-Chancellor, Central University of Tamil Nadu, Thiruvavur. Rev. Dr. P Paulraj SJ, Director JIM, Rev. Fr. I. Antony Inico SJ, Administrator, and Dr. P. S. Joan Kingsly, Assistant Professor, the convener of the seminar were also present.

Rev. Dr. P Paulraj SJ, Director welcomed the gathering. The convener Dr. P. S. Joan Kingsly, gave the dynamics of the seminar.

In the inaugural address, Rev. Dr. Leonard Fernando SJ raised a question as “What has been the result of the initiatives and achievements that India has taken and made, when there still prevails high illiteracy rate, mortality rate, economic inequalities and rural and urban disparities? He invited the younger generations to look for the answer of this question to achieve the vision of better India.

Followed by this, thought provoking message, the Chief Guest Dr. M. Krishnan, in his address, insisted everyone to follow the culture and tradition which is our strength. He invited each one to act as the branches of this stem. According to him, higher education has failed to take the product to the society, which the management students should carry on and make the country a developed nation.



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Technical and Paper Presentation Sessions**







There were totally 6 technical sessions conducted.

### **Technical Session -1**

“Rethinking India’s Economy for the 21st Century” by Dr. P. Arunachalam, Professor, Department of Applied Economics, Cochin University of Science and Technology, Kochi, Kerala. He brought to light the self-containment that prevailed in the Post Industrial Revolution era. He pointed out that how after the second world war the world Bank and IMF took initiatives towards the infrastructure development. He foresees the micro small and medium enterprises as the future of Indian Economy.

### **Technical Session -2**

“Innovation in India’s Rural Economy – Disruptive business models” by Dr. V. Ramanujam, Associate Professor, Bharathiar School of Management and Entrepreneur Development (BSMED), Bharathiar University, Coimbatore. He highlighted on the agriculture and Micro Enterprises developments that are taking place. According to him enhancing the legal frameworks would ensure the sustainability in the market.

### **Technical Session - 3**

“Indian Economy and Financial Markets Since Independence” by Dr. K. Prabhakaran, Professor, Department of Management Studies, Kalaignar Karunanidhi Institute of Technology, Coimbatore. He brought to the forum the stocks market reaction to the union budget, Value chain stages, Investment options and top performing shares in Indian Market. He tried to highlight the importance of stocks for the economic growth of the country.

### **Technical Session - 4**

“Indian Economy since Independence - Milestones crossed and the challenges ahead” by Dr. M. Victor Louis Anthuvan, Adjunct Faculty, LIBA, Chennai.

He highlighted the importance of our rich heritage and the value system that had made India strong before the British. He elaborated on the phases of development and downfall that has brought India to the position it is today. He also insisted that if the present generation do not stand against corruption, caste discriminations, and dowry system, India would remain backward. To become a competent country like Finland, India has to change the way it approaches these issues was his stand.

### **Technical Session - 5**

Dr. D. Annette Christinal, Assistant Professor, School of Commerce and Management, Presidency University, Bangalore presented her views on “Digital Economy and Its Impact on Indian Business”. She briefed on digitalization and digitization and how this generation can work efficiently with the technological advancements for the upliftment of the Indian Economy

#### **Technical Session - 6**

Dr. NatarajaMurthy, Associate Professor, Department of Economics, Bharathidasan University, Trichy shared his views on “Indian Economy and Entrepreneurship since Independence”

In his talk he pointed out how today’s youngsters lacked the required skills, and emphasized that they really need to equip themselves to keep abreast of the pace of the technology. Mostly the agriculture sector is what requires the attention of the young minds. Our efforts to build this sector would reflect on the overall growth of the economy was his message.

Every session was an eye opener in the field of Business and Economics.

#### **Paper Presentation Sessions**

More than 100 research papers were received and after review 60 papers were accepted and presented in parallel sessions that were conducted in different venues. Research scholars, faculty and students from various institutions and Internal faculty & students presented the research papers. The paper presentations were evaluated by two-member panel consisting of external experts and Internal faculty.



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on**



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**St. Joseph's Institute of Management, St. Joseph's College, (Autonomous), Tiruchirappalli**

**Dates: 9<sup>th</sup> and 10<sup>th</sup> September 2022**

**Valedictory function**

September 09, 2022 | 10:00 am

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Chief Guest Address	Prof. Dr. M. Krishnan The Narada Veda-Chancellor Carnata University of Tiru. N. Sri. Thiruvananthapuram		
Vote of Thanks	Rev. Fr. S. Antony Inico SJ Archdeacon, JIM		

September 10, 2022 | 03:45 pm

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Best Paper Award	
Vote of Thanks	Dr. P. S. Joan Kingsly Convener & Assistant Professor
<b>National Anthem</b>	





The valedictory function of the two-day ICSSR sponsored national seminar was held at 3.45 pm. The special invitees for the program included Rev. Dr. K. Amal SJ, Secretary, St. Joseph's College (Autonomous), Dr. M. Selvam, Member, Syndicate, Bharathidasan University, Chair, School of Business Studies, Professor and Head Department of Commerce and Financial Studies Bharathidasan University Tiruchirappalli.

In the felicitation, Rev. Dr. K. Amal SJ spoke on the purpose of the management studies in this context and how MBA students can contribute to the economic growth of the nation.

In the valedictory address the chief guest Dr. M. Selvam invited the young minds gathered to envision the future of the nation and work collectively. He also brought to light the richness that India possesses in terms of man and material. The right direction to channel these resources for the speedy and sustainable development of the country is required, was his view.

The convener Dr. P. S. Joan Kingsly, delivered the vote of thanks and the National anthem was played as the curtains closed.

**Dr. P. Paulraj SJ**, Director, JIM, was awarded PhD in Economics by the prestigious Bharathidasan University, Thiruchirappalli. He has been coordinating the Youth Commission for the Jesuit Madurai Province for six years since 2014. Simultaneously he rendered his active service as a Tamil Nadu State Advisor of AICUF (All India Catholic University Federation) where he worked to enable students to develop critical awareness and helped students analyse the Indian and world situation, in order to cultivate a deep and genuine concern for the oppressed and marginalized and thereby effectively commit themselves to the task of building a new and just society. He has been a vibrant participant in all the extension activities of the AICUF community and brought many reforms to foster the holistic development of the student community. He has organized various training programmes on Leadership, Personality Management, etc. After taking up the position of Administrator here at JIM in the year 2018, Fr. Paulraj has been instrumental in bringing drastic changes to the whole infrastructure of the JIM campus. He has an eye of detail and has brought lots of progressive changes in the classroom setting, office environment, and cafeteria ambience. The lush green campus stands as a testimony for the commendable planning and execution of the able administrative team headed by him.

He holds the position of Director, JIM, since 2021. Since becoming Director JIM, he has set an example for others by experiencing remarkable improvement in all domains. The admission process is automated and reached a new dimension, scholarships to needy students is increased to 15 Lakhs per year, always motivating and sponsoring the Faculty doing FDPs conducted by various high-ranked Institutes like IIMs, IITs, etc. He pulled up his sleeves and brought plenty of top-ranking and well-renowned companies for campus placements to make all the Business Aspirants' dreams come true. Most of the students meet the needs of companies, and JIM enjoys a hundred percent placement with a very good average CTC and flying high colourfully, which was made possible only because of his tireless endeavours. In short, he has been the driving force behind all the success of JIM

**Dr. P. Mariappan** holds a doctorate in Management and Mathematics as well. He has 35 years of teaching experience in the field of applied Mathematics and Management. He currently serves as Area Chair, Supply Chain Management and International Relations at JIM, Trichy. To his credit, he has published more than sixty textbooks, one hundred and fifty research articles, and has been acknowledged with twenty awards and has visited more than ten countries for academic purpose.

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**ST. JOSEPH'S** INSTITUTE OF MANAGEMENT (JIM)  
COLLEGE (AUTONOMOUS), TRICHY



INTERNATIONAL CONFERENCE ON DYNAMIC BUSINESS ENVIRONMENTS - 2023



**2023**  
**9, JANUARY**

## International Conference on Dynamic Business Environments

**BOOK OF ABSTRACTS**

Chief Editor Rev. Dr. P. Paulraj SJ  
Associate Editor Dr. P. Mariappan





“ உலகத்திலேயே ஊற  
வைத்து உலர வைத்து  
வறுக்கப்பட்ட ஒரே பாதாம்!!! ”



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**INTERNATIONAL CONFERENCE ON  
DYNAMIC BUSINESS ENVIRONMENTS – 2023  
[ICDBE-2023]**

**9<sup>th</sup> January 2023**

**BOOK OF ABSTRACTS**



**CHIEF EDITOR**

**Rev. Dr. P. PAULRAJ SJ**

**ASSOCIATE EDITOR**

**Dr. P. MARIAPPAN**



**JIM**

**St. Joseph's Institute of Management**

**FORMING RESPONSIBLE LEADERS**

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## DEDICATION

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This Book of Abstracts of the International Conference on Dynamic Business Environments -2023 is dedicated to our patron St. Joseph who is a man with a common touch, quiet giving, for his intercession in all our endeavours for the greater good.

## FOREWORD

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**Rev. Dr. P. Paulraj SJ**

**Director**

**St. Joseph's Institute of Management  
Tiruchirappalli-620 002**

I'm glad to hear that our St. Joseph's Institute of Management has made great efforts to organize the International Conference on Dynamic Business Environments – 2023 [ICDBE-2023] on January 9, 2023. I am confident that this conference will be an opportunity for aspiring young researchers to share their innovative research results, new principles and concepts in various areas of Management. I am extremely delighted that many illustrious academicians from around the globe in different fields associated with the major thrust areas of the conference will deliver their keynote addresses for the benefit of the young researchers and student friends. I congratulate and appreciate the organizing chair **Dr. P. Mariappan** and the members of the faculty of the department of our Institute for their thorough efforts in the organization of the International Conference. I hope and pray that the conference will shed new light and awareness on the different fields of expertise. I wish this conference every success.

**Rev. Dr. P. Paulraj SJ**  
**Director**



## MESSAGE FROM RECTOR

---



**Fr. Leonard Fernando SJ**  
**Rector**  
**St. Joseph's Institutions**  
**Tiruchirappalli-620 002 Tamilnadu India**

I congratulate St. Joseph's Institute of Management (JIM) – a department of the 179-year-old college of heritage status – St. Joseph's College, Tiruchirappalli for organizing an International Conference on Dynamic Business Environments on 9th January 2023. This International Conference hosted by our Jesuit Business School aims at providing space to researchers, academicians, and students to reflect together on the prevalent challenges faced by business environments.

I am happy to note that for this conference 325 research papers have been received and our faculty, students and delegates from other parts of India and other countries will take part in the conference.

I wish the International Conference all success. I am sure this conference will benefit the delegates, faculty and students, and promote more management researchers.

I congratulate Rev. Dr. P. Paulraj SJ Director, Rev. Fr. I. Antony Inico SJ, Administrator and Dr. P. Mariappan, the organizer of the conference for planning and conducting this International Conference.

May God bless you all.

**Fr. Leonard Fernando SJ**  
**Rector**

## MESSAGE FROM SECRETARY

---



**Rev. Dr. K. Amal SJ**

**Secretary**

**St. Joseph's College [Autonomous]**

**Tiruchirappalli-620 002 Tamilnadu India**

I am extremely delighted to note that St. Joseph's Institute of Management has made tremendous efforts in organizing an International Conference on Dynamic Business Environments – 2023 [ICDBE-2023]. Further, to my delight, it is truly wonderful to hear that over 300 innovative research articles have been already received and the same will be published as a Book of Abstracts. Certainly, such noble efforts will be of immense help and assistance to the Management Researchers, to scale high in their research endeavours which is the need of the hour.

Let me offer my sincere appreciation and commendation to Rev. Dr. P. Paulraj SJ, the Director of JIM, Rev. Fr. I. Antony Inico SJ, the Administrator for their tireless works and initiatives and Dr. P. Mariappan, the able organizer of the International Conference for his commendable efforts and hard works in organizing this conference. Let me also applaud all the versatile faculty of JIM and student leaders for their timely and marvellous co-operation towards the success of the conference.

Once again, wishing you all great success in every proceeding of the conference.

**Rev. Dr. K. Amal SJ**

**Secretary**

## MESSAGE FROM PRINCIPAL

---



**Rev. Dr. M. Arockiasamy Xavier SJ**  
**Principal**  
**St. Joseph's College [Autonomous]**  
**Tiruchirappalli-620 002 Tamilnadu India**

It is pleasure for me to appreciate the Department of MBA, St. Joseph's Institute of Management for the efforts to organize an International Conference on Dynamic Business Environments – 2023 [ICDBE-2023]. I am happy to know that more than 300 research articles were received and the same will be published as a Book of Abstracts volume.

The deliberations in the conference on different aspects of Business Environments -2023 will surely enkindle the minds of the participants. And the output of this intellectual exercise will not only be useful for the academia also for the business environments.

I appreciate Rev. Dr. P. Paulraj SJ, Director and Rev. Fr. I. Antony Inico SJ, Administrator and Dr. P. Mariappan, the convener of the International Conference for their efforts.

I wish them all the very best.

May God Bless us all.

**Rev. Dr. M. Arockiasamy Xavier SJ**  
**Principal**

## MESSAGE FROM ADMINISTRATOR

---



**Rev. Fr. I. Antony Inico SJ**  
**Administrator**  
**St. Joseph's Institute of Management**  
**Tiruchirappalli-620 002 Tamilnadu India**

In this age of rapidly changing technologies, it is essential for all professors and professionals to keep abreast of the latest developments, emerging trends and techniques in the area of Economy and Business. Certain issues and challenges faced in these areas need to be taken care of with proper solutions.

I am happy to appreciate the efforts of St. Joseph's Institute of Management for hosting International Conference on Dynamic Business Environments – 2023 [ ICDBE-2023]. I am very glad to know that more than 300 innovative research papers have been received and that the same will be published as a Book of Abstracts volume. I assure you this will help management researchers.

I congratulate Dr. P. Mariappan, the organizer of the International Conference and the organizing committee for their efforts in carrying out the work of the conference at a higher level.

I would like to extend a warm welcome to all the experts and academic researchers for their participation and deliberations for the great success of ICDBE-2023.

**Rev. Fr. I. Antony Inico SJ**  
**Administrator**



## PREFACE

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The International Conference On Dynamic Business Environments – 2023[ICDBE-2023] is hosted by St. Joseph's Institute of Management, St. Joseph's College, Tiruchirappalli, Tamil Nadu, India on 9th Jan 2023 to provide a stage for the young budding researchers to share their innovative research findings in the midst of practicing researchers in the field of Management Science. More than 300 articles are published in this Book of Abstracts. I can assure you that all of the abstracts in this book will be of great benefit to emerging researchers in their related fields. The cynosure of the conference is the demonstration of the keynote lectures presented by the eminent experts namely: Dr. Dinesh S Dave, Director and Professor of Supply Chain Management, Department of Marketing and Supply Chain Management, Walker College of Business, Appalachian State University, Boone, North Carolina, USA, Dr. Ken Corley, Associate Professor of Supply Chain Management, Appalachian State University, Boone, North Carolina, USA, Ms Laura L Brewer, Professor of Supply Chain Management, Appalachian State University, Boone, North Carolina, USA, Dr. William Magnus Northington, Assistant Professor of Marketing, Department of Supply Chain Management, Appalachian State University, Boone, North Carolina, USA, Dr. Bhaba Krishna Mohanty, Professor, Indian Institute of Management, Lucknow, Dr. Kavi Kumar Jacob, Professor of Mathematics, Universiti Tun Hussein Onn, Malaysia, Dr. V. Veeramani Assistant Professor of Mathematics, University of Technology and Applied Sciences, Sultanate of Oman, and Dr. P. Shanmuga Vadivu Professor and Head, Department of Computer Science and Applications, The Gandhigram Rural Institute, Gandhigram, Dindugal. I thank whole heartedly all the invitees for their sharing of thoughts related to the innovative research fields to celebrate this mega event of ICDBE-2023 and utilizing valuable time with us.

**Dr. P. Mariappan**  
**Organizing Chair ICDBE-2023**

## ACKNOWLEDGMENT

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Firstly, I thank the Lord almighty for his abundant blessings for the St. Joseph's Institute of Management, Tiruchirappalli to conduct this ICDBE-2023 in grandeur. I register my sincere thanks to our Management, the Principal and the Director for permitting us to take this grand ICDBE-2023 in our beautiful campus. The response to our calls among the researchers and the young budding management experts was really fantastic and overwhelming. I thank all the Professors and Scholars who responded. Overall, more than 400 abstracts were received globally. On the whole, the committee has taken just 334 abstracts for the full paper submission and presentation in the technical sessions. All the chosen papers were presented to the editorial committee members for the blind peer-review procedure. My earnest thanks to the Members of the Organizing Committee, Keynote Speakers, Editorial Committee members, colleagues of St. Joseph's Institute of Management, Research Scholars, and Students for their co-operation towards students to develop of this conference. I thank all my fellow colleagues for their wonderful exhibition of synergy in promoting our young management science students to develop their own research articles and present the same in this big ICDBE-2023. I wish to record my sincere thanks to all my colleagues for their effort in getting out this Book of Abstracts in a very nice and concise form. My special thanks to Mr. S. Hariharan and Mr. M.K.S. Mirithun Jayan students of JIM for their wonderful support in formatting the Abstract Book. I extend my whole hearted thanks to Maps Publishing Solution for their neat execution of the art print version of this great ICDBE-2023 Book of Abstracts.

**Dr. P. Mariappan**  
**Organizing Chair ICDBE-2023**

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**SUPPLY CHAIN, GLOBAL SUPPLY CHAIN AND  
CIRCULAR SUPPLY CHAIN IN TODAY'S DYNAMIC  
BUSINESS ENVIRONMENT**

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**Abstract**

In today's dynamic global competitive environment, supply chain management is viewed as the most critical function in any organization, and it continues to gain high visibility. Supply chain coordinates all activities and processes beginning from the basic raw materials to the manufacturers to the distributors until the final product reaches to the end-consumers. A supply chain typically includes suppliers, production companies, distributors, wholesale organizations, and retail companies. As the world has grown interconnected, the simple supply chains - where local companies or suppliers produced and delivered singular finished products to customers - have morphed into a complex, networked, global supply chains involving organizations around the world. In today's complex supply chain, logistics is viewed as an important function in an organization. Domestic and international organizations manage their logistics function through the application of advance technology. Additionally, several organizations use 3PL or third-party logistics companies to aid in the management of the logistics function.

Supply Chain Management evolves constantly due to several factors including geo-political situation, economy, politics, infrastructure, competency, and culture. Additionally, the revitalization of the supply chain is influenced by such factors as improved technologies, trade agreements, raw material availability, modes of transportation, environmental sustainability, social sustainability, and economic sustainability of the partners in the chain. The dynamic nature of today's business environment coupled with the impact of these factors can certainly make the management of global supply chain as the most challenging task. Furthermore, post-pandemic effect and current geo-political and economic situations exacerbate supply chain challenges in many countries around the world.

In today's business situation, environmental sustainability is becoming more popular than before. Properly implemented



environmental sustainability efforts can potentially enhance the company's profitability by reducing the cost. The additional potential advantage of being an environmentally friendly should enhance the company's image in the global market and it may reflect positively on the company's products and services. Circular SC is becoming increasingly important in today's business environment and for the future of business globally. Many organizations have started investing more financial resources into sustainability initiatives with the objectives to reduce waste, reuse material and to reduce carbon emissions.

The purpose of the present study is to explain the contemporary topic of supply chain management. Additionally, the study is focused on the current issues such as economy, geo-politics, infrastructure, and competence influencing the global supply chain. Finally, the objective of the study is to explain the contemporary topics of circular supply chain to enhance organization's firm's global competitiveness.

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**MULTI-ATTRIBUTE DECISION MAKING AND HESITANT  
FUZZY SETS – A DECISION AID FOR PRODUCT  
RECOMMENDATION IN THE ONLINE MARKET**

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**Abstract**

This paper introduces a MADM procedure based on Hesitant Fuzzy Sets (HFS) to recommend the products to the buyers when the products are assessed in multiple number of attributes. The rating of the products over the attributes are taken as hesitant fuzzy elements (HFE). Initially the work takes the pairwise comparison of products to obtain the extent to which a product is superior to another in numeric terms. Using pairwise comparison the overall score of the products are calculated in Hesitant Fuzzy Linguistic Terms (HFLTS). The concept of Directional Hausdorff Distance (DHD) is used to order the products that are given as HFLTS, in numerical terms. The paper defines a procedure to choose non-dominated products after filtering the dominated ones. Hesitant-based correlation measure is used amongst the non-dominated attribute values in HFLTS, to obtain the correlation degree between the attributes. The attribute corresponding to highest correlation measure is taken as a best attribute while the attribute with the lowest correlation is considered as the worst attribute. The best attribute is compared with

the other attributes and the other attributes to the worst attributes. This gives rise to a nonlinear programming problem with weights as variables. The solution of the problem obtains the attribute weights. Weighted aggregation of product-scores, obtained via DHD, gives the product rating of the products. The product having maximum product value is recommended to the buyer.

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## **MARKETING AFTER THE PANDEMIC: NEW INSIGHTS IN FLE/CUSTOMER DYNAMICS**

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### **Abstract**

The COVID-19 pandemic disrupted the business environment like never before. The mix of frustration, anxiety, distrust, and exhaustion due to the ever-changing nature of the disease and our responses to it, continue to impact individuals and organizations daily even three years past its emergence. The resulting paradigm shift, relative to decisions around appropriate policy and behavior, has particularly disrupted the retail and service environments, as customers and frontline employees (FLEs) attempt to navigate a constantly shifting ‘normal’ (Voorhees, Fombelle, and Bone 2020). This attempt at adjustment is fraught with conflict as FLEs interact with customers, both of whom are overwhelmed and frustrated by the inconsistency in messaging, policies, and rules across organizations and multiple levels of government (Northington *et al.* 2021).

Misbehaving and rule-breaking customers and the effects of these behaviors on frontline employees (FLEs) are topics that are hardly new to our field, but they have clearly taken on new urgency due to the pandemic. While customer misbehavior has received considerable attention (e.g., Harris and Reynolds 2003; Bitner *et al.* 1994), research focused on FLEs’ concerns with customer rule breaking and enforcing these rules with misbehaving customers has received much less attention (Habel *et al.* 2017; Northington *et al.* 2021), producing important gaps in the literature.

During the pandemic, institutions, governments, and firms have implemented rules for customers and employees that previously never existed. In general, FLEs’ rule enforcement efforts, combined with

customers' rule resistance and/or violations has produced frustration and anger on both sides. Further, customers in general are more likely to misbehave than ever before, with simple politeness to service providers often a thing of the past (Khazan 2022; Green 2022). The causes of this general rudeness are not always clear, but all parties are starting to feel that uncivil behavior is increasing (Boylan 2021).

With both customers and employees needing to take on shifting, often unwanted, responsibilities, roles, and scripts, uncomfortable power dynamics and conflicts can occur. Some of these conflicts are disruptive or even dangerous. Thus, this discussion explores the rapidly changing retail and service environments and the need for better frontline understanding and strategies as we uncover more insights into this dynamically shifting environment.

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## **THE PERFECT STORM: IMPLICATIONS AND MODIFICATIONS OF TARIFFS AND PANDEMICS**

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### **Abstract**

Supply chains have never been through a disruption like the pandemic. Entire countries were shutting down due to the sickness causing havoc in the supply of goods. Supply chains of companies had already suffered through another disruption due to the tariffs that had increased from a 2.4% average to a 25% increase. The increase happened in the earlier months of 2019; however, the imposition of the tariffs started happening in 2018. There were several phases of the tariffs, and each had certain effects on businesses. The first phase The US ordered tariffs to increase to 25% on steel and 10% on aluminum and to retaliate, China ordered an increase of 20% to 128 products. This tariff war continued between the US and China for most of the year 2018. The second phase can be documented to state that the tariffs were to increase 10% increase, not only on aluminum, but on a total of 200 billion of products from China as well as an increase of an additional 16 billion of Chinese goods to be taxed at 25%. The third phase of the tariffs can be noted as the deadline set for tariffs to begin. This included any purchase orders that had a date on or after January 1st, 2019; however, that did not come to fruition (Hammond, et al., 2021).

How did the threat of the increase in tariffs effect businesses? First, most companies were trying to figure out how they could afford such a hike in the rates. Next, businesses were trying to import as many products that had the tariff imposed as they could before the deadline. The over ordering ultimately had a snowball effect throughout the supply chain, causing many of the suppliers in China to increase production, or try to find ways around the tariff increase. Some Chinese companies moved their manufacturing to neighboring countries. Some companies went out of business.

So how does a tariff increase, and a pandemic create a perfect storm? The answer is that China and the US already had disruptions because of the tariff increase, and then, before either country was able to make a recovery, the pandemic took us all by surprise. Less than a few months after the tariff increase was supposed to happen, the pandemic hit and entire countries were shutting down, companies were now trying to figure out how to obtain raw materials, have a workforce to make the product, and how to afford the transportation for the product. The world had never experienced a disruption like this, and many companies didn't know how important their supply chain was until it was completely broken. Now, it was up to companies to be able to be resilient in the face of yet another disruption, and the implications of how to do that was still a mystery. The chain of events leading up to 2019 and 2020 was the perfect storm for the supply chains, on a global scale, to fail or rise up. Through research and first-hand experience in the industry, this study will explain how companies are combating these disruptions, and how some have overcome the largest disruptions that their supply chain will ever face.

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## **MODELLING AND SUPERVISORY CONTROL OF FUZZY DISCRETE EVENTS SYSTEM**

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### **Abstract**

A Discrete Event System (DES) is modelled by a finite-state automaton with events as input alphabets. DES exists in many technological systems such as concurrent programing, semantics and monitoring, communication protocols, computer operating systems, and

networking. For many applications in biomedical fields, crisp DES is inadequate due to uncertainties in state transitions, specifically when considering each event is associated with a discrete-time interval hence complicating the transition problem. To address this issue, this research will investigate the theory of fuzzy finite interval automaton and use it to model the intervals in a DES as fuzzy intervals. The proposed Fuzzy Interval DES (FIDES) to capture uncertainties appearing in states and during transitions. The fundamental aim is to generate the input string over the event and evaluate the time constraints by using partial order reduction techniques for the fuzzy intervals that are described as occurrences of different events. These intervals include those with minimum membership values under max-min composition to represent the transitions among fuzzy states according to certain timing constraints. The mechanism of enumerating time explicitly in terms of sequences of ticks significantly increases the number of states in FIDES, causing major computational challenges in supervisor synthesis. To overcome this challenge, this research will develop a theory of supervisory control of FIDES, where intervals will be used to encode sequences of ticks in a more compact manner. It is expected that this fuzzy-timed specification will provide a satisfaction grade to state event and interval and able to decide precisely whether the automata can stay in a location and the transition can be executed. Eventually, this research will present potential applications of the proposed FIDES in the study of the human nervous system.

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## **INVENTORY MATHEMATICAL MODEL FOR SUPPLY CHAIN MANAGEMENT**

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### **Abstract**

Inventory management is one of the difficult, problematic areas in supply chain management. Nowadays, the majority of corporations have their own warehouses, with the capacity and inventory to meet client demand. In this article, we explored the definition of a supply chain management system as an integrated system in a variety of businesses, including contributors, producers, distributors, and retailers. The single-stage and multi-stage inventory management models in mathematics are discussed briefly and critically in this article. The mathematical

models created in many fields of inventories that are present throughout the supply chain are highlighted in this paper.

**Keywords:** Inventory management, Multi-stage inventory management, Supply chain management

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## **ARTIFICIAL INTELLIGENCE AND BUSINESS TRANSFORMATION**

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### **Abstract**

The torrential impact and influence of artificial intelligence (AI) has redefined the choices of computational solutions for business. The machine learning and deep learning models propose viable solutions for the diversified domains of business administration. The advent of transfer learning and reinforcement learning models offer promising solutions for business practices. The AI models being data-hungry, possess greater potential for big data management, data analytics and visualization. Moreover, AI models are confirmed to provide feasible and optimized solutions even for complex business problems, which cannot be handled by traditional computing methods. The unleashed data generated in the physical and digital business environment is confirmed to possess greater scope for prediction, decision making, classification, clustering. The contemporary innovative practices in business have redefined the horizons of problem and solution spaces in business. The AI techniques namely linear regression, multinomial regression, decision tree, Naïve Base Classifier, K-Means clustering, Neural networks and transfer learning models are vibrantly used to provide solutions for Supply Chain Management, Logistics Management, Resources (Man, Machine, Material and Money) Management, automated transcriptions, automated transliteration, business analytics, business intelligence and quality control & assurance. The real bottleneck of AI model-fitting encompasses an array of challenges namely distribution and diversity of data, selection of appropriate model, hyper parameters tuning and many more. Furthermore, generalization of an AI model can be ascertained by the quantitative metrics namely bias, variance, under fitting, overfitting, accuracy, error rate, and confusion matrix obtained during the training and testing process, which is the spine of any AI model development.

**IMPACT OF LAISSEZ FAIRE LEADERSHIP MODEL ON  
THE PSYCHOLOGICAL EMPOWERMENT OF WORK  
FROM HOME EMPLOYEES: A STUDY FROM THE IT  
SECTOR OF INDIA**

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**Abstract**

Supervisors or the leaders are acknowledged to play an important role in empowering and encouraging individuals in the workplace environment. As a result of this, the goal of this particular study was to see how laissez-faire leadership style of the supervisor impacts the psychological empowerment of work from home employees conducted among the 601 IT sector employees in India. Owing the covid impact, there are large number of companies encourage their employees to work from home. This option also gives more work life balance for the employees. In this context, analysing the impact of Laissez faire leadership style on the work-from-home employees gives several insights to the leaders. Primary data was collected using a questionnaire. It was found that Laissez faire leadership style influenced negatively on the psychological empowerment of the work-from-home employees.

**Keywords:** Empowerment Psychological Covid Workplace

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**A STUDY ON AUGMENTED REALITY ADOPTION FOR  
HUMAN RESOURCE DEVELOPMENT WITH REFERENCE  
TO INFORMATION TECHNOLOGY SECTOR**

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**Abstract**

Scientific applications of knowledge have led to technology revolution witnessed by exponential innovations across the realm of science. A novel innovation which is fast gaining interest in the scientific as well

as business world is Augmented Reality (AR). AR is an enhanced version of the real physical world that is achieved through the use of digital visual elements, sound, or other sensory stimuli and delivered via technology. AR incorporates digital information within the real environment. It increases the efficiency of employees in their workspace, resulting in enrichment of all their activities. It is a growing trend among companies involved in mobile computing and business applications in particular. AR has found its applications in sectors such as Education, Retail, Travel, Medical, as well as in Information Technology (IT). Such technology intervention has greater impact in IT sector with regard to AR but literature survey revealed a lack of understanding in implementing AR successfully since AR adoption is a new construct and relates perception of employees. This study therefore focuses to assess the various aspects of AR adoption amongst human resources in IT sector, employed in Coimbatore by identifying the factors motivating AR adoption. The nature of the study will be exploratory, primary data need to be collected by Survey method. The objective of this study is to develop a deeper understanding into the adoption of AR in human resource development.

**Keywords:** Augmented Reality, IT sector, Human Resource Development, Coimbatore, Awareness, Adoption.

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## **AGILE HR-BASED EMPLOYEE MANAGEMENT PRACTICES FOR IMPROVING HOSPITAL SERVICE DELIVERY**

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### **Abstract**

Human Resource (HR) Management practices are essential to the delivery of high-quality services in hospitals. COVID-19 has created a complex and challenging environment for hospitals in India in terms of managing their human resources. HR is the lifeblood of any healthcare organization, and therefore, effective and efficient management of employees is a significant concern for



any excellent firm. In organizations, human resource managers are devising strategies to improve employee engagement, productivity, motivation, adaptability to change, welfare, and health by providing better working conditions, talent management, and flexibility. Agile HR is becoming revolutionary for organizations as it brings real-time results through the incremental development cycle of 'Plan, Do, Check and Act. (PDCA)'. This study examines Agile HR practices in hospitals. It uses a qualitative research design based on in-depth interviews with purposive sampling. The study proposes a new human resources operating model called an 'Agile HR Model', that involves adopting and implementing Agile principles in the management of healthcare employees to improve hospital service delivery. The study provides HR managers and healthcare professionals with practical suggestions to improve healthcare service delivery based on real-time customer feedback and process improvement.

**Keywords:** Agile HR, HR Practices, Healthcare, Service Delivery.

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## **POWERSKILLS AT WORKPLACE- THE FUTURE OF TALENT DEVELOPMENT**

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### **Abstract**

The entire workforce across the globe has been disrupted by the technological advancement. This phenomenon accelerated after the Covid 19 pandemic which induced diverse changes in workplace like remote working, hybrid model, virtual team meetings, large scale resignations and organisational culture changes. Organisations are striving hard to cope with these changes by working on various talent growth strategies of which power skills tops first for building a sustainable work environment. Power skills which are primarily called as soft skills in the past are known as people skills is shaping the present workplace. It encompasses traits like emotional intelligence, integrity, empathy, communication, teamwork, collaboration, creativity, adaptability and so on. HR leaders and business managers started assessing the workforce based on these skillsets for survival in this VUCA (Volatile, Uncertain, complex, and ambiguous) world. This paper gives an insight to the emergence of power skills, its scope and impact on the employee and organisation.

**Keywords:** power skills, talent, workforce

## STRESS MANAGEMENT AMONG STUDENTS IN HIGHER EDUCATION

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### Abstract

Stress has become part of students' academic life due to the various internal and external expectations placed upon their shoulders. Adolescents are particularly vulnerable to the problems associated with academic stress as transitions occur at an individual and social level. Students may experience stress due several factors like academics, workload, and relationships with friends and peers, teachers, parents, job and career aspirations and financial problems. The present study was carried out to find the level of stress and the main factors responsible for it among students in higher educational institutions in Tiruchirappalli city. Primary data was collected with the help of a structured and pre-tested questionnaire. It included information about demographic profile of the respondents and had seven sub-scales pertaining to different stress factors. The main objective is to measure the level of stress and identify the factors causing stress among students. To compare the factors of stress among male and female students pursuing higher education, an Independent Samples t-test and cluster analysis was performed. With the aid of a standardized and pre-tested questionnaire, primary data was gathered. It contained data on the respondents' demographic profile and contained seven subscales that were related to various stressors. 264 students in higher education made up the study's sample, with 188 female and 76 male participants. Among the participants, 153 (42%) were from an urban location, while 111 (58%) were from a rural area. All of the survey participants were currently enrolled in offline courses. Cluster analysis was used to test the number of groups that could be formed within the students group. Based on the k-mean and hierarchical clustering, three cluster groups were identified: 26.14% in cluster 1: Lower stress, 42.05% in cluster 2: Moderate stress and 31.81% in cluster 3: High stress. Subsequently, three unique groups were profiled, and membership distributed. Reliability coefficients for all the subscales of stress were found to be highly satisfactory, and all the values ranged from 0.988 to 0.992. The overall stress scale showed high internal consistency ( $\alpha = 0.999$ ).

**Keywords:** Stress Management, causes of stress, levels of stress, cluster analysis.

**A STUDY ON DISPARITY FACED BY THE TEA  
PLANTATION WORKERS IN NILGIRIS DISTRICT**

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**Abstract**

This Research Article Critically Analysis the “Disparity faced by the tea plantation workers in Nilgiris district” in India. The Nilgiris district resides inside the Indian state of Tamil Nadu and is a part of a large mountain chain known as the Western Ghats. Nilgiris is the first district to grow tea in south India and occupies a prestigious position. Being the largest tea tract with an area of about 43,000 ha, it is rightfully called the tea land of south India. The modern term ‘Tea’ is driven from early Chinese words such as Tehai, ch’a and i.e., used to describe both the beverage and the leaf. The tea plantation workers in the Nilgiris district are considered the target audience for the research study. The primary data collection is done by person administered survey for analysis and interpretation, the secondary data is collected from various magazines and journals discussed earlier related to the research study. The size of the sample is 150, who are small tea growers. Simple percentage average method and chi-square testing methods have been used in this study.

Though the workers were provided with a lot of welfare schemes, the high recruitment of women labourers, low wages, poor infrastructure, poor housing, health issues and lack of avenues for social mobility have been common problems. The percentage of female labourers were considerably higher than the of male labourers. The nature of the plantations was mainly considered as a suitable one for the women workforce. The workers had to pass their livelihood in hygienic and inhumane conditions and such livelihood patterns would inflict them with severe diseases frequently.

Working class requires proper health and safety measures for better work effectiveness. Tea plantations and production play a significant role in the Indian economy. Tea plantations and production were footed well in the district due to the efforts of tribal people who structured the forests into cultivation lands. The study analyses the problems faced by tea labourers in their workplaces. The researcher found that the awareness level of the tea labourers about the trade unions, labour welfare measures etc., are very low. Suggestions like

enrolling all the tea labourers in trade unions, and creating awareness about the reservations for the tribal communities are recommended in this study.

**Keywords:** Disparity faced by tea workers, Women Workers, Trade Union Awareness, Health and Safety.

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**A STUDY ON FACTORS INFLUENCING QUALITY OF  
WORK LIFE AND ITS IMPACT ON FACULTIES  
PERFORMANCE IN ENGINEERING COLLEGES, CHENNAI**

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**Abstract**

QWL as the degree to which college Teaching Faculties are able to present their teaching capability in accordance with their university curriculum, subjects handling, teaching, interest's and research focus. It is the degree of respect and dignity an Engineering Colleges gives to its Teaching Faculties to concentrate on improving their subject skills, teaching capability and research. Presently QWL is gaining momentum globally as in modern society working class spend about more than one-third of their lives at their working places. The Teaching Faculties are working under stress related factors which have direct influence on both individual and Engineering College performance. This study embosses on finding the QWL levels and identifies the critical factors which will influence the quality of work life and performance of faculties working in engineering colleges in and around Chennai. The questionnaire was designed based on the attributes and variables of QWL reviews and influential employee factors. This study conducted by using the data collected among randomly selected 540 Teaching Faculties spread over top 25 Engineering Colleges spread over in and suburb of Chennai, Tamil Nadu. The statistical tools used for this study are t-Test analysis, Discriminate analysis and One Way ANOVA. The constituted variables of the questionnaire were subjected to validity. The study reveals that the Teaching Faculties highly perceive the implementation of QWL programs in their Engineering Colleges. This study concludes by identifying the highly influential QWL factors such as fair compensation, Attending Training Programs,

career development, recognition, family and personal factors, work schedule, inter-personal relationship, Subjects handled, and working environment. The significantly associating profile of Teaching Faculties on their view on QWL factors are personal income, family income, age, level of education and years of teaching experience in engineering colleges.

**Keywords:** Quality of Work Life (QWL), QWL factors, Job Satisfaction, QWL of Teaching Faculties.

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## **A STUDY ON EMPLOYEE'S WORK LIFE BALANCE IN MOTOR PUMP INDUSTRY IN COIMBATORE**

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### **Abstract**

The Title of the study is "A STUDY ON EMPLOYEE'S WORK LIFE BALANCE IN MOTOR PUMP INDUSTRY IN COIMBATORE". Production of the CP centrifugal pump began in 1952, and Granados pump was the first to use the centrifugal pump technology. It was established in the year 1960 at Coimbatore, Tamil Nadu.

The main objective of this research is to study, measure, analyze and to give suitable suggestion to improve the work life balance of employees in Coimbatore motor pump industries. The area in which study took place is human resource. The purpose of the research is to give a more accurate measurement of the work life balance to the employees. "Balance is not better time management, but better boundary management. Balance means making choices and enjoying those choices." - Betsy Jacobson. Work life balance is the interaction between the professional and all other activities that includes family, community, leisure and personal development.

Performance and the job satisfaction of the employees can both be affected by the work life balance. Organizations also face many challenges in implementing the policies as they need to balance their financial growth as well. The researcher concentrated on some key factors that mainly influence work life balance. The factors like overtime, travelling to work, meetings and training after the working

hours can create more impact on the employees work life balance.

In order to understand the varying work life behavior of employees a sample size of 200 employees were taken under simple random sampling. Statistical tools for analysis used are Percentage analysis and Chi-Square. The data for undergoing research is collected using quantitative data collection method which is used to summarize, compare and generalize. The researcher has given some suggestions to the organizations supportive in balancing the work and life of their employees. Organizations have organized different plans, policies, programs to help their employees to achieve the balance between their work and family. This study ensured that a good work life balance increases the individual productivity, accountability and commitment, better team work and communication, improved morale, less negative organization conflicts. The study also revealed that the employees made a balance in their work and life issues as the organization is more supportive in making employees aware of the flexible work options available to them.

**Keywords:** Work life, Quality of work life, Job performance, job satisfaction.

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**MEDIATING THE ROLE OF ORGANIZATION  
COMMITMENT ON MOTIVATION AND  
EMPLOYEE JOB PERFORMANCE**

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**Abstract**

The purpose of this paper is to explore the potential of mediating between organizational commitment and the relationship between work motivation and employee performance. The research was conducted at a private engineering college in Tamil Nadu. Based on the stratified sampling formulation, there are up to 376 employees in the sample. The research assumption was tested using models of structural equations (Analysis of Moment Structures, Smart PLS 4). The study found that employee motivation and job performance are both positive and important. Organizational commitment as a mediation variable to explain the impact of workplace motivation on employee performance.

**Keywords:** organization commitment, work environment, employee job performance

**ANALYSIS ON HIRING TIME IN WORKFORCE  
STRUCTURE WITH CLUMP OF VOLUNTARY AND  
INVOLUNTARY EGRESSES AND TWO THRESHOLDS**

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**Abstract**

Consider a marketing organization (workforce structure) admitting clump of voluntary and involuntary egresses of employees. A stochastic model is constructed using CUM hiring strategy. Analytical result for mean hiring time is derived under the conditions (i) total number of egresses form a compound Poisson process (ii) deprivation of workforce due to voluntary egress in any clump are independent decapitated geometric random variables (iii) deprivation of workforce due to involuntary egress in any clump are independent decapitated geometric random variables and (iv) the system has two fixed positive integers as optional and mandatory thresholds. Quantitative illustration is given to analyze the impact of leading parameters on the result.

**Keywords:** Workforce, egresses of employees, Poisson clump process, optional and mandatory thresholds, CUM hiring strategy and mean hiring time.

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**TWO STOCHASTIC MODELS ON TIME TO RECRUITMENT  
IN A SINGLE GRADE MANPOWER SYSTEM WITH TWO  
SOURCES OF CLASSIFIED EXITS IN CLUSTERS**

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**Abstract**

In this paper, a single grade marketing organization(system) with two sources of classified exits is considered in which exits of personnel occur in clusters at random epochs. Two stochastic models

are composed by utilizing CUM and MAX recruitment policies. Analytical results for some performance measures related to time to recruitment are derived when (i) the number of clusters of exits for the two sources form two independent homogeneous Poisson processes (ii) number of exits in each cluster of the two sources forms two independent sequences of independent and identically distributed geometric random variables and (iii) the mandatory breakdown threshold is a positive integer valued random variable. The influence of the nodal parameters on the performance measures is studied and relevant conclusions are presented.

**Keywords-** Single grade marketing organization, two sources of classified exits in clusters, Poisson cluster process, random threshold, CUM and MAX recruitment polices and performance measures related to time to recruitment.

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## **M/M(A,B)/1/K MODEL OF INTERDEPENDENT QUEUEING WITH CONTROLLABLE ARRIVAL RATES**

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### **Abstract**

This study focused on systems that deliver services in batches as compared to only giving individualized service on an individual basis. A faster and slower arrival rate is expected for the input, with Poisson (each time of Poisson occurrence has one arrival) being the default assumption. According to the standard norm for bulk services, the service must always be provided in separate batches. Service begins only when the count of customers in the queue approaches or surpasses  $a$  and the capacity  $b$  ( $a \geq 1$ ). For brevity, a batch's service time distribution is assumed to be exponential and independent of the batch size. We used  $M/M(a,b)/1/K$  as the notation. For this model, steady state solutions and characteristics are derived and explored.

**Keywords:**  $M/M(a,b)/1/K$  Queueing system, Bulk service, controllable arrival rates.



## MOMENTS ON TIME TO HIRING IN A SINGLE GRADE WORKFORCE STRUCTURE WITH CLUMP OF CLASSIFIED EGRESSES AND A RANDOM THRESHOLD

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### Abstract

Exit (egress) of employees is a common phenomenon in any manpower system (workforce structure). It is not wise to make recruitment (hiring) frequently due to cost factor. Since egresses are unpredictable, an appropriate policy (strategy) for hiring becomes necessary. In this paper, a single grade workforce structure in which classified egress of employees occurs in each clump at random epochs is considered. Two stochastic models are constructed employing CUM and MAX strategies of hiring. Analytical results for moments on time to hiring are determined under the conditions (i) cumulative count for classified egresses is a Compound process (ii) loss (deprivation) of workforce due to voluntary and involuntary egresses in any clump are independent exponentially distributed with different parameters and (iii) the mandatory breakdown threshold is an exponential random variable. Analytical results and relevant conclusions are presented.

**Keywords:** Single grade workforce structure, Clump process of classified egresses, random threshold, CUM and MAX strategies of hiring, Moments on time to hiring and Average aggregate deprivation of workforce up to hiring time.

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## STRATEGIC HUMAN RESOURCE MANAGEMENT, HUMAN CAPITAL MANAGEMENT AND TALENT MANAGEMENT

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### Abstract

As the business backdrop is becoming more complex and uncertain the role of human resource is gradually increasing to making organization successful. Traditionally human resource

management is involved in effective management of people in an organization. In the dynamic business context there is a growing demand to aligning human effort in line of the firm's objectives. In this connection, various concepts and approaches like strategic human resource management (SHRM), human capital management (HCM) and talent management (TM) have emerged in human resource management. Regarding the nature, scope and application these is a great degree of obscureness since there are overlapping in the definitions of these concepts and the common theme of these concepts achieving organizational goal through people. For these HR practitioners, HR managers, business strategists are facing problem in applying these concepts confidently. Moreover, there is another query whether these concepts are mutually exclusive or inclusive. Therefore, the main purpose this paper is to examine the nature, scope and relevance of strategic human resource management (SHRM), human capital management (HCM) and talent management (TM) in an organization setting. This paper is the outcome of extensive literature review and expert interview. It is presumed that this paper would be able to articulate the functional nature, scope and relevance and application of these concepts by eliminating gray areas in these concepts. The findings of this paper, would give a clear direction to the use of these notions in the organizational context.

**Keywords:** Human Resource Management, Strategic Human Resource Management, Human Capital Management and Talent Management, Sustainable Competitive Advantage.

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## **IMMERSED AND EMBEDDED: ACHIEVING EMPLOYEE RETENTION IN HOSPITALITY INDUSTRY**

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### **Abstract**

**Purpose:** This paper suggests that the hotel industry which is prone to have high turnovers can be characteristically addressed by bringing forth the concepts of flow and job embeddedness. There

is very little study explored this area of hospitality and thus, this study finds the correlation between the two variables Flow that comprises three dimensions, the same being Sense of control, Positive Emotional Experience and Absorption by Concentrating between Organisational Fit, Organisational Links, Organisational Sacrifice, the three On-the-Job dimensions of Job Embeddedness. Thereby, the study tries to bridge the gap between the two variables- Flow and Job Embeddedness in the field of Hospitality industry and further wants to suggest that the state of flow in employees leads to job embeddedness allowing them to stick to their organisations.

**Design/Methodology:** The analysis is based on a descriptive research design where it draws inferences between the variables, flow and Job Embeddedness, contemplates correlation between the variables- Flow and Job Embeddedness. The three dimensions of flow in this study incorporates, Absorption by concentrating (AC), Sense of control (SC) and Positive emotional experience (PEE), and the three dimensions under job embeddedness are Organisational Fit, Organisational Links and Organisational Sacrifice (on-the-job dimensions). It is additionally established on quantitative methodology and utilizes a survey technique to gather data from different hotel workers in Mysore. Statistical tool involved is bivariate correlation and linear regression.

**Findings:** The results confirm that both the variables are highly related and amplification of one dimension leads to a positive causal relationship with all the other dimensions.

**Practical implications:** This study identifies that Flow correlates with Job Embeddedness in employees in their workspace. This research suggests, if an employee's task has clear objectives and goals which are interesting and meaningful, these meaningful tasks will enable them to attain flow which enhances their work involvement and work experience. Leaders can manage their key talent by retaining employees and in turn making them embedded into the organisation. This will enable to reduce turnover costs, which are huge in the hospitality industry.

**Keywords:** Human Resources, Flow, Hospitality industry, On-the-Job dimensions of Job Embeddedness

**PARADOXICAL LEADER'S BEHAVIOUR  
TOWARDS ORGANIZATIONAL COMMITMENT:  
THE MEDIATING ROLE OF RESILIENCE**

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**Abstract**

Organizational commitment was realized over the years as an important factor to make the individuals to attach psychologically longer period passionately with the organizations to achieve the growth of the Organizational goal. Increasing competitions, challenging and fast change of business life with technology, pandemic and economic crisis demand more efficient and effective leadership. Paradoxical leader behaviors can influence the employees to become more emotionally committed with the organizations. These are the five dimensions (1) Treating subordinates uniformly while considering individualization;(2) Focusing self-centeredness with other centeredness; (3) Maintaining decision control, whole allowing autonomy;(4) Demanding work requirements while allowing work flexibility; and (5) Maintaining both distance and closeness. With these we can examine how paradoxical leader significantly influence the organizational commitment we also introduce the relationship of Resilience as a mediating role between Paradoxical leaders' behaviour and organizational commitment.

Thus this paper proposes a model that can be tested empirically with the help of scales which is validated by authors in firms And find out whether there is any consequences with the proposed model to meet the challenges of the organizations.

**Keywords:** Paradoxical leader behaviour, Resilience, organizational commitment

**IDIOSYNCRATIC DEALS: UNDERSTANDING  
EFFECT OF INTRINSIC AND EXTRINSIC  
MOTIVATION I-DEALS ON INNOVATIVE  
WORK BEHAVIOR**

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**Abstract**

Idiosyncratic deals also referred to as 'I-deals' are customized, flexible work arrangements by mutual agreement between employees and managers to meet demands of a dynamic work place. Creativity in organizations is influenced by extrinsic factors such as sufficient time, rewards and corporate climate. Innovative work behavior (IWB) is defined as the employee behavior that intends to create and introduce new and useful ideas, processes, products and ways of working within a job role or work group or an organization. IWB differs from worker creativity because the scope also includes the execution of ideas. This research aims to understand the effect of various types of intrinsic and extrinsic motivation Ideals on the aspects of innovative work behavior and creativity, particularly for female employees in India.

The research is focused on female employees in India in the corporate sector. Methods used include qualitative ones namely literature reviews and analysis of existing models and quantitative methods using primary and secondary data.

This research establishes a relationship between I-deals and innovative work behaviour, especially in the context of the working women, provides an understanding of the effect of I-deals on creativity in an organizational setup and helps to recognize the benefits of I- deals in establishing an effective innovative environment for employees.

**Keywords:** Idiosyncratic Deals, creativity, innovative work behavior, women

**PASSENGERS PERCEPTION TOWARDS SUBURBAN  
RAILWAY (INDIAN RAILWAY) SERVICES – A STUDY WITH  
SPECIAL REFERENCE TO CHENNAI BEACH TO  
TAMBARAM, TAMIL NADU**

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**Abstract**

India's economy relies heavily on transport infrastructure. It plays a bigger part in emerging nations since every area of growth is reliant on the availability of an adequate transportation system. Indian Railways are the most affordable and practical form of transportation as compared to other forms. The purpose of this paper is to investigate how passengers perceive suburban railway (Indian railway) services, specifically with regard to the route from Chennai Beach to Tambaram. The Indian Railway is one of the largest railway networks in the world. The Indian Railways are expected to perform the dual functions of a commercial enterprise and a public utility provider. The Southern Railway (SR), headquartered in Chennai, is one of the 18 zones of Indian Railways. It is the earliest of the 18 zones of the Indian Railways created in independent India. The Indian Railways runs the Chennai Suburban Railway, a commuter rail system in Chennai, Tamil Nadu, India. In terms of commuter traffic and route length, it is India's second-largest suburban rail system. The objective of the study is to identify the socio economic background of Chennai suburban Railway Passengers, to measure the passenger's perception towards services offered by Chennai suburban Railways. Perception of the passengers depends on travel behaviour, mobility pattern, frequency of journey, Station-road infrastructure, passenger amenities, etc. Perception of the passengers on delivered services quality has been examined through a convenience survey. This study is both descriptive and analytical in nature. It covers both primary and secondary data. Primary data were collected from the passengers traveling from Chennai Beach to Tambaram, through a well-structured questionnaire. The secondary data were

collected from standard books, journals, magazines, newspapers, and websites. 303 samples have been collected from passengers from different railway stations as well as within running trains of Chennai Beach to Tambaram. The primary data collected is analysed with the help of statistical tools like Percentage analysis, Chi-square test and Factor Analysis. The study reveals that a significant proportion of passengers are moderately satisfied with existing railway infrastructural facilities.

**Keywords:** Passengers, Railways, Perception, Services and Transport

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**ORGANIZATIONAL JUSTICE AS A PREDICTOR OF  
ORGANIZATIONAL CITIZENSHIP BEHAVIOUR AND  
EMPLOYEE ENGAGEMENT IN HEALTHCARE SECTOR –  
A CONCEPTUAL FRAMEWORK**

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**Abstract**

The human aspect is the most crucial element of healthcare organizations, which has relatively high labour demand. Employee commitment to the organization has significant implications in such sector where human aspect is the key. The voluntary behaviours of employees known as organizational citizenship behaviour, which significantly benefit the organization, is one of the new management concepts being highlighted for organizational effectiveness. Another factor, employee engagement is now recognized as a component that affects how employees think, feel, and behave in ways that contribute to positive organizational outcomes. Apart from these two components, Organizational justice is the most important of the several precursors that strongly influence organisational effectiveness. Since it ensures that organizational procedures are open and fair, employees are more likely to adhere to organization's objectives. This present study's objective is to comprehend how organizational justice performs as a predictor of organizational citizenship behaviour and employee engagement. The framework created from secondary sources of data shows how the dimensions of organizational justice, organizational citizenship behaviour, and employee engagement are related. The study's findings demonstrate the relevance of the

interaction between these factors for achieving organizational effectiveness, particularly in the healthcare organizations, where commitment and voluntary behaviour of employees are crucial.

**Keywords:** Organizational citizenship behaviour, Organizational justice, Employee engagement, Organizational effectiveness.

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## **VALIDATION OF THE UTRECHT WORK ENGAGEMENT SCALE (UWES) IN SOUTH TAMILNADU**

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### **Abstract**

In today's business context, human capital is the fundamental and defining factor for success. Employee engagement is becoming increasingly vital in the cutthroat business environment and is what separates great firms from excellent ones in the talent war. Employee Engagement (EE) is the extent to which employees feel passionate about their jobs and the level of commitment they have towards the organization and put the maximum possible effort into their work. Engaged employees can lead to higher productivity and increased financial turnover, but they can also increase customer satisfaction and enhance brand recall, which in turn leads to greater value creation for the stakeholders. Businesses that have robust engagement strategies are more prepared than their rivals. Therefore, measuring employee engagement by every organisation is very essential. This study aims at validating the 17-item Utrecht Work Engagement Scale (UWES), which has three sub-scales, namely vigour, dedication, and absorption (Schaufeli and Bakker, 2003). The 17-item UWES scale was administered to 503 employees working in organised textile retail outlets in South Tamil Nadu. A second-order confirmatory factor analysis was performed to validate the scale. The analysis of this study revealed that the constructs measuring the latent variable, employee engagement, have high reliability. The measurement model fits well with the empirical data. The confirmatory factor analysis shows that the model has a good fit. Therefore, the UWES-17 item scale validated in this study states that it could be used as an instrument for measuring employee engagement in South Tamilnadu.

**Keywords:** Human Capital, Employee Engagement, Organized Textile Retail Outlets and Utrecht Work Engagement Scale (UWES).



**A STUDY ON IMPACT OF EMOTIONAL INTELLIGENCE  
ON PRODUCTIVITY AMONG THE WOMEN EMPLOYEES  
IN TEXTILE INDUSTRY IN KARUR**

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**Abstract**

This study tries to examine the impact of Emotional Intelligence on Productivity among the women employees working in Textile Industry in Karur. A sample of 125 women employees has been taken for analysis through Convenience Sampling technique. Both Primary and Secondary data were used for the study. Statistical tools for analysis include Percentage analysis, Chi- square analysis and Weighted Average method. The study reveals that 78.2% of the women employees face productivity challenges due to lack of Emotional Intelligence. The study suggests and concludes that the textile industry can offer more training programs and practice win-win conflict resolution strategies to combat negative emotions and facilitate the improvement of the individual performance which in turn will increase the overall productivity of the textile industry.

**Keywords:** Emotional Intelligence, Productivity, Textile industry and Women employees.

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**HOLISTIC TOOL FOR LIFE**

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**Abstract**

We as humans have emotions/feelings. We realize that our happiness, satisfaction matters a lot in our job and how life feels/ is for us is also important according to us. To integrate this factor into measurement we can use this tool: Holistic tool for life – The

energy scale. Dr. David Hawkins described it in his book ‘The Power vs Force’. After reading this and experimenting with the states for 3 years, I discovered that these states are real. I realized it can be a perfect tool for decision making, using it for endless decision making throughout these years. I believe this tool or understanding can serve the society and make our life holistic. I’m bringing this forward in this International Conference on Dynamic Business Environments, as it serves not only the person who has this knowledge, but, it also affects all the people and beings who comes across this person. I also integrate this knowledge with the 360° appraisal, as a way by which we can start using it in our existing system.

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## **STRATEGY REWARD SYSTEMS**

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### **Abstract**

This research paper is about reward system as a strategy to enhance employee’s performance in an organization. The research means these needs of an organization and its employee, their low productivity behavior and therefore the way this behavior is often change through reward to enable their performance boost the organization needs. The research was administered through constructive analysis from different articles that base on reward system. Descriptive and exploratory research designs were used for the purpose of this research work. The study observed that there is positive relationship between rewards and employee’s performance, productivity and retention in an organization. However, rewards system, in an organization should be designed with a constructed strategy that need to be a neighborhood of organization ‘s culture.

**Keywords:** Reward System, Strategy, Enhancement, Employees performance, Organization.

**ON GRACEFUL LABELING OF SOME SPECIAL  
CLASSES OF GRAPHS**

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**ABSTRACT**

A labeled graph  $G$  which can be gracefully numbered is said to be graceful. Labeling the nodes of  $G$  with distinct nonnegative integers and then labeling the  $e$  edges of  $G$  with the absolute differences between node values, if the graph edge numbers run from 1 to  $e$ , the graph  $G$  is gracefully numbered. In this paper, we have discussed the gracefulness of some special classes of graphs and graphs formed from rose graphs, double kite graphs and extended Komodo dragon graphs.

**Key Words:** Labeling; Graceful graph;

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**COMPENSATION MANAGEMENT:  
IN STUDY OF FRINGE BENEFITS**

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**Abstract**

This paper start with a purpose are on the fringe benefits are the additional benefits offered to an employee, below the stated salary for the performance of a specific service. It's necessary for employees. Nowadays, taking care the welfare of the employee is every important in order to ensure them to hard work in achieve the organizational goals. The Aim of the study is to establish the effects of compensation and fringe benefits towards employee performance. Attractive fringe benefit packages may result in higher employee retention. Attracts qualified / skilled / experienced employees who may positively contribute towards the business goals / objectives. It increases employee satisfaction / loyalty as they may be willing to go the furthermore mile.

**Keywords:** Fringe benefits, Employee satisfaction, Compensation, employee's motivation.

## THE RIGHT PROCESS OF RECRUITING EMPLOYEES

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### Abstract

This paper presents review of literature the right process of Recruiting Employees by the recruitment process involves finding the candidate with the best skills, experience, and personality to fit the job. It requires a series of collecting and reviewing resumes, conducting job interviews, and finally selecting and onboarding an employee to start working for the organization.

**Keywords:** Skills, Recruitment, organization.

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## TRAINING FOR HUMAN RESOURCES

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### Abstract

In the age of international competition in today's economy, companies must train their employees and prepare them for jobs in the future. There are many different types and educational approaches in human resource training, but the present study will focus on the Outdoor Management Development (OMD). For better understanding, the particular training method and the core stages of the training process will be examined and the definitions of OMD as an educational tool for management development will be presented. Basic theories and models will be analysed as well as the benefits earned and evaluation concerns about the effectiveness of such training programs.

**Keywords:** Training, evaluation, job, opportunity.

## **EMPLOYEE GRIEVANCE -EFFECTIVE WAYS OF HANDLING GRIEVANCE**

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### **Abstract**

The grievances may be genuine or sometimes illusory to the employees who feel dissatisfied with their job or the management. If not resolved on time, it can lower employee morale, create inefficiency and increase absenteeism. In short, your ability to handle grievances of employees can directly impact overall productivity at work. Grievance may be any genuine or imaginary feeling of dissatisfaction or injustice which an employee experiences about his job and its nature, about the management policies and procedures. It must be expressed by the employee and brought to the notice of the management and the organization. Protects the right of employees and eliminate the need for disagree element occurs.

**Keywords:** Grievances, dissatisfied, management

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## **STRATEGY REWARDS SYSTEM**

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### **Abstract**

This research paper is about reward system as a strategy to enhance employee's performance in an organization. The research means this needs of an organization and its employee, their low productivity behavior and therefore the way this behavior is often change through reward to enable their performance boost the organization needs. The research was administered through constructive analysis from different articles that base on reward system. Descriptive and exploratory research designs were used for the purpose of this research work. The study observed that there is positive relationship between rewards and employee's performance, productivity and retention in an organization. However, rewards system, in an

organization should be designed with a constructed strategy that need to be a neighborhood of organization 's culture.

**Keywords:** Reward System, Strategy, Enhancement, Employees performance, Organization.

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## **A STUDY ON OPINION OF HR PROFESSIONALS ON IMPLEMENTATION OF NEW LABOUR CODES**

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### **Abstract**

Labour laws ensure social welfare of workers. These laws help the employees to improve their social status i.e. material and morale of the workers by providing adequate wages and safety measures, ensuring appropriate working hours and health facilities. Now the Government of India had decided to consolidate 29 central labour laws into 4 labour codes, namely: Code on Wages, 2019-The Code on Social Security, 2020-The Occupational Safety, Health and Working Conditions Code, 2020-The Industrial Relations Code, 2020. The objective of New Labour law codes are to simplify and Modernize Labour Regulation. New Main purpose of this study is to examine the Awareness of HR Professionals on New Labour Codes, to know the opinion on OSH Code in the aspect of women safety and to analyse the effects on various provisions of New Labour Codes. The Researcher adopted Descriptive research design and Used Non Probability Sampling-Purposive sampling to collect the data among 117 samples by using Self Prepared Questionnaire in Google forms and Statistical test was done by using One way analysis of Variance (Annova) and Chi Square test was used and the findings are : Nearly Half of the Respondents (46%) are agreed that OSH code affect the small scale industries employed 40 or more , Nearly Half of the Respondents (46%) are agreed that engaging women in Night Shifts May raise the issues related to Women Safety, 72%) are agreed that new labour code 2020 gives a chance to bring labour reform in the Society and Half of the Respondents (68%) agreed that New IR Code Reducing the Burden the Employers in the Layoff, Lock Out etc.

**Keywords:** New Labour Codes, effects, women safety and Labour Laws

**A STUDY ON HUMAN RESOURCE MANAGEMENT  
PRACTICES IN AGRIBUSINESS EXPANSION**

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**Abstract**

Agribusiness is the combination of agriculture and business and refer to any business related farming and farming related commercial activities and the manufacturer and distribution of farm equipment and supplies and the processing storage and distribution of farm commodities. This chapter explore the nature and specifics of human resource management in agribusiness industry and present the HR practices of the basic and most important HRM activities in agribusiness industry. And to determine how human resource practices in agribusiness helps economic growth of our country. The primary goal of agribusiness is to maximize profit while sustainably the need of consumer for product related to natural resource such as biotechnology, farm, food, forestry, fisheries, fuel, and fiber. Human resource management system as an important asset of the company required in order to manage human resource that deem essentials compared to technological management and capital management managing. Human resource is a fundamental responsibility of agribusiness managers. Many agribusinesses use formal organization chart clarify the responsibilities of employees. The role of human resource in agribusiness expansion is focused on recruiting and managing. A staff composed of both highly professional, semiskilled laborers and unskilled labours. Agribusiness includes technical and labor incentives activities that are required to optimize production from input that are invested in crop production. Agribusiness expansion it requires HR department to conduct proper planning of workforce requirement in all sector of crop and livestock production leadership is the challenging task for most agribusiness managers.

**Keywords:** Agribusiness, Human resource management, human resource practices, leadership, labour and technical incentives

**EXPLORING THE LIFE SKILLS EDUCATIONAL  
EXPERIENCES AMONG P.G STUDENTS PAVING WAY FOR  
A FUTURISTIC DYNAMIC WORKING ENVIRONMENT**

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**Abstract**

Life Skills Education emphasizes on cultivating self-reflection, critical thinking, problem solving and interpersonal skills among the learners. With 90 instructional hours, the Post Graduate Social Work students are given inputs on life skill's concepts, types, methods of acquiring and its application in the current era. The curriculum has been designed in a such a way that theoretical and practical inputs are to enlighten the learners on Life Skills and its applications in their day-to-day lives. Hence, an attempt has been made by the authors to understand the learnings acquired by students and how it is impacting their present life personally as well as professionally. Using Census method, the Case study approach has exemplified the significant findings as how the classroom teaching has motivated them to handle life's situations in a rationalistic way which not only helps them in their personal life and it is going to direct them to build a dynamic working environment.

**Keywords:** Life Skills; Curriculum; Classroom teaching.

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**FACTORS INFLUENCING ON ATTITUDE OF  
ORGANIC FARMING IN CUDDALORE DISTRICT OF  
TAMILNADU IN INDIA**

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**Abstract**

Organic farming is generally perceived as being more ecologically friendly than conventional farming. Consumers are concerned to organic foods as they are produced without synthetic chemicals and fulfil with higher animal welfare standards. This paper is an attempt



to understand the factors influencing Attitude of organic farming and relationship between the Socio demography and Attitude factors of organic farmers in Cuddalore district of Tamil Nadu in India. Primary data were collected from the 190 organic farmers. It is resulted that there is no conventional rule in organic farming with respect to their demographic characteristics like the farmers' age, gender, education and income.

**Keywords:** Attitude, chemical fertilizer, inorganic farming, organic farmer

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**GREEN INITIATIVES IN HUMAN RESOURCE  
MANAGEMENT PRACTICES WITH REFERENCE TO  
INFORMATION TECHNOLOGY SECTOR**

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**Abstract**

Green HRM is the most efficient practice in which it promotes social implications towards nature which emphasizes on consideration of environment. Focusing on environment and considering other major issues this work aims to explore Green Environment, Go Green concepts and Green HRM Practices. This work also explores Green HRM Drivers, Green HRM Barriers, Green HRM Positive Outcomes, Awareness of Green HRM and Social Responsibilities of Employees. An online survey portal using Google Forms has been created for primary data collection. 180 responses have been obtained using simple random sampling method. SPSS was used for data analyses. The result of this work indicates that Green HRM Practices are not used in a great extent and it has been implemented moderately in select IT companies. The employees are facing difficulty in getting adapt with Green Initiatives as many employees are not aware of it. The employees

are ready to accept the Green Initiatives but the companies are not promoting and encouraging the Go Green process to that extent. Above all this, the employees are pleased to share that the select IT companies are sustaining the Reduce, Reuse and Recycle (RRR) process constantly. The further work concludes that there is lack of support from management for all the Green Initiatives in select IT companies.

**Keywords** – Green HRM Practices, Green HRM Drivers, Green HRM Barriers, Employee Social Responsibility.

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**FACTORS AFFECTING THE EMPLOYEE  
RETENTION STRATEGIES: AN EMPIRICAL STUDY  
IN THE CONTEXT OF STEEL APPLIANCES  
INDUSTRY IN INDIA**

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**Abstract**

Retention of employees has become a primary concern in many organizations for several reasons. As a practical matter, with lower turnover, every individual who is retained means one less person to have to recruit, select, and train. Also, organizational and individual performance is enhanced by the continuity of employees who know their jobs, co-workers, organizational services and products, and the firm's customers. This study explores the various factors important for retention of employees in the steel appliance industry. The data were collected from 200 employees with structured questionnaire using five-point Likert scale and analysed with the help of t-test and mean. It was found that work environment, compensation and Future growth opportunities are the three factors that affect the employee retention. However, few other factors were also found significant and important.

**Keywords:** Employee Retention, Steel Appliance Industry, Work Environment, Compensation and Future Growth Opportunities

LABOUR MIGRATION IN INDIA IN THE PAST  
FIVE DECADES: A BIBLIOMETRIC ANALYSIS AND  
REVIEW BASED APPROACH

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**Abstract**

Most workers who played an important role in sanitation, construction, agriculture and supply chain services, were all migrants. There were approximately 450 million migrants estimated a decade ago, and now it has increased considerably. While there are many studies about employee retention, satisfaction, balanced scorecard and other contemporary HR concepts, the most uncovered area is "Migration of labours". This is the most vulnerable group suffered a lot during economic crisis times or from any uncertain situation like covid-19, seen from the nationwide lockdown in India during the year 2020. To provide a meaningful implication, the researchers conducted a bibliometric study to comprehend the 50 years (1968-2022) of research contribution in the field of migration studies. A total of 1075 papers were selected out of 1168 records fetched. The raw data file (.csv) was imported to biblioshiny using the R studio package and the analysis namely Bibliographic coupling, Co-occurrence analysis, Keyword analysis, and Citation analysis were carried out. The findings of the study show that labour migration study in India is still in the nascent stage and needs collaboration between the institutions to upgrade the living pattern of the migrant workers. While white collar workers are well aligned with the HR goals, objectives and policies in the organization, migrant worker's aspirations are still unattended and not aligned with HR policies. The findings were arrived at through this trending topic, and the scope for future research and qualitative findings were discussed along with the implications.

**Keywords:** Labour migration, Bibliometric analysis, HR policies

## RISK MANAGEMENT IN CIVAKASINTHAMANI

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### Abstract

This article is an in-depth review of the largest epic Tamil Civakasinthamani. Civakasinthamani is a significant epic, one of five epics named Ayimperumkappiyangal. It is written by Thiruthakkadevar. The story illuminates the life of Civakan, the son of the king of Emangadha, Sachandhan and his wife Visaiyai. Civakasintamani is considered the quintessential research in various genres such as dance, music, literature, criticism, poetry, etc. At present, however, there are no articles related to risk management in Civakasinthamani. The paper focuses mainly on the risks involved in characters, society, power and contemporary thoughts.

The term Sinthamani refers to the always brilliant light which does not diminish. This article focuses exclusively on risk management that is involved in history.

1. The risk management in the life of the king Sachandhan
2. The risk management in the heroism of the queen Visaiyai.
3. The risk management in the diplomacy of Civakan's life after his father's death.
4. The risk management of marrying 8 women.
5. The risk management of uniting the people to protect the country.

This research article reminds of the fact that, Brave men must understand the enemies' strength and weakness and compare with ours before waging war and this helps to acquire victory.

**Keywords:** Risk Diplomacy Management Affection

**CUSTOMER PERCEPTION TOWARDS  
TOWNSHIP APARTMENT**

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**Abstract**

Housing is a key input in economic, social and civic development and to a significant component of developing countries' economies. The purpose of the study is to find the perception of middle-class people on apartment townships living. The research study undertaken is to probe whether the respondents have a very fine insight in the affordable housing given by the builders. The study has helped the researcher to gain real time experience by interacting with the people and has helped to analyses the perception of people towards the affordable housing segments. The research subjects chosen were people living in Chennai, Tamil Nadu, India who have experienced Apartment housing visually or practically and they belong to the middle-Income group. Target areas were classified into apartment and Detached Housing Communities. Middle income localities of Chennai People were selected. The descriptive research design is used to achieve the objectives of the research. The primary objective of the study is to analyse the market and helping people to understand the concept of affordable housing and create more leads to the bank. The objective of the research is to find market in the affordable segment and market potential of housing in Chennai and to analyse potential risks in bank may face in the market and suggest the mitigation methods. The population for this study is the common people who are in an idea to buy a house for living in Chennai and its surrounding areas. The simple random sampling is used to collect data for this research work. The sample frame for this study is the company's database of all builder projects in and around areas of Chennai city. The method and tool used to do the analysis of data is the Microsoft Excel where all the data were inputted and the IBM Statistical Package for Social Sciences is software used to perform analysis, data entry and to make graphs and tables. The primary sources have been analysed by comparing means, descriptive statistics and analysing the variance by SPSS software.

**Keywords:** Segmentation, Customer perception, Marketing Research, Consumer Behavior

**POST COVID - ARE THE UNDER GRADUATES READY  
FOR BUSINESS EDUCATION?**

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**Abstract**

The Covid Impact is still lingering especially in the education sector. Schools and colleges have begun their sessions offline and for that they had to welcome students who were completely out of context for almost three academic years. The new normal system demands are more challenging for these students as their wiring is altered and tuned to a system that is more favourable for a comfort zone, easy access and with least human interaction. Given the context it is found that the first years who entered college just for a year, have cleared their degree with minimal exposure to academics and literally no interpersonal skills that is expected from a final year student or an undergraduate student with all the classroom peer learnings, event organising experience, educational tour, trip experiences and life lessons. These experience and learnings make the student future leaders and team players. Business World require such candidates. This article is an attempt to highlight the gaps, and suggest possible ways to compensate for the loss of experience to prepare such learners for the business education.

**Keywords:** Post Covid, Under Graduates, Business Education, Interpersonal Skills

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**A STUDY ON THE DETERMINISTIC FACTORS OF  
RESILIENCE IN THE INDIAN INSURANCE SECTOR WITH  
REFERENCE TO THE CHANGING BUSINESS CLIMATE**

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**Abstract**

The insurance sector contributes to the wellbeing of economy throughout the world. In India its contribution to GDP is approximately 7%. Other significant contributor includes

agriculture, manufacturing, information technology, mining, refining, hospitality, tourism, textiles, etc. The changing business climate has impacted all these industries but the ability of insurance sector to defend against such pressures is significant. The ability to understand such devastations and assess the impact of variations in the dynamic market situation and business climate, especially for the insurance sector, can be assessed to be change in 'value insight', on the safeguard and fallback of insurance products, 'true' protection of risk, better 'customized' alternatives, 'online' transactions, etc. There is a gap in the literature on the studies for the efficacy of these factors. Therefore, in this study, the focus is to identify the deterministic factors that enable resilience for the insurance products to face various changes. This study attempts to measure resilience as dependent variable with the help of an empirical model.

**Keywords:** Resilience, Insurance, GDP, Value insight, Customized, Deterministic factors, Business climate.

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## **CONSUMER PERCEPTION TOWARDS GREEN PRODUCTS AMONG YOUTHS: FIELD SURVEY AND EVIDENCES**

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### **Abstract**

In recent days, consumers are more and more concerned about their health and there is a growing concern towards the green environment. Green products are the products which are sustainable, made with recycled materials, simple packaging and long lasting. Therefore, the green consumers can be termed as those who willingly buy the products which are environmentally friendly, cause less harm to the person and the environment and products which are sustainable. In a broad sense, green consumers are those who have chosen to purchase green products and who have tried to minimize the impact of these products on the environment.

Most of the consumers are aware of the environmental damages which are caused due to human intervention in the planet. It is mostly to do with our life style and the things we consume. Production of goods which are environmentally harmful impact the environment in a large scale. It is the task of the producer and the consumer to focus the attention towards the environment, before producing or consuming the product; how the product impacts the environment from ‘womb to womb’. The concept of ‘womb to tomb’ theory is of no relevance in the present context. We need to see what happens to the product after the expiry, how it can be recycled without causing harm to the environment.

The main objective of this paper is to identify the influence of consumer attitude, subjective norms, behavioural control and ethical norms towards the green products.

In this regard, the author tries to analyse, what is the perception of the consumers and the purchase behaviour towards these green products. Does the perception, lead to buying behaviour? If YES, to what extent and if NO, what could be the hindrances that does not allow the consumer to be green.

The sample size taken is 100 youth from Bangalore. Convenient and purposive sampling technique is adopted.

**Keywords:** Green environment, Green Products, health, womb to womb, womb to tomb, consumer perception, purchase behaviour.

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## **BUILDING ROUTINE – WORK LIFE INTEGRATION**

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### **Abstract**

In the present scenario, women have more responsibility since they are maintaining a balance between work and life. With particular reference to women lecturers, they have a feeling that sometime their life is balanced and in other instances it is unbalanced. Since women lecturers are playing dual roles especially the personal and professional roles, it is very difficult to maintain a balanced life. In



the working environment women lecturers have to effectively manage the problems and maintain a cordial relationship with the staff members. An optimum level of balance is needed between personal and college work. When women lecturers experience more stress, it affects their work life balance. Married women lecturers have more responsibilities as they have to take care of family members and meet their requirements as and when needed. But it is comparatively low with unmarried women lecturers.

The challenge of integrating work and family life is a part of everyday reality for majority of women lecturers. It provides an opportunity to discover the problems of women lecturers. Work life balance is increasingly being recognized as an important strategic issue in many organizations. Both educational institutions as well as lecturers are more sensitive to the fact that quality of lecturers' personal life has a great impact on work quality for which the autonomous status is being awarded to eligible interested colleges in India. In Tamil Nādu one hundred and thirty-four colleges are offered with autonomous status. These colleges are really competitive by nature. This is because of the effort taken by lecturers. This means the work of the lecturers is very difficult. Apart from these, the new systems such as choice-based credit systems and new job-oriented courses are introduced in the colleges to empower the students from bondage they have in general and thereby make them self-employed. These altogether increase the work load of women lecturers. As a spouse in a family women have to prove their effectiveness in the performance and maintain a balanced life in the society.

**Objectives:**

1. To analyze the work life balance of women lecturers in Madurai district.
2. To identify the problems of women lecturers in work life balance.
3. To offer suggestions and recommendations to tune up women lecturers to a balanced life.

Work life balance is an important issue among women lecturers. Many women feel additional stress when they must decide what they feel is best for their families or what is best for their career. Majority of the women lecturers are managing work life but the ways of managing work and life is different. Since they are playing multi role in their life it is in the hands of women lecturers to overcome all the hurdles in the life. The personal life's problem is reflected in work place even though

the women lecturers are adopting various strategies to maintain a balance between work and life. They are setting the goal for career development which is basically work oriented. Self-evaluation is one of the instruments used by women lecturers to assess the goal. Women lecturers also feel that the present job fulfill their needs.

**Keywords:** Work life balance Optimum Stress

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## **AN ANALYTICAL STUDY OF REMOTE WORKING AS A BUSINESS MODEL- CHALLENGES AND ISSUES**

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### **Abstract**

The concept of 'remote working' became viable as a working model mainly due to advances in Information and Communication Technology (ICT) and forced to be implemented as a business model due to covid. Remote working or working from home is further facilitated by instant teleconferencing and telecommunication access to all, that employees and managers can perform from where they wish to work, without the compulsion to travel to his or her corporate office. The main focus of this study is to take the concept of 'remote working or working from home' to understand it as a business model and analyse the challenges, issues and constraints for it to become an efficient model. The stakeholders of this business model will include employees, managers, customers, service providers, all and sundry. Corporate governance both in the corporate sector as well as in the Government encourage this due to accrued savings in fuel, food and possible decrease in pollution because people are not travelling much. The framework for this business model is proposed based on the perceived benefits enjoyed by the employees, managers, corporates, environment itself and by this extension the society. Investment for providing the required infrastructure is a key variable which will be analyzed. It is proposed to develop a semi-structured questionnaire and validate the model by analyzing all the variables using factor analysis.

**BUSINESS COMMUNICATION**

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**Abstract**

This paper study about business communication to attain the expected outcome from the organization effective communication is essential. Effective business communication is how employees and management interact to reach organizational goal. It usually helps in increasing productivity of the business communication is one of the most important levels of management that a company can implement for the formation of teams and achieving valuable performance being manager not only means to rein in business but mostly means knowing to co-ordinate a team, leadership skill and most of all, communicate the main aim of this paper to show that effective communication is essential for success

**Keywords:** Business communication, Organizational goal, Effective, Organizational productivity

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**GROUP LEARNING AS PREDICTOR OF ORGANIZATIONAL  
COMMITMENT IN INDIAN HEALTH-CARE SETTING**

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**Abstract**

This study aims to determine the relationship between group learning and organizational commitment in an Indian health care setting. Group learning was measured by Dimensions of the Learning Organization questionnaire put forth by Watkins and Marsick. Organizational commitment was measured by Allen and Meyer's organizational commitment questionnaire. 346 respondents working in a hospital were selected using proportionate stratified random sampling and the

primary data was collected through a structured questionnaire. The study hypothesize that team learning is the significant predictor of organizational commitment. Structural Equation Modelling was used to test hypotheses. The findings imply group learning significantly affects organizational commitment. Hospital administrators should develop strategies to promote group learning to improve organizational commitment because of their synergetic effect.

**Keywords:** Team Learning, Affective Commitment, Normative Commitment, Continuance Commitment.

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## **DEVELOPMENT AND VALIDATION OF A SMART AND EASY NAVIGATION SYSTEM FOR VISUALLY IMPAIRED PEOPLE**

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### **Abstract**

Public transport travel is difficult for physically challenged persons, especially visually impaired ones. Real time navigation system which will communicate and help these people is the need of the hour. The focus of this study is to develop an easy, smart navigation system for visually impaired people. This paper explains an attempt to design a solution model based on wireless sensor networks (WSNs). This solution model will be based on Internet of things (IoT) and Global Positioning System (GPS). The WSN will connect both the transport provider and the user in such a way to convey the necessary information. This communication will be facilitated by a Zig Bee system (low cost/ low power) which is a remote machine-to-machine (M2M) and IoT network. An APR9600 audio playback system will be used to provide audio alerts to inform the user regarding the arrivals, destinations and other travel schedules. The system will be validated with the help of a prototype.

**Keywords:** Visually impaired, Navigation, IoT, Zig Bee, wireless sensor networks (WSN), Communication, prototype.

**MONEY CONSCIOUSNESS AMONG COLLEGE  
STUDENTS: A COMPARATIVE STUDY BETWEEN  
ST. JOSEPH'S COLLEGE TIRUCHIRAPPALLI  
AND MARTHOMA COLLEGE TIRUVALLA**

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**Abstract**

Money consciousness is the attachment of great value to money and devoting much time and effort in procuring and maintaining money. Money is valuable is an irrefutable claim, but the extent to which value is attached to money may affect the social standing of a society including the ethical values it upholds. At the same time, money consciousness is important for a secure future. Building a money conscious society is important for the growth of a nation. In this context, it is necessary to study money consciousness among the younger generation. The present study aims to estimate the extent of money consciousness among college students and compare money consciousness between the students of St. Joseph's College Tiruchirappalli and Mar Thoma College Tiruvalla. The Structured Questionnaire method is used to collect data from the students.

**Keywords:** Money, Money Consciousness, College Students

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**SOCIAL MEDIA ENTREPRENEURSHIP OPPORTUNITIES  
POST TO THE GLOBAL PANDEMIC; TOWARDS  
THE FRAMEWORK OF SUSTAINABLE  
ENTREPRENEURSHIP OPPORTUNITIES**

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**Abstract**

The outbreak of the global pandemic in the year 2020, social media created an ocean of opportunities for small business entrepreneurs to commence their virtual business on social

media platforms all over the world. The significant aim of this study is to identify such major Indian businesses that started and are managed only through social media in India. This article is the first initiative to identify such businesses, their merits, and their challenges. This study also focuses on the applicability of income tax rules and licensing formalities to be followed by such businesses. This study provides greater scope for further research of exploring the entrepreneurial opportunities created in the present social media network and the need of developing a sustainable customer relationship model for the incubation and growth of social media entrepreneurship.

**Keywords-Social** media entrepreneurship, small business entrepreneurs, social media platforms.

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## **A STUDY ON WOMEN ENTREPRENEURSHIP IN TRICHY DISTRICT**

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### **Abstract**

The present study is on “Women Entrepreneurship in Trichy District”. The research collection of samples from the 100 respondents from rural and urban areas in Trichy district. The women entrepreneurs, economic growth of the Trichy region in this study. The financial rise of the family and society were developed in women entrepreneurs. The statistical tools used for correlation analysis in SPSS. The outcome of study women entrepreneurs developed in the study area of Trichy district.

**Keywords:** Women entrepreneurs, Economic growth, Finance raise, Family, Society.

**EMOTIONAL INTELLIGENCE OF HEALTH CARE  
PROFESSIONALS IN NAMAKKAL DISTRICT-  
AN ANALYTICAL STUDY**

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**Abstract**

This paper aims at analyzing the Emotional Intelligence of health care professionals working in Namakkal district. For the purpose of the study both primary and secondary data have been used. Sample of 400 doctors have been taken for the analysis. Probability-Simple Random Technique was employed for the Sample selection. The Statistical tools like mean, Standard deviation, Friedman Test and ANOVA were used to analyze the data. The findings of the study indicate that the social skills had the highest reliability score with 0.849, social awareness had the score level with 0.821, self-awareness with 0.800 score level and self-management with 0.793 reliability scores respectively. The study recommends and concludes that medical institutes may lower the stress level of their personnel and help them stay healthier by holding training courses on emotional intelligence, improving their social skills, and increasing their efficiency at work.

**Keywords:** Emotional Intelligence, Social Skills, Social Awareness, Self-Awareness and Self-Management.

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**AN ANALYSIS OF TALENT MANAGEMENT  
PRACTICES IN INDUSTRIES**

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**Abstract**

Talent management is a term that includes activities such as recruiting, sustaining, developing/progressing and rewarding the talent acquired using the most trusted practices. Gradually, modern-

day entrepreneurs understand the ever-increasing importance of talent management practices as this can set the stage for earning high dividend in the long run. In fact, the startups or the well-established firms that fail to acknowledge the potential of aligning its key business strategies with that of its talent management schemes, often find themselves in great trouble down the road. It not just leads to huge wastage of precious resources of the organization but also make it a fit case for failure in multiple ways.

The aim of the present study is to gain a thorough understanding of Talent Management practices among selected organizations in Madurai district, 10 companies were identified, and 500 executives were selected for this study covering major companies both private and public sector of industries. A convenience random sampling technique was used in selecting the respondents and companies without losing the quality of research. Respondents' were asked questions to know their perceptions on various talent management practices. Based on their reactions, data were analyzed using various statistical techniques and presented in table and graphical forms. In the end suggestions were given based on the perceptions and also based on the researcher observations.

**Keywords:** Talent, Talent Management, Talent Management Practices, Industries

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## **STRATEGIC MANAGEMENT IN PUBLIC ADMINISTRATION**

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### **Abstract**

Strategic management is an approach to strategizing by public organizations or other entities which integrates strategy formulation and implementation, and typically includes strategic planning to formulate strategies, ways of implementing strategies, and continuous strategic learning. Strategic management can help public organizations or other entities achieve important goals and create public value.

**Keywords:** Strategy, Implementation, Formulation, Public



## HEALTHY AND NUTRITION FOR YOUNG CHILDREN AND FOOD LABELLING

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### Abstract

This paper presented is Nutritious food contains substances which help your body to be healthy. It always important to choose enjoyable, nutritious foods. furthermore, a greater focus on food systems, what feedings challenges do mothers face? Nutrition's needs and patterns, school age nutrition risk and concerns, nutrition and child development. Then food labelling includes categories, importance and purpose.

**Keywords:** Nutrition; health, children.

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## GREEN ENTREPRENEURSHIP OVERVIEW IN INDIA

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### Abstract

Green Entrepreneurship provides a stopgap in the direction of sustainable development. This study proposes a abstract model explaining a link between colorful social, environmental and institutional factors and green entrepreneurship, leading to sustainable development. The conception of green entrepreneur rises from environmental enterprises similar as global warming, profanations, failure of natural coffers, ozone subcase reduction, climate change and other disaster caused by the dislocation in the ecosystem. Due to this growing mindfulness of environmental knowledge, consumers are getting more open towards an eco-friendly or green product. Growing consumer mindfulness and their preferences towards eco-friendly products has also made embedding green generalities in business models as a source of competitive advantage.

**Keywords:** Green Entrepreneurship, Sustainable development, Stopgap, Dislocation, Consumer mindfulness, Eco-friendly products, Global warming

## DISASTER EFFECTS AND THEIR RECOVERY PLAN

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### Abstract

A disaster is defined as a “Sudden or Great misfortune” or simply “any unfortunate event.” Disaster management is a process of effectively preparing for and responding to disasters. It involves strategically organizing resources to lessen the harm that disasters cause. It also involves a systematic approach to managing the responsibilities of disaster prevention, preparedness, response, and recovery. Disasters can be caused by natural, man-made and technological hazards, as well as various factors that influence the exposure and vulnerability of a community. Disaster management measures can help removing people and property from a threatened location by facilitating timely and effective rescue, relief and rehabilitation at the place of disaster thereby reducing loss of property, protecting people and reducing trauma among people. The comprehensive approach to disaster management comprises four phases: Prevention, Preparedness, Response and Recovery (PPRR) to ensure a balance between the reduction of risk and the enhancement of community resilience, while ensuring effective response and recovery Capabilities. The purpose of a disaster recovery plan is to reduce damage or disruption and recover as quickly as possible in the event of a disaster that leads to system failure. DR plans usually have two key components: a recovery time objective (RTO) and a recovery point objective (RPO).

**Keywords:** Disaster, Recovery, Risk, Management.

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## APPLICATION OF BLUE-OCEAN STRATEGY IN BUSINESS ORGANISATION

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### Abstract

This study is based on the pros and cons of the Blue Ocean Strategy (BOS) that offers users a framework for creating uncontested market

space and diverts the views from the current competition to the creation of innovative value and demand. In blue oceans, demand is created rather than fought over. There is ample opportunity for growth that is both profitable and rapid. The Findings of the study tries to show the ultimate results of applying the BOS and the recommendations urge some precautions to apply BOS. The result found that BOS positively affects the organisation performance if applied in organisations. Overall, the study is effective to decide the adoption of BOS within the organization. The recommendation for the organization is to do an in-depth analysis on BOS before implementation to see the suitability considering the company size, industry condition, and adaptability.

**Keywords:** Blue ocean strategy, Organisational performance, Creating demand, Creative competition

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## **GREEN ENTREPRENEURSHIP INCLINATION AMONG IMMATURE GENERATION**

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### **Abstract**

This article delivers current basic understanding on the concept and green Entrepreneurship inclination of Immature generation and its association with related background concepts such as role of green entrepreneurship in green Economy. Where green Entrepreneurship favored various field in today business environment few industrial sectors such as ecotourism, Green Construction, Eco friendly fashion retailing, Car industry, green food. Recent Immature green entrepreneur in India they are contributing to ecofriendly environment.

**Keywords:** Green Entrepreneurship, Immature generation, Green construction, Eco friendly fashion retailing.

**A STUDY ON THE HIGHER-LEVEL INTERVENTIONS  
FACILITATED BY THE DEENDAYAL ANTYODAYA  
YOJANA – NATIONAL RURAL LIVELIHOODS MISSION  
(DAY-NRLM) FOR ENHANCING THE RURAL  
LIVELIHOODS PROMOTION**

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**Abstract**

National Rural Livelihoods Mission (NRLM) was launched by the Ministry of Rural Development (MORD), Government of India in June 2011. NRLM is the rechristened version of Swarna Jayanti Swarojgar Yojna (SGSY). Poor have a strong desire to come out of poverty, and they have innate capabilities. Social mobilization and building strong institutions of the poor is critical for unleashing the innate capabilities of the poor. An external dedicated and sensitive support structure is required to induce the social mobilization, institution building and empowerment process. Facilitating knowledge dissemination, skill building, access to credit, access to marketing, and access to other livelihoods services underpins this upward mobility. Aided in part through investment support by the World Bank, the Mission aims at creating efficient and effective institutional platforms of the rural poor, enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services. NRLM set out with an agenda to, the poor would be facilitated to achieve increased access to rights, entitlements and public services, diversified risk and better social indicators of empowerment. The article goes through the up graph of the NRLM and its achievements from the scheme introduction to the present Covid situation. It's a fact the covid-19 has an adverse impact on the NRLM, however the united actions of the team members are still fighting the situation and making use of the situation for upgrading more on their livelihood.

**Keywords:** Rural Development, NRLM, SHG, Women empowerment, Livelihood

**GEOPOLITICAL DETERMINANTS OF BUSINESS  
ENVIRONMENT OF THE INDO-PACIFIC REGION:  
AN ANALYSIS USING FUZZY AHP METHOD**

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**Abstract**

Indo-Pacific region is geopolitically volatile and geo-economically competitive. Owing to the trade war, the pandemic, and the consequent geopolitical and geo-economic factors therein, the business environment in the region has been fast evolving. Geopolitics has, in fact, compelled lead firms as well as the SMEs to reformulate their strategies, and revisit their business models. It is therefore imperative to decipher the key geopolitical determinants and find out their relative impact on shaping a firm's strategy. This paper thus outlines seven geopolitical determinants of the Indo-Pacific business environment, and models them using Fuzzy-AHP modelling technique to ascertain their relative significance. The geopolitical determinants identified in this study include the following: US-China geopolitical rivalry, regional security architecture (e.g. QUAD, SCO), mega-regionalism (e.g. RCEP, CP-TPP), supply chain resilience (e.g. SCRI, China+1), trade war, infrastructure and connectivity projects (e.g. BRI, IPEF), and, geopolitics of hydrocarbon (e.g. Nord Stream II). The findings of the paper would provide useful strategic insights for multinational firms as well as the SMEs.

**Keywords:** Indo-Pacific, geopolitics, business environment, trade war, SMEs

ANALYSING ACCEPTANCE OF DIGITAL  
PAYMENT SYSTEMS USING UTAUT 2 MODEL

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**Abstract**

Digital Payments are the fastest increasing 'mode of payment' in today's digital world. Digital payment is an idea where a monetary transaction between two or more persons is executed using internet or digital platform rather than physically exchanging money. It is a platform where no physical interaction is necessary to pay or receive money, which can be done by mobile or computer around the world at any time. Digital Payment initiatives were done by the Government of India to bring transparency in transactions and to eliminate the circulation of black money. It is a move towards cashless economy. Further, digital payments were encouraged to provide sufficient cash availability with the banks for providing credit to people. A considerable part of society has started using digital mode of payments, however the level of acceptance of using internet Banking, debit cards, e-cash must be studied and understood. The purpose of this research is to focus on the actual usage (AU) of digital payment systems in India. The Unified theory of Acceptance and Use of Technology 2 (UTAUT 2) and Innovation Resistance Theory (IRT) serve as the conceptual framework for this research. The data were collected by conducting a survey on 425 respondents and analyzed using SPSS and SmartPLS. The findings suggest that Behavioural Intention (BI) to adopt digital payment systems and Innovation Resistance (IR) have a significant relationship. Further, this paper also discusses the theoretical and managerial contributions.

**Keywords:** UTAUT, Digital payment systems, Innovation resistance, Fintech, User acceptance.

## **IMPACT OF FII AND DII ON INDIAN STOCK MARKET**

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### **Abstract**

The Indian stock market does not only consist of domestic investors, however, it does attract a large pool of foreign investors. The present study, considering the significance of demonetization in Indian economy, attempted to examine the association between foreign institutional investment (FII), domestic institutional investment (DII) and stock market returns taking into account period of November 2011 to November 2021, i.e., 343 days. The study made use of various statistical techniques such as summary statistics, correlation analysis and Ganger Causality analysis. The results indicate a negative relationship of FIIs and DIIs with Nifty 50 Index Returns. The study will help the government and Investors in understanding the impact of foreign Institutional Investors and Domestic Institutional Investors in Market, so that they can make Investment decisions and Frame Policies. Also, the information provided in present study will help various stock market participants.

**Keywords:** FII, DII, NSE, Nifty, Stock Market

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## **A STUDY ON FINANCIAL LITERACY LEVEL OF RURAL AND URBAN AREAS WOMEN OF ERODE DISTRICT**

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### **Abstract**

The present study focuses the financial literacy of rural and urban areas women in Erode district. In the volatile economy, financial literacy is very important role in every individual's life especially women. The low level of financial literacy cannot be able to know

about the financial services provided by bank. This study reveals that with sample size of 40, rural and urban area women are how they financially strong and discriminated rural and urban women who mostly aware in traditional financial products. In this survey used primary and secondary data. The statistical tools used like percentage analysis, descriptive analysis and ANOVA.

**Keywords:** Financial literacy, financial services, Traditional products, rural and urban peoples.

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## **ANALYZE THE PERFORMANCE OF EQUITY MUTUAL FUND SCHEMES**

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### **Abstract**

A mutual fund is a trust that pools the savings of a number of investors who share a common financial goal. The money, thus collected, is then invested in capital market instruments such as shares, debentures and other securities. The income earned through this investment and the capital appreciation realized is shared by its unit holder in proportion to the number of units owned by them. Thus, a mutual fund is the most suitable investment for the common man as it offers an opportunity to invest in a diversified, professionally managed basket of securities at a relatively low cost. The mutual fund industry has emerged as an important segment of financial market of India, Especially the channelizing the savings of millions of individuals into the investment in equities and debts instruments. Mutual funds are seemingly to easiest and least stressful way to invest in stock markets. Mutual fund provides a platform for a common investor to participate in the Indian capital market with professional fund management irrespective of amount invested. The Indian mutual fund industry is growing rapidly and this is reflected in assets under management of various fund houses. Proper assessment of various funds' performance and their comparison with other funds helps retail investors for making investment decisions.

In India, CRISIL has developed a methodology based on global best practices for ranking mutual funds. The present study was confined to examine and evaluate performance of mutual fund



schemes ranked 1 by CRISIL for the period of 4 years. And compare the portfolio return and risk of equity mutual fund schemes ranked 1 by CRISIL with benchmark index.

In my study analytical type of study is opted. Analytical research can be used to find cause effect relationship among variables. The simple statistical techniques like averages and regression, correlation, ranking, standard deviation is used.

The data for this study is mainly collected from Secondary Sources like Books, Journals, Magazines, and various websites like [www.nseindia.com](http://www.nseindia.com), [www.amfiindia.com](http://www.amfiindia.com), [www.mutualfundsindia.com](http://www.mutualfundsindia.com), [www.sebi.gov](http://www.sebi.gov). and [www.moneycontrol.com](http://www.moneycontrol.com).

**Keywords:** Mutual fund, CRISIL, Bench Mark.

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## **NEO BANKS ARE THE NEW FACE OF DIGITALIZATION**

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### **Abstract**

The concept and content of banking was reconstructed with the infusion of digitalization into the system by neo banking. The struggle was long, as the acceptance of such process and procedure was demanding high sensitivity to oscillate the stereotypes in the banking. The predilection of the customers over the years, with the hit of covid pandemic changed mostly, a large number of services and products were available at their fingertip, saving the time and money for both ends. The neo banks are the next gen banking without physical presence, existing virtually serving both business and individual directly or through subsidiaries. The recent changes in KYC and UPI, will inspire the existence of neo banks in India. The lean business model, rendering premium and quality services is a boon to the society and economy at large.

The encouragement for the start-ups in India had initiated several new projects, for the development in the concerned fields, paving way for technological innovations in the country. More and more MNC's are investing in the same allowing a huge transition. Earlier the neo banks were found in the UK, America and Australia, later the India

especially Bengaluru is considered as the hub of Neo banks in India. They provide services relating to payment, lending, investments, insurance and more tailored products resulting in better customer satisfaction and convenience.

The international monetary fund has declared that India will be the 3<sup>rd</sup> largest economy in the world surpassing Germany and Japan to become the 3<sup>rd</sup> largest economy in the world by the end of 2028. India is showing a growth rate of 6.8%. Neo bank plays a significant role in the growth rate of India, by contributing a digital world for the customers with ease. Neo banks are the future banks, capable of beating the traditional mode of banking with latest technology. They are heart to many Small and Medium Scale enterprises, to allocate funds promptly. Thus, the RBI should consider the presence of these and license them to offer more products and services in future with increased safety and security.

**Keywords:** digitalization, stereotypes, KYC and UPI, lean model

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## **THE RAMIFICATION OF FINANCIAL LITERACY AMONG YOUNG ADULTS: A STUDY ON THE FINANCIAL BEHAVIOUR OF BUSINESS STUDENTS**

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### **Abstract**

In a fast-changing and highly inequitable world, investment learning is becoming increasingly important, not only as a fundamental organising principle for all forms of education and learning but also as an absolute necessity for everyone. It has been found that there is an insufficiency of fundamental financial knowledge among teenagers, who are more vulnerable to financial stress and financial shocks. Considering the recent global economic crisis, the Importance of financial advice-seeking behaviour and knowledge of positive financial outcomes projecting the association between teenage financial literacy and investing patterns are of crucial necessity. This study is quantitative, and in consequence of

the judgmental sampling method, Responses were collected from 800 business students aged 17 to 24. To measure financial literacy and attempt to test performance in the four domains of financial literacy. 1) saving (compound interest/inflation), 2) investing, 3) borrowing, and 4) insurance. This research will help teenagers comprehend and implement financial smartness and prepare for the near future.

**Keywords:** Financial literacy, Investment learning, financial knowledge, Economic crisis, financial stress, young adults

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## **STUDY ON INVESTMENT MANAGEMENT RELATED TO BUSINESS**

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### **Abstract**

This paper is to address the study on investment management related to business. The management of financial assets and other investments is considered as investment management. The achievement of financial goals is the primary purpose of an investment management. The method of study is conducted on investment management that are related to business is been undertaken through based on descriptive analysis. It is a secondary source of information collected by through past and current performance of an investment in a business. Investment helps in developing business and as well it helps in developing the economy. As the result of the study we found the impact of investment in the business firms. Investment management is necessary to accomplish a personal goal. Investments entail having money and deciding how to best use it in order to get a return in the future.

**Keywords:** Investment, Investment management, Financial Assets, Business, Economy.

PRE AND POST IMPACT ON STOCK PRICE  
OF MERGER AND ACQUISITION ON  
SELECTED INDUSTRIES

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**Abstract**

Merger and Acquisition are considered as one of the useful strategies for the growth and expansion of businesses. Merger and acquisition are widely used by firms to strengthen and maintain their position in the marketplace. This study aims to explore the effect of pre and post impact of merger and acquisition on stock price behavior of Canara bank merger with Syndicate bank, Vodafone merger with Idea, Tata steel acquisition with Bhushan, Zomato acquisition with UberEATS. Therefore, to determine the impact of a merger and acquisition on the share price, it is to be ascertained if there is a gain from mergers and acquisitions. The present study is limited to a sample of companies that underwent mergers and acquisitions during the period of 2018-2021 in the Indian stock exchange. It is proposed to analyze the share price reaction of the acquirer and target companies from the same industry 20 days before and 30 days after the merger by using a t-test. This paper is totally based on secondary data covers from current news, expert views and from various websites. The result reveals mixed observations of the activity of merger and acquisition on stock price performance. The findings indicate that the industries have experienced both positive and negative returns in the highly volatile stock market. The findings of this study says about the effects of merger and acquisition on stock price on the grounds of Volatility on Stock prices, Impact on the Stock Price of the Merging Industry, Impact on the Stock Price of the Target Industry in case of acquisition, Impact on the stock Price of the Acquiring Industry in case of acquisition.

**Keywords:** Merger, Acquisition, Volatility, Stock Price

**A STUDY ON ASSESSMENT OF SERVICE QUALITY AT  
PUBLIC SECTOR BANKS WITH SPECIAL REFERENCE  
TO TIRUCHIRAPPALLI CITY**

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**Abstract**

As a result of the intangible character of services and the fact that they are frequently subjectively experienced, experts have historically regarded service quality as being particularly difficult to describe and quantify. The so-called Nordic School made one of the early attempts to address the idea of service quality. Technical excellence can be measured because it is largely objective. However, it might be challenging to assess functional quality. S. Khurana (2013). While all banks in India provide comparable services, the calibre of such services varies. This paper analyzes the literature regarding service quality and customer satisfaction in the retail banking industry, and explains the relationship between service quality and customer satisfaction and their effect. The main objective of this research is to study the assessment of service quality at public sector banks with special reference to Tiruchirappalli city. On the basis of judgmental sampling, primary data from 193 respondents were obtained, and a descriptive analysis was conducted. The primary method of data collection was questionnaire. Customers were given a Likert five-point scale to assess the service quality at Public Sector Banks. IBM SPSS Statistic version 20.0 was used for this analysis and the following tools were administered 1) Reliability Test 2) Factor Analysis and 3) Multiple Regression 4) Chi-square goodness of fit test. A reliability test was conducted, and the results showed that the data had a reasonable level of dependability. The resulting coefficient alpha value (Cronbach's alpha) was 0.798. The variables influencing the evaluation of service quality at public sector banks were identified using factor analysis and multiple regressions. We are evaluating the sample data's fit to the population proportions indicated by the hypothesis using the Chi-square test.

**Keywords:** Service Quality, Public sector Banks, servqual model, Customer Perception, Customer Expectation

A STUDY ON “ONLINE SHOPPER’S  
SATISFACTION” WITH SPECIAL REFERENCE  
TO CONSUMERS AT TIRUCHIRAPPALLI CITY

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**Abstract**

Online shoppers engage in direct, face-to-face business with vendors to make purchases of products, services, and other items over the internet. Online shopping is the practice of making purchases from suppliers who run websites via the internet. In fact, customers can purchase almost everything from companies who provide their products online. Books, clothes, furniture for the home, toys, hardware, software, and health insurance are just a few of the hundreds of products that customers can buy from an online shop. The main objective of this research is to study the customer satisfaction towards online Shopping with special reference to consumers at Tiruchirappalli city. On the basis of judgmental sampling, primary data from 193 respondents were obtained, and a descriptive analysis was conducted. The primary method of data collection was questionnaire. Customers were given a Likert five-point scale to assess their satisfaction with online Shopping. IBM SPSS Statistic version 20.0 was used for this analysis and the following tools were administered 1) Reliability Test 2) Factor Analysis and 3) Multiple Regression 4) Chi-square goodness of fit test.

A reliability test was conducted, and the results showed that the data had a reasonable level of dependability. The resulting coefficient alpha value (Cronbach’s alpha) was 0.770. The factors that affect customer satisfaction with online shopping were identified using factor analysis and multiple regression. We are evaluating the sample data’s fit to the population proportions indicated by the hypothesis using the Chi-square test.

**Keywords:** Online Shopping, Customer Satisfaction. Online Buying Behavior, Purchase Decision, Online Products.

**M-BANKING APPLICATIONS AND PARADIGM SHIFT  
IN BANKING SECTOR; A COMPARATIVE ILLUSTRATION  
OF USERS EXPERIENCE**

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**Abstract**

M-Banking applications have turned an innovation catalyst in banking sector. This paper portrays the change brought forward by these applications and looks into users' experience by comparing banking applications of two major banking service providers viz. State Bank of India's YONO and Federal Bank's Fed Mobile. The study was conducted among the users in Kerala State by using stratified random sampling with a sample size of 200. Responses were collected through structured questionnaire. Relevant statistical tools were used to analyse the data. The study concludes that there are multiple factors affecting the users' experience in which some are very close and some are not. These factors include Network/Server issues, Speed/Slow Process, Accessibility/arrangement of options, security/safety features, availability of features/services, design features.

**Keywords:** M-Banking, State Bank of India's, YONO and Federal Bank's

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**IMPACT OF BUDGET 2022 IN THE INSURANCE FIELD**

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**Abstract**

Insurance has become indispensable especially during the testing times of COVID-19. As the Union Budget is set to be presented on February 1, 2022, the sector is pinning its hopes on the finance minister Nirmala Sitharaman to provide tax benefits and additional deduction in the Insurance Sector. This research paper will include Impact and comparison of the Union Budget in the year 2021 and

2022 in the insurance sector. Considering the present economic slowdown and uncertainty, we can identify raise in the Foreign Direct Investment limit in the insurance industry without emphasising on the condition of that insurance company being Indian regulated as this will assist in inducing more reliable technological expertise, modification and increasing insurance penetration, thereby expanding the attempts of the Indian government to strengthen the present sluggish economy. Thus, the proposed budget measures are expected to usher in a new growth era for a more developed insurance industry in India.

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**REVIEW ON PERFORMANCE OF ISLAMIC  
MUTUAL FUND IN INDIA**

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**Abstract**

India is among the fastest emerging destinations for investment. An important contemporary issue for financial institutions and financial markets are Islamic financial services, which are rapidly growing worldwide. Globally Islamic finances estimated to be worth about \$300 billion growing at the rate of 20% annually. India is the second highest Muslim population in the world with 180 million representing some 14.4% of India's total population. Islamic funds are defined by their compliance with Islamic law, commonly known as Shari'ah law. Islamic investment having a huge potential and strong regulatory infrastructure in India so India has the ability to become a hub for Shari'ah compliant funds. In this regard, the Securities Exchange Board of India has thus far approved three Shari'ah mutual funds in India, one of which is the passively management and other two of actively management. At national level, Islamic funds display a tilt towards growth and small cap stocks. The nature of Shari'ah investments limiting to areas that are not socially and ethically destructive render it a morally upright and socially responsible investment channel suitable to all religions. Islamic funds to display superior learning in more developed Islamic financial markets. This paper will explore importance of Shari'ah fund and its performance in Indian market. This paper is based on secondary data.

**Keywords:** Islamic Mutual Fund, Performance- India



## **OVERCOMING THE CHALLENGES OF DELIVERING PROJECTS ON TIME AND WITHOUT COST OVERRUNS**

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### **Abstract**

Investigation shows that most of the projects fail to maintain proper timely completion of deliverables at each stage of the project as well as fail to complete on time. Project Manager, Main actor of this category as his/her role is one of the most crucial and difficult business functions. From dealing with ongoing project constraints that is time, Quality, Budget, Scope as well as constant pressure and force from project team members and clients, Project managers have to work very hard to achieve it. Nevertheless, there are ways, methods and process to make project management easier and enjoyable and fulfilling role that it can be. In this article, we have rounded up the challenges faced in delivering projects and how to overcome those without cost over runs.

**Keywords:** Project Management, Time, Cost, Constraints, Team Members.

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## **TAX INCENTIVES AND THEIR BENEFITS**

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### **Abstract**

This paper provides an updated overview of tax incentives and their benefits. It begins by noting that tax competition is likely to be a major force driving countries' tax reforms and discusses tax incentives as a possible response to this. This is complemented by other arguments for and against tax incentives, and by an illustrative analysis of different incentives using effective tax rates. The paper then suggests to determine the usefulness of different tax incentives and their benefits.

## CHALLENGES ARISING ALTERNATIVE INVESTMENT MANAGEMENT

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### Abstract

Investment Management by Challenges Arising from alternative Investment Management. We discuss about the investment plans in various sectors and profit making on multiple ways. See the advantages and disadvantages on investment. To Developing the more persons into the investment. It is an invested in stock market and other assets. The stock market investment and other investment such as like asset, land, building, jewels, etc., Investors to investment the amount to make a profit. Investment on the legal and Government regulations in the SEBI act followed. Investment in the right things and given advisory to the investment plans in the various sectors.

**Keywords:** Investment, Profit Making, Regulations.

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## FINANCIAL LITERACY IMPACT ON INVESTMENT DECISION

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### Abstract

The prominent task of investment decision making relies on various factors which differ from person to person. That, Financial literacy of an individual's is their level of understanding of financial matters which enables them to process financial information and make informed decisions about personal finance. It is difficult for a common man to understand that the risk associated with the new age financial products because they are emotionally binded so, Financial Literacy is supreme for an investor because high financial literacy

will optimize information processing in determining investment decisions.

Financial literacy is the integration of financial attitude, awareness, skills, knowledge and behaviour that aids in making a fair financial decision which in turn, eventually leads to financial well-being of the individuals. In this Article we covered the areas of how financial literacy is crucial for an investor for making better investment decision.

**Keywords:** Financial Literacy, Investment Decision, Individual Investors

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## **A PLAN AND OVERVIEW OF CENTRAL BANK DIGITAL CURRENCY AND ITS ANTICIPATED BENEFITS AND IMPACTS WHEN INTRODUCED**

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### **Abstract**

Management of currency is one of the core central banking functions of the Reserve Bank of India for which it derives the necessary statutory powers from section 22 of the RBI Act, 1934. Along with the Government of India, the Reserve Bank of India is responsible for the design, production and overall management of the nation's currency, with the goal of ensuring an adequate supply of clean and genuine notes in the economy.

India has made impressive progress towards innovation in digital payments. India has enacted a separate law for Payment and Settlement Systems which has enabled an orderly development of the payment eco-system in the country. Recent innovations in technology-based payments solutions have led central banks around the globe to explore the potential benefits and risks of continuum with the current trend in innovations.

Reserve Bank of India broadly defines Central Bank Digital Currency (CBDC) as the legal tender issued by a central bank in a digital form. It is akin to sovereign paper currency but takes a different form, exchangeable at par with the existing currency and shall be accepted as a medium of payment, legal tender and a safe store of value. CBDC's would appear as liability on a central bank's balance sheet.

Different jurisdictions have justified the adoption of CBDC for very diverse reasons. Further, CBDC has some clear advantages over other digital payments systems, as it brings a Sovereign currency, ensures settlement finality and thus reduces settlement risk in the financial system.

**Keywords:** Security Considerations, Ownership Of Creation And Distribution Of Cbdc, Implications Of Cbdc On Monetary Policy, Liquity Management, Financial Stability, Legal Implication Of Cbdc, Balance Sheet Implication Of Cbdc, Cbdc Aml/Cft Perspective, Benefits And Impacts Of Cbdc, Privacy And Data Protection Consideration.

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## **A STUDY ON NON PERFORMING ASSETS OF BANKS INTHIRUVARUR DISTRICT**

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### **Abstract**

Managing NPAs should be pro-active function than a reactive response. As management of Non-performing assets has direct bearing on the bottom lines of banks, it needs highly focused and professional approach. The main objectives of the study is to study NPAs of Banks in India namely Scheduled Commercial Banks (SCB), Public Sector Banks (PSB), New Private Sector Banks (NPSB) and Foreign Banks FB). The data for the present study are collected from secondary sources. Twenty years of Gross NPAs as Percentage of Gross Advances, Net NPAs as Percentage of Net Advances, Gross NPAs as Percentage of Total Assets, Net NPAs as Percentage of Total Assets data from 2002-03 to 2013-14 of Scheduled Commercial Banks, Public Sector Banks, New Private Sector Banks and Foreign Banks have been collected from the official websites of Reserve Bank of India (rbi.org.in) and various other reports like magazines, journals, published books. The data collected for the study has been analysed logically and meaningfully to arrive at meaningful conclusions. The statistical tools applied for data analysis is descriptive and inferential statistics. Based on the objectives, the hypotheses formed for analysis.

**Keywords:** NPA, Banks, Delta Region, Co efficient of Variation, Anova.

**IMPACT OF ENVIRONMENTAL SOCIAL AND  
GOVERNANCE ON THE FINANCIAL PERFORMANCE  
OF TOP 10 TEXTILE SCRAPS LISTED ON BOMBAY  
STOCK EXCHANGE, INDIA**

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**Abstract**

The predominant reason of this paper is to recognize the effectiveness of the Companies Act, 2013 in respect of their responsibilities towards community and environment with an appreciation to ESG and have a look at its effect on the overall financial performance of selected 10 Textile Scraps listed on the BSE INDIA. The idea of ESG has a conspicuous courting among ESG and economic overall performance of companies. This paper has toiled to discover the connection among ESG and financial performance by taking the data from 10 textile companies listed on Bombay Stock exchange, using correlation analysis which is used to find the cause and effect of the relationship.

ESG is replacing CSR as it has tangible, measurable, high quality effect. ESG is a vast score of a company's dedication to sustainability through strong company values. Financial performance is the essence to bring off the ESG activities, as the hefty financial performance results in provision of necessary and reasonable funds and investments to bring out their social activities. These ESG activities not only enhance the firm's social value and reputation but also the profitability as well.

The study aims to prove that there is a considerable positive relationship between the ESG and Financial Performance of the firm, and firm's spending on ESG not only benefits from continuous long-term sustainable development but also enjoy enhanced financial performance.

**Keywords:** Environmental Social and Governance, Corporate Social Responsibility, Financial Performance, Long-term Sustainability

**AWARENESS AND PERCEPTIONS OF STUDENTS  
PURSUING HIGHER EDUCATION IN COMMERCE  
ON STOCK MARKET INVESTMENT AND  
CRYPTOCURRENCY: A COMPARATIVE STUDY**

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**Abstract**

India is the third largest economy in Asia and the second most populous country in the world. It also has the world's largest Generation Z cohort, with over 370 million young people born between 1997 and 2012. The coronavirus pandemic in 2019 caused a long-run negative impact on the economies of the world, and India was no exception. However, it paved the way for a new generation to explore investment avenues, including the Secondary market and cryptocurrency. Nearly 43 million new equity accounts have been added in India since the beginning of 2020, of which 53% of accounts are of young first-time investors. Also, a 2022 financial literacy survey showed that a majority of young investors between 18 and 25 are considering cryptocurrencies as an investment option.

The present study focuses on studying the awareness and perceptions of students pursuing higher education in commerce on the secondary market and cryptocurrency. The study intends to assess the knowledge and exposure of the targeted group to the selected investment avenues. Mixed-method research will be conducted by collecting the data through questionnaires on a sample of approximately 1,000 students pursuing higher education in Commerce.

Statistical tools like ANOVA and Simple Linear Correlation will be used to compare and study the awareness and perception variables. The findings aim to reach the level of awareness and perceptions of commerce students in the higher education sector towards the share market and cryptocurrency. A comparative study on the grounds of returns and risks will be conducted to present the preferred investment options between the secondary market and the crypto market. Further, it also finds whether there exists any relationship between awareness and perceptions.

By identifying the specific areas where the awareness of modern investment avenues is lacking, this research paper will assist educators, regulators, and financial institutions in designing financial planning courses that help commerce students to achieve greater financial freedom.

**CONSUMERS' ACCEPTANCE OF LUXURY FASHION  
RETAILING THROUGH E-COMMERCE IN INDIAN  
METRO CITIES**

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**Abstract**

A luxury brand translates to high-quality craftsmanship, exclusivity and heritage. A strong brand identity is also highly essential, which they usually get from their offline shops that aim to give the consumers a superlative store experience. Luxury brands have always relied on an exclusive and exceptional shopping experience which helps to create a more intense connection with their consumers and leave positive associations. This is mainly why many brands have struggled with the concept of online shopping, as it is highly non-personal and accessible to the masses. A superlative store experience is missing when it comes to e-commerce. The in-store experience can induce specific emotional outcomes and lead consumers to spend more time and money in the store and hence is a part of the luxury appeal which is not available in the online retailing setting. Moreover, current online retailing cannot reflect other factors affecting the luxury appeal and image. The Indian luxury market is an emerging market for global luxury fashion brands, and most do not have shops in India but retail through e-commerce.

“It used to be enough to just have the very best luxury product,” However, with intense competition in brick and mortar showrooms and retailing environment, it is not just alright to be just good at one place. Fashion business houses have to be good at two different things and good enough as a brand in everything else like design, quality, cost, etc.

More than the rich millionaires, there is an incredible rise in purchase of luxury brands by millennials and Gen Z and very importantly this generation are digital native consumers and would like to buy luxury brands online, to avoid hassle of going to shops in traffic. That has led to the increase in in the number of luxury e tailers.

It is also important to note that post covid, consumers still are reluctant to visit retail shops to make their purchases and prefer online

engagement and this could prove to be a decisive point for luxury brands to switch over to e tailing.

However, we would like to establish the above fact. This study thus researches if Indian consumers accept luxury fashion retailing through e commerce, especially in the metro cities. Whether they get the similar feelings associated with an in-store experience and whether they get the luxury appeals, and what factors contribute to the incongruence between online retailing of luxury fashion brands and the in- store experience. This study also researches which of these factors is most prominent so that future retailers can find optimal solutions using technological advancements.

**Keyword:** Luxury brand, heritage, fashion, millennials, online, e-tailers, consumer experience

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**A STUDY ON THE EFFECT OF INVENTORY  
MANAGEMENT PRACTICES ON THE MARKETING  
PERFORMANCE OF ORGANIZATIONS**

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**Abstract**

A debate always rages in the industry whether “inventory is an evil or asset “.

Inventory ranges from raw materials, packaging materials, work in progress and finished goods. An effective inventory management can optimize the supply chain and eliminate cash flow and ensures inventory is neither high or low, but meets the requirements of production always. It is no denying the fact that effective management of inventory will go a long way to strengthen the bottom line of the organization.

Supply Chain Managers always have a battle within themselves on “Just in Time or Just in Case” inventory management. “Just in case” inventory management always wins the battle as Supply Chain Managers believe that safety stocks are better for the organization, hiding behind the fact that any out of stock situation will have greater impact on their careers. They also hide behind the information that “inventory” is an “asset”. Are the inventories really “assets” or “liabilities?”



Most of the time, supply chain managers win over the entire management by informing that there is always risk of losing the business if sufficient inventories are not built. Management forgets such a high level of inventories will only negatively affect the bottom line of the organization. It could also impact the long-term growth plans of the organization. When organizations build huge inventories, it has impact on business in following manners:

Marketing Team cannot plan the relaunch of product, until old inventories are exhausted

The excess inventories always lead to higher financial burden as funds at higher interest rates are to be borrowed from financial institutions in the name of working capital

Any excess inventory would lead to wastage / damage inside warehouses

If just in time policy is followed, there will be greater reduction in warehouse space and which means organizations need not take space on rent or if it is their own, they can always lend the space to others and earn the extra amount

This research study will establish the importance of inventory management and how it impacts the profitability of the organization in general and marketing plans of organization in particular.

**Keywords;** Inventory, Marketing, Profitability, Asset, Liability, Warehouse, cash flow.

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## **ATTITUDE OF CUSTOMERS TOWARDS E-SERVICE MARKETING DONE BY COMPANIES IN HOSPITALITY SECTOR WITH REFERENCE TO COIMBATORE CITY**

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### **Abstract**

The customer's attitude and behavior are getting changed every day due to growth of technology and change in spending nature among customers and due to the same there may be a chance of getting new

opportunities by change in marketing strategies by the companies. In the current scenario e-marketing plays a vital role towards changing the customer attitude. E-service marketing has given us great ways to protect and build our digital reputations. Today we have the ease of searching conversations, the ability to set alerts to help us monitor our names, the constant availability of learning opportunities and more ways to communicate and interact with others. The concept of e-service marketing is getting more familiar with hospitality management and that too the usage is getting higher after emergence of social media.

The main objective of the study is to analyze the attitude of respondents towards change in their behavior based on e-marketing strategies followed by companies in hospitality management. Primary data is collected from 220 respondents who are using E-service with hospitality industry in Coimbatore city were percentage analysis, chi-square, mean ranking, Kruskal Wallis test and One-way ANOVA were used as a tool to analyze the data. The conclusion is that the respondents said that they don't have a feasibility of easy access which shows that the companies has to design it much user friendly to satisfy the users in future period of time and the respondent feel that the advertisement page is not attractive and if the companies try to change as per the taste then the number of viewers can be increased in future period of time.

**Keywords:** Customers, Attitude, E-service, Advertisement and Hospitality Management

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## **EFFECTS OF CONSUMER BEHAVIOR ON STORE DISPLAY OF FOOD PRODUCT PACKAGING**

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### **Abstract**

Today's fast-moving world, packaged food product has become essential household items to be used in our day-to-day life. Marketer's face the problem to identify the sales promotion tool at this competitive world. The simple way to attract the customer while purchasing is to display the food product in the stores. The purpose of the present study was to identify and explore the

influencing power of store display of food products on consumer behavior. A sample of 384 respondents was selected from 7 taluks of Tiruvarur using convenience sampling method. Data were collected using a structured questionnaire. Data were analyzed using statistical techniques such as percentage, mean and chi-square test through SPSS package. The findings and conclusions of this study indicate that there is a significant association between consumer stores behavior and their overall effects on consumer behavior. This study makes an attempt to study the stores display influence the consumer behavior while purchasing packaged food products.

**Keywords:** Package, Consumer behavior, Store display, Food products, Promotion

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**SUSTAINABILITY AND COMPETITIVENESS IN THE  
INDIAN TOURISM INDUSTRY AND TOURIST  
DESTINATIONS: A BIBLIOMETRIC STUDY**

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**Abstract**

This article presents an analysis of the state of the art on the relationship between tourism, sustainability and competitiveness (TSC); moreover, the analysis also includes a focus on tourism destination (TSCD). To that end, information on the publications in these fields from recent years was sourced from the Web of Science database. In addition, the VOS viewer software program was used to enable a more in-depth bibliometric study, allowing the results to be clustered by authors, institutions, countries, and journals. The study carried out revealed that 808 articles have been published on aspects relating to TSC and 409 regarding TSCD. The results obtained underscore the greater scientific output on aspects related to sustainability than on aspects related to competitiveness and also that there has been a significant and exponential increase in both cases in recent years. These three fields of study (tourism,

sustainability and competitiveness) are rarely combined in the literature, highlighting the lack of a comprehensive overview of this trinity. The evidence reported here suggest that the trend identified represents a future line of work for the coming years.

**Keywords:** Tourism; sustainability; competitiveness; tourism cluster; tourism destination; bibliometric analysis; web of science

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**THE ROLE OF DIGITAL TOUCHPOINTS ON CAR  
PURCHASING - AN EMPIRICAL RESEARCH  
CONCERNING INDIAN MARKET**

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**Abstract**

The world is turning over a new leaf from print media to digital sources of mass communication. Indian Customers are no exceptions, who are everted to the direction of digital touch points. The touchpoints as the most accessible source of interaction are the ongoing tendency of customers to purchase cars in India. This paper aims to study the impact of digital touchpoints on customers purchasing intention concerning a car. In addition, to analyze the customer-preferred digital touchpoints while buying a passenger car. Furthermore, to identify the demographic profile of customers using digital touchpoints while purchasing a car. Researchers have studied the theories such as the Stimuli-Organism-Response model (1974) and the Engel-Kollat-Blackwell model (1978) to understand consumer buying behavior. The investigation's foremost aim was to delve into how customers use digital touchpoints and how it affects the purchase intention of customers. For this purpose, the researchers developed a conceptual model with four significant factors: Enabling Digital Contents Search, Appropriateness of Digital Information,

Networking Effect and User-Friendliness. A well-structured, close-ended, Likert scale (5-point) questionnaire was framed to collect the data and samples were collected from 605 non-commercial passenger car owners and prospective buyers based on the state-wise car sales report in India (Auto Punditz, 2021). The descriptive research design and convenience sampling were used in this study. The factor analysis was performed using SPSS 24 and Smart PLS software used for the Structural equation modeling to test the hypotheses. The study findings were that digital content search and user-friendliness were the most influential factors in enhancing customers' purchase intention. In addition, the official and unofficial websites were predominantly used to compare the preferred car brands using their appraisals. In conclusion, the Indian market has enormous potential to access digital touchpoints due to the 4G and recent 5G services launch. This data service availability will increase digital touchpoint users to gather information for car purchases in India by 2024.

**Keywords:** Digital touchpoints, Consumer Behaviour, Stimuli-Organism-Response model, EBK model, Structural equation modeling, 5G service.

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## A STUDY ON MARKETING TRENDS AND CHALLENGES OF INDIAN DAIRY INDUSTRY

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### Abstract

This article theoretically analyses about "The marketing trends and challenges faced by dairy industry." India has the world's largest population with an enormous biodiversity of 43 native cattle breeds and 13 buffalo breeds. The major focus of the dairy industry is to provide sustainable nutrition and healthy living to the consumer which has changed the level of the industry. So, the companies are choosing an innovative marketing trend to attract the customer. Using Tag line, posting digital advertisement through digital media, providing delicious and colourful flavours, health-oriented ingredients are considered as some of the marketing strategies followed recently among the dairy farms in India. To meet the necessities of different

categories of people the dairy farms are mainly targeting women and kids, so it is considered as one of the challenges because the products of the dairy farms are produced mainly for daily purpose. For analysing this market trends, this study had used frameworks such as the SWOT analysis and the Potter's five force model.

In country like India, the highly populated nation, there need a bulk quantity of dairy products on daily basis. To meet this, the large-scale manufacturers are highly trying to maintain the production with margin price though it involves more cost for bulk production. Also, majority of the dairy farms have less knowledge in modern technologies used in dairy farming for producing quality milk and supply chain integration. So, the dairy farms located in the rural region also should aware of the recent technologies. In recent days, customers also tempted to choose alternate diet pattern and started to prefer the substitute products like milk extracted from almonds, coconut, peas and there arises a huge demand for plant-based milk products in the market.

Since, the dairy sector is helping immensely in reducing the malnutrition and undernourishment levels in India, this research article suggests that, the village level dairy farms should enhance about the current marketing strategies to compete the large-scale dairy farms.

**Keywords:** Trends, challenges, dairy industry, marketing strategy.

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## **CONTINUUM SLACKENS ARE BRANDING'S HELM FOR COLLECTIVE WITH COMBATIVE INTRA-DISCIPLINED PRACTICES**

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### **Abstract**

Purpose: Branding in the view from grassroots to pinnacle. The constitution of branding after a existing pertinent facts and prevailing slates. There is a treaty of observation between the varieties of richness on similarity from different sources. The whole concept behind its climbing claim. It enriches after envelop. It is quite improving against the onslaught.

Besides the earlier abbreviated, there is a vast improvement in collective set individual branding and umbrella branding either.

Approach: The whole collective measures behind its formalizing as well as Projective. The branding had had a lot of enduring should creation of new spirit. There is no such whole, but it gives broad. There is no such soundness but it gives rich timbre. Branding has been improving in character as it recognizes wider views in the view of new spirit takes march-past towards the achievement by neglecting the hiccups on its road to stride. It would prefer to extend as inclination for inclusion from various combative features. It must be combative features as it has wide spectrum of cumulative features. It serves as constituent for framework. It could have been global perspectives should be descended into high pitch.

Findings: Branding is an opportune time to holistic approach to collective frame as astray of its own kind. It is liking to combative endures with collective set. Typically, it entangles the common practices that enhance wider perspectives. There has been prevailing slates that shares led to loss of Excel. Excel might have been set remarkable slates should be leading, which enjoys reaping the benefits at temporarily.

Values: Branding isn't so onslaught so that can't adopt the confluence. Keeping the spirit lest preventing the choice that led to take utmost quality of quintessential with absoluteness of combative spirit. Unflinching of potency must carries with spirit of such combative with collective –congruence.

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**FILLING ONE'S CUP: THE IMPACTS OF SOCIAL  
EXCLUSION ON CONSUMER'S PREFERENCE FOR  
SHOPPING ENVIRONMENT**

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**Abstract**

The setting in which people shop has a significant impact on their behavior. It can be categorized based on physical size and crowd power. Crowding is a good indicator of consumers' preference and confidence in the product or services. When encountering social exclusion or rejection, consumers succumb to different preservative

appeals that promote more social acceptance. This research examines the impact of social exclusion on consumers' preferences for the visual density of the shopping environment by adopting the need-based persuasion theory. Based on five experimental studies, the research reveals that consumers who perceive themselves as socially excluded prefer crowded to non-crowded shopping environments more positively than their non-excluded peers. This effect occurs because social exclusion triggers a feeling of psychological emptiness or rejection, and a crowded shopping environment can provide a sense of being filled and socially connected. This effect is attenuated when consumers experience rejection intensity as temporal or shorter. These results shed light on consumers' preference for the visual and physical density of the shopping environment and offer practical implications for retailers, marketers, advertisers, and designers.

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## **CONSUMER PERCEPTION AND SATISFACTION TOWARD FMCG PRODUCTS IN THIRUVARUR DISTRICT**

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### **Abstract**

Fast moving consumer goods sector in India is one of the most important sectors in Indian economy. The FMCG issues have faced strong opposition amongst themselves overtime that constantly growing. This is because of the increase in per capita earning amongst customers and additionally various traits in rural economy. This location of the Indian FMCG market place has contributed the maximum to growth, with city clients accounting for nearly two – third of all revenues. However, it is expected that by the end of 2020, the semi-urban and rural segments in the nation's FMCG sector would rise. The term "fast-moving consumer goods" (FMCG) refers to packaged goods that are bought or sold often and in small quantities. The low cost of FMCG products means that sales volume determines earnings to a great extent.



The FMCG industry can be broadly divided into four categories: personal care, household care, food, and beverages. The fourth-largest economic sector in India is the fast-moving consumer goods (FMCG) industry, which had a 2016 market value of USD49 billion. By 2020, the industry is anticipated to increase at a CAGR of 20.6% and reach USD103.7 billion. The FMCG sector in India has expanded quickly over the past ten years, largely due to rising income levels and shifting lifestyles of Indian consumers. Quickly Changing Consumer Goods Fast Moving Consumer Goods are affordable items that need minimal effort to purchase. These bundled non-durable goods are available for purchase. The FMCG industry in India has been expanding at a healthy rate over the years as a result of rising disposable income, a growing youth population, and rising brand awareness among consumers. The purpose of this research project is to examine consumer satisfaction with FMCG items. The study moves around the comparison of both companies, regarding their brand awareness. Also involves the consumption patterns of the consumers and the type of products they are using to determine their satisfaction levels. The data for this study has been collected through a questionnaire distributed among 150 consumers in the Thiruvavur district and findings have been presented in tables & graphs.

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**ROLE OF ONLINE INFLUENCERS ON PURCHASE  
DECISION MAKING PROCESS TOWARDS WOMEN'S  
FASHION COSMETICS**

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**Abstract**

Online purchases are increasing with time. In the past, the purchase was based on the feedback from our friends or relatives or by reading a review or watching an advertisement. But today, online has not only changed the way we buy but also how we buy. YouTube, after Google is the second most preferred search engine. Most buyers check reviews online before making a purchase decision. Our observations find that, most of the purchases are influenced by that

set of people who review a product we intend to buy sooner or later. These people are called “Online Influencers”. They recommend and influence what we buy. This paper focuses on women’s fashion cosmetics and the role played by these online influencers in purchase decision making process.

**Keywords** – Marketing, Online Marketing, Consumer decision journey, Online Influencers

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## **ADVERTISEMENT MANAGEMENT**

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### **Abstract**

Advertising is a form of marketing communication that typically takes the form of paid placement of messages in various media. It is a key element of the marketing mix and can be used to support a variety of marketing objectives, such as raising awareness, generating leads, or increasing sales.

Advertising can be classified in a number of ways, including by media type (e.g., print, television, online, etc.), by format (e.g., banner ads, text ads, video ads, etc.), or by objectives (e.g., brand awareness, lead generation, sales, etc.).

The importance of advertising has grown in recent years as companies have increasingly relied on it to support their marketing efforts. Advertising is a critical component of the marketing mix and can be used to achieve a variety of marketing objectives, such as raising awareness, generating leads, or increasing sales.

There are a variety of different types of advertising, each with its own strengths and weaknesses. The most common types of advertising include print, television, radio, online, and direct mail.

The future of advertising is likely to be shaped by a number of factors, including the continued growth of digital media, the increasing use of data and analytics, and the ever-changing landscape of consumer behavior.

**Keyword:** Advertisement, Marketing, Sales, Media, Branding, Digital Platform

**A STUDY ON PASSENGER SATISFACTION REGARDING  
THE SERVICE RENDERED BY TNSTC (TOWN BUSES) WITH  
SPECIAL REFERENCE TO KANYAKUMARI DISTRICT**

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**Abstract**

Passenger road transport being a service industry, quality of service has a special significant with reference to customer satisfaction. Transport plays a significant role in the overall development of a nation's economy. Roads have been the preferred mode of transport for both people and freight. It is estimated that in India about 85% of passenger's traffic and 60% of freight traffic uses road transport. The increased reliance on roads is primarily on account of easy access. The road network increased almost eightfold during the same period. India has an extensive network of major and minor roads as well as good number of well-maintained networks of national highways, connecting all major cities and tourists' destinations. The road ways provide transportation to millions of people every day.

Tamil Nadu State Transport Corporation Limited is a public transport bus operator in Tamil Nadu, India. It is the largest bus corporation in the world and operates buses along intra and intercity bus routes in South. Kanyakumari is the southern part of India in Kanyakumari district there are several villages. The state bus services provide comfortable, affordable and on-time service to the public.

The objectives of study the performance of TNSTC at Kanyakumari and analyse the passenger satisfaction towards various service of TNSTC. The present study intends to examine the issues framed in the objectives. The study is an empirical research based on survey method. The study is based on primary data has been collected from a sample of 150 respondents by means of questionnaires. For the purpose of detailed analysis the following tools have been based in the study. Simple percentage, rank analysis. To analyse the problems, ranking technique has been used. As per the opinion of the respondents, among nine problems, non-frequency of bus service is ranked as the major problem.

It is proved from the study majority of the respondents travel by bus for personal purpose. The study had revealed that some of majority of the respondents are having own two wheelers.

Transportation has vast sections of the country's road network, especially in rural areas, are in a process of development. The government of India has been continuously developing the linking roads between four major cities. The minor roads in village and small towns across the country are also in a process of development. Passenger travel demand in India increases every day, and more and more passengers are in search of transportation information. This research helps to understand the present problems faced by the passengers and which will in turn motivate the transportation authorities to improve the service quality.

**Keywords:** Transportation Authority, Service quality, Road Transportation, Passengers

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## **MARKETING PROBLEMS FACED BY SELF HELP GROUPS TIRUVARUR DISTRICTS**

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### **Abstract**

This paper focused on marketing problems faced by self-help group in Tiruvarur district. Self-help groups mobilize saving from poor. Women constitute nearly half of the rural population in India and plays a vital role in rural economy. To eradicate the poverty among women various programs such as Integrated Rural Development Programme, National Rural Livelihood mission, Development of Women and Children in Rural Areas and Training of Rural Youth for Self-employment is introduced by the government in self-help group specially to target women community. Self-help group is a voluntary association started to improve the socio-economic condition of the rural people. The problems faced by self-help groups are lack of raw materials, equipment, lack of training difficulties in getting financial assistance, non-availability of labour etc.,

**Keywords:** Rural Development, Marketing Problems faced by SHG, Women Enrichment, Self-Employment and Financial assistance.

**ELECTRIC VEHICLE UPSWING: A STUDY ON BRAND  
PREFERENCE OF CONSUMERS TOWARDS ELECTRIC  
VEHICLES IN CHENNAI CITY**

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**Abstract**

Global pollution is on the rise and effort made is to reduce back the CO<sub>2</sub> emissions and save the earth. One such effort is the introduction of EVs. The transport sector is one in all the largest emitter of CO<sub>2</sub> and hence it is important to reduce it. The government has come up with ambitious plans of introducing EVs to the Indian market and confine pace with the event of EVs globally. The depletion of fossil fuels and its price hike had led to an alternate use of energy resource to run the vehicle. This alternate resource is Electric Vehicle, a solution to sustainable environment in India. However, the current market penetration of EV is relatively low in spite of governments implementing EV policies. The current paper addresses the issue by creating an awareness and brand preference of consumer towards Electric vehicle among youth in Chennai city. The major focus of the study includes, consumer attributes, consumer attitude and purchase intention in choosing the preferred brand of EV. The findings of the study were respondents were willing to consider EVs as their future purchase option, if proper infrastructure is available. Initial cost of purchase, less number of charging stations and the time required to recharge the battery is the major limiting factor while choosing EV.

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**BRAND AWARENESS AND CUSTOMER PREFERENCES  
TOWARDS FMCG PRODUCTS IN RURAL MARKET IN  
THIRUVARUR DISTRICT**

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**Abstract**

The FMCG sector is a significant part of the Indian consumer market. FMCG companies in India, earns over 35% of its revenue from rural areas. The current research paper investigates brand

awareness towards the FMCGs product in the rural market. The purpose of the paper is to study the brand awareness and consumer preference in rural areas of Thiruvavur. The FMCG industry in India is divided into the demographics of rural and urban India. FMCG has emerged as a major product category in rural area. Consumer behavior in the rural market is mystifying because of lack of consistency in groups which are homogeneous in parameters of demographics such as age, occupation, education and income. Rural markets offer an enormous growth opportunity like untapped market, large population, and huge scope for penetration. To collect the information regarding customer awareness for fast-moving consumer goods, the questionnaire was formed and distributed among 200 Consumers in the Thiruvavur district and findings have been presented in tables graphs. Descriptive analysis was conducted on the data to check the awareness of consumers. It was concluded that customers are more aware regarding established brands than new ones. This paper highlights the rural consumers brand awareness and preference with respect to fast moving consumer goods.

**Keywords:** FMCG, Brand Awareness, Consumer, Rural market, Consumer preference

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## **BEST DIGITAL MARKETING STRATEGY TO MAXIMIZE YOUR BUSINESS**

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### **Abstract**

Recent years have witnessed a very fast adoption of new digital channels that allowed billions of human beings to connect, share and collaborate like never before. These new channels defined a new marketing environment full of challenges. And with great challenges comes great opportunities. In this research, I outline main definition and characteristics of digital media. Then identify challenges that includes the important of customer insights, impact of social media on brandings, digital metrics and talent gap. And within each challenge, I highlight solutions and opportunities that lies within the shifting digital landscape.

## **HOW VIRTUAL COMMERCE WILL REVOLUTIONIZE INDIAN RETAIL MARKET**

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### **Abstract**

Virtual Commerce, or V-Commerce, is a rapidly developing field that makes use of virtual reality, an immersive technology that is a computer-generated simulation of the real-life environment that allows interaction with people, objects, or other virtual entities. The opportunities for business in the sphere of retail and e-commerce are expanding as a result of the development of contemporary technologies like augmented reality, virtual reality, and 5G technologies. Although e-commerce is still growing, consumers want a more personal and human shopping experience which can be achieved through Virtual Commerce. Despite the enthusiasm of customers and brands, Indian retailers are hesitant to embrace this technology due to challenges in adapting to the new environment, unfriendly interfaces, and other technical problems. This paper looks at aspects of virtual commerce that might alter the Indian retail industry and tries to identify its existing applications, potential, and implications for future research.

**Keywords:** Virtual Commerce, V-commerce, Retail, E-commerce, Consumer, Virtual Reality, Augmented Reality, Marketplace, Metaverse.

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## **A STUDY ON CUSTOMER SATISFACTION IN ONLINE MARKETING OF HOME APPLIANCES PRODUCTS IN THANJAVUR DISTRICT**

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### **Abstract**

The current study is on “Customer Satisfaction in online marketing of Home Appliances Products in Thanjavur District”. The research sample collected by the respondents for this study 100 questionnaires

for convenient sampling of the study. The study of home appliances products for online purchase is increasing for all the people nowadays. The study of statistical tools to be used in SPSS 20. The online marketing developments in social media were enlarged. The results of the study online shopping are easily bought products easily delivered by products in all the areas.

**Key words:** Home Appliances, Products, Online purchase, Marketing, social media.

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## **CONSUMER SATISFACTION TOWARDS FITNESS PRODUCTS IN KARUR**

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### **Abstract**

The study aims to determine how these factors influence the satisfaction of fitness products among consumers in Karur. The study used a method of research called “descriptive research.” Samples are the customers of fitness products who are picked out on the basis of a simple random sampling technique. The main objective of using the sampling technique is to achieve easy accessibility. The sample size for the study is 316 with a response rate of 93.5%. The factors of this study are: physical environment, price, safety, product features, and material characteristics. All these variables are independent variables, and the dependent variable is customer satisfaction. Assessment of variables reveals the outcome that safety, material characteristics, and product features are positively associated with customer satisfaction. Of these variables, fitness product characteristics are the only variable that had an effect on customer satisfaction.

**Keywords:** Customer satisfaction, physical environment, price, safety and product features



## **THE EFFECT OF PERCEIVED VALUE AND SERVICE QUALITY ON CUSTOMER LOYALTY**

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### **Abstract**

For a bank, the Customers are the primary assets. Therefore, the bank should maintain a good relationship with them to be loyal to all efforts. If they are faithful, they will always keep putting their money in the bank. Therefore, the bank can execute the intermediate function properly. This study intends to examine the effect of perceived value and service quality on customer loyalty. Consequently, the customer of Private bank becomes the population and the samples. This study also uses the Simple random sampling, and survey to calculate the samples, grab them, and accumulate the primary data. Moreover, the gathered data get analyzed by the structural equation model (SEM) based on variance. To sum up, this study proves that the perceived value and service quality positively affect customer loyalty after examining the proposed hypotheses. To increase customer to be loyal, the bank has to focus on elevating their perceived value and giving them superior service.

**Keywords:** Customer Loyalty, Service Quality, Perceived Value, Private Banks.

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## **RESEARCH PROTECTIVITY OF MARKETING MANAGEMENT: A BIBLIOMETRIC ANALYSIS IN 2016 TO 2021**

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### **Abstract**

The study evaluates the research productivity of marketing management are to develop, plan, and implement strategies that will aid in achieving more general business goals. These corporate

goals may include expanding into unexplored markets, generating earnings, or raising brand recognition. It's important to look to marketing experts Philip Kotler and Kevin Lane Keller when we start rational about the field of marketing management. In their book "Marketing Management," they provide a common definition of marketing management as "the development, design, and implementation of marketing programs, processes, and activities that recognize the scope and interdependences of the business environment. "The collecting data from web of science database. The Purpose of this study examine to the research productivity received documentation author's study. The data was received from Web of Science database, the period of 2016 to 2021. Totally 1436 documents were collected by using to the keyword "Marketing Management" and analysis of His cite and excel formation. This study country wise protectively India is 1430 record and top first place in citation record.

**Keywords:** Marketing, Management, Principles, Bibliometric, Business.

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## **TOTAL QUALITY MANAGEMENT FOR THE DYNAMIC BUSINESS OPERATIONS ENVIRONMENT**

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### **Abstract**

Quality is a way of life. Quality is very relevant for businesses in the rapidly changing environment. Quality management must be sustained and encouraged in the organizations. Emphasis on process and product quality will certainly ensure organizational success. But it is organization wide quality efforts like the total quality management(TQM) which ensure that these quality efforts are consistent and the companies continue to enjoy the fruits of all the quality related efforts. There are instances of several world class companies that had neglected the importance of the quality aspect and subsequently paid the price for doing so. Alternatively, many of them have made use of quality management practices and recovered or turned around. Everyone must be convinced in the organization that quality is very essential at every level. In this backdrop it is necessary to know the pillars of the TQM

infrastructure. There are different awards worldwide that evaluate the companies seeking recognition for business excellence. The aim of this paper is to review these important aspects that ensure overall excellence

**Keywords:** Quality, Total Quality Management, World Class, TQM Infrastructure

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**DEVELOPMENT AND IMPLEMENTATION OF AN  
E-COMMERCE PORTAL (AGRI ABODE) TO SUPPLEMENT  
EFFECTIVE SUPPLY CHAIN MANAGEMENT PRACTICES**

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**Abstract**

Supply Chain Management (SCM) practices govern operational activities for managing and scheduling the purchase, manufacture and distribution of goods and services to customers and end users/consumers. SCM plays a pivotal role as E-commerce platform's front-end for connecting the supplier on one end and customer on the other. Advances in SCM practices owe largely to E-Commerce portals and/or tools which enable the right delivery of the demanded products at the time promised. An effective E-Commerce portal is a significant component for ensuring efficiency and efficacy of SCM practices. The need to optimize cost and improve cash flows has fueled research in the development of E-Commerce portals. This study has the focus to develop a new and reliable E-commerce portal exclusively for agriculture commodities to help the farmers. The main idea behind this study is to identify the factors impacting E-commerce in agriculture sector. This study will also compare existing platforms, their features and advantages. The expected outcome of this portal is to reduce the supply chain intermediaries in agriculture industry and effectively utilize the resources to optimize the SCM costs. In this study we propose to apply Big Data technologies and Amazon

Web Service (AWS) for the development of our E-commerce portal-AGRI ABODE to achieve simplification of the agriculture E-commerce. This portal will also be used to study factors such as product quality, customer support, secure payment protocols etc. for the entire end-to-end transactions.

**Keywords:** E-commerce, consumer, agriculture, supply chain management (SMC), Big data, AWS.

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## **BUILDING AGILE AND ADAPTIVE BALANCED SCORECARD SYSTEM IN FOOTWEAR INDUSTRIES**

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### **Abstract**

The turn of 21<sup>st</sup> century Indian economies were facing revolutionary change as they began to move from a system of craft based working to missionary automation to enable mass production. Manufacturers faced with increasingly complex industrial models with semi-literature workforce and semi-skill workforce. Many of manufacturing industries namely in foreign countries adopt lean management, agile methods of production and balance scorecard to retain the manufacturing output within the stipulated time. Manufacturing industries adopt various method of operation to produce their products effectively and efficiently. However, they at time run into loss due to mismanagement of operation. India is the second largest producer for the leather products which are exported to foreign countries. But the type of operation is questionable. In Tamil Nadu which is situated in the southern part of India have 144 footwear Industries. These industries produce various type of footwear for local use and foreign countries. The footwear was produced using either pure leather or synthetic leather. Timely production and supply is very essential in order to keep up with the competitive business. The research was done to substantial usage of agile and adaptive balanced scorecard system which used by

other manufacturing industries. The research may reveal the type of system is used by them. A Convenient sampling was used in collecting data from all production managers of footwear Industry. Questionnaires and Google forms methods were used in collect the data. The data was analyzed using average mean and ANOVA method to identify the type of system popularly used in this industries. The period of the study was six months (Jan 2022 TO Jun 2022). The result revealed that not all the industry in Tamil Nadu are using the Agile and Adaptive Balanced Scorecard system. Most of them did not score the variables like “speed to market” and “Human Resource Agility”

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## **ROLE OF ARTIFICIAL INTELLIGENCE IN MANAGING HUMAN CAPITAL IN MODERN BUSINESS**

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### **Abstract**

Artificial Intelligence (AI) defines a new-age paradigm of operating business. It automates and accomplishes most of the low-value HR functions so that the larger focus can be driven to the strategic scope of recruiting to talent management. It has the power to transform employee experience and manifolds through speedy and accurate processing of large volumes of data. The success of any organization is dependent on how efficiently and effectively people process and technology combine and delivers value at optimum cost. Artificial Intelligence helps to automate most of the back office transactional work thereby enabling quick service delivery. Artificial Intelligence is changing the way businesses understand both internal and external processes across a multitude of sectors from healthcare to transport and banking to engineering. AI transforms businesses across the world regardless of size and scope and helps to create opportunities for developing nations to grow. As per a study 91.5 percent of the firms are ready to invest in artificial intelligence technology as to grow in the use of automation, 5G,

databases, cloud computing, and much more are driving the demand for artificial intelligence to improve customer experience and business operations.

**Key words:** Artificial Intelligence, Automation, Recruitment. Talent Acquisition and cloud Computing.

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**PREDICTIVE ANALYTICS OF BEST PLAYER  
SELECTION KEY PERFORMANCE INDICATOR:  
THE CASE OF INDIAN PREMIER LEAGUE (IPL)**

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**Abstract**

IPL is the most famed T20 cricket celebration in the world in which 8 teams give their best Performance to reach the top squad in the tournament. In such a contest there are many players from different nations playing for different teams. As we know that only a certain number of players can play one match, so there; s a problem for squad selection to choose the decent combination of players for the match. In this paper, we are calculating the Most Valuable Player (MVP) by using the Player Batting Points (PBT) and Experience, IPL Stats is used to classify the Matches Played into victories and lost. Further, formerly again MVP is calculated by the Player Bowling Points (PWT), and experience is used for the selection of bowlers, Co-variance analysis is used to find the similarity among players. Eventually, multiple regression is used to analyze the statistics of players by their strike rate, runs, and total score. After opting the best players, we are forecasting individual strike rates with total team scores. This paper is going to give them a result to shutting out non-performing players using the customized techniques of their performance analysis in earlier matches, assembling a decent player for any match using revolutionary techniques, and deciding batting order in an effective manner.

**Keywords:** MVP (Most Valuable Player), IPL stats, Co-variance Analysis, Multiple Regression, Score prediction

## DEVELOPMENT OF AN OPEN-SOURCE WIFI PROTOCOL FOR SMART MESSAGE ALERTS

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### Abstract

An open-source system has dynamically contributed to the exponential innovations in technology across the world. Through the open-source code (OSC) and open-source software (OSS), one can understand the syntax, modify and create extensions for variety of applications. OSC and OSS can enable collaboration by possible recycle and/or reuse of the code. They facilitate developers and researchers to make joint efforts for creative applications. One of the major contributors of open source is the development of Internet of Things (IOT). IOT's applicability, in terms of connectivity, involves connecting a large number of devices or sensors manufactured from variety of sources. Continuous and on-going research is underway to find simpler methods for effective exchange of information. In this study, it is proposed to develop an open-source Wi-Fi protocol for users (for example, ATM users) enabling them to receive messages on their transactions. In this paper, it is proposed to explore the efficacy of the Wi-Fi protocol developed for effective communication exchange.

**Keywords:** Open source, Internet of Things (IOT), Wi-Fi protocol, smart message alerts, ATM, technology, open-source code, users.

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## ADOPTION OF DIGITAL TECHNOLOGIES IN COOPERATIVE BANKS OF KERALA

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### Abstract

Digitalization in banking activities are one of the necessary element in this highly competitive world. The majority of banks are frantically expanding their online and mobile channel offerings nowadays. To improve the user experience for customers, new technologies and

features are being added to the banking system. The co-operative banks in rural Kerala has discovered a digital solution to weather the financial crisis and challenge the dominance of high-spending e-commerce websites, while co-operative banks across the country face an uncertain future as a result of the Reserve Bank of India's restriction on cash transactions. In this highly competitive banking situation cooperative banks should need more digitalized banking activities to capture the ever changing needs of customers. They might be able to provide financial services through conventional means and physical locations. The study was descriptive in nature. The data were collected through secondary sources like journals, articles and websites etc. The study's major findings were the necessity of being digitalized banking services was becoming the primary motive for Cooperative banks in Kerala. Because in this highly competitive world the people are not ready to waste their time with doing banking services in traditional manner. Through digitalization the cooperative banks can easily achieve the socio economic development of rural population.

**Keywords:** Digitalization, Cooperative Banks, rural banking

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## **ARTIFICIAL INTELLIGENCE INTERVENTION IN THE GENERAL INSURANCE BUSINESS TO REDUCE OUTSTANDING CLAIM RESERVES-AN OVERVIEW**

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### **Abstract**

We'll learn how the insurance industry transitions from “detect and repair” to “predict and prevent” mode. In the sector of insurance, we look at a variety of domains and prospective applications of artificial intelligence and machine learning. Machine learning techniques are supervised learning, unsupervised learning, and reinforcement learning are investigated. Advancements in machine learning, we deal with a number of solutions that can assist insurance providers. The Covid 19 epidemic, the entire claim payout process was handled through smartphone apps. It includes speeding up claim settlement,



detecting fraudulent instances, avoiding superfluous underwriting tests. It's diminish the additional cost claim investigation and no extra time spent on claim settlement procedure. AI must give the resolution to the outstanding claim reserve.

**Keywords-Artificial** intelligence, machine learning, claim settle

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**DIGITAL TRANSFORMATION: SYSTEMATIC  
LITERATURE REVIEW OF ASYNCHRONOUS WORK  
MODEL IN ICT INDUSTRY**

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**Abstract**

Since the advent of 4th Industrial revolution, digital transformation began reshaping the way we communicate, work, and live by converging the physical and digital spheres. Various forms of remote-working entered the work space well before COVID-19, but the pandemic sped up virtualization of work, popularizing adoption of remote, hybrid, and Asynchronous Work Model (AWM) across industries. Purpose of Systematic Literature Review of AWM in Information and Communications Technology (ICT) Industry is to investigate, analyze and provide a comprehensive view of factors, challenges, current trends, and future forecasts for AWM in the ICT Industry. AWM being emerging trend, studies are happening and many researches are being conducted and outcomes are being published to understand different aspects of AWM. The choice of work-model has direct and indirect impacts on productivity, employee engagement, brand image, market share, etc. of an organization. In order to harness the diverse potentials of future hybrid work model, it's important to re-look and understand the Digital Transformation strategies, processes and protocols from remote-work perspective. Objectives of this research are to identify critical factors of AWM, digitization approaches, and their adoption

in the ICT Industry. This study comprises a systematic review of 60 research articles, white papers, interviews, blogs, and other articles published by renowned publishing houses and business houses. The outcome of this research helps in understanding as well as addressing the challenges of asynchronous patterns of working and provides deep insights about the AWM as future of standard work model. The study concludes with an integrated view of different methodologies for successful implementation of AWM in the ICT industry.

**Keywords:** Asynchronous Work Model, Async, Remote work, Hybrid work, ICT industry, Digital Transformation, Systematic literature review.

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## **THE AWARENESS OF GREEN COMPUTING PRACTICES AMONG YOUTH IN CHENNAI CITY**

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### **Abstract**

Green Computing refers to the study and practice of eco-friendly use of computer and other technologies. The concept is used to design, manufacture and dispose of electronic devices in such a way to reduce environmental impact. It aims to achieve economic viability. Green Computing is mainly used to protect environment and optimize energy consumption. It helps to reduce the use of hazardous materials and promotes the recyclability of e-waste. It maximizes energy efficiency during the product's life time and it also promotes the recyclability or biodegradability of unusable products and factory waste. Green Computing helps to minimize the negative effect on environment without compromising on the modern-day needs. It is necessary to create awareness among the youngsters to follow Green Computing by sharing the importance of the concept. Every youngster using electronic devices should be aware about green technologies and they should start demanding more environment friendly products. If everyone applies the concept of green computing at the time of daily work, then it will be highly helpful to reduce the environmental problems. The aim of the project

is to develop a sustainable Green Environment. The data collected from 200 youth residing in Chennai City were used for the research. It was elicited from various parts of Chennai region (North, Central, South and West). From each stratum, 25% of the sample was collected randomly according to proportion in population. Thus, stratified random sampling method is used for data collection. This study contributes to determining the current level of students' green computing awareness in a sustaining environment. In conclusion, students need to be educated on utilizing electronic devices and practicing green computing mechanisms to boost environmental sustainability.

**Keywords:** Green Computing, Sustainability, Eco friendly, Environment.

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## **EXPERIENCING TECHNOLOGY IN BANKING - AN ANALYSIS OF CUSTOMER PERCEPTIVE**

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### **Abstract**

Digitalization is evolving how the users communicate and conduct business on a regular basis as well as the advances in banking technology were indeed persisting to determine the future of financial sectors worldwide. The growing demand for a digital banking perception among millennials and Generation Z consumers transforming the banking system entirely. Technology has a hand in apparently all perspective of the banking system, from retail and mobile banking to neo bank start-ups; and the technological influence would therefore persist to propel banking into a digitised future. The growing desire of consumers to utilize financial services through digital platforms has resulted in a flurry of emerging financial services that are reimagining the retail banking market. Consumers, particularly Gen Zers, who are seeing innovation as an attribute that improves their lifestyles, are driving the prospect of banking technology. The adoption of an application-programming interface (API) to generate self - developed information available

to anybody with the user's authorization is a recurring theme in banking services. The incorporation of Artificial Intelligence and Machine Learning in banking services enables both employees and customers to perform operations rapidly and efficiently without the necessity of human intervention.

Online banking, with the advancement of technology as a strategic management tool, can be employed to inspire more customers to carry out financial transactions in banks. Moreover, the biggest concern that suppliers encounter with Online banking is that a massive number of bank clients are unwilling to employ the Online banking services suggested. This occurred because the facilities offered by online banking are still yet to delight their clients. Customer satisfaction is an essential component in sustaining banks' competitiveness. As a result, the goal of this study is to identify and investigate the factors influencing customer satisfaction with technological interventions in banking.

**Keywords:** Digitalization, Neo banking, Customer Perception, Banking Services, Customer Satisfaction.

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**A STUDY ON THE EVALUATION OF VIRTUAL TEAM  
EFFECTIVENESS – IDENTIFYING KEY DETERMINANTS  
FOR REDESIGNING 'VIRTUAL' COLLABORATION FOR  
SUSTAINABILITY AND GROWTH**

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**Abstract**

Opportunities abound for the Corporate to create, manage and sustain 'virtual' teams due to innovations in the utilization of Information and Communication Technology (ICT), Artificial Intelligence (AI), Text Mining (TM and Machine Learning (ML), Augmented Reality (AR) , Virtual Reality (VR) etc., 'Virtual' teams are becoming essential for the Corporate where the team members comprising of different category of employees/

managers without discrimination of gender, knowledge and expertise, culture and social upbringing and places of work come together to synergies and collaborate collectively to achieve the organization goals. The 'virtual' nature of these teams creates a need to understand, identify and if possible, determine the key factors that contribute to effective collaboration and team outcomes. This study proposes to develop an empirical model for measuring the effectiveness of the 'virtual' teams is based on the research framework composed of different variables that constitute the collaborative nature of the 'virtual' team. Study instrument is constructed and validity of the instrument is measured on the effectiveness of the 'virtual' team.

**Keywords:** Effectiveness, Virtual Team, collaboration, research framework, instrument, validity

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## **ASSESSMENT OF DIGITAL LITERACY FOR DIGITAL NATIVES IN THE NEW NORMAL**

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### **Abstract**

Accelerating technological advancement navigates people to the new normal which is the digital landscape. Digital gadgets met the requirement of individual needs that are changing frequently. The Birth of a new normal takes our burden in routine life, especially in the workplace. The smart work with smart gadgets makes it fast and simplified with automation features. However, the adoption of digital gadgets usage varies among individuals. The question arises as to whether digital literacy is essential for individuals to excel in the digital era and whether digital gadgets are used with appropriate skills to have productive outcomes. The article aims to study the digital literacy level among the digital natives (z generation) in using mobile phones. Therefore, research objectives and hypotheses were developed. The research methodology includes online surveys and appropriate tools were used for measuring and analyzing the digital literacy level based on the digital Competency in using mobile phones. Students

born with technological advancement lack the Competency to upgrade themselves to the changing environment. They face challenging situations and strive hard to survive in the digital era. The digital natives are biased based on the digital divide prevailing in our society, thus government and Institutions should focus on the enhancement of student's life in terms of digital literacy and upgrade their skills in using digital gadgets. The productive outcome based on digital literacy would be beneficial to individuals, organizations, and our society to cope with the new normal.

**Keywords:** digital literacy, Z- Generation, digital divide, digital natives.

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## **ESSENTIAL MANAGEMENT AND TRANSFERABLE SKILLS FOR LIBRARY PROFESSIONALS IN THE DIGITAL ERA**

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### **Abstract**

The paper discusses the management skills for the library professionals in the present scenario. The main objectivity is to highlights the managerial skills for practicing library professionals. Information management is a cycle of process that support the organizations leering activities: identifying information needs, acquiring information, organizing and storing information, developing information, distributing information and using information. An analysis of each of these processes suggests new strategies for maximizing the value of information in organizations, and for a reinvention of the roles of information professionals, be they librarians, information providers, information technologist or information scientist. It is also discussing the function of library management, how it is benefited to library professionals. It is also discussed that a library professional who have the managerial skills perform and maintained library.

**Keywords:** Management, Library professionals, Management Skill, professional Skill.

## CAN INDIA BE RESILIENT IN THE NEAR TERM

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### Abstract

The paper tries establish the underpinnings of the current global economic imbroglio due to inflation or any other. Global economic growth, in recent months, are stunted due to variety of factors; chiefly inflation. India's growth paradigm is also one among the many where growth has derailed due to inflationary pressures. The paper aims to look into those macro-economic variables that are stable and if managed well, can it augur well for sustained economic growth. The paper also takes countries which has performed well under various macro-economic indicators through efficient fiscal and monetary policy measures. The examples of these countries macro-economic governance are used to give a decisive framework for structuring Indian macro-economic governance in near term.

**Keywords:** Macro-economic variables, global economy, sustained economic growth, inflation.

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## IMPACT OF TAXATION IN INDIAN ECONOMY AFTER PANDEMIC

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### Abstract

Corona viruses are a large family of viruses which may cause illness in animals or humans. In humans, several corona viruses are known to cause respiratory infections ranging from the common cold. The unexpected global economic crisis caused by the corona virus (COVID-19) will have significant economic consequences. India's growth in the fourth quarter of the fiscal year 2020 went down to 3.1% according to the Statistics. Total Net Sales, Gross Profit, Net profit after tax and corporate tax are

the main factors, which determined the financial status of any organization. The Covid-19 is an unexpected event in the world history with substantial social-economic impact on the global economy. The global financial market was also badly affected as reflected by the extreme volatility as well as weak performances in financial of all over the world. The objective of this study is to analyze the impact of taxation in Indian economy.

**Keywords:** Covid-19, Income tax, GST, Indian economy

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## **ANALYTICAL APPROACH ON BISERIAL BULK QUEUING SYSTEM IN A FUZZY ENVIRONMENT**

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### **Abstract**

Queuing theory is an area of mathematics that examines and models people who wait in lines. Queuing system is utilized in an assortment of various day-to-day circumstances, including media transmission frameworks, computer networks, manufacturing firms, traffic control, clinical benefits, organizations, and different fuzziness gravels a perplexing fragment to create uncertainty.

In this extended queuing model, three servers are related in parallel in a tri cum bi-series way, which might be similarly related with a not fields and claims to fame. In connection with vague data, unusual place server in series. Arrival take place in fixed batch sizes according to Poisson process. Services are provided on a first-come, first-served basis. Using a generating function, the steady state solutions and queue characteristics have been computed. There are assortments of ways that can be used to take care of the issue of fuzzy numbers. We are proposing Wingspans ranking method to detect the performance measures of the given queuing model. This ranking algorithm is used to turn the fuzzy arrival rate and service rate into crisp numbers. Numerical examples are used to validate the effectiveness of the models.

**Keywords:** Data Performance Queuing Transmission Poisson Process



**MEASURING THE PERFORMANCE EFFICIENCY OF  
PRIVATE SECTOR BANKS IN INDIA – A TWO-STAGE  
OPEN SYSTEM DEA APPROACH**

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**Abstract**

The objective of this study is to assess the effectiveness of Indian private sector banks using the two-stage technique of Data Envelopment Analysis [DEA]. By implementing new intermediate multiple input measures in the second stage, the proposed two-stage DEA approach helps to evaluate bank performance, where the input and output measures in stage one is taken in the same way as in the previous study entitled as “Two-stage Closed System DEA Approach on Private Service Sector Banks in India”. Some banks are relatively efficient in terms of their profitability and some banks are efficient in terms of their overall effectiveness. The study also demonstrates how some different intermediate measures changes the comparative evaluation and efficiency rankings among the selected banks.

**Keywords:** Banking sector, Two-stage Open System DEA approach, Input measure and Output measures.

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**RE-EVOLUTION IN LIFE AND HEALTH INSURANCE  
WITH BLOCKCHAIN**

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**Abstract**

The “Beating Heart” of the global financial system, Block chain technology, is an open distributed ledger that allows efficient,

verifiable, and persistent recording of transactions between two parties. Block chain is an enabling technology that has the potential to create a new foundation for our economic and social systems. It is possible to adapt block chain technology for use in conventional transactions in a way that might completely reshape how insurers do business and how healthcare agencies perform their duties. The objective of this paper is to analyze the ways to enhance value proposition of health and life insurance sectors. This is accomplished by presenting more realistic and promising use cases of the novel technology in the health and life sectors. The current risks and challenges of implementing this technology are also discussed in this study.

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## **FUZZY RANKING APPROACH IN RANDOMIZED BLOCK DESIGNS FOR A REAL TIME PROBLEM**

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### **Abstract**

The Two-way Classification Randomized Block Designs (RBD) has been generally utilized in agricultural and industrial fields to represent randomness with fuzziness, because uncertainty is common to all real-life problems. In such cases, statistical RBD analysis using ambiguous observations is unavoidable. The statistical analysis of RBD is proposed in this study utilizing a fuzzy ranking method formed on the position of the mean value in support of Hexagonal Fuzzy Numbers (HFNs). The proposed approach's numerical examples would be more precise.

**Keywords and phrases:** Hexagonal Fuzzy Numbers, Ranking Method. Mean Value, Randomized Block Design.

**AN INVENTORY MODEL WITH PRICE BRAKES  
AND RAMP TYPE DEMAND**

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**Abstract**

An EOQ model is developed for two warehouses inventory where one is own warehouse (OW) with limited capacity and the other is rented warehouse (RW) with unlimited capacity. By using price breaks on cost price with a ramp type demand the optimum value of Q is obtained. An example is given for this model.

**Keywords:** Two-warehouse, Price Breaks and Ramp type demand.

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**ESTIMATION OF NET PREMIUM FOR A TERM LIFE  
CONTRACT BY FUZZY SURVIVAL RATE**

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**Abstract**

In this paper, one of the uncertain parameters in premium equation for a term life contract which pays benefits contingent on the death of a person provided death must happen in the given time is taken as a fuzzy number. To overcome the ambiguity risk allied with the life enduring to the next years, the probability of survival is presumed to be the trapezoidal fuzzy number pertaining to Ultimate mortality basis of AM92 in the equations of value method. The ensuing fuzzy premiums are then transformed to the single value using Graded Mean

Integration Representation Method (GMIR). Finally, numerical illustrations (on random basis of) are provided to fit the assumption.

**Keywords:** Fuzzy premium, temporary assurance contract, survival probability

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**THE M/M/1/K INTERDEPENDENT QUEUEING MODEL  
WITH CONTROLLABLE ARRIVAL RATES AND REVERSE  
BALKING WITH FEEDBACK**

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**Abstract**

In this paper, an M/M/1/K interdependent queueing model with controllable arrival rates and reverse balking with feedback is considered. This model is much useful in analysing the particular situation arising at the places like a data voice transmission, computer communication system etc. The steady state solution and the system characteristics are derived for this model. The analytical results are numerically illustrated and the effects of the nodal parameters on the system characteristics are studied.

**Keywords:** Finite Capacity, Interdependent Controllable Arrival and Service rates, Reverse balking, Single Server, Bivariate Poisson process and feedback.

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**OPTIMIZATION OF FINANCIAL AND SCHEDULE  
OVERRUNS OF THE HEATING, VENTILATION,  
AND AIR CONDITIONING CONSTRUCTION  
PROJECTS AT CHENNAI**

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**Abstract**

This research compares the economics and timeliness of two HVAC systems construction projects. The comparison between these two projects was conducted

Based on a financial cost analysis that included the total cost of schedule overruns and budget overruns across all project phases. The total cost of the HVAC project included the costs of design activities, planning activities, the purchase of materials, and equipment, installation, testing, commissioning, handing over, and other expenditures. However, the objectives of the study were concluded through valid applications. This study analyses the increasing frequency of cost overruns and time delays on HVAC construction projects and provides recommendations for addressing the situation. And the development of guidelines to help the HVAC construction industry handle the problem of financial management.

**Keywords:** HVAC, Cost analysis, Project management, Budget overrun, Schedule overrun, Cost management

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**BASED ON THE IMPACT OF COVID IN LIFE AND  
HEALTH INSURANCE, EVALUATE FINANCIAL  
PERFORMANCE USING FINANCIAL RATIOS**

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**Abstract**

The goal of this paper is to demonstrate the impact of financial ratios on the life insurance industry before and after Covid-19. Financial ratios are used to identify a company's financial performance and to compare it to other companies. It is a tool used by investors to analyse a company's financial performance. Financial ratios are used to determine a company's economic status as well as to calculate them. Four life insurance companies were chosen for this study. HDFC Life Insurance Company Ltd, SBI Life Insurance Company Ltd, Star Health & Allied Insurance Company Ltd, and ICICI Prudential Life Insurance Company Ltd are the companies involved. For the past four years, data has been collected from the money control website. There are numerous financial ratios available, but we will only look at ten of them here: current ratio, debt/equity ratio, return on equity, and so on. These are some key ratios for determining a company's financial performance. The study's goal is to determine how life insurance companies manage their financial capacity during and after the Covid-19. Based on this work, SBI insurance company outperforms the competition. The company's debt-to-equity ratio is zero. So it is better to invest in that and purchase

the company policies because SBI has the ability to meet the claim settlement as soon as possible in comparison to all others. It is a better company to invest in for risk-averse investors.

**Keywords:** Covid -19, Financial Ratio, Debt-Equity ratio and Claim settlement

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## **ON SOLVING A MULTI-CRITERIA DECISION MAKING PROBLEM USING NEUTROSOPHIC SOFT SET AND ITS APPLICATION**

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### **Abstract**

In this paper, a new approach for solving a multi-criteria decision making problem that uses neutrosophic soft matrix is introduced. A solving procedure has been developed by constructing choice matrix, max-min product and comparison matrix. Furthermore, a numerical example is provided to illustrate the feasibility of the proposed method.

**Keywords:** Neutrosophic soft set, Neutrosophic soft matrix, Max-min product, Choice matrix, Comparison matrix.

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## **SOME RESULTS ON IRREGULAR NETWORKS**

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### **Abstract**

A connected graph  $G$  together with an assignment of a positive integer to each edge is called a network of  $G$ . In a network, the weight  $w(v)$  of a vertex  $v$  is the sum of the weights of the edges

which are incident with  $v$ . A network in which the weights of the vertices are all distinct is called an irregular network. The strength of a network is the maximum weight assigned among the edges of the network. The concept of irregular network has been introduced five decades back. But very few research papers have been published so far on irregular network. In this paper, we obtain the exact strength of complete equi- $k$ -partite graph for  $k$ . Also, we find lower bounds for the strength of complete bipartite graph and biregular graphs. In addition, we establish that these bounds are sharp.

**Keywords:** network, irregular network, strength of a graph, weight of a vertex, weight of an edge, Complete equi- $k$ -partite graph.

**AMS subject classification code:** 05C (primary).

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## IRREGULAR NETWORK OF SOME STANDARD GRAPHS

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### Abstract

A connected graph  $G$  together with an assignment of a positive integer to each edge is called a network of  $G$ . In a network, the weight  $w(v)$  of a vertex  $v$  is the sum of the weights of the edges which are incident with  $v$ . A network in which the weights of the vertices are all distinct is called an irregular network. The strength of a network is the maximum weight assigned among the edges of the network. Though the concept of irregular network has been introduced five decades back, very few results on irregular network have been obtained so far. In this paper, we prove some general results on irregular network. We also compute the strength of some known standard graphs.

**Keywords:** Network, irregular network, strength of a graph, weight of a vertex, weight of an edge.

**AN ADJUNCT PRODUCTION INVENTORY MODEL FOR  
DEGENERATING COMMODITIES WITH NON – LINEAR  
PRICE AND STOCK RELIANT ULTIMATUM**

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**Abstract**

The prime objective of this paper is to ventilate a production inventory model for degenerating items with Non – Linear price and Linear stock dependent market demand accompanied with an added production scope. As a matter of fact, it is perceived that the production rate may not always be fixed due to the hefty competition in the marketing situation and the market demand for the product. In the present world, the modern production system is quite pliable for gratifying the market demand. But to our dismay, the holding cost of the goods may degenerate when they are stored in the warehouse due to the external physical characteristics and may not remain in their absolute state of consumption. So, the degenerating percentage of these goods will increase up to the product's life span. The cognate optimization problem is to be formulated, solved and validated to arrive at the productive conclusion.

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**THE MAX-RADIAL SUBDIVISION NUMBER OF GRAPHS**

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**Abstract**

For a graph  $G(V, E)$ , the  $S$ -radial set,  $B_r(S)$ , is defined for any set  $S \subseteq V$ , as the set of vertices  $u \in V \setminus S$  which are at a distance of radius  $r$  from some vertex  $v \in S$ . The Max-radial number of  $G$  is the parameter which



is defined as  $\max_s \{|B_R(s)| - |s|\}$ . The study on this parameter faces the challenge of placing the maximum number of maximal length strings with certain conditions in any graph model. The Max-Radial Subdivision Number  $sd_{\hat{e}_R}(G)$  of a graph  $G$  is the minimum number of edges that must be subdivided (where an edge can be subdivided at most once) in order to increase the Max-Radial number. If there is no edges in  $G$  that can be subdivided in order to increase the Max-Radial number, then the Max-Radial subdivision number  $sd_{\hat{e}_R}(G) = \infty$ . In this paper, we determine the Max-Radial subdivision number of some graphs and we prove existence theorems and realization theorems on this parameter.

**Keywords:** Eccentricity, Radius, Max-Radial number,  $R$ -set, Max-Radial subdivision number. AMS Subject Classification code: 05C (primary)

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## SOME NEW RESULTS ON CONNECTED INTEGRITY IN GRAPHS

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### Abstract

An effective network is one which is known not only for the toughness to break but also for its strength after collapsing the network. In order to study the measure of vulnerability of a network, numerous graph parameters have been introduced. One such parameter is Integrity of a graph which is defined as  $I(G) = \min_{S \subset V(G)} \{|S| + m(G-S)\}$  where  $m(G-S)$  denotes the number of vertices in the largest component of  $G-S$ . On imposing a condition that the set of vertices to be removed from a graph must induce a connected component, we obtain a new graph parameter named Connected Integrity which is defined to be  $CI(G) = \min_{S \subset V(G)} \{|S| + m(G-S)\}$  where the graph induced by  $S$  is connected and  $m(G-S)$  denotes the number of vertices in the largest component of  $G-S$ . In this paper we extend the study on Connected Integrity in Graphs.

**Keywords:** Vulnerability, Integrity, Connected Integrity, Connected Domination number

AMS Subject Classification Number (2010) : 05C(Primary)

**POISSON INPUT AND EXPONENTIAL SERVICE TIME  
FINITE CAPACITY INTERDEPENDENT QUEUEING  
MODEL HAVING PARALLEL SERVERS WITH  
BREAKDOWN AND CONTROLLABLE ARRIVAL RATES**

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**Abstract**

The article shows that Poisson Input and exponential service time finite capacity

interdependent queueing model having parallel servers with breakdown and controllable arrival rate are considered. We discovered that the equations for the steady state are derived. We have found the mean number of clients at the system. To calculate the anticipated clients' waiting time at the system, we use a "little's formula". Numerical examples are calculated using MATLAB software and graphical analysis is provided for better comprehension. According to this article, it has a finite capacity.

**Keywords:** Markovian queueing system, Breakdown and Repair rate, Finite Capacity, Arrival interdependent and Parallel Service processes, Varying rates of arrival and the Poisson distribution of the bivariate.

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**M/M/C/K INTERDEPENDENT QUEUEING MODEL WITH  
VACATION AND CONTROLLABLE ARRIVAL RATES**

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**Abstract**

In this paper an M/M/c/K interdependent queueing model with vacation and controllable arrival rates is considered. The steady state solutions of the model are derived. The results we have obtained

are merely the extension of those for M/M/1/K interdependent queueing model with controllable arrival rates. Numerical examples are calculated using MATLAB and graphical analysis are given for better understanding.

**Keyword:** Markovian Queueing System, Vacation, Interdependent finite Arrival and Parallel Service Processes, Varying Arrival Rates, Bivariate Poisson Distribution.

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**MEAN SQUARE DEVIATION OF TIME TO HIRE IN A  
SINGLE GRADE WORKFORCE STRUCTURE  
WITH CLUMP OF CORRELATED EGRESSES AND  
A RANDOM THRESHOLD**

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**Abstract**

A single grade workforce structure in which egress of employees occurs in clumps at random epochs is considered. A Stochastic exemplar is constructed utilizing CUM strategy. Analytical result for mean square deviation of time to hiring is determined under the conditions (i) cumulative count for egresses is a compound Poisson Process (ii) deprivation of workforce in each clumps of egresses are exchangeable and constantly correlated exponential random variables and (iii) threshold is an exponential random variable. A quantitative illustration for analytical results with relevant findings and conclusion are presented.

2020 Mathematics Subject Classification: 60H30, 60K05, 90B70, 91D35.

**Keywords:** Single grade workforce structure, Clump of egresses, Compound Poisson Process, Random Threshold, CUM Strategy, Mean square deviation of time to hire and Average aggregate deprivation of workforce up to hiring time.

## SOME OPERATIONS ON DIFFERENCE MEAN FUZZY GRAPHS

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### Abstract

In this paper, the difference mean fuzzy graph is introduced. Some properties of operations like union, intersection and complement on two difference mean fuzzy graphs are studied. Conditions under which a fuzzy graph can be difference mean fuzzy graph are derived.

**KEYWORDS:** Fuzzy graph, Mean graph, Difference Mean fuzzy graph.

AMS MATHEMATICS SUBJECT CLASSIFICATION: 05C76.

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## CARDINALITY AND SIMPLICIAL VERTICES OF HAJÓS FUZZY GRAPHS

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### Abstract

In this paper, a new Fuzzy graph called Hajós Fuzzy Graph is introduced which is the resulting Fuzzy Graph from binary operation called Hajós Construction on two fuzzy graphs. Some interesting properties of Hajós Fuzzy Graphs are studied. The total number of Hajós Fuzzy Graph in some special cases are discussed. Some Conditions under which the vertices of Hajós Fuzzy Graph be simplicial are discussed. Simplicial vertices of Some special graphs under Hajós constructions are studied.

**Keywords:** Hajós Fuzzy Graph, Cardinality of Hajós Fuzzy Graph, Simplicial Vertices.

**A STUDY ON THE FACTORS INFLUENCING THE  
DYNAMICS OF CROWDFUNDING WITH REFERENCE  
TO DISASTER MANAGEMENT**

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**Abstract**

Disasters (natural and/or otherwise) result in tremendous losses creating havoc to the economy and causing setback to the society financially. Crowdfunding as a concept has become popular for Disaster Relief Operations (DRO), providing timely help to manage the disasters. Empirical studies have shown that Crowdfunding platforms need to be developed with focus towards donors, the crowd. In this study, a tool employed for optimizing crowd behaviour to facilitate platforms for the DRO. This tool will be developed based on gamification fundamentals. The focus of this study is to develop an empirical model with gamification as dependent variable and identifying various factors that will explain its model fit. This study will also explore the implementation protocol enabling the gamification tool for effective platform portability.

**Keywords:** Disaster management, Disaster Relief Operations (DRO), Gamification, Crowdfunding, Platforms, Natural disasters.

**IMPACT OF STRATEGIES FOLLOWED BY WOMEN IN  
MODERN BUSINESS ENVIRONMENT**

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**Abstract**

For last few years' women is playing a vital role in the society when comparing to men. There are many reasons behind this, were the society gives a preference and freedom for women. The opportunities in the society are numerous starting from education to job, they take those opportunities to build their career with a strong base and now being competitor for men. There is a famous quote "There is a growing strength in women but it's in the forehead, not the forearm."-Beverly Sills Women have the right to make their own decisions, and they've also got the brains. The woman interest is not measurable but, after choosing their career path how they put their efforts in succeeding the target is being the most important in life. And yet, it appears that there is no clear public understanding of the realities of women's and girls' lives in this country. Let us discuss few roles and fundamentals qualities that a woman is playing in the society.

## **DIVERSITY, EQUITY AND INCLUSION PRACTICES IN THE WORKPLACE – A REVIEW**

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### **Abstract**

Organizations around the world in particular have started to embrace diversity, equity and inclusion (DEI) after the COVID-19 pandemic due to the ensuing wave of resignations. DEI comprises of programs, policies, strategies, and practices incorporating a company's mission to foster a culture of belonging, supportive, diverse, equitable, and inclusive workforce.

The purpose of this study is to identify diversity, equity and inclusion practices pursued in various organizations and industries through a literature review. It looks to be and is a known fact that any organization that outperforms DEI initiatives are producing better results in the long run. The current study based on the past review communicates that only 67% of the employees felt that the DE&I initiative helps foster a culture of inclusion in the workplace, promote the development of strong networks of mentors, sponsors, and allies to optimize belonging, and eventually, productivity, fulfilment, and happiness. The researcher suggests that organizations may be introduced to DE & I practices fully engaged in their organizations' protocol. This will definitely help maximize the wellbeing of the organization.

**Keywords:** Diversity, equity, inclusion, covid-19, and workforce.

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## **THE ROLE OF GREEN HRM, EMPLOYEE GREEN BEHAVIOUR AND EMPLOYEES PARTICIPATION ON SUSTAINABILITY IN HIGHER EDUCATIONAL INSTITUTIONS – A CONCEPTUAL STUDY**

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### **Abstract**

Organizations are increasingly concerned about being green and utilizing sustainable methods. As globalization peaks, organizations are shifting from a conventional image to a competency-oriented

economy poised to adapt green profitable variables. Slow and poor environmental management is shifting researchers' attention from technological improvements to staff behaviour modification. Green HRM, Employee Green Behaviour (EGB), and employee participation in higher education institutions ought to be studied (HEIs). Green HRM is a crucial business strategy for major firms, with HR departments actively engaged in green initiatives. This article focuses on higher education's GHRM and sustainability initiatives. The model is developed using secondary data from academic journals, organizational white papers, books, and keyword-searches and expert interviews. The conceptual framework shows that organizations establish green HRM competences and give employee involvement possibilities by analyzing the influence of GHRM on employee behaviour to invest in environmental initiatives. This framework will help HEIs establish GHRM practices, which may influence employee green behaviour.

**Keywords:** Green HRM, Employee green behaviour, green employee participation, HEIs, Environment, Sustainability

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**EXAMINING THE IMPACT OF ORGANIZATIONAL  
COMMITMENT AND EMPLOYEE ENGAGEMENT  
AMONG THE EMPLOYEES OF SMALL SCALE  
INDUSTRIES AT TRICHY**

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**Abstract**

This study analyses the research on organizational commitment and employee engagement among the employee of small scale industries. No industries in today's competitive world can have superior performance unless every employee is committed to the goals of the organization and unless he/she does not work as an effective team member. It is no longer adequate to have representatives who come faithfully every day to work and do their work independently.



Employees ought to now think like business people, working in groups and proving their value. In any case, they would also need to be part of a successful organization that provides a good salary and the opportunity for development, and secure employment. Previously, organizations have ensured the loyalty of its employees by ensuring employer stability. Yet, numerous organizations have responded to competitive pressures by layoffs, restructuring and transformation, creating uncertain organizational climate. Workers, in this manner, feel that they are victims of broken promises. One of the challenges faced by present day organizations includes maintaining employee commitment in the current business environment. For statistical analyses, SPSS-25 version used and Statistical tools like percentage analysis, ANOVA, Correlation, Chi-square and 'z' test applied. The findings were based on the Research hypothesis, demographic profile and various dimensions of Organizational commitment. This paper focuses on the importance of designing and promoting Organizational commitment in small scale industries.

**Keywords:** Affective commitment, Continuance commitment, Normative commitment, Turnover intention and employee engagement

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## **FINANCIAL PERFORMANCE ANALYSIS OF SELECT PRIVATE BANKS IN INDIA**

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### **Abstract**

The banking industry in India is a crucial piece of the country's economy and so the banking sector's stability has become increasingly important, particularly since the global financial crisis of 2008. The financial performance of the banking sector is a useful and required metric for determining the strength of an economy's financial system. The increased risk and problems encountered by banks are due to the volatility of the financial markets, fierce competition among banks as a result of economic liberalisation, and diversification of banking services into other areas such as insurance and investments. Cooperative, commercial, public, private, and internationalised banks all fall within this category. The deployment as well as optimal usage

of resources, and most crucially, operational efficiency of the various sectors, of which the banking sector plays a critical role, are critical to an economy's success. The present study strives to identify the overall financial performance of each bank and a comparative result over a five-year period from 2017 to 2021. This study anticipated the top five private sector banks based on the statistical information of net profit, total assets, total deposits, total investments and market capitalization during the year 2021. In recent years, private sector banks are extremely fierce among their rivals in relation to Capital Adequacy, Asset Quality, Management Efficiency, Earning Capacity and Asset Quality hence CAMEL model is obtained for the study. The whole study is based on secondary data, gathered and transcribed from the annual reports of the selected privatized banks. The collected data is evaluated using various financial ratios and statistical tools like average and rank. The study found that HDFC bank has performed better and scored first among all the banks and Karur Vysya bank ranked the least position.

**Keywords:** CAMEL model, Private Sector Banks, performance, ratios, top, low, rank, place, position, average, table, time, period, banks.

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## **COINTEGRATION AMONG INDIAN AND SELECT ASIAN STOCK MARKETS**

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### **Abstract**

Globalization, technological advancements, and financial liberalization have made it possible for stock markets in different countries to interact and affect and/or influence each other. The purpose of this paper is to investigate the cointegration among the Indian stock market with other Selected Asian Countries stock markets namely, Singapore, Hong Kong, South Korea and China. This specific study is highly important because the level of integration among the markets whether long run or short run can be identified which helps in generating benefits from portfolio diversification or reduction in risk to the investors. The stock indices which have been chosen for the study are BSESN (India), FTWISGPL (Singapore), HK50 (Hong Kong), KS11 (South Korea), SSEC (China). Weekly

data has been chosen and collected to carry out the study from the year January 2011 to December 2021. The paper is approached with the help of Unit root test (ADF), Johansen Cointegration test, Correlation test and vector error correction model (VECM). This research aids economic experts, policymakers, and investors in understanding the state of the economy of selected stock markets.

**Keywords:** Asian Stock market, Indian Stock market, Cointegration, ADF (unit root test), Johansen test, Correlation test, Vector Error Correction Model.

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## **A STUDY ON AWARENESS OF FINTECH AMONG THE PUBLIC IN REFERENCE TO GEN Z, Y AND X IN TRICHY**

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### **Abstract**

In the past years, there has been an immense boom in the financial sector so, in order to find the awareness level of fintech among generations z, y, and x in Trichy corporation with context to a general population of these generations. The researcher used a questionnaire to collect the data to attain the study's objectives. Generation Y Millennials (25-40 years) have more grasp and usage of fintech services are high compared to gen x and z. The education level was the main factor that was considered to check the difference in awareness and at the end education level has a positive effect on the awareness of fintech. As for now the term fintech is been not yet used to represent online transactions in reality so respondents didn't know that term but they are much aware of the service it provides. The awareness among all generations seems to be at a moderate level and the study uncovered that people are accepting fintech services only some hesitate because of their low educational qualification and some other reasons. This study gave the researcher a better view of how different generations see fintech.

**Keywords:** Fintech, awareness, generations, education and financial technology

**A STUDY ON COINTEGRATION OF STOCK MARKET  
AMONG BRICS COUNTRIES**

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**Abstract**

Stock markets are venues where buyers and sellers meet to exchange equity shares of public corporations. Stock markets are vital components of a free-market economy because they enable democratized access to trading and exchange of capital for investors of all kinds. They perform several functions in markets, including efficient price discovery and efficient dealing. The interrelationships, interdependencies, integration in between countries, regions including BRICS, country-region, and developing-developed stock markets had been thoroughly researched in this Study. This study aims at investigating above relationships both in short and long-run with special reference to India. It undertakes weekly closing values of the BRICS indices from January 02, 2011 to December 05, 2021. The researcher has used Microsoft Excel for arranging the indices and testing descriptive statistics and used EViews for testing Augmented Dickey-Fuller test (ADF), Vector Error Correction test for identify Unit root and Cointegration test for identify the relation between the BRICS indices.

**Keywords:** Stock market, public corporation, BRICS, Cointegration.

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**A STUDY ON THE ACCEPTANCE OF DIGITAL  
PAYMENT SYSTEMS**

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**Abstract**

Digital Payments are the fastest increasing mode of payment in today's digital world. Digital payment is a new idea that includes a monetary transaction between two or more persons using an internet or digital

platform rather than physically exchanging money. It is a platform where no physical interaction is necessary to pay or receive money, which can be done by mobile or computer around the world at any time. The initiative of Digital Payments was taken by Government of India after the announcement of demonetization on 8th November 2016. Digital Payments was initiated to bring transparency in transactions and eliminating black money. It was actually a move towards cashless economy. Further, digital payments was encouraged to provide sufficient cash availability to the banks for providing credit to people. Till date, a considerable part of society has started using Digital mode of Payments, but still people feel scared of using Internet Banking, debit cards, e-cash etc. The purpose of this research is to focus on the actual usage (AU) of digital payment systems in India. The unified theory of acceptance and use of technology (UTAUT) and innovation resistance theory serve as the conceptual framework for this research. The findings suggest that behavioural intention (BI) to adopt digital payment systems and innovation resistance (IR) have a significant relationship.

**Keywords:** UTAUT, Digital payment systems, Innovation resistance, Uncertainty Avoidance.

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## **IMPACT OF STOCK SPLIT ANNOUNCEMENT ON STOCK PRICE IN INDIAN STOCK MARKET BASED ON BSE SENSEX**

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### **Abstract**

Stock-split is a corporate action that allows companies to lower the face value of their shares by simultaneously increasing the number of outstanding shares, in order to keep their total capital base intact. A stock-split announcement portrays a signal to the investors of the management's optimism about the company's future earnings. Initial abnormal returns around the announcement date may be considered to be a positive reaction to that. Another objective of a stock-split is to give a boost to the company's liquidity position by increasing the volume of stock traded and reducing the bid-ask spread. Event study and t test used to know the results. The empirical results shows that Average Abnormal Return, Cumulative Average Abnormal Returns are

positive or negative on event day. From the study, it can be inferred that stock split announcement have positive or negative impact of stock prices over the selected companies based on BSE SENSEX in India.

**Keywords:** Event study, Stock split, Average Abnormal Return, Cumulative Average Abnormal Returns

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## **THE STUDY ON FUNDAMENTAL ANALYSIS OF SELECTED FINANCIAL BANKING SERVICES**

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### **Abstract**

The aim of this study includes the financial performance of the private sector Bank and public sector Bank and shows the soundness of the Bank. A secondary aim is to find the ranking position based on the financial performance of selected banks. Banking products play an important role in attaining profit for Banks and analysis of deposits growth rate shows that how stable the Bank is. By comparing the financial performance of the top 6 private and public sector Banks in India based on market capitalization and evaluating financial performance and to know about the strength and weakness of the Bank from the period of 2017 to 2021. By, analysing Ratios of the banks financial statement to reveal insights regarding Liquidity, Solvency, and Profitability ratios. It helps to analysis how a bank is performing. The study concludes that ICICI Bank, Federal Bank, State Bank of India, HDFC Bank financial performance is well when compared to other selected banks. According to the CAMELS rating, CAMELS analysis system helps to assesses the strength of a bank through six categories. The rating system is on a scale of one to five, with one being the best rating and five being the worst rating. From this finding the conclusion was HDFC Bank, ICICI Bank and Axis Bank, are considered the best Bank and Federal Bank and State Bank of India are considered to be the worst Bank. This study deals with only exploratory research and comparing the financial performance of the top six private and public sector Banks based on market capitalization. The Analysis is used only for the past five years that is 2017 to 2021. Secondary data is used for the study.

**Key words:** Ratio Analysis, CAMELS Analysis, Banking System

**A STUDY ON PERFORMANCE EVALUATION OF  
STATE BANK OF INDIA AND CANARA BANK  
WITH CAMEL MODEL**

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**Abstract**

The Indian banking sector makes a substantial contribution to the country's economic development. The banking industry stimulates the growth of a variety of industries. supplying financial support However, in recent years, in addition, the banking sector is confronted with a number of issues. corporate governance, asset quality deterioration in addition to the pandemic, there are challenges including an economic slowdown in the previous year. The performance of the banks is directly related to the performance of the economy. These factors have had an impact. A concerted effort has been made to examine the performance of banks using a variety of metrics capital adequacy, asset quality, and management are all factors to consider. The CAMEL model combines efficiency, profits, and liquidity. This was accomplished by using the camel model. The CAMEL model was used to compare the performance of State Bank of India and Canara Bank.

**Key Words:** Capital Adequacy, Asset Quality, Management, Earnings, Liquidity.

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**TO STUDY THE IMPACT OF EARNINGS, DIVIDENDS  
STOCK SPLITS OVER STOCK PRICES OF SELECTED  
COMPANIES**

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**Abstract**

This Research paper addresses whether the announcements of earnings, dividends and stock splits influence the stock prices of the company. IT sector being evergreen the researcher has taken selected

IT stocks into consideration and analysed the price action among them during announcement of earnings, dividends and stock-splits. The stock price and net profit has been tabulated to find the impact between stock price movements and increased profit percentages. It is found that earnings, dividends and stock splits impact the stock price over long run, consistent-consecutive profits and increased profit percentages than previous quarters have impacted the stock price much. This helps Primary market investors and secondary investors.

**Keywords:** stock market, Net profit, Price action, Charts, earnings, dividends, stock split.

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## **PERFORMANCE EVALUATION OF HYBRID MUTUAL FUNDS IN SELECTED BANKS**

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### **Abstract**

In India, there are various investment opportunities for investors who want to invest and get profitable returns. Among other financial products, investing in mutual funds guarantees minimum risk and maximum return for investors. The need and scope of the mutual fund operation has increased as the focus has been placed on increasing national savings and improving diversification of investments. Thus, it is become important to study the mutual fund industry and the performance of mutual funds. This study aims to assess the performance of selected mutual fund systems in India on the basis of their daily net asset value of (NAV) for the five-year period from 2017to 2021.A sample 16 open-ended, growth-oriented equity and debt-oriented growth funds were selected for the study. The fund's performance is evaluated at using the Sharpe index, the Treynor index and the Alpha Jensen index, the results of which will be useful to investors in making better investment decisions.

**Key Words:** Mutual Funds, Net Asset Value, Outperformed, Sharpe Ratio and Treynor Ratio.



**A STUDY ON ADOPTION OF UPI (UNIFIED PAYMENTS  
INTERFACE) AMONG RURAL, URBAN PEOPLE IN  
TIRUCHIRAPPALLI DISTRICT**

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**Abstract**

The National Payment Corporation of India's (NCPI) Unified Payment Interface (UPI) is one of the most wonderful, transformed, and cost-effective innovations. The proliferation of smartphones, technological innovation, and efficient net communications have increased the prominence of mobile payment facilities for smartphone users, fiscal institutions, and banks. Unified Payment Interface (UPI) is a revolutionary method of transferring money via a virtual payment address developed by the National Payment Corporation of India (NCPI) to promote a paperless and cashless economy. For Indian shoppers, demonetisation provided a specific platform for accepting digital payments. Adoption of cashless transactions has been heavily pushed by government reforms since demonetisation. The consequences of demonetisation have resulted in an extraordinary increase in digital payment. Since the 1980s, digital payments have been in existence.

**Keywords:** Fintech, digital payments

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**INVESTIGATION OF CAUSAL RELATIONSHIP AMONG  
ASIAN STOCK MARKET**

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**Abstract**

Mobile trading apps have even made things easier for an investor or trader as they can carry out any transaction in the stock market through your smartphone itself. they can trade from anywhere anytime through the mobile trading app. they can buy or sell shares if you have a trading account and an internet connection. Recent days online

trading has become increasing In large number which creates lot of business opportunity to existing share brokers and to the new starts up coming up with stock brokers as business: increasing investor's to large number does the investors really satisfied with services provide by the trading apps. This study aims at investor's perception and satisfaction level towards online trading application in study area within Tamil Nādu. The respondent's form was collected for the study as a primary knowledge with a sample of 171 investors. The findings were analysed using percentage and crosstab analysis.

**Keywords:** Apps, trading, stock broking, Investors,

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## **AN EMPIRICAL ANALYSIS OF NPA OF SBI, ICICI AND HDFC BANKS**

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### **Abstract**

The banking industry is critical to the growth of an economy. This role of the bank determines the rate of economic development. As a result, the financial sector's stability is critical to an economy's development. The primary job of every bank is to provide loans to customers to suit the needs of numerous sectors such as agriculture, industry, personal and housing, and others making good use of these funds. The profitability of a bank also mainly depends on the non-performing assets (NPAs). The purpose of the study is to assess the impact of non-performing assets on the profitability of Indian public and private sector banks. It mainly focuses on Gross-NPA, Net-NPA, Net-Profit, & Total Advance of a public sector bank (State Bank of India) and a private sector bank (Industrial Credit and Investment Corporation of India [ICICI], Housing Development Finance Corporation Limited [HDFC]). The research is based on secondary data from march 2017 to march 2021. In the study, return on assets was used as proxy variables for bank profitability, while Gross NPA to Gross advances ratio and Net NPA to Net advances ratio were used as independent variables to denote the banks' non-performing assets to calculate the regression analysis in a tabular representation.

**Key words:** Gross NPA, Net NPA, Non-Performing Asset (NPA), Private Banks, Public Banks.

**A STUDY ON FUNDAMENTAL AND TECHNICAL  
ANALYSIS OF SELECTED IT COMPANIES LISTED AT NSE**

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**Abstract**

Fundamental analysis is the process of determining a stock's inherent value in order to identify long-term investment opportunities. Fundamental analysis, in other terms, is a means of determining a stock's real or fair market value. Fundamental analysis or technical analysis can be used to analyse the capital market. The major goal was to do a comparative analysis for the five firms in the sector that were chosen, and to recommend the best stock to investors. Economic analysis, which deals with fundamental parameters such as GDP, inflation rate, interest rates, and current account to GDP, is divided into three components. Various ratios such as Dividend pay-out ratio, EPS, P/E ratio, Net profit margin, ROE, ROA, and Debt to Equity ratio are used in company analysis, and secondary data was taken from the each firm's annual reports to compute these ratios. Analyzing of stocks and price movement will be done by the famous technical tool, Wilder's Relative Strength Index (RSI) and by Moving average convergence divergence (MACD) which is a trend-following momentum indicator that shows the relationship between two moving averages of a security's price. Through RSI the overbought and oversold status of the stock will be known. The result findings of this research paper allow the investor as well as common people to know about the price movement of stocks and returns of the company. It is discovered that the majority of the stocks are in decline stage, and is advised to investors to avoid such stocks for long-term investment and finally it can be stated that before making any investing decisions, every investor should have sufficient knowledge of the stock market.

**Keywords:** Stock market, Relative Strength Index, Returns, fundamental analysis, technical analysis, Economical analysis, industry analysis.

## A STUDY ON COINTEGRATION BETWEEN INDIAN AND AMERICAN STOCK MARKETS

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### Abstract

The objective of this study assesses the cointegration between Indian and American stock markets. The present study aims to test whether the Indian stock market is interdependent on the American stock markets. Many Indian companies have listed their companies' shares in America. The emerging stock exchanges from India (BSE Sensex 30 (BSESN)) and America ((Dow Jones Industrial Average (DJIA), Nasdaq 100 (NDX), New York Stock Exchange (NYA), S&P 500 (Us500)) are selected and applied Johansen's Cointegration test, Engle-Granger Cointegration test and Phillips-Ouliaris test. Granger causality test used to find out the relationship and impact on one stock market to another stock market. The data is collected for the period of ten years from January 2011 to December 2021. The weekly return of selected stock market indices for the above-mentioned period are considered for testing Cointegration. This study will be helpful to understand the extent of dependence of the Indian capital market with developed markets of the world and will serve as a useful benchmark to understand the status of the Indian capital market in the current scenario.

**Keywords:** Stock market, Interdependency, ADF test (Unit root test), Johansen's Cointegration test, Engle-Granger Cointegration test, Phillips-Ouliaris test and Granger causality test

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## A STUDY ON THE FINANCIAL PERFORMANCE OF AXIS AND IDBI MUTUAL FUNDS

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### Abstract

Portfolios handled by professionals at a modest cost. In the current scenario the mutual fund schemes interest rate is falling and fluctuating in the market. This puts the investors into confusion.

So the investors feel difficult to take decision. This is because the investment is little risky in nature and they have to considered all the types of schemes used in mutual funds. Mutual funds are classified into many categories based on the securities they invest in, their investing objectives, and the type of returns they seek. Annual fees (known as cost ratios) and, in some cases, commissions are charged by mutual funds, which can affect their overall results. Mutual funds receive the vast bulk of money in employer-sponsored retirement plans. In this study is about three risk ratios. A performance of Five years from 2017-2021. A comparative analysis on the performance of private mutual funds. The two mutual funds are AXIS and IDBI mutual funds. This will help the mutual fund industry to increase their growth and development. From the study the financial performance has been calculated for past five years. (2017 to 2021). It has been calculated using simple average and standard deviation for analysis. Calculated using risk return ratio such as sharepe's ratio, Jenson's ratio and tenor ratio the three ratios are used.

**Key words:** Portfolio, Mutual Funds, Bank Performance, Risk Analysis.

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## **A STUDY ON PERFORMANCE AND GROWTH OF GOLD ETF IN INDIA**

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### **Abstract**

This paper examines the performance of gold exchange-traded funds (ETFs) in India for the past five years. The alpha, beta, and standard deviations of the selected ETFs traded on the NSE are measured using performance evaluation techniques such as the Treynor Performance Index, the Sharpe Performance Index, and the Jensen Performance Index. The objective of the study is to analyse the performance and the development growth of selected ETF in India. Data for this study was gathered from the NSE website for five years, from January 1, 2016, to December 17, 2021. According to the study, the Axis Gold Fund (ETF) performs reasonably well in terms of Sharpe's, Fama ratio, and Jensen's models. The ICIC

Gold Exchange Traded Fund is better according to the Treynor's model. The AXIS Gold Fund outperformed the other Gold ETFs in the study. This research will assist market analysts and investors in determining the best Gold ETFs to invest in.

**Keywords:** ETF – Exchange traded funds, NSE – National Stock exchange, Investment, Equity, Performance evaluation techniques, Alpha, Beta, standard deviation.

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**FUNDAMENTALS AND TECHNICAL ANALYSIS OF  
OIL DRILLING AND GAS SECTOR COMPANIES  
LISTED IN NSE**

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**Abstract**

In recent days fondness towards bikes increases among this young generation. So, there are lot of vehicles are running all over our India. Ultimately consumption of petroleum products also increases. On the other hand, the price hike of the gasoline products like petrol, diesel also increases drastically after this pandemic in order to maintain the economic status of the nation. No other goes, the vehicle users have to accept whatever the price is decided by the Government. So, Oil Drilling and Exploration companies also enjoying lot of profits. India has witnessed a steady increase in production as well as consumption of petroleum products over the years. The production of petroleum products stood at 262.94 MMT in year 2019-20. Crude oil production during July 2021 was 2,548.78 TMT and Cumulative crude oil production during April-July 2021 was 9,961.65. India has witnessed a steady increase in production as well as consumption of petroleum over the years. This study allows you to know the price movement and some fundamental analysis regarding the stock returns in this Oil Drilling and Exploration companies. Also, this research paper took the top five companies in Oil Drilling and Exploration sector into account. Analysing of stocks and price movement will be done by the famous technical tool, Wilder's Relative Strength Index (RSI) and the returns of the stock will be analysed by One-way Anova and correlation test in MS EXCEL. Through RSI the overbought and oversold status of

the stock will come to know then, through Anova and correlation volatility and relationship between company and particular sector will be found off. The result findings of this research paper allow the investor as well as common people to know about the price movement of stocks and returns of the company.

**Keywords:** Stock market, Fundamental analysis, Technical analysis, Pandemic.

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**FUNDAMENTAL AND TECHNICAL ANALYSIS ON  
SELECTED PHARMACEUTICAL COMPANIES LISTED  
IN NSE**

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**Abstract**

This research includes a description of indicators that can be used for technical analysis of Nifty stocks in the Indian market. Moving Averages, Moving Averages Cross Rules, and Moving Averages Convergence/Divergence are the indicators used in this study. Later in the study, the use and application of Moving Average on Nifty stocks is included. Furthermore, the analysis shows that these indicators are useful for successful trading and profit generation. The real worth of a stock is calculated by considering the company's earning potential, which is determined by the investment environment and industry-specific factors such as competitiveness, management quality, operational efficiency, profitability, capital structure, and dividend policy. For investing in a company many people use fundamental analysis for the selected companies and technical analysis to make their buy and sell decisions. It is believed that analysing the economy, strategy, management, product, financial status and other related information will help to choose shares that will outperform the market and provide consistent gains to the investor. Many people use fundamental analysis for the selected companies and technical analysis to make buy and sell decisions when investing in a company. It is expected that analysing the economy, strategy, management, product, financial status, and other relevant information will aid in the selection of shares that will outperform the market and provide consistent gains to the

investor. Descriptive design is adapted for the study that combines relevant research purpose with economy in procedure. This study is an attempt to frame easy methods to analyse the stocks so that the people can invest on their own with minimum effort and can be independent of the brokers for the tips.

**Keywords:** Fundamental analysis, Technical analysis, Ratio analysis, MACD, RSI.

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## **TECHNICAL ANALYSIS ON INDIAN AUTOMOBILE SECTOR IN 5 SELECTED COMPANIES (2016 – 2021)**

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### **Abstract**

An investor in the stock market would be interested in analysing the stock price movements. Prices in the stock market fluctuate due to continuous buying and selling in the market. The aim of this study is to evaluate technical analysis from Indian perspective and to forecasting the stock prices of five Indian Automobile companies (TATA, MARUTI, M&M, ASHOK LEYLAND and HERO) whether the investor buy or sell the stocks. There are basically two approaches used in analysing the share price movements. They are fundamental approach and technical approach. Both these approaches have the same objective of buying at lower price and selling at a higher price to gain good return on investment. It can be said that the end goal of these two methods is one and the same. However, there exists vast difference between the fundamental concepts of these two methods. In fundamental analysis the analyst would be concerned with the fundamental factors. He would be interested in determining the true worth or intrinsic value of a share based on its current and future earning capacity. They would buy the share when its market price is below its intrinsic value. The term "Technical Analysis" is a general heading for myriad of trading techniques. Technical analysis attempts to forecast future prices by the study of past prices and a few other related summary statistics about security trading. A technical analyst is always concerned with the direction of price movements. We have created the candlestick



chart using open, high, low, close prices. After that we have found the risk and return for the selected stocks and NIFTY AUTO market index. Risk values were calculated with the help of standard deviation method. In descriptive statistics method we have created the scatter chart using standard deviation, sample variance, kurtosis, skewness values. Found out the difference and p-value using ANOVA method. Forecasting the stock prices using moving average method and putting the chart for those tables. The study measured the extent of stock price volatility of selected Automobile companies and identities suitable model for forecasting the volatility of the share prices. In this technical analysis I had completed 5 types of analysis with the help of 8 technical tools. Those technical tools help to forecasting the stock prices. The study also made few observations which may help the investors to understand better about the stock market.

**Key words:** Technical analysis, Automobile industry, Moving average, Risk and returns, Forecast, Standard deviation.

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## **A STUDY ON FUNDAMENTAL ANALYSIS OF SELECTED BANKS IN INDIA**

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### **Abstract**

Aim of this study is Fundamental analysis examines the financial ratios of the banks and helps in determining the profitability position of private sector banks. Determining the profitability position of the private sector banks helps the investors to identify the best investment decision. Financial analysis on the banks is done by analyzing many factors; ratio analysis is a very important part of financial analysis to understand its financial statements, position in the market, liquidity, operating efficiency, etc. it is base on fundamental analysis of the banks. It helps the investor to understand the performance of the bank through its financial statements. Ratio analysis includes an evaluation of data from current and historical financial statements to understand bank financial performance throughout the industry. It helps to set a trend line of a banks performance over a period, which tells whether the company is showing growth or not. Here, I analysis

all types of ratios. There are Profitability, Liquidity, Leverage, Efficiency and Valuation Ratios. By analysing all the ratios, it has concluded that which bank has been performing well. It help to investors make investment decision in the bank.

**Key words:** Fundamental Analysis, Ratio Analysis, Profitability Ratios, Liquidity Ratios, Leverage Ratios, Efficiency Ratios, Valuation Ratios.

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## **IMPACT OF MACROECONOMIC FACTORS ON INDIAN STOCK MARKET**

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### **Abstract**

The stock market is essential for determining a country's wealth and the success of numerous industries. This market is constantly volatile, and important events such as dividend announcements, oil price increases, high unemployment, and so on have a large impact. Furthermore, whether a country's economy is emerging, developed, or undeveloped, macroeconomic variables have a crucial impact in its design. A country's stock market behavior may be examined using market indexes. The National Stock Exchange's symbol is Nifty 50. The Nifty 50's performance in relation to macroeconomic indicators such as the unemployment rate, the Index of Industrial Production, and the interest rate from 2016 to 2021. A descriptive study approach was used to gain a comprehensive grasp of the relationship of chosen macroeconomic factors and to analyze the Various Macroeconomic Variables that impact Nifty 50. Analysis approaches such as the ADF test, Johansen cointegration, VECM, and Granger causality have been utilized to evaluate the link between macroeconomic factors and the Nifty 50. At the first difference, the ADF test suggests that the variables are stationary. The cointegration results reveal that the macroeconomic factors and the Nifty 50 have a long-term link. However, the VECM suggested that they do not have a long-term connection. The Wald test finds no short-run association between macroeconomic variables, with the exception of unemployment.

**Keywords:** Macroeconomic Variables, Stock Market

**A STUDY ON FINANCIAL PERFORMANCE OF PUBLIC  
BANK IN INDIA**

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**Abstract**

Banking industry is one of the integral parts of the financial system. Commercial banks form an eminent part of the country's Financial System. Commercial Banks are profit making financial institutions which accept deposits from general public and provides loan to individuals like household, entrepreneurs, businessmen etc. The prime objective of commercial banks is to earn profit in the form of interest, commission etc. Reserve Bank of India is the statutory body which regulates the operations of the commercial banks. Performance of banking sector is an effective measure to check the performance of any economy. Public sector banks are the prime-movers and leaders in achieving the social objectives of our economy. This study focused on the profitability of public sector banks in India and attempted to found which bank is performing better in terms of profitability. The study is totally based on the secondary data

**Keywords:** Standard deviation, Mean, Banking Management, Fundamental analysis.

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**FUNDAMENTAL AND TECHNICAL ANALYSIS ON  
PRIVATE BANKS STOCK PRICE MOVEMENT**

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**Abstract**

The banking sector plays an important role in a country's economic development. It is one of the fastest growing sectors in India, thanks to a large network of bank branches that provide a wide range of financial services to customers. The bank is important in mobilizing the general public's savings, money remittance, and other general

banking services. A bank's performance can be evaluated for a variety of reasons, depending on the objectives. Profit is the primary motivation for any commercial organization's continued existence, and profitability depicts the relationship between absolute amounts of profit and various other factors. Banks, in general, must pay much more attention to balancing profitability and liquidity than other business concerns. Customers require liquidity to meet their immediate demands, whereas banks require profitability to cover their expenses. As a result, the current study is an attempt to assess the financial performance of selected private banks in India. The study focused on the bank's growth and performance over a five-year period, from 2018 to 2022. Quantitative analysis was carried out by examining various financial ratios such as management efficiency, liquidity and profitability, RSI and CAMELS analysis, which are reliable indicators of a bank's performance. Based on its liquidity and profitability performance, HDFC is determined to be financially sound. This study revealed the ranking of banks based on CAMELS analysis, and RSI revealed the trend of stocks, allowing me to buy or sell stocks based on price movements.

**Keywords:** Financial Performance, Bank Performance, Stock Market.

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## FUNDAMENTAL AND TECHNICAL ANALYSIS OF SE- LECTED FMCG COMPANIES LISTED IN NSE

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### **Abstract**

FMCG industry is one of the major and significant enterprises on the planet. Enormous quantities of unfamiliar financial backers are coming and putting resources into Indian FMCG area because of its huge possible development in future. The review tries to investigation key place of major recorded FMCG organizations utilizing proportions. Principal investigation, the offer cost of an organization is controlled by every one of the key elements. The reason for study is HUL, ITC, GODEJ, DABUR, and COLGATE. were picked, to investigation was finished utilizing recent year processed date of Net Profit Margin Ratio, Price to book proportion, Current Ratio, Quick Ratio, Price to Earnings, Debt to value proportion, Asset Turnover, Earnings per

share beginning April 2016 to April 2021. The type of data which is adapted for this research study is secondary data and to forecast and predict the future stock prices of selected FMCG companies listed in NSE India Limited. This study gives an exact show of information and rules that will help a new financial backer just as an endeavour financial backer to know indispensable parts of contributing. This review serves to the financial backers to pick a protected venture and to distinguish the development openings later on.

**Keywords** Stock market, Technical analysis, Fundamental analysis.

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## **FUNDAMENTAL ANALYSIS ON SELECTED PSU'S BANK -SHARE PRICE MOVEMENT**

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### **Abstract**

A financial system, which is inherently strong, functionally diverse and displays efficiency and flexibility, is critical to our national objectives of creating a market-driven, productive and competitive economy. Banking Sector in India has achieved new heights in the last few decades. The entire banking business has increased many folds because of the digitalization and growing emphasis on the financial inclusion and cashless economy. The banking sector thus remains as an attractive sector for the Investors. The Banking sector still has immense growth potential in India. The Macroeconomic fundamentals of India are very strong. India is one of the fastest growing economies in the world. However, the Indian Banking Industry is also going through some of the challenges like deteriorating asset quality because of the increased levels of Nonperforming assets. In this study, the researcher has made fundamental analysis of the selected public sector banks using certain financial Indicators. The researcher has selected 5 banks from public sector each for analysis. For the present Study top 5 Banks based on their market capitalization are selected the Public Sector Banks List. This study is descriptive type of study using quantitative data. Evaluate CAMEL model to rate the rank position of the Bank's for the past five years 2017-2021 and calculate the Banking products performance was clearly explained in this study. Measuring the performance of deposits for the selected period. This analysis helps the investor to identify the

top performing banks in India. This study shows that Canara Bank and Bank of Baroda performs well during this year (2017-2021).

**Keywords:** Fundamental Analysis, Investment decisions, Non-Performing Assets.

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## **FUNDAMENTALS AND TECHNICAL ANALYSIS OF SELECTED INDIAN PAINT INDUSTRIES**

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### **Abstract**

The Indian Paint industry plays an important role in the growth of Indian GDP. The Indian paint industry is over 100 years old. The domestic paint industry is estimated to be a Rs 500 billion industry with the decorative paint category constituting almost 75% of the market. In the share market Asian paint gives most contribution to Indian market. In stock markets the investor will go through the financial status of the company by looking into balance sheet, income statement and cash flow statement. In this study the Z-score is covered for the Indian paint industry companies in fundamental analysis part. This Z-score method is used for the investors to find the financial stability of the company and alerts the investors about the bankruptcy of company. In Technical analysis Relative Strength Index (RSI) is covered. It is very much useful for the investors to find the strength of the stocks and gives the result of the stocks whether they are in the oversold or overbought positions. It helps the traders to make the intraday trading. And then Average Directional Index (ADX) is covered. This study is type of descriptive study using quantitative data. It is used by the Traders to find the trend strength of the stocks. The stocks historical data of 5 years (2016 - 2021) have been taken into account for analysing the company's stock trend strength to invest in the company. It is used by the intraday traders and find either there is a strong trend or weak trend. With these analyses we can have the investment decisions. The ADX and RSI values were found for the stock prices so that the trading can be done in the overview of paint industries

**Keywords:** Paint industries, Fundamental Analysis, Technical Analysis, Investment Decisions, Z-score

**A STUDY ON SAVINGS AND INVESTMENTS AWARENESS  
AMONG COLLEGE STUDENTS IN TIRUCHIRAPPALLI  
CORPORATION LIMIT**

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**Abstract**

Young generation are more creative and techier now a days in both socially and financially. A question may arise on, whether this generation is concerned about and aware of their financial status for their future savings and investment. This research seeks to examine the awareness towards saving and investment among young generation. This study uses primary data by following questionnaire method to collect Resonance and the samples were chosen from the college students aged from 17 to 26 years. Based on our reading of several literature, there are three independent variables identified; financial literacy, personal interest and environment that relate to the dependent variable, the awareness on investment. The objective of this is to examine the relationship of awareness on the mentioned independent variables. The result reveals that the key driven on investment among young generation is significantly based on independent variables selected. Finally, the limitations and recommendations are included to help further researchers to have a better finding of the result.

**Keywords:** Awareness, Investment, Personal Interest, Young Generation.

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**A STUDY ON FUNDAMENTAL AND TECHNICAL ANALYSIS  
OF POWER SECTOR COMPANIES LISTED IN NSE**

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**Abstract**

Energy is one of the most important sectors which helps in building the economy of any nation. Various amendments in electricity laws have been made to improve the performance

of electric power sector companies. The stock market plays a huge role in the development of the economy, by the help of the public's investment and this acts as a passive income for the public. But the problems faced by many of the investors is they don't know to analyses and pick the best stocks from the market, most of them open the trading account and do the trading based on the tips given the broker. In order to know the performance of the company study is done with the help of Fundamental and Technical analysis. Fundamental analysis focus on the financial performance of the company and technical analysis focus on the right time to enter and exit the market. In detail the research methodology used for the study that has focused on the past and present performance of the five power sector companies. The study purely relies on secondary data, which were collected for a period of five years. In fundamental analysis, ratios like current ratio, debt to equity ratio, inventory turnover ratio, return on capital employed, etc. Analyzing of stocks and price movement will be done by the famous technical tool's Relative strength Index and MACD. The study focused on the growth and financial performance of five companies for the past five financial years from 2017-2021 and allow the investors as well as common people to know about the price movement of stocks and return of the company. This study reveals those financial strengths and weakness of the company over the study period.

**Keywords:** fundamental analysis, Ratio Analysis, stock price, power sector, economy development, Relative Strength Index, MACD

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## **IMPACT OF DIVIDEND ON SHARE PRICE IN IT SECTOR**

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### **Abstract**

The investment decision is influenced by many factors. One such factor is return. The shareholders may get return in the form dividend. The purpose of this study is to find out the effect of dividend announcement on share price. The Independent sample T-test is employed to compare price before and after dividend announcement. The study result shows that there is a rise



price after result but that rise in price is mainly due to market conditions rather than dividend. The increase or decrease in share price is not reflecting the amount of dividend. This study tries to study the understanding of the pattern of Indian share prices in relation to the announcements of dividend. Dividend announcements are usually considered as the positive signal to the shareholders and its positive impact on the share prices is expected. A standard event study methodology is used in the work to study the share price of top ten IT companies of the announcement dates. Major objectives of the study are to check whatever dividend announcement gain to the shareholders or loses their money. Also, this study helps to find overall change or gain or loss the shareholder gets during the event window because of the dividend announcement. The most important motive to do this research work is to check there is an impact of dividend announcement on share price.

**Keywords:** Impact of Dividend announcement, Shareholders wealth, relevance of dividend.

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## **NON-PERFORMING ASSETS: A COMPARATIVE STUDY OF THE INDIAN COMMERCIAL BANKS**

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### **Abstract**

India's economic reforms began in the early 1990s, but the results are now obvious. Only after liberalization, globalization, and privatization did India's banking system undergo significant changes. It has become essential to research and compare the services of public and private sector banks. Asset quality is one of the most important metrics for assessing the banking sector's overall financial performance. Asset quality shows the credit risk that banks and financial institutions may face, which can affect their value. During the last two decades, non-performing assets (NPAs) have been a major source of worry for practically all banks. Non-performing assets (NPAs) have been recognized as having a detrimental impact on the profitability, net worth, and value of Indian banks. With banks' ever-increasing advances and lending practices, the issue

of loan defaults and recovery has become vital to the bank's very existence and survival.

**Keywords :** Non-performing Assets, Gross NPA, Net NPA, Asset quality, Public and Private sector Bank

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## **A STUDY OF MUTUAL FUNDS BASED ON VARIOUS DIMENSIONS**

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### **Abstract**

Nowadays the Indian market is flooded with plenty of investment companies. There are thousands of mutual fund schemes. Though the world has developed in every sector still some people are not aware of investing properly and in the right schemes. Even though the investment in a mutual fund is performed by financial expertise, it is necessary for the people who are investing their hard-earned money to know about certain factors before selecting the schemes for the investment process.

**Keywords:** Mutual Fund, NAV, Nifty 50, Sharpe's Ratio, Risk, Return, Equity Fund, Debt Fund, Hybrid Fund.

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## **CAUSAL ANALYSIS OF STOCK INDICES IN BRICS COUNTRIES**

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### **Abstract**

The global financial markets had done lots of research in the past decade to make the global investors understand financial markets. Finally, they came to know that the price movement of the stock of a particular company affects the stock of the other company. This made a rapid increase in the capital markets in the past decade.

Therefore, they have done cross relations on stock exchange in order to transmit the price movements to other world markets. Economist paying their fullest effort to find out the links between these markets.

Stock market is very much important because it can change the economy and it will lead to the changes in the future prospects. Contagion has become a common phenomenon and the world has turned into a global village. In this circumstance where change in one stock can make change or affect the stock of the other country. Since we know that stock market is highly volatile, a slight change in stocks will cause high fluctuation. There is a perfect information flow where the movement of stock in one market makes the resultant or volatility in the other market. Therefore, the possibility of correlation and interdependence has been increased. There may be lot of other factors which influence this interdependence and can govern the trade.

To have a good clarity in investment many investors, portfolio, managers, and policy makers requested a model which can show the linkage and causality among the world stocks. The increase in transparency of the financial market and the advanced information technology has made a rapid change in the capital movement among various stocks of the countries. Global capitalization is increasing rapidly than the global production.

One of the important parts of this study is BRICS countries. BRICS countries are the super ruler state which has highly developed economy and advanced technology. Their development can be analyzed with the help of GDP, GNP, per capita income, stock movement and economic growth. The economist and the research makers pay a great attention towards the sensible interaction between the stock market of BRICS countries. According to the world stock markets, BRICS countries are playing very important role in the international market.

This study analyses the causal relationship among the stocks of BRICS countries. To complete the aspire of this study, it analyzed the close price and return of the stocks in BRICS countries. The countries involved in BRICS are Britain, Russia, India, China, South Africa. The correlation and causality are applied in the stock markets of BRICS countries, which represents an amount of underlying the stock returns. Stock market play a vital role in in the economy of the BRICS countries

**A STUDY ON EVALUATION OF MUTUAL FUND  
PERFORMANCE OF SELECTED BANKS**

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**Abstract**

In the current generation, mutual funds are significantly contributing to the growth of banks and investors. It aids investors in making indirect investments in stock and debt securities, preventing losses from direct investments in these instruments. The main purpose of this study is to determine which mutual fund scheme has the best performance and which would be preferred by investors due to that scheme's strong performance. This study is based on secondary sources to compile data for the last five years of that specific plan in order to do this. After gathering the data, the performance was calculated based on each of the chosen mutual fund schemes using the Sharpe Ratio, Treynor's Ratio, and Jensen's Alpha. From using the sharpe ratio, ICICI Prudential liquid growth Fund performed best among other schemes and from using the Treynor ratio, again ICICI Prudential liquid growth fund performed best among other schemes. (Ratios of Sharpe, Treynor and Jensen)

**Keywords:** Mutual fund, Schemes, Return Risk and Investor

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**A STUDY ON EVALUATION OF MUTUAL FUND  
PERFORMANCE OF SELECTED BANKS**

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**Abstract**

The objective of this study is to assess the effectiveness of Indian private sector banks using the two-stage technique of Data Envelopment Analysis [DEA]. By implementing new intermediate multiple input measures in the second stage, the proposed two-stage DEA approach helps to evaluate bank performance, where the input

and output measures in stage one is taken in the same way as in the previous study entitled as “Two-stage Closed System DEA Approach on Private Service Sector Banks in India”. Some banks are relatively efficient in terms of their profitability and some banks are efficient in terms of their overall effectiveness. The study also demonstrates how some different intermediate measures change the comparative evaluation and efficiency rankings among the selected banks.

**Keywords:** Banking sector, Two-stage Open System DEA approach, Input measure and Output measures.

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## **A STUDY OF FUNDAMENTAL ANALYSIS OF STOCKS IN SELECTED IT COMPANIES.**

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### **Abstract**

The IT companies play an important role in the Indian economy among many companies available in India. Zen tech, oracle fin service, L&T InfoTech limited, Mastek, and expel solution is considered a small private sector company in India. Before making any type of investment decision, you should consider the following decision, you should consider the following factor. The information regarding the stock market should be required of investors The fundamental and technical analyses are used to analyze the capital market. The major goal of this research paper is to look into the fundamental analysis of chosen organizations. They are listed on the stock exchange and trade openly. The three aspects of fundamental analysis are examined. Economic analysis is concerned with the fundamental analysis of GDP, inflation, unemployment, and industrial analysis. the purpose of the study of the financial status from the period of the year 2017-2021 and the ratio analysis tools have been used. The leverage ratio, liquidity ratio, and marginal ratio.

**Keywords:** Fundamental analysis, economic analysis, share price, ratio analysis, investment decision

## A STUDY ON COINTEGRATION OF THE STOCK MARKET AMONG DEVELOPING COUNTRIES

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### Abstract

This study investigates stationarity, long-run and short-run relationship between the Indian stock exchange (BSE) and the developing countries. This study also checks whether there is any change in the prices of stock indices in other countries that affect the price indices of stock in our country. The data is collected for weekly data of all the prices of stock indices from (JAN 2011 – DEC 2021). The variables used in this study are BSE (Sensex), Philippines (PSI), Taiwan (TWII), Japan (NIKKEI 225), Malaysia (KLCI). By using the Augmented Dickey-Fuller test, Johansen Cointegration, VECM and Wald test for the developing countries, we find that for the selected period accepted the null hypothesis as there is no unit root and rejected the null hypothesis as there is cointegration between the variables and the Sensex at 1st difference. This study may help the investors to get some insights who seek to reduce their risk exposure by diversifying in these markets.

**Keywords:** Stock market integration, cointegration, vector error correction model, Johansen cointegration, ADF test.

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## A STUDY ON WORKING CAPITAL MANAGEMENT AND PROFITABILITY OF TOP 3 PRIVATE BANKS IN INDIA

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### Abstract

This study is done to analyze the Indian private sector banks' profitability by the determinants of working capital management which is Quick Ratio, Current Ratio, Net Profit Margin, Net Interest Margin, Operating Expense Ratio and Loan-to-Deposit Ratio. This study is carried out by descriptive statistics, regression, and

correlation analysis in order to examine the relationship and impact of the working capital management over the banks' profitability. The study is based on secondary data of top three private sector banks for the period of ten years from 2012 to 2021. The Profitability is indicated by the Return on Assets (ROA), Return on Equity (ROE), and Return on Capital Employed (ROCE) as well as taken as dependent variable for the study. Similarly, Quick Ratio (QR), Current Ratio (CR), Net Profit Margin (NPM), Net Interest Margin (NIM), Operating Expense Ratio (OER) and Loan-to-Deposit Ratio (LDR) are indicated as Working Capital Management which is independent variable for the study. The major findings of the study are existence of relationship between the Working Capital Management and Profitability. Among the top three private banks chosen the working capital management of ICICI and AXIS bank are efficient than HDFC bank. ICICI and AXIS bank had a high degree of positive correlation between Return on Assets (ROA), Return on Equity (ROE) to Net Profit Margin (NPM) and had an impact over the profitability with some other independent variables like Net Interest Margin (NIM), Operating Expense Ratio (OER) and Loan-to-Deposit Ratio (LDR).

**Keywords:** bank's profitability, working capital management

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## **FUNDAMENTAL AND TECHNICAL ANALYSIS OF TOP STEEL COMPANIES IN INDIA**

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### **Abstract**

The stock market plays an vital role in the development of the economy. But the problem is that we cannot blindly invest in stock market. Investing in stock market carries greater risk there is also a possibility of losing all your money so in order to avoid those risk we should do some homework's. In this project I've done both fundamental and technical analysis. with the help of the ratios of top five steel companies which are listed in NSE. I took JSW Steel as a primary company and compared it with the industrial average of other top companies in the same sector. Ratio analysis can mark how a company is performing over time, while comparing a company to another with in the same

industry or sector. Not all investors are well-versed in stock market trading. They require the assistance of specialists in order to trade successfully. As a result, this study will benefit all new investors and those who require assistance in trading. In this analysis, I have taken five companies under steel sector for this research. By using technical analysis, I analysed these five companies. The indicators used are Beta, relative strength index and MACD.

**Keywords:** Fundamental analysis, Technical analysis , Ratio Analysis, Beta, MACD, RSI.

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## **A STUDY ON THE INVESTMENT PATTERN AMONG THE WORKING WOMEN IN TRICHY CITY**

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### **Abstract**

In the ancient times, women were not allowed even to get education. Their role was purely to look after home. Their world was limited to their families. But then, the people slowly started recognizing the importance of education for women. And today, we find many highly educated women. They are progressing in real sense because in almost all sectors we find women working successfully. They know how to manage work life balance. Now-a-days, we find more and more women who are financially independent. Women and men are the same in many ways – but there are good reasons that a woman might require a different approach to financial planning. There are all sorts of reasons that women seek financial advice. Every woman will face unique personal situations. Some of these situations are demographic; some societal; some family related. They decide to make more investment in short-term and long-term decisions about money. Financial investment is the purchase of a financial security such as stock, bond or mortgage. As a woman & an investor, shaping of financial future is as the many other roles they play in life. Women have more earning potential & more influence over financial decisions than ever before. Women represent almost half of the workforce & many businesses are owned or managed by women. Many women influence or control the majority of all consumer decisions

**Keywords:** Awareness, Working women, Investment pattern, Savings



**A STUDY ON FINANCIAL SERVICES OFFERED  
BY BANKS AND RELATED CUSTOMER SATISFACTION  
IN TIRUCHIRAPPALLI CITY**

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**Abstract**

The term “financial services” refers to the economic services offered by the financial sector, which includes a wide range of businesses that manage money, including credit unions, banks, credit card companies, insurance companies, accounting firms, consumer finance firms, stock brokerages, investment funds, individual asset managers, and some government-sponsored enterprises. To satisfy the needs of a wide range of clients, financial service firms offer a wide range of products and services. Let's have a look at some of the additional financial services that banks and other financial institutions offer to their clients globally. This paper will help you understand the various financial services provided by banks in Tiruchirappalli city, as well as customer satisfaction with them.

**Keywords:** Financial services, Tiruchirappalli city, customer satisfaction, banks.

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**INVESTORS' ATTITUDE TOWARDS INVESTMENT  
IN MUTUAL FUND**

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**Abstract**

This paper measures the preference of the investors in mutual funds. Mutual funds have a mutual investment forum to engage in qualified asset management in the Indian stock market independent of the amount invested. The Indian mutual funds market expands

fast and this is evidenced by the growth in investments under the control of different investment firms. Trading in mutual funds is less costly than investing in bonds, and thus better for risk-averse buyers. A mutual fund is an investment mechanism that collects and invests funds from different investors into commodities, Share, Short -term monetary instrument, other instruments, reserves. The primary objective of mutual funds is to earn a relatively low risk return of goods.

**Keywords:** Customer perception, Features of mutual funds, Investors, Mutual funds, Mutual Fund Scheme.

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## **RISK AND RETURN ANALYSIS OF SELECTED MUTUAL FUND SCHEMES IN HDFC AND ICICI**

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### **Abstract**

The two most important factors of any mutual funds in the current financial market are risk and return. In order to keep in track with the risk and return, investors are now having various investments in mutual funds. But the major problem the investors face regarding these returns, investors don't make time periods which gives more return than affected factors. The leading financial market also faces the same problem in investing in mutual funds. The purpose of this study was to investigate the relationship between the well performing schemes of HDFC and ICICI mutual fund and the investor's preference to invest their money into better performing firms. The researcher, after reviewing sufficient literature regarding this problem, chooses a factor such as risk and return. The research used secondary data to gather return data to examine the factors affecting returns. Through the data analysis, it is found that the factors chosen for the study have a greater impact on the return on the different mutual funds. The return quality has to be increased but, in the risk, it is not improved so the investor is making decisions according to their convenience. Project results type here.

**SHAREHOLDERS VALUE CREATION IN INDIAN  
BANKING INDUSTRY: AN EVA ANALYSIS**

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**Abstract**

In the project there are five banks which are Axis bank, Federal bank, ICICI bank, Kotak Mahindra bank, HDFC banks are the major role in the projects which are the most known private sector banks in India. And here we analyze the (EVA), (EVACE), (ROCE), (ROE), (EPS), which are the major in the projects. And the analysis of all t-the data and WACC in the contents. It is universally accepted that the goal of financial management is to maximise the shareholder's value. In recent years, the Economic Value Added (EVA) framework is gradually replacing the traditional measures of financial performance on account of its robustness and its immunity from creative accounting. Following this global trend, several companies in India are focusing on shareholder's value creation. The main objectives of this study were: to examine whether. The sample banks have been able to generate value for its shareholders; to analyse the effectiveness of EVA over the conventional measures of corporate performance, and to indicate whether the significant differences exist between the actual values of EVACE and time factor of the sampled banks. Moreover, it also seeks to examine the value -creation strategies of selected Indian companies by analysing whether EVA better represents the market-value of banks in comparison to conventional performance measures. In this regard, EVA and the conventional measures of corporate performance are analysed. Moreover, various statistical tools like ANOVA, trend analysis and regression analysis are used for analysing the data.

## A STUDY ON THE PERFORMANCE OF EXCHANGE TRADED FUNDS AND INDEX FUNDS

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### Abstract

A mutual fund is an investment cycle, which pools money from investors with the common investment objectives and those investments are made by the asset management company. An ETF is the security that takes the money from the lots of people to buy the different types of stocks. This project is an empirical study of the performance of exchange traded funds and index funds since the period of 2016-2020 and the purpose of evaluating relative performance of selected ETFs and Index Funds. The parameters used for evaluating the performance are: Return, Risk, Sharpe Ratio, Beta, and R square. The main objective of this research is to evaluate the performance of ETF and index funds. The analysis shows that excess and active returns are much higher for ETFs so the ETFs perform better in the market. For this project the data has been collected from the secondary sources.

**Keywords:** Investment, Mutual fund, Nifty ETF, Index fund, Return, Risk, Sharpe Ratio, Beta, and R square

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## ANALYSIS OF FINANCIAL PERFORMANCE USING DU PONT IN PHARMACEUTICAL INDUSTRY

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### Abstract

This research aims to assess the financial performance of the pharmaceutical business by looking at the top five publicly traded companies from 2017 to 2021. To meet the research's objectives, DuPont analysis was used to determine ratios such as return on

equity (ROE), return on assets (ROA), return on sales (ROS), and return on investment (ROI), as well as the Mean and Standard Deviation. The DuPont analysis is a useful method for assessing a company's operational success (Sheela and Karthikeyan, 2012). The stock market's volatility makes investment selections a contentious matter for most investors. Large-scale investments necessitate thorough study in order to make an informed conclusion. Financial statements are indicators of a company's profitability and financial viability. Before making any strategic decisions, ratios are utilized to measure the risk element. It's been called one of the most essential financial measures since it gives investors a more complete picture of a company's performance (Demmer, 2015). A detailed financial analysis of all five companies using the DuPont system reveals that a company's ability to use its assets to generate revenue determines the value it creates for its shareholders and investors.

**Keywords:** DuPont, Markets volatility, Strategic decisions, Shareholders, Investors.

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## **A STUDY ON FOREIGN DIRECT INVESTMENT (FDI) INFLOWS IN INDIA**

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### **Abstract**

This study is about the foreign direct investment made into India by other countries and how it is useful for India in a financial crisis. This study also includes what made India open its economy worldwide and how they get benefited and also the importance of the made in India campaign and how helped India in terms of employment wise and the sector wise contribution to India. This study also discusses top investing countries in India and sector wise. The time period of the study is from 2000 -2021. This study uses the correlation, hypothesis testing and interpretation of data. FDI inflows in India from April 2000 to September 2021 are taken for the study. This study used various secondary data. Major findings of this study are that India developed economically after the FDI into India which stated positive in GDP and made India to step towards developing countries. It is also useful for the balance of payments. It has helped India to reduce poverty and

make debt free. It also helped India in infrastructure wise when the other country invested in India and brought their infrastructure and new technologies in India which will make India to top in technology wise. “Make in India” which allows India to make products in India and deliver it to other countries will reduce unemployment in India.

**Keywords:** FDI, Make in India, BOP, GDP, infrastructure.

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**DETERMINANTS OF FIXED INCOME SECURITIES  
AMONG SCHOOL TEACHERS AND COLLEGE  
PROFESSORS IN TIRUCHIRAPPALLI**

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**Abstract**

Savings in the form of investment is a wise idea that pays the best sum in return. Both savings and investment are correlated which designates the quality of life. The term savings in India has been dissected into different parts acting as patterns of saving, ways of measuring the savings, and motives of savings. Today the populace's spending pattern and standard of living have grown or changed drastically. However, the level or standard of living determines the quality of one's life and the standard of living relies on the quality of education. So, the quality of education can be determined only by a proficient teacher. In India teaching is not just a task rather it's a privileged profession. This savings and investment pattern plays a vital role in school teachers and college professors, as their community greatly emphasizes the investment of their income. As a result, teachers' attitudes toward consumption, savings, and investment would reflect their economic behaviour, influencing their quality of life and, in turn, their profession and the educational system. This research will proceed toward the investment and saving culture of the teaching community and how well their perception and attitude influence willingness to invest in fixed-income securities. Therefore, this empirical domain will consist of a survey that is taken from both schools and colleges. The questionnaire collected among the 75 respondents was taken for further analysis.

**Keywords:** Teacher, Professor, Behaviour, Investment, Savings

**HOME LOANS-PROCESS AND DISBURSAL METHODS:  
STUDY OF HOME LOAN FIRMS WITH SPECIFIC  
REFERENCE TO TRICHY**

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**Abstract**

There has been tremendous growth in the demand for housing. Consequently, the requirements for housing finance increased considerably. Now, the housing loan segment has become more competitive due to the entry of new institutions into the industry. Because of intense competition, the players in the sector have to become more customer-oriented. They must provide quality services to their customers and ensure that customers are satisfied with their experience. Hence, the study on housing finance services assumes great significance. The study was mainly intended to assess and analyse the level of awareness, perception satisfaction, and dispersal method of home loans of borrowers as to the housing firm services such as public sector, private sector, financial institution, and NBFC.

**Keywords:** Home loan, Home loan firms, dispersal and customer satisfaction.

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**IMPACT OF MACROECONOMIC VARIABLES- GOLD,  
REER AND CRUDE OIL ON INDIAN STOCK MARKET**

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**Abstract**

The stock market is crucial for assessing a nation's wealth and the success of numerous industries. This market is always erratic and is significantly impacted by any significant occurrences, such as dividend announcements, share splits, price increases for petroleum, etc. Additionally, macroeconomic factors are very important in shaping the economies of developing, developed, and impoverished nations.

The indices of a country's markets can be used to study the behavior of its stock market. It is the Sensex for the Bombay Stock Exchange. The movement of the Sensex in relation to macroeconomic indicators such as gold, crude oil, and the real effective exchange rate from 2016 to 2021 (October). Analyses like the Johansen cointegration, and the Augmented Dickey-Fuller test (ADF), Granger causality and the Vector Error Correction Model (VECM) have both been used to determine the relationship between the major macroeconomic variables and the BSE index, Sensex. At the first difference, the variables are stationary. The findings of cointegration suggest that the major macroeconomic factors and Sensex have a lasting link. The VECM findings, however, demonstrated that there is no long-term link between them. The findings of the Wald test suggested that there is no short run between the variables. In the past, there was a correlation between these important macroeconomic factors and the Sensex, but this correlation does not exist throughout the study period. Consequently, it is evident that during the chosen time when Covid-19 shook the entire world, the macroeconomic variables had no impact on the selected period.

**Keywords:** BSE, Sensex, Stock price, REER, Stationarity, Long run, Short run.

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## **INVESTIGATION OF CAUSAL RELATIONSHIP AMONG ASIAN STOCK MARKET**

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### **Abstract**

This study investigates the Causal relationship between Japan, Singapore, Korea and Hong Kong with India. The key variables used for this study are the stock indices of ASIAN countries such as Nikkei 225, STI, Kospi and HSI. Results reveal that relationships between stock returns are negative in the medium and long term. The analysis of ADF, descriptive statistics, lag length test, correlation and Granger Causality has been applied to examine the impact of one stock indices on the other.

**Keywords:** Asian countries, Stock indices, Causal relationship, Granger Causality, ADF, Stock returns, financial risk.



**IMPACT OF DIVIDEND PER SHARE, EARNINGS PER  
SHARE, RETURN ON EQUITY, AND PROFIT AFTER TAX  
ON STOCK PRICE.**

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**Abstract**

Stock prices are one of the most discussed topics in finance. Many studies have been conducted to find the factors that cause stock price fluctuations, and different results have been found. In this study, an attempt has been made to see the effects of dividend per share, return on equity, earnings per share, and profit after tax on stock prices in India. For this purpose, four non-financial sectors of the National Stock Exchange list four companies: Wipro, TCS, Infosys, Tech Mahindra, and HCL. Between 2007 and 2021, it was investigated. The data were analyzed using descriptive statistics, correlation, and regression. The results reveal that the stock price is unaffected by Infosys's dividend per share, earnings per share, return on equity, or profit after tax. The stock prices of other firms like Wipro, TCS, Tech Mahindra, and HCL are sometimes affected by Infosys's dividend per share, earnings per share, return on equity, and profit after tax. As a result, we may conclude that dividend per share, earnings per share, return on equity, and profit after tax has a considerable impact on company stock prices. Recommendations: This paper provides new insights into dividends per share, earnings per share, return on equity, and profit after tax on stock prices to help the National Stock Exchange enhance its performance.

**Keywords:** Dividend per share (DPS), Earnings per share (EPS), Return on equity (ROE), Profit after tax (PAT), and Stock price (SP).

**UNDERSTANDING STOCK MARKET BEHAVIOUR ON  
SELECTED BANKS FROM FINANCIAL YEAR 2019-2021**

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**Abstract**

India's banking sector is one of the fastest growing and most active sectors in the world. Bank share prices are influenced by a variety of variables ranging from announcement of dividends, share split, Macroeconomic variables and Pandemic. Here the stock market behaviour of selected Private banks which are listed in the sectoral Index of National Stock Exchange i.e., Nifty bank during the period of Financial Year 2019-2020 and 2020 -2021.

In this research we are comparing the performance of the selected banks (HDFC, ICICI, AXIS,) their contribution (Market cap) to the sectoral index and also study the movements of the stocks with the help of Technical Indicators such as Moving Average Convergence Divergence (MACD) and Relative Strength Index (RSI)

**Keywords:** Nifty Bank, MACD, RSI, Market Cap

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**A COMPARATIVE ANALYSIS OF PRIVATE AND PUBLIC  
SECTOR BANKS CUSTOMER SATISFACTION IN  
E-BANKING IN TRICHY CITY**

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**Abstract**

Today's world is one with increasing online access to services. One part of this which is growing rapidly is online banking. Combined with online retailers there are a lot of money changing hands, directed only by communication over the Internet. This is very convenient and the ready access to the Internet in all rest-world countries, coupled with the cost savings from closing bank branches,

is driving the deployment and adoption of these services. Purely online transactions, however, lead to increased risk. None of the normal safeguards of real-world transactions are present. Online banking services have grown from simply allowing customers to check balances, to trading assets. Today, banks like ING Direct are functioning entirely online, with no brick-and-mortar building. With the costs saved by requiring fewer employees and the lack of facility expenses, these virtual banks can often offer higher interest rates than their traditional counterparts. Internet banking gives you the power to control your finances completely. The present study is focused to study the impact of E-Banking services quality on customer satisfaction among the selected private (ICICI and Axis) and public (SBI and Canara) banks in Trichy city.

**Keywords:** Efficiency, Responsiveness, Fulfilment, Customer Satisfaction, e-banking

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**A STUDY ON FUNDAMENTAL ANALYSIS OF  
SELECTED AUTOMOBILES LISTED IN THE  
NATIONAL STOCK EXCHANGE**

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**Abstract**

The intrinsic value of a stock should be known to the investing person before investing in any company. Therefore, fundamental analysis can be used to know the real value. Fundamental analysis is based on certain factors including industry, competition, operational efficiency, dividend policy, capital structure, ratios etc. Those factors tend to change according to the industry and economy. The Indian auto component industry has witnessed a growth of 65% during the first half of 2021-22, as exports and imports grow by 76% and 71% respectively. The fuel price has played a significant role in the growth of this industry in India. This study has attempted to analyze the four automobile companies using financial analysis.

**Keywords:** value, fundamental, growth

## CROSS SELLING - A COMPARATIVE STUDY OF PRIVATE AND PUBLIC SECTOR BANKS

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### Abstract

Cross-selling is important for banks because it provides benefits to both new customers and firms. Cross-selling is a sales approach that encourages a consumer to spend more by recommending a product that is linked to the one they are already purchasing. The urge to spend more by purchasing a product that is similar to what is already purchased. The main aim of the research is to capture how a customer compares and buys a cross-selling product from private and public sector banks. Effective business can be done only by analyzing customer needs and wants. Cross-selling is good when an analysis is done with the customer's needs in mind, and it must pave the way for customer satisfaction, or else it is mis-selling. The biggest challenge is to analyze the psychological performance of people who use cross-selling products. Both the bank and the consumer gain from cross-selling. The act of misrepresenting a product or service or fooling a customer about its suitability is known as "mis-selling." The study is on the effectiveness of cross-selling, customer satisfaction with cross-selling and barriers to cross-selling. The result of the study's findings is that the performance of cross-selling is seen as good in public banks, although the percentage change is less in number compared to private and public sector banks. Because cross-selling crosses marketing and incorporates managerial techniques and skills before selling the product and services, it is more than just a marketing tool; it is also a tool for customer retention.

**Keywords:** Cross-selling, Cross-selling products, Customer Satisfaction, Effectiveness of cross-selling, Barriers in cross-selling.

## **A STUDY ON COINTEGRATION OF STOCK MARKET AMONG SELECTED ASIA-PACIFIC COUNTRIES**

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### **Abstract**

This study investigates stationarity and long-run and short-run relationships between the selected Asia-Pacific countries. This study also checks whether there is any change in the prices of stock indices in other countries that affect the price indices of the stock in our country. The data is collected for weekly data of all the prices of stock indices from Jan 2011 – Dec 2021. By using the Augmented Dickey-Filler test, Johansen Cointegration, VECM, and Wald test for the selected Asia-Pacific countries, we find that the selected period accepted the null hypothesis as there is no unit root and rejected the null hypothesis as there is cointegration between the variables and the Sensex at 1st difference. This study may help investors to get some insights who seek to reduce their risk exposure by diversifying in these markets.

**Keywords:** stock market integration, cointegration, vector error correction model

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## **PERFORMANCE AND EVALUATION OF SELECTED MUTUAL FUND SCHEMES**

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### **Abstract**

The Indian capital market provides a wide range of opportunities for investors to put their money to work and earn a high return. Equities, bonds, Treasury bills, corporate bonds, mutual funds and so on are examples of financial instruments. This is one of the most suitable platforms for an investor to improve their family growth. The performance of Indian mutual funds is evaluated in

this research using a relative risk and return methodology. The present paper investigates the performance of open-ended, selected growth-oriented equity schemes, selected debt schemes, selected hybrid schemes for the period from 2015 to 2020. The historical performance of the selected schemes was evaluated on the basis of Sharpe, Standard deviation, Beta and Alpha measure whose results will be useful for investors for taking better investment decisions. The source of data is a website of value research. The results of performance measures suggest that most of the mutual funds have given moderate returns during 2015 to 2020.

**keywords:** Mutual funds, Open ended schemes, Equity schemes, Debt schemes, Hybrid schemes, Standard deviation, Beta, Alpha, Sharpe ratios and Time period 2015-2020

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## **INVESTMENT PREFERENCES OF DUAL- EARNING MEMBERS IN TIRUCHIRAPPALLI**

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### **Abstract**

Financial planning is critical for establishing clear financial objectives and constructing the appropriate investment portfolio to suit one's financial needs and desires. Creating a successful investment portfolio necessitates a combination of skills, knowledge, and careful financial planning. This study explores the association of demographic characteristics with the investment preferences of the investors in dual-earning families. In this study, a survey approach has been adopted using a structured questionnaire with a sample size of 91 respondents. The study has been taken within the geographical area of the Tiruchirappalli district. The main findings of the research are that fixed deposit, LIC policies, and gold/ silver are most preferred and capital market debt instruments are least preferred. This research has analysed that most of the investors consider safety as well as a high return on investment on a regular basis. Demographic variables have been found to have a significant association with investment preferences.

**Keywords:** Investments, Investors, Dual- earning families, Investment attitudes, Awareness on investments.

**A STUDY ON FUNDAMENTAL ANALYSIS OF SELECTED  
TELECOMMUNICATION COMPANIES LISTED AT NSE**

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**Abstract**

In this paper the fundamental analysis of five companies in the telecommunication industry is done to analyze which company is best for an investor to invest. Fundamental analysis is done to know about the Bharti airtel, Vodafone idea, Tata teleservices, MTNL, Reliance communication economic, industrial and company performance. This paper aims to study the fundamentals analysis of selected telecommunication companies listed at NSE. Economic analysis deals with fundamental factors like GDP, Inflation. Finally, Company analysis deals with various ratios such as EPS, P/E ratio, dividend ratio are used. It also focuses on the calculation of intrinsic value of shares and comparison with Market value. The analysis is undertaken to find which company whether Bharti airtel, Vodafone idea, Tata teleservices, MTNL, Reliance communication is better for the investor to invest in and make their decision.

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**CUSTOMER PERCEPTION TOWARDS LIFE INSURANCE  
CORPORATION OF INDIA**

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**Abstract**

Human life is a most important asset and life insurance is the most important type of insurance which provides financial protection to a person and his family at the time of uncertain risks or damage. Life insurance provides both safety and protection to individuals and also encourages savings among people. The present exploratory and descriptive-based studies were selected with an objective to identify those factors which influence customers' policy buying

decisions and also analyze the preferences of customers while life policy investment decision-making. Various insurance-related factors have been discussed in the paper.

The data for the study has been collected from primary sources. The sample size of 80 respondents. The study tries to analyze the type of policy preferred by the respondent, which insurance company they prefer, a feature of the Insurance policy that attracted their purchase, the benefit for which they have purchased, satisfaction level on the life insurance policy purchased, difficulties encountered in decision making while buying the life insurance policy. The economic performance of insurance companies is the outcome of customers' satisfaction and their perception of the service quality of the insurance service provider.

The present study has focused on finding customer perception towards service quality as provided by the Life Insurance Corporation of India. The primary data has been collected from 80 respondents. The factor analysis and correlation have been used to find the perception of the customers. The study has found the major factors that influence customer perception of service quality, namely responsiveness, and assurance, convenience.

**Keywords:** life insurance, service quality, customer perception, financial protections, perception.

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## **FUNDAMENTAL ANALYSIS OF INDIAN AVIATION SECTOR OF STOCK MARKET LISTED IN NATIONAL STOCK EXCHANGE**

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### **Abstract**

Fundamental analysis is a way of determining the fundamental value of a securities by looking at linked economic and financial elements. Fundamental analysts look at everything that might influence the value of a security, from macroeconomic issues like the state of the economy and industry circumstances to microeconomic elements like the company's management performance.



The Indian aviation sector is now facing the huge loss in the share market. Our Indian aviation sector are listed in NSE. The aviation companies listed in NSE are taken and analyzed.

**Keywords:**Economic analysis, Fundamental analysis, Indian Aviation sector, Industry Analysis, NSE

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## **A STUDY ON PERFORMANCE ANALYSIS OF INDIAN BANKS USING CAMEL APPROACH**

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### **Abstract**

Even if a complete reversal in the performance of the banking industry is not anticipated until the reforms are finished, there are hints of improvement in some CAMEL framework indicators. The bank must expand capital adequacy, strengthen asset quality, improve management efficiency, boost earnings, and higher liquidity to various financial risks under this requirement. The CAMEL Framework has made its own contributions to how modern banking is currently viewed among these changes and restructuring efforts. The goal of this study is to examine how different ratios have been applied and interpreted to show a bank's success, as well as how this particular model takes into account a wide variety of factors, making it a frequently used and recognised model in the current environment. One of the industries with the quickest growth rate is banking, and banks are receiving significant investment. The CAMEL Model, which considers Capital, Assets, Management, Earnings, and Liquidity, is one of the numerous models available for assessing the performance of banks. Two public banks and two private banks will have their performance assessed using this model for comparison. The annual reports of the banks under scrutiny are where the data is gathered. Additionally, for each bank, ratios are calculated and explained. Each ratio and parameter of the CAMEL Model are given a rank. Axis Bank, SBI Bank, HDFC Bank and Punjab National Bank are ranked in that order based on the analysis.

**Keywords:** Ratio Analysis, Performance, Improvement, Comparison, Capital, Assets, Management, Earnings, and Liquidity.

## **A STUDY ON THE PERFORMANCE OF NEW AGE TECH COMPANY IPO'S**

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### **Abstract**

This thesis examines the short-term stock performance of Indian Initial public offerings since 2015 and Indian Tech company Initial public offerings. For the short-term performance, a significant underpricing level of 68.5% was found among Initial public offerings in Indian companies since 2015. The short-term performance and Underpricing of Initial Public offerings since 2015 were calculated by calculating the Listing Day gain of the particular IPO. While Analysing the Listing Day gain of the Initial Public offerings for the past years, huge percent of underpricing is seen among the Indian Initial Public offerings and being profitable to the Investors as these underpricing leaves money on the table for the investors. The new age tech company IPOs were also similarly examined and compared with other regular IPOs. while comparing the regular IPOs short term performance with new age tech company IPOs which appeared in 2021 there was no significant difference between them.

**Keywords:** IPO, short term performance, new age tech companies.

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## **PERFORMANCE ANALYSIS THROUGH CAMEL MODEL FOR SELECTED BANKS IN INDIA**

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### **Abstract**

Aim of this study includes performance analysis through Camel Model for selected banks in India. Then secondary aim of this study includes providing valuable suggestions to improve the efficiency of Indian banks. Research method for study is done by secondary data which are available in various websites downloaded and used

for the analysis. The method for this study is called CAMEL model which is an acronym of Capital Adequacy, Assets Quality, Management Efficiency of Banking, Earnings Capability and Liquidity Capability. The data has been collected for the time period for 2017 – 2021. Popularly known two private sector banks such as Federal Bank and Karur Vysya Bank, tow public sector banks such as Indian Overseas Bank and Central Bank of India are selected for this study. This research has been done by analyzing the different ratios such as Capital Adequacy, Assets Quality, Management Efficiency of Banking, Earnings Capability and Liquidity Capability. By analyzing all the ratios, it has concluded that each bank has been performing well in each one of the ratios, which means each bank specialized for several banking operations like having more liquid assets, shareholders' funds, deposits, interests, deposits, government securities, NPAs, expenditure, income, returns, investment, liabilities and etc.

**Keywords:** Ratio analysis, CAMEL model, Banking Management, Fundamental analysis.

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## **ANALYZE THE FINANCIAL PERFORMANCE OF SELECTED PRIVATE AND PUBLIC SECTOR BANK**

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### **Abstract**

The present study aims to figure out the financial performance and their respective position of selected public and private sector banks a comparative result of the last five-year period from 2017 to 2021. This study focus is to determine the best performing sector between public and private sector banks based on the selected bank on the respective two sectors. We analyze their performance based on their fiscal operation and also use the statistical information of net profit, total assets and market capitalization during the year 2021. In recent years, the private sector banks perform quite good compare to the public sector bank in terms of Capital Adequacy, Asset Quality, Management Efficiency, Earning Capacity, but public sector banks

perform well in liquidity capability fiscal operation than the private sector bank. To figure out this result we used the CAMEL model for this study. The entire study is based on the secondary data, procured and extracted from financial statements and annual reports of the selected private and public sector banks. The collected data is analyzed using various financial ratios.

**Keywords:** financial performance, private sector banks, public sector banks, capital Adequacy, Asset, Management, Earnings, Liquidity.

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**MARKETING COMPARATIVE STUDY ON CONSUMER  
PREFERENCE AND CONSUMER SATISFACTION  
TOWARDS MUGI ULTRA LIQUID DETERGENT,  
SURF EXCEL, ARIEL, TIDE AND GENTEEL LIQUID  
DETERGENT**

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**Abstract**

The project work is entitled as “ Comparative study on consumer preference and satisfaction towards Mugi ultra liquid detergent, Surf excel, Ariel, Tide and Genteel liquid detergent”. The first and most important objective my study is to know the perception of customer purchasing behaviour on Detergent liquid in Trichy, Tamil Nadu. The study of consumer behaviour is the most important factor for marketing and any goods and services. The customer suggests how individuals, groups and organization select, buy, use and dispose or experience to satisfy their needs and wants. The FMCG sector is one of the best and important sectors at present time. There is a lot of future opportunity in this sector. The increasing trend of different hygiene products to the marketing growing opportunity, so there are many opportunities has been arising and change is made in customer perception. The primary data is based on the questionnaire.

**Keywords:** Comparative study, Customer purchasing behaviour, FMCG Sector

**A STUDY ON CUSTOMERS SATISFACTION TOWARDS  
E-BIKES IN TRICHY CITY**

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**Abstract**

India is the world's second-largest two-wheeler producer and manufacturer. In terms of two-wheeler production and domestic sales, it ranks third behind Japan and China. In recent years, the Indian two-wheeler industry has experienced phenomenal expansion. The auto sector, which was forever changed by the advent of fuel-efficient technology, is about to enter a new era in the two-wheeler industry. It is electricity, not gasoline, diesel, or any other fuel, that has sparked a revolution. India's two-wheeler sector is undergoing a transformation. The two-wheeler sector in India has embraced the new idea. electric Bikes and Scooters are popular modes of personal transportation in industrialized countries.

**Key words:** Customer satisfaction ANOVA, T TEST, and analysis.

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**A STUDY ON BUYING BEHAVIOUR OF GRADUATES  
WITH SPECIFIC REFERENCE TO LAPTOPS IN  
TIRUCHIRAPPALLI CORPORATION LIMIT**

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**Abstract**

The Indian laptop market is having sophisticated customers in highly competitive market which emphasis on effective branding strategies to acquire & maintain customers. The purpose of research here is to find the relationship between the attributes like gender of laptop user, preferred brand, importance of features & information sources used

by them in purchase decision. Primary research was done through questionnaire survey in Trichy city, using convenient sampling of 76 respondents. The research reveals that the ownership of laptop is dependent on gender of respondent. The study contributes to test the applicability of customer-based brand equity model in Indian laptop market.

**Keywords:** Customers, Laptop, Market, Purchase.

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## **A STUDY ON CONSUMERS PERCEPTION ON FOOD APPS IN TAMIL NADU**

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### **Abstract**

Because of busy life style Mobile food Apps have emerged as a trend. Every other person prefers to order food online rather than cooking at home. Technology has played a major role in introduction and advancement of mobile food Apps. Apps such as Zomato, Swiggy, Food panda etc are the most commonly and frequently used apps by the consumers. Mobile food Apps have tie-ups with many restaurants and act as a link between restaurants and people. There are many factors which leads to increase in their sales such as convenient to use, easy payment methods, variety of food and restaurants, delivery time, customer services, etc. In this paper, a survey conducted to understand consumer perception, factors considered by consumers while ordering food from food apps. It was found that majority of the respondents are aware and use these apps, avail the benefits of these apps, order food on a regular basis, certain factors which they consider most important in an app. This study was useful in understanding the role that apps play in today's world.

**Key words:** Consumer behaviour, Food delivery app, E-commerce, Technology, Consumer awareness in mobile food apps

**CONSUMER PREFERENCE AND BUYING PATTERN OF  
MEDICINES THROUGH E-PHARMACY DURING THE  
COVID-19 PANDEMIC IN TIRUCHIRAPPALLI**

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**Abstract**

As consumers, everyone is different from each other. One person may like products and services that others may not like. Consumer identification Product or service behaviour and purchasing patterns are important tools for identifying Various factors that influence consumers' purchasing decisions. COVID-19 is a completely new disease for the whole world. It has a big impact on people. Life and mainly health. Business scenarios and purchases with Covid-19 the consumer pattern will change completely. Customers can avoid purchasing many things, the drug cannot be ignored. Now, the electronic pharmacy of the day is popular because you can order medicines and other medicines using these electronic pharmacy sites from each home. With consumer taste purchase patterns may vary from place to place. The purpose of this study is to understand the various factors responsible for purchasing from a pharmacy site. This study is tested by interpretation.

**Keywords:** Consumer buying behaviour, purchasing patterns, online pharmaceuticals, and e-pharmacies are all examples of consumer behaviour.

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**A PROJECT ON BRAND PREFERENCE OF THE  
E-VEHICLE (TWO-WHEELERS) AMONG THE COLLEGE  
STUDENTS IN TIRUCHIRAPPALLI**

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**Abstract**

The widespread adoption of electric vehicles (EVs) could help to alleviate issues including pollution, global warming, and oil dependency. Despite the fact that many governments have implemented aggressive promotion strategies, the present market penetration of electric

vehicles is still very low. This study gives a comprehensive analysis of consumer preferences towards brands of electric vehicles, with the goal of better informing policymakers and directing future research. First, the study examines the economic and psychological approaches to this problem. It develops an Electric vehicle preference conceptual framework, which is used to organise the review. The researcher also goes through the modelling methodologies used in the papers chosen. The estimated preferences of consumers for financial, technological, infrastructure, and policy attributes are then examined. Effects of relevant elements for consumer choices are then elaborated by categorising them into groups such as socioeconomic variables, psychological factors, mobility condition, social influence, and so on. Finally, the researcher presents an agenda for improving EV brand preference studies and offers research recommendations.

**Keywords:** Electric Vehicles, Brand Preferences, Consumer choices

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## **A STUDY ON CONSUMER BUYING BEHAVIOUR OF GADGETS ONLINE WITH SPECIFIC REFERENCE TO GENERATION Y AND Z**

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### **Abstract**

The evolution of recent electronic gadgets in the current era has grabbed the global population's attention. Electronic gadgets have become the most important part of their life and customers are dependent on it for so many things. From using it for learning and fun activity; it is beyond that the apps developed by many new online shopping companies do indulge in attracting and motivating people to shop online, and make them satisfied by providing a good service (home delivery as well as options like COD, etc, and offering a good discount on particular products. Online shopping is a new or modern technique of purchasing goods. This study is conducted to understand consumers' buying behavior towards gadgets based on various parameters. A questionnaire was designed online. The link to the questionnaire has been sent online. The sample size was 112. The sample consisted of people only within the Tiruchirappalli corporation limit.

**Keywords:** Gadgets, Online shopping, Buying behaviour.



A STUDY ON BUYING BEHAVIOR OF WORKING  
WOMEN TOWARDS TWO-WHEELERS IN  
TIRUCHIRAPPALLI

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**Abstract**

This research is based on the buying behaviour of working women towards Two-wheelers in Tiruchirappalli. The purpose of this study is to discover the characteristics that play a significant effect in working women's buying behaviors while purchasing two-wheelers. The study's major goal is to figure out how satisfied working women are with two-wheelers and to figure out what problems they confront. To determine the factors that influence a consumer's decision to buy a two-wheeler. To investigate client satisfaction with two-wheelers. To forecast working women's purchase behaviors for the future year, with a focus on two-wheelers. This research sets the stage for more exploration. The current study examines recent relevant studies, and it uncovers a research gap that has not been addressed in any of the earlier investigations. As a result, the questionnaire is well constructed, and the 97 respondents are distributed throughout Tiruchirappalli's local bodies. The information gathered is used to conduct the analysis. Crosstab, One-way Anova, t-test, Correlation, and pivot tables are used to increase comprehension and interpretation. The study shows a correlation between the elements that influence working women's purchase behavior when it comes to two-wheelers. The findings are provided in light of the study's objectives.

**Keywords:** Two Wheelers, Purchasing Behavior of Women, Customer Expectation, Automobile Industry

**A STUDY ON CONSUMER BEHAVIOUR OF  
CUSTOMIZED HOUSEHOLD PRODUCTS WITH  
SPECIFIC REFERENCE TO ONLINE SHOPPING IN  
TIRUCHIRAPPALLI CORPORATION LIMIT**

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**Abstract**

Furniture manufacturers try to differentiate their products in the face of market globalisation in order to get a competitive advantage. One technique for facilitating differentiation is mass customization. This study focuses on. Approximately 50% of consumers' product choices are influenced by price, 20% by product customization, 20% by delivery time, and 10% by the time required to personalise the product. Based on the findings, the following recommendations are made Augmented reality can be used to project the product in the real-time place of the customer to give a preview of the product with the measurement and the color of the product, which increases the satisfaction level of the customer on the product they are willing to buy. The description about the product material, delivery time, and other important information must be given correctly to the customer so that the trust issue on the material used and other factors will be reduced. The furniture can be made according to the customer's requirements to increase the satisfaction level.

**Keywords:** Customization, furniture, satisfaction, consumer behaviour, consumer preference.

## A STUDY ON CONSUMER BEHAVIOUR TOWARDS GREEN PRODUCTS IN TIRUCHIRAPPALLI

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### Abstract

With expanding markets and customer quantities, production and consumption practices are significantly damaging the environment. The importance of this issue has been recognized by the government, consumers, and producers. Industry & research and development departments are constantly attempting to develop environmentally friendly products that cause less environmental damage. Green items are those that can be recycled and have a safe disposal method. The government and non-governmental organizations both support the manufacturing, marketing, and consumption of such products. The purpose of this research is to better understand the concept of a green product and how consumers react to it. The study also looks into the relationship between green product use and purchase intent and demographic characteristics like age, gender, income, and educational attainment). Structured questionnaires were used to collect primary data, which was then analysed using descriptive statistics and Pearson's chi-square test for independence. The findings provide valuable information on the elements that influence customer behaviour toward green products, both positively and negatively. Unavailability and unawareness, as well as the expense of installation / usage, were shown to be motivating factors, while environmental sustainability and personal consciousness of customers were found to be demotivating factors. Regardless of their demographics, consumers are expected to purchase green items. However, educational attainment is the only demographic characteristic that is linked to the use of green products.

**Keywords:** Consumer Behaviour, Environment, Green Consumerism, Green Marketing, Green Product, Sustainability, Sustainable Development.

## **A STUDY ON IMPULSIVE BUYING BEHAVIOUR OF GEN Z TOWARDS GARMENTS IN TIRUCHIRAPPALLI**

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### **Abstract**

An Impulse purchase is an unplanned decision to buy a product or services. This Paper is attempted to examine the impulsive buying behavior among gen Z with respect to garments and it also examine factors that affects the impulse buying of gen Z consumers. A structured questionnaire is used to collect a data from the respondents of sample size of 106. The SPSS software was used to evaluate the responses obtained from the respondents. According to the findings, 18-21 age group people make more impulse purchase followed by 15-17 age group people. The factors that related to impulse buying behavior is Promotion, Pricing strategy, Coupons, Shopping companion, Store layout, Financial independence, Trend, Mood of consumer. The factors that are significant to impulse purchase is Promotion, Pricing strategy, Coupons, Store layout and Companion.

**Keywords:** Promotion, Impulse purchase, Mood of consumer, Shopping companion.

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## **A STUDY ON CONSUMER BUYING BEHAVIOR OF SUV CARS (SPORTS UTILITY VEHICLE) IN TRICHY**

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### **Abstract**

In India, Sports Utility Vehicle (SUV) market is one of the most quickly growing markets these days in the automobile sector due to changing customer perceptions towards purchasing the four wheelers. In this growing market which is doing extremely well in urban India and has won many awards. This paper is based on empirical research conducted to study the consumer buying

behavior while purchasing SUV by identifying the importance ratings assigned to various attributes while selecting a SUV. identifying the satisfaction levels expressed by its existing users over different attributes and identifying the t-test to be identifying the hypothesis. The research used primary data from a questionnaire survey and data analyses.

**Keywords:** Consumer buying behaviors, SUV, vehicles, segment vehicles, EMI

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**A STUDY ON BUYING BEHAVIOUR OF LUXURY  
ELECTRONICS GADGETS AND ITS COUNTERFEITS  
IN TRICHY DISTRICT**

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**Abstract**

The aim of this research is to understand the factors behind buying choice of luxury gadget and its counterfeit of the consumers. The most important and active strategy to influence consumer behavior in the product selection is highlighting the brand name of the product. Consumers mostly buy brand products for social status. The main aim in this paper is to study how luxury gadgets can influence consumer buying behavior followed by the brand awareness, brand preference and the factors influencing the satisfaction level of the customers. The study involved a questionnaire which was administered to 102 consumers. The consumers were chosen by random sampling among the people from a Tiruchirappalli. Our findings indicates that a majority of the luxury gadget buyers are mainly influenced by brand awareness and brand preference.

**Key words:** Brand knowledge, brand preference, influencing factor, satisfaction, luxury gadget and counterfeit

A STUDY ON CONSUMER BEHAVIOR TOWARDS  
OTT PLATFORM IN TIRUCHIRAPPALLI  
CORPORATION LIMIT

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**Abstract**

Media outlets in India have been holding a tremendous market esteem since India comprises an immense number of various individuals with different tastes of amusement so the business must be in the circumstance of looking for the different elements of diversion. In that condition Tamil nadu is a state which has countless cultures and it will impact media outlets to develop as per the way of life of Tamil nadu. Trichy is a city of social capital. Generally, it has an enthusiastic association with different provincial diversions. Despite the fact that it's an antiquated city it's similarly developed with cutting-edge culture monetarily and socially as well. So, this review will investigate and look at the reception of OTT stage among adolescents in the advanced metro city Trichy. Henceforth it goes through the reaction from the gathered information from the different sorts of individuals in Trichy city and also in the provincial region. From the above information this review analyzed the information by information understanding strategy and discovered a few purposes behind reception of OTT stages and it says some ideas for the procuring a greater number of endorsers in Trichy. A good number of consumers of over-the-top content originate in the generational army, Generation Z. The growth and acceptance of OTT TV has aftermaths for the media behaviors of all users, but explicitly the potential generational army, Generation Z. As one of the largest users of OTT TV, this generational army habits linear tv to a smaller extent than older generations, as a substitute favoring OTT services. The research also revealed trends in which components are important to Generation Z preferring OTT platforms over television. Multiple methodologies were designated to explore these media habits. Online survey data were collected from a broader sample, comparing Generation Z and Generation Y preferences when it comes to entertainment and leisure.

**Keywords:** OTT, Entertainment, Mobile Application and smartphones.

## A STUDY ON CONSUMER PERCEPTION TOWARDS ELECTRIC CARS IN TIRUCHIRAPPALLI

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### Abstract

Electric cars are an important option for reducing emissions of greenhouse gases. Electric cars not only reduce the dependency on fossil fuel but also diminish the impact of ozone depleting substances and promote large scale renewable deployment. Despite comprehensive research on the attributes and characteristics of electric cars and the nature of their charging infrastructure, electric cars production and network modelling continues to evolve and be constrained. This study provides an overview of Electric Vehicle, Hybrid Electric Vehicle, Plug-in-Hybrid Electric Vehicle and Battery Electric Vehicle penetration rate into the market and discusses their different modelling approach and optimisation techniques. The research on the essential barriers and insufficient charging facilities are addressed for a developing country like India that makes the study unique. The development of new concept of Vehicle-to-Grid has created an extra power source when renewable energy sources are not available. Various factors that influence the purchase decision of car buyers are individual perception on dimensions like environmental issues, cost, trust, technology advancement, infrastructure, and society acceptance. One factor that could help the companies in the marketing of their products is buying Behaviour of the consumers. The Buying Behaviour of the customers can be studied by knowing their perceptions about the electric cars in the market and about the possible entrants in the market. One such technique is by knowing and creating a personality for the brands.

**Keywords:** Awareness, Branding, Consumer Behaviour, Consumer Perception.

A STUDY ON CUSTOMER INSIGHT TOWARD  
IMPLEMENTING ARTIFICIAL INTELLIGENCE  
AS A CUSTOMER ENGAGEMENT TOOL

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**Abstract**

Future developments in artificial intelligence (AI) will fundamentally alter business operations in general as well as marketing tactics and consumer behavior in particular. In general, this research on AI provides a thorough understanding of the use, viability, and future of the technology. Additionally, it clarifies the customers' perceptions of its use, safety, friendliness, adaptability, and affordability. This work provides insight into the effects of AI's many applications and often targets a portion of these aspects while integrating them all into a unified framework. The Book also makes suggestions and discusses future changes in consumer behavior and marketing tactics. But it also draws attention to crucial ethical, prejudiced, and privacy policy issues. The author concludes by saying that rather than replacing human managers, AI will be more effective if it is used to supplement them. While machine learning (ML) and artificial intelligence (AI) may reduce costs and increase the effectiveness of business operations, these technologies also have the potential to destroy corporate value, sometimes with serious repercussions. The inability to recognize and control that risk may cause some managers to put off implementing new technologies, preventing them from reaching their full potential.

**Keywords:** Artificial intelligence, marketing, Robot, service, Technology.



**CELEBRITY ENDORSEMENT OF BRAND AND  
PURCHASE INTENTION OF CUSTOMERS**

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**Abstract**

The study began with a review of extant literature on three concepts celebrity and celebrity endorsement, brand positioning and customer purchase intentions. The available literature was put forth for theoretical base and hypothesis development and further expansion into construction of research instrument. In the current research study process. The instrument of the research study was based on sports celebrity endorsement (source-based primary data and field study source) brand positioning, customer purchase intentions and demographic profile. The data analysis was done by spss software using t test and one-way anova. The findings of the study relatively supported the existing theories. Marketing of goods through different modes of advertising has also come a long way. The greater market powers and vast impact of tough competition in this era, wherein the mind of the customers are compared by thousands of advertisements at a time for the promotion and image building of the brands to the target audiences, they are putting ads on parking meters, hotel elevators, and even in washroom, they think that more clutter will generate sales. Advertisers and brand managers are also making use of celebrities or sports celebrities in marketing and communications of the brands which has become the practice of the major companies in the positioning of the brand in the mind of consumers. Firms are hiring celebrities for positioning of brands by making organizations with endorser qualities, which may operate in a transferable way and make optimistic effects such as trustworthiness, attractiveness and expertise, multiple multiplicity, congruency of sports celebrity with brands and sports celebrity activation. Positioning is the game in the minds of consumers

**A STUDY ON CONSUMER BEHAVIOR  
TOWARDS MOBILE MARKETING**

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**Abstract**

In recent trends, the main medium of communication is through mobile phones, especially smartphones. Mobile market is one of the fastest growing markets due to the increase in the number of middle-income consumers. This has made the marketers use the method of mobile marketing as one of the best platforms for advertising, brand awareness, promotions and reaching the customers in a way that has a much bigger impact than the conventional method of marketing communication. Marketing activities conducted via mobile devices enable companies to directly communicate with potential customers by overcoming the barriers of time and geographical location. Thus, research on mobile advertising would impact greatly on the way business is done. This study aims to explore the impact of mobile marketing on the buying behavior of customers. A total of 141 valid responses were pooled from the respondents from diverse backgrounds. The results revealed that there exists a positive relationship between the attributes of customers using mobile phones and their behavioral intentions.

**Keywords:** Attributes of customers, Buying behavior, Mobile Marketing.

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**A STUDY ON CONSUMER PREFERENCE TOWARDS  
SUNFEST YIPPEE NOODLES IN TIRUCHIRAPPALLI**

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**Abstract**

An investigation of the popularity of Sunfeast yippee noodles. According to data analysis, customers' preferences have become significantly more focused on their health. Like no other brand, yippee has a devoted fan

base in Asian nations, and the company has declared the noodles safe for ingestion. The ultimate objective of most businesses is to boost sales and income, draw in new clients, and encourage recurring purchases. The primary goal is to research the elements that influence consumer decisions to purchase Sunfeast Yippee Noodles. and to understand the most popular brands of instant noodles, to research significant aspects influencing the purchase of instant noodles, and to pinpoint the reasons why customers like and detest noodles. The information for the study was gathered from families, friends & other streams. The total sample size was 109 respondents. Data collection was in the form of structured questionnaire. Both field survey and online responses were employed to gather data. The data coding and feeding was done in SPSS Software. Statistical testing through SPSS was done for analysis followed by findings, conclusion, and suggestions.

**Keywords:** Consumer behaviour, Brand awareness

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## **A STUDY ON IMPACT OF INSTAGRAM MARKETING AND APPAREL BUYING BEHAVIOUR OF CUSTOMERS IN TIRUCHIRAPPALLI**

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### **Abstract**

Digital marketing is a sub-division of marketing that makes extensive use of technology (especially Internet- linked or Internet-based) to promote and raise customer awareness. When compared to traditional media, digital marketing has a more affordable price, more precise targeting, and better results. Friends have the most influence on a user's decision, and as a result, there is a greater reliance on information transmission amongst each other. Only 4.28 percent of the Indian public was found to be aware of Instagram marketing by 2021. This research is needed in order to find the effectiveness of Instagram marketing for business tool. This study examines the worthiness of Instagram as a tool for business. A survey Percentage analysis of 99 respondents is collected from various areas in Trichy with a structured questionnaire. The SPSS software was used to evaluate the responses obtained from the respondent. The findings indicate that Instagram marketing influence people on

their purchasing behavior. Instagram helps to connect the people with the pages admin which helps them to get more knowledge and information about the products. While comparing with traditional media, Instagram plays major role in updating of products among the people. Customer Reviews gives more trust to the people. Celebrity advertisement have a significant impact on buying behavior of Instagram users. And the highly purchasing product is clothes. When it comes to cloth, people are highly updated with the trend, brand and design because of Instagram. In Instagram marketing discounts and offers are more available which attracts and influence the customer to buy the products. In general, Instagram serves as a useful digital platform that facilitates online purchasing and business by digitally connecting people from all over the world.

**Keywords:** Instagram marketing, social media marketing, Traditional marketing

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## **A STUDY ON CONSUMER PREFERENCE TOWARDS BRANDED CHOCOLATES IN TIRUCHIRAPPALLI**

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### **Abstract**

The main aim of the research is to identify the various types of consumers and their preferences for their chocolate. Customer preferences are changing toward healthier food, and thus the trend will carry on for some time to come. In the chocolate market, the most recent new products launched have been focused on health-related factors and are mainly sugar controlled. This project is based on the information collected from primary sources. After the detailed study, an attempt has been made to present an analysis of consumption of Cadbury and the other brands by the people. The project concludes that many people have liked Cadbury and its product Dairy Milk. Due to the price and the reach of the brand, it is well doing in the market. Their target audience of teens also responded to their products respectively. It is clearly shown that health-related chocolates will have a great demand in the future. The main and the source for data study was primary data with the help of Questionnaires. Hence there is some chance for unbiased information.

**Keywords:** Healthier Food, Chocolate Market, Brand Preference.

## **CONSUMER BEHAVIOUR TOWARDS ONLINE SHOPPING OF APPARELS IN TIRUCHIRAPPALLI**

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### **Abstract**

This study includes consumer behaviour towards online shopping of apparels in Tiruchirappalli region. Online shopping reaches greater heights due to Covid-19. Many of the consumers are preferring online shopping for buying goods and commodities instead of going to the shops directly. It is very easy to buy what we want in our home itself.

The research methodology for this study is based on primary data collection. A well organised questionnaire was prepared and the consumer behaviour was collected by giving the questionnaire to the peoples in the Tiruchirappalli region. The collected data have been analysed with the help of spss software.

The study concludes that the Internet has become an integral part of everyone's life as it's not limited to emails, knowledge or communication. It has really given power to do whatever a person can imagine. People are even going online for social networking. There are many websites which are connecting people and making an influence on buying behaviour. Social networking is keeping people engaged. In India social network penetration is moving upward very rapidly, Facebook and YouTube are the leading social network platforms followed by WhatsApp messenger and Instagram.

**Keywords:** Online Shopping, Marketing, E Commerce, Online Business.

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## **A STUDY ON CONSUMER ATTITUDE TOWARDS HEALTH BEVERAGES IN TIRUCHIRAPPALLI**

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### **Abstract**

In today's fast-paced world, it's difficult for people to get the necessary nutrition for their bodies on a daily basis, so they prefer instant health beverages that are simple to prepare and consume, and people are becoming more health conscious as a result their increased health

consciousness, they prefer, purchase, and consume health beverages and fills a need for them. Since last year, the Indian market for health beverages has been expanding at a steady pace. Companies began creating in a variety of ways for making money during the decade as a result of the increased awareness. This research looks at consumer attitudes toward health beverages in Tiruchirappalli.

This research looks at the factors that influence customer satisfaction factors, and loyalty factors all have an impact on consumer purchasing behaviour.

Conducted in order to determine the relationship between variables and it was determined that taste, quality, and nutrients are the most important factors. crucial elements sway the purchasing habits of consumers. The brand's reputation for customer satisfaction, loyalty, Quality, taste, quantity, and price influence how consumers perceive products. Finally, it is determined that health beverages are regarded as part of their regular diet.by people in order to obtain the nutrition they require, resulting in improved health Tiruchirappalli's beverages market.

**Keywords:** Health Beverages, Purchasing Behaviour, Satisfaction, Taste, Quality, and Loyalty

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## **IMPACT OF DATA TARIFF HIKE ON CONSUMERS WITH REFERENCE TO RELIANCE JIO IN TIRUCHIRAPPALLI**

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### **Abstract**

Because of its superior services, streamlined telecommunication can remove a variety of constraints and supply users with sky-high delight. As a result of the quick rise in cellular service provider pricing, consumer satisfaction ratings in regard to numerous services provided by Reliance Jio Infocomm, India's top-tier telecom firm, have been reviewed. Consider network coverage, call costs, internet plans, and, of course, value-added services when choosing a network. In each of these categories, customer happiness is difficult to accomplish. Based on the literature review and after the questions we want to answer; "THE IMPACT OF DATA TARIFF HIKE ON CONSUMER WITH REFERENCE TO JIO IN TIRUCHIRAPPALLI". Based on this, what is the consumer perception

of JIO after the data rate hike and to know the consumer retention rate of the Reliance JIO network in Trichy and also know the factor influencing consumer retention on Reliance JIO in Tiruchirappalli.

**Keywords:** Telecomm, Reliance Jio, Customer perception, Factor influencing, Data tariff hike.

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### **A STUDY ON CONSUMER PREFERENCES AND CONSUMER EXPECTATIONS TOWARDS ORGANIC PRODUCTS IN TIRUCHIRAPALLI DISTRICT**

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#### **Abstract**

Market demand plays a vital role in the adoption of organic food production and processing. As a result, customers' perceptions and attitudes toward organic food items reflect in their day-to-day activities. The primary reasons for purchasing organic food items, according to the findings, are a consequence of COVID-19's, expectation of a healthier and environmentally beneficial method of production. Organic shoppers are typically older and more educated than non-organic shoppers. Consumers' belief in the legitimacy of the goods, as well as the prices for the products, are high in nature.

**Keywords:** Organic food Product, Consumer Perceptions, Consumer Expectations, Covid-19, Healthier, Products and Legitimacy

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### **A STUDY ON CUSTOMER SATISFACTION TOWARDS ONLINE FOOD ORDERING IN TIRUCHIRAPALLI CITY**

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#### **Abstract**

This study attempts to study the consumer satisfaction towards online food ordering. The evaluation criteria of the consumer include price, quality, quantity, taste, advertisements and availability

of food. Nowadays good market has many competitors because of the competitor. The consumer behaviour is most important and valuable, so the researcher has to study the consumer perception and their satisfaction for the profit of the business. From the total population 200 customers are selected for the questionnaire. Convenience sampling method and structured questionnaire is used for collecting data in the study of research and it has been circulated to the respondents as Google forms through mail. The collected data were cleaned, sorted and subjected to various tests using statistical tool SPSS and tests like percentage analysis, t test, one-way Anova, Cor-relation test were also conducted to find the relationship between the variables and to arrive upon conclusions. Suggestions are drawn with a view to bring about certain improvement in price, quantity, quality, taste, advertisement of ordering apps. The study has analyzed the overall perception of customer regarding the online food ordering and also analyzed the level of satisfaction of customers.

**Keywords:** Online Food Ordering, Customer Satisfaction, Discounts, Payment methods, Delivery time, Packing food, Food ordering apps and Consumer Behavior

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## **A STUDY ON CUSTOMER PERCEPTION TOWARDS E-SERVICE QUALITY OF PAYTM IN TIRUCHIRAPPALLI**

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### **Abstract**

People in today's society want access whenever and whenever they want it, and they have a safe online wallet called Paytm cash. Paytm is one of the most popular mobile commerce platforms in India. They began by providing mobile recharge and utility bill payment services. With the addition of a shopping platform to its mobile wallet recharge app, it now provides consumers with a comprehensive marketplace on their mobile apps. Paytm's presence in the Indian e-commerce business is growing. Over 25 million registered users have been added in a short period of time, with the number likely to quadruple by the end of the year. Paytm's success has been met with opposition from banks and e-tailers such as Flipkart and Snapdeal, who are on the same path.



bringing their own mobile wallets to market. Paytm is establishing efficient marketing strategies and enhancing its operational competitiveness in order to survive and flourish in the market. The study's goal is to learn more about users' awareness of Paytm and to investigate the factors that impact their decision to use it. Most of the IT employees and students prefer Paytm compared to other age group members. Paytm is most famous among Indians. They trust the E-Service quality of Paytm the most because of the satisfying offers and coupons for their transactions given by Paytm. Paytm has secure and easy transactions which made more awareness among the peoples in Tiruchirappalli.

**keywords:** Paytm wallet, Banking Apps, M-Wallet, E-commerce Market, Online Payments

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## **IMPACT OF BRAND IMAGE AND BRAND LOYALTY OF CONSUMER TOWARDS SKINCARE PRODUCTS**

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### **Abstract**

The significant deterrents of skincare products are brand image and brand loyalty, which influence customer view in the market and , at the same time, brand equity. The primary goal of this study is to discuss the significance of brand image and brand loyalty in the context of consumer behaviour toward skincare products, as measured by effects between brand loyalty and brand image. To achieve the intended aims, a model describing the influence of brand image and brand loyalty on brand equity is developed, evaluated using the structural equations, and a sample of 204 students is used. Brand loyalty and brand image have a beneficial influence on the brand preference, according to the findings. The research offers brand managers a holistic methodology for improving a brand's purchase perception. As a result, the findings of the study may be used by the cosmetic business to improve consumer preference

**keywords:** brand image, brand loyalty, skincare products, cosmetic products.

**A STUDY OF CONSUMER'S AUTHENTICITY ON TV  
ADVERTISEMENT TOWARDS ORAL CARE PRODUCTS IN  
REFERENCE TO TIRUCHIRAPPALLI**

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**Abstract**

Advertisement has its own impacts on the products consumers perception towards a products change by the advertisement reality, people select or come to know about the product based on the advertisement some may be fantasized some are real, this largely impact on the products own values and brand reputation The purpose of this study is to investigate how the originality of the advertisement on oral care products influence perception towards the products. Consumer perceptions of authenticity are found to play a significant effect in attitudes towards the oral care products and the study helps to fine the brand awareness of the oral care products, factors influencing the consumers to buy, nature of buying, and consumers satisfaction towards the oral care products. The significance on consumer's advertisement authenticity towards oral care products is explored in this dissertation

**Keywords:** Advertisement Authenticity, Consumers Perception, Brand Awareness, Oral care products

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**IMPACT OF E-COMMERCE ON CONSUMER  
BUYING BEHAVIOR TOWARDS SMART PHONES  
IN TIRUCHIRAPPALLI**

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**Abstract**

The purpose of this study is to analyze the impact of e-commerce on consumer buying behavior towards smartphones in the district of Trichy. The paper analyzes the factors that influence the buying

behavior of consumers and also analyzes the level of smartphone usage among the consumers of Trichy district. The paper draws on pertinent primary data while also examining consumer buying behavior of smart phones through questionnaires. In addition, the study's findings reveal that internet customer trust and perceived risk have a significant impact on their purchasing smartphones. Consumer trust, privacy issues, and measurement variables for using the internet for buying have an impact on any consumer's purchasing smartphones. Furthermore, the trial results revealed how e-commerce enterprises may design marketing plans by analyzing search data. Thus, the study examines various factors such as the purpose for which smartphones are frequently used, the payment method usually preferred by customers in online purchases, the level of trust in online banking transactions, the level of satisfaction with data plans provided by network providers, the most preferred online shopping sites, the type of smartphone usually purchased online, factors mostly considered while selecting smartphone online, the factors that are most important when selecting smartphone online, the factors that are most important when selecting smartphone online, and the factors that are most important when selecting smartphone online.

**Key words:** E-commerce, Smartphones, Purchasing behavior, Trend with technology

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## **A STUDY ON CONSUMER BEHAVIOUR TOWARDS SMARTPHONES AMONG COLLEGE STUDENTS IN TIRUCHIRAPPALLI**

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### **Abstract**

This research aims to understand the factors behind the smartphone buying choice of the consumers. Nowadays businesses make use of various strategies to attract new customers. The most important and active strategy to influence consumer behaviour in product selection is highlighting the brand name of the product. The main

aim of this paper is to study how smartphone brands can influence consumer buying behaviour followed by brand awareness, brand preference, and the factors influencing the satisfaction level of the customers. The study involved a questionnaire that was administered to 101 smartphone consumers. The consumers were chosen by convenience sampling among the college students from a prestigious Tiruchirappalli District. Our findings indicate that a majority of smartphone buyers are mainly influenced by brand awareness and brand preference.

**Keywords:** brand awareness, brand preference, influencing factor, satisfaction, smartphones

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## **A STUDY ON RURAL CONSUMER PERCEPTION TOWARDS MEDIA ADVERTISEMENT IN TRICHY**

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### **Abstract**

This study was conducted after the second wave of a Covid pandemic, in which the digital media grew fast and the lockdown caused people to spend a lot of time on certain media, due to this, the consumer perception change may be or not. So, the purpose of this study is to determine the current consumer perception of media advertisements in rural regions, as well as to identify the most powerful media in rural markets. For that, this study collects respondents with primary data by using questionnaire methods, and the samples were chosen from rural customers around the Trichy area. The collected data were analyzed with the help of Cross Tabulation, T-test, Anova, Chi-square, and correlation through the SPSS 22 and EXCEL 19 software. It shows that the rural people like to watch the advertisements, but they don't believe it. They feel it was not honest due to the fact the effectiveness is low. And it shows the most used media in rural areas, that is YouTube on mobile internet, star Vijay channel on television.

**Keywords:** Rural markets, Advertisements, Media

A STUDY ON CONSUMER PREFERENCE TOWARDS  
AERATED SOFT DRINKS IN TIRUCHIRAPPALLI

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**Abstract**

The research was conducted through an online survey system to find awareness among consumers behaviour towards aerated soft drinks and find some expectations of consumers on different aerated soft drink brands. The project purports to work out the customer's preferences pertaining to the various brands of soft drink. Basically we intend to find out the most popular flavour, what factor compels to consume (like brand, advertisement, quality, variants), product rating (like excellent, good, average, poor), what size prefer most in the terms of packing (like 2ltr., 1ltr., 500ml, 250ml), how often consume it, what is the source of information regarding the purchase of it, do soft drinks come up with more flavour in the market from our sample. It is concluded that differences between the Determinants i.e., Brand, Price, Taste, Packaging, Advertisement, Size, Colour, are significant. The companies are therefore, advised to give more emphasis on Services of Company factor while producing Soft drinks because consumers highly considered the Services of Company factor while purchasing Soft drinks whereas less emphasis on Retailer's, friend's and Relative's advice because consumers considered little about the reference of shopkeepers, friends and relatives factor while purchasing Soft drinks. They are also advised to make different strategies for different parameters as they are showing different preference behaviour.

**keywords:** Consumer behaviour, consumers expectation, brand, aerated, soft drink.

## A STUDY ON CONSUMER BEHAVIOUR TOWARDS AACHI MASALA PRODUCT IN TIRUCHIRAPPALLI

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### Abstract

“Aachi Masala” is the popular Masala as the household among the millions of people today, It is doing Masala trading into the field of pure spice powders like Turmeric, Chilli, Coriander powders, and Mutton, Chicken, Kulambu Masalas, etc. In order to analyse the consumer behaviour towards Aachi masala products, primary data was used. A questionnaire was prepared To collect the primary data from 100 respondents. This study uses T-test analysis, the Anova method, Descriptive statistics and chi-square analysis to understand consumer behaviour. The main objective of this research is to identify the consumer behaviour of Aachi masala products in the Tiruchirappalli District. The suggestion is to help to improve the quality of the Product.

**Keywords:** Consumer behaviour, Factors influencing consumer behaviour, Brand Preference.

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## A STUDY ON CONSUMER BRAND PREFERENCE TOWARDS INSTANT NOODLES IN TIRUCHIRAPPALLI

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### Abstract

The goal of this study is to learn more about the factors that influence brand preference towards instant noodles. Businesses nowadays employ a variety of techniques in order to gain new customers. Highlighting the product's brand name is the most

essential and active method for influencing consumer behavior in product selection. The primary goal of this article is to investigate how instant noodle brands influence consumer purchasing behavior, as well as brand awareness, brand preference, and factors influencing customer satisfaction levels. A questionnaire was distributed to 116 instant noodles consumers as part of the study. The consumers were picked through convenience sampling from a premium Tiruchirappalli neighborhood. According to our data, the majority of the noodle buyers are mainly influenced by brand awareness and brand preference.

**Keywords:** Brand Awareness, Brand Preference, Influencing Factor, Satisfaction, Instant noodles.

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## **CONSUMER PREFERENCE TOWARDS SMARTPHONE AMONG COLLEGE STUDENTS IN TIRUCHIRAPPALLI**

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### **Abstract**

The goal of this study is to learn more about the factors that influence consumer smartphone purchases. Businesses nowadays employ a variety of techniques in order to gain new customers. Highlighting the product's brand name is the most essential and active method for influencing consumer behavior in product selection. The primary goal of this article is to investigate how smartphone brands influence consumer purchasing behavior, as well as brand awareness, brand preference, and factors influencing customer satisfaction levels. A questionnaire was distributed to 117 smartphone users as part of the study. The consumers were picked through convenience sampling from a premium Tiruchirappalli neighborhood. According to our data, the majority of the smartphone buyers are mainly influenced by brand awareness and brand preference.

**Key words:** Brand Awareness, Brand Preference, Influencing Factor, Satisfaction, Smartphones.

**A STUDY ON WOMEN CONSUMER PREFERENCE  
TOWARDS SELECT SHAMPOO BRANDS IN TRICHY**

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**Abstract**

In this era of personal grooming, Hairstyle plays an important influence in how we present ourselves to others. Women in particular, devote a significant amount of effort to grooming. The hairdo has changed from generation to generation in accordance with the current fashion. Shampoo has a significant part in enhancing the hairstyle. Women will undoubtedly be perplexed when it comes to selecting their ideal brand. This research will delve into the minds of women and reveal their preferences for specific shampoos.

The women's preferences for choosing shampoo are collected in this study within the Trichy geographical area. Surveys using google forms and real-time questionnaires are used to acquire this descriptive data.

This study will learn about the needs of women consumers, their level of awareness that influence them, and customer satisfaction. As a result, this study will identify the most popular brand among women and investigate the factors that influence product purchases.

**Keywords:** Women consumer, Consumer preference, Shampoo, Curly hair, Influence, Customer satisfaction.

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**CUSTOMER PERCEPTION TOWARDS LOANS  
AND ADVANCES WITH SPECIFIC REFERENCE  
TO TRICHY DISTRICT**

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**Abstract**

Delivering high quality services is a prerequisite for achieving customer satisfaction and Only through customer satisfaction can any organization gain customer retention. The researcher



has tried to analyze the perception of the customers in the study area towards the quality of banking services. In order to study the perception of customers towards the service quality of banks, 84 customers of banks surveyed. The sample was selected on the basis of a convenient sampling method. It is found that age, marital status and income of the respondents determine the preference of various deposit schemes. It is also found that sex, occupation and educational qualification do not influence over the preference of various deposit schemes. Banks are an important social organization rendering various financial services to its customers. Realizing the importance of customer service in banks, recommendations are made by various committees to improve the service quality of Banks.

**Key words:** Services, customer, perception, demographic, psychographic factor, loans and Advances, schemes.

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## **CONSUMER PREFERENCES TOWARDS ELECTRIC BIKES IN TIRUCHIRAPPALLI**

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### **Abstract**

Global warming is a major worry in today's society, and the entire world is working to find ways to be more environmentally friendly and to find answers to the problem. Every industry is attempting to work with green strategies and be environmentally conscious. Even the two-wheeler industry is attempting to help the environment by developing Electric Bikes and avoiding the usage of fuel, which can result in increased pollution and environmental harm. The notion of electric two-wheelers is novel and environmentally friendly, but it is still in its early stages of development. Customers' adoption and approval of the concept are critical to its success. The goal of this article is to look into customer perceptions and awareness of environmentally friendly electric bikes in the Indian markets. This article examines potential buyers' awareness and perceptions of electric bikes in India. The information is gathered from bike owners who are

asked about their expectations, knowledge, and perceptions about electric bikes. Customers viewed electric bikes as a more expensive and inefficient option than fuel-powered bikes, according to the findings. As a result of the findings, it is proposed that marketers educate customers about the benefits.

**Keywords:** Electric Bikes, Awareness, Perception, Expensive.

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**A STUDY ON BRAND AWARENESS, CONSUMER  
PERCEPTION AND CONSUMER SATISFACTION  
TOWARDS BRITANNIA CAKES IN TIRUCHIRAPPALLI**

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**Abstract**

All Human beings need food, shelter and clothes. The most important need among these three items is food. People eat nutritious food to maintain their health. They consume products manufactured by rice or wheat items. In India, the total cultivation of wheat is more compared with the cultivation of rice. Majority of the people take the products manufactured by wheat. Cakes are the products which are produced in large quantities by using wheat as a main ingredient. A study on the consumer brand awareness on cake is a worthy endeavor to draw the valid inferences in these aspects. The choice of purchase is innumerable as thousands of companies are introducing newer products day by day. To cope with this situation people keep on acquiring knowledge regarding the products, prices and substitutes. Companies that focus inward become by blind to seismic changes in market, competition, distribution, media, and technology that are occurring outside. Mass markets are fragmenting into micro markets; multiple channels of distribution are replacing single channels. Customers are buying directly through Catalogs, Telemarketing and Internet. Price discounting and sales promotion are eroding brand loyalty. This study deals with awareness, Perception and satisfaction of Britannia cakes in Trichy district.

**Keywords:** Brand Awareness, Consumers Perception, Consumer Satisfaction.

**CONSUMER AWARENESS ON COSMETICS - A STUDY  
WITH MALE YOUNGSTERS IN TRICHY**

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**Abstract**

The cosmetics market is expanding in Indian markets. Cosmetics industry products are not only for women but there are now a number of choices in skincare cosmetics made specifically for men in India. The greater awareness among men about their looks and grooming is one of the reasons behind the popularity of men's cosmetics. This study aims to determine how aware male consumers are of cosmetics. A survey questionnaire was sent in accordance with the research purpose to collect responses. The convenience sampling technique is used to collect responses via online platforms. In Trichy, I collected 80 male responses ages ranging from 19 to 40.

**Keywords:** cosmetics, men, market, awareness

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**A STUDY ON EMPLOYEE ENGAGEMENT IN HYBRID  
WORK PLACE ENVIRONMENT WITH REFERENCE  
TO IT SECTOR**

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**Abstract**

In the recent past years employee engagement is one of the important concepts in the software industry. "Many aspects are being focused on employee engagement and key drivers for employees to be engaged are workplace wellness, Internal Communication, Current Status and work environment". Evolution of hybrid workplace environment took place because of the Pandemic Covid. The objective of the study was to study the employee engagement in hybrid workplace environment

with reference to IT sector. The study included understanding the concept, studying the employee engagement policies being followed by the organization in hybrid workplace environment analyzing them, taking viewpoints of employees and analyzing the feedbacks received. Employee Engagement refers to the intellectual and emotional attachment of an employee with the Organization. This study has explored the basic concepts of employee engagement and focuses factors that affect employee engagement. The study falls on the factors such as Internal communication, Workplace wellness, Work environment

**Keywords:** Employee Engagement, Hybrid Workplace, Internal Communication, Workplace wellness, Work environment

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## **EMPLOYEE RETENTION IN HOTEL INDUSTRY**

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### **Abstract**

Organizational managers and business leaders struggle to retain hotel employees. The purpose of this qualitative, multiple-case study was to explore the strategies that hotel managers use to improve employee retention and reduce turnover. The conceptual framework for this study was Herzberg's motivation-hygiene theory. The four cases were at four different hotels in the mid-Atlantic region of the United States. Semi-structured interviews with four carefully selected hotel managers (1 from each hotel) and document review were used to collect data. Data analysis consisted of compiling the data, coding for emergent and a priori codes, disassembling the data into common codes, reassembling the data into themes, interpreting the meaning, and reporting the themes. Five themes emerged from the data: driving forces for motivating employees; management strategies for retaining employees; strategies for improving workers' job performance; strategies for promoting employment commitment to the organization; and strategies for reducing turnover costs and encouraging job satisfaction in the hotel industry. Implications for positive social change include improving employee retention

strategies that can lead to improved working relationships between the organization and its employees. Improved employee retention can lead to an improved organizational image among employees and other stakeholders within the community, which can contribute to the growth of the local community.

**Key Terms:** ERMS, Employee Retention, Employee Retention Management System, Hotel Industry

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## **A STUDY ON THE IMPACT OF REMOTE WORK MANAGEMENT ON EMPLOYEE PERFORMANCE**

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### **Abstract**

During times of crisis, such as when the world is going through a pandemic Many companies get affected and need to change their way of working. After a multi-method research design to examine how remote workers, or employees who work solely from home, manage the work-family interface. The main purpose is to study how the abrupt transition to remote work affects different aspects of work and to see whether the performance of the employee is up to a satisfactory level, and in what ways, the involuntary nature of the current remote work situation changes how remote work is perceived by employees and managers. After doing a qualitative study, it is revealed that working from home creates unique challenges for remote workers because the work role becomes embedded in the family domain such that their home comes to be associated with the work role, work physically and psychologically intrudes upon their family, and habits and norms form that induce remote workers to be preoccupied with work when home due to lack of work clarification. By comparing the results from the study with earlier research and recommendations from industry experts, its concluded that organizational members are handling the transition to remote work well despite the ongoing situation. Similar pros and cons of remote work that are present in previous research are also present in the interviews. However,

there are some distinct differences as well. The thesis is intended to help other organizations learn and gain knowledge about how different organizations are managing remote work in a crisis and the challenges that it brings.

**Keywords:** COVID-19, management, remote work, crisis, performance, preoccupied, lack of clarification.

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**A STUDY ON THE LEVEL OF ENGAGEMENT AND  
JOB SATISFACTION OF SCHOOL TEACHERS WITH  
REFERENCE TO ONLINE TEACHING IN  
TRICHY DISTRICT**

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**Abstract**

There is a lack of job satisfaction and work-life balance in terms of the number of hours they stay engaged during the day and how effectively they manage work and personal commitment. Virtual classrooms necessitate technological skills and awareness in order to manage numerous disciplines online and assist students in grasping concepts. Teachers confront a number of challenges while teaching online. This study's population comprised of three private and three public schools, and the sample respondents were high school instructors in grades eight through ten. A structured questionnaire based on the factors to be examined on the selected sample respondents was used to support the investigation. Based on the major findings, it was discovered that there is a significant difference between private and government schoolteachers in terms of their level of interaction and availability, with at least one teacher per school out of six schools putting in effort to interact with students, which is significantly lower when compared to the total number of teachers in a school. It was discovered that there is a very narrow line between the numbers of teachers who appear to be highly involved and those who do not appear to be

so engaged; on average, there are at least two teachers per school out of six schools who do not appear to be engaged successfully during online sessions. Additional responsibilities should be fairly distributed among class animators and subject teachers, resulting in improved collaboration, increased job satisfaction, and the completion of tasks on a much faster scale. The study's goal was to identify gaps and offer viable protocols for improving the degree of engagement and work-life balance.

**key words:** Job satisfaction, work-life balance, education sector, online teaching, level of engagement.

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## **A STUDY ON EMPLOYABILITY SKILLS OF MBA STUDENTS IN TRICHY CORPORATION LIMIT**

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### **Abstract**

Enhancing employability skills of management students is challenge before the institutes of management education Management education is not able to identify the way and out to develop employability skills also in a puzzle to select a proper approach that may have more employability alternatives to management students. Management education today has to address a wide variety of critical issues, one of survival, intense competition, serving the needs of stakeholders, delivering industry employable graduates and in the process of doing all this develop brand equity. While all of these issues are critical and important enough to generate a discussion, research and elaboration at length, this paper is an attempt to know the perception of MBA student's possession of employability skills at entry level in job market. This particular study focuses on the gap between perceived skills by management students and the industry expectations from MBA post-graduate at entry level.

**Keywords:** Employability skills, Job, Market Management

**A STUDY ON EMPLOYEE RETENTION AMONG  
GARMENT AND APPAREL SHOP EMPLOYEES  
IN TIRUCHIRAPPALLI CITY LIMIT**

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**Abstract**

The purpose of this study is to fill the gap between employer and the employee who is capable to work with their full energy. The employer is most of the times unaware of the employee's life situations or the burdens of their family. To analyze this the researcher had adopted survey method to find the result with a sample population of 91 employees who work in garment shop/section. Thus, the result was most of the employees were happy and proud to work in a company. Even if the employee faces any problems the manager/employer is ready to help them. In some companies the situation is worse they have fear in sharing their personal problems with them. They feel afraid and forced to work in such conditions. Therefore, this study has proved that there is certain crisis between the employer and the employees and have given multiple suggestions and recommendations to solve the research problem.

**Keywords:** Employee retention, work life balance, employee engagement, job satisfaction, employee management.

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**A STUDY ON THE EFFECTIVENESS OF ONLINE  
TRAINING METHODS IN THE IT INDUSTRY**

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**Abstract**

Due to the rapid digitalization, the companies are required to adapt to the changing trends, one such is the online training. The pandemic forced the companies to move to online medium, and the training the required people is one of the bottlenecks, which is fundamental



in order to function well during this uncertainty. Moving to the digital modes requires tremendous skills and well versed with the technology. The training being delivered does not only end with transfer of skills, but it also needs to be assessed by its adaptability, the amount of satisfaction the employees have derived from, and the challenges they encountered during the course of training. And how does it impact the job post training,

For this purpose, the study was conducted from the 45 respondents. To test the efficiency of the training, methods used were (i) Chi square, (ii) Kruskal Wallis, (iii) Friedman, (iv) correlation, were applied to get the insights. These tests were carried on using IBM's SPSS version 22.

The analysis found out that effectiveness of training is achieved only when the trainee is fully satisfied and adapting to the training. The two key factors which are vital to achieve the performance in the job. The challenges were also identified which to some extent can be controlled in order to achieve the maximum effectiveness. The satisfaction and adaptability depend only on the quality of the training delivered and the trainer.

**Keywords:** adaptability, challenges, online training, satisfaction.

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**SUSTAINABLE AGGRANDIZEMENT AND VALUE  
CREATION FOR ECONOMY AND BUSINESS:  
A 2030 AGENDA**

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**Abstract**

On the rapid change in development and adaptation of technologies by current business which help them in rapid growth. These technologies may include machine learning, Big Data, Artificial Intelligence, Drone Technology etc. The 2030 Agenda for Sustainable Development, which was adopted by world leaders in 2015, aims to "leave no one behind" and thus proposes a set of goals a broad and ambitious agenda for global action on Development that is long-term. This has been the considerable amount of attention on current generation on role on taking care of future generation.

Anyone in the world, must satisfy other stakeholders in order to create long-term shareholder value. By disregarding the demands of stakeholders, it is not possible to produce long-term value. Putting money into sustainable growth will result in usually does lead to more robust economies, improved quality of life, and more possibilities for people. Therefore, it should not come as a surprise that value-creating Capitalism has aided in accelerating progress, by removing millions of people from poverty or lowering the prevalence of poverty, boosting literacy rates, or encouraging technologies that enhance increase life expectancy and life quality. In this paper we had given an important consideration to the impact of rapid technological changes and through that the achievement of Sustainable Development Goal (SDG) and value creation. This will also give deepen understanding of the impact of rapid technological change on sustainable development, particularly the implications for the 2030 Agenda's central principle of leaving no one behind, and the implications for the science, technology, and innovation community It investigates the opportunities, risks, and challenges posed by rapid technological change, as well as the role of science, technology, and innovation (STI) policy and its value.

**Keywords:** Sustainable Development, Value, Inclusive Growth, Technological Change

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## **A STUDY ON THE PERFORMANCE OF THE PLAYERS IN THE IPL SEASONS USING PREDICTIVE ANALYTICS**

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### **Abstract**

IPL is the most famed T20 cricket celebration in the world in which 8 teams give their Best Performance to reach the top squad in the tournament. In such a contest there are many players from different nations playing for different teams. As we know that only a certain number of players can play one match, so there's a problem for squad selection to choose the decent combination of players for the match. In this paper, we're calculating the Most Valuable Player (MVP) by using the Player Batting Points (PBT) and Experience, IPL Stats is used to classify the Matches Played into victories and lost. Further, formerly again MVP is calculated by the Player Bowling Points (PWT), and

experience is used for the selection of bowlers, Co-variance analysis is used to find the similarity among players. Eventually, multiple regression is used to analyze the statistics of players by their strike rate, runs, and total score. After opting the best players, we're forecasting individual strike rates with total team scores. This paper is going to give them a result to shutting out non-performing players using the customized techniques of their performance analysis in earlier matches, assembling a decent player for any match using revolutionary techniques, and deciding batting order in an effective manner.

**Keywords:** MVP (Most Valuable Player), IPL stats, Co-variance Analysis, Multiple Regression, Score Prediction.

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## **THE VISION OF AUGMENTED REALITY AND BEYOND**

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### **Abstract**

This article examines the most recent developments in augmented reality systems, applications, and technology. It outlines the research done by different investigators in the evolution of Augmented Reality in Business Environment as a reference for our work by the Literature review, the reason for developing every new augmented reality system, as well as the challenges and issues that came up when developing specific augmented reality applications. A real-time direct or indirect view of a physical, real-world environment that has been improved or supplemented by the addition of virtual, computer-generated information is referred to as "augmented reality" (AR). AR blends real and virtual items and is interactive and 3D recorded. The terms augmented reality (AR) and augmented virtuality (AV) describe a continuum between the actual world and the virtual world, with AR having a larger link to the former and AV having a stronger tie to the latter. Augmented reality has already transformed how customers view the real world (AR). According to marketers, it helps customers see the potential in the offered items. Numerous service industries, including education, information technology (IT) firms, healthcare, tourism, logistics and transportation, e-commerce, Metaverse, media, and entertainment, have seen significant technological advancements. The paper examines the difficulties and

needs of successful mobile augmented reality systems and examines augmented reality's existing uses, potential future uses, and the directions that future research will take the technology.

**Keywords:** Augmented Reality, Augmented Reality System, 3D recorded, Metaverse

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## **A COMPARATIVE STUDY ON CLASSIFICATION TECHNIQUE IN MACHINE LEARNING**

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### **Abstract**

In today's world of information, plenty of data exist for everybody. The processing power and storage power has increased dramatically in last decade and now we've capacity to store this massive amount of knowledge. The motivation behind storage and processing of this data is to supply knowledge from them. Classification algorithms are widely used to extract knowledge from available data. This paper focuses totally on some most often used classification techniques in Machine learning. In this paper most popular classification techniques like Random Forest, SVM (Support Vector Machine), Logistic Regression, Decision Tree and Linear regression are discussed, and compared on the idea of their performance. Descriptive and quantitative research used by comparing the Random Forest, SVM (Support Vector Machine), Logistic Regression, Decision Tree and Linear regression using python, machine learning's evaluating the accuracy scores to find which models fit to it. This study deals with only explore to research and comparing the machine learning's models Random Forest, SVM (Support Vector Machine), Logistic Regression, Decision Tree and Linear regression using python, dataset are collected individually from Geeks for Geeks for all the classification algorithms and explained. Secondary data is used for the study. The scope of Machine Learning is not limited to the specified sector. Rather, it is expanding across all fields such as banking and finance, information technology, media & entertainment, gaming, and the automotive industry.

**Keywords:** Machine learning, Regression, Support Vector Machines, Decision Tree, Random Forest, Classification, Comparative.

**AN EXPERIMENTAL ANALYSIS OF STUDENTS  
PERCEPTION ON THE USAGE OF MOBILE PHONES  
AND SOCIAL MEDIA**

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**Abstract**

The daily lives of today's adolescents are increasingly influenced by mobile phones.

Researchers and academics have begun to investigate the potential applications of mobile technology in both formal and informal education as a result of its widespread use. With the help of this study, the author hopes to learn how the students view the role that social media and mobile devices play in their everyday lives. Data was gathered from college students at Bishop Heber College in Trichy, India. Google Forms was used to collect survey responses. The survey's data were statistically analysed. The information on various variables gathered from the questionnaire is mostly described using descriptive statistics (frequency, percentages, pie, and line charts). Additionally, Pearson's Correlation, Chi-Square test were employed to determine whether there was a significant difference in the students' perceptions of usages of mobile phones and social media. Conclusions and suggestions were made based on the findings.

**Keywords:** Mobile Phones, Social Media, Descriptive Statistics, Pearson's Correlation, Chi-Square test

## A STUDY ON HOW AUTOMATION IS TRANSFORMING THE SUPPLY CHAIN

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### Abstract

In India, Supply Chain Management (SCM) has gained significant importance due to the opening up of the domestic economy as a result of globalization. However, a review of literature revealed that not many papers are available which attempt to document and understand the importance of SCM within the Indian business context. The main purpose of this paper is to document the research on development of a conceptual framework for the supply chain. The aims of the research were to develop an integrated framework, and to provide a methodology for planning of many components in the supply chain such as supplier's issues, prospects and how it transforms from ancient to current digitalization.

**Keywords:** Supply Chain Management (SCM), Digitalization, Suppliers, Manufacturer, Ancient, Automation, Application

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## TO FORECASTING THE FARMERS CONSUMPTION LEVEL OF CROP INSURANCE BY GENERALIZED LINEAR MODEL

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### Abstract

This study predicts whether farmers' consumption of crop insurance will change due to climatic changes. Agriculture's climate sensitivity is uncertain because of regional variations in rainfall, temperature, crops and cropping systems, soils, and

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management techniques. In this study, secondary data was collected for analysis purposes from AIC. The data contains farmers who were taken crop insurance, crop production level, and rainfall level for Trichy district for the past five years from 2015 to 2020. According to that data, this study investigated whether crop insurance consumption levels have changed due to climatic changes. The traditional and most relevant model of the Generalized Linear Model is used in this paper to analyze and predict crop insurance consumption levels by farmers.

**Keywords:** Climate Change, Crop Production, Generalized Linear Model, R programming

### ஆக்சிஸ் வங்கி – AXIS BANK

திருவெறும்பூர் கிளை

எங்கள் வங்கியில் கீழே வரிசைப்படுத்திய அனைத்து  
வசதிகளையும் எளிய முறையில் பெறலாம்.

✓ விவசாய கடன்	-AGRI LOAN
✓ தனி நபர்கடன்	-PERSONAL LOAN
✓ தொழில் கடன்	-BUSINESS LOAN
✓ வீடு கட்ட/ வீடுவாங்க	-HOME LOAN
✓ நகை கடன்	-GOLD LOAN
✓ வாகன கடன்	-AUTO LOAN

இவை அனைத்தும் மிக விரைவில் வழங்கப்படும் இது தவிர

பாதுகாப்பு பெட்டகவசதி	- Locker Facility
தனி நபர்காப்பீடு	-Life Insurance
வாகனம்காப்பீடு	- Car Insurance
வீடு காப்பீடு	- Home Insurance
மருத்துவ காப்பீடு	- Health Insurance
தனித்துவவங்கி சேவை	- Personal Banking Facility
வெளிநாட்டு பண பரிவர்த்தனைகள்	-Inward / Outward Remittances
மேம்படுத்தப்பட்ட இணையதள	- Internet Banking,
சேவைகள்	- Mobile Digital Banking

எங்கள் வங்கியில் மிகக் குறைந்த வைப்புத் தொகையில்  
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# ICDBE 2023

## INTERNATIONAL CONFERENCE ON DYNAMIC BUSINESS ENVIRONMENTS

9<sup>TH</sup> JANUARY 2023

St. Joseph's Institute of Management (JIM) is a Jesuit Business School. JIM is approved by All India Council for Technical Education (AICTE), New Delhi, India and affiliated to Bharathidasan University, Tiruchirappalli, Tamil Nadu. JIM is ranked high in NIRF India Ranking. It is a part of St. Joseph's College, founded in 1844 by the Fathers of the Society of Jesus, popularly known as

Jesuits; it was established much before the foundation of the University of Madras. Making good use of the autonomy given by the University Grants Commission (UGC) in 1978, the college excelled in every realm and has produced great men and women for the society.

Dr. APJ Abdul Kalam, Former President of India, is an alumnus of St. Joseph's College.

In addition to all the high ratings related to its performance and service in the mission of education, recently the college was awarded with a special Heritage status. The main objective of starting JIM was to produce high-calibre, talented and responsible business leaders. JIM views management education differently such as creating highly competent leaders. Learning is the core activity of this business school. Everyone

learns here - teachers learn, students learn and the Jesuit management learns constantly. JIM creates an ecosystem of learning in which students form their competence to become leaders for tomorrow. Consciously, JIM guides students to view their learning as a holistic approach. They not only learn the business nuances, but also discover, to make a difference in the lives of people.

JIM strives to create a meaningful future for its students, with market-oriented curriculum and innovative learning pedagogy. Learning, training, and development are the triadic axis around which JIM operates and this distinguishes itself as an exceptional institution amongst other management institutions.







#### **Chief Patron**

**Rev. Dr. Leonard Fernando SJ**  
Rector, St. Joseph's College, Trichy

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**Dr. Nisha Thundiyil,** Assistant Professor

## **CONTEMPORARY ISSUES WITHIN DYNAMIC BUSINESS ENVIRONMENTS**

How do businesses handle complications that accompany uncertainty? How can businesses mitigate that risk? All human beings, especially business professionals, feel uncomfortable when uncertainty affects their environment. With regards to global businesses, these challenges include managing human resources, production and operations, financial management, and marketing issues arising from complications and evolving dynamics of business organizations and their environments. Additionally, organizations are facing multiple challenges pertaining to ethical, legal, and other regulatory issues confronting their business activities.

A contemporary business environment maximizes the potential of a business by fully utilizing available resources to make the company thrive within the chaos of uncertainty. Additionally, culture and diversity play an important role in the dynamics of the business environment. While globalization is singled out as its enhancer, it is far from its inceptor. The current business environment worldwide has become more complex and diverse.

The primary objective of this International Conference is to provide a platform to scientists, researchers, academicians, practitioners, and students to reflect on the ongoing issues, challenges, and research needed to address the broad and contemporary issues within business environments with respect to its impact on issues such as globalization, sustainability, and the betterment of the society. The deliberations will be aimed at discussing and highlighting the role of current and emerging trends in business environments to meeting global challenges that have historically and recently risen. Academic business conferences can potentially assist business leaders and decision-makers to have a clear, impartial, and data-driven perspective of how various factors impact the success of organizations and how to respond and react in today's dynamic global business environment.



## INTERNATIONAL AND NATIONAL CONFERENCE EXPERTS:



**\* Dr. Dinesh S. Dave**, Professor & Director of Supply Chain Management  
Department of Marketing & Supply Chain Management, John A. Walker College of Business  
Appalachian State University, Boone, NC 28608

**Mrs. Laura L. Brewer**, Lecturer of Supply Chain Management  
Department of Marketing & Supply Chain Management, John A. Walker College of Business  
Appalachian State University, Boone, North Carolina, USA

**Dr. William Magnus Northington**, Assistant Professor of Marketing  
Department of Marketing & Supply Chain Management, John A. Walker College of Business  
Appalachian State University, Boone, North Carolina, USA

**Dr. Bhaba Krishna Mohanty**, Indian Institute of Management, Lucknow- 226 013, India.

**Dr. Asit Kumar Barma**, Director and Professor, BIM, Trichy

**Dr. J. Kavikumar**, Department of Science and Mathematics, Faculty of Science, Technology and Human Development,  
Universiti Tun Hussein Onn Malaysia, Malaysia

**Dr. G. Murugananatham**, Head, Dept. of Management Studies, NIT, Trichy

**Dr L. Suganthi**, Professor of Management Studies, Anna University, Chennai

**Dr. V. Veeramani**, Asst., Professor, Department of GR (Mathematics Section)  
University of Technology and Applied Sciences, Salalah, Sultanate of Oman

**Dr. P. Shanmugavadivu**, Professor and Head, Department of Computer Science and Applications,  
The Gandhigram Rural Institute, Gandhigram, Dindugal

**Dr. Naveen Gupta**, Director, Hindustan College of Management and Technology, Agra.

**Dr. S. Porkodi**, Faculty, Business Studies, Higher College of Technology, Al-Khuwair, Muscat, Sultanate of Oman

**Dr. D. Kumar**, PG & Research Dept. of Economics, Jamal Mohamed College, Trichy

**Dr. R. Subramanian**, Retd. Professor of BIM, Trichy

**Dr. M. Shanmugam**, Professor and Head, BSAR Crescent Institute of Tech., Chennai

**Dr. R. Viji**, Dean-Kalasalingam Academy of Research and Education, Krishnan Kovil

**Dr. M. Kameswari**, Head of Mathematics, Kalasalingam Academy of Research and Education, Krishnan Kovil

## GUIDE LINES FOR ABSTRACT:

The abstract of the relevant topic should not exceed one page. The Font should be Verdana size 10, Single line space and should contain complete affiliation information of author(s). The abstract should be submitted as a Microsoft Word document to the following email address on or before 30th October 2022. Email ID : [inteconference@jim.ac.in](mailto:inteconference@jim.ac.in)

Submitted abstracts will be reviewed by the Research Committee. If the abstract is accepted, author(s) agrees to submit the complete paper which includes research methodology, results and discussion, recommendations, and conclusions, if any, and references. All submissions should report original and previously unpublished research results regardless of the type of research paper being submitted for presentation. The completed papers should be submitted electronically as a Microsoft Word document. The length of the papers should be 10 pages or less and the fonts should be Verdana size 10.

Manuscripts should meet the format set by the Conference committee and are subject to review.

Regarding the publication of your article in Scopus/ Web of Science/ UGC CARELIST journal, you will be notified after acceptance of your article.



**Important Dates:**

Particulars	Important Dates
*Submission of Abstracts [one page]	30 <sup>th</sup> OCT 2022
Intimation of Acceptance	7 <sup>th</sup> Nov 2022
*Submission of Full Papers [maximum 10 pages]	26 <sup>th</sup> Nov 2022

*\*only in Microsoft Word format*

*We are looking for the research articles in the following areas:*

- |  |   |
|--|---|
| <ul style="list-style-type: none"> <li>• Advertising Management</li> <li>• Business Communication</li> <li>• Arts Management</li> <li>• Business Management</li> <li>• Change Management</li> <li>• Communications Management</li> <li>• Critical Management</li> <li>• Disaster Management</li> <li>• Environment Management</li> <li>• Events Management</li> <li>• Expense Management</li> <li>• Financial Management</li> <li>• Food Management</li> <li>• Tourism Management</li> <li>• Insurance Management</li> <li>• Investment Management</li> <li>• Marketing Management</li> <li>• Operations Management</li> </ul> | <ul style="list-style-type: none"> <li>• Mathematical Modelling related to Business Decision Making</li> <li>• Fuzzy application related to Business Models</li> <li>• Project Management</li> <li>• Public Sector Management</li> <li>• Quality Management and Assurance</li> <li>• Risk Management</li> <li>• Strategic Management</li> <li>• Supply Chain Management</li> <li>• Tax Management</li> <li>• Time Management</li> <li>• Human Resource Management</li> <li>• Information Technology</li> <li>• Leisure Management</li> <li>• Hotel &amp; Lodging Management</li> <li>• Other topics related to Business, Economics, Systems, Human Resource, Operations and Finance tracks will also be considered</li> </ul> |
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**Registration Fee Structure**

Nature of Persons	Early Bird Fee Before 26th Nov 2022	Normal Fee After 26th Nov 2022
Research Scholars Full Time / PG Students / Guest	Within India: Rs.1500 Outside India: \$ 200	Within India : Rs. 2000 Outside India: \$ 250
Academician/ Research Scholars Part Time	Within India: Rs. 2500 Outside India: \$ 300	Within India : Rs. 3000 Outside India: \$ 350
Industry People	Within India: Rs. 3500 Outside India: \$ 400	Within India : Rs. 4000 Outside India: \$ 450

**Payment for Registration can be made through NEFT**

Account Name : St Joseph's Institute of management Association | Bank Name : South Indian Bank

Account Number : 0082053000044173 | IFSC code : SIBL0000082 | Branch : Trichy Main



**For details you can feel free to contact**

Convener – JIM IICDBE 2023 | [drmariappan@jim.ac.in](mailto:drmariappan@jim.ac.in)

9629412222 | 638281115 | 0431-4226481 | +91 83008 31283

[www.jim.ac.in](http://www.jim.ac.in)





# INTERNATIONAL CONFERENCE ON DYNAMIC BUSINESS ENVIRONMENTS

**09 JAN 2023**

## INAUGURATION

Prayer Song

Tamizh Thaai Vaazhthu

Lighting of the Lamp

Welcome Address

**Rev. Dr. P. Paulraj SJ**

*Director, JIM*

Dynamics of the  
Conference

**Dr. P. Mariappan**

*Convener – ICDBE*

*Associate Professor, JIM*

Inaugural Address

**Rev. Dr. Leonard Fernando SJ**

*Rector, St. Joseph's Institutions, Trichy*

Felicitation

**Rev. Dr. M. Arockiasamy Xavier SJ**

*Principal, St. Joseph's College, Trichy*

Chief Guest Address

**Shri. T. Ananthasayanam**

*General Manager – Finance*

*BHEL, Trichy*

Vote of Thanks

**Rev. Fr. I. Antony Inico SJ**

*Administrator, JIM*



# INTERNATIONAL CONFERENCE ON DYNAMIC BUSINESS ENVIRONMENTS

**09 JAN 2023**

## VALEDICTION

Prayer Song

Welcome Address

**Dr. P. Jega Patrick**

*Dean - Academics, JIM*

Felicitation

**Rev. Dr. K. Amal, SJ**

*Secretary, St. Joseph's College, Trichy*

Chief Guest Address

**Dr. S. Velusami**

*Vice Chancellor*

*Periyar Maniammai Institute of Science  
and Technology (Deemed to be University),  
Vallam, Thanjavur*

Best Paper Award

Vote of Thanks

**Dr. P. Mariappan**

*Convener – ICDBE*

*Associate Professor, JIM*

National Anthem

All are Invited





திருச்சி ஜோசப் மேலாண்மை நிறுவனம் சார்பில் நடந்த கருத்தரங்கில் வெளியிடப்பட்ட ஆய்வுக்கட்டுரைகள் கொண்ட நூலை திருச்சி பெல் நிதி பிரிவு பொதுமேலாளர் அனந்தசயனம், கல்லூரி ரெக்டர் லியோனார்டு பெர்னாண்டோ, முதல்வர் ஆரோக்கியசாமி சேவியர், இயக்குனர் பால்ராஜ், கல்லூரி நிர்வாகவியலாளர் அந்தோணி இனிகோ, ஒருங்கிணைப்பாளர் மாரியப்பன் ஆகியோர் அறிமுகம் செய்தனர்.

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cultural team won two second prizes - "cultural rally" and "folk dance" competitions.

## ECE programme at Kalasalingam academy accredited

Three BTech programmes — computer science engineering, electronics communications engineering and bio technology — at Kalasalingam Academy of Research and Education (KARE) have received accreditation from National Board of



## JIM HOLDS INTERNATIONAL CONFERENCE

International conference on dynamic business environment was held at St. Joseph's Institute of Management (JIM) in Trichy on January 9. General manager (finance) of BHEL, Trichy, T Ananathasayanam was the chief guest.