

SUSTAINABLE DEVELOPMENT AND MODERN INNOVATIONS IN COMMERCE

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A Study on Customer Satisfaction towards Credit Card With Special Reference to SBI Bank in Vijayapur City

Akshata Banasi*
Dr. Bharati Math**

Introduction

Credit Cards are fundamentally different the other payment methods in they involve existing credit rather than drawing on an existing store of funds.

In the modern financial landscape, credit card have become an indispensable tool for consumers, providing convenience, security & access to credit. Among the various financial institutions offering credit card service, the STATE BANK OF INDIA(SBI) stands out as one of the largest and most prominent bank in the country. SBI's extensive range of credit card products caters to diverse customer needs, offering a variety of benefits such as reward points, cash back, travel perks, & more.

Customer satisfaction is a crucial metric for any service-oriented industry, and the banking sector is no exception.

Understanding the level of satisfaction among credit card holders can provide valuable insights into customer expectations, service quality & areas needing improvement. Satisfied customers are more likely to remain loyal, use the card frequently, & recommend the service to others, there by enhancing the bank's market position & profitability.

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This study aims to assess customer satisfaction towards SBI Bank's credit card services, specifically in Vijayapura city. Vijayapura, a growing urban, present a unique demographic mix that can offer diverse perspectives on credit card usage and satisfaction. By focusing on this geographical area, the study seeks to identify the factors that influence customer satisfaction & provide actionable recommendation for SBI to enhance its credit card offerings.

Need for the Study

Understanding customer satisfaction is crucial for any financial institution, including SBI Bank, especially in the competitive market of credit card services. The need for such a study arises for several key factors: Customer Retention, Competitive Advantage, Service Improvement, Feedback Mechanism, Profitability, Regulatory Compliance.

Review of Literature

According to Anto Bright Prabhu (2014), a credit card is a little plastic card that is given to customers as a means of payment. As long as the holder promises to pay for the goods and services, it permits the holder to purchase goods and services. The card issuer establishes a revolving account and provides the customer (or user) with a line of credit from which the user can borrow funds to cover purchases from merchants or to obtain cash advances.

Gan (2010) "Management, usage habits, and perceptions of Singaporean credit cardholders. "This study aims to investigate Singapore's heterogeneous cardholder population in order to identify differences in terms of credit card profiles, ownership and usage perceptions, and demographic categories. The following section attempts to go over potential explanations for why Singaporeans might possess and utilise credit cards. In this study, the chi-square technique was used to create decision trees in order to investigate the relationship between the quantity of credit cards and demographic traits as well as perceptions of another credit card-related variable. It was discovered that attitudes such as "credit cards leads to overspending," "money saved as the payment the source," "unreasonable interest rates," and "credit card as a status symbol" all had a substantial impact on the number of credit cards held. Gender and income also played a significant role. A number of credit card-related factors, including occasional late payments, frequent use, entertainment costs, and patrol purchases, also had an impact on the quantity of credit cards issued. An extensive overview of Singapore's many cardholders is provided by this research. As a result of this, it completely affects the development of marketing plans for card issuers and anti-debit plans for Singaporean legislators.

Statement of the Problems

The credit card market in India has grown significantly over the years. SBI Bank, as one of the leading banks in the country, has a substantial customer base for its credit card products.

The problem, therefore, is to determine the current level of satisfaction among SBI Bank's credit card customers in Vijayapura city & to identify the factors influencing their satisfaction or dissatisfaction. This study seeks to address the following key issues: Current Satisfaction levels, Determinants of Satisfaction: What specific factors [e.g., customer service, credit limit, interest rate, rewards programs, ease of use, security features], Regional specifics, Service Gaps, Impact of Satisfaction on Loyalty.

By addressing these issues, the study aims to provide SBI Bank with actionable insights to enhance customer satisfaction, improve service offerings, & strengthen its market position in Vijayapura city.

Objectives

- To evaluate the overall satisfaction level of customers with SBI credit cards.
- To assess the quality & effectiveness of customer service provided to SBI credit card holders.
- To identify which features & benefits of SBI credit cards are most appreciated by customers.
- To analyse customer satisfaction across different demographic segments to identify any Significant differences or trends.

Scope of the Study

The scope of a study on customer satisfaction with SBI Bank credit cards is determined by the performance factors and time period that are the subject of the investigation. State Bank of India (SBI) has been selected by the researcher to do the study on Vijayapura City. The basic data for the study came from questionnaires. Customer satisfaction levels were used to gauge how well SBI Banks performed.

Research Methodology

A methodological approach to addressing the research challenge is through research technique. The study's methodology, which is covered next, is its foundation. The primary data used in the study was gathered from participants via questionnaires.

Data Sources (Primary Data)

- **Area of Study:** Vijayapura city was selected as the study area.

- **Sampling Size:** One hundred respondents from the city of Vijayapura were included in the study.
- **Data Collection:** For the objective of the study, primary data were gathered from customers using a questionnaire.
- **Primary Data:** The main data are those that are newly gathered and unique in nature because they are the first of their kind. Since primary data served as the study's core foundation, first-hand information was gathered and analysed. The purpose of the question sessions was to gauge customer satisfaction with SBI in the city of Vijayapura.
- **Sample Choice & Design:** SBI credit cardholders in the city of Vijayapura are the target population. List of SBI credit cardholders or clients from nearby

Limitation of the Study

- The study's respondents are restricted to the city of Vijayapura.
- A further limitation is the unwillingness of some responders to divulge information.
- It was quite challenging to get questionnaire responses because customers of banks were so busy.
- People expressed a negative attitude when answering queries about themselves on questionnaires.

Scope for the Future Research

- Further, by utilising India's public, private, and foreign sector banks, the study's reach might be extended.
- It is possible to study a wide range of both internal and external components influencing the SBI Bank credit card's performance in order to improve the importance and scope of future research.
- The researchers can get primary data for assessing the degree of employer satisfaction.
- Other areas and locations may be included in the study by the research

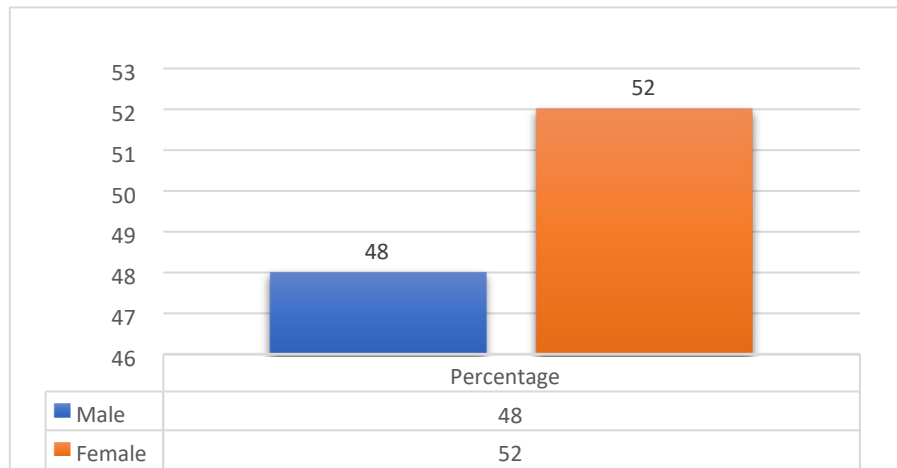
Analysis and Interpretation

(Part I) Socio-Demographic Profile of the Respondent

The demographic profile of the respondents is summarized below:

Table 1: Gender of the Respondents

Sl. No.	Gender	Frequency	Percentage
1	Male	48	48
2	Female	52	52
	Total	100	100.0

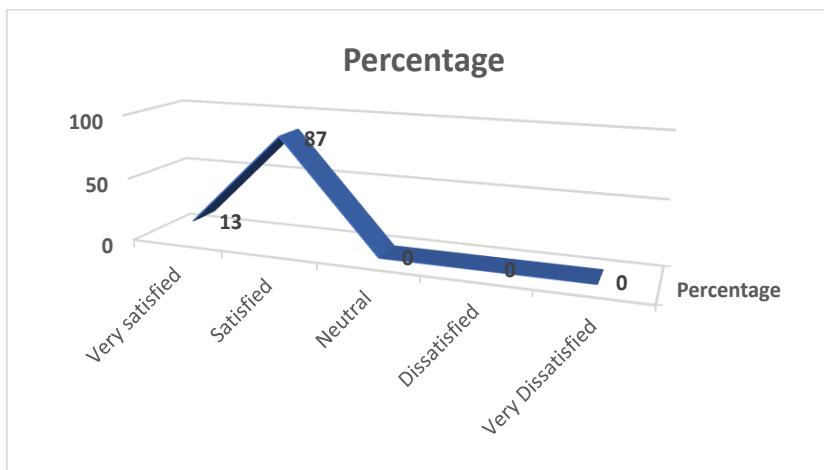


Graph No 1: Gender of the Respondents

From the above table & graph we can infer that out of 100 respondents 48 (48%) are male respondents and remaining 52 (52%) are female respondents.

Table 2: Satisfaction with the Security Features of SBI Credit Card

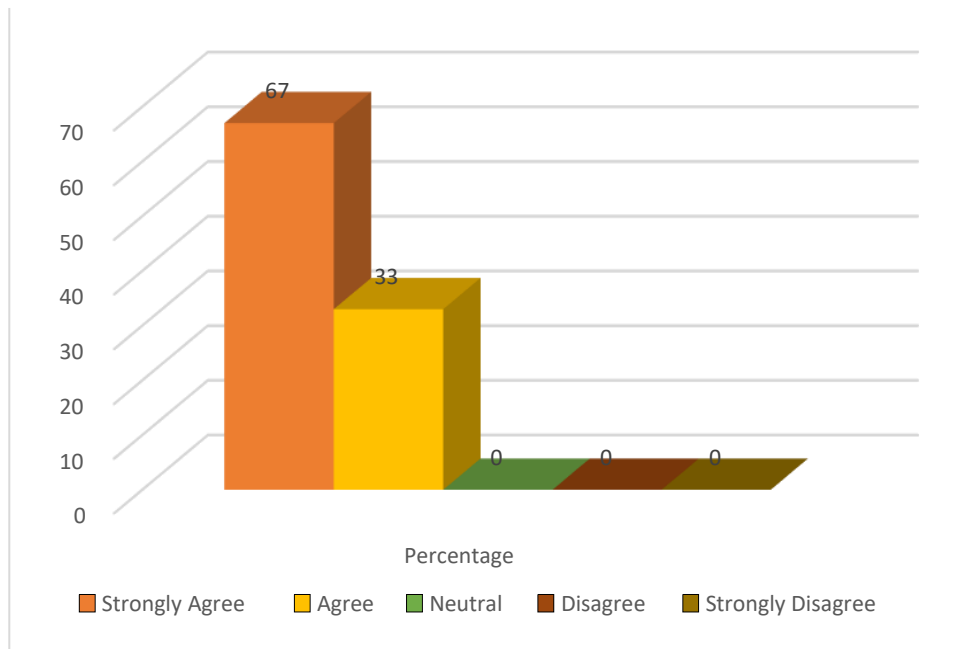
Sl. No.	Security features of credit card	Frequency	Percentage
1	Very satisfied	13	13
2	Satisfied	87	87
3	Neutral	0	0
4	Dissatisfied	0	0
5	Very Dissatisfied	0	0
	Total	100	100.0



Graph 2: Satisfaction with the Security Features of SBI Credit Card

Table 3: Convenience for Paying Big Bills

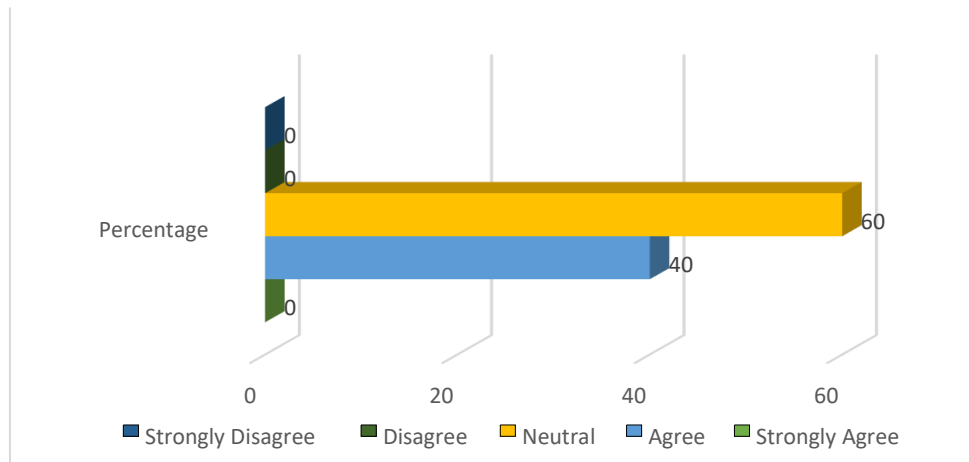
Sl. No.	Convenience for Paying Big Bills	Frequency	Percentage
1	Strongly Agree	67	67
2	Agree	33	33
3	Neutral	0	0
4	Disagree	0	0
5	Strongly Disagree	0	0
	Total	100	100.0

**Graph 3: Convenience for Paying Big Bills**

The above graph shows that 67% of the respondents are Strongly Agree, it means Convenience for paying big bills, 33% are Agree, 0% are Neutral, Disagree, Strongly Disagree.

Table 4: Delay of Payment

Sl. No.	Delay of Payment	Frequency	Percentage
1	Strongly Agree	0	0
2	Agree	40	40
3	Neutral	60	60
4	Disagree	0	0
5	Strongly Disagree	0	0
	Total	100	100.0

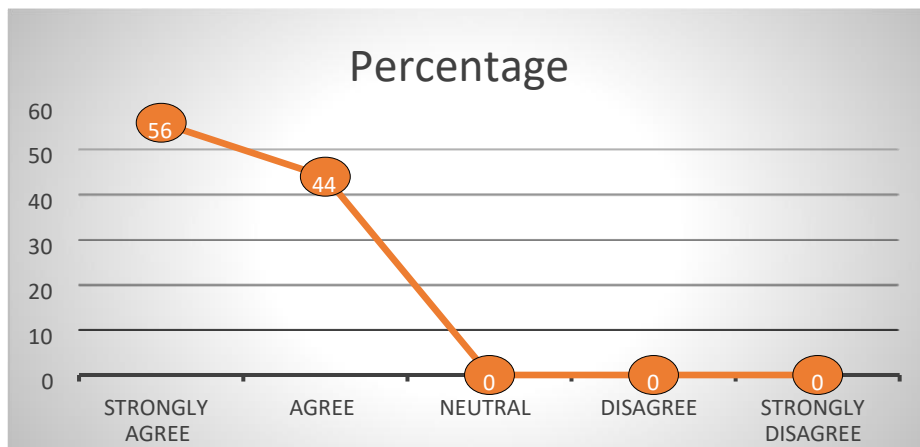


Graph 4: Delay of Payment

The above graph shows that 0% of the respondents are Strongly Agree, it means Delay of payment, 40% are Agree, 60% are Neutral, 0% are Disagree & Strongly Disagree.

Table 5: Easy to Use

Sl. No.	Easy to use	Frequency	Percentage
1	Strongly Agree	56	56
2	Agree	44	44
3	Neutral	0	0
4	Disagree	0	0
5	Strongly Disagree	0	0
	Total	100	100.0

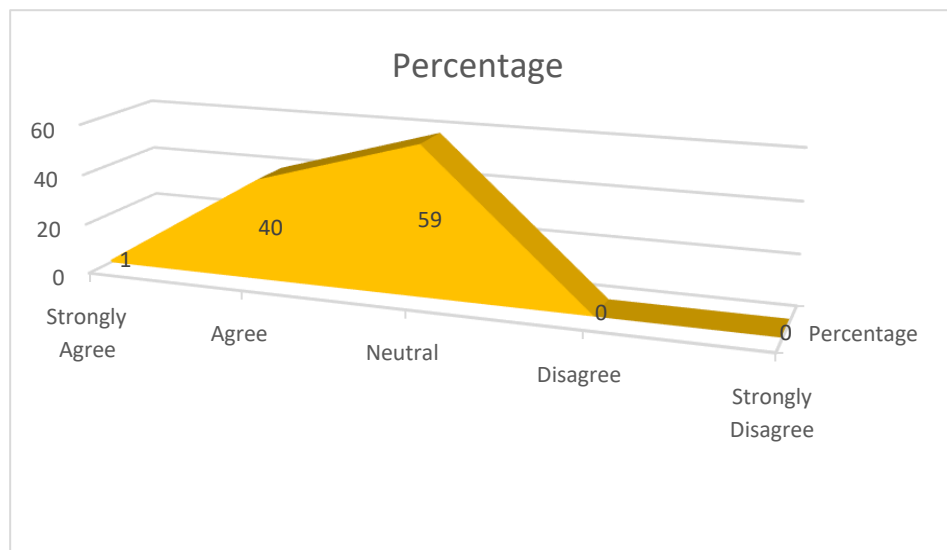


Graph 5: Easy to use

The above graph shows that 56% of the respondents are Strongly Agree, it means Easy to use, 44% are Agree, 0% are Neutral, 0% are Disagree & Strongly Disagree

Table 6: Worry about Lost of the Credit Cards

Sl. No.	Worry about lost of the credit cards	Frequency	Percentage
1	Strongly Agree	1	1
2	Agree	40	40
3	Neutral	59	59
4	Disagree	0	0
5	Strongly Disagree	0	0
	Total	100	100.0

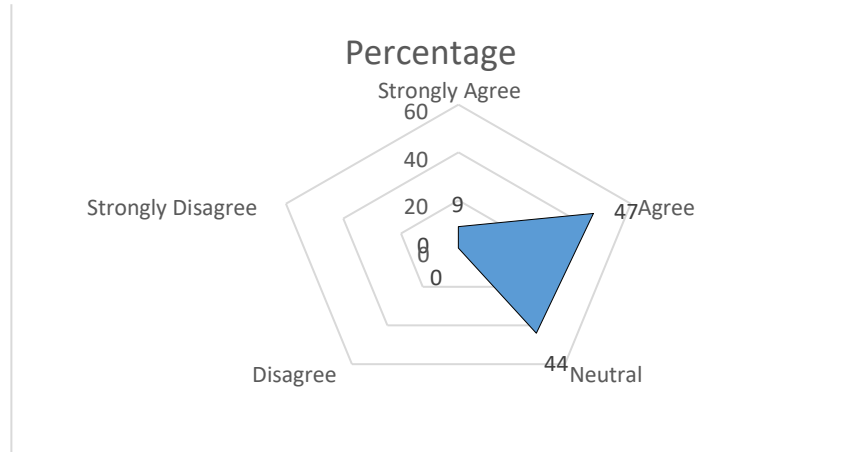


Graph 6: Worry about Lost of the Credit Cards

The above graph shows that 1% of the respondents are Strongly Agree, it means Worry about lost of the credit cards, 40% are Agree, 59% are Neutral, 0% are Disagree & Strongly Disagree.

Table 7: Hard to Control the usage of Money

Sl. No.	Hard to control the usage of money	Frequency	Percentage
1	Strongly Agree	9	9
2	Agree	47	47
3	Neutral	44	44
4	Disagree	0	0
5	Strongly Disagree	0	0
	Total	100	100.0

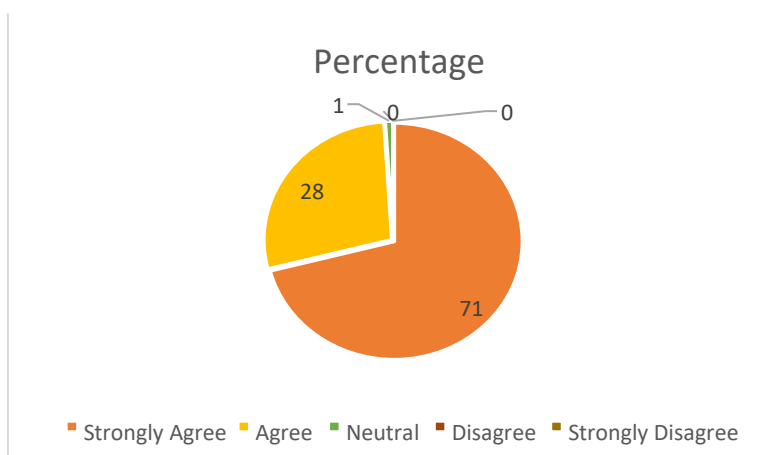


Graph 7: Hard to Control the usage of Money

The above graph shows that 9% of the respondents are Strongly Agree, it means Hard to control the usage of money, 47% are Agree, 44% are Neutral, 0% are Disagree & Strongly Disagree.

Table 8: Easy to Carry

Sl. No.	Easy to carry	Frequency	Percentage
1	Strongly Agree	71	71
2	Agree	28	28
3	Neutral	1	1
4	Disagree	0	0
5	Strongly Disagree	0	0
	Total	100	100.0



Graph 8: Easy to Carry

The above graph shows that 71% of the respondents are Strongly Agree, it means Easy to carry, 28% are Agree, 1% are Neutral, 0% are Disagree & Strongly Disagree.

Findings

The main points of the findings and recommendations are covered in this chapter. The findings of the study conclusions are based on their limited experience from the study and are discussed in the remarks that follow.

- Male respondents appearance the majority of the sample (48%).
- The age range of 35 to 50 has been used by the majority of responders [59%].
- The majority of responders (88%) have an income of more than three lakhs.
- According to this study, the majority (100%) of respondents preferred public sector banks.
- In response to this survey, 56% of respondents (the majority) chose SBI Savings accounts over others.
- According to the survey, 87% of respondents (majority) are satisfied by the security features of the SBI credit card.
- According to this study, 67% of respondents (the majority) strongly agree that it is convenient to pay big payments with credit cards.
- According to the survey, 56% of respondents (the majority) strongly agree that credit cards are easy to use.
- According to the survey, 71% of respondents (the majority) strongly agree that it is easy to carry credit cards.

Suggestions

- The credit card transaction has to be made better.
- Payment card issuing is possible more quickly.
- Give precise instructions on how to use a credit card.
- Provide loyal consumers exclusive deals.
- Enhance security features.
- Proper education should be given to senior citizen about the usage of credit card.

Conclusion

One of the studies that helps us understand the attitude and placement of SBI Bank's customers in society's awareness of customers is that of their expectations. We offer cash that is accepted anywhere, at any time, and in accordance with the greatest needs and personal tastes of the customer. SBI Bank's percentage analysis

offers a variety of credit card services-related information. The overall views and expectations of customers for various credit cards appear in SBI Bank's credit card analysis.

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A Study on Customer Satisfaction towards the Service of Shanti Sagar Hotel

Arpita Anandrao Joshi*
Dr. Bharati Math**

Introduction

A hotel is a place where a Bonafide traveller can receive food and shelter provided she or he is able to pay for it and is in a fit condition to be received. A hotel is a commercial establishment that provides a lodging, meals and other services to guests, travellers and tourists. A hotel can range from a small family-run business to a large international chain. In that I have taken a Shanti Sagar Hotel located in Vijayapura, Karnataka for study purposes. Sagar Hotel is a casual dining outlet located in the heart of the city. It offers a wide variety of the delicious and the mouthwatering dishes from Indian, Chinese and continental cuisine. The atmosphere of the hotel is warm and inviting with comfortable seating arrangements. The staff is friendly and attentive. The service is prompt. The hotel offers a variety of beverages and desserts to choose from. The price is reasonable, and the quality of the food is excellent. All in all, Shanti Sagar hotel is an ideal place to enjoy a delicious meal with family and friends.

Need for the Study

Studying customer satisfaction in the hotel sector is crucial for several reasons. It provides a competitive edge by helping hotels stand out in a crowded market. By understanding and addressing guest needs, hotels can tailor their services

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to meet expectations more effectively. High customer satisfaction is also vital for guest retention, as satisfied guests are more likely to return and remain loyal. Measuring satisfaction plays a key role in managing a hotel's reputation, where positive reviews attract new guests while negative feedback can harm its image. Additionally, satisfaction surveys reveal operational inefficiencies and service gaps, enabling hotels to enhance efficiency and service quality. Increased customer satisfaction often leads to higher bookings and revenue, as pleased guests are more inclined to spend on extra services.

Statement of the Problem

- Parking bikes and cars is not convenient due to the less space.
- New customers entering the hotel are fewer in number.
- Some customers complained about slow service or long wait times for their orders.
- Few customers found the food to be oily or unhealthy.

Objectives of the Study

- To know the profile of Shanti Sagar hotel, Vijayapura.
- To know the customer satisfaction towards the service of Shanti Sagar hotel, Vijayapura.
- To give the suggestion towards the improvement of service of Shanti Sagar hotel, Vijayapura.

Scope of the Study

- Studies conducted in Vijayapura City people only.
- Studies conducted on Shanti Sagar Hotel only.
- Collected data against food, cleanliness, price and service from customer.
- Study based on primary data through the questionnaire.

Research Methodology

Source of Data

The study is based on the primary data through the questionnaire. The information was collected by visiting customers using structured questionnaires.

Sampling Design

Feedback collected from 90 customers of Vijayapura city.

Sample Selection

Nonprobability sample technique is used, convenient sampling technique is used to collect primary data through the structured questionnaires.

Framework Analysis

The questionnaire consists of 15 questions giving four options to the respondent ranging from highly satisfied to dissatisfied.

Limitations of the Study

- The researcher has a limited study on customer satisfaction with the Shanti Sagar Hotel only.
- We have considered only the sample size of the 90 customers.
- Customer feedback is not accurate.
- Limited time for study.

Scope for Future Research

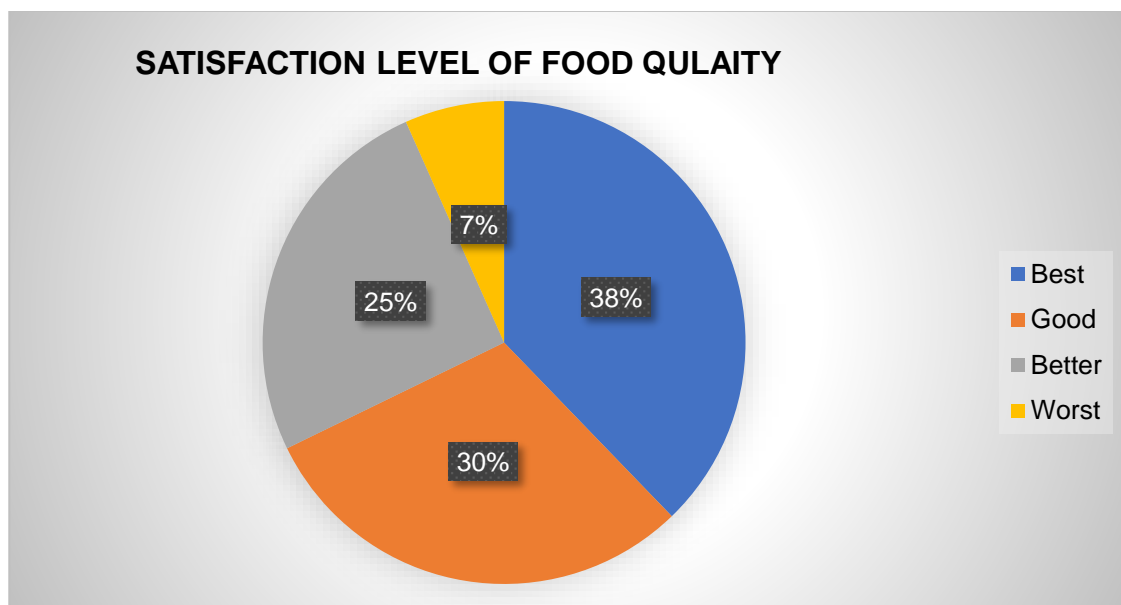
The study can be wide here:

- The study can be extended to the employer's satisfaction.
- The study can extend customer satisfaction towards multiple Hotels.
- The study can be extended to the organization.
- It can be studied by using secondary data also.

Data Analysis and Interpretation

Table 1: The Quality of Food Here

Particulars	Frequency	Percentage
Best	34	37.77%
Good	27	30%
Better	23	25.55%
Worst	6	6.66%
Total	90	100%

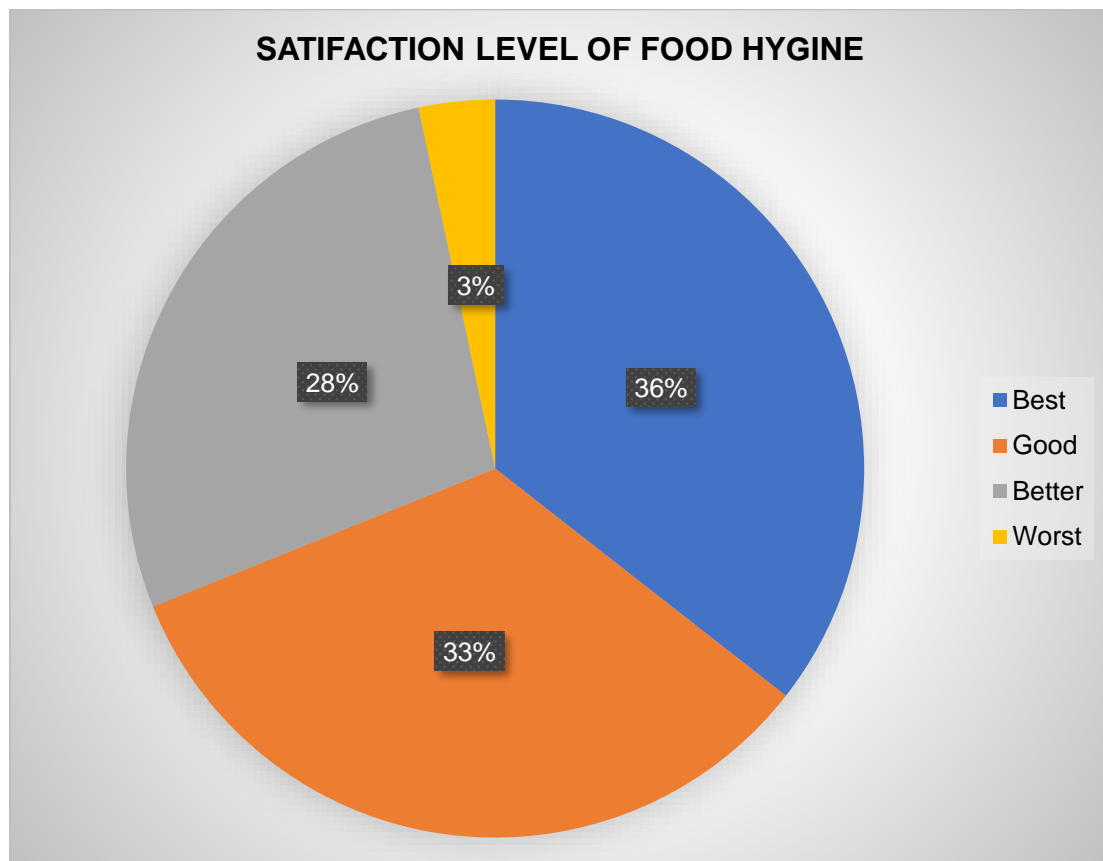


Interpretation

Best 38%, Good 30%, Better 25%, Worst 7%. Hence the quality of the food is satisfied by the customer.

Table 2: The Hygiene of Food Here

Particulars	Frequency	Percentage
Best	32	35.55
Good	30	33.33
Better	25	27.77
Worst	3	3.33
Total	90	100

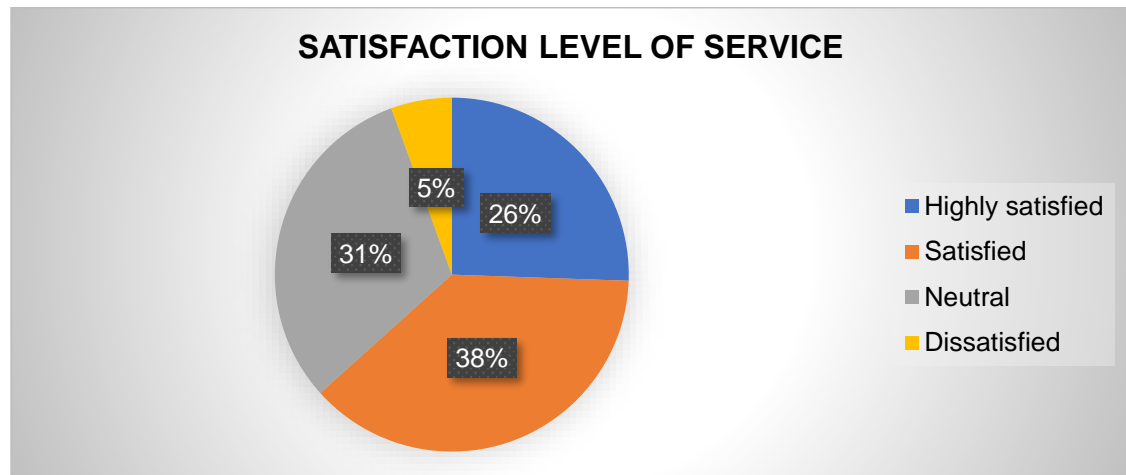


Interpretation

Here customer reaction towards this question best 36%, good 33%, better 28% and worst 3%. So, customers are satisfied with the hygiene of the food.

Table 3: Are You Satisfied with the Service Here

Particulars	Frequency	Percentage
Highly Satisfied	23	25.55
Satisfied	34	37.77
Neutral	28	31.11
Dissatisfied	5	5.55
Total	90	100

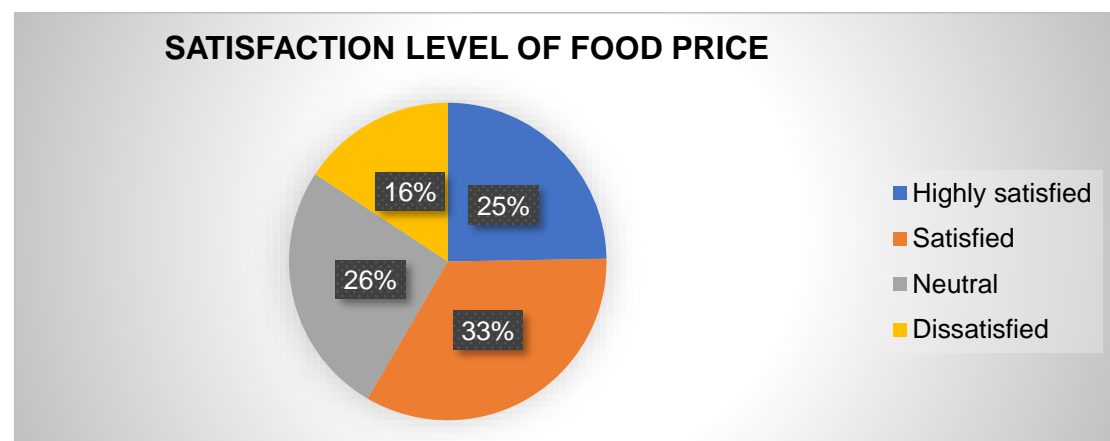


Interpretation

From the above highly satisfied 26%, satisfied 38%, neutral 31 % and dissatisfied 5%. The customers are satisfied with the service of the hotel.

Table 4: Are, you Satisfied with the Price of Food Here?

Particulars	Frequency	Percentage
Highly Satisfied	22	24.44
Satisfied	30	33.33
Neutral	23	25.55
Dissatisfied	14	15.55
Total	90	100

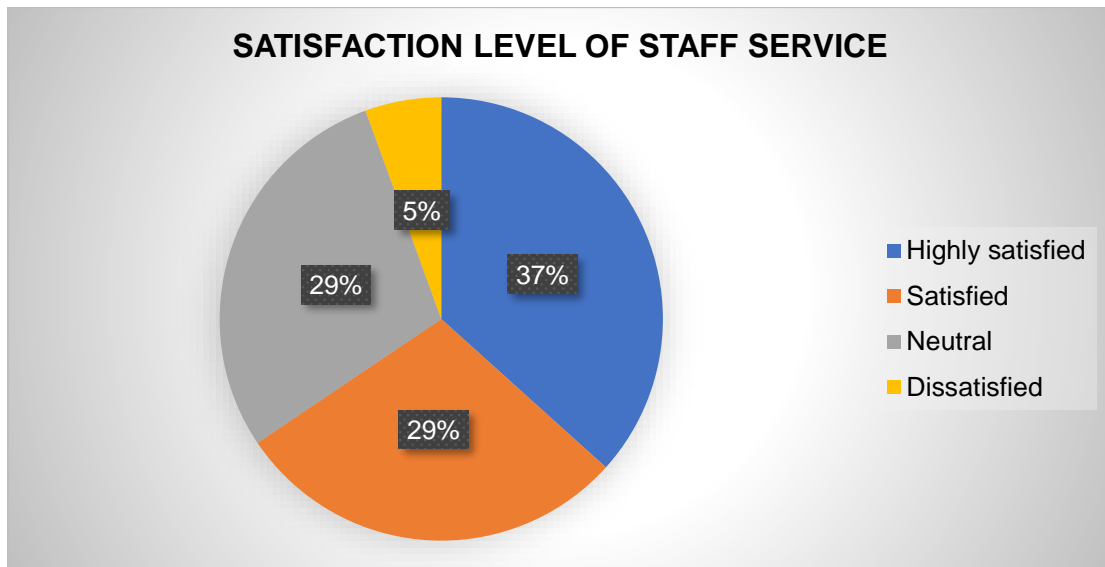


Interpretation

Here 25 % of the customer are highly satisfied by the price of the food. 33% of customers are satisfied by the price of the food. 26% of the customer says price of the food is neutral. 16% of the customers are dissatisfied by the price of the food. So, the hotel can sell the food that reasonable price.

Table 5: Are You Satisfied with the Service of Staff Here

Particulars	Frequency	Percentage
Highly Satisfied	33	36.66
Satisfied	26	28.88
Neutral	26	28.88
Dissatisfied	5	5.55
Total	90	100



Interpretation

Highly satisfied 37%, satisfied 29 %, neutral 29 % and dissatisfied 5%. Here the customers are satisfied by the service of this staff in the hotel.

Findings

- It is noticed that 38% of the customers say quality of the food is best and 6% of the customer says quality of the food is worst.
- It was found that 49% of the customers are satisfied with food.
- It was noticed that 6% of the customers are dissatisfied with the food.
- It was found that 33% of the customers are satisfied with the price of the food and 15% of the customers are dissatisfied with the price of the food.
- It was noticed that 37% of the customers are highly satisfied by the service of the staff but 5% of the customers are not a satisfied with the service of the staff.
- Customers are well pleased about the location of the hotel.
- Customers are not satisfied by the parking facility of the hotel.
- Few customers complained about the using the file quantity of the oil in the food.

Suggestions

- Hotel should improve quality of the food by putting the organic material.
- Food in hotel can be improved by making that food according to the customer needs.
- Food can be served in a reasonable price to the customer.
- The hotel can take feedback from the customer to improve their services.
- Customer is facing the problem of the parking facilities. So, the management or the owner should take necessary actions regarding the parking of the vehicle.
- Regular maintenance of the hotel should be done with this hotel can attract the customers.

Conclusion

Hotel Shanti Sagar located in Vijayapura. It is a purely vegetarian hotel. The hotel is in located in a centre of this city. It attracts the customer. Hotel shows the customer loyalty. Customer are visiting the hotel more regularly. The way staff treat the customer is satisfactory. sum of the customers are regular customers of that hostel. The hotel offers variety of the dishes like Chinese Food, Pav Bhaji dishes, chats, Punjabi dishes, South Indian food, North Indian food and Beverages like the cold beverages, hot beverages, milk shakes, fruit juice and Ice cream. The hotel can improve parking facilities. Customer are satisfied with the hotel in terms of the cleanness and quality of food. Hotel can take customer feedback to further improvement.

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Customers Satisfaction among e-Buyers in Online Shopping in Amazon and Flipkart

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Introduction

Customer satisfaction among e-buyers on platforms like Amazon and Flipkart is a vital area of study in today's digital marketplace. As online retail continues to expand globally, understanding how these platforms meet customer expectations is crucial for both businesses and consumers. This introduction explores factors influencing customer satisfaction, including service quality, product variety, pricing, and overall shopping experience. It aims to conduct a comparative analysis of Amazon and Flipkart, highlighting their strengths and identifying areas for improvement in delivering customer satisfaction. By examining these factors, we can gain insights into the evolving dynamics of e-commerce and its impact on consumer behavior and loyalty.

In the realm of online shopping, customer satisfaction is a key metric that drives the success of platforms like Amazon and Flipkart. As leading e-commerce giants, Amazon and Flipkart have reshaped the retail landscape by offering extensive product selections, competitive pricing, and convenient shopping experiences. Understanding the factors that influence customer satisfaction in this digital domain is essential for businesses aiming to excel in a competitive market.

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Need of the Study

- Online shopping eliminates the hassle of visiting multiple stores to find the items you need.
- Some websites provide detailed reports on various products and services, based on data collected from online purchases.
- Internet marketing is crucial because your customers are online.
- It facilitates two-way communication. Unlike traditional advertising, which is a one-way process through TV or print ads, online platforms enable interactive engagement.
- There is a growing need for comprehensive shopping information centers where you can access all relevant details about products and services.

Review of Literature

- **Ashok Sinha:** Ashok Sinha decided to give the platform a try and found the overall shopping experience to be quite good. However, he was frustrated by the frequent issue of items being out of stock. Despite the extensive catalogue, it was disappointing to see that many items were unavailable after browsing.
- **Dharma Singh:** Dharma Singh, who had never used Tradus.com before, was initially impressed by the site's layout and the variety of items offered at decent prices. However, after searching for tripods, he found over 150 options listed, ranging from Rs 700 to Rs 40,000. After shortlisting a few and reading reviews, he discovered that only one model was actually in stock, priced at over Rs 22,000, which was beyond his budget.
- **Shilpa Gupta:** Shilpa Gupta notes that Indian online shoppers believe there are more purchase options online compared to offline shopping. According to her, shopping online is perceived as extremely convenient and often cheaper than offline alternatives, as stated by the Country Manager for West Africa at MasterCard Worldwide.
- **Subash Rather:** Subash Rather emphasizes the importance of online security, stating that efforts are made to work closely with financial institutions and retailers in Nigeria to ensure that online transactions are secure and trustworthy. This collaboration aims to boost both customer confidence and retailer assurance regarding transaction authenticity.

Statement of the Problem

In the competitive realm of e-commerce, it is essential for businesses to understand what drives customer satisfaction on platforms such as Amazon and Flipkart to enhance their market performance. Despite the rapid expansion of online shopping, there is a pressing need to investigate and compare key factors affecting

customer satisfaction—such as service quality, product variety, pricing, user experience, and customer support—across these leading platforms. This study aims to pinpoint the critical elements that influence customer satisfaction on Amazon and Flipkart, identify any differences in satisfaction levels between the two platforms, and offer actionable insights to improve the overall customer experience and foster loyalty in the digital marketplace.

Research Questions

- What factors influence consumers' decisions to purchase products on marketing platforms?
- How do customers perceive and respond to personalized marketing messages and advertisements?
- What are the primary drivers of customer satisfaction within the [specific industry/sector]?
- How do customer satisfaction levels with product quality compare between Amazon and Flipkart?
- In what ways does the responsiveness of customer support impact overall customer satisfaction?

Objectives of the Study

- To explore consumer behavior in online shopping across marketing platforms.
- To examine customer attitudes towards online marketing strategies.
- To identify the key factors that drive customer satisfaction.
- To compare customer satisfaction levels between Amazon and Flipkart.
- To investigate the impact of customer support effectiveness on overall satisfaction.

Scope of the Study

The study is focused on the state of Karnataka and specifically examines online platforms such as Amazon and Flipkart. It aims to understand customer satisfaction and gather insights into consumer opinions about online shopping. The study will help online retailers enhance their business by providing a better understanding of customer perceptions and preferences regarding products and services offered on these platforms.

Research Methodology

- **Research Design:** The present study is designed as an exploratory research is the research conducted to know the nature of problem and does not intend to provide a conclusion but a better idea.

- **Source of Data:** Under this study both primary and secondary data are used, the primary data is collected by filling the questionnaire from the consumer of selected districts of Karnataka.

Sampling

- **Sample Size:** Sample of 100 respondents were taken for carrying out research.
- **Sample Area:** Vijayapur, Bagalkot, Hassan and Mysore of Karnataka state.
- **Sampling Method:** I have used simple random sampling for the purpose of my study.
- **Data Analysis Tools:** For the purpose of analysis, the information obtained through primary data the tools used are percentages.
- **Data Presentation Tools:** The tools used for presentation are tables, graphs, charts, and diagrams.

Data Collection Tools

- **Primary Data:** Questionnaire on customers satisfaction among e-buyers in online shopping in Amazon and Flipkart.
- **Secondary Data:** Books, journals, websites, online platforms.

Limitations of the Study

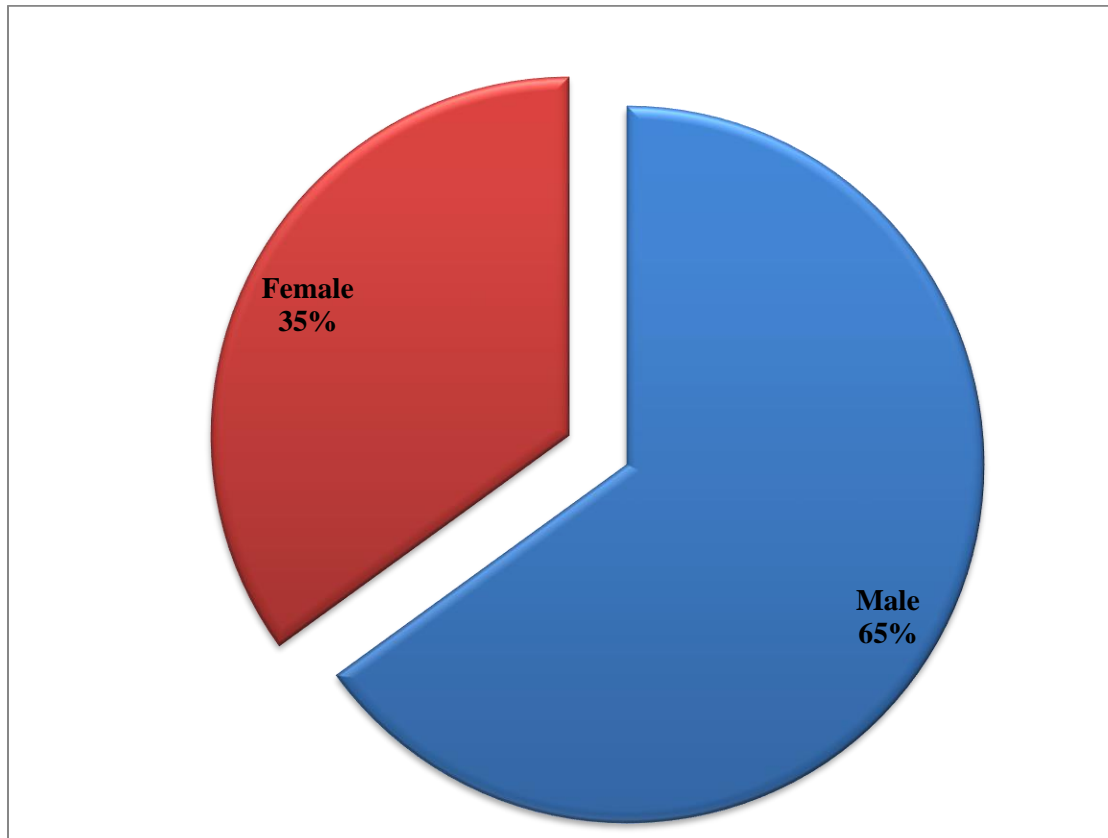
- This study is limited to selected districts within Karnataka state.
- At times, respondents did not provide well-considered responses.
- Time constraints were a factor influencing the study.
- Some respondents may not have read the questionnaire carefully, potentially leading to inaccuracies in their answers.
- The study focuses on consumer behavior related to online shopping.

Scope for future Research

- Investigating barriers to adoption and analyzing technological challenges.
- Exploring the socio-economic impacts of online shopping.
- Assessing the potential benefits and risks associated with digitalization initiatives.
- Conducting cross-cultural comparisons of customer experience and loyalty.
- Evaluating the effects of technological innovations on service quality and satisfaction.
- Examining the relationship between product range and customer satisfaction.

Data Analysis and Interpretation**Table 1: Gender of the Respondents**

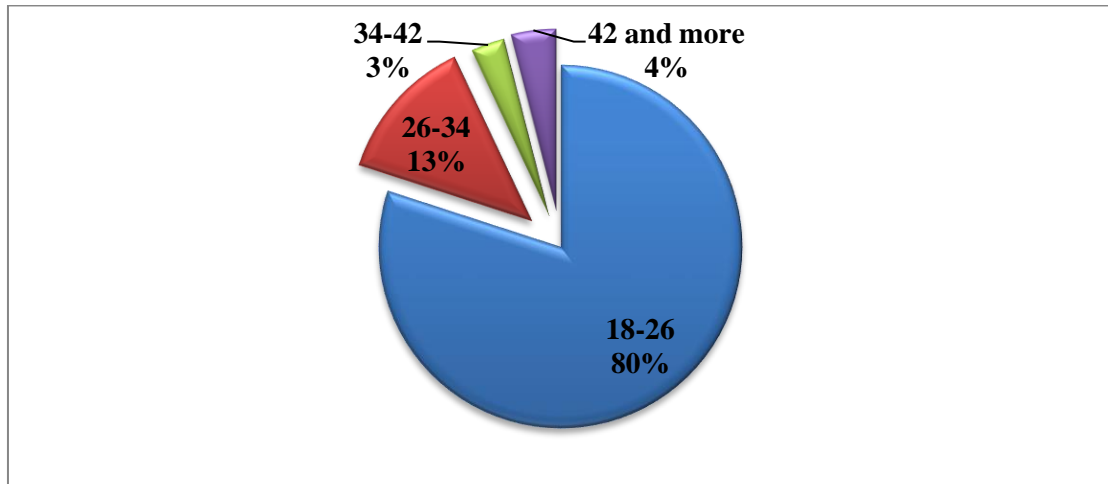
Particulars	Respondents	Percentages
Male	65	65%
Female	35	35%
Total	100	100

**Interpretation**

The above diagram shows the male are 65% respondents, and female is 35% respondents the among e-buyers in online shopping.

Table 2: Age of Respondents

Particulars	Respondents	Percentages
18-26	80	80%
26-34	13	13%
34-42	3	3%
42 and more	4	4%
Total	100	100

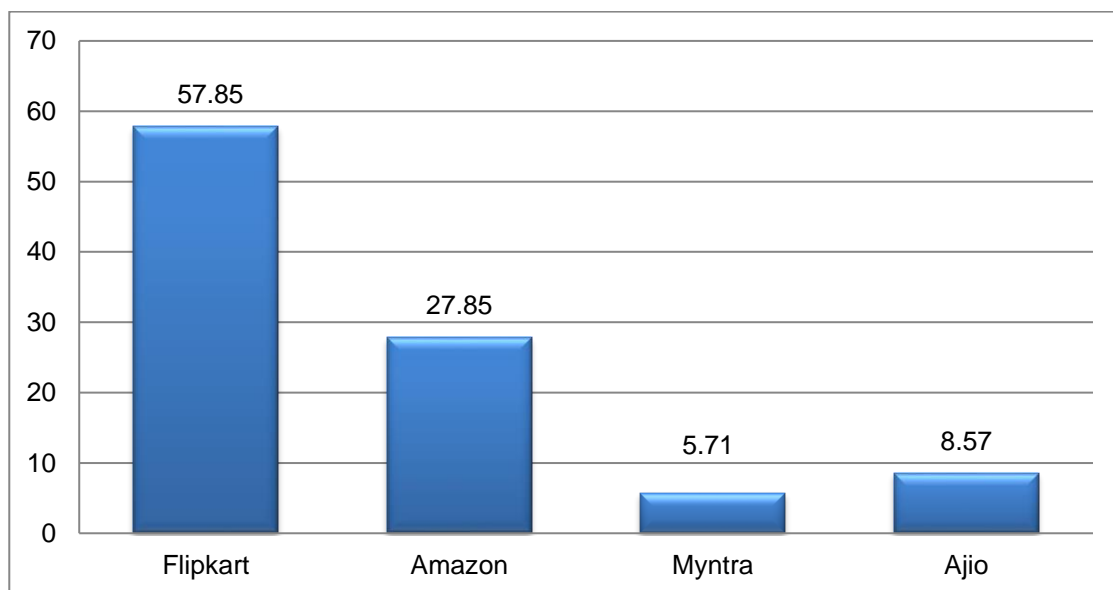


Interpretation

The above diagram shows that 18-26 is 80% respondents and 26-34 is 13% and 34-42 is 3% and 42 and more is 4% respondents among e-buyers online.

Table 3: Most Preferred Online Sites

Particulars	Respondents	Percentages
Flipkart	81	57.85%
Amazon	39	27.85%
Myntra	8	5.71%
Ajio	12	8.57%
Total	140	100

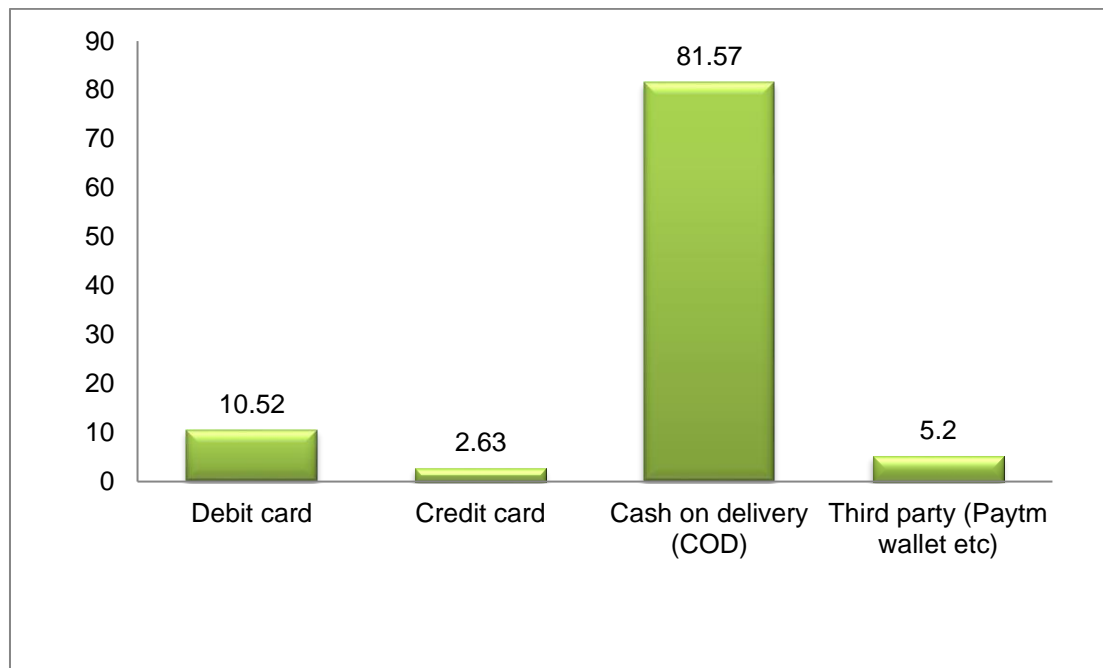


Interpretation

The above diagram shows they are flipkart is 57.85% respondents and amazon is 27.85% and myntra is 5.71% and ajio is 8.57% respondents the among e-buyers in online shopping.

Table 4: Mode of Payments

Particulars	Respondents	Percentages
Debit card	12	10.52%
Credit card	3	2.63%
Cash on delivery (COD)	93	81.57%
Third party (Paytm wallet etc)	6	5.2%
Total	114	100

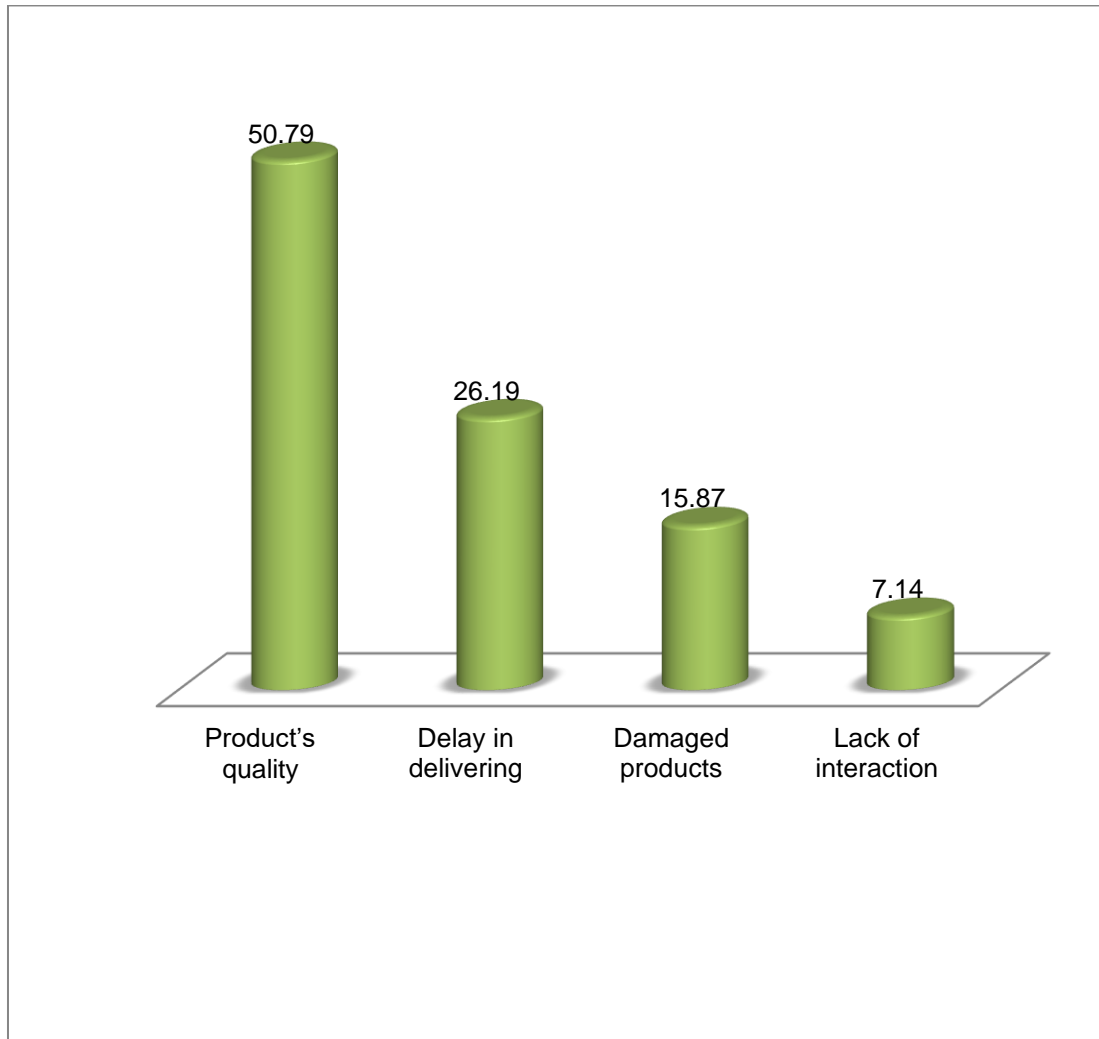


Interpretation

The above diagram shows they are debit card is 10.52% respondents and credit card is 2.63% and cash on delivery (COD) is 81.57% and third party (paytm wallet etc) is 5.2% respondents the among e-buyers in online shopping.

Table 5: Problems Facing while Online Shopping

Particulars	Respondents	Percentages
Product's quality	64	50.79%
Delay in delivering	33	26.19%
Damaged products	20	15.87%
Lack of interaction	9	7.14%
Total	126	100



Interpretation

The above diagram shows that product's quality is the primary reason for e-buyers' online shopping, with 50.79% of respondents. Other reasons include delay in delivering (26.19%), damaged products (15.87%), and lack of interaction (7.14%).

Table 6: Occasions do Make Purchases

Particulars	Respondents	Percentages
Festivals	41	28.67%
Offers	54	37.76%
Weddings	10	6.99%
Others	38	26.57%
Total	143	100

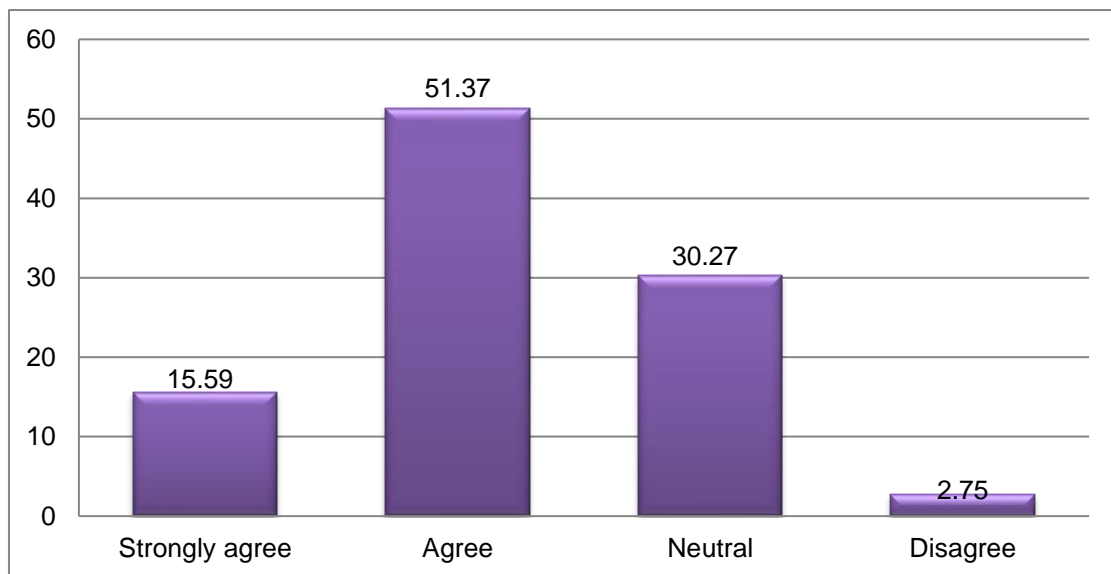


Interpretation

The above diagram shows that festivals are preferred by 28.67% of respondents, offers by 37.76%, weddings by 6.99%, and others by 26.57% among e-buyers in online shopping.

Table 7: Expectations Over the Reality

Particulars	Respondents	Percentages
Strongly agree	17	15.59%
Agree	56	51.37%
Neutral	33	30.27%
Disagree	3	2.75%
Total	109	100

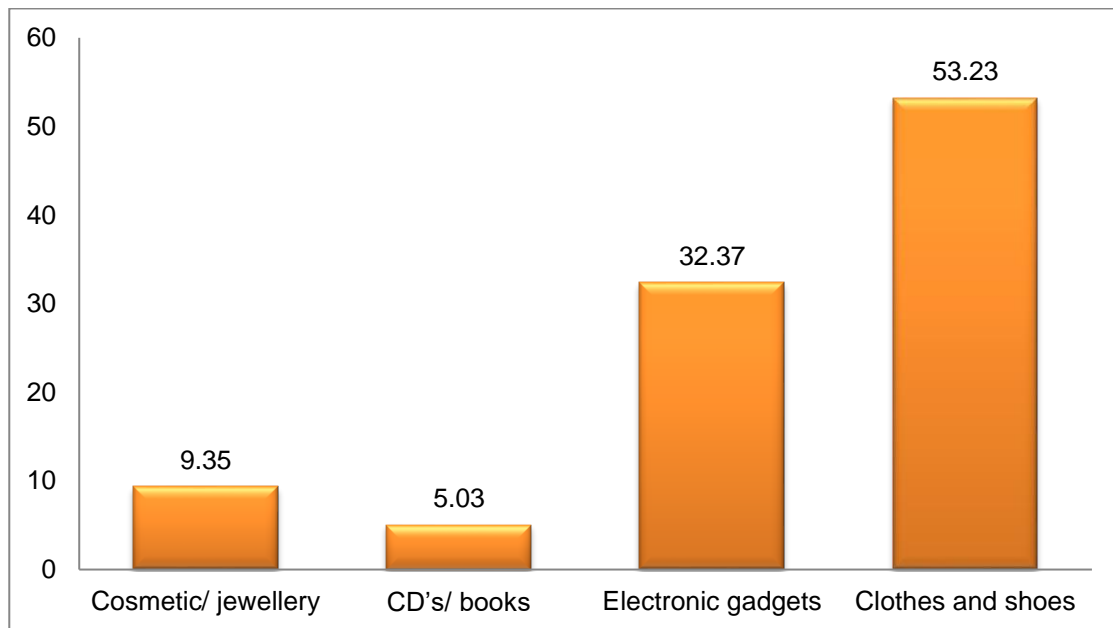


Interpretation

The above diagram shows they are strongly agree is 15.59% respondents and agree is 51.37% and neutral is 30.27% and disagree is 2.75% respondents the among e-buyers in online shopping.

Table 8: Types of the Purchases in Amazon

Particulars	Respondents	Percentages
Cosmetic/ jewellery	13	9.35%
CD's/ books	7	5.03%
Electronic gadgets	45	32.37%
Clothes and shoes	74	53.23%
Total	139	100

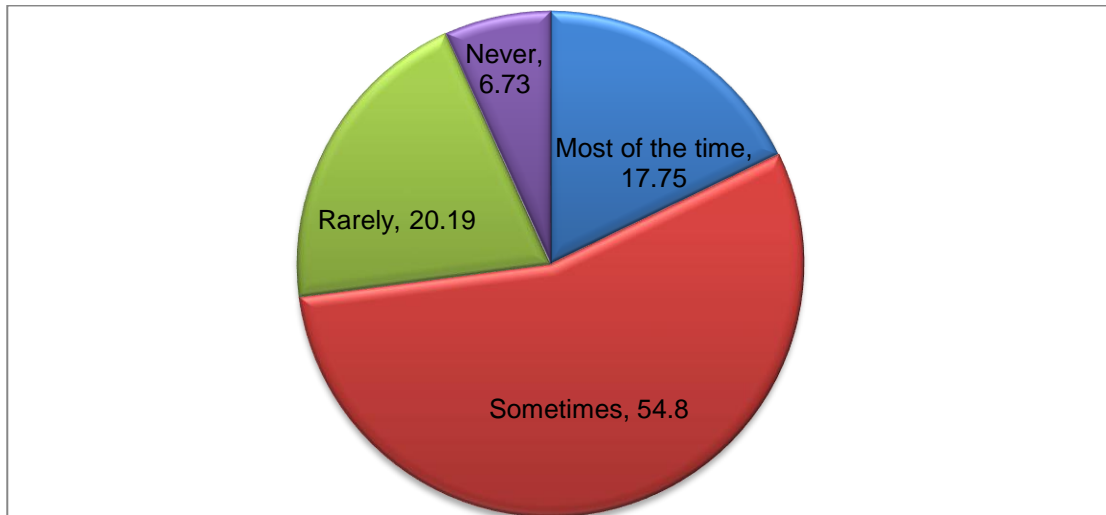


Interpretation

The above diagram shows they are cosmetic/jewellery is 9.35% respondents and CD's/books is 5.03% and electronic gadgets is 32.37% and clothes and shoes is 53.23% respondents the among e-buyers in online shopping.

Table 9: Display of Price Range Showcased in Amazon

Particulars	Respondents	Percentages
Most of the time	19	17.75%
Sometimes	57	54.80%
Rarely	21	20.19%
Never	7	6.73%
Total	104	100

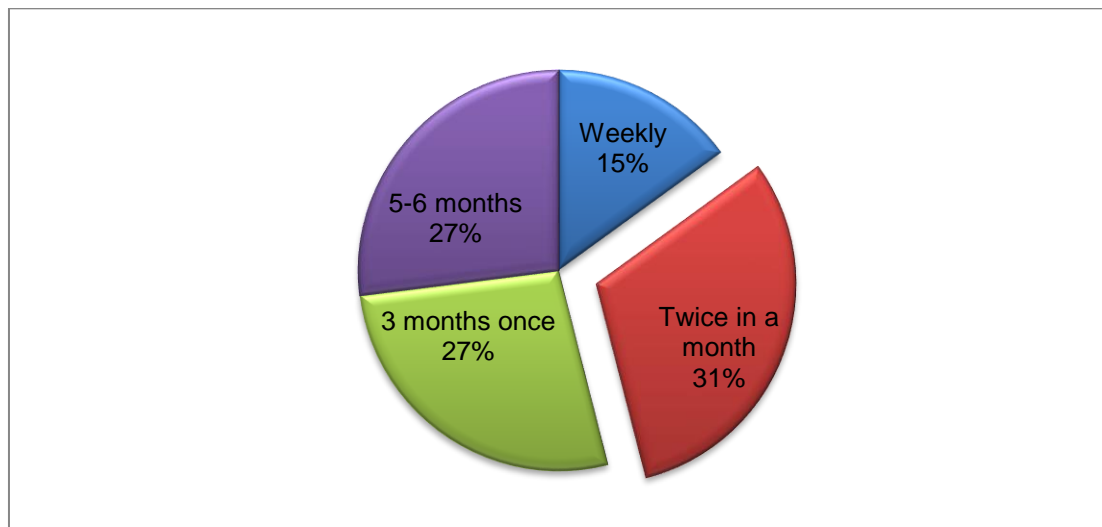


Interpretation

The above diagram shows they are most of the time is 17.75% respondents and sometimes is 54.80% and rarely is 20.19% and never is 6.73% respondents the among e-buyers in online shopping.

Table 10: Frequency of using Shop

Particulars	Respondents	Percentages
Weekly	15	15%
Twice in a month	31	31%
3 months once	27	27%
5-6 months	27	27%
Total	100	100



Interpretation

The above diagram shows they are weekly is 15% respondents and twice in a month is 31% and 3 months once is 27% and 5-6 months is 27% respondents the among e-buyers in online shopping.

Findings

- Majority (65%) of the respondents are male
- Majority (80%) of the respondents are age between 18 to 26 years.
- Majority (57.85%) of the respondents prefer Flipkart.
- Majority (81.57%) of the respondents prefer cash on delivery (COD).
- Majority (50.79%) of the respondents faced problem in the products quality.
- Majority (37.76%) of the respondents purchase during offers.
- Majority (51.37%) of the respondents agree.
- Majority (53.23%) of the respondents purchase clothes and shoes.
- Majority (54.80%) of the respondents say sometimes.
- Majority (31%) of the respondents shop twice a month.

Suggestions

- A major factor that customers desire is a short delivery period.
- Occasionally, consumers may encounter issues such as products being out of stock while still being displayed on the website. Therefore, only in-stock products should be shown online.
- Product quality should be clearly specified in the product descriptions.
- Consumers should be educated on the online shopping process, including the proper steps to follow.
- Banks should promote the use of debit and credit cards for online shopping more actively.

Conclusion

The study evaluated the workflows and customer satisfaction levels of major online shopping players in India, specifically Flipkart and Amazon. It examined their performance and strategies for thriving in a competitive market. Both companies have shown innovative approaches to expanding their consumer base, striving to make shopping more convenient and accessible. In this competitive landscape, leadership often sets the pace for others to follow. Based on consumer surveys, Amazon emerged as the clear leader. Despite being an international company, Amazon has effectively understood and adapted to Indian market preferences, establishing a strong presence in India. Flipkart, while a newer entrant compared to Amazon, is also

competing vigorously and showing notable progress in customer satisfaction within the Indian e-commerce market. Although it may take time to surpass Amazon, Flipkart is making significant strides.

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Forensic Accounting and Financial Frauds: Case Study and Lesson Learnt

Mr. Dhayal Abhishek M S*
Dr. Bharati Math**

Introduction

Forensic accounting has turned up as a essential tool in approaching the fraud within both public and private banks, vital for defending financial integrity and support the economic growth. The requirement for forensic accounting services has increased globally, specifically in developed countries, recession, accounting statement irregularities, and official failures. However, in developing nations, including India, the field of forensic accounting is almost new, and which has lacks sufficient trained executives and professionals to tackle the combat financial frauds. Despite this, role of forensic accountants who have specialized skills in fraud review and forensic auditing, is crucial in detecting and preventing financial and accounting misconduct before it shoots up. With the rise of financial accounting fraud in the international economy, forensic accounting has turned up as a important and increasingly noticeable field in academic, research, and accounting industry also. Forensic accounting has developed after the notable cases of fraud that have shaken the corporate world and stock market. High-profile scams such as Harshad Metha (1992), Ketan Parekh (2001), and Satyam Computer Services (2009) have driven forensic accounting into the industry. Now it is a branch of accounting specifically designed for legal proceedings which provides the most elevated level of assurance in financial inspection. Corporate crime has induced significant harm to society, urging a high focus on investigating abnormality in financial reporting. It has led for introduction of forensic accounting as a visionary tool to tackle corporate fraud and scams.

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Literature Review

Hansa, 2022 This study describes forensic accounting in following aspect Forensic accounting inspects the fraud, embezzlement, and other uncovered abnormality in monetary transactions. Forensic accounting investigations are used in court proceedings in a various of circumstances. In this paper case examples were used to illustrate some of the ideas of forensic accounting and fraud.

Krishnan Lal Grover, 2017 This paper also looks at the role of forensic accounting in reducing such financial crimes. Besides that, forensic accountants are also important. It is the responsibility of government for imposing the legal regulations.

Need of Study

Forensic accounting plays a vital role in lightening the financial fraud and enhancing the fame of the corporate sector. Forensic accounting makes sure that accounting policies and systems are followed in the book of accounts and that any extraordinary items presented in system are detected. The objective of this study is to review how knowledge of forensic accounting can help to allay corporate scams and misconduct, thereby preventing funds, shareholders, stakeholders, government entities, and the public from noteworthy financial crises within the corporate and bank sectors.

Statement of Problem

In old and recent times, series of frauds have been committed in corporate sectors of the Indian economy. This study's purpose is to assess how the knowledge of forensic accounting can minimize fraud and mismanagement in corporate sectors and banking sector.

Objectives of Study

The main purpose of this study is to forecast the future of Forensic Accounting in India

- To identify applications of accounting (forensic accounting) in India.
- To scrutinize Forensic audit/accounting in relation to various scandals.
- To evaluate the ability for minimizing fraud happening through other agencies and forensic accounting.
- To grasp the theoretical frame of Financial and Corporate Frauds.

Hypotheses

In this research work, the hypotheses are:

- **Null Hypothesis** of this paper are as follows:
H₀: application of forensic accounting will not improve the accounting practices.
H₀: forensic accounting will not be able to minimize the financial frauds.

- **Alternative Hypothesis** of this paper are as follows:

Ha: application of forensic accounting will improve the accounting practices.

Ha: forensic accounting will be able to minimize the financial frauds.

Research Methodology

- **Research Design:** The selected research design is interpretive in nature. The research has conducted based on thorough study of the literature.
- **Secondary Data:** The secondary data was collected from articles, various online journals, research papers, magazine articles, website.
- **Primary Data:** The primary data is used to analyses the hypothesis testing.

Limitations of Study

- This study has considered only the accounting frauds committed in India.
- There are many types of accounting frauds found in accounts such as bank frauds, corporate frauds, insurance frauds, health care frauds, cyber frauds, securities frauds, consumer frauds etc. But this study only studies the frauds committed in the Indian banking sector and three most important scandals happened in India.
- Obtaining data for any study is obtained in two ways namely primary data and secondary data but only secondary data has been used in the data collected for this study and primary data is used in hypothesis testing. Therefore, the limitations of the secondary data may be present in this study and primary data may be present in hypothesis testing.

Scope of Further Research

In the light of wide coverage, the researcher can focus on the relationship between forensic accounting and Fraud detection in corporate sectors using some chosen case studies like Harshad Mehta Scandal, Saradha Group Financial Scam, Ketan Parekh scam, Satyam Fraud, Chopper deal Scam and Colgate Scam.

Conceptual Framework

- **Meaning of Forensic Accounting:** Forensic Accounting includes accounting, auditing, and investigative proficiency to form a specialized field. It integrates technique of accounting to be applied in track and gather forensic evidence for inspecting the criminal frauds.
- **Applications of Accounting**
 - **Benford Law:** It was first discovered in 1881 by Mr. Simon New Comb. This law is used to identify whether it is a mistake or a mistake and whether it is intentional or unintentional or fraudulent.

- **Theory Of Relative Size Factor:** It highlights all unusual fluctuations, which may be routed from fraud or genuine errors. RSF calculate the ratio of the largest number to the second largest number of the given set. If there is any stray instance of that is way beyond the normal range, then there is a need to investigate further into it. It helps in better detection of anomalies or outliers. In records that fall outside the prescribed range are suspected of errors or fraud.
- **Ratio Analysis:** Forensic accountants follow a three-pronged ratio analysis to identify potential symptoms of fraud and report fraud status. They are as follows
 - The ratio of maximum and minimum value or maximum value and minimum value is calculated.
 - Calculate the ratio of current year to previous year.
- **Role of Forensic Accounting:** Forensic accounting is an essential field that combines accounting, and investigative skills to analyse financial information in a legal context. The primary responsibility of a forensic accountant is to examine, interpret, condense, and clearly present complex financial and business data. The work of a forensic accountant often begins with the investigation and analysis of financial evidence. They use their expertise to dig deep into financial records, looking for signs of irregularities or fraudulent activities. This analysis includes developing computerized applications that assist them in organizing, analysing, and displaying financial evidence.
- **Problems of Forensic Accounting**
 - Many cases of financial manipulation in India involve lawmakers. So, it's super important to find evidence against them.
 - The legal system in India is based on an old British framework.
 - Bringing a case to court can cost a lot, plus hiring expert advocates isn't cheap either.
 - With the economy growing fast, more foreign investors are putting money into India; however, this makes it tricky to sue financial fraudsters from other countries.
- **Meaning of Fraud:** Fraud is a type of criminal activity, defined as: '*Abuse of position, or false representation, or prejudicing someone's rights for personal gain*'.
- **Fraud Detection:** Fraud deterrence is crucial, as the fear of consequences can significantly deter individuals from committing fraud.

- **Fraud Detection Agencies:** The measurement which taken from Fraud Detection or Prevention. In India there are many governmental and private organization which are dealing with Fraud prevention.
 - Serious Fraud Investigation Officer (SFIO)
 - Financial Intelligence Unit – India (FIU-IND)
 - Enforcement Directorate (ED)

Scrutinize Forensic Accounting in Relation to PNB Scandal

- **Introduction:** The Nirav Modi-Punjab National Bank (PNB) scam, which came to light in early 2018, stands as one of India's most significant financial frauds. It involves a massive embezzlement and fraudulent financial transactions totaling around ₹14,000 crore. Forensic accounting played a pivotal role in investigating and uncovering the complexities of this case. This essay explores the intersection of forensic accounting with the Nirav Modi-PNB scam, detailing the methods used, the challenges faced, and the impact of forensic findings on the legal and regulatory response to the scandal.
- **Overview:** The Nirav Modi-PNB scam, also known as the Punjab National Bank fraud, involved a sophisticated scheme of financial fraud perpetrated by diamond merchant Nirav Modi, his uncle Mehul Choksi, and several others. The scam centered around the misuse of Letters of Undertaking (LoUs), which are essentially guarantees issued by one bank to another to secure credit for the borrower. Modi and his associates used these LoUs to obtain loans from foreign branches of Indian banks, primarily PNB, without proper collateral or authorization.
- **Unveiling the Scam:** The scam was revealed when PNB officials discovered discrepancies in the bank's records, indicating that Modi's companies had fraudulently obtained credit through falsified LoUs. Forensic accounting became critical in unraveling the complex web of transactions and financial manipulation involved in the scam.
- **Role of forensic accounting in the investigation**
 - **Definition and Scope:** Forensic accounting involves the application of accounting principles and investigative skills to uncover financial discrepancies, fraud, and misconduct. It combines accounting, auditing, and investigative techniques to analyze financial statements and transactions in detail.
 - **Initial investigation:** The initial stages of the investigation focused on identifying the scope of the fraud and understanding the mechanisms used to execute it. Forensic accountants reviewed PNB's internal controls,

transaction records, and communication between the bank and its foreign branches.

- **Analysis of Financial Transactions:** Forensic accountants meticulously analyzed financial transactions, including the issuance and utilization of LoUs. They traced the flow of funds, examined account statements, and identified discrepancies between reported and actual financial activities. This analysis revealed how Nirav Modi's companies secured substantial loans through falsified documents.
- **Identification of Red Flag:** Forensic accountants identified several red flags in the transactions, such as unusual patterns of borrowing, irregularities in documentation, and discrepancies between the amounts reported and the actual loans obtained. These red flags pointed to systemic weaknesses and fraudulent practices within PNB.
- **Challenges faced by Forensic accountants**
 - **Complexity of Transactions:** The Nirav Modi-PNB scam involved intricate financial transactions across multiple banks and jurisdictions. Forensic accountants had to navigate complex financial instruments, including international transfers and currency conversions, to piece together the full extent of the fraud.
 - **Evasion Tactics:** Nirav Modi and his associates employed sophisticated evasion tactics, including falsifying records and using shell companies to obscure the flow of funds. Forensic accountants had to employ advanced techniques to uncover these hidden activities and establish a clear link between the fraudulent transactions and the perpetrators.
 - **Coordination with Multiple Agencies:** The investigation required coordination between various regulatory and law enforcement agencies, including the Central Bureau of Investigation (CBI), Enforcement Directorate (ED), and the Reserve Bank of India (RBI). Forensic accountants played a crucial role in facilitating this coordination by providing detailed financial analyses and expert testimony.
- **Impact of Forensic Accounting on the Case**
 - **Evidence Collection and Presentation:** Their findings were instrumental in establishing the extent of the fraud, the involvement of various parties, and the financial impact on PNB.
 - **Legal and Regulatory Actions:** The forensic accounting findings led to significant legal and regulatory actions. Charges were filed against Nirav Modi, Mehul Choksi, and others involved in the scam. The findings also prompted regulatory reforms within PNB and other banks to strengthen internal controls and prevent similar frauds in the future.

- **Recovery of Assets:** Forensic accountants assisted in tracing and recovering assets linked to the scam. This included identifying and seizing properties, bank accounts, and other assets acquired through the fraudulent activities.
- **Lesson Learnt and Future Implications**
 - **Strengthening internal controls:** The Nirav Modi-PNB scam highlighted the need for robust internal controls within financial institutions. Forensic accounting underscored the importance of regular audits, stringent checks, and balances to detect and prevent fraud.
 - **Enhancing regulatory frameworks:** The scam led to calls for enhanced regulatory frameworks and oversight mechanisms. Forensic accounting emphasized the need for stricter regulations and improved transparency in financial transactions to safeguard against similar frauds.
 - **Role of forensic accounting in future cases:** The success of forensic accounting in the Nirav Modi-PNB scam demonstrates its critical role in investigating and resolving financial frauds. Future cases will benefit from the lessons learned and the advanced techniques developed during this investigation.
- **Conclusion of the Case**

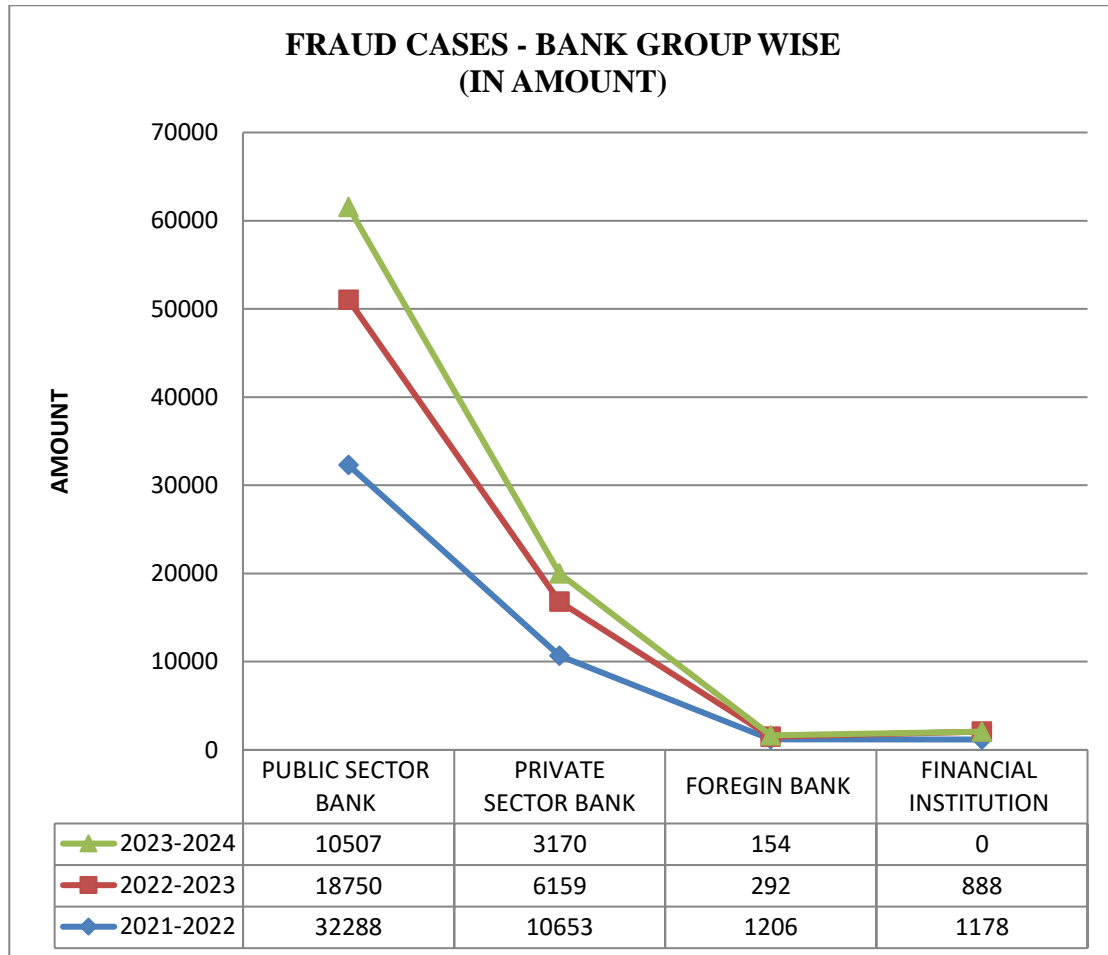
The Nirav Modi-PNB scam represents a landmark case in the realm of financial fraud, with forensic accounting playing a central role in its investigation and resolution. The detailed analysis and expertise provided by forensic accountants were instrumental in uncovering the fraud, supporting legal actions, and enhancing regulatory practices. The case underscores the importance of forensic accounting in maintaining financial integrity and preventing fraud in the banking and financial sectors.

Data Analysis

Table 1: Frauds Cases – Bank Group Wise

Area of Operation	2021-2022		2022-2023		2023-2024	
	Number of Frauds	Amount (in Crores)	Number of Frauds	Amount(in Crores)	Number of Frauds	Amount (in Crores)
Public Sector Bank	3044	32288	3392	18750	7472	10507
Private Sector Bank	5312	10653	8979	6159	24210	3170
Foreign Bank	494	1206	804	292	2899	154
Financial Institution	9	1178	10	888	1	-

Source: Rbi Annual Report 2024

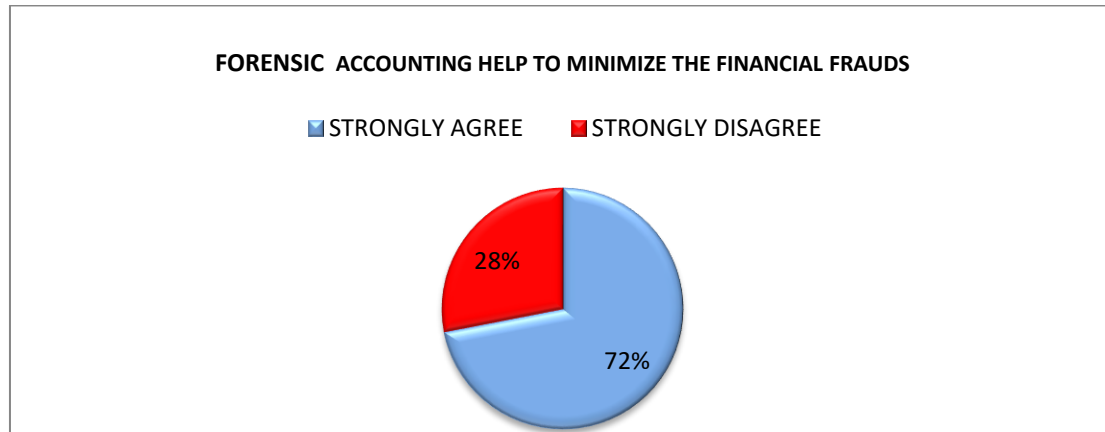


Interpretation

- Local area banks experience fewer fraud incidents compared to other banking group
- Fraud cases and fraud amount in financial institutions are showing a notable decrease each year
- Private sector banks report maximum number of frauds and fraud amount
- Public sector banks reports continue contribution to fraud cases and fraud amount.

Table 2: Forensic Accounting help to Minimize the Financial Frauds in India?

S. No	Particulars	No. of Responses	Percentage
1.	Strongly Agree	67	67%
2.	Strongly Disagree	33	33%
	Total	100	100%



Results

The total count of responses that choose “**strongly agree**” for the question provided above. So, I conclude that **the forensic accounting help to minimize the financial frauds in India.**

Hypotheses Testing Results

F Statistics > F Critical Value, the test is significant = 25.88 > 3.88

So, the test results determines to accept the “**Alternative Hypothesis**”

When **P < 0.05**, the test is significant = 0.00000084 < 0.05

So, the test results determines to accept the “**Alternative Hypothesis**”

Finding

- Forensic accounting is highly beneficial as it focuses on determining economic damages.
- It plays a crucial role in disclose financial frauds and white-collar crimes.
- Forensic accounting is recognized for providing elevated level of assurance
- Enhancing the credibility of financial statements.
- Forensic accounting presents a significant new thoroughfare of practice for Indian Chartered Accountants.
- It has gained fame in India recently due to a urging increase in frauds and white-collar crimes.
- In summary, its implementation is expected to reduce occurrences of financial scandals and banking frauds.

Suggestions

- It should be made compulsory to hire a forensic accountant in all the companies specifically in public sector and large-scale companies.
- SEBI and RBI should establish a ‘cell for Forensic Accounting’ in field of corporate and financial crimes.

- Enhance skills and ability of professional Accountants regarding Forensic issues through organizing the Conferences, seminars and training programs.
- Forensic accounting should be included into the academic curriculum through increasing awareness of the related subject matter.

Conclusion

Forensic accounting is the best growing areas of accounting that ensures in enhancing the chances of success in day-to-day activities of corporate firm by improving the role of corporate governance as well as helping in formulating and establishing efficient control systems. Hence, regulators, Government and the educational institutes need proper attention to evidence forensic accounting in India. For detecting and prevention of financial scams, the Government of India used Forensic Accounting and received positive results. Government of India started the first phase of draft forensic accounting and investigation standards through press release On September 1, 2020, and became the first country to consider legalization of forensic accounting. After receiving positive responses from stakeholders, the ICAI moves forward to second phase and releases exposure draft for additional seven standards of forensic accounting. So, in the other words, we can say that forensic accounting is a crucial tool to overcome the white-collar crimes and bank frauds. The purpose of the article is to find the role and importance of forensic accounting in detecting fraud. In the background of the mounting level of fraud, the demand for forensic accountants in the future is to be significantly increased.

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Impact of GST on Business Operations

Mr. Sumit Biradar*
Dr. Bharati Math**

Introduction

The Goods and Services Tax (GST) represents a major tax reform adopted by numerous countries, including India, aimed at streamlining the tax framework and enhancing its clarity. The introduction of GST has significantly influenced various facets of business operations, impacting financial management, compliance, supply chain logistics, and overall strategic direction. Below is a breakdown of how GST has affected these areas:

Financial Management

- Cost Efficiency
- Cash Flow Management

Compliance and Administrative Efficiency

- Simplified Tax Structure
- Increased Transparency and Accountability

Supply Chain and Logistics:

- Supply Chain Optimization
- Inventory Management

Business Strategy and Planning

- Market Expansion
- Strategic Decisions

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Need for the Study

- Grasping the Practical Consequences
- Evaluation of Economic Effects
- Business Tactics and Adjustments

Review of Literature

Nayyar & Singh (2018) talk about GST's single tax structure too. It has cut down on the mess caused by multiple taxes. This means businesses can pay less overall & follow tax rules more easily.

Kumar (2017) points out that having just one tax makes it easier for businesses to deal with tax matters. The move to digital paperwork & electronic invoices made things even smoother, but companies had to invest in tech & training to keep up. According to Rao and Chakraborty (2018), GST also brought more transparency. This means less tax cheating & more companies following the rules.

Statement of Problem

The Goods and Services Tax (GST) was introduced to simplify the tax structure, improve compliance and stimulate economic growth by creating a common market. Despite good intentions, the implementation of GST has created many challenges and uncertainties for businesses. These challenges include financial management, compliance, supply chain management, business efficiency and market competition.

Research Questions

- How does the Goods and Services Tax affect the financial management of businesses?
- What are the benefits and challenges associated with the input tax credit (ITC) mechanism under GST?
- How does GST simplify or complicate your compliance process?
- What are the issues with GST compliance and how will businesses change?

Objectives of Study

- To know the Impact of GST on Financial Management
- To know the Pricing Strategies and cost Structure
- To know the Technological Adaptation and Innovation
- To know the Impact on Different Sectors and Industries

Scope of the Study

The scope of this study includes a comprehensive analysis of the impact of Goods and Services Tax (GST) on various dimensions of the market. This study aims to gain a better understanding of how GST impacts financial management, compliance, supply chain, business decisions, business expansion and consumer sentiment. The main purpose of this research is as follows:

National Services: This study will examine businesses in different states and territories to gather diverse and relevant experiences. Major activities include manufacturing, service, retail and logistics. Economic efficiency, cost savings and financial management will be analyzed. Compliance and management effectiveness

Research Methodology

When examining the impact of GST on the market, studies should be carefully designed to capture the subtle effects of the tax change on different sectors. The research usually begins with a clear statement of the research objectives, such as understanding how GST affects compliance costs, supply chain management, pricing strategies, and operations as a whole. An integrated approach that combines more information with better insight is usually ideal. , the findings will be developed to provide a better understanding of how GST impacts various aspects of the business sector and provide useful feedback to policy makers and business leaders to manage the ongoing impact of the tax reform.

Limitations of the Study

This study faces several limitations that may affect its findings. Data accessibility and trust issues, such as limited access to aggregated data and inaccuracies in personal information, may impact results. The regional and sectoral scope of this study will limit the generalizability of the findings as regional and sector-specific differences in the implementation of GST may not be complete. Transient events, including studies focusing on post-workout periods, may not capture long-term effects. Additionally, participants' biases and perceptions in surveys and interviews may also affect the results. Differences and changes in GST compliance and technology adoption across industries may further impact the accuracy and reliability of this study.

Scope for Future Research

Future research on the impact of the Goods and Services Tax (GST) on the economy can be expanded in several key areas based on the findings and limitations of this research:

- The impact of GST on business and performance Conducting a longitudinal study to legitimately evaluate its long-term impact. This approach will provide insight into how businesses have changed over time and the ongoing impact of GST on financial management and operational efficiency
- Learn in detail to understand the unique challenges and benefits of implementing GST.
- Market specific research can reveal negative impacts and strategies targeting specific sectors such as manufacturing, service or sales. different. Comparing states or territories with different GST practices and compliance levels can

help identify best practices and regional challenges. Research may focus on how technological advances such as automation and data analytics impact GST compliance and business operations.

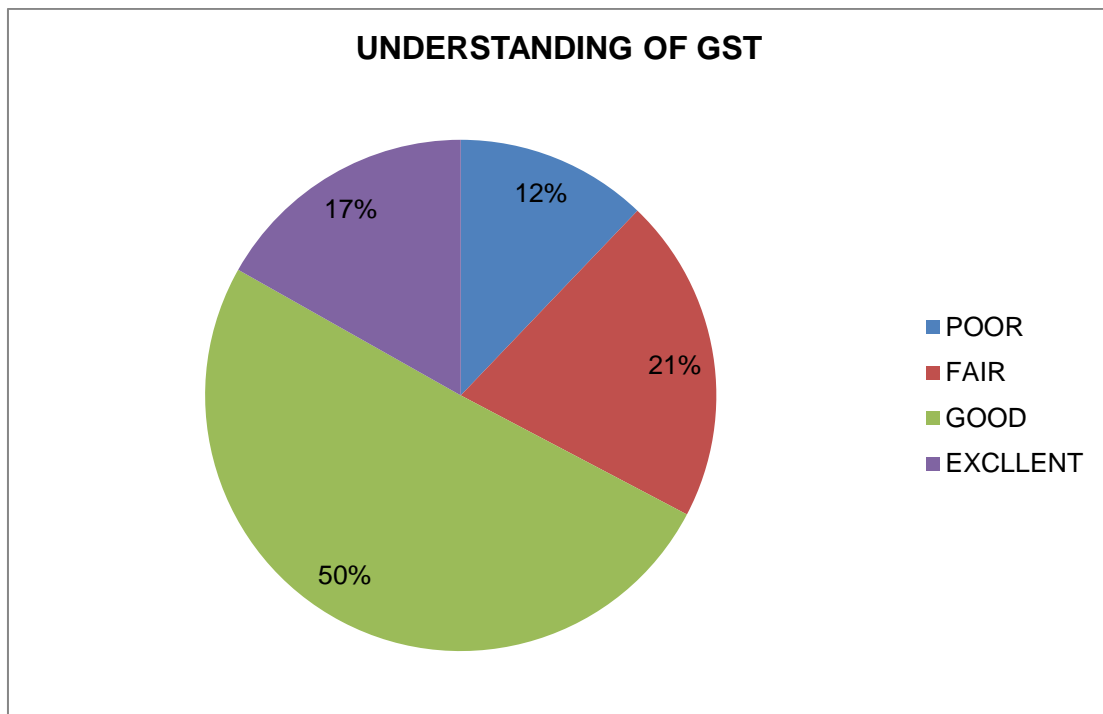
- Future research could measure changes in consumer, product availability, and overall consumer perception of GST. Suggestion for improvement. The research may focus on assessing the current policy framework and recommending improvements to address the challenges faced by businesses under the GST regime. Research.

Analysis and Interpretation

Understanding of GST

How would you rate your understanding of GST and its implications for your business.

Particulars	Number of Respondent	Percentage
Poor	13	12.1%
Fair	22	20.6%
Good	54	50.5%
Excellent	18	16.8%



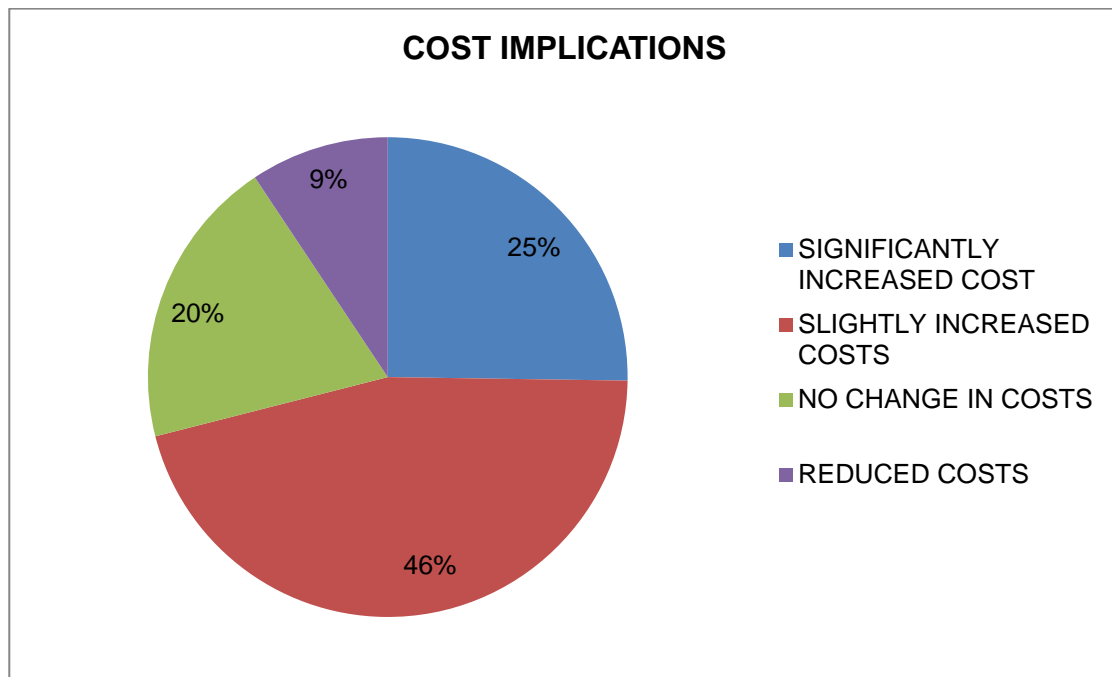
The data shows the perceptions or evaluations of the participants regarding specific features such as poor, average, good and excellent. The majority of the respondents (54 or 50.5%) rated it as "good", indicating that the majority agreed. "General" rec

eived 22 responses, representing 20.6%, indicating that many respondents thought it was necessary but not good. 18 people, representing 16.8%, chose "Very good", indicating that there were fewer groups with higher scores.

Cost Implications

What impact has GST had on the overall costs of your business operations, including compliance costs and changes in the cost of inputs?

Particulars	Number of Respondent	Percentage
Significantly increased cost	27	25.2%
Slightly increased costs	49	45.8%
No change in costs	21	19.6%
Reduced costs	10	9.3%

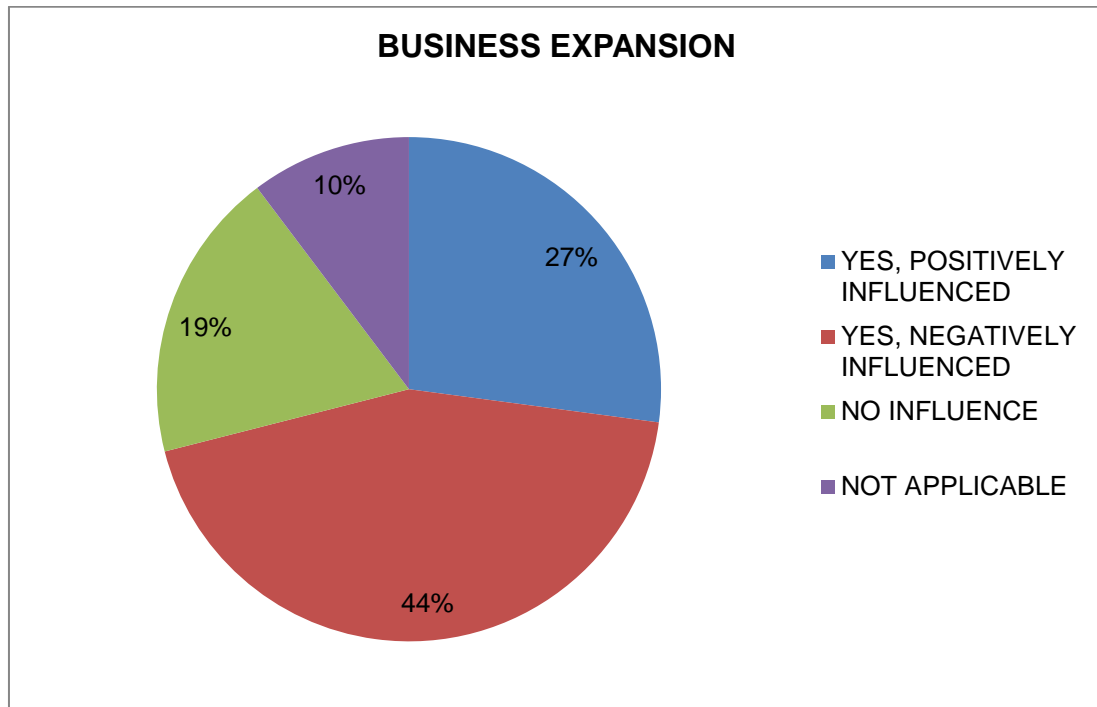


The data reflects respondents' perceptions of cost changes, with the majority indicating an increase. Specifically, 45.8% (49 respondents) reported "Slightly increased costs," suggesting that a significant portion has experienced a modest rise in expenses. Additionally, 25.2% (27 respondents) noted that costs have "Significantly increased," indicating a more substantial financial impact. Meanwhile, 19.6% (21 respondents) observed "No change in costs," implying stability for some. A smaller group, 9.3% (10 respondents), experienced "Reduced costs," indicating a decrease in expenses for a minority. Overall, the data suggests that while most respondents have seen their costs rise to varying degrees, a notable portion has not experienced any change or has even seen reductions.

Business Expansion

Has GST had any influence on your decisions regarding business expansion, either within the country or internationally?

Particulars	Number of Respondent	Percentage
Yes, positively influenced	29	35.5%
Yes, negatively influenced	39	36.4%
No influence	18	16.8%
Not applicable	12	11.2%

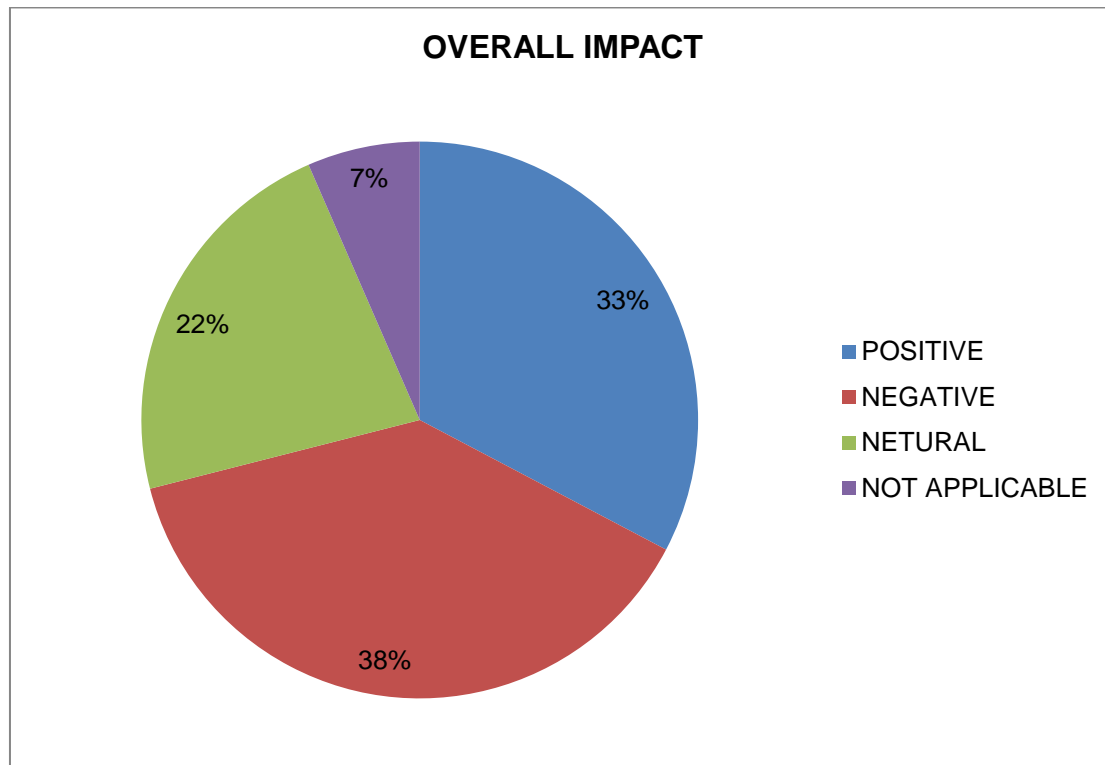


The data reflects a diverse range of opinions regarding the influence of a particular factor. Approximately 35.5% of respondents feel that the factor had a positive impact, while a slightly larger percentage, 36.4%, believe it had a negative effect. Additionally, 16.8% of respondents think that the factor had no influence, and 11.2% consider the factor to be not applicable to their situation.

Overall Impact

Overall, would you say the impact of GST on your business operations has been positive, negative, or neutral?

Particulars	Number of Respondent	Percentage
Positive	35	32.7%
Negative	41	38.3%
Neutral	24	22.4%
Not applicable	7	6.5%



The document provides a variety of information about the situation. The majority of respondents (32.7%) assessed the current situation positively, while a large group (38.3%) assessed it negatively. In addition, 22.4% of respondents had a neutral attitude, neither positive nor negative. A few (6.5%) felt that this situation did not suit them. This distribution shows that negative emotions are more important than positive ones; the main respondents are in the middle and the minority see the situation negatively.

Findings

The impact of Goods and Services Tax (GST) on business operations can be substantial and multifaceted. Here are some key findings on how GST affects businesses:

- Cost Structure Changes
- Pricing and Profit Margins
- Supply Chain Management
- Cash Flow Implication
- Competitive Advantage
- Technology and Systems
- Market Dynamics
- Regulatory Compliance

Suggestions

- Enhance Compliance Procedures
- Optimize Financial Management
- Invest in Technology
- Review Pricing Strategies
- Streamline Supply Chain Management
- Enhance Risk Management
- Stay Informed
- Focus on Customer Communication
- Leverage GST Benefits
- Seek Continuous Improvement

Conclusion

The Goods and Services Investment Tax (GST) stands for significant changes in taxation, business management, compliance and strategic planning. GST aims to simplify the tax structure, reduce the impact of taxes and create a better economy by directly combining various taxes into a single tax regime. This comprehensive reform has had a significant impact on all aspects of business operations, creating challenges and opportunities that come. One of the key benefits of GST is the ease of paying taxes. In the past, businesses had to deal with multiple state and federal taxes, each with their own rules and complian

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**A Study on Financial Awareness among Students
With Special Reference to B.L.D.E. Association
A. S. Patil College of Commerce (Autonomous), Vijayapura**

Mr. Vivek Hanakunti*
Dr. Bharati Math**

Introduction

As the world is moving faster it is important to the students to aware about their finance skill. Financial Literacy has becoming emerging core subject to the students where, its help's the students to manage money, investment, savings, budgeting, etc. Financial literacy has become a tool to help people make wise financial decisions to reduce the indebt ness, relieve the heavy burden of debts and improve service quality. It is also way to break the vicious circle of moneylenders and prevent from being exploited. It also promotes and encourages entrepreneurship. It develops skill and helps an individual make his/her own financial decision.

Studies throughout the world conducted by different organization and agencies suggest low financial literacy among distinct respondent class studied and suggests serious policy measures for their improvement. The project titled "Financial Awareness Among Students" aims to explore the level of financial knowledge and awareness among students, identify the gaps in their understandings, and propose strategies to enhance their financial literacy. By focusing on students, this project seeks to highlight the importance of early financial education and its impact on their future financial stability and success.

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Need for the Study

In today's world "Finance Literacy" has become an emerging skill for the students. India a vast country having (more than 50% of its population below the age of 25), colleges, universities, are boosting the students towards the financial awareness. Colleges are introducing the new type to up-skill the students in finance. They are teaching about budgeting, investing, saving, credit management, etc. It also teaches about empowering responsible behaviour, enhancing economic participation, preparing for life events.

Research Questions

- What are the specific areas where the students demonstrate a lack of understanding?
- What strategies can be developed to enhance the financial literacy among the students to better prepare them for managing personal finance?
- Which contributes to poor financial decisions, increased debt, and insufficient savings be effectively addressed.

Objectives of the Study

- To analyse the money finance management skills possessed by Students.
- To find out the relationship between financial literacy level and socio-demographic factors among students in A. S. Patil college of commerce, (autonomous) Vijayapura.
- To evaluate financial Behaviour's and Practices.
- To suggest measures to increase the Financial Literacy and awareness among the students.
- To understand the difficulties faced by students in terms of financial knowledge.

Literature Review

- **Venkatraman, B.(2018)**

Observes that over 70% of Indian adults lack basic financial knowledge and do not understand the most basic key financial concepts. They identified lack of confidence in women investor as the major force that holds women behind men in making risky investments. Women investors prefer to invest in financial product which give risk free returns. They suggest educating women as per their age, income, education level, understanding capacities so that the efforts of various institutions like RBI, SEBI, NBFCs and other financial institutions become fruitful and enhance their financial education at a wider level.

- **Pandey, A., & Gupta, R. (2018)**

Adopted a discussion-based approach to review the previous work on financial literacy of entrepreneurs. Their work suggested that India lacks a focus on the financial literacy needs of MSME entrepreneurs, not much research has been taken up in this context

Research Methodology

- **Research Design:** Descriptive research design is done. Survey method is followed.
- **Source of Data:** Data required for the study is obtained from the both primary and secondary sources. Questionnaire was prepared based on existing research on the components of Financial Awareness. Questionnaire was used to collect data from the respondents.
- **Sample Description:** The sampling unit is 230 students in the age group of 18 to 23 belonging to different departments of the A. S. Patil College of Commerce Vijayapura.

The sample size was gathered using Google Forms, which were distributed across various departments of A.S. Patil College of Commerce, Vijayapura.

Limitations of the Study

- The data is collected among the students of A. S. Patil college of commerce, and it cannot be generalized.
- The data is limited to the age group of 18-23.
- The results from the study are based on data collected from undergraduate 3 years form different courses of students. Students pursuing medical and engineering courses and doctoral students are exempted from the study.
- The study conducted was to examine the financial literacy/awareness of college going students however chances of biasness in answer may not be ignored.

Scope for Future Research

- The present study was confined to the A. S. Patil college of commerce, Vijayapura ; the scope can be extended by covering other Region/Division of A. S. Patil college.
- The present study focused on college students. The scope can be extended to salaried class, businessmen and professionals. Study on households and marginalized people can also be performed.
- A separate study can also be performed to find out link-ages between the “impact of financial literacy on recent financial inclusion schemes launched by Government of India”.

- With the launch of Digital India Campaign by government and many fintech services study on Digital Financial Literacy among different age groups is also of significant importance.

Financial Awareness

- **Introduction & Importance**

Financial literacy, which involves the awareness, knowledge, skill, attitude, and behavior necessary for making sound financial decisions, is crucial for both individual well-being and broader economic stability. As financial markets evolve and become more complex, the need for financial education has grown, helping individuals navigate risks and make informed choices.

Importance of Financial Awareness

- **Individual Level:** Financial awareness empowers individuals to participate more actively in markets, make informed investment decisions, and understand their consumer rights. It also helps in accurate saving and investing, which is essential for future planning, like education, home buying, and retirement.
- **Economic Level:** On a broader scale, financial awareness supports understanding government policies, contributes to financial stability, and promotes a more systematic financial market. Informed citizens are better equipped to engage with and benefit from financial markets, ultimately contributing to economic growth.

Initiatives in India

India has taken several initiatives to improve financial literacy, recognizing its importance for financial inclusion and stability. Organizations like SEBI, IRDAI, and RBI have launched various programs to educate the public, from school curricula to nationwide campaigns. These efforts aim to build financial literacy across all sections of society, particularly focusing on rural and underprivileged areas. This push towards financial education is essential for fostering a financially inclusive society where individuals can make informed and beneficial financial decisions.

Data Analysis

The data from A. S. Patil College of Commerce (Autonomous) reveals a nuanced picture of financial awareness among students. While there is a strong inclination towards saving and investing, there are gaps in financial literacy, particularly in areas such as budgeting and professional financial planning. The influence of family and digital media is prominent in shaping financial behaviors, but there is a need for more structured financial education to ensure students are well-equipped to make informed financial decisions. The survey results highlight the importance of targeted financial literacy programs to address these gaps and promote more sophisticated financial planning among young individuals.

Source of Income

S. No.	Particulars	No. of Respondents	Percentage
1	Pocket Money	145	63%
2	Scholarship	61	26.5%
3	Part Time Job	24	10.4%

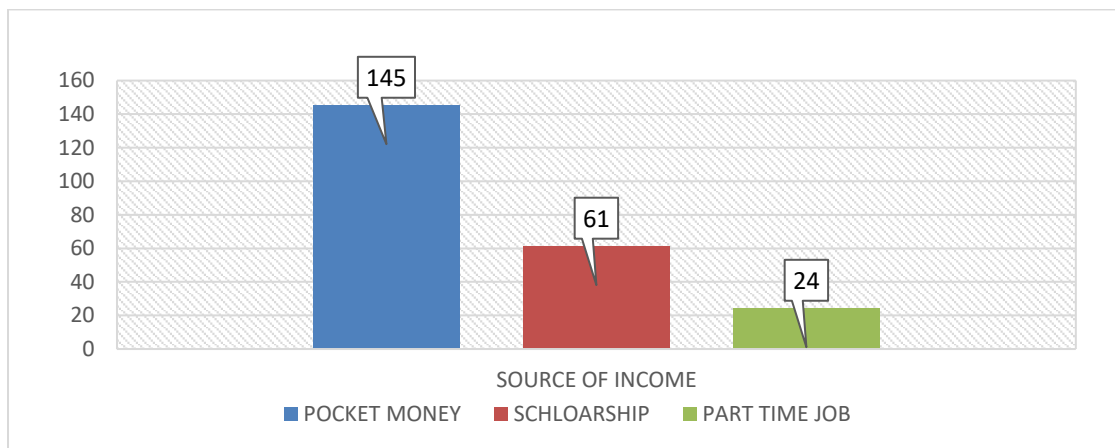


Fig. 1: Source of Income

Interpretation

The primary source of income for most students (63%) was pocket money, followed by scholarship (26.5%) and part-time-jobs (10.34%). This suggests that the majority of students rely on family support discipline among the students.

Percentage of Money Saved by Students

S No	Particulars	No of Respondents	Percentage
1	10-20%	87	37.8%
2	21-30%	50	21.7%
3	More than 30%	61	26.5%
4	i don't Save Money	32	13.9%

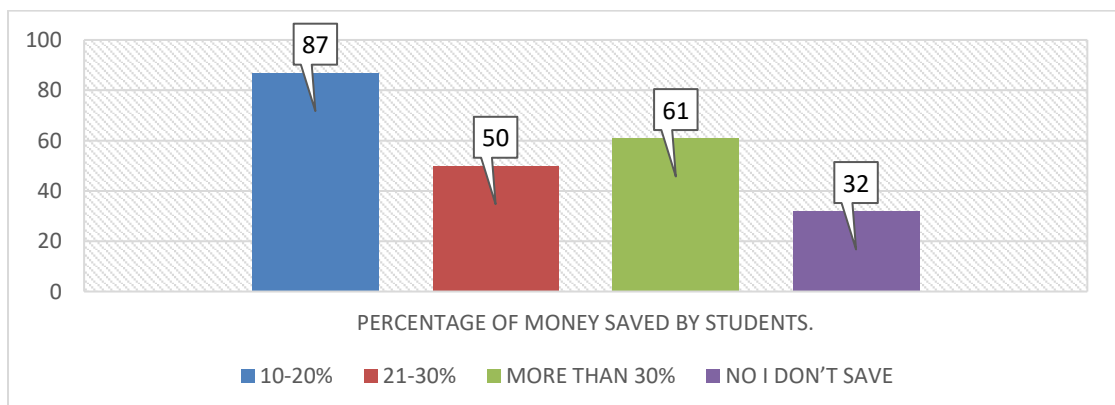


Fig. 2: Percentage of Money Saved by Students

Interpretation

A significant portion of students (37.8%) saved 10-20% of their income, while 26.5% saved more than 30%. However, 13.9% reported not saving any money, indicating varying levels of financial discipline among the students.

Investing Money in Various Sectors

S no	Particulars	No of Respondents	Percentage
1	Mutual Funds	76	33%
2	Stocks/Bonds	64	27.8%
3	FD/RD	104	45.2%

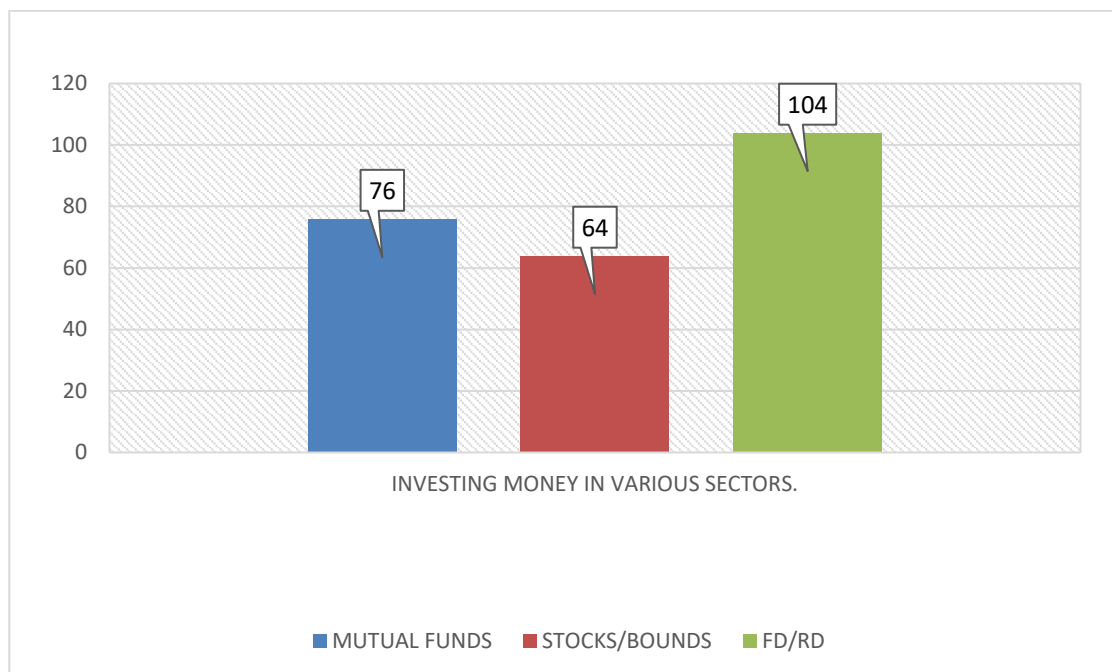


Fig. 3: Money Invested by Students

Interpretation

The most popular investment options were Fixed Deposits/Recurring Deposits (45.2%), followed by mutual funds (33%) and stocks/bonds (27.8%). This trend reflects a cautious approach to investment, with a preference for secure, low-risk options.

Knowledge about Saving Money

S No	Particulars	No of Respondents	Percentage
1	Parental Guidance	148	64.3%
2	Friends	17	7.4%
3	Financial Institutions	23	10%
4	Online Sources	42	18.3%

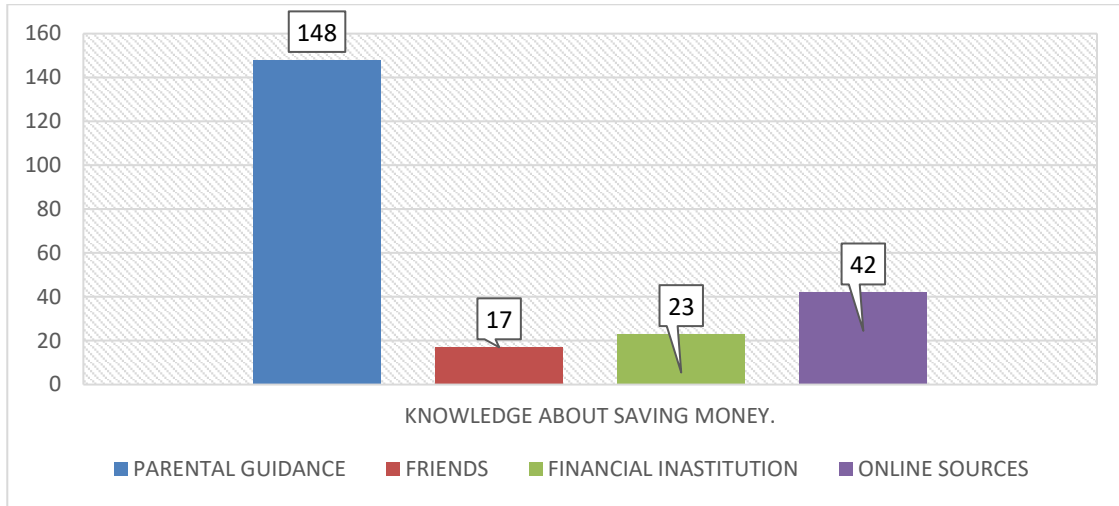


Fig. 4: Knowledge about saving Money

Interpretation

The majority of students (64.3%) gained financial knowledge through parental guidance, highlighting the importance of family influence. Online sources were the second most common source (18.3%), showing the growing role of digital media in financial education.

Primary Financial Goals after Getting a Job

S No	Particulars	No of Respondents	Percentage
1	Buying A House	94	40.9%
2	Travelling	86	37.4%
3	Building Retirement Savings	27	11.7%
4	Buying A Car	23	10%

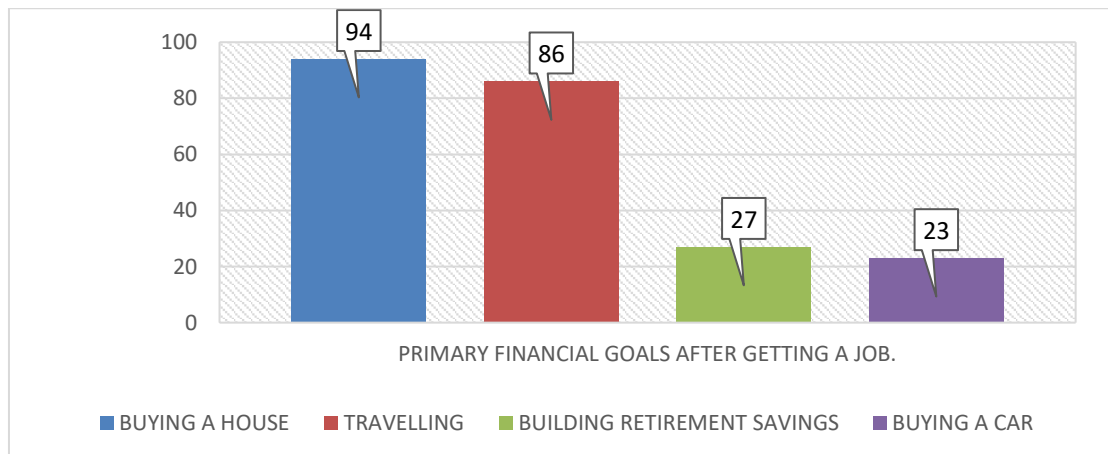


Fig. 5: Primary Financial Goals after Getting a Job

Interpretation

The main financial goal for most students after securing a job was buying a house (40.9%), followed by traveling (37.4%). Building retirement savings (11.7%) and buying a car (10%) were less prioritized, indicating a preference for immediate financial stability and lifestyle enhancements.

Plan for Achieving Financial Goals

S No	Particulars	No of Orgnisation	Percentage
1	Saving Regularly	123	53.5%
2	Investing	70	30.4%
3	Budgeting	31	13.5%
4	Seeking Financial Advisor	6	2.6%

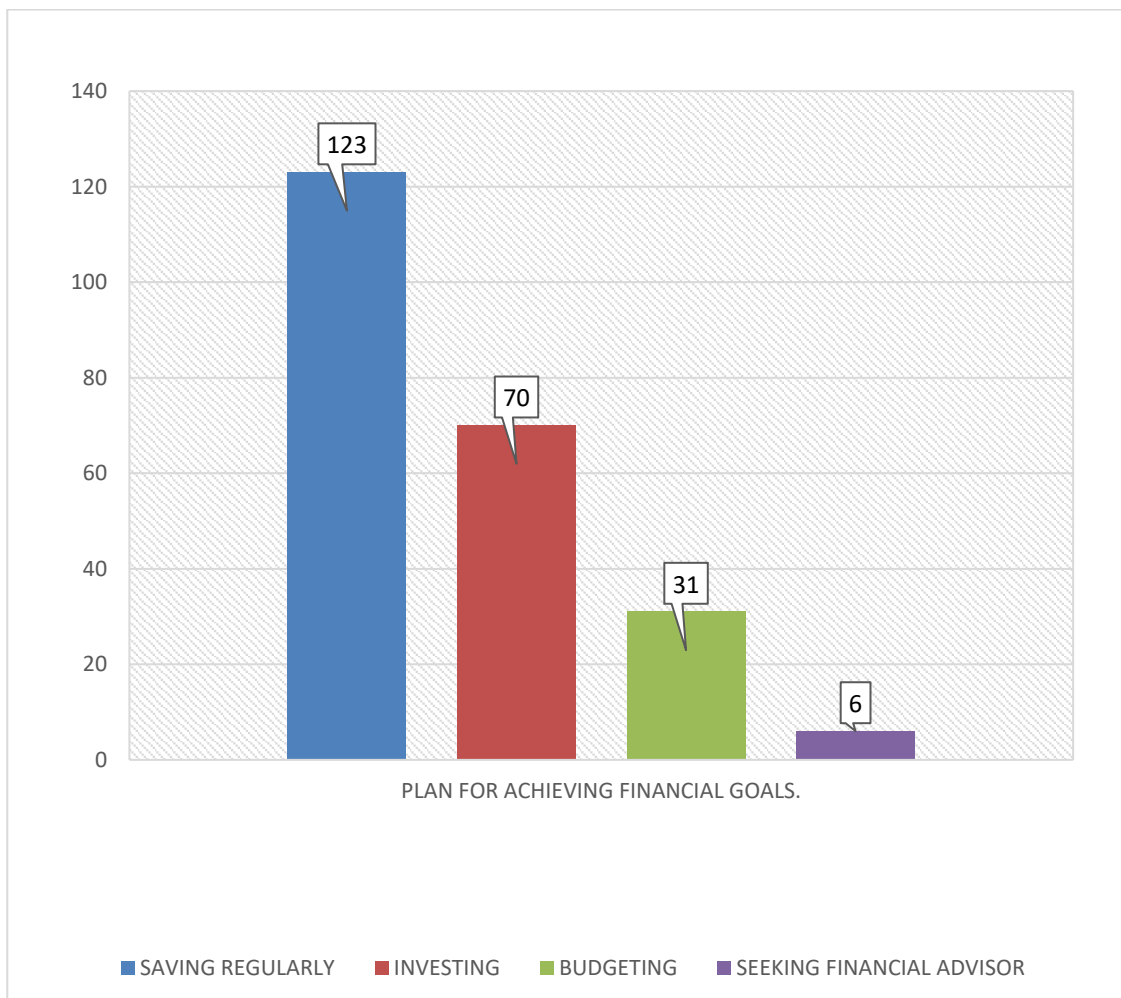


Fig. 6: Plan for achieving financial goals.

Interpretation

Regular saving (53.5%) and investing (30.4%) were the most common strategies for achieving financial goals, with less emphasis on budgeting (13.5%) and seeking professional financial advice (2.6%). This suggests a proactive approach to personal finance among students, although professional advice is underutilized.

Findings

- A significant proportion of students demonstrated a basic understanding of financial concepts such as budgeting and saving, but many lacked deeper knowledge in areas like investing and debt management.
- Students who participated in financial education programs or workshops exhibited higher levels of financial awareness compared to those who had not.
- There was a noticeable gap between theoretical knowledge and practical application, with many students struggling to apply financial concepts to real-life scenarios.
- The findings suggest the need for more comprehensive financial education initiatives at the college, including curriculum, enhancements, practical financial management exercises, and increased engagement with financial professionals.
- Students pursuing commerce-related disciplines generally demonstrated better financial knowledge compared to those from non-commerce backgrounds.

Suggestions

- While many students prefer traditional investment options like Fixed Deposits and Recurring Deposits, awareness should be raised about the benefits and risks of other investment avenues such as mutual funds and stocks. This can be done through guest lectures from financial experts or through partnerships with financial institutions.
- Since a large portion of students save a part of their income, initiatives should be taken to encourage these habits from an early stage. The college can introduce savings challenges or offer incentives for students who achieve their savings or investment goals.
- Since a significant number of students rely on parental guidance for financial knowledge, the college should also promote alternative reliable sources of financial information. This could include providing access to online financial literacy/awareness resources, promoting the use of financial apps, and encouraging students to engage with financial institutions for advice.

Conclusion

In conclusion, the study highlights the importance of continued efforts to improve financial awareness among students, ensuring that they are well-prepared to navigate the complexities of personal finance in an increasingly dynamic economic environment. The study on financial awareness among students at A.S. Patil College of Commerce (Autonomous), Vijayapura, reveals insightful trends and behaviours in personal finance management among the student population. The findings underscore the varying levels of financial literacy, proficiency, and attitudes towards money management within the student body. The study concludes that while students at A.S. Patil College of Commerce exhibit a basic understanding of financial management and demonstrate prudent saving habits, there are gaps in financial literacy that need to be addressed.

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Customer Satisfaction towards Canara Bank Credit Card With Special Reference to Vijayapur City

Ms. Jyoti Bali*
Dr. Bharati Math**

Introduction

Credit cards have become an essential tool in today's financial landscape for handling personal finance and simplifying transactions. One of the oldest and most reputable banks in India, Canara Bank, provides a range of credit card services that are designed to satisfy the various demands of its clientele. The words "banca" (from Old Italian) and "banque" (from French) both refer to a bench or money exchange table. The convenience, security, and wealth of benefits that credit cards offer—like reward points, cashback deals, and credit score enhancements—underline their importance in customers' day-to-day life. Any service-oriented business's ability to satisfy its customers is a key performance indicator, and the banking industry is no exception.

Compared to other payment methods, credit cards include the extension of credit rather than the use of an already-existing fund reserve. The credit card that is used to make purchases at that specific store is also issued by department stores. Similarly to electronic fund transfers, credit card payments are not private. Requirements for reserves and deposit insurance are not immediately relevant when using a credit card to make a payment because there is no need to store money. If a cardholder defaults, the bank that issued the card is responsible and gets compensated. The credit card association has a claim against the fail bank as a creditor and guarantees payment to merchants with outstanding transactions in the event that the issuing bank fails. A credit card is a component of the payment system .

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Need for the Study

The goal of the current study is to determine how widely this service is used by consumers, how they feel about using credit cards, how they respond to using them, and what issues they run into when using them. To determine and measure the degree of customer satisfaction with Canara Bank's credit cards, this study must explore the many facets of the customer experience. This study aimed to determine how much credit was accessible to consumers for a range of activities as well as how satisfied they were with that credit. Customer happiness is a key performance indicator that banks and other financial institutions work hard to maximize in the ever-changing world of financial services.

Review of Literature

The findings of Doral Raju S's study "A study on services of Canara bank and customer satisfaction. June 1994" indicate that customers are not happy with the lengthy and formal procedures involved in resolving complaints.

In his study "Customer Satisfaction in Canara Bank," Dilsahath A finds that while some customers are dissatisfied with the lengthy wait times for money withdrawals, there is a dearth of services such as tax and investment advice.

According to Prof. Readdy C.R. & Ramana K.V.'s newspaper, "Marketing approach in banking," the only way for banking to survive in the long run as an indirect means of gaining an advantage over clients is by implementing effective marketing strategies.

S. Revathi noted in a study titled "Customer Service" that concerns regarding the length of time the bank takes to service customers suggested a shift in the staff members' attitudes and dedication to the work culture.

In his work "Strategies to Improve Customer Service," Muniraj R. examined the approaches required to address the evolving landscape and new obstacles. He recommended categorizing customers based on their psychographic characteristics.

Statement of Problems

Canara Bank tries to keep client satisfaction levels high. Issues may arise for customers, which could lower their satisfaction ratings. The use of modern technology has changed the banking industry. In India, the use of credit cards is growing daily. However, there are several technical issues with credit card transactions.

The bank sets the credit card's drawing limit based on the cardholders' credit limit. When utilizing credit cards, businesspeople benefit more. There is more risk involved with credit card transactions. Customer complaints about prevalent issues include poor communication, slow response times, dispute resolution, card blocking and hot listing, internet services, and hidden fees.

Objectives of the Study

- To know the profile of Canara bank.
- To suggest improving the efficiency of Canara bank.
- To know the problems faced by credit card users.
- To find out the factors influencing for credit card usage.
- To assess the overall satisfaction of Canara bank credit card holders.

Scope of the Study

The scope of the study is defined in terms of performance aspects and period under focus,

- The researcher has selected Canara bank for the study covering Vijayapura district.
- The study is based on primary data through questionnaires.
- The performance of the Canara banks were measured through satisfaction level of customers
- Creates the opportunity to know customer experience on having credit card.
- Study of factors influencing customers and their satisfaction levels.
- Helps to know service quality in bank.

Research methodology**Research Design**

The researcher used descriptive type of research. A descriptive cross-sectional survey-based questionnaire design was used as research design. In this study, the researcher analysed the customer satisfaction towards Canara bank credit card.

Sample Design

This research is done to analyse the customers satisfaction by collecting the samples of 100 respondents from Vijayapura city with the help of well-structured questionnaire.

Sample Size

The sampling size of this study consists of 100 respondents.

Sampling Method

After much thought and discussion, Convenient sampling method was employed to collect data from the respondents.

Source of Data Collection

- All the sources of the study were collected by primary data.
- Primary data from Questionnaire.

Period of Study

The study is conducted for 3 months in Vijayapura city among the people who use Canara bank credit card in the selected area.

Tool Used

The collected data were classified into suitable tabular forms for analysis and interpretation Simple statistical tools like Simple percentage analysis, Mean & Standard deviation.

Limitations of the Study

- The study is applicable to Vijayapura city only.
- Many studies have a limited sample size, which may not represent the entire customer base i.e. one study surveyed only 100 customers
- The period of study is often short, which may not capture long term customer satisfaction trends.
- Some respondents may be unwilling to participate or provide clear information, affecting the accuracy of the results.
- Access to detailed and confidential information from the bank can be restricted, limiting the depth of the analysis.

Scope for Future Research

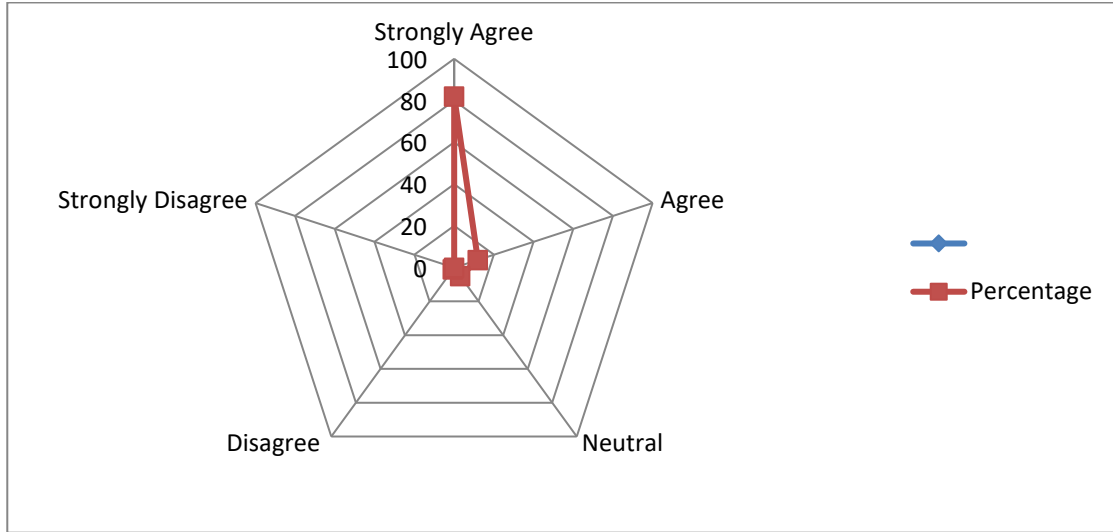
- Further, the scope of the study can be widened by using the public, private, foreign sector banks in India.
- Many internal & external factors affecting the financial performance of the Canara banks can be analysed it make the future studies more prominent and comprehensive.
- Reacher's can obtain primary data to know the employer's satisfaction level.
- The researchers can extend they're to other districts and places also.

Analysis and Interpretation

Customers Satisfaction about the Service

Table 1: Recommendation of Canara Bank Credit Card To Others

Sl. No.	Recommendation of Canara bank credit card to others.	Frequency	Percentage
1	Strongly Agree	82	82
2	Agree	12	12
3	Neutral	5	5
4	Disagree	1	1
5	Strongly Disagree	0	0
	Total	100	100

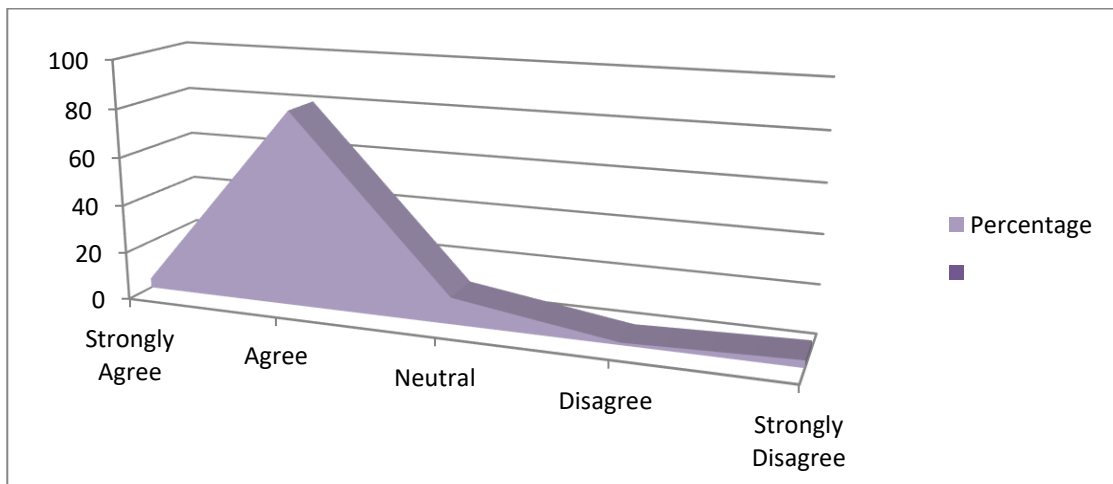


Graph 1: Recommendation of canara bank credit card to others

The above graph shows that 82% of the respondents are strongly agree with the recommendation of Canara bank credit card to others, 12% are agree, 5% are neutral, 1% are disagree and 0% are strongly disagree.

Table 2: Shopping Online using Credit Card

Sl. No.	Shopping Online using Credit Card	Frequency	Percentage
1	Strongly Agree	4	4
2	Agree	81	81
3	Neutral	11	11
4	Disagree	1	1
5	Strongly Disagree	3	3
	Total	100	100

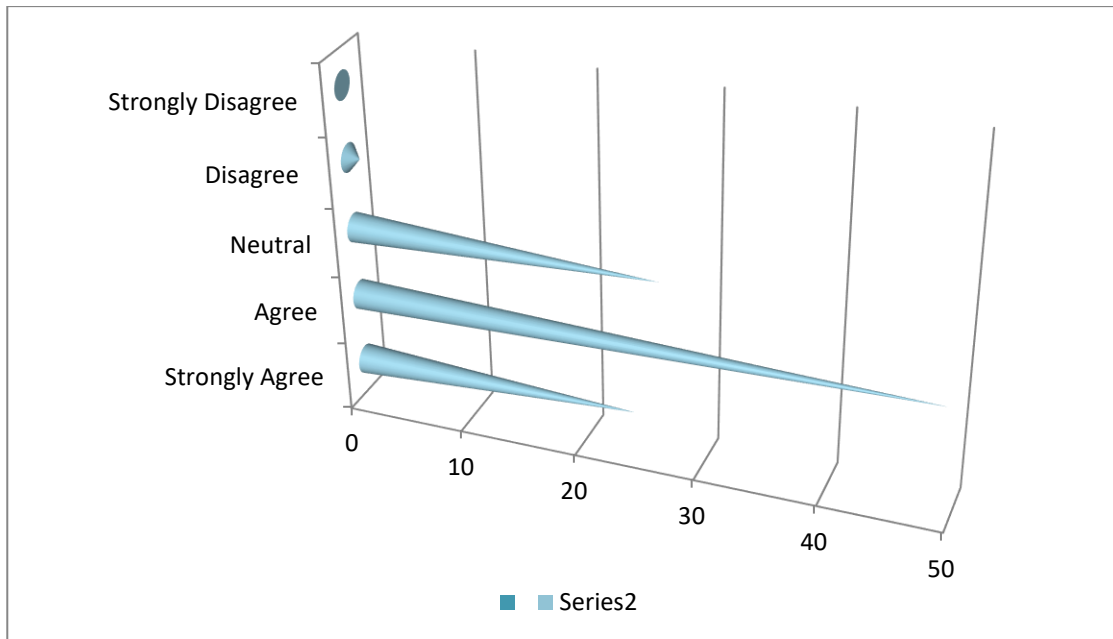


Graph 2: Shopping Online using Credit Card

The above graph shows that 4% of the respondents are strongly agree with the shopping online using credit card, 81% are agree, 11% are neutral, 1% are disagree and 3% are strongly disagree.

Table 3: Like to use Canara Bank Credit Card

Sl. No.	Like to use Canara bank credit card	Frequency	Percentage
1	Strongly Agree	24	24
2	Agree	49	49
3	Neutral	26	26
4	Disagree	1	1
5	Strongly Disagree	0	0
	Total	100	100

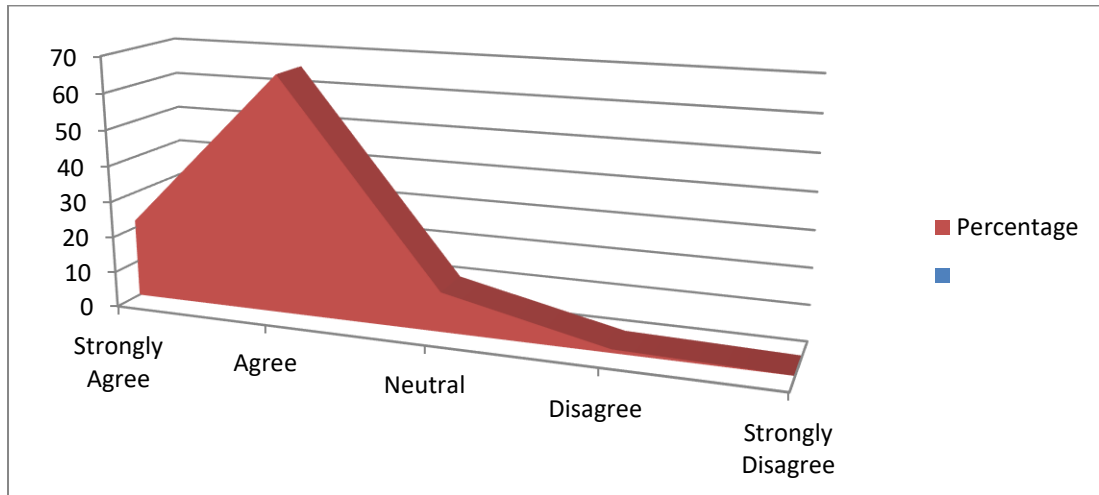


Graph 3: Like to use Canara bank credit card

The above graph shows that 24% of the respondents are strongly agree with the,like to use Canara bank credit card, 49% are agree, 26% are neutral, 1% are disagree and 0% are strongly disagree.

Table 4: Satisfaction of bank's services

Sl. No.	Satisfaction of Bank's Services	Frequency	Percentage
1	Strongly Agree	22	22
2	Agree	66	66
3	Neutral	11	11
4	Disagree	1	1
5	Strongly Disagree	0	0
	Total	100	100

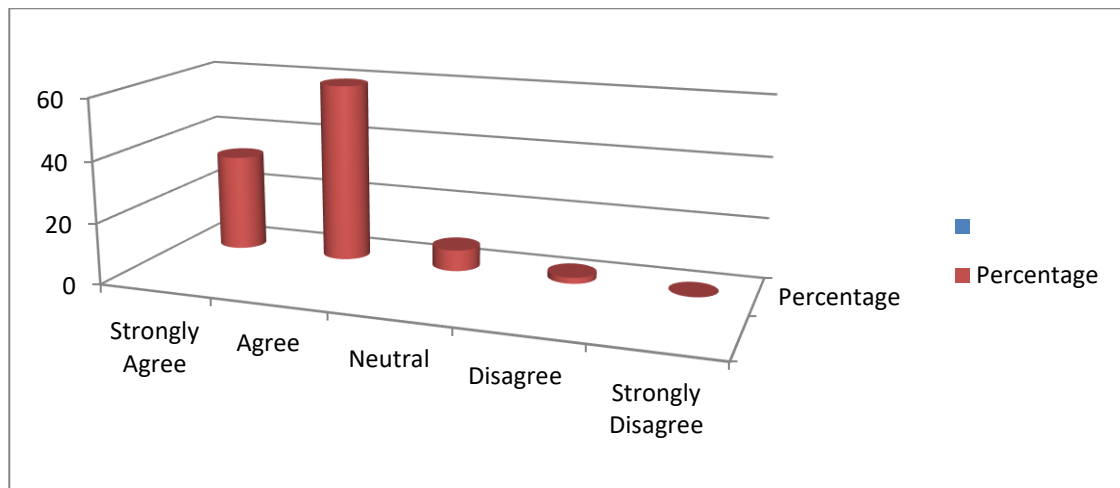


Graph 4: Satisfaction of Bank's Services

The above graph shows that 22% of the respondents are strongly agree with the satisfaction of bank's services, 66% are agree, 11% are neutral, 1% are disagree and 0% are strongly disagree.

Table No.5. Satisfaction of security features of canara bank's credit card

SI. No.	Satisfaction of security features of canara bank's credit card	Frequency	Percentage
1	Strongly Agree	32	32
2	Agree	59	59
3	Neutral	7	7
4	Disagree	2	2
5	Strongly Disagree	0	0
	Total	100	100

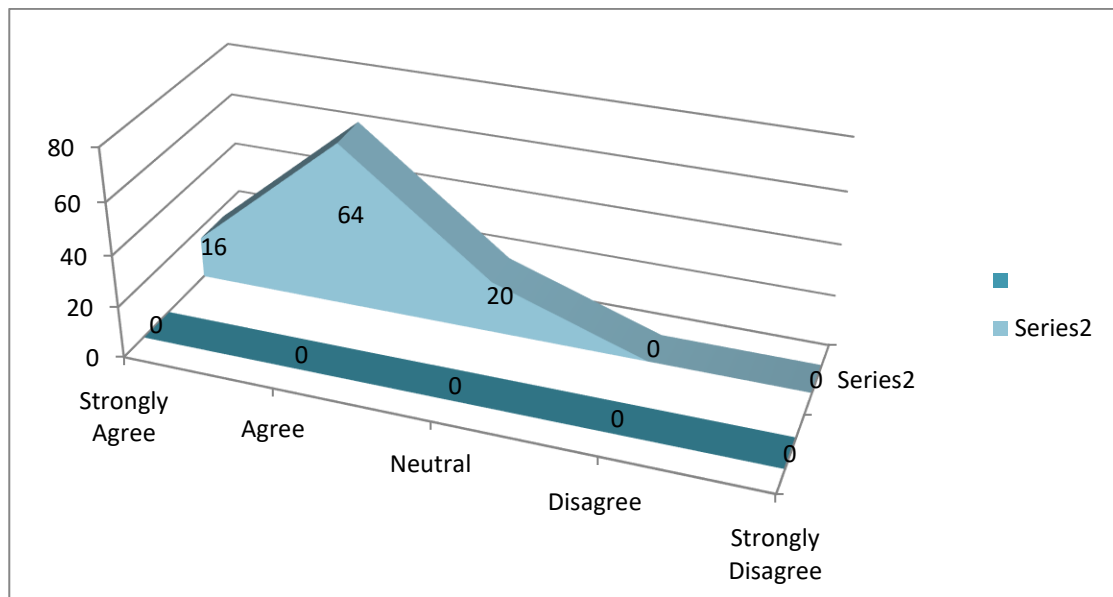


Graph 5: Satisfaction of Security Features of canara bank's credit card

The above graph shows that 32% of the respondents are strongly agree with the satisfaction of security features of canara bank’s credit card,59% are agree, 7% are neutral, 2% are disagree and 0% are strongly disagree.

Table 6: Convenience for paying big bills

Sl. No.	Convenience for paying big bills	Frequency	Percentage
1	Strongly Agree	16	16
2	Agree	64	64
3	Neutral	20	20
4	Disagree	0	0
5	Strongly Disagree	0	0
	Total	100	100

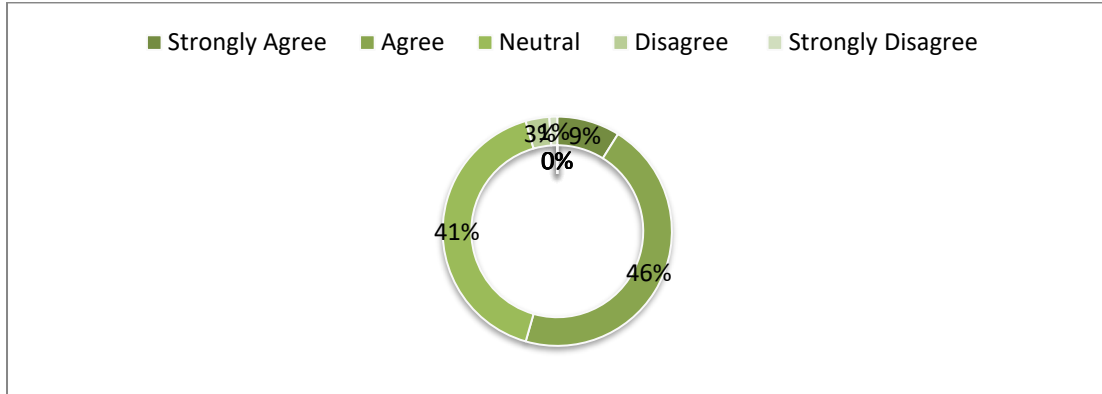


Graph 6: Convenience for Paying Big Bills

The above graph shows that 16% of the respondents are strongly agree with the convenience for paying big bills, 64% are agree, 20% are neutral, 0% are disagree and 0% are strongly disagree.

Table 7: Hard to control the usage of the money

Sl. No.	Hard to control the usage of the money	Frequency	Percentage
1	Strongly Agree	18	8
2	Agree	41	41
3	Neutral	37	37
4	Disagree	3	3
5	Strongly Disagree	1	1
	Total	100	100

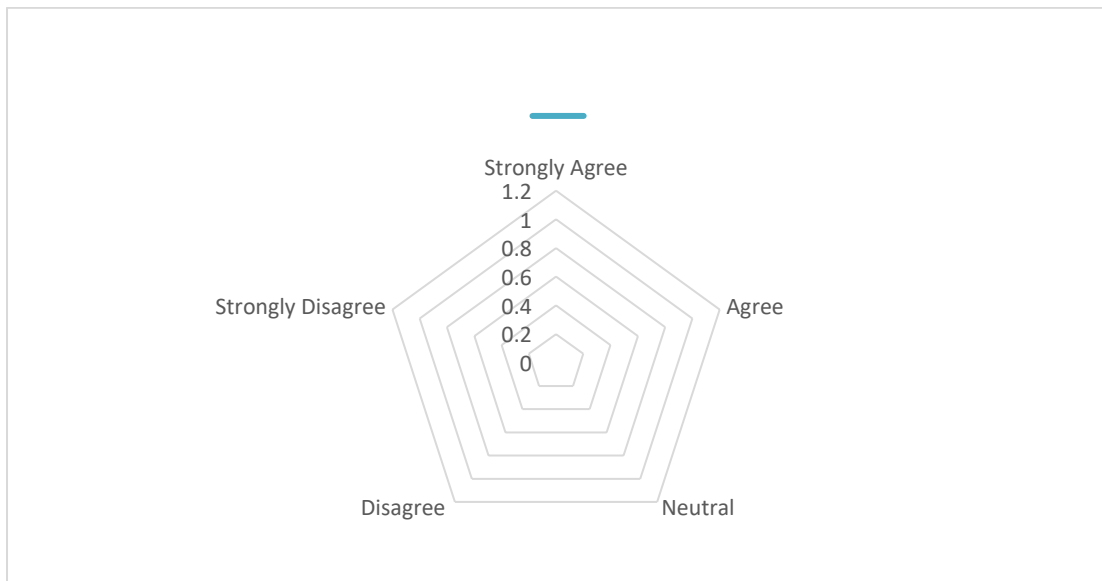


Graph 7: Hard to Control the usage of the Money

The above graph shows that 18% of the respondents are strongly agree with the hard to control the usage of the money, 41% are agree, 37% are neutral, 3% are disagree and 1% are strongly disagree.

Table 8: Worry about Loss of Edit Credit Card

Sl. No.	Worry about loss of credit card	Frequency	Percentage
1	Strongly Agree	11	11
2	Agree	52	52
3	Neutral	17	17
4	Disagree	18	18
5	Strongly Disagree	2	2
	Total	100	100

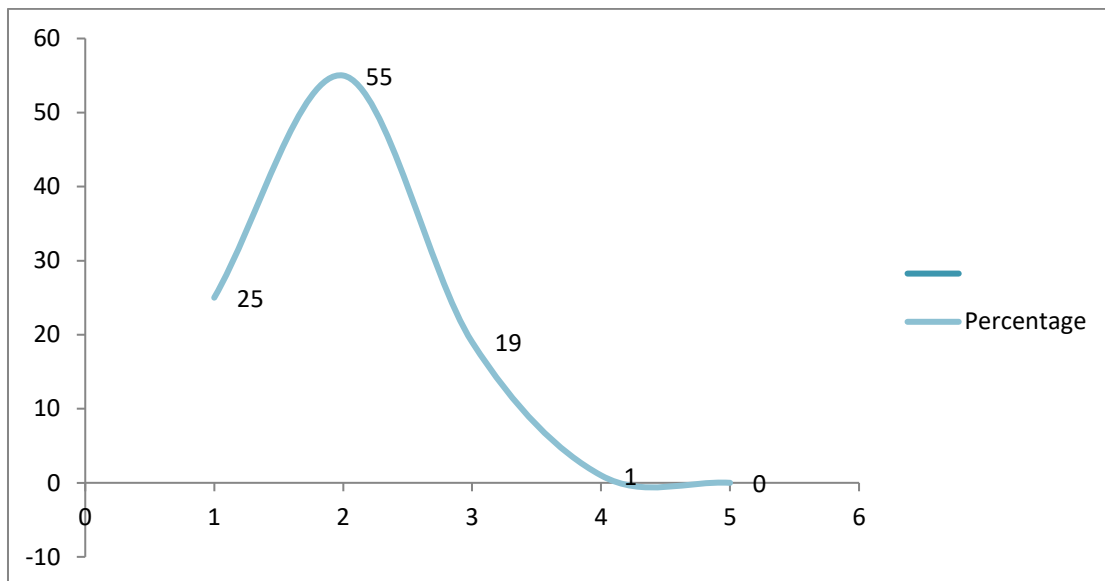


Graph 8: Worry about Loss of Credit Card

The above graph shows that 11% of the respondents are strongly agree with the worry about lossof credit card, 52% are agree, 17% are neutral, 18% are disagree and 2% are strongly disagree.

Table 9: Awareness of the Reward Points system Associated with Credit Card

Sl. No	Awareness of the reward points system associated with credit card	Frequency	Percentage
1	Strongly Agree	25	25
2	Agree	55	55
3	Neutral	19	19
4	Disagree	1	1
5	Strongly Disagree	0	0
	Total	100	100

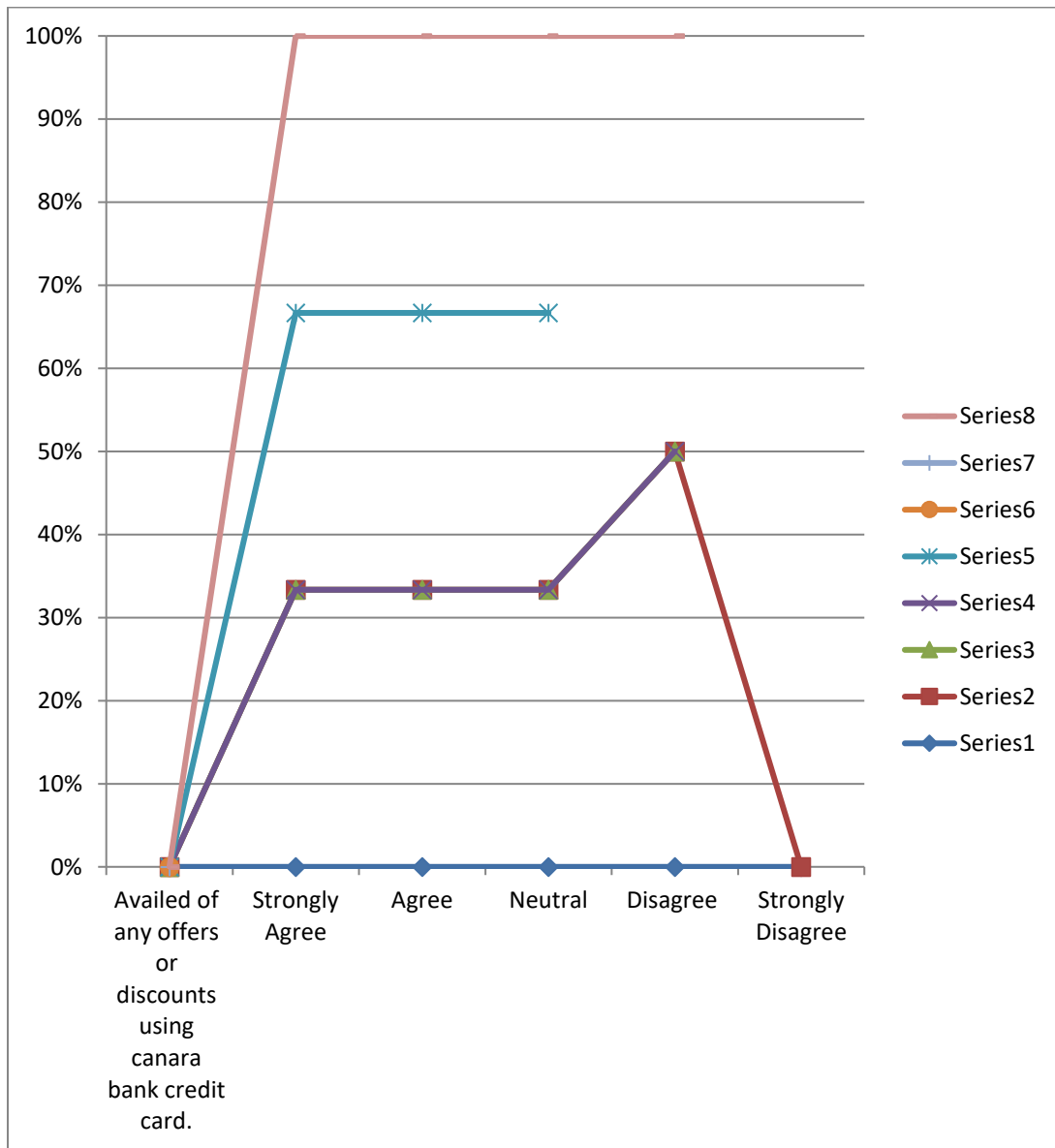


Graph 9: Awareness of the reward points system associated with credit card

The above graph shows that 25% of the respondents are strongly agree with the awareness of the reward points system associated with credit card ,55% are agree, 19% are neutral, 1% are disagree and 0% are strongly disagree.

Table 10: Availed of any offers

Sl. No	Availed of any offers or discounts using Canara bank credit card	Frequency	Percentage
1	Strongly Agree	37	7
2	Agree	53	53
3	Neutral	9	9
4	Disagree	1	1
5	Strongly Disagree	0	0
	Total	100	100



Graph 10: Availed of any offers

The above graph shows that 37% of the respondents are strongly agree with the availed of any offers or discounts using canara bank credit card, 53% are agree, 9% are neutral, 1% are disagree and 0% are strongly disagree.

Findings.

- Out of the 100 respondents for this study, men make up the majority with 55% of the respondents. Women make up the remaining 45% of responders.
- Most of the respondents were under the age of 25, making up the majority.

- The bulk of respondents to this study, or 58% of them, make less than Rs 500,000.
- Most respondents to this study, or 23% of them, said they preferred the Canara Bank savings account above the others.
- 82% of the respondents are strongly agree with the recommendation of canara bank credit card to others, 12% are agree, 5% are neutral, 1% are disagree and 0% are strongly disagree.
- 4% of the respondents are strongly agree with the shopping online using credit card, 81% are agree, 11% are neutral, 1% are disagree and 3% are strongly disagree.
- 22% of the respondents are strongly agree with the satisfaction of bank's services, 66% are agree, 11% are neutral, 1% are disagree and 0% are strongly disagree.
- 25% of the respondents are strongly agree with the awareness of the reward points system associated with credit card ,55% are agree, 19% are neutral, 1% are disagree and 0% are strongly disagree.
- 37% of the respondents are strongly agree with the availed of any offers or discounts using Canara bank credit card, 53% are agree, 9% are neutral, 1% are disagree and 0% are strongly disagree.
- 16% of the respondents are strongly agree with theconvenience for paying big bills,64% are agree, 20% are neutral, 0% are disagree and 0% are strongly disagree.

Suggestions

Since there's always space for improvement, Canara Bank's customer satisfaction rating could be raised by concentrating on the following:

- To create awareness among senior citizen about credit card.
- 55% of the respondents are aware about of the reward points system associated with credit card. To create awareness to other people.
- Educating the customers on bank's services.
- The bank should try to reduce the interest charged on the credit card.
- The banker should give adequate knowledge to the people regarding the usage of credit cards.
- The bank should use best technology to prevent the misuse of cards, fraud, etc.

Conclusion

In general, the working environment at Canara Bank is excellent. It gives great pleasure to present this report on the modest study he conducted. It is completely satisfied with the task that was completed on its own under the supervisor's supervision. The researcher believes that at least some of the conclusions and

recommendations could be helpful in improving or changing the laws pertaining to credit cards, which would benefit society and the nation as a whole. As a result, the majority of respondents reported great satisfaction and would like others to use credit cards. Due to their increased usage, they also profit more from credit card benefits than bank ones.

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Customer Experience and Satisfaction at Shubhashree Sagar Hotel: Insight from Vijayapura

Mr. Ravikumar*
Ravi Gunaki Shashank Garasangi**

Introduction

The hotel sector is crucial to the global hospitality industry, offering a range of accommodations from luxury resorts to budget lodgings. It provides essential services such as lodging, dining, and event spaces, while also reflecting local culture and embracing sustainability. Technological advancements enhance guest experiences, and hotels contribute significantly to local economies through employment and tourism. Overall, hotels blend comfort, service, and cultural immersion, adapting to meet the diverse needs of travelers.

Statement of the Problem

The hotel sector faces challenges in balancing operational efficiency with maintaining high standards of guest experience amidst fluctuating demand, rising operational costs, and evolving customer preferences for sustainability and digital integration.

Objectives of the Study

- Assess trends and challenges like fluctuating demand and rising operational costs.
- Identify opportunities to enhance guest experience with personalized services and innovative amenities.
- Evaluate digital transformation's impact on hotel operations, including online booking and guest management systems.
- Explore strategies for integrating sustainable practices to reduce environmental impact.

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Scope of the Study

The organizational study conducted at SHUBHASHREE SAGAR HOTEL in Vijayapura is focused On examining the performance and practical aspects of the hotel's operations. The scope of this study

Practical Aspects

- Understand daily departmental functions and their coordination for smooth operations.
- Examine technology adoption in reservations, billing, CRM, and inventory management.
- Observe how the hotel enhances guest experience with personalized services and modern amenities.
- Identify departmental challenges and the strategies used to address them.

Limitations of the Study

The study faced limitations due to the hotel's confidentiality restrictions, which hindered access to detailed financial and strategic information. The research was constrained by a short timeframe, affecting the depth of analysis. Additionally, the study's focus on general working hours excluded insights into night shifts, weekends, and peak periods. These factors collectively limited a comprehensive understanding of the hotel's operations

Methodology

The study employed a mixed-methods approach, using both primary and secondary sources to gain a thorough understanding of SHUBHASHREE SAGAR HOTEL's operations. Primary sources offered direct insights, while secondary sources helped validate and enrich the findings

Data Collection Methods

- **Primary Sources:** Data was collected through direct interactions with hotel staff and management, as well as personal observations, enabling the gathering of detailed information.

Observation

Interactions

Operational Practices: Focused on departmental efficiency and service quality.
Guest Experience: Monitored guest treatment, satisfaction, and feedback.

Facilities of Hotel

- TV
- STD, ISD, Broad Band Internet, WIFI

- Safety lockers
- Spacious Car Parking
- Conference Hall with sound system
- Credit Card

Vision of the Hotel

The vision statement of HOTEL SHUBHASHREE SAGAR in Vijayapura emphasizes building a strong reputation through high service standards and ongoing innovation across all departments

Mission of the Hotel

The mission of HOTEL SHUBHASHREE SAGAR in Vijayapura focuses on ensuring safety and security, providing clean and comfortable rooms, and delivering service excellence through professional staff and well-maintained facilities

SWOT Analysis of Hotel Shubhashree Sagar

Strength

HOTEL SHUBHASHREE SAGAR in Vijayapura offers secure, quality accommodation and food, fostering guest satisfaction and loyalty. The hotel maintains strong employee retention, contributing to consistent service and a positive reputation in the market. Its strategic location in a historical city attracts tourists, enhancing its appeal.

Weaknesses

The hotel's reliance on tourist arrivals makes it vulnerable to seasonal and economic fluctuations, affecting revenue and occupancy. Limited innovation in customer services poses a challenge in differentiating from competitors, emphasizing the need for ongoing innovation to stay competitive.

Opportunities

Opportunities include innovating customer service with personalized experiences and loyalty programs, integrating digital technology for improved efficiency, and expanding into the affordable luxury market. Additionally, partnering with local artisans to offer unique luxury goods can attract high-spending tourists and enhance market visibility.

Threats

Intense competition in the hospitality industry threatens market share and revenue, with competitors potentially offering superior services. Continuous adaptation to evolving guest expectations is essential to avoid dissatisfaction and loss of business. The growing hospitality sector in Vijayapura further intensifies competition among local hotels.

Competitors

- **Hotel Madhuvan**

Key competitors are well-located near major attractions and transport hubs, offer diverse amenities like dining and conference facilities, and cater to both leisure and business travelers with a focus on comfort and convenience.

- **Hotel Kaniska International**

Key competitors are well-recognized for consistent service quality, target upscale travelers with premium amenities and a luxurious ambiance, and differentiate themselves with exclusive packages, promotions, and loyalty programs

Competitive Landscape

Vijayapura's competitive hospitality market is driven by high tourist and business traveler traffic. Competitors differentiate through pricing, service quality, location, and unique experiences, while customer loyalty and managing challenges like price wars and fluctuating tourist arrivals are key to sustaining market share.

Conceptual Framework**Context and Emergence of the Hospitality Industry in India**

- **British Rule and the Struggle for Independence**

India endured nearly 200 years of British colonial rule, which shaped its political, economic, and social structures. The freedom movement, led by numerous leaders, ultimately achieved independence on August 15, 1947. This pivotal moment marked the end of colonial rule and the start of India's quest for economic growth and entrepreneurship.

- **Historical Monuments and their Significance**

India's history features architectural marvels from various kingdoms and empires, including Rajasthan's forts and Mysore's palaces, showcasing the country's rich cultural heritage and architectural brilliance.

Evolution and Modernization

India's hotel industry has evolved from family-run guesthouses to large international chains, offering modern amenities like conference halls, fitness centers, and gourmet restaurants.

Historical and Cultural Significance**The Kalyani Dynasty and Architectural Marvels**

Founding and Naming: Vijayapura, established by the Kalyani dynasty, reflects its victorious history and significance as a cultural center.

Heritage Structures: The city features remarkable historical monuments like the Gol Gumbaz, Ibrahim Raza, and Bara Kaman, showcasing intricate designs and historical importance.

Tourist Attractions

Must-See Historical Monuments

- **Gol Gumbaz:** Known for its massive dome, it is the mausoleum of Mohammed Adil Shah and
- One of the most famous landmarks in Vijayapura.
- **Ibrahim Roza:** Often compared to the Taj Mahal, this beautiful monument is a mausoleum For Ibra him Adil Shah II.
- **Bara Kaman:** An unfinished mausoleum, it is notable for its unique architecture and historical

Various Departments

Lodging and Restaurant Kitchen

Lodging and Restaurant Department

The Lodging Department ensures a seamless guest experience from reservation to checkout, focusing on comfort, convenience, and satisfaction through various responsibilities and services.

Reservation Handling

- **Booking Management:** Handles reservations via phone, online, or in person, ensuring accurate and up-to-date information.
- **Availability and Rates:** Monitors room availability and coordinates rate adjustments with the revenue management team.
- **Special Requests:** Manages special requests, including room preferences and additional services.

Guest Check-in and Check-out

- **Welcoming Guests:** Greets guests, verifies reservations, processes payments, and provides room keys upon arrival.
- **Information Provision:** Informs guests about hotel amenities, local attractions, dining options, and promotions.
- **Check-out Process:** Manages the check-out process by preparing the final bill, addressing concerns, and arranging transportation if needed.

Room Preparation and Maintenance

- **Housekeeping Coordination:** Ensures rooms are cleaned, restocked, and maintained to high standards before guest arrival.

- **Maintenance Requests:** Addresses reported maintenance issues promptly to ensure guest comfort and safety.
- **Room Inspections:** Conducts regular checks to ensure rooms meet quality standards and are equipped with fresh linens, toiletries, and functioning appliances.

Guest Services and Support

- **Concierge Services:** Assists with restaurant reservations, transportation, tour bookings, and other personal requests.
- **Complaint Resolution:** Resolves guest complaints swiftly to ensure a positive experience.
- **Special Services:** Provides personalized services for special occasions, such as roomdecorations or complimentary gifts.

Administrative Tasks

- **Record Keeping:** Maintains accurate records of guest stays, preferences, and feedback to improve future experiences.
- **Staff Coordination:** Manages and schedules front desk and concierge staff for efficient operations.
- **Reporting:** Generates reports on occupancy rates, guest satisfaction, and other key metrics for management decisions.

Front Desk

The front desk is the central hub of a hotel, crucial in shaping the guest experience from arrival to departure, handling various functions to ensure a pleasant stay.

Key Responsibilities of the Front Desk

- Guest Check-in and Check-out
- Handling Guest Needs and Inquiries
- Reservation Management
- Coordination with Other Departments
- Customer Service Excellence

Reception and Reservation

The reception area is crucial for the guest experience, providing essential information and services from the moment guests arrive.

Computer Operator

A computer operator in a hotel ensures accurate recording and management of transactions and operations through computerized systems, maintaining an organized workflow.

Telephone Operator

The telephone operator at a hotel manages incoming and outgoing calls, facilitating communication between guests and staff, and supports guest inquiries and requests to ensure satisfaction and efficiency.

Room Service

Room service offers guests the convenience of dining privately, providing a seamless experience tailored to their preferences.

- Non - AC Room
- AC Rooms
- Executive A/C Room

These include both single (with 1 bed) and twin sharing rooms (with 2 beds), also these rooms Irrespective of sizes have one attached private bathroom

- **Non - A/C Room**

Our non - A/C rooms provide a comfortable and affordable accommodation option for guests seeking traditional elegance and relaxation during their stay in Vijayapura. These rooms are designed to offer a cozy and inviting atmosphere with a range of amenities that ensure a pleasant stay, all at budget-friendly rates.

- **A/C Room**

At Hotel Shubha Shree Sagar, we pride ourselves on offering A/C rooms that provide an energizing and refreshing stay for our guests. Each aspect of your experience is meticulously planned to ensure maximum comfort and satisfaction. Our elegantly designed rooms, coupled with top-notch service, create an ambiance that makes you feel truly at home, even while you're away.

- **Executive A/C Room**

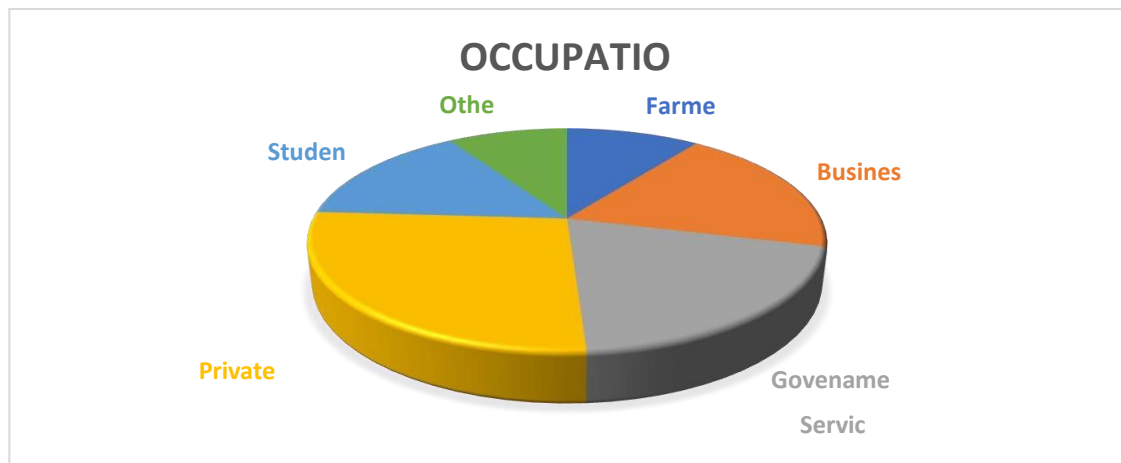
The Executive A/C rooms at Hotel Shubha Shree Sagar are the epitome of luxury and comfort, offering a stylish and opulent stay for our esteemed guests. Designed with meticulous attention to detail, these rooms combine elegant décor with modern amenities to ensure an exceptional experience. Whether you are visiting for business or leisure, our Executive A/C rooms provide the perfect blend of sophistication and convenience.

Kitchen Department

The restaurant department plays a crucial role in providing high-quality food and beverages services to guests, ensuring satisfaction through professional interaction and efficient service delivery. Whether in a small local diner or a large hotel restaurant, the restaurant team operates in distinct areas—kitchen, food service, and bar—to meet diverse guest preferences and needs

Current Occupation

S. No	Particulars	No of Respondent	Percentage
1.	Farmer	10	10
2.	Business	19	19
3.	Government Service	20	20
4.	Private Service	27	27
5.	Student	15	15
6.	other	9	9



Interpretation

Here 10% of respondents are farmers. 19% of respondents are business persons. 20% of respondents are government officials. 27% of respondents are private sector employees. 15% and 9% of respondents are students and other occupation related persons respectively

How Satisfied were you with your Overall Dining Experience?

S. No	Particulars	No of Respondent	Percentage
1	Extremely Satisfied	35	35%
2	Very Satisfied	26	26%
3	Somewhat Satisfied	20	20%
4	Not Very Satisfied	10	10%
5	Not At All Satisfied	9	9%



Interpretation

Here overall Dining experience was 35% respondents are Extremely Satisfied, 26% respondents are Very Satisfied, 20% respondents are Somewhat Satisfied. 10% respondents are Not very Satisfied. 9% respondents are not at all satisfied

Findings, Discussion and Conclusion

Findings

- Identified seasonal variations and economic factors influencing occupancy rates.
- Found significant adoption of mobile apps for bookings and guest communications.
- Discovered a growing trend towards eco-friendly practices like energy-saving technologies and waste reduction.
- Highlighted issues with staff retention and training, impacting service consistency

Suggestions

Here are some recommendations for the hospitality sector to thrive and adapt in today's dynamic environment:

- Invest in innovative technologies such as mobile apps for booking and check-in, AI-driven customer service chatbots, and IoT devices for personalized guest experiences. Technology not only enhances operational efficiency but also improves guest satisfaction.
- Tailor experiences to individual guest preferences through data analytics and CRM systems. Personalized services and recommendations can create memorable experiences and foster customer loyalty.

- Implement eco-friendly practices such as energy-efficient buildings, waste reduction programs, and sourcing local produce. Sustainable practices not only appeal to environmentally conscious guests but also reduce operational costs in the long run.
- Invest in training programs to enhance the skills of your workforce, from frontline staff to management. Empower employees to deliver exceptional service and handle diverse guest needs effectively.
- Stay attuned to evolving consumer trends, such as increased demand for wellness experiences, unique accommodations (e.g., boutique hotels), and

Conclusion

The hospitality sector, particularly the hotel industry, faces a dynamic landscape influenced by evolving consumer preferences, technological advancements, and sustainability imperatives. The study underscores the importance of adapting to these changes to remain competitive. Key findings highlight the critical need for hotels to innovate in guest experiences, integrate digital solutions, and embrace sustainable practices to ensure long-term success. Addressing operational challenges such as fluctuating demand and staffing issues remains crucial. Overall, the sector's resilience and ability to adapt will determine its capacity to thrive amidst ongoing global transformations and economic shifts.

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Impact of Social Media on Youth

Mr. Kalmesh Vagadargi*
Dr. Bharati Math**

Introduction

The rapid evolution of social media over the past decade has fundamentally transformed how we communicate, learn, and perceive the world around us. Among the most affected by this digital revolution are youths, who constitute the largest and most active demographic on platforms such as Instagram, TikTok, Snap chat, and Twitter. This project, titled "Impact of Social Media on Youth," delves into the multifaceted effects these platforms exert on young individuals, encompassing their mental health, social behaviour, academic performance, and overall well-being. In an era where the virtual and real worlds increasingly overlap, understanding the implications of social media usage is crucial. This project aims to provide a comprehensive analysis of both the positive and negative consequences, drawing on current research, surveys, and case studies. By examining the benefits, such as enhanced connectivity, educational opportunities, and avenues for creativity, alongside the downsides, including cyberbullying, mental health issues, and privacy concerns, this study seeks to offer a balanced perspective on the phenomenon.

Need for Study

- Health concern
- Social Behaviour
- Educational outcome
- Cyber bullying and safety
- Policy Development

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Review of Literature

- **Psychological Impact**

Numerous studies have highlighted the link between social media use and mental health issues among youth, such as anxiety, depression, and loneliness. Excessive use of social media, particularly platforms that emphasize image sharing, has been associated with body image concerns and low self-esteem

- **Social Interaction and Relationships**

Social media allows youth to maintain and develop friendships, providing a platform for constant communication. However, this can sometimes lead to shallow or superficial relationships, replacing deeper, in-person interactions.

Statement of the Problem

The pervasive influence of social media on youth has sparked growing concern among researchers, educators, parents, and policymakers alike. As platforms like Facebook, Instagram, TikTok, and Twitter continue to dominate the social landscape, questions arise regarding their profound effects on the behavior, mental health, and overall development of young individuals. One critical aspect of concern is how social media shapes the behaviours and psychological well-being of youth. Studies suggest that excessive social media use can lead to addictive behaviours, decreased physical activity, and altered sleep patterns among adolescents. Moreover, there is evidence linking extensive social media engagement with increased levels of anxiety, depression, and feelings of inadequacy, potentially exacerbating mental health issues already prevalent among this demographic.

Social media platforms have revolutionized the way youth communicate and maintain relationships. While they offer unprecedented opportunities for connection and socialization, concerns have arisen regarding the quality and authenticity of these interactions. Issues such as cyberbullying, social comparison, and the superficial nature of online relationships pose significant challenges to healthy social development and emotional well-being among young users.

Research Questions

- How does extensive use of social media influence the mental health and well-being of youth?
- What are the behavioural changes exhibited by youth as a result of their interactions on social media platforms?
- In what ways does social media affect the social relationships and communication skills of adolescents?
- How does social media usage among youth impact their academic performance and cognitive development?

- What are the privacy and safety concerns associated with social media use among young people, and how do these concerns affect their online behaviour?

Objective of the Study

- Examine correlation between social media use and mental health outcomes among youth.
- Explore behavioural changes induced by social media interactions in adolescents.
- Assess impact of social media on social relationships among youth.
- Investigate effects of social media use on academic performance and cognitive development.
- Identify privacy and safety concerns associated with youth social media use.

Scope of the Study

The scope of the study on the "Impact of Social Media on Youth" encompasses an examination of usage patterns and demographics to understand who uses social media and how frequently. It explores the psychological effects, including both positive aspects like social connectivity and negative impacts such as anxiety and depression. The study delves into educational implications, assessing how social media influences academic performance and attention spans. Social impacts are considered, including changes in communication styles and family relationships, while health impacts cover physical and mental health issues. The study also analyses behavioural changes, including consumer behavior and exposure to risky activities, and examines economic impacts such as career choices and entrepreneurial opportunities.

Research Methodology

The research methodology for studying the impact of social media on youth will employ a mixed-method approach, combining both quantitative and qualitative techniques. A cross-sectional survey will be conducted among a representative sample of youth, using structured questionnaires to gather quantitative data on social media usage patterns, mental health indicators, academic performance, and social behaviors. This will be complemented by in-depth interviews or focus groups to explore the nuanced experiences and perceptions of youth regarding their social media use. The mixed-method approach allows for a comprehensive analysis, capturing both measurable trends and personal insights, thereby providing a robust understanding of the impact of social media on youth. Data analysis will include statistical techniques for the quantitative data and thematic analysis for the qualitative data.

Limitation of the Study

- This study is restricted to vijaypur city
- Sometime respondents did not respond well
- The time limitation is the one of the factor affecting the study
- The study is based on impact of social media on youth
- The study is restricted to age group of youth of (18-30yrs)

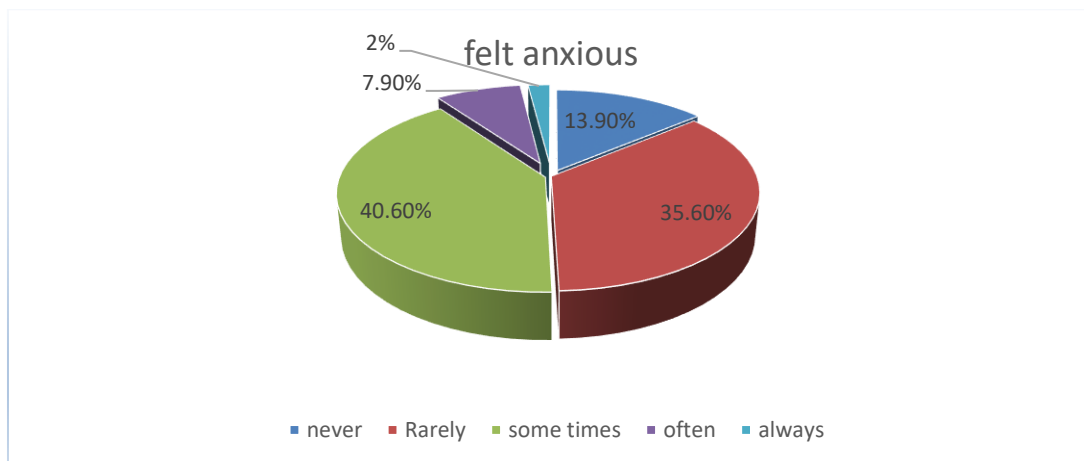
Scope for Future Research

- Longitudinal Studies
- Comparative Analysis
- Effectiveness of Interventions
- Role of New Technologies
- Influence on Specific Populations

Data Analysis and Interpretation

- **How often do you feel anxious or depressed after using social media**

Particular	Percentages
Never	13.9%
Rarely	35.6%
Sometimes	40.6%
Often	7.9%
Always	2%

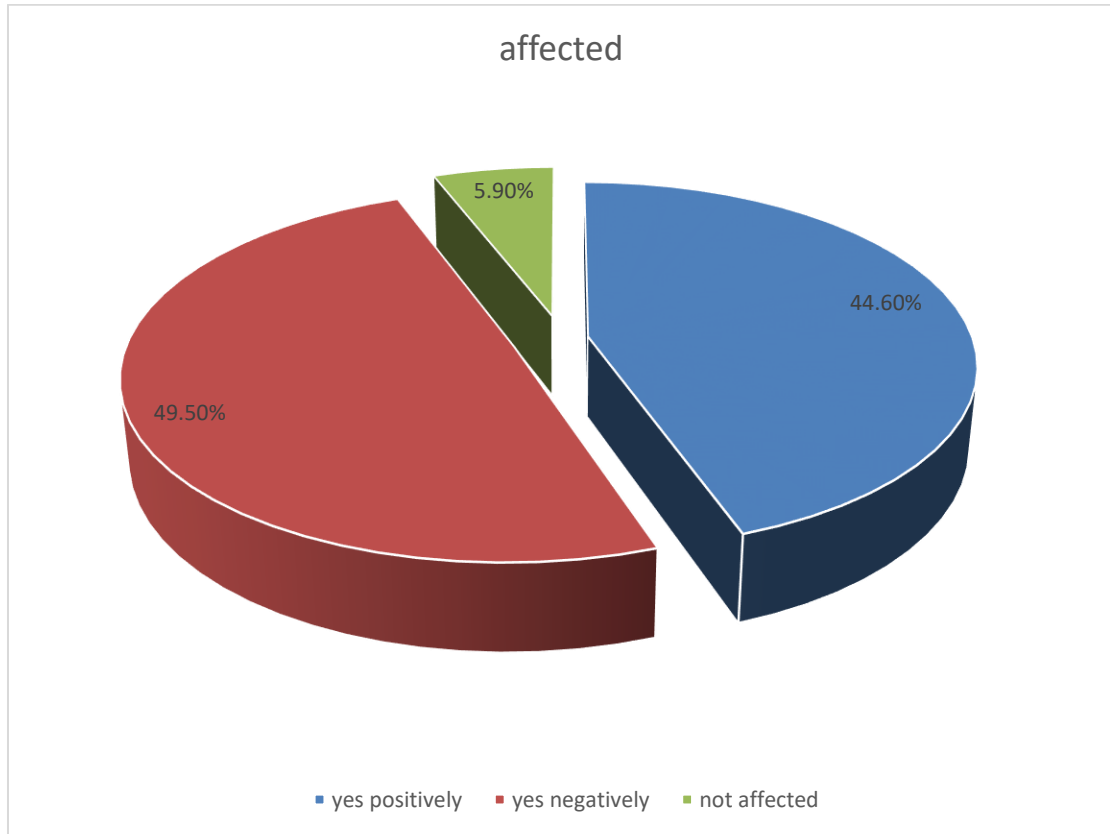


Interpretation

According to study 13.9% respondent have never felt anxious 35.6% have rarely felt anxious 40.6% have sometime felt anxious 7.9% have often felt anxious and 2 % of respondents always felt anxious

- **How do you feel that social media has affected the quality of face to face interaction**

Particular	Percentage
Yes positively	44.6%
Yes negatively	49.5%
No it has not effected	5.9%

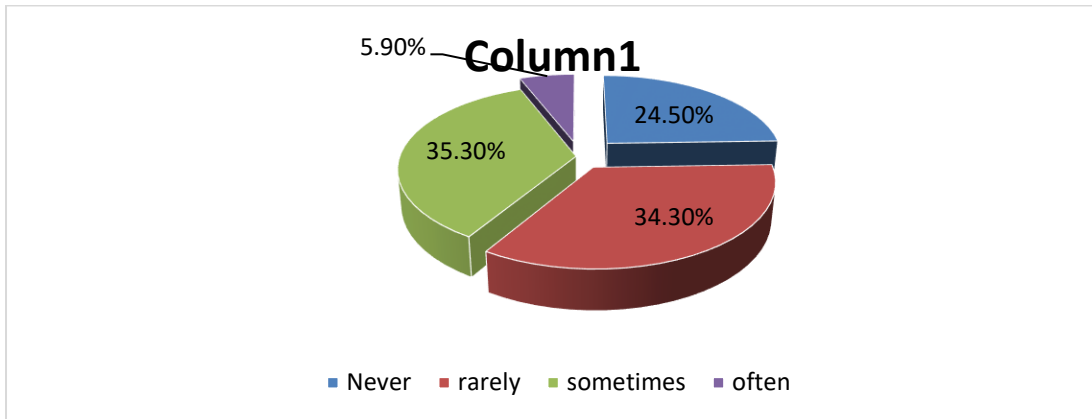


Interpretation

According to study 44.60% of the respondent have positively said yes and 49.50% said negatively yes that social media has affected the face to face interaction and about 5.90% have said it has not affected the face to face interaction.

- **How often do you compare yourself to others based on what you see on social media**

Particular	Percentage
Never	24.5%
Rarely	34.3%
Sometimes	35.3%
Often	5.9%

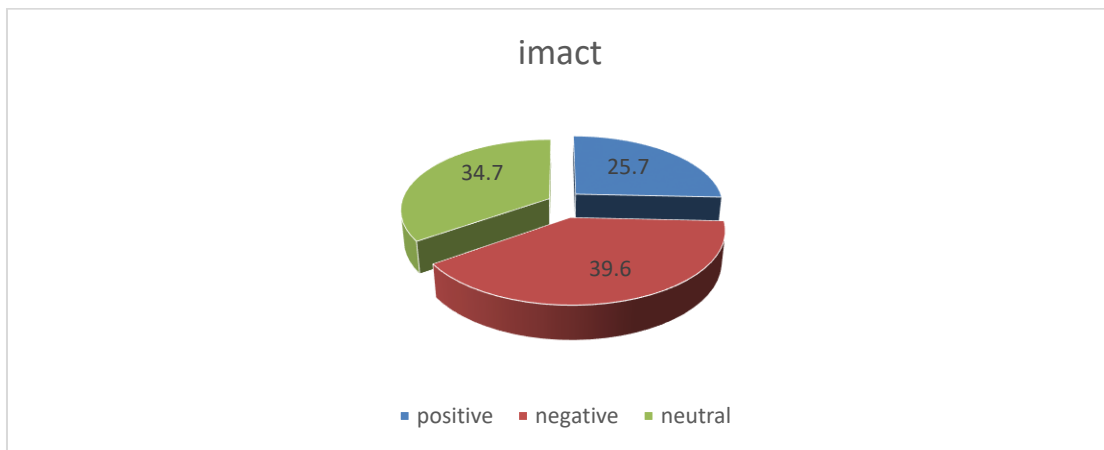


Interpretation

According to study 24.5% of people have never and 34.3% rarely and 35.3% have sometimes compare them self-based on the social media

- **Over all do you believe that social media had a more positive or negative impact on your life**

Particular	Percentage
Mostly positive	25.7%
Mostly negative	39.6%
Neutral	34.7%



Interpretation

According to study 39.6% people have negatively affected and 25.7 % have positively affected and 34.7% have neutral effect of social media.

Conclusion

In short, social media has a powerful and layered effect on young people. It opens up great opportunities for staying connected, expressing themselves, and learning new things, which helps them feel engaged with a global community and

drives positive change. But it also brings its share of problems, such as cyberbullying, mental health issues, and the risk of unhealthy comparisons that can damage self-esteem. As social media continues to change, it's crucial for parents, teachers, and policymakers to join forces in promoting digital literacy, supporting mental health, and encouraging thoughtful online behavior. By balancing the benefits with the potential downsides, we can help make sure that social media remains a positive influence in young people's lives

Findings

- Social media enables young people to communicate and connect globally, fostering a sense of belonging and facilitating collaboration on social and educational projects, which strengthens their relationships.
- Platforms like Instagram, TikTok, and YouTube offer youth powerful outlets for self-expression, allowing them to share their thoughts, experiences, and creative works. This exposure can boost their confidence and enhance their creativity.
- Social media provides young people with access to a vast array of information and educational resources. It supports learning beyond traditional classroom settings by offering tutorials, academic discussions, and diverse global perspectives.
- Despite its benefits, social media also increases the risk of cyberbullying. Online harassment can have severe emotional and psychological impacts, contributing to anxiety, depression, and diminished self-esteem.

Suggestions

- Integrate digital literacy into school curriculums to teach students about responsible social media use. This should include lessons on identifying misinformation, understanding privacy settings, and managing online behaviour.
- Create environments where parents, educators, and young people can discuss social media openly. Encourage honest conversations about online experiences and challenges, such as cyberbullying or mental health impacts.
- Implement clear guidelines for social media use, including time limits and content restrictions. Promote regular breaks from screens to improve sleep quality and reduce the risk of overuse.

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A Study of Internet Banking in India, Trends of Popularity

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Introduction

Online banking, also referred to as internet, web, or home banking, is an electronic payment system that allows customers of banks or financial institutions to perform a variety of financial transactions through their institution's website. This system is typically integrated with or connected to the bank's core banking system, providing an alternative to traditional branch banking. Customers can view their account balances and transaction history online, and they can also apply for loans, credit cards, and other financial products. Mobile banking apps enhance the accessibility of online banking, enabling transactions via smartphones and tablets. Internet banking improves security through encryption and authentication measures, and many banks offer additional features such as automatic payment setup and account activity alerts.

Need of the Study

Internet banking services offer several key advantages to users. Firstly, it is typically free of additional fees, promoting transparency and cost-effectiveness. Secondly, it provides the convenience of accessing accounts from virtually anywhere. The feature that allows users to download organized reports helps in effective financial tracking. Additionally, the ability to schedule regular payments simplifies budgeting and ensures timely transactions. Furthermore, seamless transfers between

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accounts enhance financial management flexibility. Overall, these features save both time and money, making financial management more efficient and convenient for users.

Review of Literature

Some notable literature reviews and academic papers on internet banking that provide comprehensive insights into various aspects of this field:

"A Literature Review on Internet Banking: An Exploration of the Trend from Past to Present" by Ahmad, A., Rahman, M. N. A., & Akhtar, C. S. (2017):

- This paper reviews the evolution of internet banking, factors influencing its adoption, challenges faced by banks, and future trends. It provides a structured overview of academic research in this area.

"Internet Banking Adoption: An Empirical Analysis of User Demographics, Attitudes, and Behaviour" by Liao, Z., & Cheung, M. T. (2002):

- This study explores the factors influencing internet banking adoption among different demographic groups. It examines user attitudes, behaviour patterns, and the impact of perceived risks and benefits.

"Determinants of Customer Acceptance of Internet Banking: A Literature Review" by Gerrard, P., & Cunningham, J. B. (2003):

- This literature review focuses on the determinants of customer acceptance of internet banking services. It discusses factors such as perceived usefulness, ease of use, security concerns, and trust.

"The Impact of Internet Banking Service Quality on Customer Satisfaction in the Banking Sector: A Literature Review" by Alalwan, A. A., Dwivedi, Y. K., Rana, N. P., & Algharabat, R. S. (2017):

- This paper reviews the relationship between internet banking service quality and customer satisfaction. It examines dimensions of service quality and their impact on customer perceptions and loyalty.

"Internet Banking: An Empirical Investigation into Adoption, Extent of Usage, and Determinants of Customer Satisfaction in Saudi Arabia" by Alalwan, A. A., & Al-Enezi, M. (2015):

- This study focuses on internet banking adoption and customer satisfaction in Saudi Arabia. It analyzes the extent of adoption, usage patterns, and factors influencing customer satisfaction.

"Security Issues and Challenges of Internet Banking Adoption in Australia" by Ong, C. S., & Lai, J. Y. M. (2006):

- This paper reviews security issues and challenges associated with internet banking adoption in Australia. It discusses technological measures, regulatory frameworks, and customer perceptions of security.

"The Role of Mobile Banking in Facilitating Financial Inclusion: A Literature Review" by Mukherjee, A., & Nath, P. (2017):

- Although primarily focused on mobile banking, this review discusses overlaps with internet banking and highlights the role of technology in expanding financial inclusion.

These literature reviews and studies provide a broad understanding of the evolution, adoption factors, customer behaviour, service quality, security concerns, and regulatory aspects related to internet banking. They serve as valuable resources for researchers, policymakers, and practitioners interested in this dynamic field.

Statement of the Problem

In response to the changing landscape, banks have progressively introduced various online services, including telebanking, SMS banking, internet banking, and mobile banking. Customers can now access these services 24/7 based on their preferences and convenience. As technology rapidly evolves and new delivery channels emerge, the expansion of online banking faces challenges. Psychological and behavioral issues, such as a preference for human interaction, security concerns, and reluctance to transfer trust from traditional banking, impact the growth of the online banking. Consequently, a study has been conducted to explore consumer perceptions of online banking services.

Research Questions

- What is the level of awareness among consumers regarding internet banking services?
- What is the overall satisfaction level of users with internet banking services?
- What features of internet banking interfaces are most preferred by users?
- What factors contribute to customer satisfaction with internet banking services?
- What are the common usability challenges encountered by consumers when navigating internet banking platforms?
- What specific changes to the user of internet banking platforms would enhance usability and user satisfaction?

Objectives of the Study

- To identify the awareness of Internet Banking services.
- To know the perception towards Internet-Banking services.
- To study various services of internet-Banking.
- To understand various problems faced by consumers while using Internet-Banking services.
- To obtain suggestions for the improvement of Internet-Banking services .

Hypothesis Testing

- There is no significant difference in the awareness of internet banking service
- There is no significant difference in the perception towards Internet-Banking services.
- There is no significant difference in the usage patterns of
- various internet-Banking services among users
- Consumers do not face significant problems while using internet banking services

Scope of the Study

Customers now expect round-the-clock service from their banks. With the rise of internet technologies, the entire financial system has evolved. Today, electronic banking underpins all commercial activities, including trade, imports, exports, and the buying and selling of goods. Advanced electronic technology ensures that financial services are delivered swiftly and cost-effectively.

Research Methodology

Research Design

The present study is designed as an Exploratory Research is the research conducted to know the nature of problem and does not intend to provide a conclusion but a better idea.

Source of Data

Under this study both primary and secondary data are used. The primary data is collected by filling the questionnaire from the consumer of Vijayapura.

Sampling

- **Sample Size:** Sample of 100 respondents were taken for carrying out research
- **Sample area:** Vijayapur city
- **Sampling Method:** Convenience sampling to collect the primary data from the customers of the selected banks with the help of structured questions.

Tools used

- **Data Collection Tools**
 - **Primary Data:** Questionnaire On internet banking in India
 - **Secondary Data:** Books, journals, websites.
- **Data Analysis Tools**

For the purpose of analysis the information obtained through primary data the tools used are percentages, weighted average, chi-square test.

- **Data Presentation Tools:** The tools used for presentation are tables, graphs, charts, and diagrams.

Limitation of the Study

- The study is limited to vijayapur city
- Accuracy of data depends upon the information's provided by the respondent
- Respondents were reluctant to respond.
- Incomplete information from the respondents

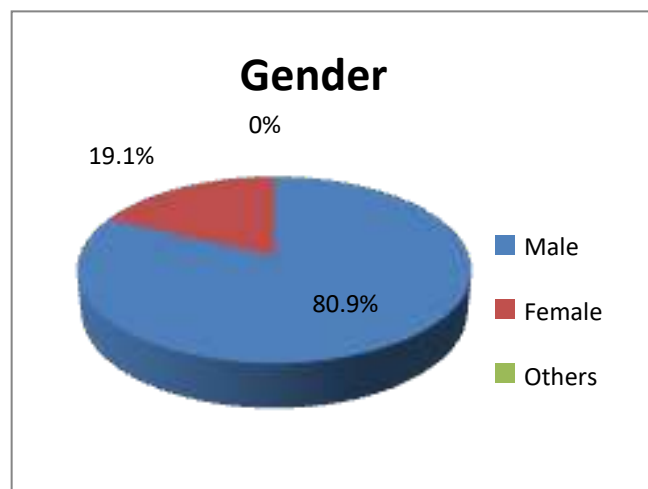
Scope for Future Research

Indian banks are actively working to adopt advanced technologies and implement e-delivery channels, although the concept and scope of e-banking continue to evolve. E-banking improves payment and accounting systems, significantly accelerating the delivery of banking services. The future of e-banking looks promising with the integration of cutting-edge technologies such as block chain, artificial intelligence, and the Internet of Things. These innovations are expected to enhance security, provide more personalized experiences, and further improve banking operations.

Analysis and Interpretation

Table 1: Gender of the Respondents

Particulars	Respondents	Percentages
Male	81	80.9%
Female	19	19.1%
Others	00	00%
Total	100	100%



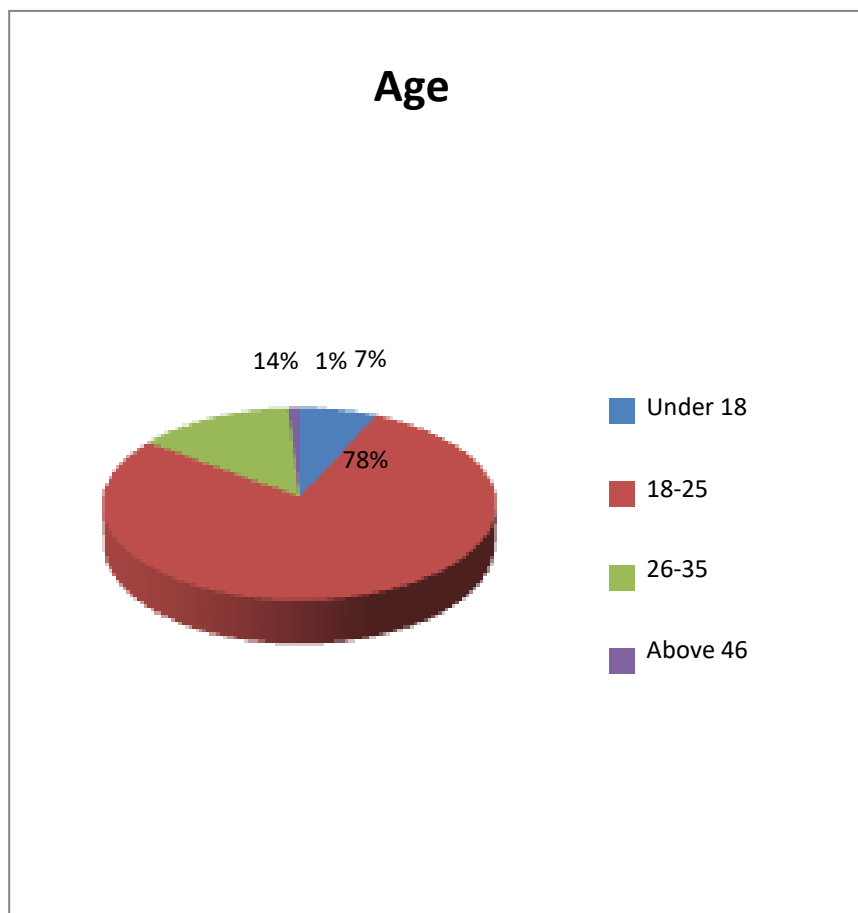
Circle 1: Gender of the Respondents

Interpretation

From the above diagram show that the most of the Males and females both are using e-banking services.

Table 2: Age of the Customers

Particulars(Age)	Respondents	Percentages
Under 18Years	7	7%
18-25 Years	78	78%
26-35 Years	14	14%
Above 46Years	01	1%
Total	100	100%



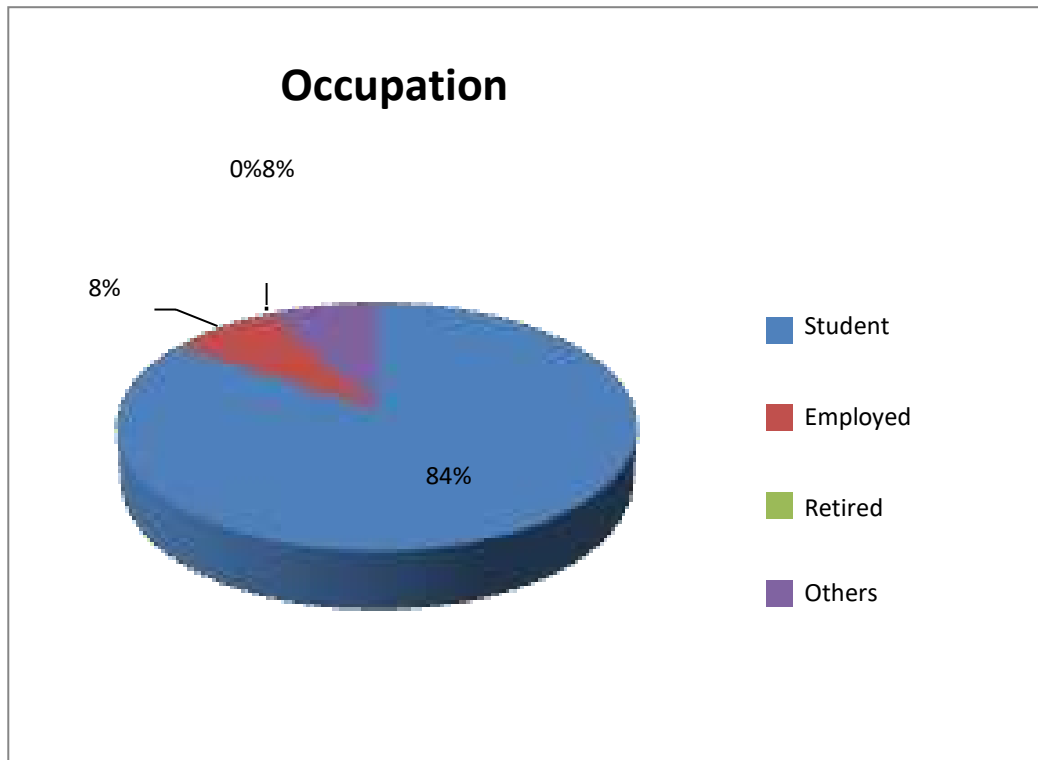
Circle 2: Age of the Customers

Interpretations

From the above chart most of the respondents are age of Under 18 years, 7 respondents are age of 18 – 25 years and very 78 respondents, age between 26 – 35 years and Above 46 years 14 & 1 respondents.

Table 3: Occupation of the Customer

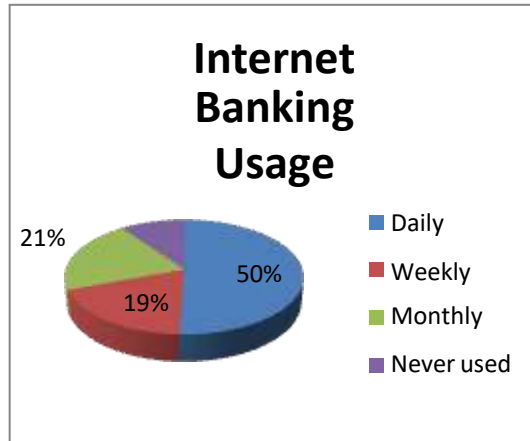
Particulars	Respondents	Percentages
Student	84	84%
Employed	08	8%
Retired	00	00%
Others	08	8%
Total	100	100%

**Circle 3: Occupation****Interpretations**

The above diagram shows that the 84% respondents are students, 8% respondents have Employed, 8% respondents have Others and very No respondents are Retired.

Table 4: Internet Banking Usage of the Customers

Particulars	Respondents	Percentages
Daily	50	50%
Weekly	19	19%
Monthly	21	21%
Never used	10	10%
Total	100	100%



Circle 4: Internet Banking Usage of the Customers

Interpretations

From the above diagram shows that the 21% to 19% respondents used monthly and weekly e-banking services. And 50% to 10% respondents are used daily and Never used Internet banking services.

Table 5: Education Qualification of the Customer

Particulars	Respondents	Percentages
S.S.L.C	16	16%
H.S.C	9	9%
Graduate	66	66%
Post Graduate	07	7%
Professional	02	2%
Total	100	100%

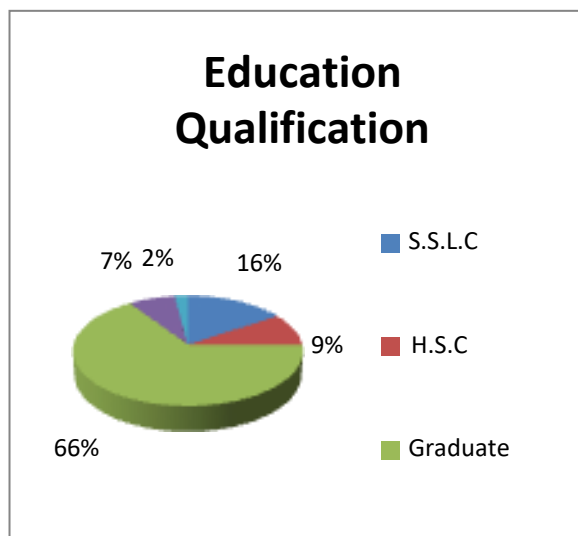


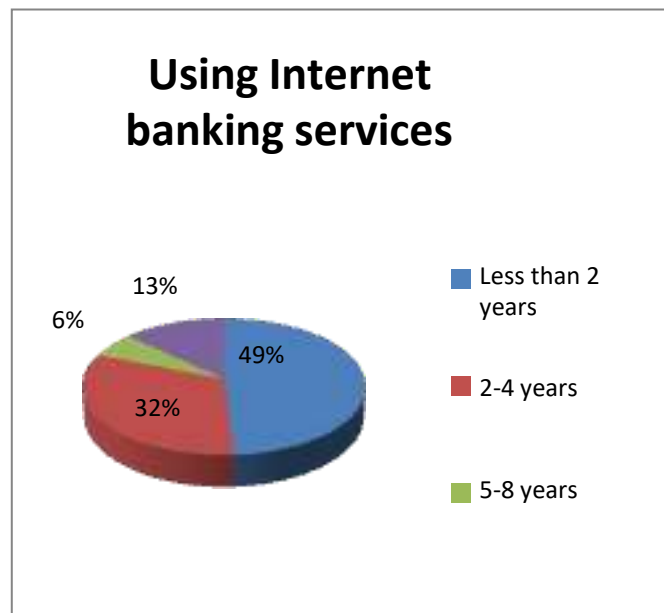
Table 5: Education Qualification of the Customer

Interpretation

From the above diagram, most of the respondents are Graduate and S.S.L.C. Very less number of respondents H.S.C Post Graduate and Professional.

Table 6: Years of using Internet Banking

Particulars	Respondents	Percentages
Less than 2 years	49	49%
2-4 years	32	32%
5-8 years	13	13%
Above 5 years	6	6%
Total	100	100%



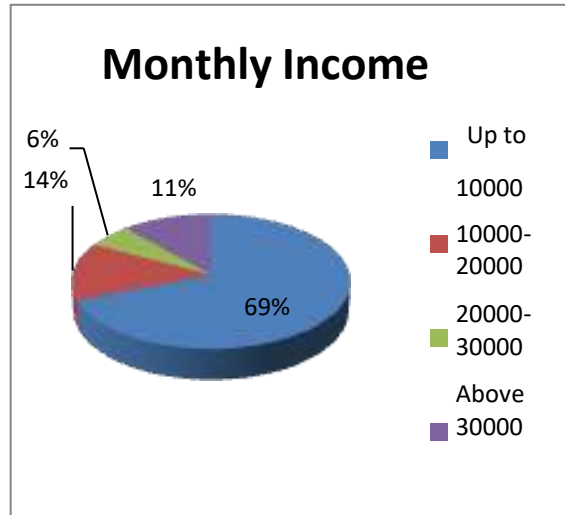
Circle 6: Years of using Internet Banking

Introduction

The diagram shows that 49% respondents are using internet banking services from less than 2 years, 32% respondents are using internet banking services from 2 to 4 years and 6% & 13% respondents are using internet banking services from 5-8 years and above 5 years.

Table 7: Monthly Income of the Respondents

Particulars	Respondents	Percentages
Up to 10000	69	69%
10000-20000	14	14%
20000-30000	6	6%
Above 30000	11	11%
Total	100	100%



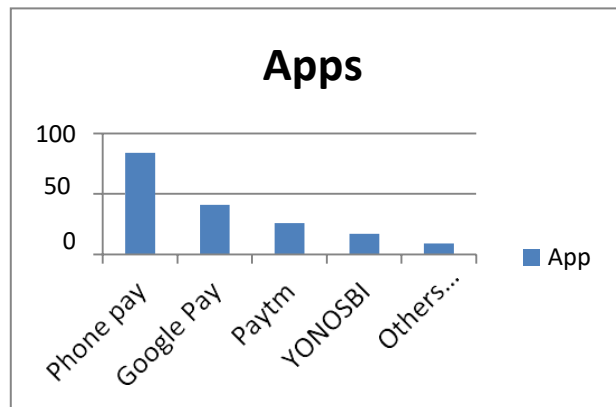
Circle 7: Monthly Income of the Respondents

Interpretation

From the above chart we can see that most of the respondents have Monthly income are up to 10000, 14 respondents have income between 10000 to 20000, 6 respondents have income between 20000 to 30000 and 11 respondents have more than above 30000 income.

Table 8: Most use in online banking payment app of the Customer

Particulars	Respondents	Percentages
Phone pay	84	84%
Google pay	41	41%
Paytm	26	26%
Yono SBI	17	17%
Others app	9	9%
Total	100	100%



Graph 8: Most use in Online Banking Payment App

Interpretation

From the above chart we can see that most of the respondents have Phone pay, 41% are using payment app from google pay, 26% are using payment app from the paytm and the 17% and 9% are using payment app is YONO SBI and Others app.

Table 9: Awareness among E-Banking Services of the Respondent

Particulars	Respondents	Percentages
Yes	31	30.7%
No	70	69.3%
Total	100	100%

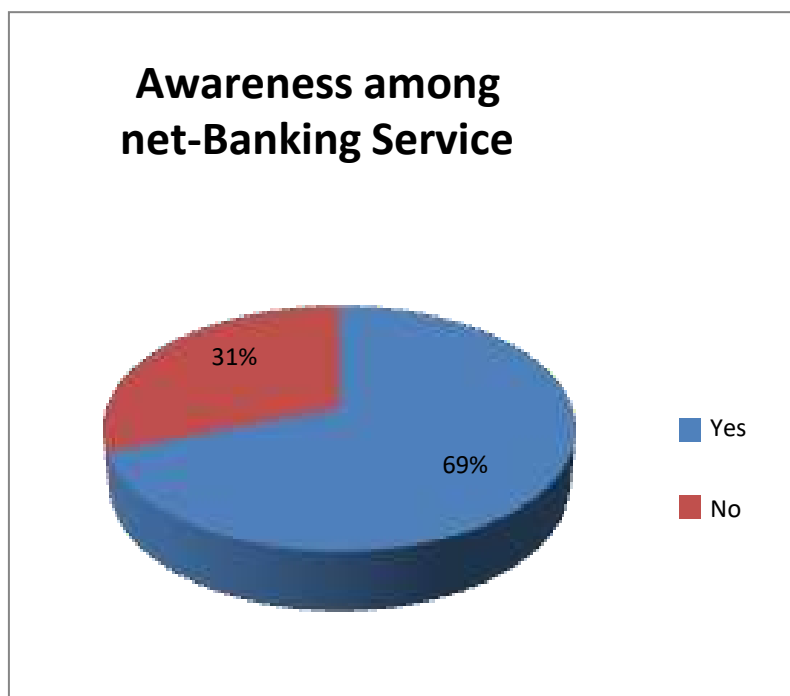


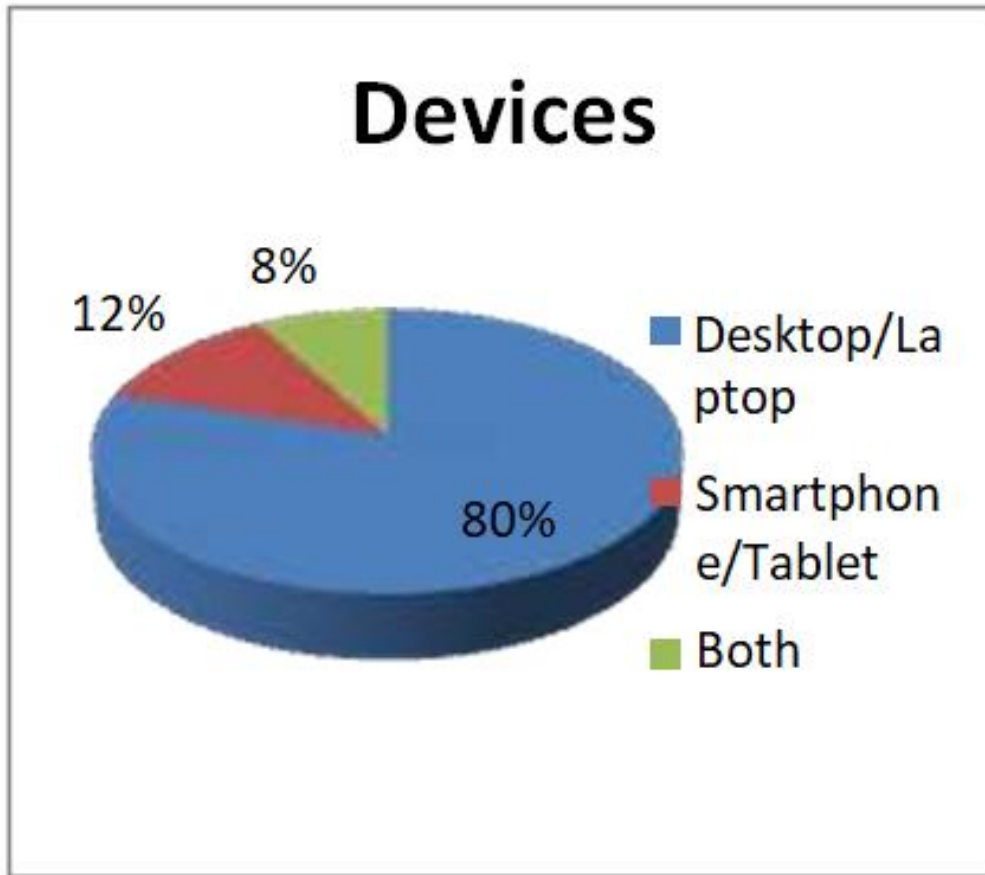
Table 9: Awareness Among E- Banking Services of the Respondents

Interpretation

From the above chart we can see that most of the awareness among net banking are 69% respondents, and 31% respondents no from awareness among net banking service.

Table 10: Devices use of the Customer

Particulars	Respondents	Percentages
Desktop/ Laptop	8	8%
Smartphone/Tablet	80	80%
Both	12	12%
Total	100	100%



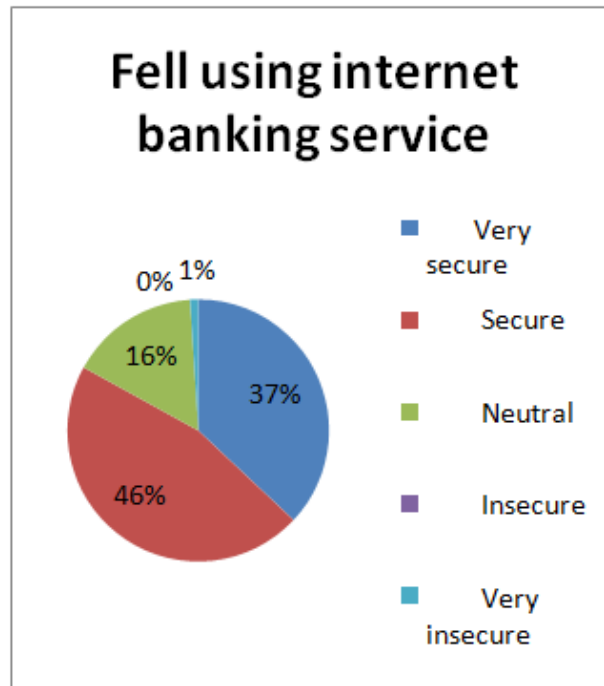
Circle 10: Devices use of the Customer

Interpretation

The above results show that 80% customers are using Desktop/laptop for internet banking, 12% customers are using Smartphone/Tablet for internet banking, and 8% customer are using other source. The most of customers are using Smartphone/Tablet for internet banking.

Table 11: Secure do you Feel using Internet Banking Services

Particulars	Respondents	Percentages
Very secure	37	37%
Secure	46	46%
Neutral	16	16%
Insecure	00	00%
Very insecure	01	01%
Total	100	100%



Circle 11: Secure do you Feel using Internet Banking Services

Interpretation

From the above chart we can see that most of the secure fell using net banking are 46% respondents, and 37% respondents from fell using very secure net banking service. less respondents to neutral insecure and very insecure.

Finding

From the research analysis, it is found that,

- Most of respondent are aware about E-banking services.
- 82% respondent are male and 18% respondent are female.
- The younger customer like age below 25 years and between 26-35years customers are more using the e-banking service rather than age above 46 year customers.
- Most of the respondents are Students and Employed.
- From this study I found the more Graduate respondents they are using internet banking service, and rather than S.S.L.C and H.S.C customers.
- Through this study I found that customer monthly income is 69% up to 10000 they are using internet banking services.

- Through this study I found that 70% customer are awareness among internet banking services, and 30% customers are no awareness internet banking services.
- Most of the respondents are 50% customer using internet banking service daily and some customers are using weekly and monthly.
- From this study I found the 80% of customer using Smartphone for the internet banking service.
- From this study I found the most of Customers are using Phone pay and Google pay payment app for the internet banking service
- Most of the respondents are using internet banking services like Balance and transaction history search, transfer of fund, Recharges, Shopping and ATMs services.
- Most of the respondents are satisfied with the use of different e-banking services.
- The respondents facing a technical issues and low speed connectivity problems with the use of e-banking services.

Suggestion from the Study

- Bank should give awareness to their customers to use more of Internet Banking services.
- Motivate the customers to use Internet Banking services.
- Make the site more users friendly.
- Create a trust in the minds of consumers towards the security issues.
- Avoid networking problem with proper technologies as it creates delay in transactions.
- E-Banking system should be enhanced to make the online enquiry and online payment much easier to consumers.
- Promote the use of fund transfers as many of them are aware of it.

Conclusion

Based on the research, it can be concluded that all respondents use internet banking services. The majority prefer internet and mobilebanking, with most favoring services like PhonePe and Google Pay. Respondents aged 18 to 25 are the most frequent users of internet banking. Additionally, students and employed individuals are the primary users of these services. Overall, most respondents are satisfied with internet banking. However, some experience technical issues and low-speed connectivity problems with e-banking services.

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Fundamental Analysis of Financial Statement of J K Tyre Limited Vijaypur

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Dhareppa Uppar**
Swati Kundaragi***
Dr. Bharati Math****

Introduction

Finance serves as the fundamental component of a nation's economy, as well as that of industries and individual companies. To thoroughly understand a company's operations, it is crucial to first examine the broader economic context of the country. Key indicators for assessing an economy include political stability, GDP growth, inflation rates, interest rates, and both monetary and fiscal policies.

Finance is essential for the vitality of any business enterprise; therefore, it is imperative for organizations to ensure a consistent and efficient flow of financial resources, maximizing profitability while considering factors such as liquidity, risk, and return. Consequently, evaluating the financial performance of a business organization becomes a critical task.

This study focuses on the financial performance analysis of JKTYRE, emphasizing an understanding of the company's historical, current, and future prospects. It provides a concise overview of the company's financial standing, with the primary objective of analyzing its performance and regulatory compliance to fulfill its existing obligations.

Financial statement analysis is a method employed to review and interpret an organization's accounting and financial reports, assessing past, present, and future performance. The aim is to enhance understanding of various financial aspects of the

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business. This analysis encompasses the examination and interpretation of financial statements to conduct a comprehensive evaluation of the company's profitability and financial stability.

Financial analysis is a method utilized to evaluate a company's inherent worth through a comprehensive review of its financial statements, management capabilities, industry dynamics, competitive landscape, and various economic and financial influences. The main aim is to forecast the company's future performance and its capacity.

Need for the Study

This research seeks to examine the variations in the company's financial statements over time. In the current environment, investors encounter a considerable degree of unsystematic risk. Therefore, this study emphasizes the analysis of financial statements through the use of ratio calculations.

Review of Literature

HJ Patel, KJ Patel -Journal of Supply Chain and Inventory 2018 - inderscienceonline.com and **JK Tyre & Industries Ltd.**. After considering both the criteria **study** is that it is based on published **financial data** of **tyre** manufacturers. This **study** does not include non-**financial**.

JM Maheswari, MS Ramya - Journal of Research Administration, 2024 - journalra.org "Impact of investor sentiment on decision-making in Indian stock market: an empirical **analysis**". This **study** was conducted using a questionnaire to collect **data** from 875 individual.

R Mamilla, A Vasumathi - South Asian Journal of Business 2020 - journals.sagepub.com **JK Tyres** have 55 per cent of the market share of the Indian **tyre** industry to compare a company's **financial results** across its history and against competitors.

S Parthasarathy, KS Momaya - Journal of East-West 2016 - Taylor & Francis secondary **data**. We have used quantitative **data** as given in Table 1 from the firms' **annual reports** to Such mixing of methods at sample determination stage of a **study** is not uncommon.

Statement of the Problem

Despite the importance of financial analysis, there is a gap in comprehensive, up-to-date, and contextually relevant evaluations of JK Tyre Limited's financial health. The primary issues include:

- **Inadequate Insight into Financial Health:** There is a need for a thorough examination of JK Tyre's financial statements to provide a clear picture of its financial performance and stability. Current analyses may lack depth or may not integrate recent data and industry trends.

- **Lack of Comparative Benchmarking:** Existing analyses often do not sufficiently compare JK Tyre's financial performance against its industry peers or relevant benchmarks. This limits understanding of the company's competitive positioning and relative performance.
- **Challenges in Financial Data Interpretation:** Financial statements can be complex and require interpretation in the context of industry-specific factors, macroeconomic conditions, and company-specific strategies. There is a need for clearer methodologies in analyzing and interpreting JK Tyre's financial data.

Research Questions

- What is the current financial health of JK Tyre Limited based on its most recent financial statements?
- How do JK Tyre's financial metrics compare to industry benchmarks and its major competitors?
- What are the key strengths and weaknesses identified through fundamental analysis of JK Tyre's financial statements?
- How have recent economic and market changes impacted JK Tyre's financial performance?
- What improvements can be suggested for a more effective fundamental analysis of JK Tyre's financial statements?

Objectives

- To comprehend the elements of the company's Annual Reports.
- To investigate different methodologies used in Management Accounting for the analysis.
- To evaluate the operating ratios of the company.
- To assess both short-term and long-term solvency ratios of the company.
- To analyze the overall performance of the company.

Scope of the Study

The scope of this study on the fundamental analysis of financial statements for JK Tyre Limited encompasses a comprehensive examination of the company's financial health over recent years. It includes a detailed review of key financial documents: the income statement, balance sheet, and cash flow statement, focusing on profitability, liquidity, solvency, and cash flow dynamics. The analysis will cover financial data from the past five years to identify trends and provide a snapshot of the company's current financial position. Additionally, the study involves benchmarking JK Tyre's financial metrics against industry averages and key competitors to assess its market standing.

Research Methodology

The research is based on secondary data obtained from published financial reports, scholarly articles, and other pertinent documents.

Limitations of the Study

- The study is dependent on secondary data.
- The analysis is restricted to a single company.
- Due to time limitations, the ratio calculations are constrained.

Scope for Future Research

Future research on the fundamental analysis of financial statements for JK Tyre Limited can expand by incorporating several dimensions to enhance understanding and provide deeper insights. Future studies could explore the impact of emerging market trends, such as advancements in technology or shifts in consumer preferences, on JK Tyre's financial performance.

Data Analysis and Interpretation

Meaning of Ratio

The relationship between two quantities that indicates how much larger one is than the other.

Different kinds of ratios

Ratio of liquidity

- Ratio of current
- Ratio of quick to liquid

The ratio of current assets to current liabilities is known as the current ratio.

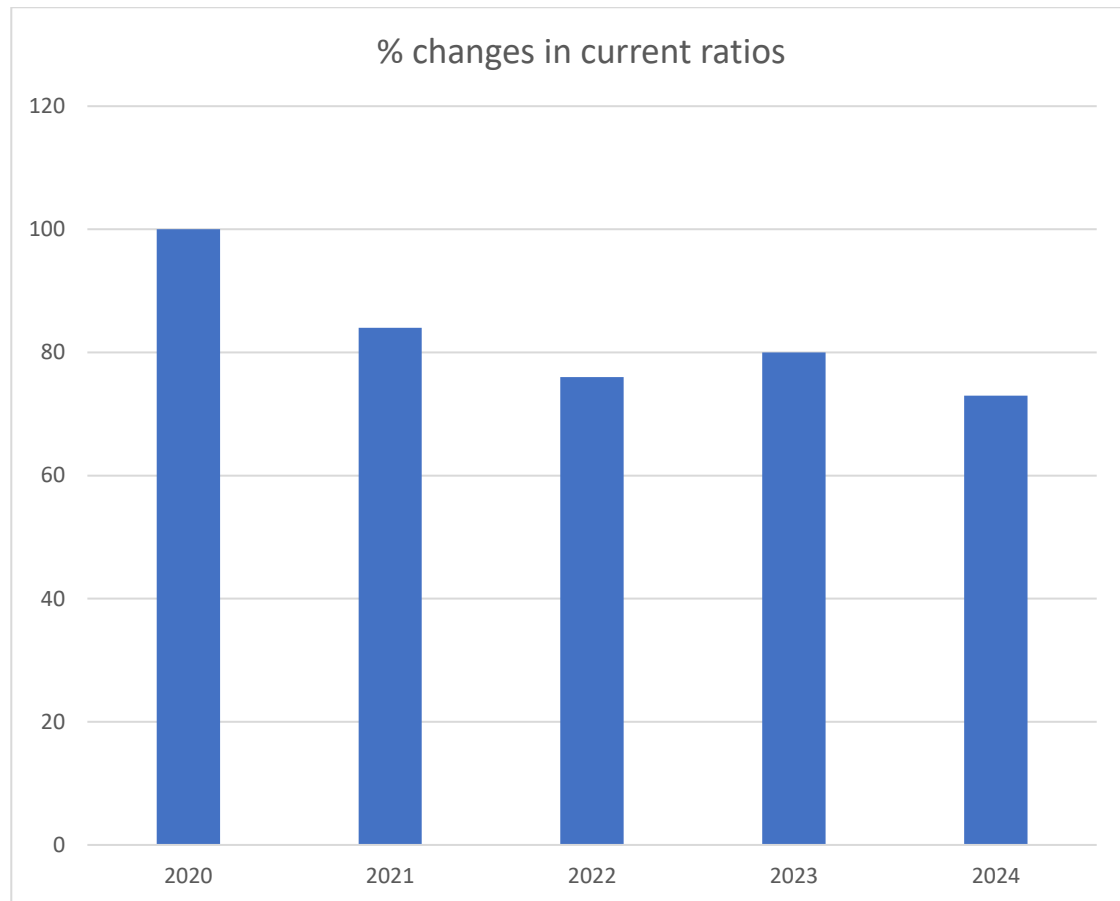
Liquid Ratio

Sort of financial ratio that assesses a company's capacity to settle its immediate debt.

Current ratio = current assets / current liabilities

Table showing current ratio

Years	Current assets (cr)	Current liabilities (cr)	Ratio	Trends (%)
2020	4,764.83	3,530.69	1.34	100
2021	3,642.97	3224.23	1.12	84
2022	3,787.52	3707.58	1.02	76
2023	2968.43	2760.58	1.07	80
2024	3025.26	3084.29	0.98	73

Chart Showing Current Ratio**Interpretation**

This figure shows that the current ratio is too low to cover its liabilities, which makes it unsatisfactory.

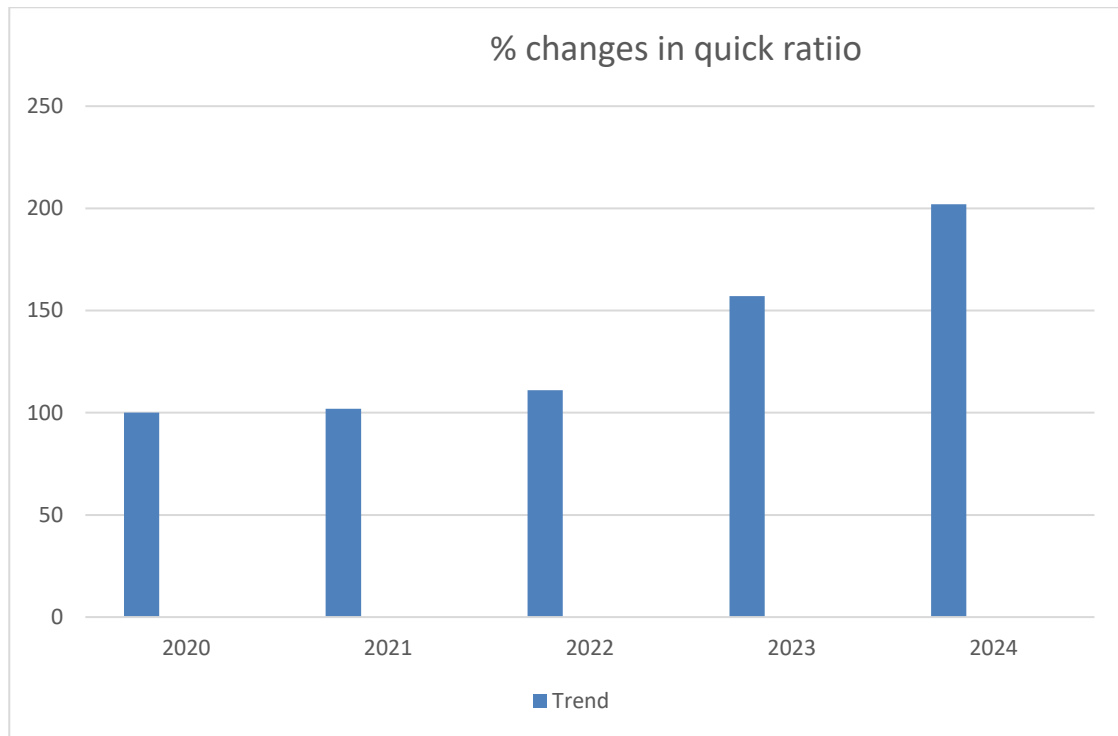
- **Quick Ratio:** It is a connection between current liabilities and rapid or liquid assets.

Quick ratio = Quick assets /Quick liabilities

Table showing Quick ratio

Year	Quick Assets (cr)	Current Liabilities (cr)	Ratio	Trend (%)
2020	1929.73	3,530.69	0.54	100
2021	1773.85	3224.23	0.55	102
2022	2254.72	3707.58	0.60	111
2023	2351.3	2760.58	0.85	157
2024	3368.29	3084.29	1.09	202

Chart Showing Quick Ratio



Interpretation

Between 2020 and 2024, the quick ratio increased dramatically from 0.54 to 1.09. A ratio greater than one suggests that the business will have high liquidity in 2024 since it has more short-term assets than current liabilities. The steady rise over time indicates that the business's capacity to meet short-term obligations using liquid assets has been getting better.

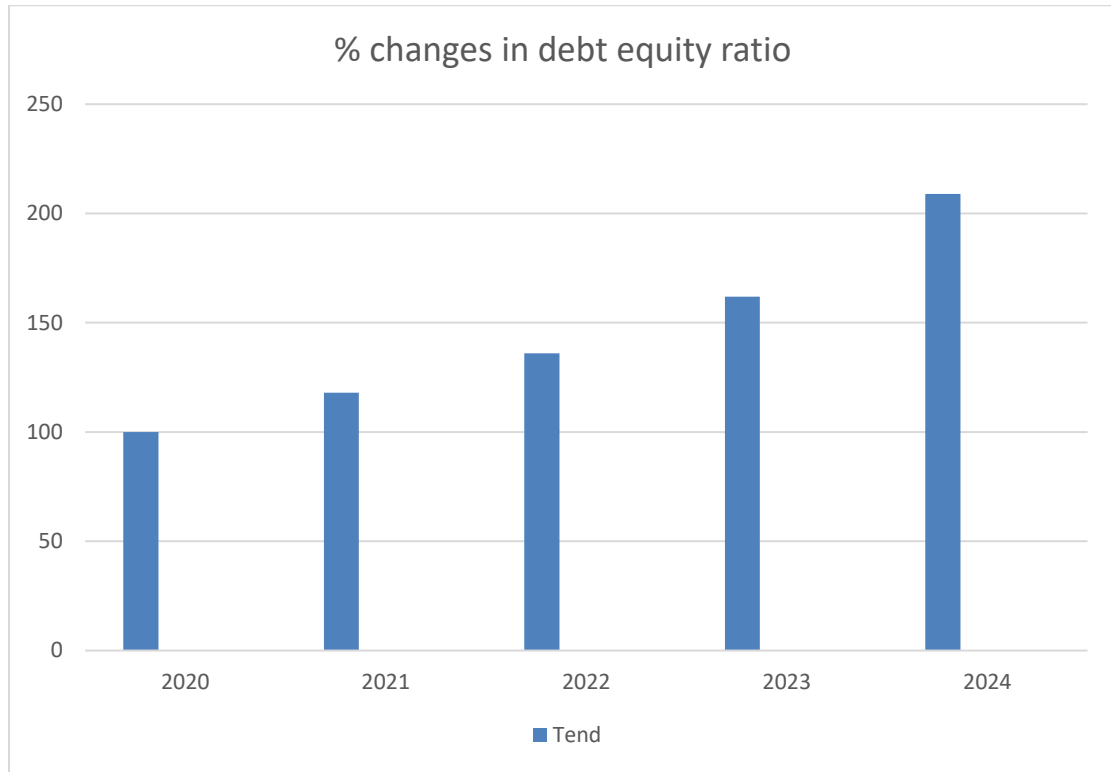
- **Solvency Ratios**

Debt-to-equity ratio: This shows the proportion between lenders' contributions and owners' contributions, expressed in rupees.

Debt-equity ratio=long term debts /shareholder's fund

Table showing of Debt equity ratio

Year	Debt(cr)	Shareholder's Fund (cr)	Ratio	Tend (%)
2020	4130.19	2331.34	0.564463	100
2021	4038.97	2672.74	0.661738	118
2022	3702.28	2848.31	0.769339	136
2023	3691.81	3396.16	0.919917	162
2024	3802.65	4486.71	1.17989	209

Chart Showing debt Equity Ratio**Interpretation**

In 2020, the debt-to-equity ratio was 0.564; by 2024, it was 1.18. This suggests that the company's debt load has increased over time relative to its equity. A larger ratio may indicate intentional borrowing to support growth, but it also shows increased financial leverage, which could imply more financial risk.

Proprietary Ratio

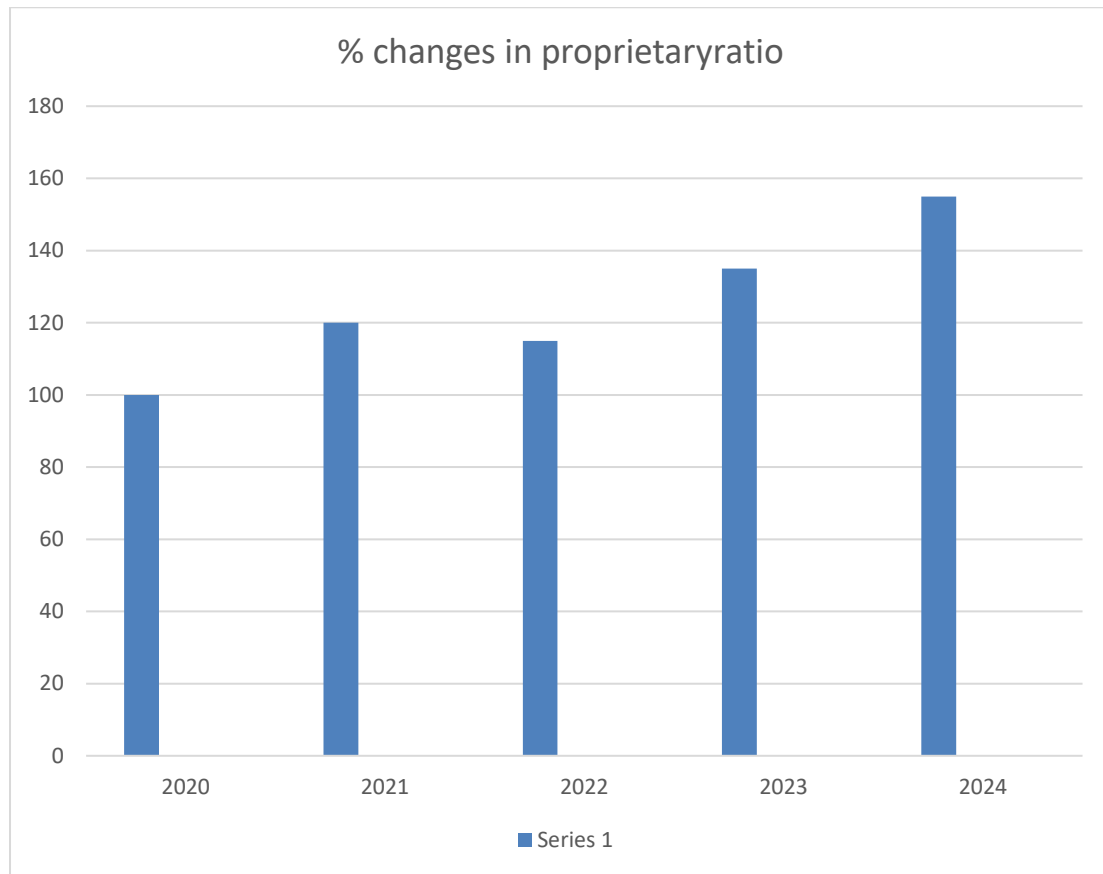
The total shareholders fund is compared with the total tangible asset of the company

$$\text{Proprietary Ratio} = \text{Shareholder's fund} / \text{total assets}$$

Table showing of proprietary ratio

Table showing of Proprietary Ratio

Year	Shareholder's Fund (cr)	Total Assets (cr)	Ratio	Tend (%)
2020	2331.34	11290.17	0.206493	100
2021	2672.74	10986.69	0.243271	120
2022	2848.31	12247.65	0.23256	115
2023	3396.16	12448.56	0.272815	135
2024	4496.71	14094.49	0.31904	155

Chart Showing proprietary Ratio**Interpretation**

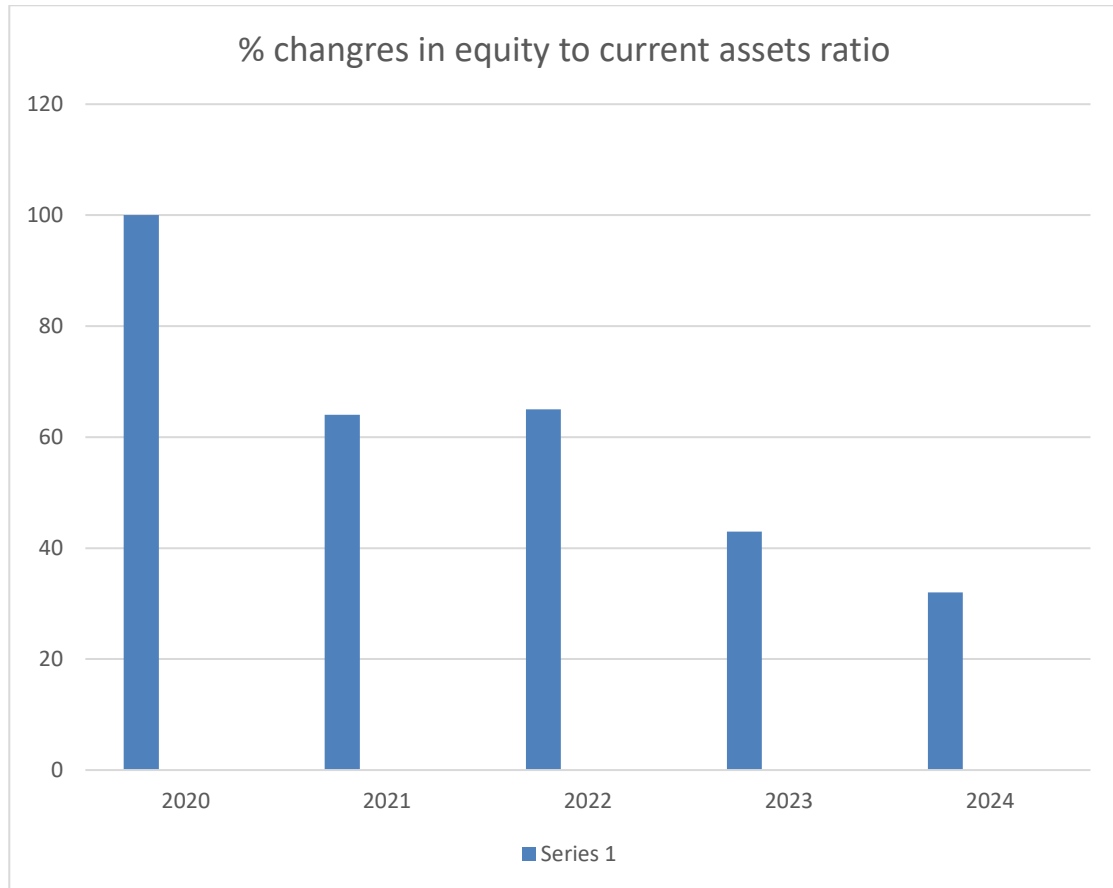
Between 2020 and 2024, the equity ratio climbed from 0.206 to 0.319. This suggests that over time, shareholders' equity has financed a larger share of the company's assets. Because it indicates a decreased reliance on debt funding, a greater equity ratio typically indicates a healthier financial situation.

Equity to Current Assets Ratio

$$\text{Equity to current assets ratio} = \frac{\text{Current assets}}{\text{Shareholder's fund}}$$

Table showing of Equity to current assets ratio

Year	Current Assets (cr)	Shareholder's Fund (cr)	Ratio	Tend (%)
2020	4,764.83	2331.34	2.043816	100
2021	3,642.97	2672.74	1.363009	64
2022	3,787.52	2848.31	1.329743	65
2023	2968.43	3396.16	0.874055	43
2024	3025.26	4496.71	0.672772	32

Chart Showing Equity to Current Asset Ratio**Interpretation**

In 2020, the ratio was 2.04, while in 2024, it was 0.67. A falling ratio suggests that the company's equity is expanding more quickly than its current assets, or that equity is rising while current assets are falling. This may indicate a change in strategy for asset allocation or a more cautious approach to managing liquidity.

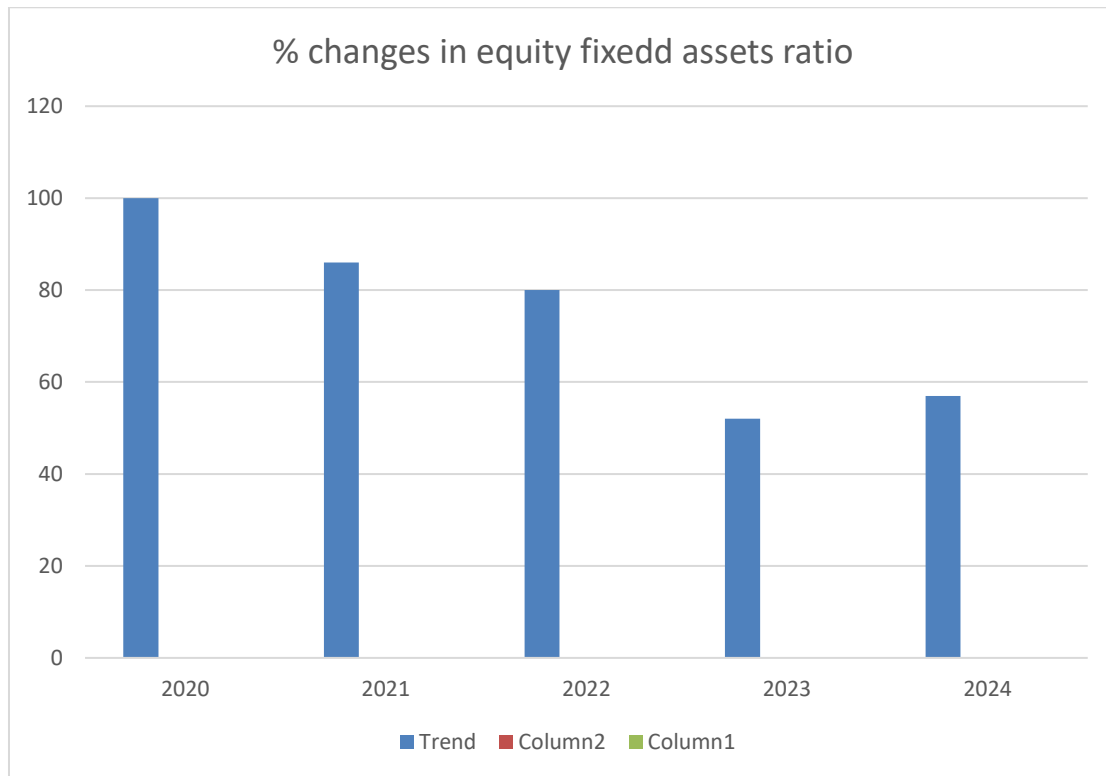
Equity Fixed Assets Ratio

$$\text{Equity fixed assets ratio} = \frac{\text{Fixed assets}}{\text{Shareholder's fund}}$$

Table showing of Equity fixed assets ratio

Years	Fixed assets (cr)	Shareholder's Fund (cr)	Ratio	Trend (%)
2020	6665.97	2331.34	2.859287	100
2021	6541.50	2672.74	2.447488	86
2022	6535.23	2848.31	2.294424	80
2023	6662.08	3396.16	1.481545	52
2024	7195.81	4496.71	1.600239	57

Chart Showing Equity to Fixed Assets Ratio



Interpretation

In 2020, the ratio was 2.86; by 2024, it was 1.60. A decreasing ratio suggests a better equity position in relation to fixed assets because it shows the company's equity growing faster than its fixed assets. This may indicate increased financial stability and a reduction in the need for debt or outside funding to maintain long-term assets.

Current Liabilities to Shareholder's Fund Ratio

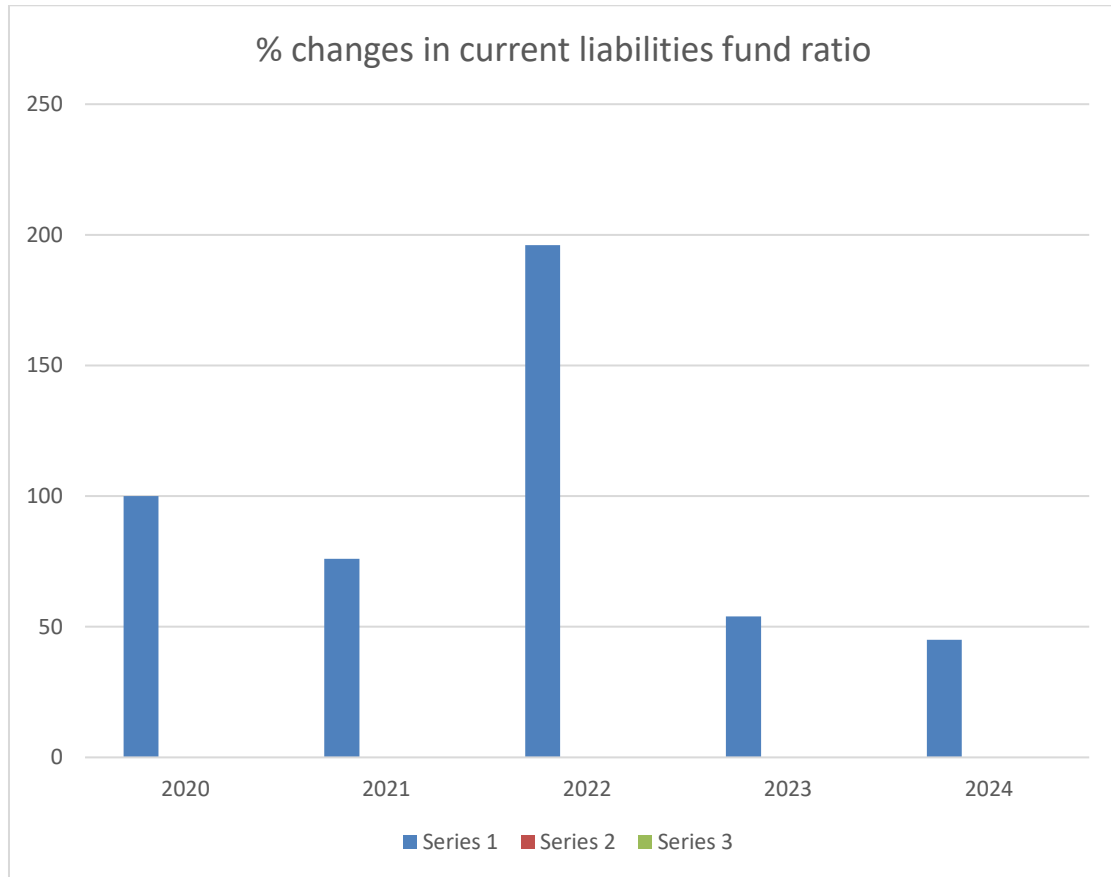
It shows the relationship between current liabilities to shareholders fund ratio

Current liabilities to shareholder's fund ratio = $\frac{\text{Current liabilities}}{\text{Shareholder's fund}}$

Table showing of Current liabilities to shareholder's fund ratio:

Years	Current Liabilities (cr)	Shareholder's Fund(cr)	Ratio	Trend (%)
2020	3,530.69	2331.34	1.514447	100
2021	3224.23	2672.74	1.206339	79
2022	3707.58	2848.31	1.301677	196
2023	2760.58	3396.16	0.812853	54
2024	3084.29	4496.71	0.685899	45

Chart Showing Current Liabilities Ti Shareholders Fund Ratio



Interpretation

In 2020, the ratio was 1.51, and in 2024, it was 0.69. A decreasing ratio shows that the company's equity is increasing more quickly than its current liabilities, indicating that it is becoming more capable of using its equity to pay short-term obligations.

Profitability Ratio

Gross Profit Ratio: It shows the relationship of gross profit and sales

- Gross profit ratio= $\frac{\text{Gross profit}}{\text{Sales}} \times 100$

Table showing of Gross profit ratio:

Years	Gross profit (CR)	Sales(CR)	Ratio	Trend(%)
2020	270	10368	0.026042	100
2021	534	9102	0.058668	250
2022	309	11983	0.025787	100
2023	411	14645	0.028064	100
2024	1211	15002	0.080723	400

Chart Showing of Gross Profit Ratio



Interpretation

There has been fluctuations in the gross profit to sales ratio, with notable increases in 2021 and 2024. A higher profitability margin, implying better control over production costs or better pricing strategies, is suggested by the increase to 0.080723 in 2024.

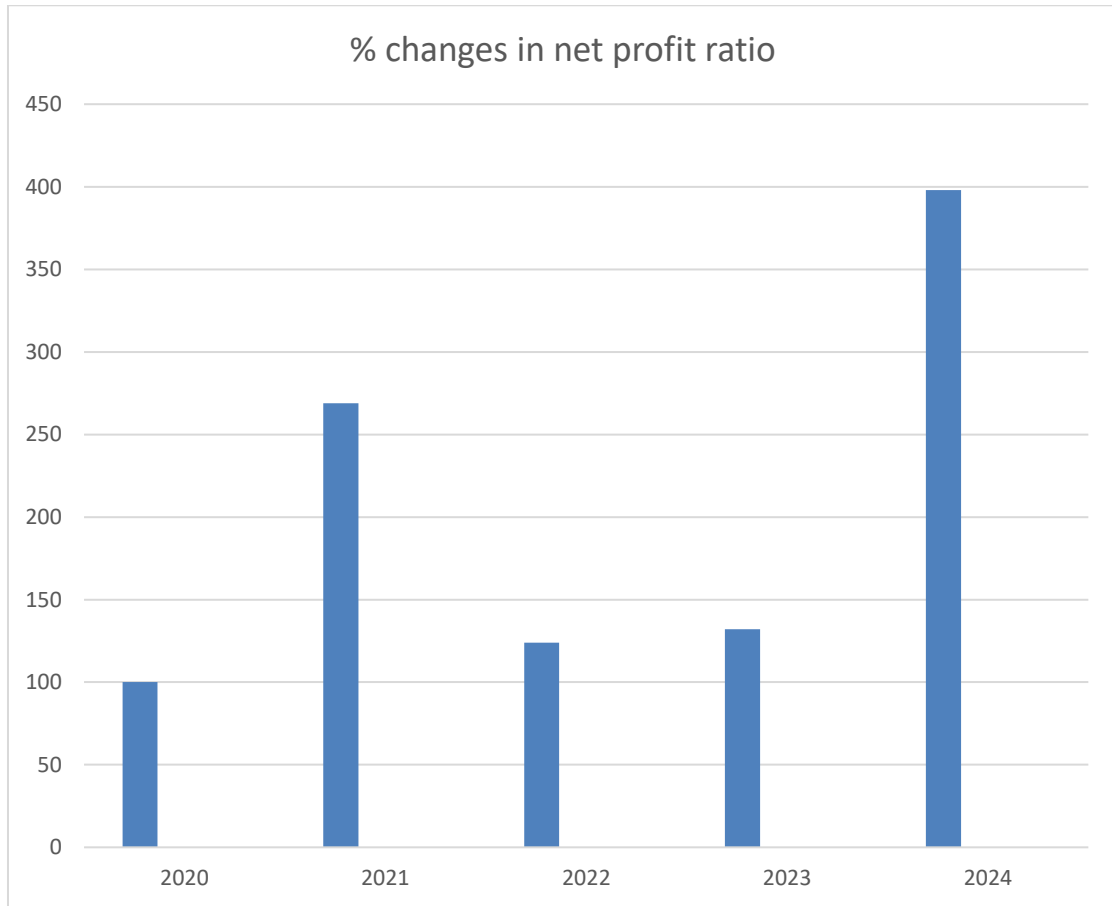
Net Profit Ratio: It shows the relationship of net profit with sales

Net profit ratio= Net profit /Sales*100

Table showing of Net profit ratio :

Years	Net profit(CR)	Sales(CR)	Ratio	Trend(%)
2020	141	10368	1.359954	100
2021	331	9102	3.636563	269
2022	201	11983	1.677376	124
2023	263	14645	1.795835	132
2024	806	15002	5.372617	398

Chart Showing of Net Profit Ratio



Interpretation

The net profit to sales ratio has fluctuated, with notable increases in 2024 and improvements in 2021. The increase to 5.37% in 2024 points to a bigger profit margin, which could be the result of improved cost control, higher sales prices, or both.

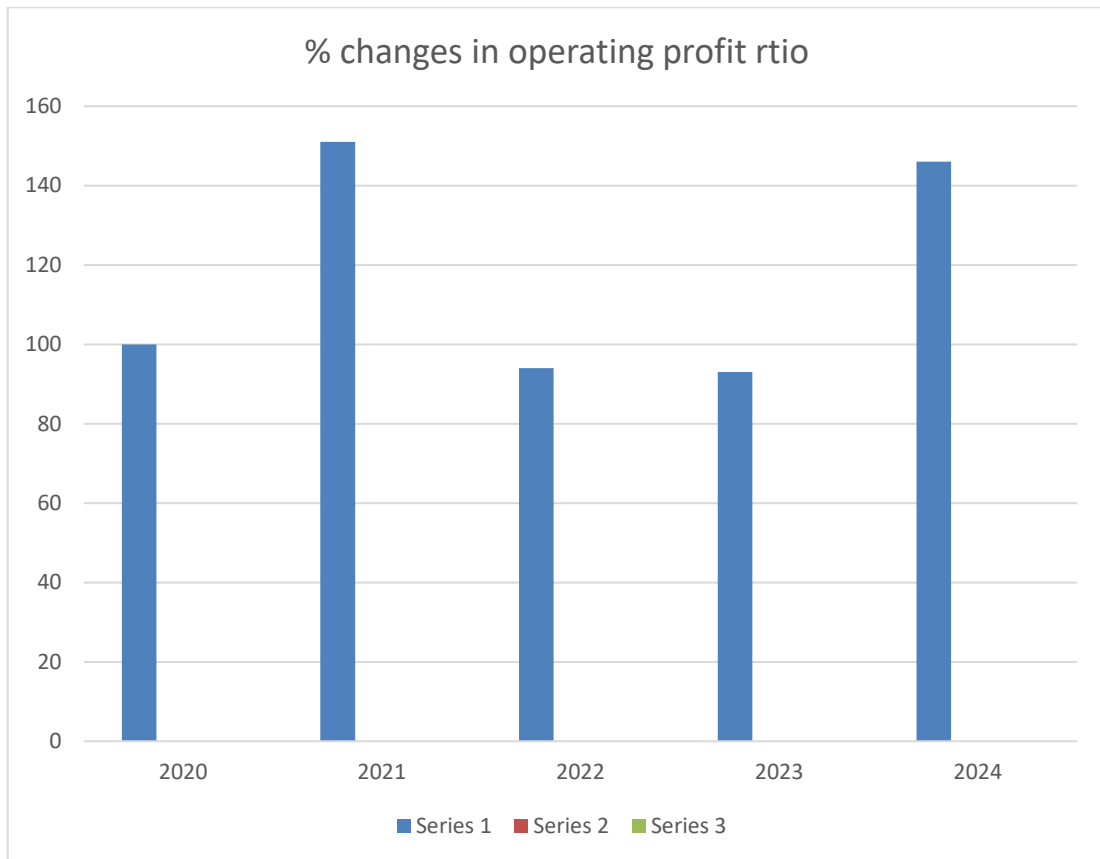
Operating Profit Ratio: It shows the relationship between operating profit with sales

Operating profit ratio=Operating profit/Sales*100

Showing table of Operating profit ratio:

Years	Operating profit(CR)	Sales(CR)	Ratio	Trend(%)
2020	986	10368	9.510031	100
2021	1306	9102	14.34849	151
2022	1073	11983	8.954352	94
2023	1298	14645	8.863093	93
2024	2078	15002	13.85149	146

Chart Showing of Operating Profit Ratio



Interpretation

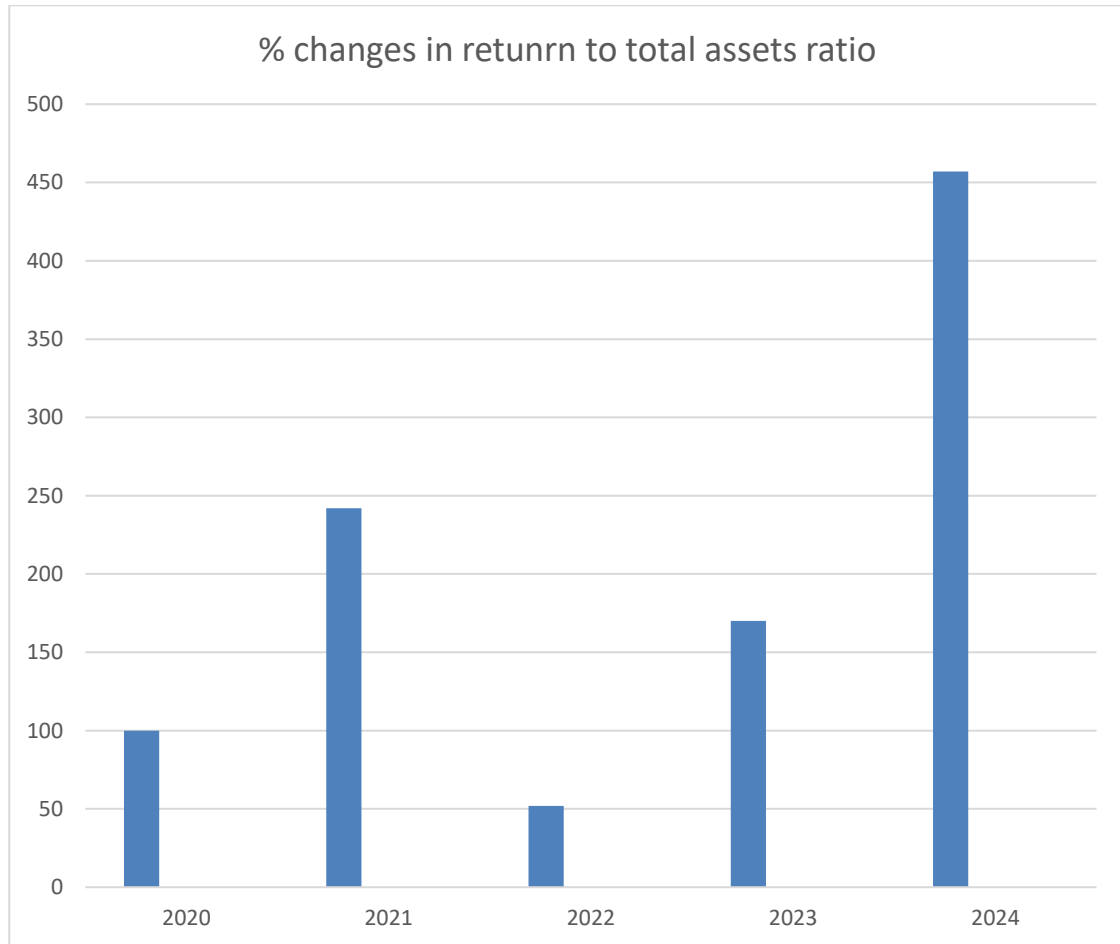
There has been fluctuations in the operating profit to sales ratio, although there has been a notable improvement in 2021 and 2024. A higher profitability margin is suggested by the increases to 14.35% in 2021 and 13.85% in 2024, which could be the result of increased sales prices, better cost control, or more operational efficiency.

Return to Total Assets Ratio: It shows the relationship between sales with total assets

Return to total assets ratio= Profit after tax/Total assets*100

Table showing of Return to total assets ratio

Years	Profit after tax(CR)	Total Assets (CR)	Ratio	Trend (%)
2020	141	11213	1.257469	100
2021	331	10940	3.025594	242
2022	201	12161	1.652825	52
2023	263	12339	2.131453	170
2024	806	14094	5.718746	457

Chart Showing of Return to Total Assets Ratio**Interpretation**

The profit after tax to total assets ratio has shown variability, with significant improvements in 2021 and 2024. The increase to 5.72% in 2024 suggests a higher profitability margin, indicating better utilization of assets to generate profit.

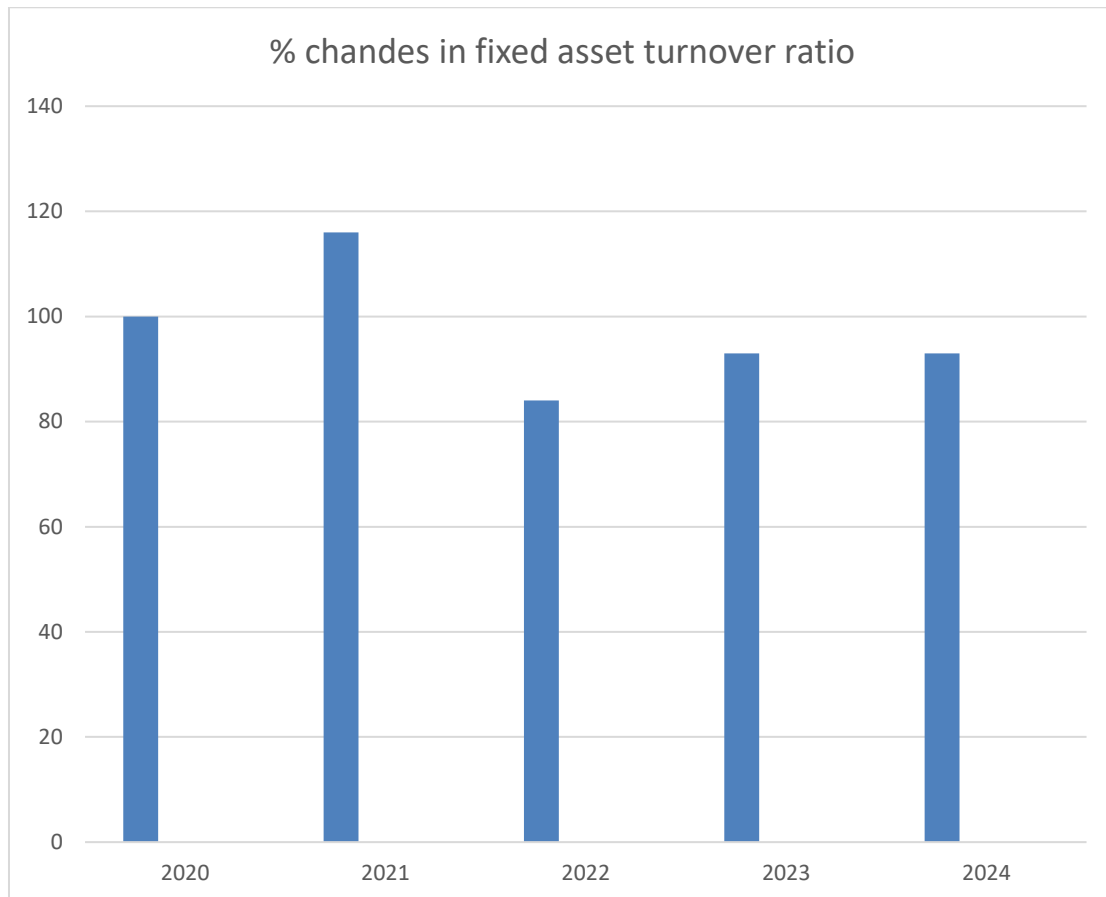
Fixed Asset Turnover Ratio: A fixed ratio is an efficiency ratio that shows how well a company generates sales from its fixed assets.

$$\text{FATR} = \text{NET SALES} / \text{FIXED ASSETS}$$

Table Showing Fat Ratio

Years	Net Sales(CR)	Fixed Assets (CR)	FA Ratio	Trend(%)
2020	10368	6665.97	0.19483	100
2021	9102	6541.5	0.222039	116
2022	11983	6535.23	0.168739	84
2023	14645	6662.08	0.138136	93
2024	15002	7195.81	0.134915	93

Chart Showing of Fixed Asset Turnover Ratio



Interpretation

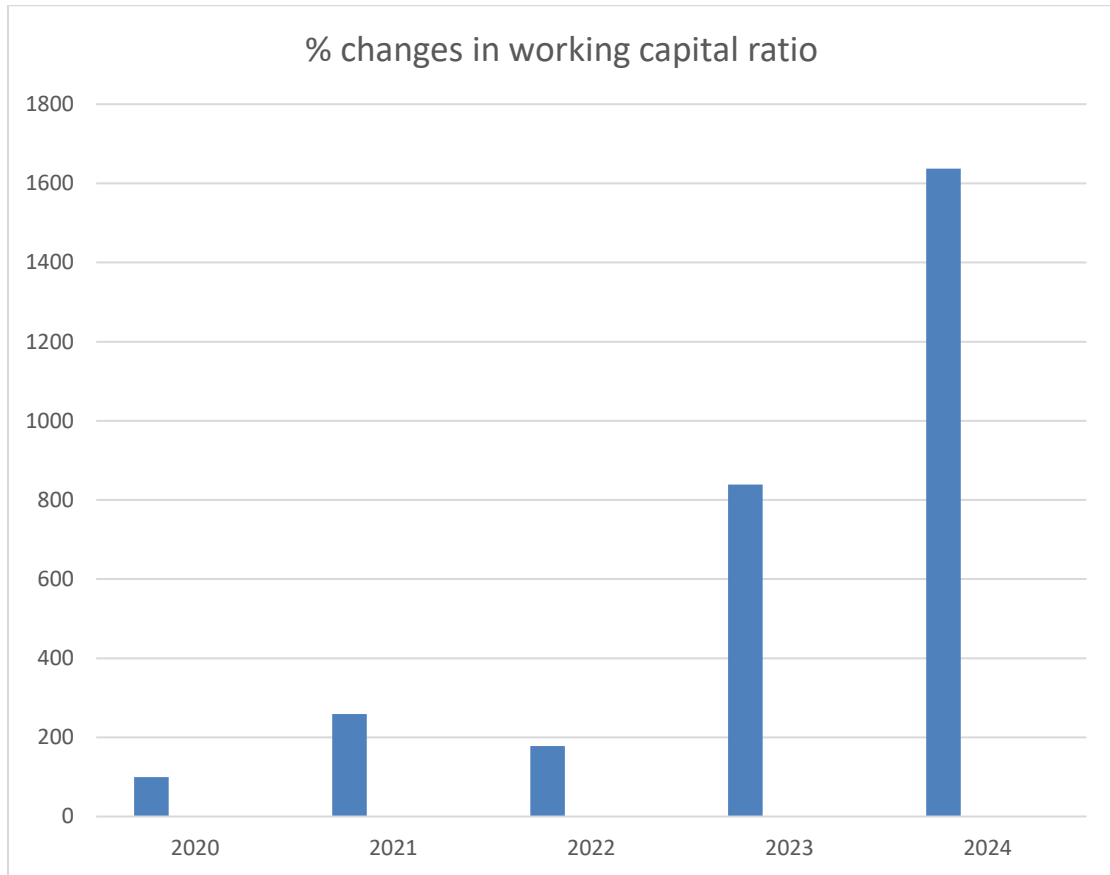
The profit after tax to total assets ratio has shown variability, with significant improvements in 2021 and 2024. The increase to 5.72% in 2024 suggests a higher profitability margin, indicating better utilization of assets to generate profit.

Working Capital Ratio: A working capital ratio is a metric that displays the current assets of a company relative to its liabilities.

$$\text{WCTR} = \text{NET SALES} / \text{NET WORKING CAPITAL}$$

Table Showing WCR

Years	Net Sales(CR)	Net Working cap(CR)	WC Ratio	Trend(%)
2020	10368	1,234.14	8.400992	100
2021	9102	418.74	21.73664	259
2022	11983	79.94	149.8999	178
2023	14645	207.85	70.45947	839
2024	15002	109.03	137.5952	1637

Chart showing of Working Capital Ratio**Interpretation**

Over time, the working capital ratio has exhibited notable variations. Better short-term financial health and liquidity are indicated by a greater ratio. In 2022 and 2024, the ratio was very high, indicating that those were years with substantial liquidity positions.

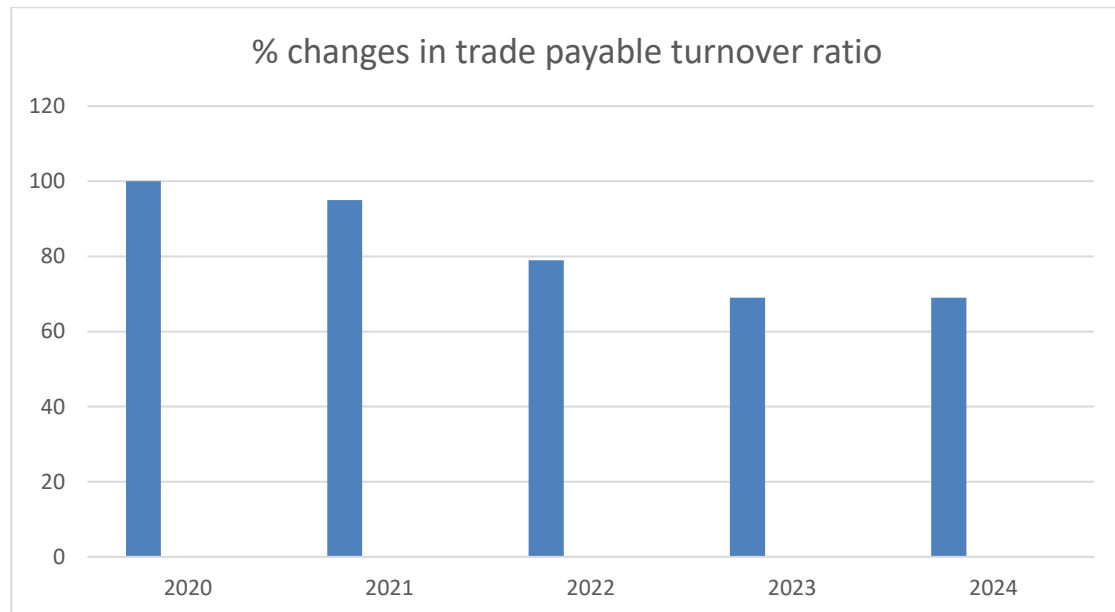
Trade Payables Turnover Ratio: This ratio is used to calculate how frequently a company pays its suppliers or debtors within an accounting period.

Turnover Ratio = Net Credit Purchases / Average trade Payable.

Table Showing Trade Payable Ratio

Years	R.F.O(CR)	AVG T/P(CR)	T/R Ratio	Trend(%)
2020	8601.28	1069.93	8.03	100
2021	9043.05	2576.67	3.50	95
2022	11852.90	1898.95	0.15	79
2023	14520.03	1186.41	0.13	69
2024	15001.78	1333.50	0.13	69

Chart Showing of Trade Payable Ratio



Interpretation

The T/R Ratio has shown a decreasing trend over the years, indicating that the average total payment has increased faster than revenue from operations. This might suggest changes in pricing strategies, customer mix, or other factors affecting payment dynamics relative to revenue.

Findings, Suggestions, Conclusion

Findings

- In the last tree there is decrease in current ratio except in the year 2020 and 2021.
- The quick ratio is downward in 2020,2021 and 2022 but upward in 2024 and 2024.
- In debt equity ratio there is increase in every year in 2023 and 2024 there is fully upward in ratio.
- In proprietary ratio there is a downfall in 2020 and increase in 2023 and 2024.
- The equity to current asset ratio downfall in yearly in 2020 there is a huge upward in the ratio.
- In equity fixed asset ratio decrease in yearly except 2020 and 2021.
- In 2020,2021,2023 and 2024 there is a fully downfall in current liabilities to shareholders fund ratio except in year 2022.

- Profitability ratio there is a decrease in the year 2020, 2022 and 2023 but in 2021 and 2024 huge increase in the ratio.
- In the year 2020, 2022 and 2023 there is a downfall in net profit ratio except in the 2021 and 2024.
- In operating profit ratio decrease in the year 2020, 2022 and 2023 but increase in the year 2021 and 2024
- In a return to total asset ratio upward in 2021 and 2024 year but decrease in 2020, 2022 and 2023.
- In fixed asset ratio except 2021 there is downfall in year 2020, 2022, 2023 and 2024.
- In the year 2020, 2021 and 2022 there is a huge decrease working capital ratio but 2023 and 2024 decrease in the ratio.
- In a trade payable turnover ratio there is a decrease in every year except 2020 and 2021

Suggestions

- The ratio of one or higher generally indicates that a company has enough current assets to cover its current liabilities
- The is increase in ratio. It would improve receivables collection, manage payable efficiently, increase cash reserves, reduce short term liabilities and avoid over stocking.
- The is a upward in ratio. It would maintain optimize debt levels, increase equity, refinance debt, cost management and asset management.
- There indicates that a string financial foundation, lower financial risk and greater financial flexibility.
- The ratio is decreased the company make implement in liquidity strategy, funding decisions risk evaluation, investment attractiveness loan decision and covenant monitoring.
- The ratio is downward in a trend. The company make strategies of increase a debt financing optimise debt utilization return capital to shareholders strategic investment and expansion.
- The ratio is low in trend. The ratio involves a mix of reducing current liabilities and increasing shareholders' equity.
- The ratio is upward in a trend. The company more increase in sales revenue and reducing the cost of goods sold,

Conclusion

In the light of findings of the study, the following are some conclusions are drawn from the available data of company.

In thus study, the analysis of financial performance of JKTYRE LTD. Is by applying the technique called ratio analysis

Our ratio analysis reveals that JKTYRE LTD has strong or weak depends on company liquidity position, but faces challenges in asset utilization and profitability. It is recommended in improving inventory management and reducing debt to enhance financial performance. By addressing these areas JKTYRE LTD can strengthen its competitive position and increase shareholders value.

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Covid-19 Pandemic's Impact on use of ICT in Teaching: A Study on Selected Teachers Working on Higher Educational Institution

Mr. Omnath Palled*
Mr. Shreyas Biradar**
Mr. Rahul Bagali***

Introduction

The COVID-19 pandemic has brought unprecedented changes across various sectors worldwide, with education being one of the most significantly impacted. As educational institutions were forced to close their physical campuses to curb the spread of the virus, the reliance on Information and Communication Technology (ICT) to facilitate teaching and learning became indispensable.

Need for the Study

- To understand and analyse the importance of ICT in teaching.
- To understand analyse the past, present and future of ICT usage in teaching.
- To understand and analyse the satisfaction level of teachers using ICT during pandemic.
- To understand and analyse the level of impact of online teaching comparing to offline teaching

Statement of the Problem

The sudden change in the teaching-learning process led to extensive use of ICT in education. Many teachers who have been in the profession long before the introduction of ICT faced anxiety, fear, and hesitation with the sudden shift from traditional to online teaching. What do they need to become comfortable with this shift? What arrangements should be made by the concerned authorities to support these teachers?

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Objectives of the Study

- To identify the main challenges and barriers faced by teachers in transitioning from traditional to online teaching methods.
- To evaluate the attitudes and perceptions of teachers towards the use of ICT in teaching, including their levels of comfort, anxiety, and confidence.

Scope of the Study

The study aims to find out the present pandemic situation of the teacher's psychology fillings, preparation of the digital learning about the online class in the Karnataka states PG and UG colleges and university in Karnataka.

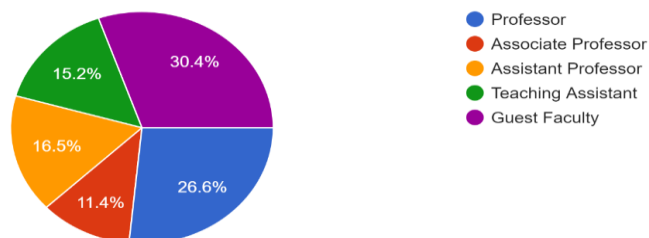
Research Methodology

- This study has undertaken in PG and UG colleges and university in Karnataka state. 79 respondents are selected conveniently and circulated questioners among them and the study involves both primary and secondary data.
- Primary and secondary data, primary data has been collected through conducting a survey of covid -19 pandemic impact on use of ICT in teaching in higher education like 79 respondents. The secondary data have been collected survey reports, research papers, magazines, and websites, The study covers some analyses techniques such statistical, operational techniques used, mainly few statistical models or method used for data analysis and inference such as ratio, graphs and charts ect during study period 2023-24.

Analysis and Interpretation

Sl. No.	Particulars	Respondents	Percentage %
1	Professor	21	26.6%
2	Associate Professor	9	11.4%
3	Assistant Professor	13	16.5%
4	Teaching Assistant	12	15.2%
5	Guest Faculty	24	30.4%

Designation
79 responses

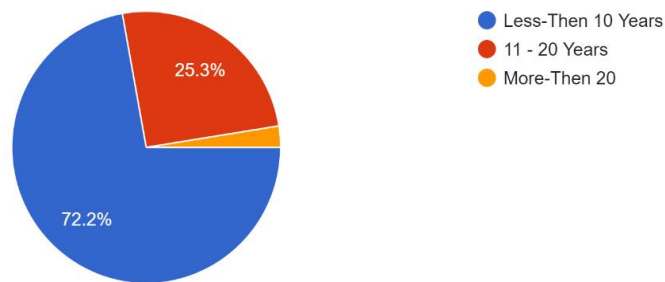


From the above diagram shows that there are 26.6% of Professor, 11.4% of Associate Professor, 16.5% of Assistant Professor, 15.2% of Teaching Assistant, 30.4% of Guest Faculty among 79 higher educational institution Teachers.

Sl. No.	Particulars	Respondents	Percentage %
1	Less than 10 Years	57	72.2%
2	11 – 20 Years	20	25.3%
3	More than 20 years	2	2.5%

Teaching experience in Years

79 responses

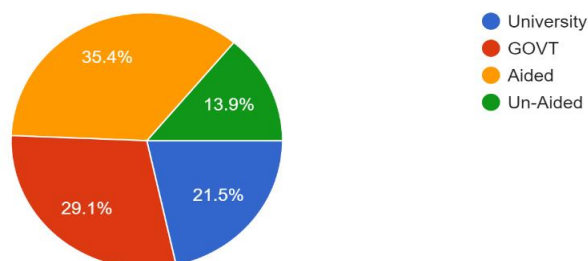


From the above diagram shows that there are 72.2% whose experience is less than 10 years, 25.3% those who have worked 11 to 20 years, 2.5% of those who have worked more than 20 years in higher educational institution Teachers.

Sl. No.	Particulars	Respondents	Percentage %
1	University	17	21.5%
2	GOVT	23	29.1%
3	Aided	28	35.4%
4	Un-Aided	11	13.9%

Organization type

79 responses



From the above diagram shows that there are 21.5% of University Professor, 29.1% of GOVT Professor, 35.4% of Aided College Professor, 13.9% of Un-Aided Teaching Assistant 79 higher educational institution Teachers .

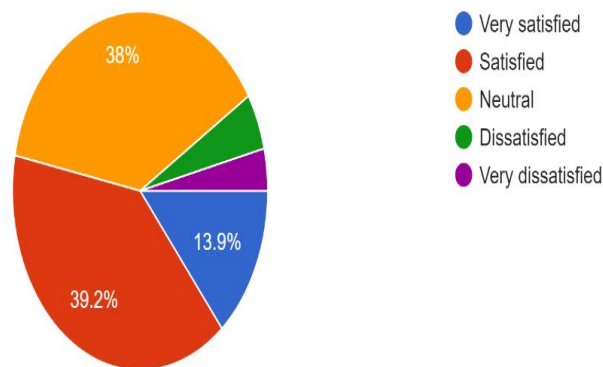
Sl. No.	Location	Respondents	Percentage%
1	Urban	54	68.4%
2	Rural	25	31.6%

From the above diagram shows that the Urban are 68.4% despondence and Rural are 31.6% among 79 higher educational institution Teachers.

Sl. No.	Particulars	Respondents	Percentage %
1	Very Satisfied	11	13.9%
2	Satisfied	31	39.2%
3	Neutral	30	38%
4	Dissatisfied	4	~
5	Very Dissatisfied	3	~

Rate your satisfaction level of using ICT in your teaching.

79 responses

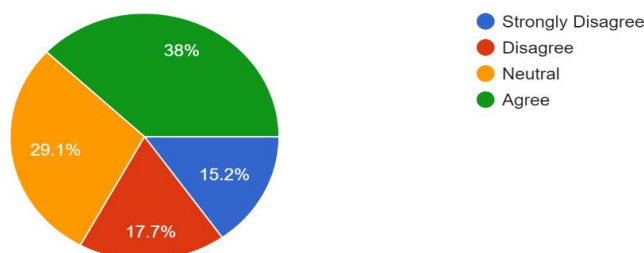


From the above diagram shows that there are 13.9% of Professor are Very Satisfied, 39.2% of Professor are Satisfied, 38% of Professor are Neutral in 79 higher educational institution Teachers.

Sl. No.	Particulars	Respondents	Percentage%
1	Strongly Dis-Agree	9	15.2%
2	Dis-Agree	18	17.1%
3	Neutral	25	29.1%
4	Agree	28	38%

Covid-19 pandemic has given an opportunity to use more and more ICT tools in my teaching.

79 responses

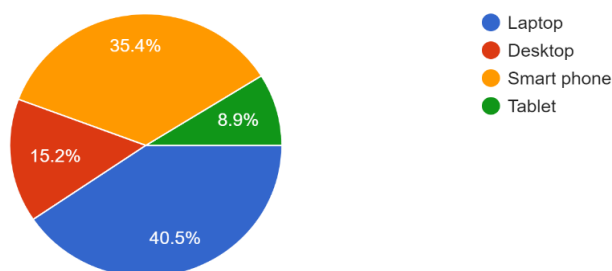


From the above diagram shows that there are 15.2% of Professor are Strongly Dis-Agree, 17.7% of Professor are Dis-Agree, 29.1% of Professor are Neutral and 38% of Professor are Agree in 79 higher educational institution Teachers .

SI. No.	Particulars	Respondents	Percentage%
1	Laptop	28	40.5%
2	Desktop	17	15.2%
3	Smart Phone	26	35.4%
4	Tablet	8	8.9%

What device do you use for distance teaching?

79 responses

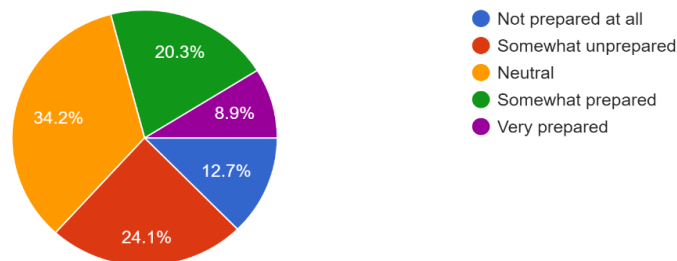


From the above diagram shows that there are 40.5% of Professor use Laptop, 15.2% of Professor use desktop, 35.4% of Professor uses smart phone, 8.9% of Professor use Tablet 79 higher educational institution Teachers .

SI. No.	Particulars	Respondents	Percentage%
1	Not prepared at all	10	12.7%
2	Somewhat unprepared	25	24.1%
3	Neutral	29	34.2%
4	Somewhat prepared	14	20.3%
5	Very prepared	1	8.9%

How prepared were you to use ICT tools for teaching before the pandemic?

79 responses



Findings

Satisfaction with ICT Usage

The survey revealed varied levels of satisfaction among lecturers regarding their use of ICT in teaching:

- **Satisfied:** A significant portion of the respondents (31 lecturers) reported being satisfied with the use of ICT tools in their teaching.
- **Neutral:** An equal number of lecturers (31) remained neutral, indicating neither satisfaction nor dissatisfaction.
- **Very Satisfied:** 12 lecturers expressed a high level of satisfaction, feeling very positive about their experience.
- **Dissatisfied:** A small group of 4 lecturers reported dissatisfaction with ICT usage.
- **Very Dissatisfied:** Only 3 lecturers were very dissatisfied, suggesting some challenges in adapting to or using ICT tools effectively.

Perception of the Impact of COVID-19 on ICT Usage

The COVID-19 pandemic significantly influenced the adoption and use of ICT tools in teaching, with varying perceptions among the lecturers:

- **Agree:** 30 lecturers agreed that the pandemic provided an opportunity to utilize more ICT tools in their teaching, recognizing the shift towards digital learning environments.
- **Neutral:** 25 lecturers were neutral, neither strongly agreeing nor disagreeing with the statement, possibly indicating that their ICT usage remained stable.
- **Disagree:** 14 lecturers disagreed with the notion that the pandemic positively influenced their use of ICT, possibly due to challenges such as lack of resources or support.
- **Strongly Disagree:** 12 lecturers strongly disagreed, perhaps facing significant barriers to effective ICT integration during the pandemic.

Improvement in Professional Skills During the Pandemic

The pandemic period was marked by noticeable changes in the professional skills of lecturers related to ICT:

- **Moderately Improved:** The largest group (34 lecturers) reported moderate improvement in their ICT skills, reflecting gradual adaptation to new tools and methods.
- **Significantly Improved:** 25 lecturers experienced significant improvements, likely due to increased training or self-learning during the pandemic.
- **No Significant Change:** 13 lecturers noted no significant change in their ICT skills, suggesting they were already proficient or had limited opportunities for skill development.

Suggestion

Enhance Infrastructure for ICT in Education

- **Reliable Internet Connectivity:** One of the most significant challenges identified was the lack of reliable internet access, especially in rural areas. To ensure that education can continue seamlessly in a similar situation, institutions must invest in improving internet infrastructure. Partnerships with government bodies and internet service providers can help in extending reliable connectivity to underserved areas.
- **Access to Digital Devices:** Ensuring that both educators and students have access to the necessary devices (laptops, tablets, etc.) is critical. Institutions could consider setting up device lending programs or negotiating bulk purchase agreements with tech companies to make these devices more affordable.

Foster Digital Literacy Among Educators and Students

- Provide continuous digital literacy training to educators and students.
- While many educators adapted to ICT tools during the pandemic, ongoing training is crucial to keep pace with evolving technologies. Regular workshops, online courses, and certification programs can enhance digital literacy, enabling educators to integrate new tools effectively into their teaching practices and helping students maximize their learning experiences.

Provide Comprehensive Training and Support

- **Ongoing Professional Development:** The pandemic highlighted the need for continuous professional development in ICT. Institutions should offer regular training sessions for lecturers to help them stay updated with the latest tools and teaching methods. This training should be designed to cater to different levels of proficiency, from basic to advanced ICT skills.

- **Technical Support Systems:** Establishing robust technical support teams can help educators quickly resolve issues they face while using ICT tools. A dedicated helpline or online support portal could be highly beneficial in such scenarios.

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A Study on Excellence Business Model of Tata and Sons

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Introduction

Introduction of Study and Research Design



Tata Sons Private Limited is the holding company of the Tata group, serving as the primary investment holding company and major promoter of Tata firms. Notably, 66% of Tata Sons' equity capital is owned by philanthropic trusts, which support education, health, livelihood creation, art, and culture.

Each Tata enterprise operates independently, with its own Board of Directors providing guidance and oversight. The Tata group's governance philosophy, as stated by JRD Tata in 1973, emphasizes that companies must be managed in the interests of all stakeholders, including:

-
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- Shareholders
- Employees
- Customers
- Vendors
- Regulators
- Society

This philosophy is built on fair, transparent, and accountable conduct, going beyond mere compliance to protect all stakeholders. The Tata group's governance approach prioritizes resilience, recognizing that businesses must do more than just generate profits for owners.

Need for Study

A study on Tata Group can provide insights into:

- Conglomerate structure and diversification
- Sustainability practices and commitments
- Digital transformation and its impact
- Leadership and governance strengths and weaknesses
- International expansion strategies and challenges
- Social responsibility and philanthropy efforts
- Competitive advantage and sources
- Best practices and lessons learned
- Comparative analysis with industry peers

Review of Literature

The Tata Group, often referred to as the "golden bird of Indian soil," has been a significant subject of academic interest. A comprehensive review of existing literature on the Tata Group reveals a multifaceted exploration of its:

- History and evolution: Analyzing the group's foundation, growth, diversification, and global expansion.
- Leadership and governance: Examining leadership styles, governance structures, and succession processes.
- Sustainability and social responsibility: Investigating sustainability programs, social responsibility initiatives, and philanthropic efforts.
- Digital transformation and innovation: Reviewing the group's digital journey, innovation strategies, and technology adoption.
- Globalization and international expansion: Understanding the group's globalization strategy and internationalization processes.
- Competitive advantage and performance: Examining financial performance, market position, and competitive edge.
- Case studies and good practices: Comparing strategies and performance with industry peers and conglomerates.

- Future intent and challenges: Discussing future opportunities and challenges facing the Tata Group.

Statement of the Problems

- Drivers of sustainable growth and competitive advantage
- Effectiveness of sustainability efforts and social responsibility
- Impact of digital transformation on operations and innovation
- Challenges and opportunities from globalization
- Key leadership and governance practices

Research Question

The research questions based on this problem statement are thus:

Primary Research Question:

- What are the elements that account for Tata Group's potential for sustainable growth and competitive advantage?

Secondary Research Questions

- How much of Tata Group's effort and commitment towards sustainability and social responsibility translate into its success?
- What has digital transformation done for Tata Group in terms of its impact on business operations, innovation strategies, and competitiveness?
- What has been the issue and opportunity scenario in the process of Tata Group's Globalisation and international expansion?
- Which are those leadership and governance practices that made it possible for Tata Group to succeed, and how these can be continued?
- How does Tata Group meet out its economic, social, and environmental responsibilities to achieve sustainable growth?

Objective of Study

Primary Objective

- Identify key factors driving Tata Group's sustainable growth and competitive advantage.

Secondary Objectives

- Evaluate effectiveness of sustainability initiatives and social responsibility efforts.
- Assess impact of digital transformation on business operations and innovation.
- Examine challenges and opportunities in globalization and international expansion.
- Analyze leadership and governance practices enabling success.

Scope of the Study

- Sustainability and corporate social responsibility
- Impact of digital transformation on business operations

- Globalization and international expansion challenges
- Effective leadership and governance practices
- Balancing economic, social and environmental responsibilities

Research Methodology

- Holding company of Tata Group
- Philanthropic trusts own 66% of equity
- Independent operating companies with own Boards
- Governance philosophy: fair, transparent, accountable, and resilient
- Prioritizes stakeholders' interests, beyond just profit.

Limitations of the Study

The limitations of the study are readdressed here in a more concise and lucid format:

Limitations of the Study

The following are the limitations of this study:

- **Single-case study:** The case is confined to Tata Group, and therefore the generalization remains limited in that regard.
- **Timeframe:** The period of the study was 2013-2023; therefore, it may not indicate what could happen in the future.
- **Limitations of data:** The research relies on publicly available data, which has its own problems of accuracy and completeness.
- **Researcher biases:** May be open to researcher interpretations and biases.

Scope for Future Research

This study lays the groundwork for future research in the following areas:

- Comparative analysis with other multinational conglomerates
- In-depth examination of specific Tata Group companies or industries
- Longitudinal studies beyond 2023
- Regional or country-specific expansion strategies
- Leadership and governance practices and their impact on performance

Profile of the Organization

Founded in 1868 by Jamsetji Tata, the Tata group is a global enterprise, headquartered in India, consisting of 30 companies across ten verticals.

The group has operations in over 100 countries across six continents, and the mission is 'To improve the quality of life of the communities we serve globally, through long-term stakeholder value creation based on Leadership with Trust'.

Tata Sons is the major investment holding company and promoter of Tata companies. As indicated earlier, the philanthropic trusts support education, health, livelihood generation, and art and culture through their operational control of Tata Sons, which owns sixty-six percent of its equity share capital.

The consolidated revenues of Tata companies have crossed more than \$165 billion in 2023-24. Together, these companies employ over 1 million people.

Each Tata company or enterprise operates independently under the guidance and supervision of its own board of directors. There are 26 publicly listed Tata enterprises with a combined market capitalisation of more than \$365 billion as on March 31, 2024.



The Tata group has been in the Infrastructure vertical since the early 1900s.

The story of the group's involvement in the energy sector started with the commissioning of the Khopoli power station in 1910. Today, the group leads the energy sector in India and supplies energy to family homes as well as large cities and industries.

The group's prowess in leading large housing, realty and integrated projects is well-known, and we boast of some of the finest engineering talent in India. In the housing sector, we help families access affordable housing, and at the same time engage with local, state and national governments to enable infrastructure projects which include space exploration to smart, sustainable, livable urban spaces.

Tata Power

Tata Power is a leading Indian electric utility company, part of the prestigious Tata Group, with a diversified portfolio:

- Power Generation: coal, hydro, solar, wind, and gas
 - Power Transmission and Distribution
 - Renewable Energy: solar and wind
 - International Operations: South Africa and Indonesia
- Key achievements include:
- Focus on renewable energy and smart grid initiatives
 - International expansion and customer orientation

Challenges and Opportunities

- Regulatory environment and competition
- Integrating renewable energy into the grid
- Adopting new technologies and digital solutions

Overall, Tata Power is a well-established and innovative company, contributing significantly to India's energy sector and committed to sustainability.



Tata Steel

- Founded in 1907 by Sir Dorabji Tata and RD Tata, realizing Jamsetji Tata's vision of an indigenous steel company
- First integrated steel company in Asia
- Top global steel company with 35 MTPA capacity
- Geographically diversified with operations in various countries and commercial presence worldwide
- Part of the Tata group, a Great Place to Work-Certified organization
- Employee base of over 78,000 across five continents

Awards and Recognition

- Deming Application Prize (2008) and Deming Grand Prize (2012)
- Global Steel Industry Leader by Dow Jones Sustainability Index (2018)
- Prime Minister's Trophy for best performing integrated steel plant (2016-17)



Tata Consumer and Retail



The entry of the group in Consumer and Retail sector was made in the year 1917 when Tata Oil Mills Company was formed and came to be known as TOMCO.

Soaps, detergents, and cooking oils were the first products rolled out under TOMCO. Over the years, different Tata companies have established leading brands in a broad spectrum spanning consumer durables, tea, and even packaged water. From 1917 to the present day, it has been an arguably quick journey of growth, and that has multiple-fold footprint of this Group in the Consumer Goods segment.

The Group started its foray into Retail with the launch of Westside by Trent in 1998. Other Specialty stores include Croma by Infiniti Retail and Star Bazaar by Trent.

Business

Technology

Tata Consultancy Services (TCS): The Flagship Company

TCS, the jewel in the crown of Tata group companies, has a fine workforce comprising world-class technology consultants to the tune of over half its total employees. Founded inadvertently with a spirit of pioneering enterprise, TCS began humbly as an in-house computer operation serving other Tata companies. It is now India's biggest corporation and one of the top three globally.

Recent Business Highlights

- **Tata Electronics:** Announced the setting up of India's first semiconductor fab in Dholera, Gujarat.
- **TCS:** US\$ 2 billion increase in Brand Value—maximum across global IT Services Industry for 2024.
- **Tata Technologies:** Listed on both India's leading stock exchanges on November 28, 2023.
- **Tata Digital:** Launched Tata Neu in April 2022, a super app bringing together the most trusted brands of the Tata group under one umbrella, offering exclusive privileges and benefits across categories.



Tata Financial Services



Tata Financial Services Limited (TFSL)

- Part of the Tata Group
- Key Areas:
 - Consumer Finance (loans)
 - Housing Finance (home loans)
 - Asset Management (mutual funds)
 - General Insurance (motor, home, health)
 - Life Insurance (through Tata AIA)
- Achievements:
 - Expansion across India
 - Product innovation
 - Digital transformation
 - Social impact initiatives
- Challenges:
 - Competition
 - Economic conditions
 - Regulatory environment

Aerospace & Defence

The Tata group has supported the creation of a 'Made in India' backbone for the Indian armed forces for decades, and is emerging as the largest player in India's private sector defence industry.

The Tata group is leading the 'Make in India' charge in the Defence & Aerospace spaces and is a key private sector player in the industry.

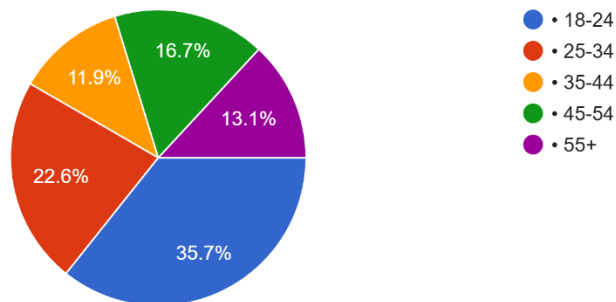
In aerospace, Tata has emerged as a global, single-source supplier for a number of important fixed wing and rotary wing programmes. In the defence domain, as a trusted partner to the Ministry of Defence (MoD), armed forces and Defence Research and Development Organization (DRDO), Tata is playing an increasingly important role in defence programmes of strategic importance.

Going forward, the group is focused on: partnering global OEMs for 'Make in India' programmes for fighters, helicopters, transport aircraft and weapon systems and land systems; building unmanned systems; supporting other critical aerospace & defence programs for the Indian defence sector, and setting up world-class aero engine components manufacturing facilities.



Analysis and Interpretation

survey Questionnaire on Tata Sons Section 1: age group
84 responses



Tata AIA Life's joint venture combines the strengths of Tata's Indian market leadership and AIA's pan-Asian presence, offering a diverse range of insurance and investment products.

Key Findings

Strengths:

- Strong parentage and brand reputation
- Comprehensive product range
- Pan-Asian presence and global expertise

Weaknesses

- Dependence on joint venture partners
- Intense market competition

Opportunities:

- Growing demand for insurance products in India and Asia
- Expansion into new markets and customer segments

Threats:

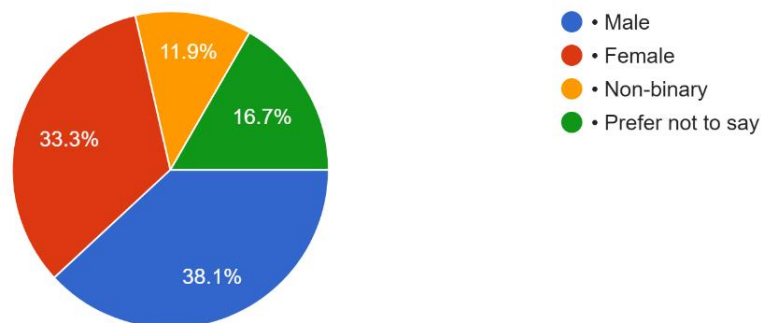
- Regulatory changes and compliance requirements
- Economic fluctuations and market volatility

This analysis highlights the key strengths, weaknesses, opportunities, and threats facing Tata AIA Life, providing a comprehensive understanding of its market position and future prospects.

Age Group	Percentage
18-24	13.10%
25-34	35.70%
35-44	22.60%
45-54	11.90%
55+	16.70%

2. What is your gender?

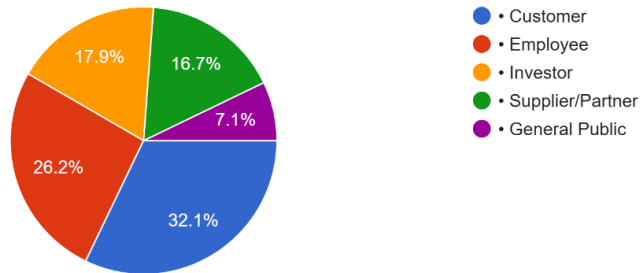
84 responses



Gender	Percentage
Male	38.10%
Female	33.30%
Non-binary	16.70%
Prefer not to say	11.90%

3. What is your relationship with Tata Sons?

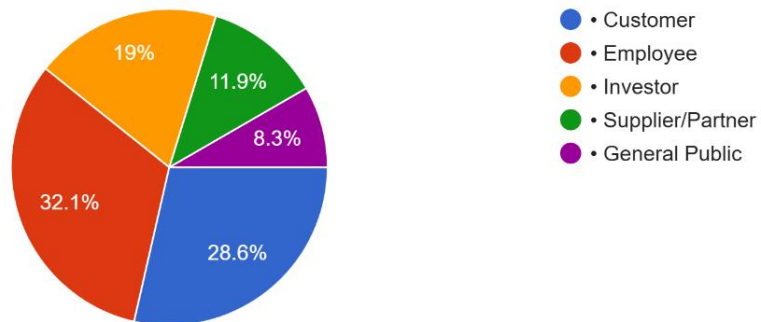
84 responses



Relationship	Percentage
Customer	32.10%
Employee	26.20%
Investor	17.90%
Supplier/Partner	16.70%
General Public	7.10%

4. How familiar are you with Tata Sons and its subsidiaries?

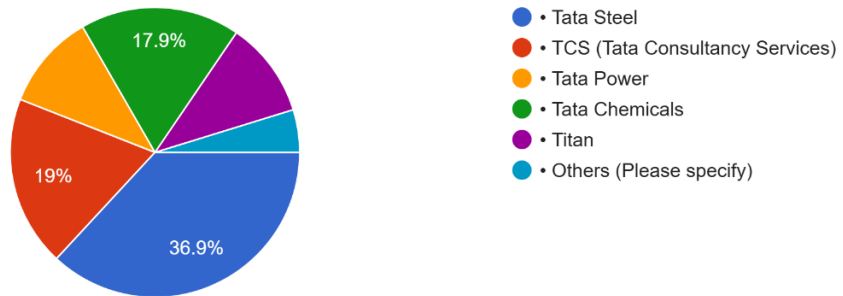
84 responses



Relationship	Percentage
Customer	32.10%
Employee	28.60%
Investor	19%
Supplier/Partner	11.90%
General Public	8.30%

5. Which of the following Tata Sons brands do you recognize? (Select all that apply)

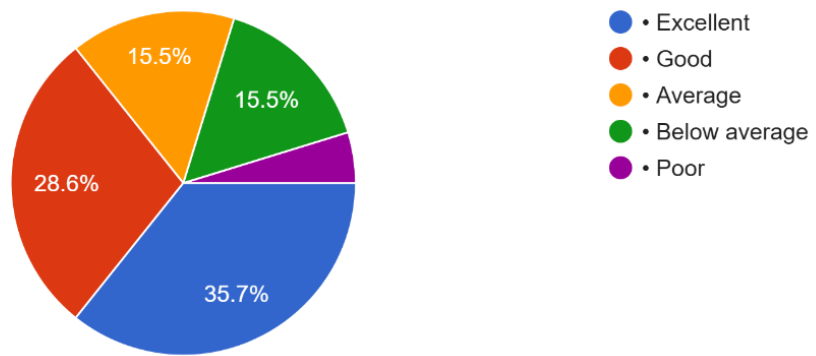
84 responses



Brand	Percentage
TCS (Tata Consultancy Services)	36.90%
Others (Please specify)	19%
Tata Steel	17.90%
Tata Power	19%
Tata Chemicals	8.30%
Titan	8.30%

6. How would you rate the overall reputation of Tata Sons?

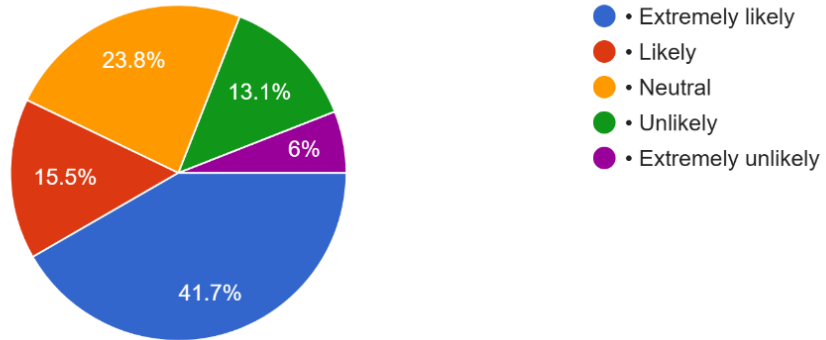
84 responses



Rating	Percentage
Excellent	15.50%
Good	28.60%
Average	15.50%
Below average	15.50%
Poor	35.70%

7. How likely are you to recommend Tata Sons' products/services to others?

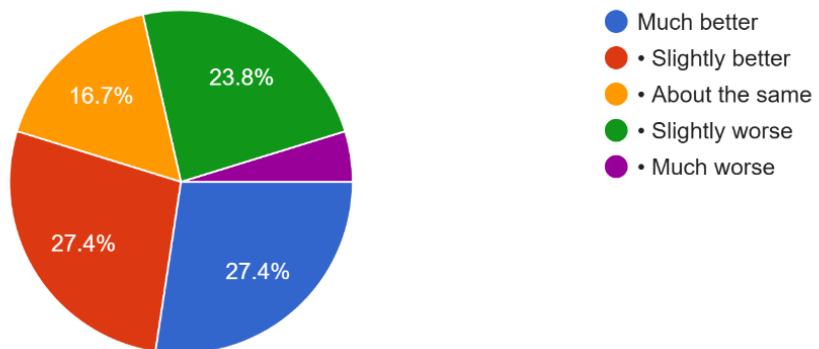
84 responses



Likelihood	Percentage
Extremely likely	41.70%
Likely	23.80%
Neutral	13.10%
Unlikely	15.50%
Extremely unlikely	6%

8. In your opinion, how does Tata Sons compare to its competitors?

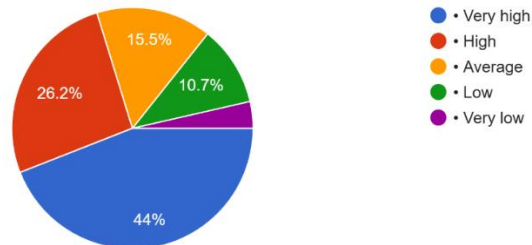
84 responses



Comparison	Percentage
Much better	16.70%
Slightly better	23.80%
About the same	27.40%
Slightly worse	27.40%
Much worse	4%

Section 3: Corporate Governance 9. How would you rate Tata Sons' commitment to ethical business practices?

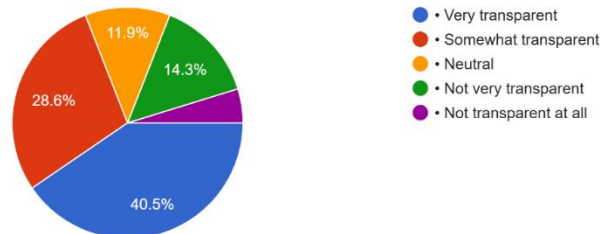
84 responses



Rating	Percentage
Very high	15.50%
High	26.20%
Average	10.70%
Low	44%
Very low	3.60%

10. How transparent do you think Tata Sons is in its business operations and decision-making?

84 responses



Finding Suggestion and Conclusion

Finally, Tata AIA Life Insurance Company Limited is a truly great joint venture, combining the strengths of Tata and AIA, coupling insurance and investment products comprehensively. All these things make the company strongly parented, with diversified product portfolios and a pan-Asian presence to tap growth in the insurance industry. Though Tata AIA Life faces daunting challenges from the market and considerable changes in different regulatory regimes, it has ample prospects for expansion and growth in view of the burgeoning demand for insurance.

Finally, the assurance by Tata AIA Life to its customers that financial planning is easy and rewarding ensures long-term growth and stability in the sector.

Findings

- **Strong Parentage:** Tata AIA Life benefits from the reputation and expertise of its parent companies, Tata and AIA.
- **Comprehensive Product Range:** The company offers a diverse range of insurance and investment products, catering to various customer needs.

- **Pan-Asian Presence:** Tata AIA Life has a significant presence in the Asia Pacific region, with operations in 18 markets.
- **Growing Demand:** The company can capitalize on the increasing demand for insurance and financial security in the region.
- **Market Competition:** Tata AIA Life faces intense competition in the insurance industry, requiring innovative strategies to differentiate itself.
- **Regulatory Challenges:** The company must navigate complex regulatory environments across different markets.
- **Customer-Centric Approach:** Tata AIA Life's focus on making financial planning effortless and rewarding for customers is a key strength

Conclusion

- **Digital Expansion:** Enhance online platforms and mobile apps to boost customer engagement.
- **Product Innovation:** Introduce new products and services to stay competitive and meet evolving customer needs.
- **Strategic Partnerships:** Leverage Tata and AIA's expertise and networks through deeper collaborations.
- **Data-Driven Insights:** Utilize data analytics to inform business decisions and improve customer experiences.
- **Customer Support Enhancement:** Implement AI-powered chatbots and 24/7 support for improved responsiveness.
- **Market Expansion:** Explore new geographies and demographics to drive growth and increase market share.
- **Innovation Culture:** Foster a culture of experimentation, learning, and innovation to stay ahead of industry trends.
- **Strategic Alliances:** Form alliances with fintech companies, health providers, or other relevant partners to expand offerings.

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Impact on Analyzing Policy Holder Behavior: Trust and Loyalty in Life Insurance Companies

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Introduction

Analyzing policy holder behavior, trust, and loyalty in life insurance companies is crucial for, Understanding customer retention and satisfaction in a competitive market. This analysis delves into various factors influencing customer decision, such as claims processing efficiency, transparency in policy term, customer service quality, and overall brand reputation. By examining these aspects, insurers can identify patterns, preferences, and pain points that impact customer trust and loyalty, ultimately guiding strategies to enhance retention rates and build long-term relationship with policyholders.

Need for the Study

Studying policyholder behavior, trust, and loyalty in a life insurance company is crucial for several reasons:

- Understanding customer needs: it helps identify what drives policyholder insurance, renew policies, or witch providers.
- Building Trust: Analyzing trust factors such as transparency, claims processing efficiency, and customer service can improve overall satisfaction and retention.
- Enhancing Loyalty: Insights into loyalty drivers like, customer service quality, policy customization options, and competitive pricing can help in designing retention strategies.

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- Risk Management: By understanding behavior patterns, insurers can better assess risk profiles and tailor products to meet evolving customer needs.
- Competitive Advantage: Companies that excel in customer trust and loyalty typically outperform competitors in terms of market share and profitability.

To conduct such a study effectively, methodologies like surveys, interviews, and data analytics can be employed to gather quantitative and qualitative insights from policyholders. These insights can then inform strategic decisions aimed at improving customer experience and long-term relationships.

Review of Literature

A review of literature on policyholder behavior

The literature on policyholder behavior in life insurance companies underscores the complex interplay of trust, loyalty, consumer decision-making, and evolving market dynamics. Future research should continue to explore these dynamics amidst technological advancements and regulatory changes to foster deeper insights into customer retention strategies and sustainable business growth in the insurance sector.

Statement of the Problem

Life insurance companies face challenges in understanding and improving policyholder behavior related to trust and loyalty. Despite offering essential financial protection, many policyholders exhibit varying levels of trust and loyalty, impacting customer retention and satisfaction. Key issues include inconsistent customer experiences, perceived lack of transparency, and the influence of competitive offerings on customer decision.

Key Points to Address:

- Factors Influencing Trust and Loyalty:
- Customer Perception:
- Competitive Landscape:
- Strategic Initiatives:
- Measurement and Evaluation:
- Long-term Relationship Building:

By addressing these aspects comprehensively, life insurance companies can effectively enhance trust and loyalty among policyholders, thereby improving customer retention and overall business performance.

Research Questions

Based on problem statement regarding trust and loyalty in life insurance companies, here are several research questions that could guide a study:

- **Factors influencing Trust**
 - What are the key factors that influence policyholders trust in life insurance companies?
 - How do policyholders perceive transparency, reliability, and integrity in their interactions with insurers?
- **Drivers of Loyalty**
 - What factors contribute most significantly to policyholder loyalty towards their life insurance provider?
 - How do policyholders weigh factors such as customer service quality, claims processing efficiency, and premium affordability in their loyalty decisions?
- **Impact of customer Experiences**
 - How does the overall customer experience, including interaction quality and ease of process, affect policyholder trust and loyalty?
 - What role does satisfaction with claims handling play in shaping policyholder loyalty?
- **Comparison with Competitors**
 - What are the critical differences in trust and loyalty factors between leading insurance companies in the market?
- **Long-term relationship Dynamics**
 - What are the long-term effects of building trust and loyalty on policyholder retention and lifetime value?
 - How can insurers sustain and deepen relationships with policyholders over time through personalized services and continuous improvement?

These research questions aim to delve into the complexities of policyholder behavior within the context of trust and loyalty towards life insurance companies. Addressing these questions through empirical research can provide valuable Insights for insurers to tailor their strategies and enhance customer relationships effectively.

Objectives of the Study

The objectives of studying policyholder behavior regarding trust and loyalty in life insurance companies typically includes the following aims:

- Understanding trust Drivers
- Exploring Loyalty Factors
- Identifying Satisfactions Levels
- Evaluating Communication Effectiveness

- **Informing Strategic Decision Making**

Overall, the objective is to gain a comprehensive understanding of policyholder behavior to support the development of strategies that enhance trust, satisfaction and loyalty in life insurance companies.

Scope of the Study

The scope of a study analyzing policyholder behavior focusing on trust and loyalty in life insurance companies encompasses several key aspects that define its boundaries, objectives, and the depth of investigation. Here's an outline of the scope typically covered in such a study:

- Geographical and Market focus
- Participant Demographics
- Research Objectives
- Variable and Factors of Interest
- Methodological Approach
- Time Frame
- Data Collection and Analysis
- Ethical consideration
- Limitations
- Practical Implications and Recommendations
- Contribution of literature

Research Methodology

Research methodology refers to the systematic process of planning, executing, and evaluating research. It involves the techniques, procedures, and tools used to collect and analyze data to address research questions or hypothesis.

Source of Data

When conducting research on policyholder behavior regarding trust and loyalty in life insurance companies, researchers typically utilize various source of data. Here are some common source of data that can be used:

Primary Data Sources

- **Surveys:** Designing and administering surveys to policyholders to collect quantitative data on their perceptions, attitudes, and behaviors related to trust and loyalty.
- **Interviews:** conducting qualitative interviews with a subset of policyholders to explore their experiences in-depth, uncovering motivations, concerns, and Suggestions.

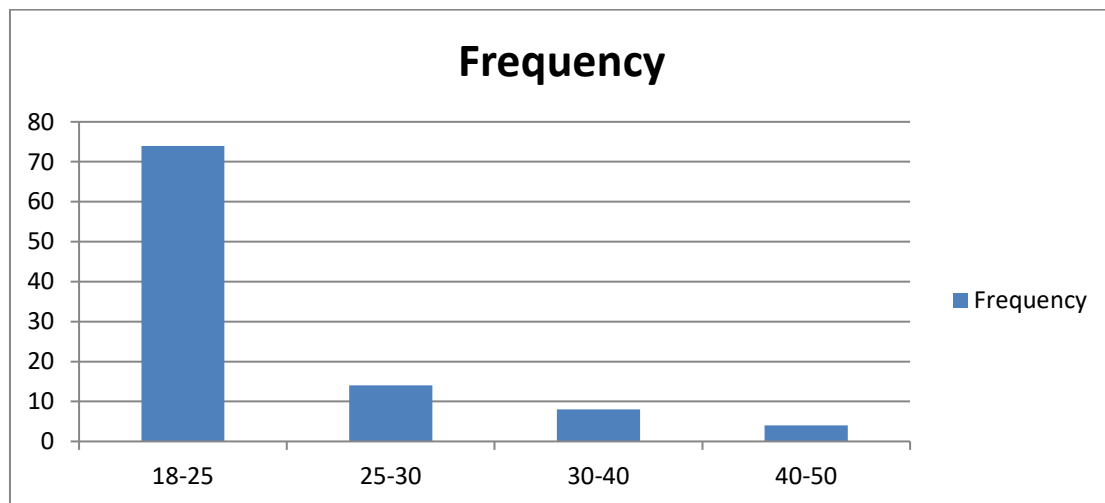
- Focus groups: bringing together small groups of policyholders for facilitated discussions to delve deeper into specific topics related to trust and loyalty.
- Observations: observe policyholder interactions with insurance company services (e.g., customer service interactions, claims process) in real-world settings.

Choosing the appropriate sources of data depends on the research objectives, the depth of analysis required, and the sources available. Combining multiple sources can provide a comprehensive understanding of policyholder behavior regarding trust and loyalty in life insurance companies.

Analysis and Interpretation

- **Age Group Belong to**

S. No.	Age Group	Frequency	Percentage
1	18-25	74	74%
2	25-30	14	14%
3	30-40	8	8%
4	40-50	4	4%
total		100	

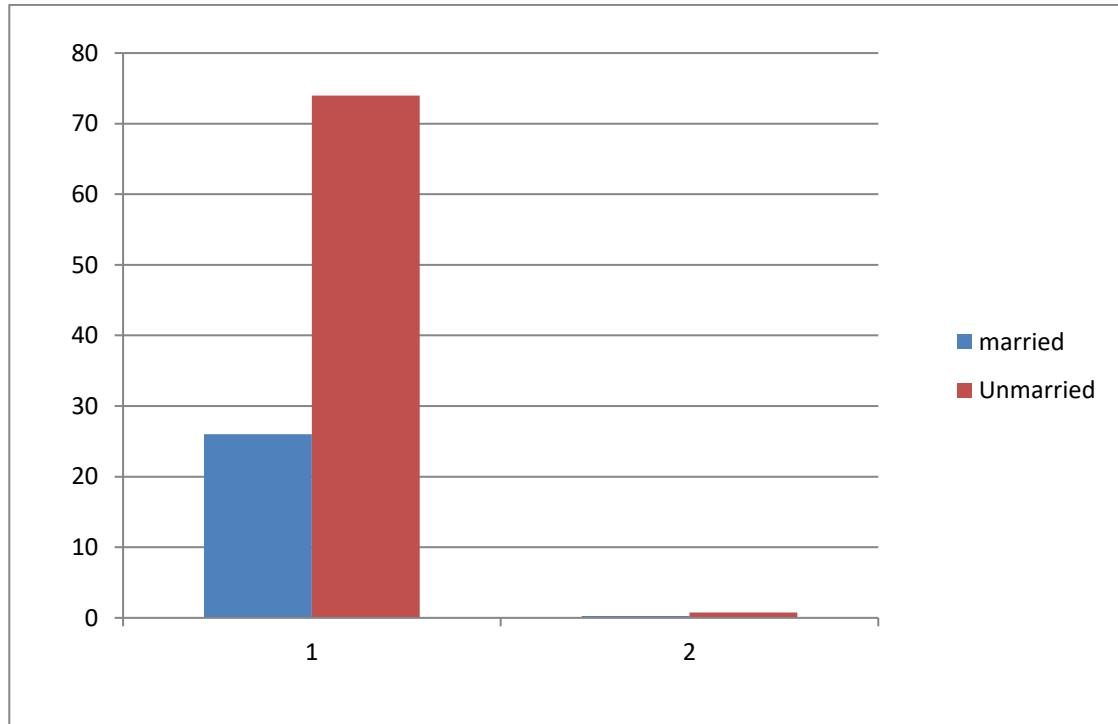


Interpretation

- The graph chart visually represents the frequency distribution across the age groups.
- The bar for the 18-25 age group is significantly higher than the others, reinforcing that this group has the most respondents.
- The bars of the others age group (25-30, 30-40, 40-50) decrease progressively , with the 40-50 age group having the smallest bar .
- The majority of the respondents are young adults aged 18-25

• **Marital Status**

SI no	Marital Status	Frequency	Percentage
1	married	26	26%
2	Unmarried	74	74%

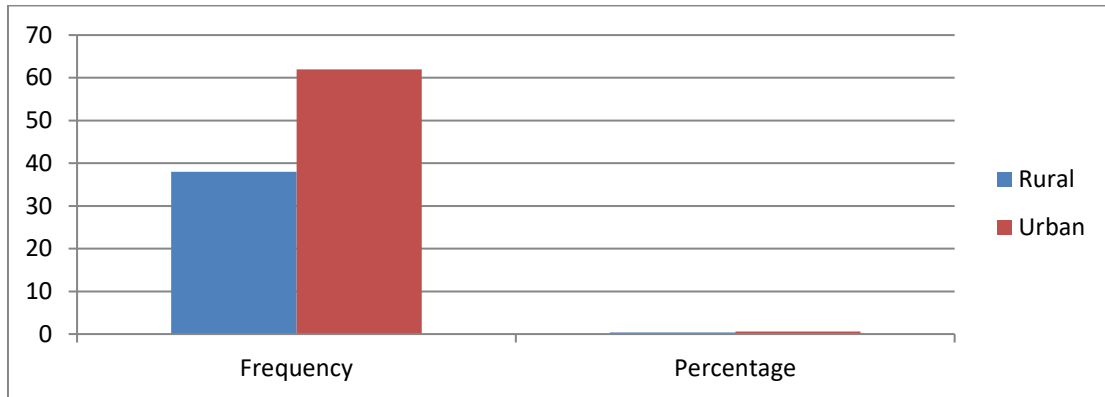


Interpretation

- The majority of the respondents are unmarried, making up nearly three fourths (74%) of the total participants.
- A smaller proportion of the respondents are married, comprising just over the one-fourth (26%) of the sample.
- The chart visually reinforces this finding, with the bar representing unmarried individuals being significantly taller than the bar representing married individuals.
- This data suggests that the unmarried population is predominant in this specific study or sample.

• **Place of Resident**

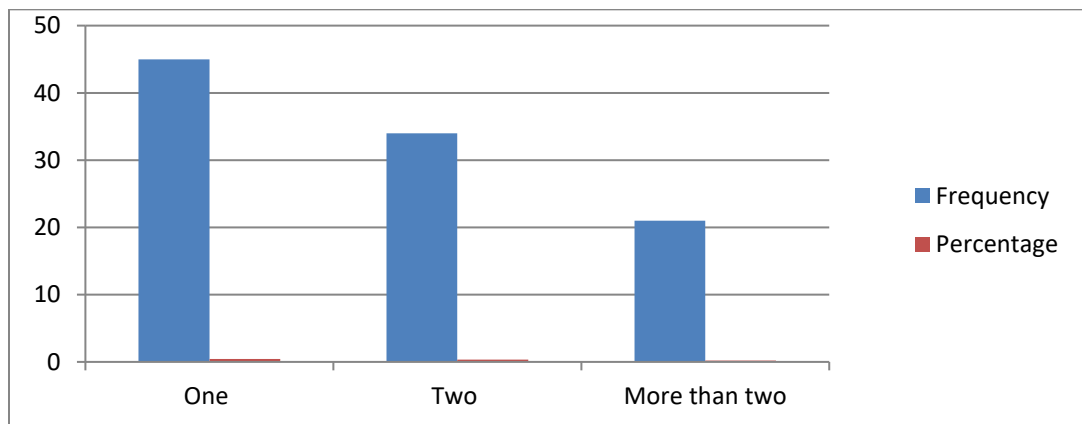
S. No	Place	Frequency	Percentage
1	Rural	38	38%
2	Urban	62	62%
Total		100	



Interpretation

- The data presents a comparison between rural and urban populations, possibly related to survey or study.
- Urban population , represents the majority with (62%) respondents. This indicates that most participants in the study are from urban areas.
- Rural population, represents the majority with 38 respondents.
- **Total no of policies bought**

S. No	Policy Bought	Frequency	Percentage
1	One	45	45%
2	Two	34	34%
3	More than two	21	21%
	100		

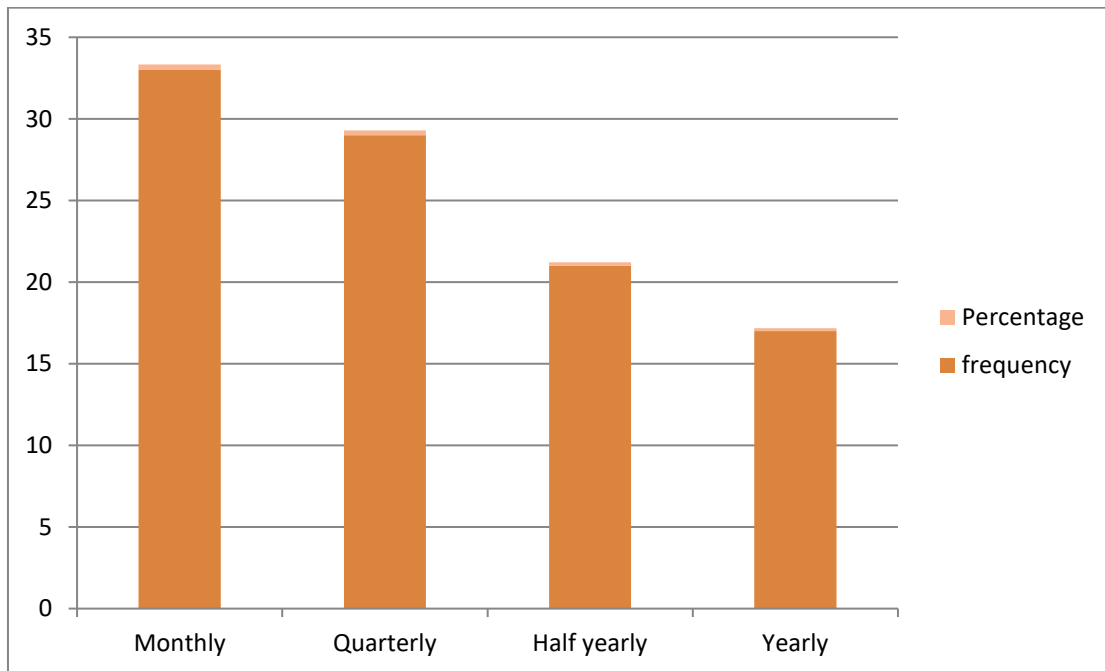


Interpretation

- The highest proportion of respondents, (45%) have purchased only one policy.
- A significant portion (34%) has purchased two policies.
- A smaller group (21%) has bought more than two policies

• **Mode of Payment**

S. No	Qualification	Frequency	Percentage
1	Monthly	33	33%
2	Quarterly	29	29%
3	Half yearly	21	21%
4	Yearly	17	17%
		100	

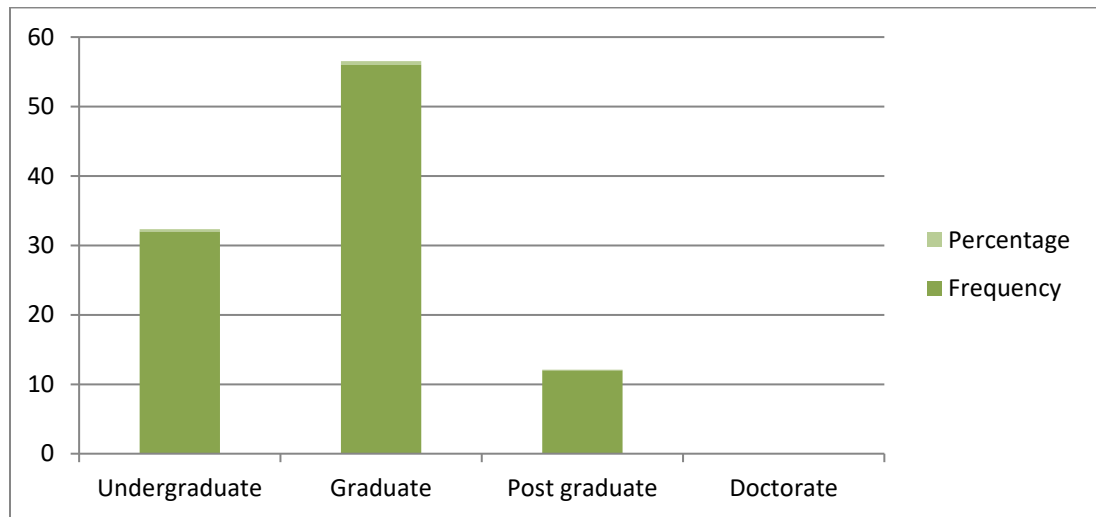


Interpretation

- The graph indicates that the most preferred mode of payment is monthly , chosen by 33% of individuals.
- The second most preferred option is quarterly, with 29% half-yearly and yearly payment are less frequent,
- With 21% and 17% respectively.
- Overall, The graph illustrate that more frequent payment options are favored over less frequent ones.

• **Educational Qualification**

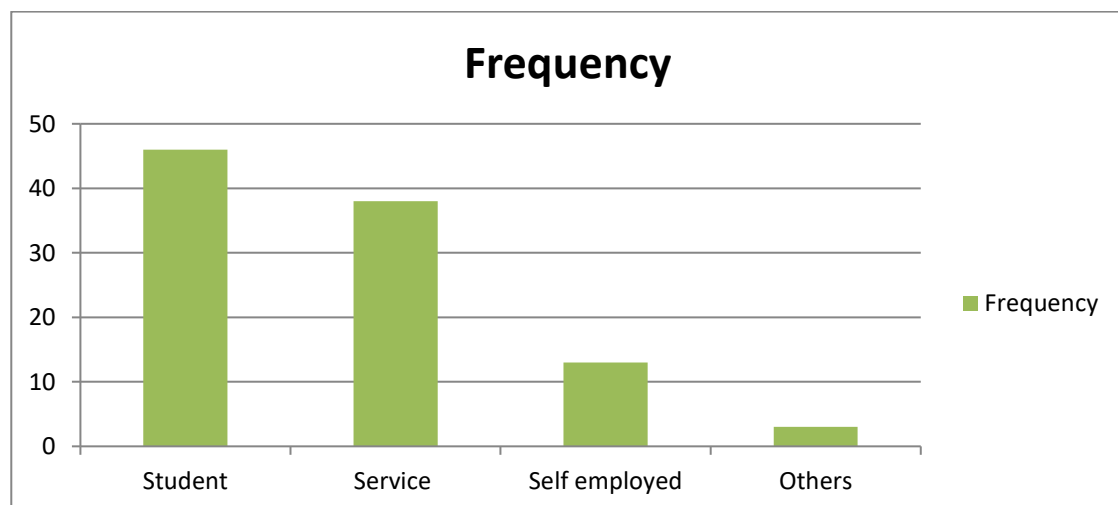
S. No.	Qualification	Frequency	Percentage
1	Undergraduate	32	32%
2	Graduate	56	56%
3	Post graduate	12	12%
4	Doctorate		



Interpretation

- The majority of individuals in the group hold a graduate degree (56%)
- The second most common qualification is undergraduate degree (32%)
- A smaller proportion is individuals hold post graduate degrees (12%)
- No individual hold a doctoral degree
- **Occupation**

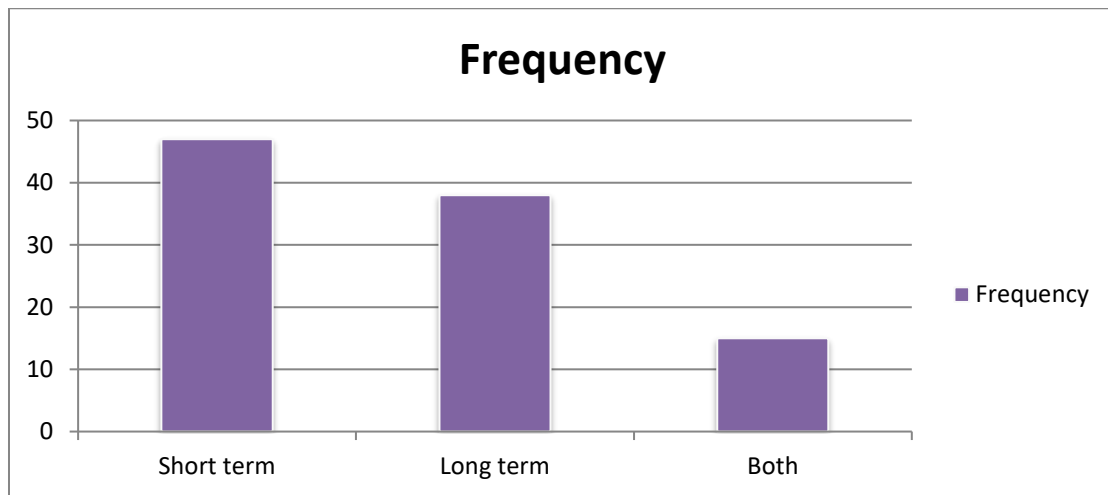
S. No.	Occupation	Frequency	Percentage
1	Student	46	46%
2	Service	38	33%
3	Self employed	13	13%
4	Others	3	3%



Interpretation

- Students: This is the most common occupation, with 46 individuals (representing 46% of the sample)
- Service: The second most common occupation, with 38 individuals
- Self employed 13% individuals
- Others the least frequent category, with only 3 individuals.
- Overall, the graph shows the majority of individuals in the sample are either students or employed in the Service industry
- **What kind of investment do you prefer**

S. No	investment	Frequency	Percentage
1	Short term	47	47%
2	Long term	38	38%
3	Both	15	15%

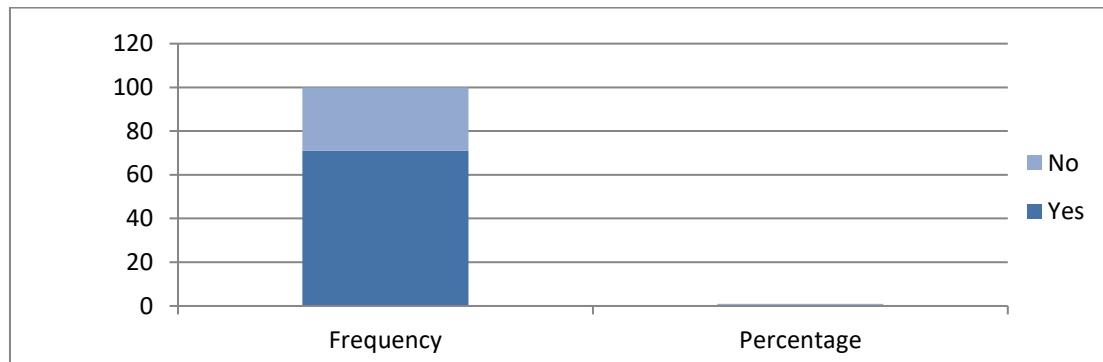


Interpretation

- The graph presents data about investment preferences. It shows the frequency of responses for three options,
- Short term investment: The option received the highest frequency, with 47 responses
- Long term investments: This option is received the second highest frequency with 38%
- Both short term and long term investments: This option received the lowest frequency, with responses 15%.
- The graph is a bar chart, with the highest of each bar representing the frequency of each response

- **Are you satisfied with the service of LIC**

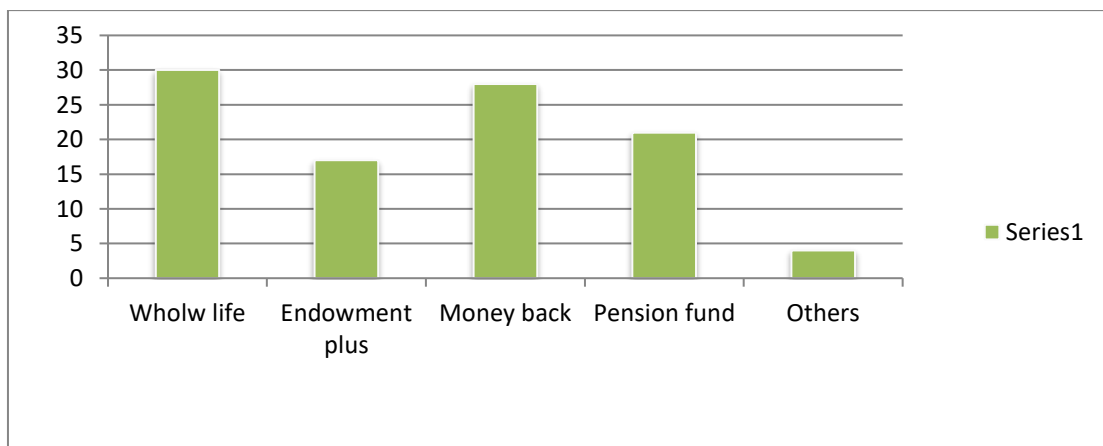
S. No	Response	Frequency	Percentage
1	Yes	71	71%
2	No	29	29%
Total		100	



Interpretation

- The majority of respondents (71%) expressed satisfaction with LIC's services, while a minority (29%) were Dissatisfied.
- This suggests that overall, customers are generally happy with LIC's services.
- **What scheme of insurance policy have you taken**

S. No	Insurance policy	Frequency	Percentage
1	Whole life	30	30%
2	Endowment plus	17	17%
3	Money back	28	28%
4	Pension fund	21	21%
5	Others	4	4%
Total		100	

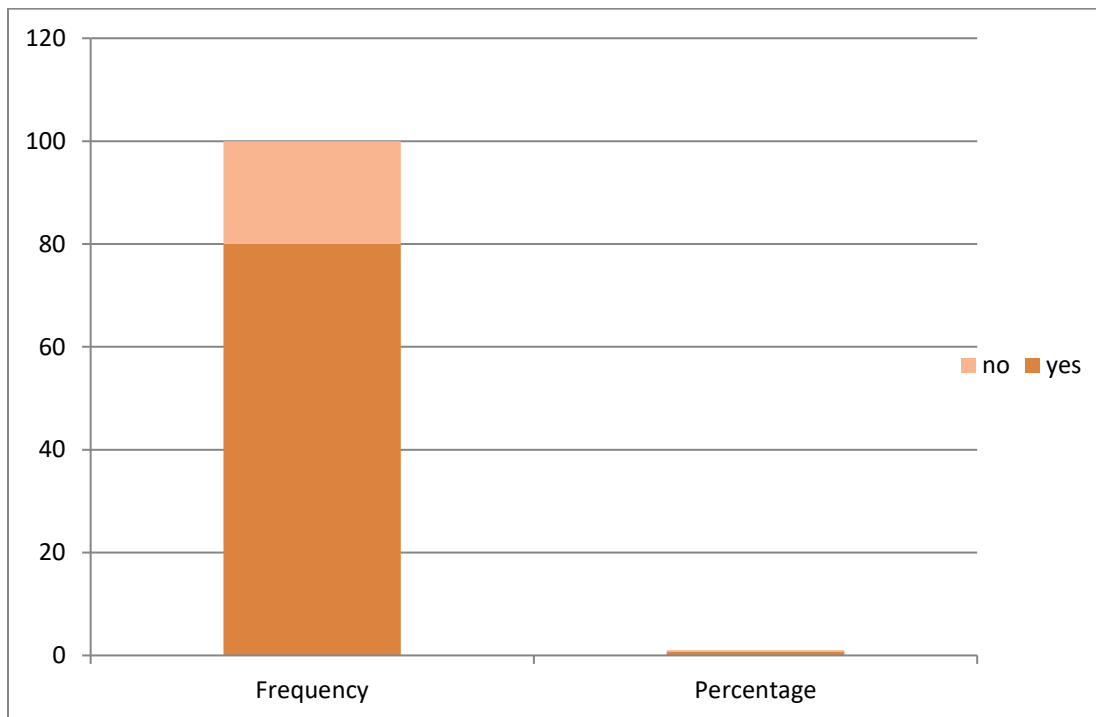


Interpretation

- The horizontal bar chart visually represents the percentage for each policy type, with “ whole life” being the most popular and” Others “having the least shares

11 Whether you are aware of all details of policy you have from policy

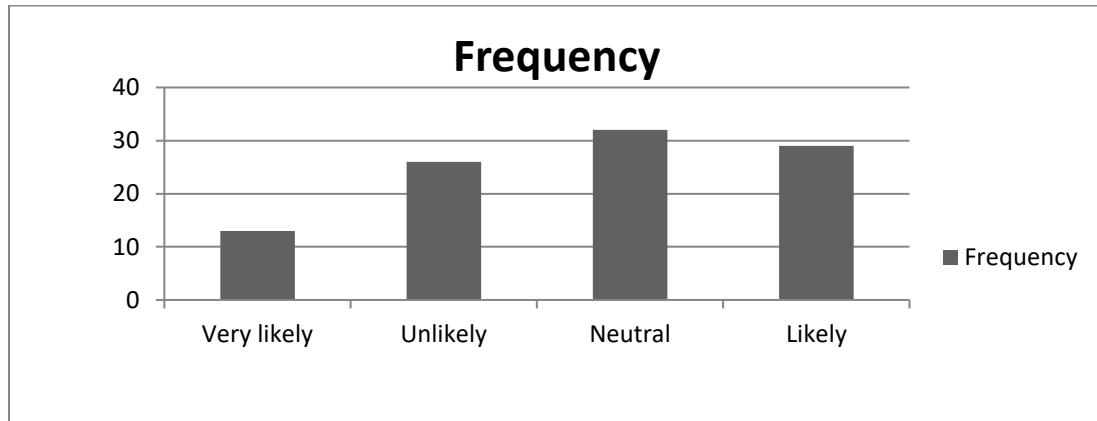
SI no	Response	Frequency	Percentage
1	Yes	80	80%
2	no	20	20%



The majority of policy holders (80%) are aware of all the details of their policy. This could be interpreted as a positive sign. Suggesting that the company is doing the good job of communicating policy information to its customers. However there is still a significant minority (20%) who are not fully aware of their policy details. This could indicate that there is room fro improvement in the company’s communication efforts

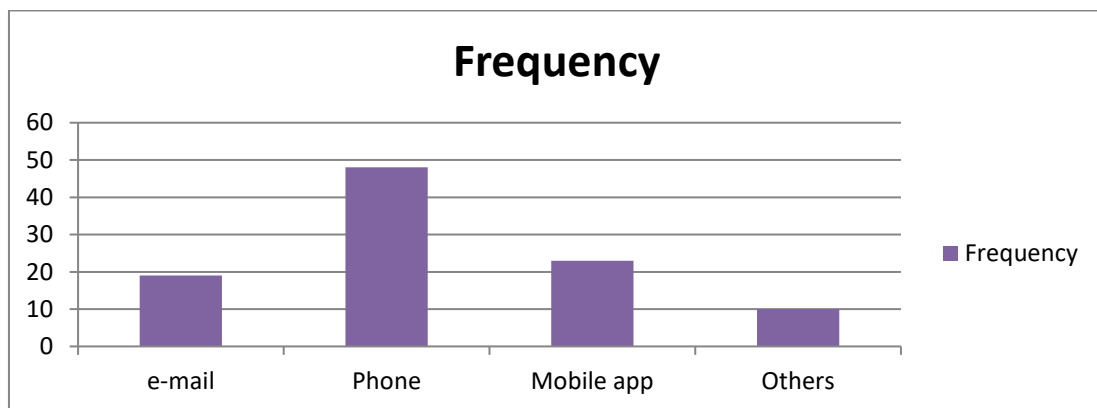
How likely you to renew your policy with our company

S. no	Response	Frequency	Percentage
1	Very likely	13	13%
2	Unlikely	26	26%
3	Neutral	32	32%
4	Likely	29	29%
Total		100	



- **How do you prefer to receive information from our company**

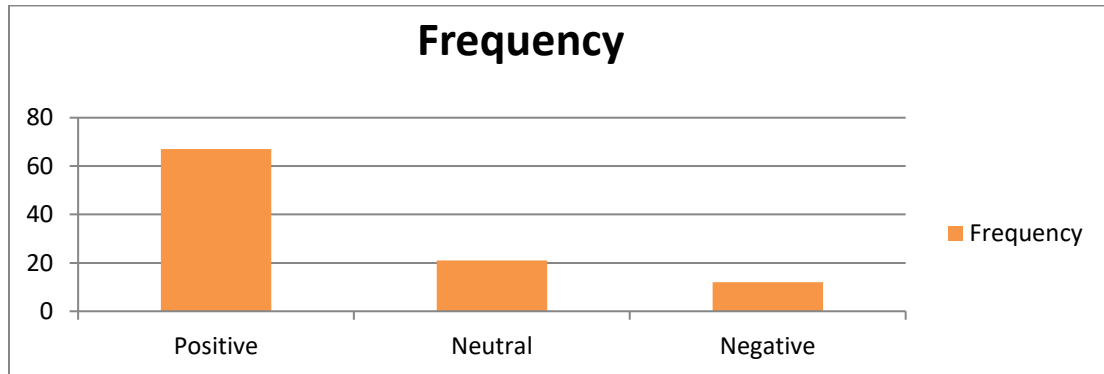
S. No	Response	Frequency	Percentage
1	e-mail	19	19%
2	Phone	48	48%
3	Mobile app	23	23%
4	Others	10	10%



Interpretation

- This graph represents a frequency distribution of responses received through different channels.
- The most popular response channel is the phone, with 48 responses (48%). The second most popular channel is the mobile app with 23 responses (23%)
- **How would you describe our companies reputation**

S. no	Response	Frequency	Percentage
1	Positive	67	67%
2	Neutral	21	21%
3	Negative	12	12%
		100	

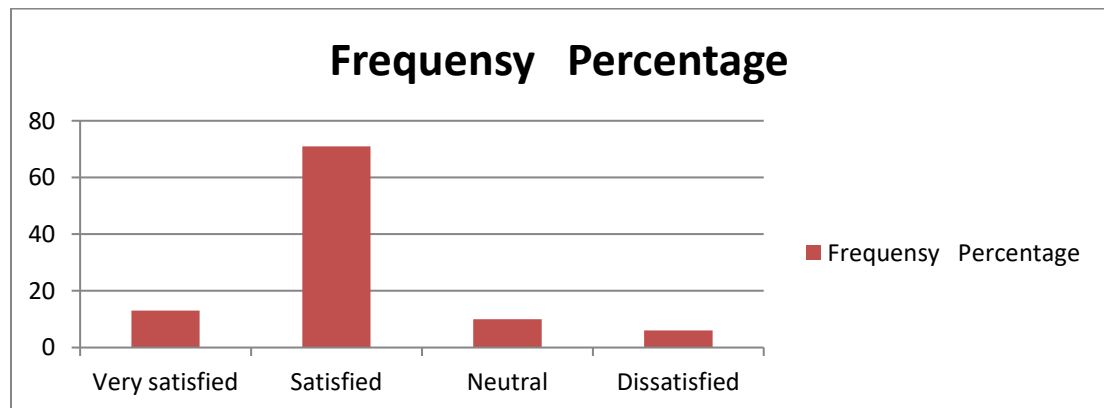


Interpretation

The positive category has the highest frequency, with a value slightly above 60. This indicates that the majority of the data points fall into this category. The neutral category has a frequency around 20, representing a smaller proportion of the data

- **How you ever filled a claim with our company?**

S. no	Response	Frequency	Percentage
1	Very satisfied	13	13%
2	Satisfied	71	71%
3	Neutral	10	10%
4	Dissatisfied	6	6%
Total		100	



Interpretation

The data suggests a predominantly positive customer experience, with the majority expressing satisfaction and a notable portion indicating strong satisfaction.

Finding suggestion and Conclusion

Finding

- Demographic analysis: segment policy holders based on age, income, education, and occupation to identify behavior patterns.

- Behavioral data: analyze data on premium payments, claim frequency, and policy renewal rates to assess trust and loyalty
- Transparency: ensure clear communication about policy terms, premiums, and benefits.
- Claim processing: efficient, fair, and timely claims processing is critical in building trust.
- Customer service: responsive and empathetic customer service reinforces trust.
- Reputation and brand: A strong reputable brand often correlates with higher trust levels.
- Loyalty programs: Introduce rewards or incentives for long term policyholders to encourage retention.
- Technology integration: Utilize mobile apps and online platform for easier policy management, which can enhance loyalty.
- Addressing challenges
- Measuring trust and loyalty
- Building and maintaining
- Factors influencing trust
- Understanding policy holder behavior

Conclusion

Trust and loyalty are vital for the long term success of life insurance companies. By understanding the drivers of policy holder behavior, insurers can develop strategies that enhance trust and building lasting relationships. This involves transparent communication, efficient claims handling. Personalized services, and consistent engagement.

Insurers who excel in these areas are likely to see higher customer satisfaction, improved retention rates, and greater overall loyalty, leading to sustained business growth.

By focusing on these key aspects, life insurance companies can better align their operations with the needs and expectations of their policyholders, fostering a deeper sense of trust and loyalty.

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A Study of Financial Performance Analysis of Dr. Reddy's Laboratories Ltd.

Ms. Gurubai Sanamani*
Tejaswini S Hanchate**
Laxmi Chidanand Babanagar***

Introduction

Finance is the Nerve Cell of the Country, Industry and Company. It's very important to study the economy of a country initially to give in-depth concentration towards company. The major factors to be observed to evaluate an economy political stability, GDP growth, inflation, interest rates monetary policy , fiscal policy etc.

Finance is life blood of business enterprise so every business concern should ensure smooth flow of financial resources in a most profitable manner by considering liquidity, risk and return. Hence it is very much essential to evaluate the financial performance of business organization.

A review of Dr. Reddy's Laboratories' financial performance analysis based on knowledge of the business's past, present, and future prospects. The study provides a concise explanation of the company's financial situation. Analyzing the company's performance and rules to fulfill its existing responsibilities is the study's goal.

The process of reviewing and evaluating an organization's accounting or financial reports in order to take into account its past, current, or future implementation is known as financial statement analysis. Its goal is to explain and provide insight into a few financial aspects of the company. A thorough diagnostic of the business's profitability and financial soundness is conducted through the examination and interpretation of financial statements in financial performance analysis.

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In order to preserve the company's financial stability, it is imperative that financial reports be analyzed using a variety of management accounting techniques, such as trend analysis, cash flow analysis, fund flow analysis, marginal costing, and ratio analysis, among others.

By looking at a company's financial statements, management team, industry trends, competitive position, and other financial and economic aspects, financial analysis is a technique for determining a company's intrinsic value. It attempts to project a business's performance in the future and its potential for long-term expansion.

Need for the Study

The goal of this study is to look at changes that have occurred over time in the company's financial statements. The amount of unsystematic risk that investors assume these days is enormous. As a result, the topic focuses on using calculation ratios to analyze financial statements.

Objectives

- To be aware of what is contained in the company's annual reports.
- To research different methods for financial analysis utilized in management accounting
- To be aware of the company's operating ratios.
- To be aware of the company's long- and short-term solvency ratios.
- To assess the company's overall performance

Research Methodology

The research study's secondary data came from papers, other reports, and corporations' published financial records.

Limitations

- The research is predicated on secondary data.
- The investigation is limited to one particular business.
- There is a time constraint on the ratio calculations.

Profile of the Organization

Company Profile

Based in Hyderabad, DR Reddy's Laboratories is a multinational pharmaceutical firm of Indian origin. KallamAnji Reddy, who had previously worked in the mentor organization Indian Drugs and Pharmaceuticals Limited, created the business. Dr. Reddy produces and distributes a large variety of medications both domestically and internationally. The company manufactures more than 190 drugs and 60 active pharmaceutical ingredients (APIs) used in biotechnology, diagnostic kits, critical care, and drug manufacturing

Initially serving as a supplier to Indian pharmaceutical companies, Dr. Reddy's quickly began exporting to other less regulated markets because it didn't have to invest time and money in a manufacturing facility to get FDA (U.S. Food and Drug Administration) approval for drugs. By the early 1990s, the company was able to concentrate on obtaining permission from drug regulators for their formulations and bulk drug production plants — in more developed countries — thanks to the increased scale and profitability from these uncontrolled markets. This made it possible for them to enter regulated markets in the US and Europe.

By 2007, Dr. Reddy's had seven FDA-inspected, ISO 9001 (quality) and ISO 14001 (environmental management) certified facilities in India generating active pharmaceutical ingredients, and seven FDA-inspected, patient-ready medicine manufacturing facilities, two in the UK and five in India.

When Dr. Reddy's first opened its doors in 1984, it was manufacturing active medicinal components.[4] Reddy's began using branded formulations in its operations in 1986. Reddy's introduced Norilet, the company's first well-known brand in India, within a year. With the debut of Omez, a brand of omeprazole—a drug for reflux oesophagitis and gastrointestinal ulcers—at a price that was half that of competing brands on the Indian market at the time, Dr. Reddy's soon achieved another success.

Reddy's was the first Indian company to sell pharmaceutical active ingredients to Europe in less than a year. Reddy's began to transition from being a manufacturer of pharmaceutical goods to a supplier of pharmaceutical components to other manufacturers in 1987.

Theoretical Frame Work

Financial Statement Analysis

Financial statements are the basic and formal annual reports through which the corporate management communicates financial information to its owners and various other external parties which include investors, tax authorities, government, employees, etc.

These refer to: the balance sheet (position statement) as at the end of accounting period, the statement of profit and loss of a company and the cash flow statement.

Objectives of financial statement the specific objectives include the following:

- To give adequate, dependable, and regular information on the financial resources and commitments of a commercial entity to investors and other external parties with restricted authority, abilities, or resources. They're ready to take on this task.

- To provide information about the company's earning potential: They must provide insightful financial information that can be profitably utilized to compare, forecast, and evaluate the company's earning potential.
- To furnish data on cash flows: They must furnish creditors and investors with data that will enable them to predict, evaluate, and compare potential cash flows about their magnitude, timing, and related uncertainties.
- To assess management effectiveness: They provide data that may be used to assess how well management uses a company's resources.
- Information about business activities impacting society: They are required to report business activities that have an impact on society, which can be identified, quantified, or explained and that are significant in the context of the business's social environment.

Steps involved in Financial statement Analysis

- **Step 1:** Clearly state the analysis's goal and context. It is the initial stage in stating the analysis's goal or purpose. Here, a written or unwritten list of the precise issues that need to be addressed by the analysis, together with the type and substance of the report that needs to be given, a schedule, and funds allocated for its completion, should be prepared. My analyst is usually in charge of this and is in charge of creating a clear purpose for the work result.
- **Step 2:** Gather data All necessary data must be gathered in order to conduct analysis. Information such as industry/economic data, financial statements, other financial data, and questionnaires. Conversations with executives, vendors, clients, and rival businesses; visits to the company's location. Financial data tables and organized financial statements need to be prepared.
- **Step 3:** Handle data processing Processing of the data from the previous phase is required. Adjusted financial statements, common-size statements, ratios and graphs, and forecasts are among the data that need to be handled.
- **Step 4:** Examine and understand the data that has been processed. Carefully analyzing and interpreting the processed data is necessary. both processed and input data.
- **Step 5:** Create and share recommendations and conclusions (e.g., via an analysis report). with the aid of earlier studies and analytical findings. analytical report providing answers to the Phase 1 inquiries. recommendations about the analysis's goals, such as whether to invest or give credit and what the management should conclude.
- **Step 6:** Follow up: The analysis process ends here. Information obtained on a regular basis must be appropriately followed. To ascertain whether

adjustments to holdings or suggestions are required, repeat the previous stages as needed.

Analysis and Interpretation

Meaning of Ratio: The relationship between two numbers that indicates the magnitude of one quantity over the other.

Types of ratios:

Liquidity Ratio

- Current Ratio
- Quick/Liquid Ratio

Current Ratio: The ratio of current assets to current liabilities is known as the current ratio.

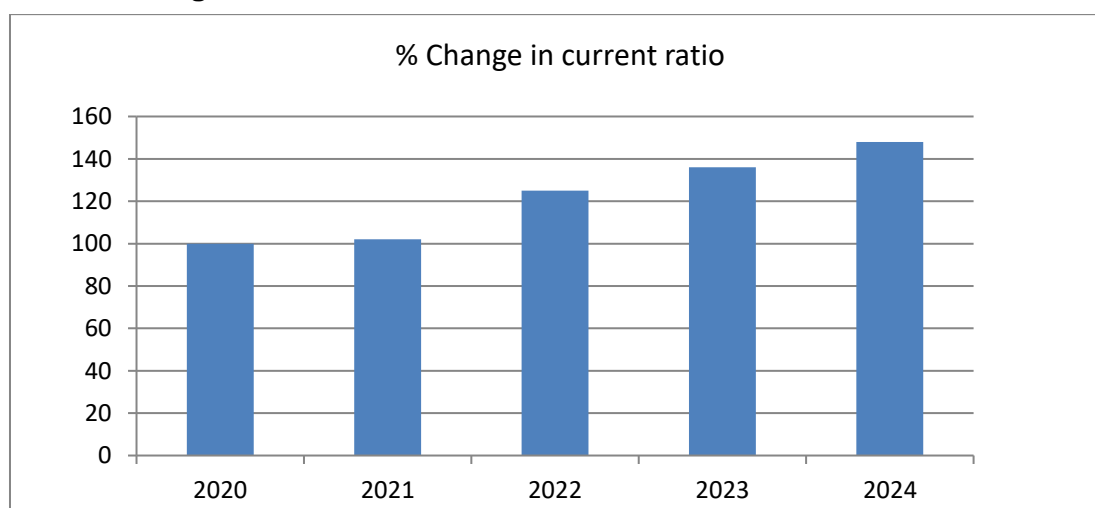
$$\text{Current ratio} = \text{Current Assets} / \text{Current Liabilities}$$

Table Showing Current Ratio

Year	Current Asset	Current Liabilities	Current Ratio	Trend
2020	12599.1	7214.1	1.74	100
2021	14550.3	8103.8	1.79	102
2022	17782.3	9765.8	2.19	125
2023	20425.5	8572.1	2.38	136
2024	24805.3	9588	2.58	148

Source: Annual Report from 2020 to 2024

Chart Showing Current Ratio



Interpretation

Over the five-year period from 2020 to 2024, the company's current ratio steadily improved, indicating strengthening liquidity and ability to meet short-term obligations more comfortably.

Quick asset ratio: it is the ratio of quick asset to quick liabilities

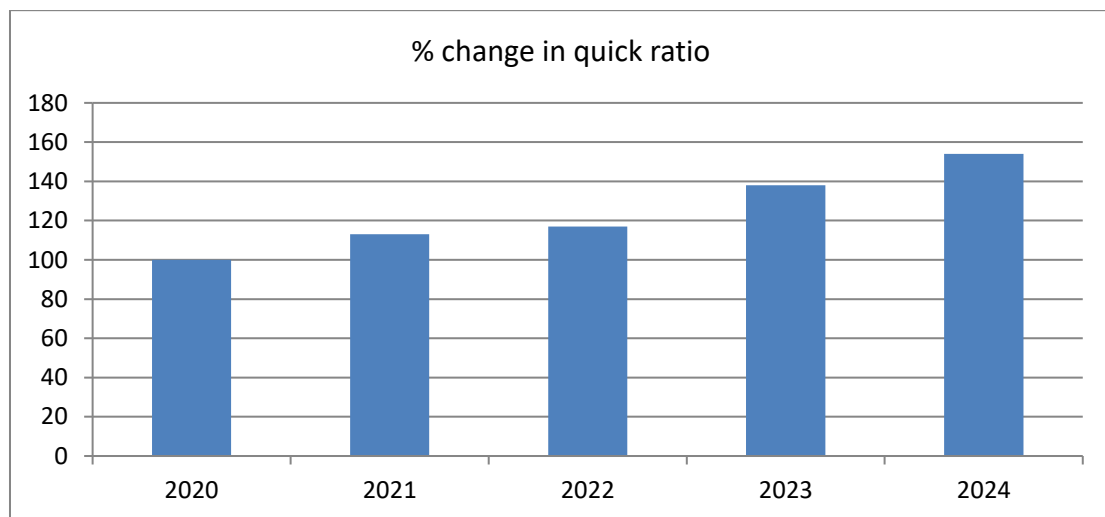
Quick Ratio = quick asset/quick liabilities

Table Showing Quick Ratio

Years	Quick asset	Current Liabilities	Quick Ratio	Trend
2020	6723.7	7214.1	0.93	100
2021	8630.6	8103.8	1.06	113
2022	10676.6	9765.8	1.09	117
2023	11108.9	8572.1	1.29	138
2024	140451.1	9588	14.64	154

Source: Annual Report from 2020 to 2024

Chart Showing Quick Ratio



Interpretation

The quick ratio (acid-test ratio) shows a significant increase from 2020 to 2024, indicating a dramatic improvement in the The ability of the corporation to use its most liquid assets to pay off its urgent creditors.

Trade Receivables Turnover Ratio: It conveys how trade receivables and credit revenue from operations are related.

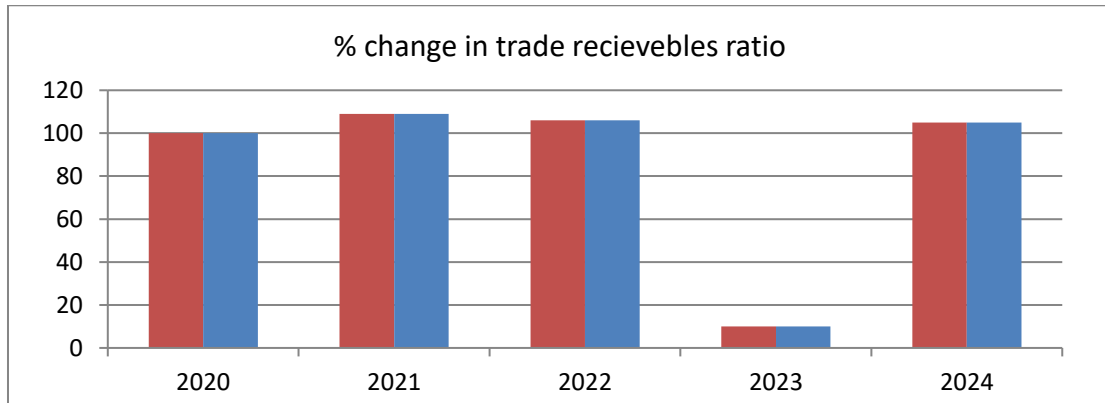
Trade Receivable Ratio Net Credit Revenue From Operations/Average Trade

Table Showing T/R Ratio

Years	Revenue from operation	Avg Trade	T/R Ratio	Trend
2020	17460	5027.8	3.472691833	100
2021	18972.2	4995.95	3.797515988	109
2022	21439.1	5820.25	3.683535931	106
2023	2458.9	6962.45	0.353165911	10
2024	27916.4	7639.15	3.654385632	105

Source: Annual Report from 2020 to 2024

Chart Showing Trade Receivables Ratio



Interpretation

The efficiency with which the business collects credit sales from clients is shown by the trade receivables turnover (T/R) ratio. The notable decline in 2023 suggests problems with the handling of receivables, which could affect cash flow; nevertheless, it bounced back in 2024.

Trade Payables Turnover Ratio

This ratio is used to calculate how frequently a company pays its suppliers or debtors within an accounting period.

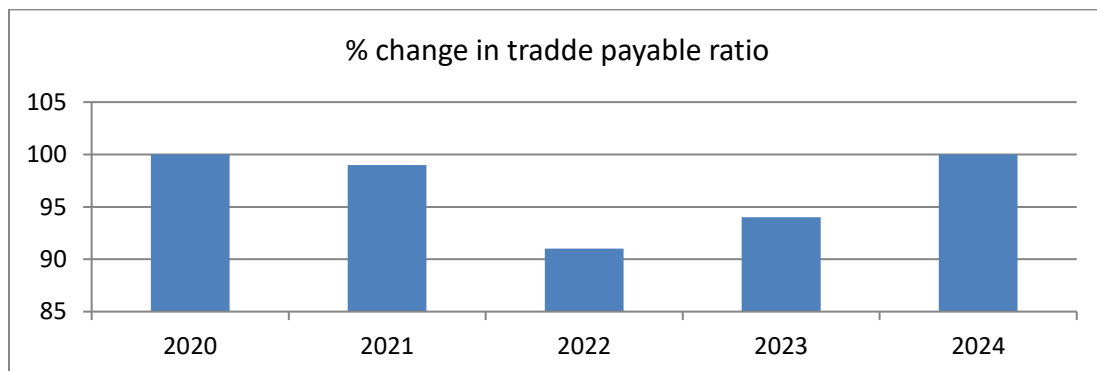
$$\text{Turnover Ratio} = \text{Net Credit Purchases} / \text{Average Accounts Payable.}$$

Table Showing T/P Ratio

Years	R.F.O	AVG T/P	T/R Ratio	Trend
2020	17460	1524.8	11.45068206	100
2021	18972.2	1667.55	11.37729004	99
2022	21439.1	2038.55	10.51683795	91
2023	2458.9	2267.3	1.0845058	94
2024	27916.4	2441.4	11.43458671	100

Source: Annual Report from 2020 to 2024

Chart Showing Trade T/P Ratio



Interpretation

The trade payables turnover (T/P) ratio indicates how efficiently a company manages payments to suppliers relative to its revenue. Despite fluctuations, the ratio generally stabilized around 2020 levels by 2024

Working Capital Ratio

A working capital ratio is a metric that displays the current assets of a company relative to its liabilities..

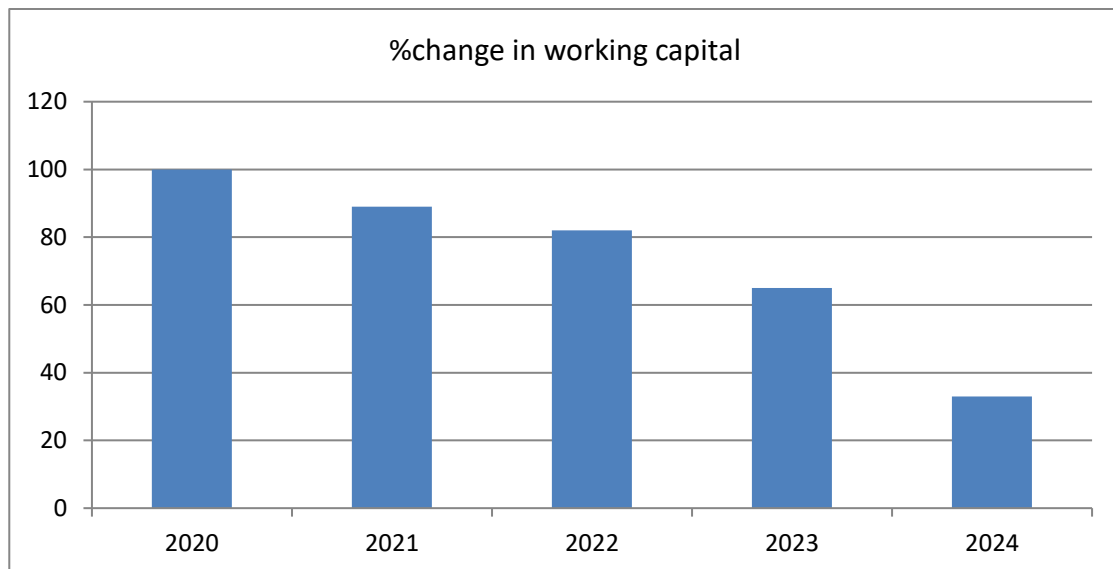
$$\text{WCTR} = \text{NET SALES} / \text{NET WORKING CAPITAL}$$

Table Showing WCR

Years	Net Sales	Net Working cap	WC Ratio	Trend
2020	18137.6	5385	3.36	100
2021	19338.9	6446.5	2.99	89
2022	22029.6	8016.5	2.74	82
2023	25725.2	11853.4	2.17	65
2024	28905.4	24805.3	1.16	33

Source: Annual Report from 2020 to 2024

Chart Showing WCT Ratio



Interpretation

From 2020 to 2024, there was a steady decrease in the working capital (WC) ratio, which shows the correlation between net sales and net working capital.

Fixed Asset Turnover Ratio

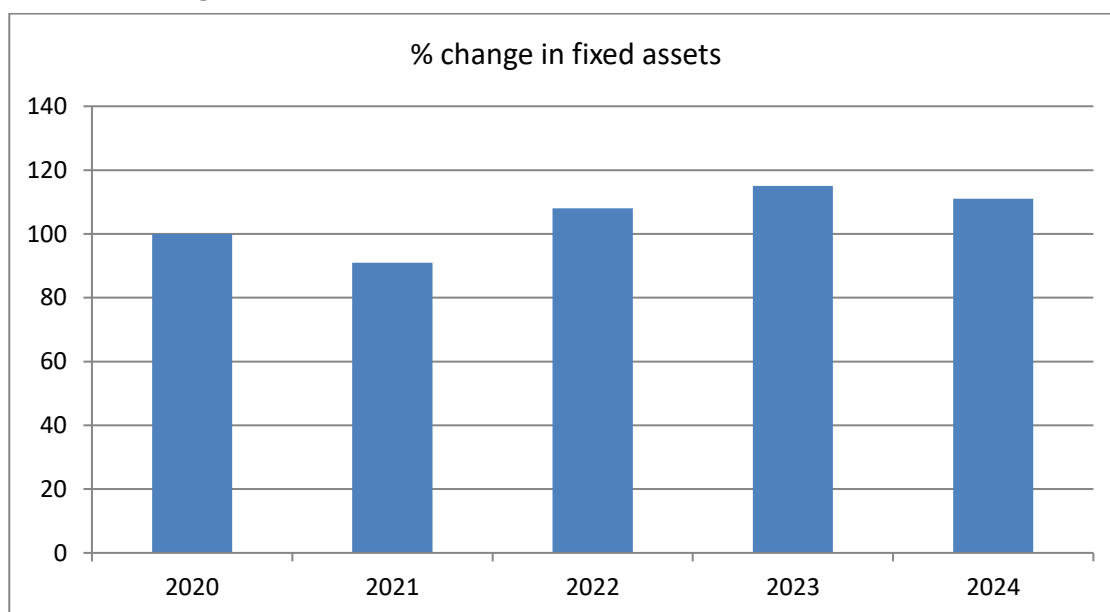
The financial assets to sales ratio, or FAT Ratio, measures how well a company uses its fixed assets to produce revenue.

$$\text{FATR} = \text{NET SALES} / \text{FIXED ASSETS}$$

Table Showing FAT Ratio

Years	Net Sales	Fixed Assets	FA Ratio	Trend
2020	18137.6	7894.1	2.29	100
2021	19338.9	9210.9	2.09	91
2022	22029.6	8867.6	2.48	108
2023	25725.2	9701.8	2.65	115
2024	28905.4	11294.8	2.55	111

Source: Annual Report from 2020 to 2024

Chart Showing FAT Ratio**Interpretation**

The fixed assets (FA) ratio, indicating the proportion of net sales tied up in fixed assets, shows stability with slight fluctuations from 2020 to 2024.

Gross Profit Ratio

To get a sense of gross margins, gross profit is calculated as a proportion of operating revenue.

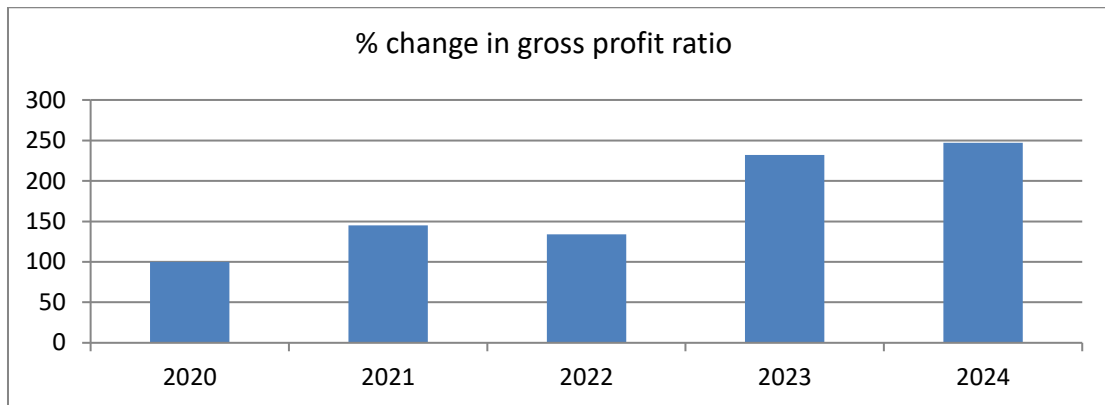
$$\text{Gross profit Ratio} = \text{Gross profit/Net Revenue} \times 100$$

Table Showing Gross Profit Ratio

Years	Gross Profit	Net Revenue	Ratio	Trend
2020	1829.6	18137.6	10.08	100
2021	2835.5	19338.9	14.66	145
2022	2991.1	22029.6	13.57	134
2023	6011.5	25725.2	23.36	232
2024	7186.3	28905.4	24.86	247

Source: Annual Report from 2020 to 2024

Chart Showing Gross Profit Ratio



Interpretation

The gross profit ratio, reflecting the efficiency of revenue generation after deducting direct costs, has shown a substantial increase from 2020 to 2024. This trend suggests improved profitability and effective cost management strategies over the years.

Operating Profit Ratio

Operating margin is revealed by calculation. It can be calculated directly or as the operating ratio's residual.

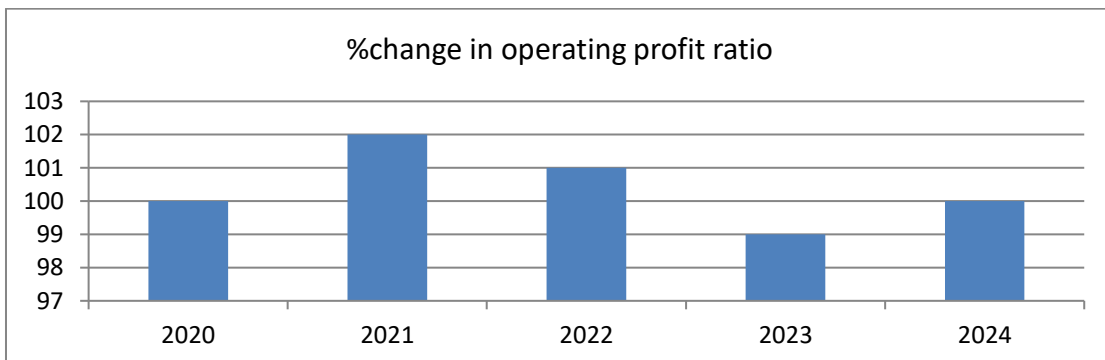
$$\text{Operating profit Ratio} = \text{operating Profit/Sales} * 100$$

Table Showing Operating Ratio Ratio

Years	Operating Ratio	Sales	Ratio	Trend
2020	17,517.00	18137.6	96.57838	100
2021	19047.5	19338.9	98.49319	102
2022	21545.2	22029.6	97.80114	101
2023	24669.7	25725.2	95.89702	99
2024	28011.1	28905.4	96.90611	100

Source: Annual Report from 2020 to 2024

Chart Showing Operating Profit Ratio



Interpretation

The operating profit ratio, which indicates the efficiency of converting sales into operating profit, has remained relatively stable around 96% to 98% from 2020 to 2024.

Net Profit Ratio

It links net profit after operating and non-operating expenses to revenue from operations.

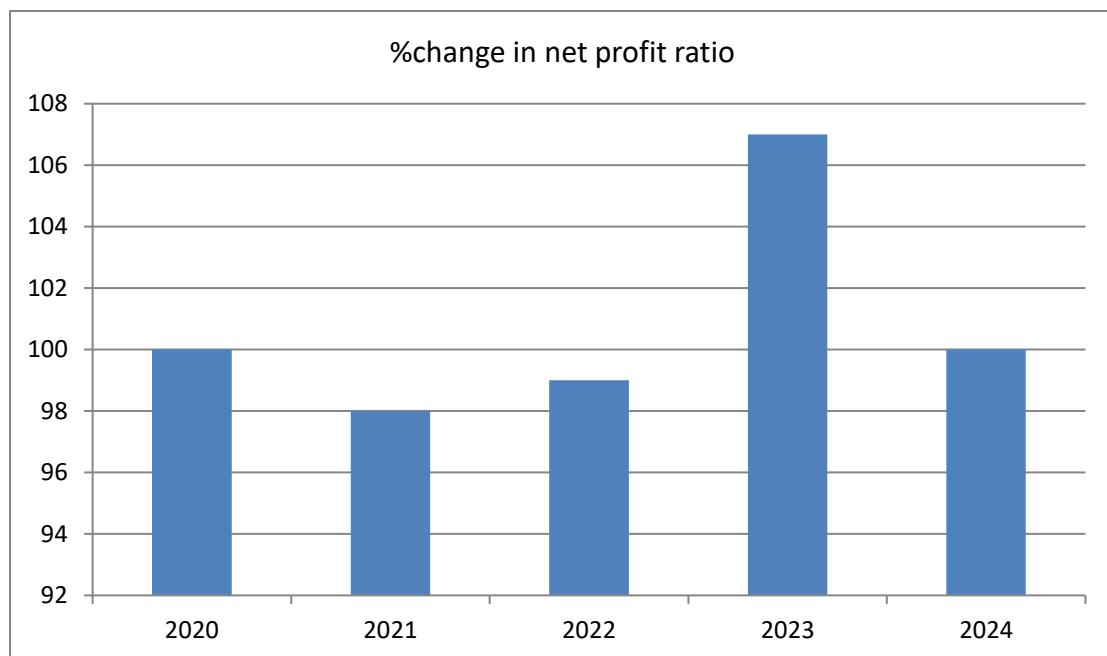
$$\text{Net Profit Ratio} = \text{Net Profit/Revenue Operations} * 100$$

Table Showing Net Profit Ratio

Years	Net Profit	RFO	Ratio	Trend
2020	18137.6	17460	103.8809	100
2021	19338.9	18972.2	101.9328	98
2022	22029.6	21439.1	102.7543	99
2023	25725.2	2458.9	1046.208	107
2024	28905.4	27916.4	103.5427	100

Source: Annual Report from 2020 to 2024

Chart Showing Net Profit Ratio



Interpretation

From 2020 to 2024, there is stability in the net profit ratio, which measures how well revenue from operations is converted into net profit. It hovers around 100%. This indicates stable profitability in relation to revenue, with small variations over time indicating shifts in operational effectiveness and performance.

Findings, Conclusion and References

Findings

- The current ratio of the pharmaceutical industry has shown a consistent upward trend from 2020 to 2024
- The quick ratio of the pharmaceutical industry has significantly increased from 2020 to 2024.
- The debt-equity ratio of the pharmaceutical industry fluctuated but generally increased from 2020 to 2024.
- The proprietary ratio of the pharmaceutical industry remained stable from 2020 to 24.
- The debt to capital ratio of the pharmaceutical industry fluctuated over the years but generally showed an increasing trend from 2020 to 2024.

Conclusion

The initiative is focused on the company's "Dr. Reddy's laboratories." The five years of data that have been examined and assessed are 2019 through 2023. Four basic types of ratios were used in the data analysis, interpretation, and study. Based on the evaluation of data analysis, interpretation, conclusions, and recommendations, it is noticed that the company is operating profitably at the beginning of the year, but that by the end of the year, it was losing money and making less profit. The company has to come up with such losses and gear up with the profitability, efficiency and goodwill of the company with maximum usage of assets funds and income. Most of the ratios of company are performing good and the company's management power is also good But the company has to work on its financial operations and functioning, and in turn the ratios that are sick in its performance will also perform well. Finally, we conclude.

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A Study on Impact of E-Commerce on Emerging Markets

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Kusuma Badger***

Introduction

E-Commerce has transformed global commerce, particularly emerging markets, where it serves as a catalyst for economic growth and innovation. The rise of digital platforms has enable businesses to reach wider audiences, reduce operational costs, and enhance customer engagement in these markets, e-commerce is not only driving entrepreneurship and job creation but also improving access to goods and services, fostering financial inclusion, and bridging geographical divides.

Need for the Study

The impact of e-commerce on emerging markets is a critical area of study due to its transformative potential in these economies.

As digital platforms expand access to global markets, they can significantly boost economic growth by providing new opportunities for small and medium-sized enterprises to reach broader audiences.

Its also presents challenges, such as infrastructural deficits, regulatory hurdles, and digital divide issues that could exacerbate these dynamics is crucial for policymakers, businesses, and development organizations.

Review of Literature

- Numerous studies indicate that e-commerce significantly contributes to GDP growth in emerging markets. Research by **World Bank [2016]** highlights that increased internet penetration and digital trade can elevate economic activity and create new market opportunities

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- E- Commerce has been a catalyst for entrepreneurship in emerging markets. Studies by **Aker & Mbiti [2010]** Emphasize that online platforms empower small and medium-sized enterprises [SMEs] by lowering entry barriers and expanding customer reach.
- The rise of e-commerce has transformed consumer behaviors, leading to increased demand for convenience and competitive pricing. **Bala & Verma [2018]** note that consumer in emerging markets are increasingly shifting to online shopping, impacting traditional retail.
- Emerging markets face unique regulatory challenges in e-commerce. UNCTAD [2019] discusses the importance of establishing frameworks that protect consumers while fostering innovation and competition.

Statement of the Problem

E-Commerce has rapidly transformed global trade dynamics, yet its effects on emerging markets remain underexplored and complex. While e-commerce present opportunities for economic growth, job creation, and enhanced market access, it also poses significant challenges such as increased competition, infrastructure gaps, and regulatory hurdles. This duality raises critical questions about how emerging markets can harness the potential of e-commerce while mitigating its risks.

Research Questions

- What are the primary economic benefits for small and medium-sized enterprises [SMEs] in emerging markets?
- How does e-commerce influence consumer behavior and purchasing patterns in emerging markets?
- What challenges do emerging markets face in adopting e-commerce affect employment and workforce dynamics in emerging markets?
- How does the growth of e-commerce impact traditional retail sectors in emerging markets?
- How can emerging markets leverage e-commerce for regional trade and cross-border transaction in emerging markets?
- What are the environmental impacts associated with the rise of e-commerce in emerging markets?

Objectives of the Study

- To assess the economic benefits that e-commerce brings to small and medium-sized enterprises in emerging markets.
- To identify the key challenges and barriers to e-commerce adoption faced by businesses and consumers in emerging markets.

- To investigate how e-commerce influences consumer purchasing patterns and preferences in these markets.
- To evaluate the environmental consequences associated with the growth of e-commerce in these economies.

Scope of the Study

- This study will focus on selected emerging markets across regions such as Africa, Asia, and Latin America to provide a diverse understanding of e-commerce impacts.
- The research will examine various sectors, including retail, services, and manufacturing, to assess how e-commerce influences different industries.
- The study will consider multiple stakeholder, including SMEs, consumers, government entities, and e-commerce platforms, to understand their roles and interactions.
- The study will analyze the regulatory framework and policies affecting e-commerce development and their implication for market dynamics.
- The scope will include an analysis of consumer attitudes, trust levels, and purchasing behaviors related to e-commerce platforms.

Research Methodology

Sources of Primary Data

- Conducting structured surveys targeting consumers and businesses to gather insights on e-commerce usage, preference, and challenges.
- In-depth interviews with key stakeholders, including business owners, e-commerce platform managers, and policymakers, to obtain qualitative data on experiences and perspectives.
- Organizing focus group discussions with consumers and entrepreneurs to explore attitudes and perceptions related to e-commerce.
- Analyzing specific companies or sectors that have successfully adopted e-commerce to understand best practices and challenge

Limitations of the Study

- **Data Availability:** Access to reliability and comprehensive data may be limited in certain emerging markets. Affecting analysis quality.
- **Sample Size:** difficulty in achieving a sufficiently large and representative sample may hinder the generalizability of findings.
- **Respondent Bias:** Participants may provide biased responses in surveys or interviews, impacting the validity of the data collected.

- **Economic instability:** political or economic instability in emerging markets can affect e-commerce growth and study outcomes.
- **Regulatory changes:** ongoing shifts in regulations can alter the e-commerce landscape, complicating longitudinal studies.

Scope for Future Research

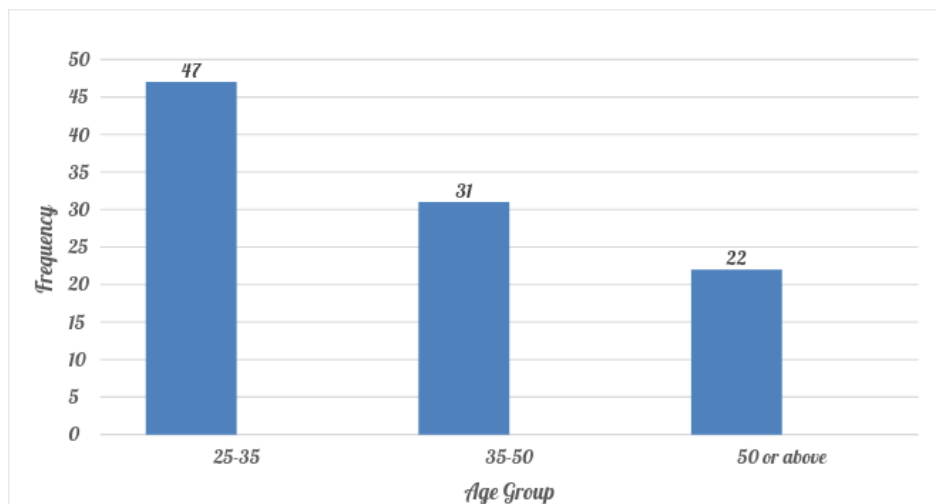
The scope of studying the impact of e-commerce on emerging markets encompasses a comprehensive analysis of various dimensions of economic and social transformation. This includes evaluating how e-commerce drives economic growth by stimulating job creation and contributing to GDP, While also facilitating market access for small and medium-sized enterprises (SMEs) to reach both local and global customers

The study provides insights into how e-commerce can drive significant development and innovation within emerging markets.

Data Analysis And Interpretation

Table 1: Please tick the age group you belong to

Sl. no	Age Group	Frequency	Percentage
1	16-25	47	47%
2	25-35	31	31%
3	35-50	22	22%
4	50 or above	0	0%

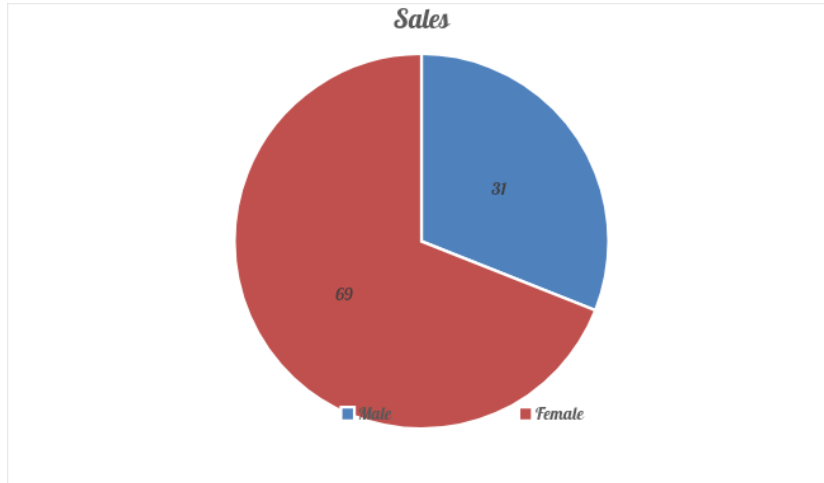


Interpretation

From the above table & graph we can infer that out of 100 respondents 47(47%)are 16 - 25 age group respondents & 31 (31%)are 25-35 age group & remaining 22(22%)are 35-50 age group respondent

Gender of the Respondents

S. No	Gender	Frequency	Percentage
1	Male	31	31%
2	Female	69	69%

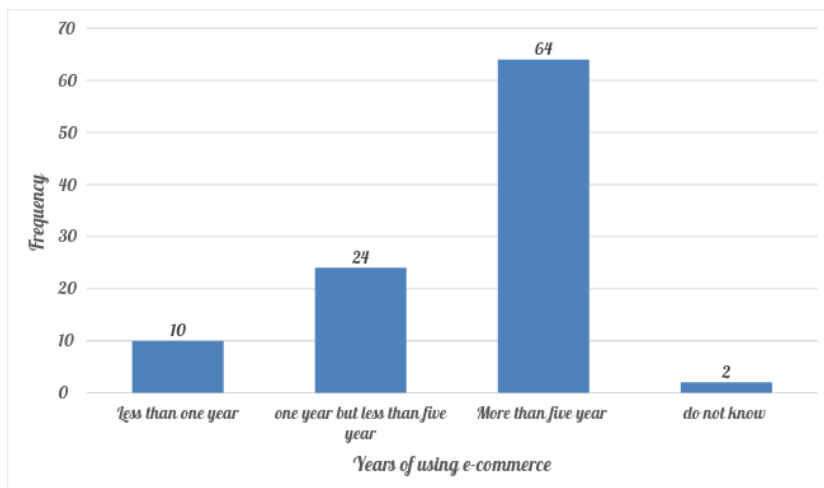


Interpretation

The above graph shows that 31(31%) of the respondents are male & 69(69%) are female.

For how many year Respondents is using e-commerce?

S.no	Years	Frequency	Percentage
1	Less than 1 year	10	10%
2	one year but < five year	24	24%
3	More than five year	64	64%
4	Do not know/cannot say	2	2%



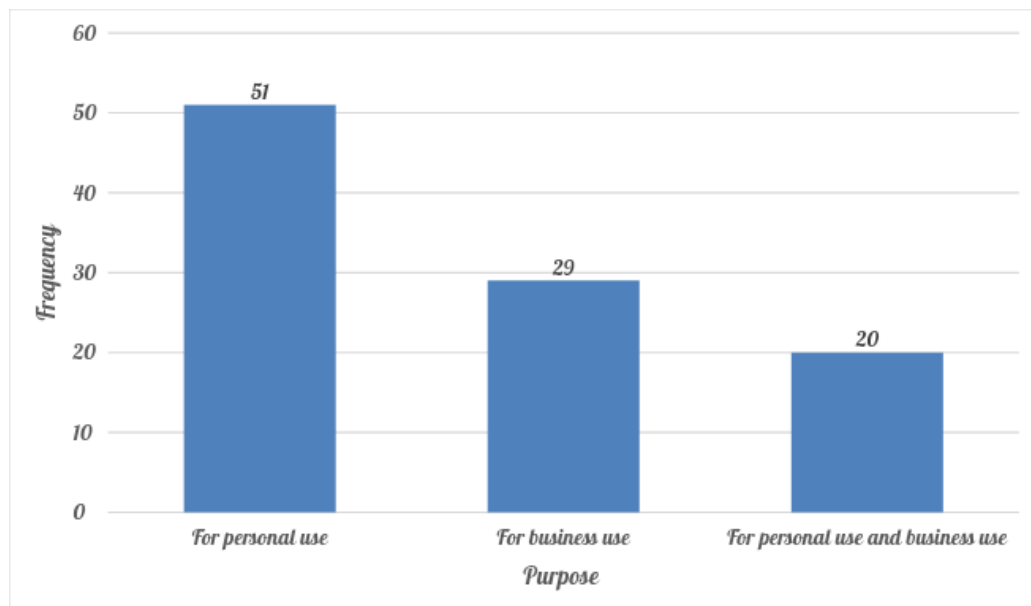
Interpretation

From the above table & graph we can infer that out of 100 respondents 10(10%)are using e-commerce less than 1 year & 24(24%)are using e-commerce

One year but<five year & 64(64%)are using e-commerce more than five years&2(2%)are using e-commerce do not know /cannot say respondents.

For what purpose do you use e-commerce ?

S.no	Purpose	Frequency	Percentage
1	For personal use	51	51%
2	For business use	29	29%
3	For personal use and business use	20	20%

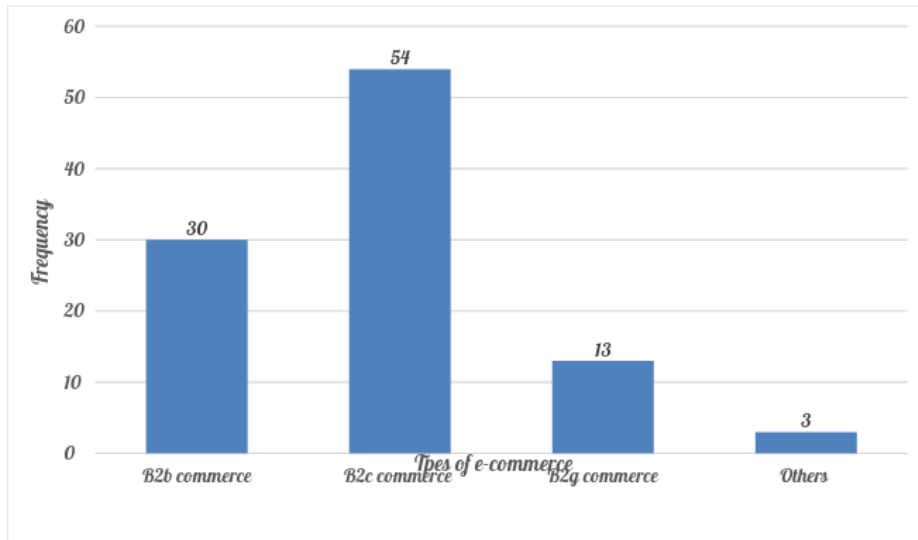


Interpretation

The above graph shows that 51(51%)of the respondents are using for personal use & 29(29%) of the respondents are using for business use & 20(20%)of the respondents are using for personal use and business use.

From the various types of e-commerce, what according to you has the largest market share

S.no	Type	Frequency	Percentage
1	B2b commerce	30	30%
2	B2c commerce	54	54%
3	B2g commerce	13	13%
4	Others	3	3%

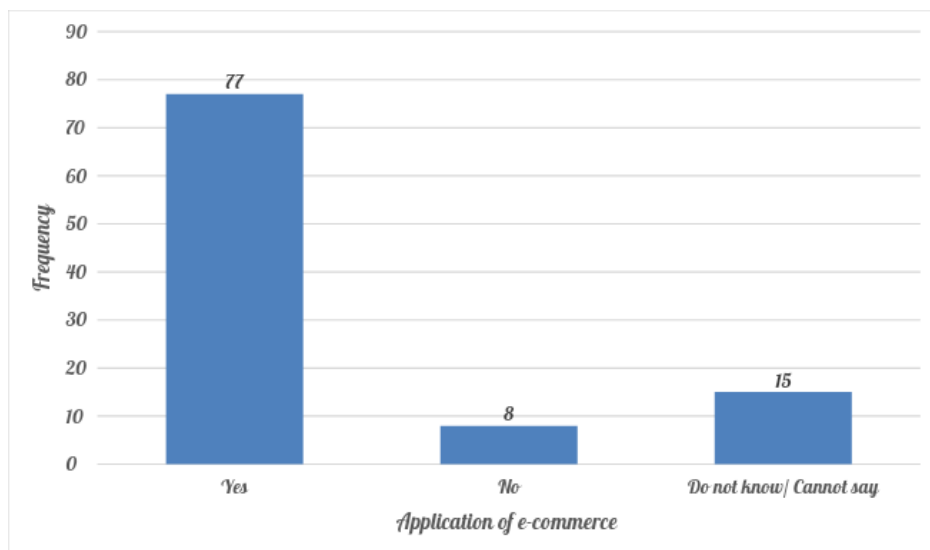


Interpretation

The above graph shows that 30(30%)of the respondents are B2b commerce & 54(54%)of the respondents are B2c commerce & 13(13%)of the respondents are B2g commerce & remaining 3(3%)of the respondents are others.

Do you think that the application of e-commerce has increased over the years in India?

S.no	Response	Frequency	Percentage
1	Yes	77	77%
2	No	8	8%
3	Do not know /cannot say	15	15%

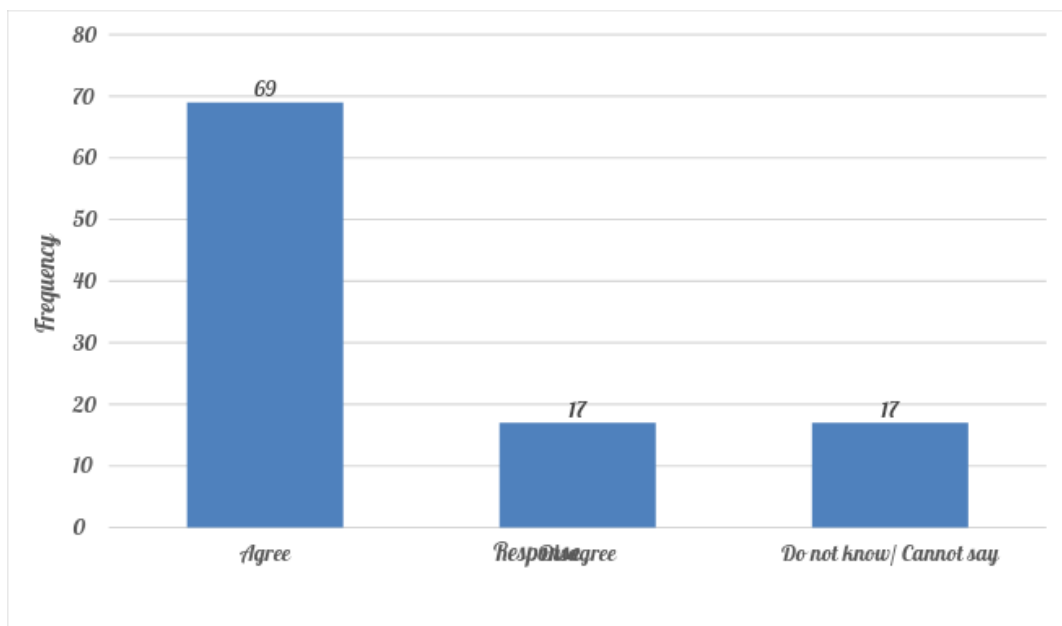


Interpretation

The above graph shows that 77(77%)of the respondents are yes & 8(8%)of the respondents are no & remaining 15(15%)of the respondents are do not know /cannot say.

Do you agree that e-commerce can provide an alternative marketing channel by eliminating?

S.no	Response	Frequency	Percentage
1	Agree	69	69%
2	Disagree	17	17%
3	Do not know/cannot say	14	14%

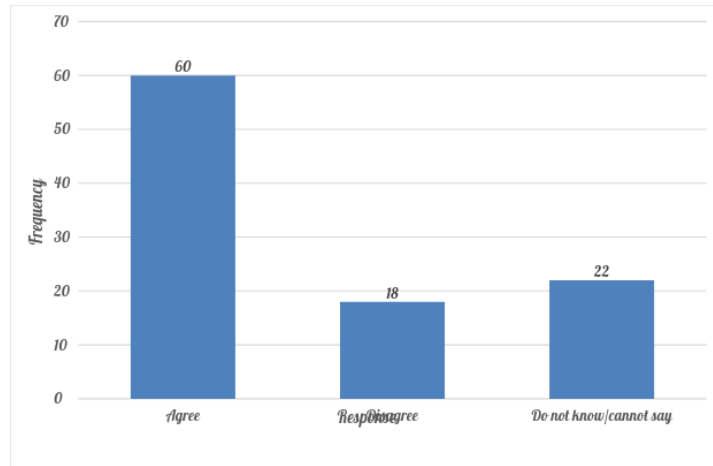


Interpretation

The above graph shows that 69(69%)of the respondents are agree & 17(17%)of the respondents are disagree & remaining 14(14%)of the respondents are do not know/cannot say

Do you agree that e-commerce as commercial means has its advantages over the traditional ?

S.no	Response	Frequency	Percentage
1	Agree	60	60%
2	Disagree	18	18%
3	Do not know/cannot say	22	22%

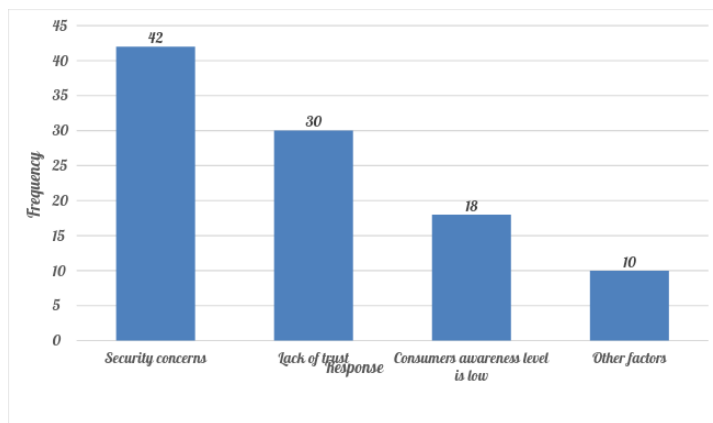


Interpretation

The above graph shows that 60(60%)of the respondents are agree & 18(18%)of the respondents are disagree & 22(22%)of the respondents are do not know/cannot say.

What are the challenges to the implementation of e-commerce in india ?

S.no	Challenges	Frequency	Percentage
1	Security concerns	42	42%
2	Lack of trust	30	30%
3	Consumer’s awareness level is low	18	18%
4	Other factors	10	10%

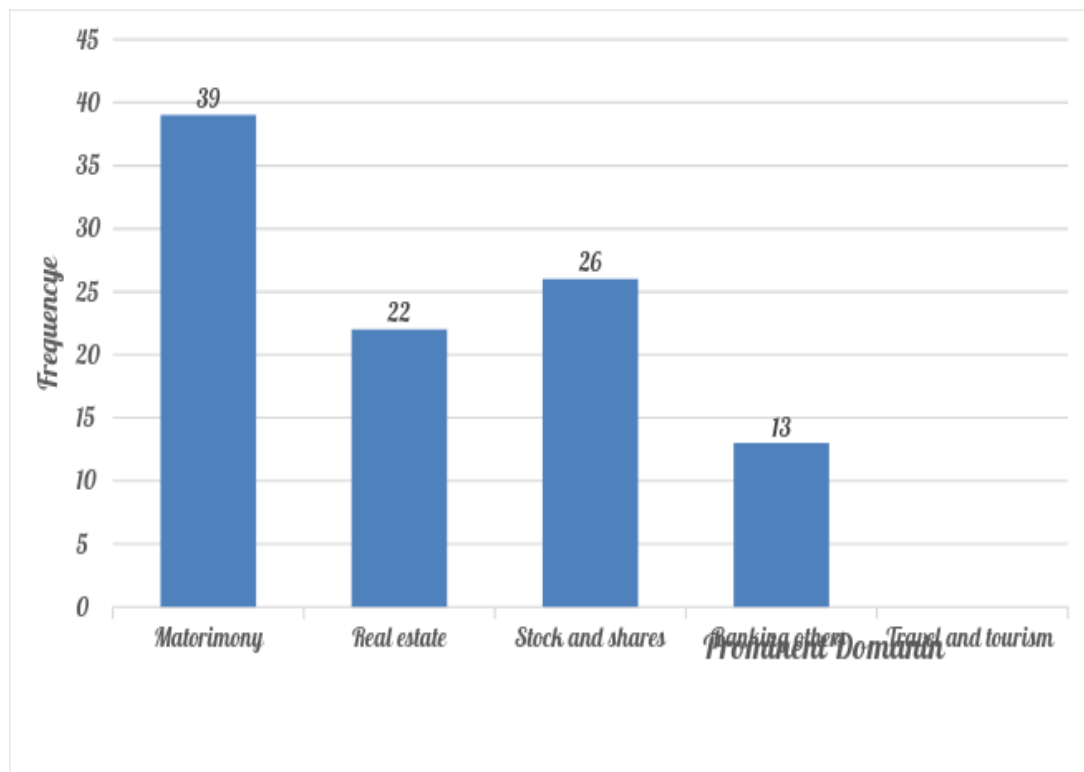


Interpretation

The above graph shows that 42(42%) of the respondents are security concerns & 30(30%)of the respondents are lack of trust & 18(18%)of the respondents are consumers awareness level is low & remaining 10(10%)of the respondents are other factors.

Which is the most prominent domain in which e-commerce is used in India?

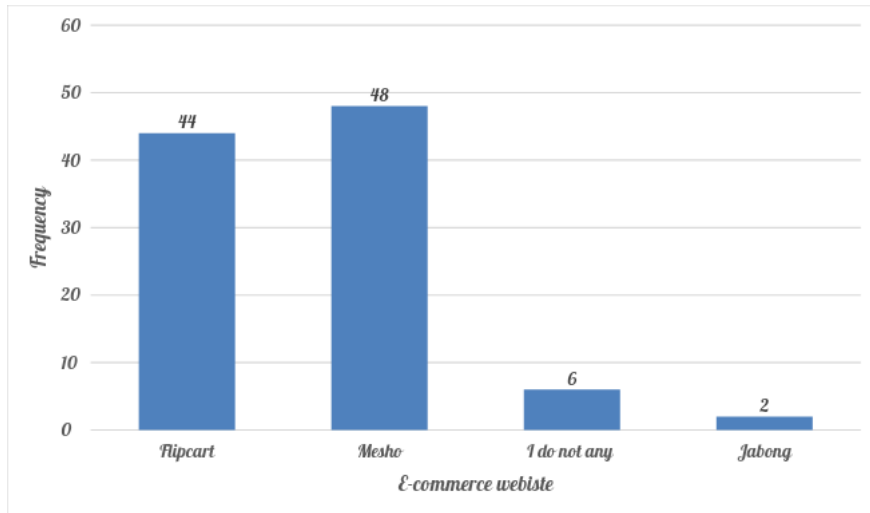
S.no	Domain	Frequency	Percentage
1	Matrimony	39	39%
2	Real estate	22	22%
3	Stock and shares	26	26%
4	Banking others	13	13%
5	Travel and tourism	0	0

**Interpretation**

From the above table & graph we can infer that out of 100 respondents 39(39%)are matrimony respondents & 22(22%) are Real Estate respondents & 26(26%)are stock and shares & remaining 13(13%)are banking others.

Which is your most preference e-commerce website

S. no	Website	Frequency	Percentage
1	Flip cart	44	44%
2	Mesho	48	48%
3	I do not use any e-commerce website	6	6%
4	Jabong	2	2%

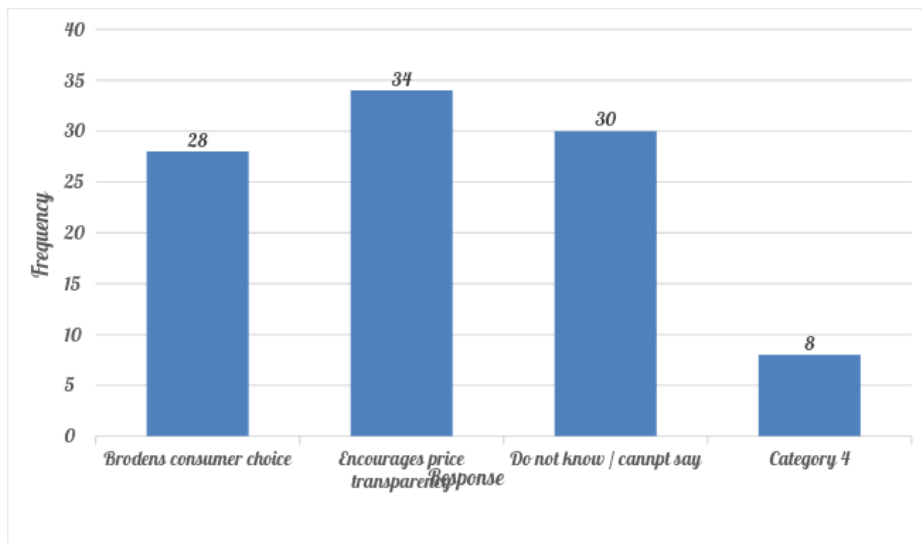


Interpretation

From the above table & graph we can infer that out of 100 respondents 44(44%)areFlipcart& 48(48%) are mesho& 2(2%)are Jabong& remaining 6(6%)are I don't use any e-commerce website.

According to you is e-commerce helpful to the consumer in the e-business domain?

S.no	Response	Frequency	Percentage
1	Broadens consumer choice	28	28%
2	Encourages price transparency	34	34%
3	Fasten business process	30	30%
4	Do not know/ cannot say	8	8%

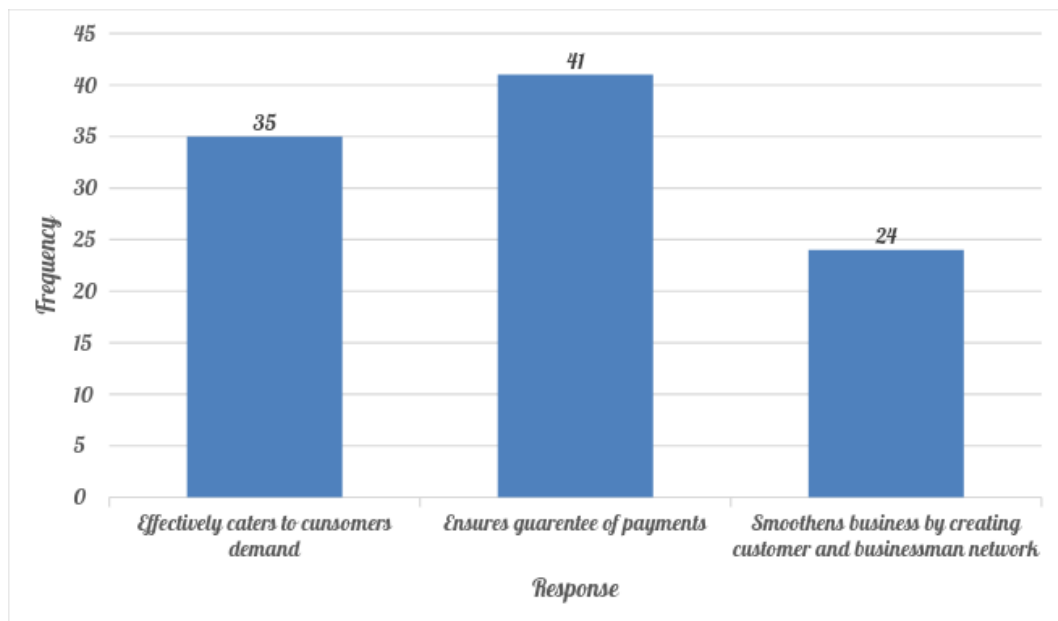


Interpretation

The above graph shows that 28(28%)of the respondents are Broadens consumer choice & 34(34%)of the respondents are encourage price transparency & 30(30%)of the respondents are Fasten business process & remaining 8(8%)of the respondents are do not know /cannot say.

How e-commerce is helpful for the business discourse ?

Sl. No	Response	Frequency	Percentage
1	Effectively caters to customers demand	35	35%
2	Ensures guarantee of payments	41	41%
3	Smoothens business by creating customer and businessman network	24	24%

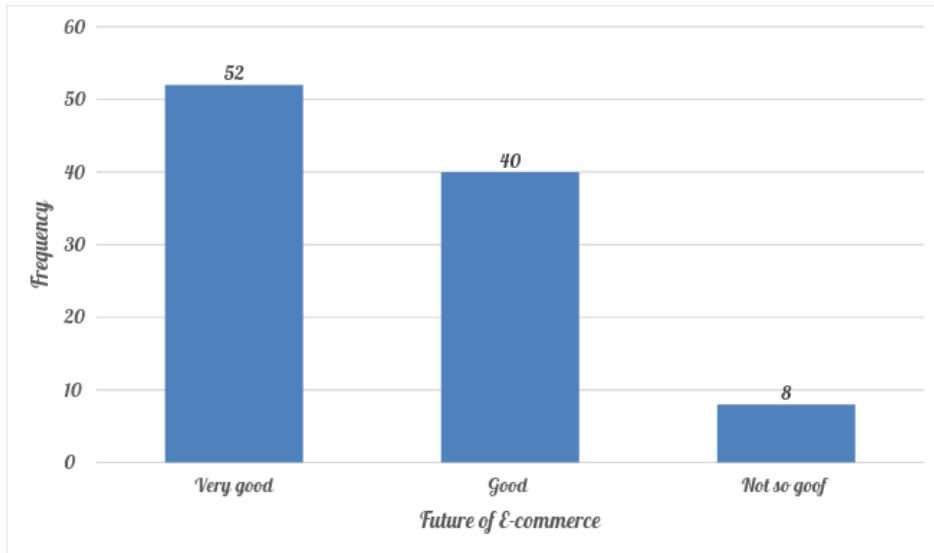


Interpretation

The above graph shows that 35(35%)of the respondents are effectively caters to customers demand & 41(41%)of the respondents are ensure guarantee of payments & 24(24%)of the respondents are Smoothens business by creating customer and businessman network.

What according to you is the future of e-commerce in India ?

S.no	Future of E-commerce	Frequency	Percentage
1	Very good	52	52%
2	Good	40	40%
3	Not so good	8	8%

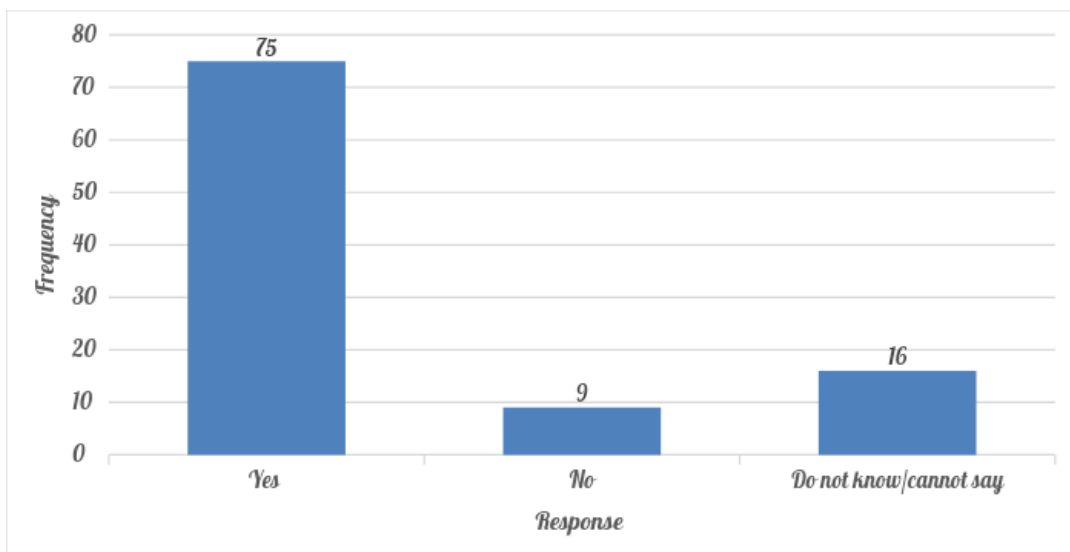


Interpretation

The above graph shows that 52(52%) of the respondents are very good & 40(40%)of the respondents are good & 8(8%)of the respondents are not so good.

Do you think that the govt.of India is doing its enough to promote e-commerce in India ?

S.no	Response	Frequency	Percentage
1	yes	75	75%
2	no	9	9%
3	Do not know/cannot say	16	16%



Interpretation

The above graph shows that 75(75%)of the respondents are yes & 9(9%)of the respondents are no & 16(16%)of the respondents are do not know /cannot say.

Findings, Suggestion and Conclusions**Findings of the Study**

The study aims to find the consumer preference towards impact of e-commerce on emerging markets. Findings were based on the collected data and information.

- Majority of the respondents are females.
- Majority of the respondents are in the age between 16-25 and 25-35 they accounted 47% and 31%.
- Majority of the respondents are in the using e-commerce more than five year and one year but five year they accounted 64% and 24%.
- Majority of the respondents are in the purpose for personal use they accounted 51%.
- Majority of the respondents are in the types of e-commerce b2c commerce they accounted 54% and b2b commerce they accounted 30%.
- Majority of the respondents in the application of e-commerce increased in yes they accounted 77%.
- Majority of the respondents are in the alternative marketing in agree they accounted 69%.
- Majority of the respondents are in the advantages in agree they accounted 60%.
- Majority of the respondents are in the implementation between security concerns and lack of trust they accounted 42% and 30%.
- Majority of the respondents are in the prominent domain in matrimony they accounted 39%.
- Majority of the respondents are in the preference in mesho and flip cart they accounted 48% and 44%.
- Majority of the respondents are in the helpful to the consumer in encourage price transparency they accounted 34%.
- Majority of the respondents are in the future of e-commerce in very good they accounted 52%.

Suggestion of the Study

To enhance the e-commerce landscape in emerging markets like India, several key strategies should be implemented.

Firstly, investing in digital infrastructure is crucial to expanding internet access and connectivity in both urban and rural areas, which will enable border participation in e-commerce.

Strengthening cybersecurity measures is essential to protect against fraud and build consumer trust, alongside streamlining regulatory framework to simplify compliance and promote fair competition.

Conclusion

E-commerce has significantly transformed emerging markets by enhancing accessibility fostering economic growth, driving innovation. It has democratized access to global markets, small and medium- sized enterprises to reach a border audience and participate in international trade. This shift has not only expanded consumer choice but also spurred competition, which can lead to better quality products and services.

However, challenges such as infrastructure limitations, cybersecurity threats, and regulatory hurdles must be addressed to fully harness the benefits of e-commerce. Over all while e-commerce presents substantial opportunities for economic advancement in emerging markets, requites strategic efforts to mitigate associated risks and ensure sustainable development.

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A Study on Awareness towards Internet Banking among Senior Citizens

Pallavi Nandur*
Sneha Dambalkar**
Soundarya Tuppad***

Introduction

This study attempts to identify the primary issues that are problems experienced by elders in digital banking and are causing limited adoption of digital banking services for elder users. We investigate the instance of use of digital banking by adults aged 50 and over in Vijayapura. Overall, population ageing is a marvel. At the moment, the more experienced sector of the population is surrounded by web and mobile-based innovation. However, as the global population of the elderly grows, so will the demand for online and mobile innovation services. The youth of India which accounts for 30% of the population is indeed an attractive market for various services including digital banking with their natural inclination towards digital access. However, the segment of senior citizens which stands at approximately 139 million in 2024 is also becoming important to financial institutions for digital services, especially in the post-pandemic era. This number is expected to increase to 192 million by 2031 and therefore this is a segment that requires a specialized approach. Banking organizations have been developing websites for a long time, but they are not user

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friendly for older customers since they erect hurdles that prohibit them from accessing and using banking services through their mobile devices. It is evident that programmes and services must be tailored to the interests and tastes of an increasing number of older users, as well as the demands of changing economic environments. When older people deal with computer technology, especially when attempting online banking, they face a number of challenges that develop as a result of their age. The purpose of this research was to learn more about the experiences of "seniors" those aged 50 and up using online banking. The research examines how well online banking interfaces satisfy the demands of senior citizens and how they view their online banking experiences. Understanding how older adults engage with technology and the hurdles they may face when utilizing it is one of the most important steps toward making it accessible to them. To provide a holistic view of older persons' banking experience.

Need of the Study

This study about Digital banking helps to make the economy become digitalized in the future it is encouraged and support society for cashless transaction and preferred online payment or transaction. In that to identify and get to know the difficulties and their perception of digital banking. Internet Banking came to India more than two decades ago, yet the present senior citizen have still not accepted this platform due to various reasons. This study aims at studying various factors involved in preparing the senior citizens into using internet banking, by forming its foundation on James Duesenberry's 'Demonstration' theory. A survey was conducted among 100 respondents in Vijayapura, Karnataka. The study used Pearson's chi-square test to analyze demographic variables and linear regression to analyze inferential variables. The study focused on the untapped online banking benefits that senior citizens could avail. The preferences, present computer knowledge and the myth that elders are computer averse were tested in this study. The banking by senior citizens. If appropriate learning techniques are used, India would not be far behind in calling herself a 'digitally inclusive' country.

Review of Literature

Msweli & Mawela, (2020) Given the sparse literature on mobile banking and the elderly, this study was instigated to identify the factors that influence mobile banking adoption among the elders towards supporting their broader financial inclusion and participation in society as they age. The research question underpinning the study is: What factors influence the adoption of mobile banking among the senior citizens in South Africa

Toucheie and Hashim (2018) The attitudes of elderly Malaysians show that They actively oppose the use of innovations for making financial transactions, which then slows the uptake of internet and mobile banking. However, if older consumers

have to use these applications, important factors in their favor are ease of use and Well-designed user interfaces (UIs) that take into account the impaired vision and Problems with fine motor control that many older consumers have to contend with elders users of the internet and mobile banking are also often worried about the safety of carrying out financial transactions on these apps and so banks must ensure that app UIs and customers' user experiences (UX) take account of these factors.

BASA, (2018) These studies about the financial inclusion should encourage access to and the use of various low-priced financial products and services, affording convenience to individuals who are financially excluded, unbanked and under-Banked.

Gatsou (2018). As a result, technology design should undoubtedly be modified further to accommodate the needs of senior citizens users. These potential users that may be willing to adopt mobile devices and banking need to understand how to use the new technology.

Albashrawi & Motiwala, (2017). Studies about mobile banking offer both the clients and banks a variety of benefits including portability, accessibility, inexpensive Service, readily available service, convenience as well as a broader reach of Consumers, a high level of security and enhanced revenues.

Ambachew (2016). The research gap identified was that all the studies done So far had concentrated on providing observations or self-styled solutions to this Problem, but this study tends to use a theory from Economics to explain the effect it Would have on teaching internet banking to senior citizens.

Harris et al., (2016) Argue that understanding the adoption behavior of the current elders group can guide and influence the future adoption choices of the ageing population. However, the Act Informatics Pragensia Volume 10, 2021 <https://doi.org/10.18267/j.aip.1434> literature indicates that a limited number of studies focus on understanding mobile banking adoption by the elderly.

Smith & Smith (2022) Providing targeted educational programs can help bridge the digital divide. Programs that offer hands-on training and simple, clear instructions have been shown to improve digital literacy among seniors. For example, workshops and one-on-one tutorials can address their specific needs and concerns, making technology more accessible

Miller & Roberts (2020) Offering robust customer support, including telephone assistance and live chat, can help seniors feel more comfortable with internet banking. Ensuring that support services are patient and empathetic can also play a significant role in encouraging adoption.

Statement of the Problem

As digital banking continues to gain prominence, it is essential to address how different age groups interact with these technologies. Senior citizens, typically defined as individuals aged 65 and older, are increasingly becoming a significant segment of internet banking users. However, they face unique challenges and barriers that may hinder their awareness and effective use of online banking services. The problem at hand is that despite the benefits of internet banking—such as convenience, accessibility, and time-saving—many senior citizens have limited awareness and understanding of these services. This lack of awareness can result in lower adoption rates among older adults, potentially leaving them at a disadvantage in managing their finances in an increasingly digital world. The central problem, therefore, is the gap between the potential benefits of internet banking and the actual level of awareness and adoption among senior citizens. Addressing this issue requires understanding the specific challenges faced by older adults and developing strategies to enhance their digital literacy, address security concerns, build trust, and improve the overall accessibility of online banking services

Research Question

- What are the barriers do senior citizen face in adopting internet banking?
- What role do family members, friends, or customer service representative play in educating senior citizens about internet banking?
- What are the most effective communication strategies for increasing internet banking awareness among senior citizens?
- Hoe do senior citizens perceive the role of human support in troubleshooting internet banking issues?
- How does human interaction influence senior citizen awareness and understanding of internet banking services?

Objectives of the Study

Primary Objectives

- To study the digital banking problems faced by senior citizen
- To determine the current level of awareness and understanding of internet banking among senior citizens.
- To assess the concerns of senior citizens regarding the security of internet banking.
- To identify the specific educational needs of senior citizens to help them use internet banking effectively.
- To evaluate the impact of any existing training programs or initiatives on increasing internet banking usage among senior citizens.

Secondary Objectives

- To study the challenges faced among elderly citizens.
- To understand the attitude of elderly citizens towards using online banking.
- To determine the factors influencing to accept the digital banking services.

Scope of the Study

The study of internet banking awareness among senior citizens aims to explore the extent to which older adults are aware of, understand, and use online banking services. This research is crucial as it sheds light on the challenges and barriers faced by seniors in adopting digital financial services and identifies opportunities for improving their engagement with these technologies.

Research Methodology

- **Sources of Data:** Data collection is the term used to describe the process of preparing and collecting data. I used individual respondent suggestion by questions that I framed and collected answers by all senior citizens
- **Primary Data:** The questionnaire method has been used as a tool for data collection in this research. Where I used by contacting many people and taking their suggestions about internet banking awareness. Where I got the feedback that many of the older people are not getting that how to use internet banking.
- **Sampling Data:** Quantitative data will be collected via surveys questionnaires distributed to all senior citizens in Vijayapura city , while qualitative data will be gathered from detailed. By their response towards me is a main sample of collecting data.
- **Sampling Selection:** I stratified random sampling technique will be respondent to ensure a representative sample of senior citizens from various family members and people from Vijayapura city

Framework Analysis Data analysis will involve statistical techniques for quantitative data, including descriptive statistics and inferential analysis, to identify trends and patterns. For qualitative data, thematic analysis will be conducted to extract key themes and insights from interview transcripts.

Analysis and Interpretation

Percentage Analysis

Table 1: Gender of Respondents

Sl.no	Particulars	No of respondents	Percentages
1.	Male	58	58
2.	Female	42	42
Total		100	

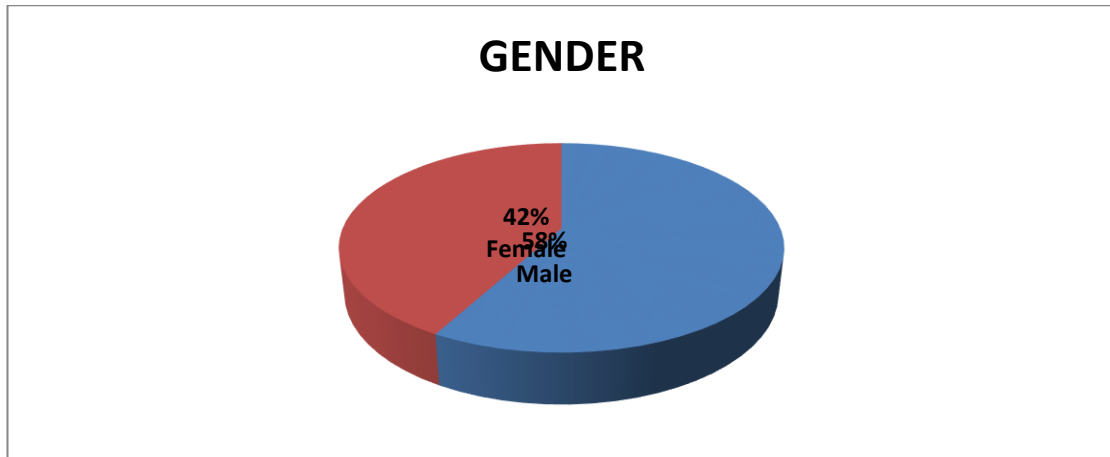


Chart 1: Gender of Respondent

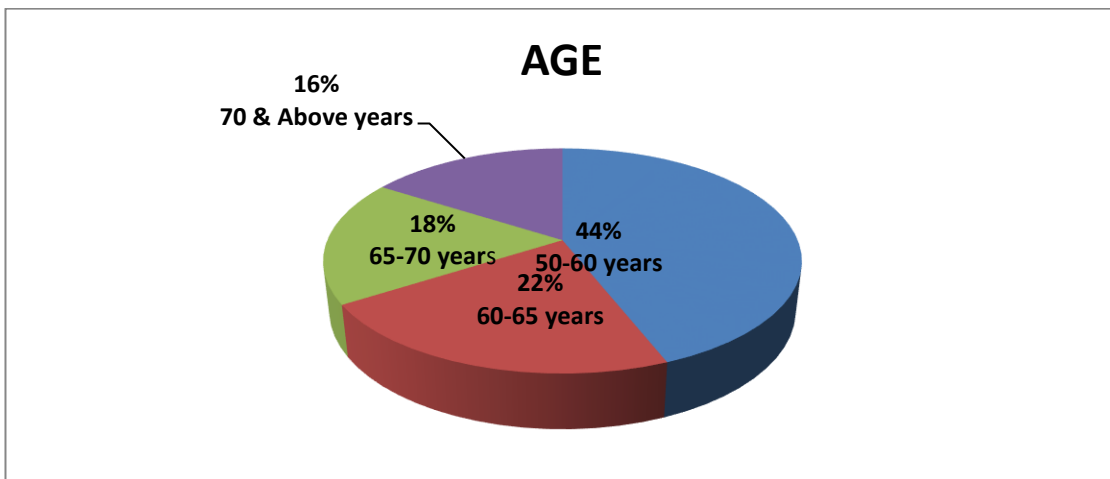
Interpretation

The above-mentioned pie chart interpreted that number of respondents and their gender is 42% were female and 58% are male.

- **Inference:** Majority of the respondents are 58% of male.

Table 2: Age of Respondent

S.no	Particulars	No of Respondent	Percentage
1	50-60	44	44
2	60-65	22	22
3	65-70	18	18
4	70 & Above	16	16
Total		100	100



Graph 2: Age of Respondent

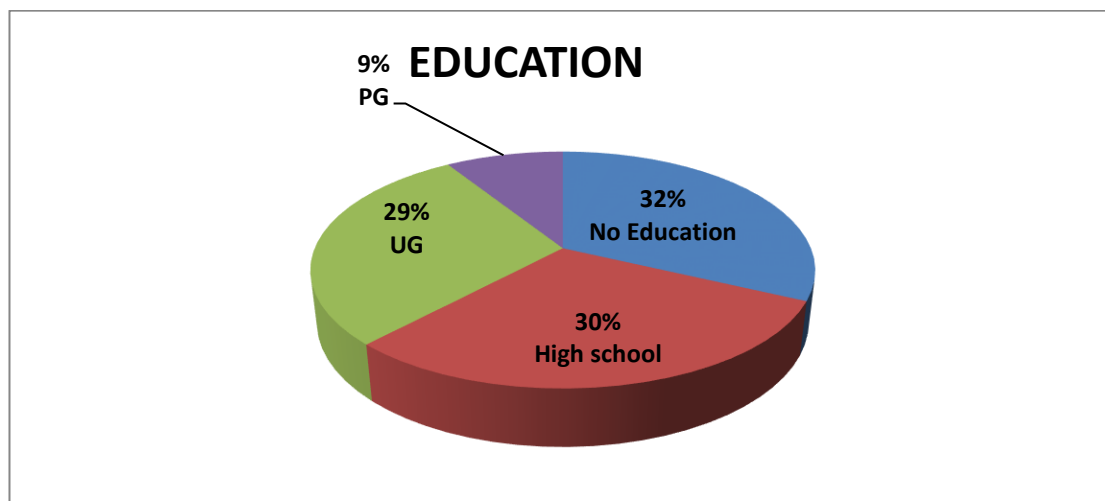
Interpretation

The above-mentioned pie chart interpreted that number of respondents was 44% were 50 – 60 Years, 22% of respondents were 60 – 65 Years, 18% of respondents were 65-70 years and 16% of respondents were 70 & above years.

- **Inference:** Majority of 44% of respondents were 50 – 60 Years.

Table 3: Education of the Respondents

S.No	Particulars	No of Respondents	Percentage
1	No formal education	32	32
2	High School	30	30
3	Under Graduate	29	29
4	Post Graduate	9	9
Total		100	100



Graph 3: Education of Respondent

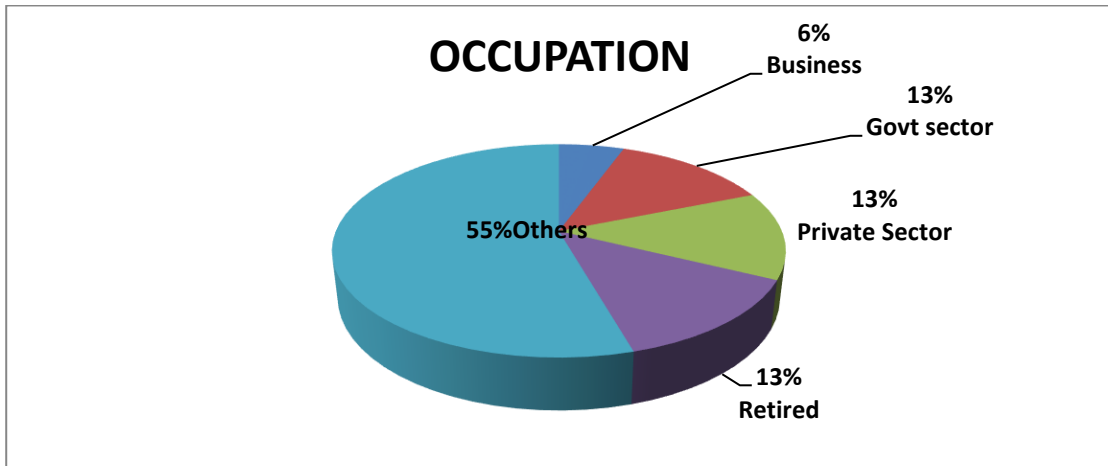
Interpretation

The above-mentioned pie chart interpreted that number of respondents 22% of respondents were no formal education, 41% of respondents were in high school, 35% of respondents were under graduation and 2% of respondents were post-graduation.

- **Inference:** Majority of 41% of respondents were in high school.

Table 4: Occupation Of the Respondent

S.No	Particulars	No of Respondent	Percentage
1	Business	15	15
2	Govt Sector	12	12
3	Private Sector	12	12
4	Retired	12	12
5	Others	49	49
Total		100	100



Graph 4: Occupation of the Respondent

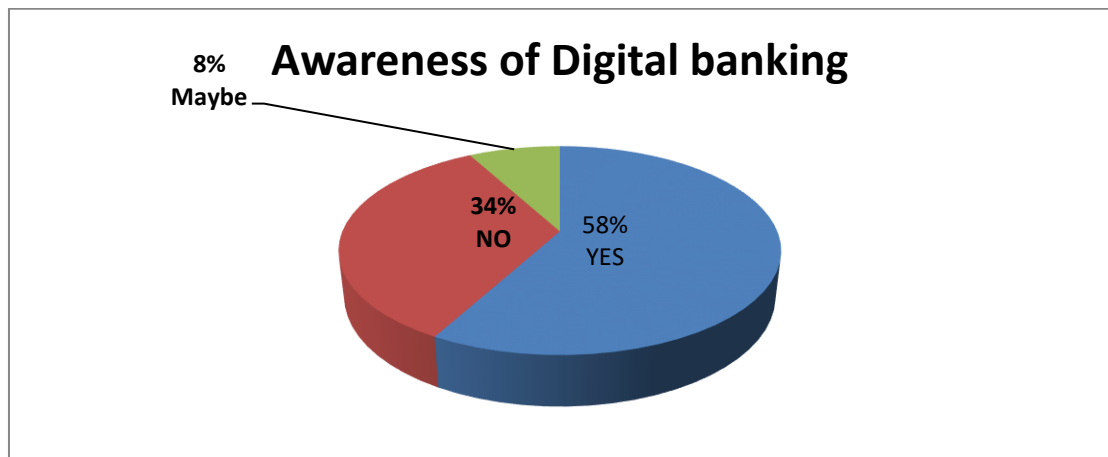
Interpretation

The above-mentioned pie chart interpreted that number of respondents 6% of respondents were business, 13% of respondents were said govt sector, 13% of respondents were said private sector, 13% of respondent were of retired and 55% of respondents were said others.

- **Inference:** Majority of 55% of respondents were said Others.

Table 5: Awareness about Digital Banking to Respondent

S.No	Particulars	No of Respondent	Percentage
1	Yes	58	58
2	No	34	34
3	May be	8	8
Total		100	100



Graph 5: Awareness about Digital banking to respondent

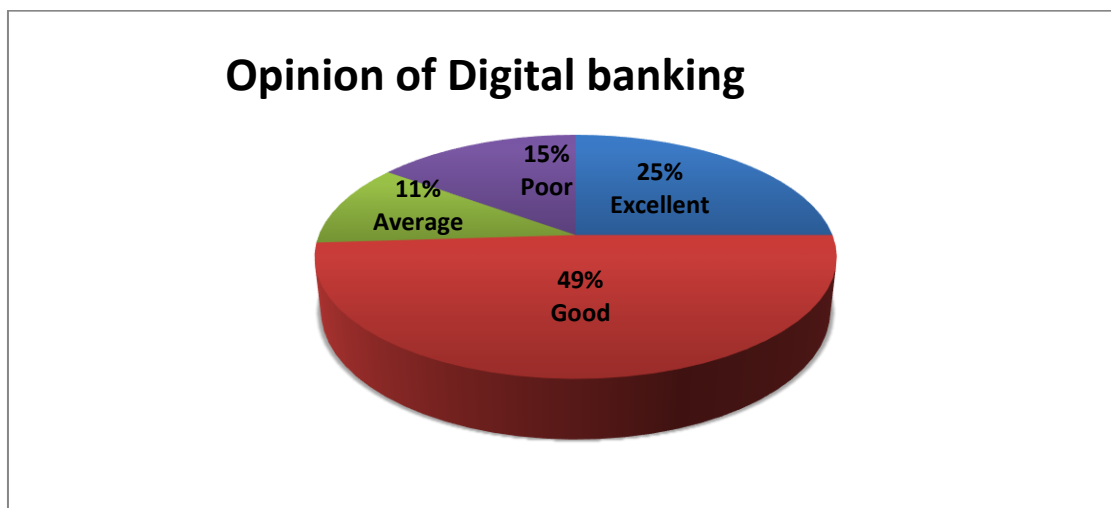
Interpretation

The above-mentioned pie chart interpreted that number of respondents 58% of respondents were Yes, 34% of respondents were said No, and 8% of respondents were said May be.

- **Interface:** Majority of 58% of respondents said to Yes.

Table 6: Opinion of Digital Banking Services from Respondent

S.no	Particulars	No of respondent	Percentage
1	Excellent	25	25
2	Good	49	49
3	Average	44	11
4	Poor	15	15
Total		100	100



Graph 6: Opinion of Digital Banking Services Respondent

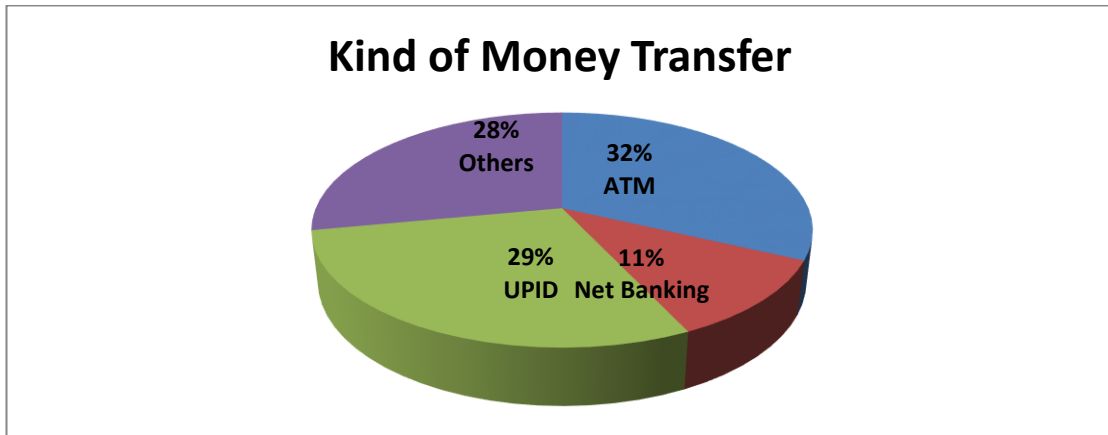
Interpretation

The above-mentioned pie chart interpreted that number of respondents 25% of respondents were Excellent, 49% of respondents were said Good, 11% of respondents were said Average, and 15% of respondent were said poor.

- **Interface:** Majority of 49% of respondent were said i.e Good.

Table 7: Kind of Money Transfer do Respondent Prefer

Sl.no	Particulars	No of Respondent	Percentage
1	ATM	32	32
2	Net Banking	11	11
3	UPID	29	29
4	Others	28	28
Total		100	100



Graph 7: Kind of Money Transfer do Respondent Prefer

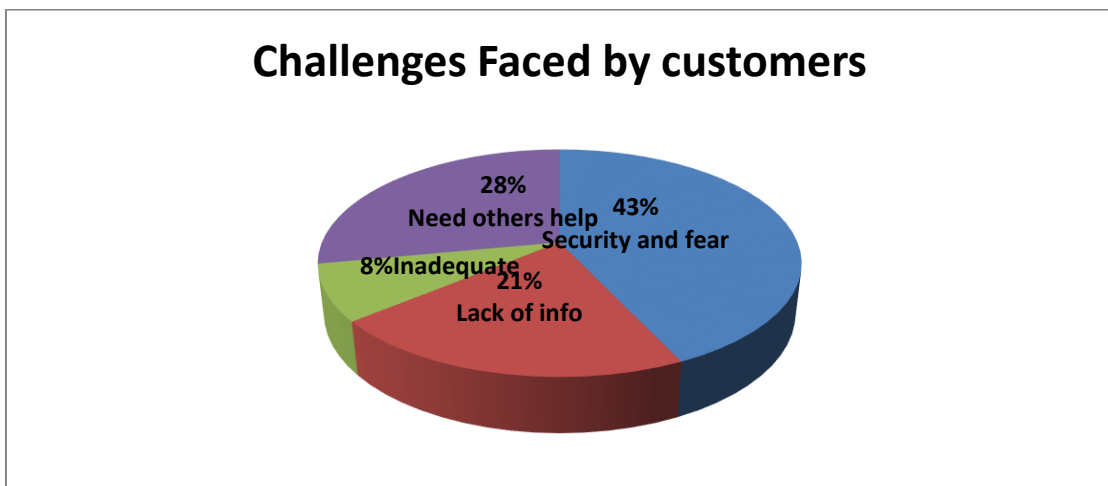
Interpretation

The above-mentioned pie chart interpreted that number of respondents 32% of respondents were using ATM, 11% of respondents were said using Net Banking, 29% of respondents were said using UPID, and 28% of respondent were said that they use other kinds.

- **Interface:** The majority of respondents were said that they use ATM cards.

Table 8: Challenges Faced while using Digital Banking Services

S.no	Particulars	No of respondent	Percentage
1	Security and fear	43	43
2	Lack of information	21	21
3	Inadequate knowledge	8	8
4	Need oth person help	28	28
Total		100	100



Graph 8: Challenges faced while using Digital Banking Services

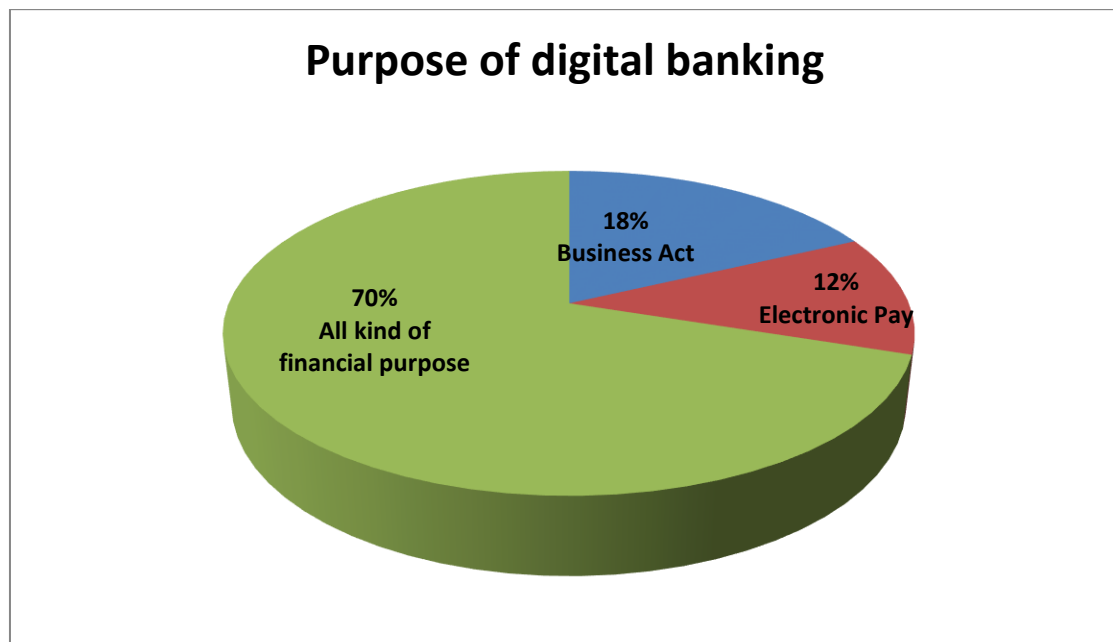
Interpretation

The above-mentioned pie chart interpreted that number of respondents 43% of respondents were faced by security and fear ,21 % of respondents were said they face lack of information g, 8% of respondents were said that they face inadequate of knowledge, and 28% of respondents said that they need other persons help.

- **Interface:** The majority of respondents were said that they face problem by security and fear while using internet banking services.

Table 9: Purpose of using Digital Banking Services

S.no	Particulars	No of respondent	Percentage
1	Business Activity	18	18
2	Electronic payment	12	12
3	All kinds of financial	69	69
Total		1	1



Graph 10: Purpose of using Digital Banking Services

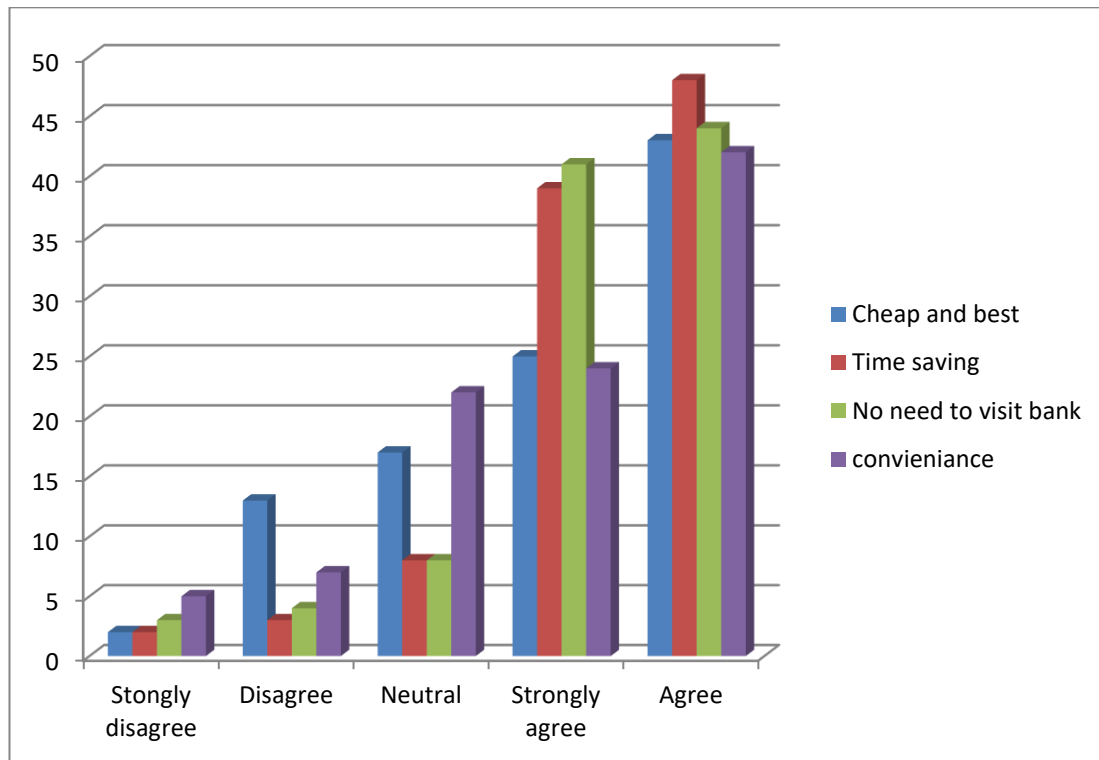
Interpretation

The above-mentioned pie chart interpreted that number of respondents 18% of respondents were used for business activities, 12% of respondents were used for Electronic payment, and 70% of respondents were used for all kind of financial purpose.

- **Interface:** The majority of respondents were said that they use digital banking for all kind of financial purpose.

Table 10: Factors influence towards digital banking services

Factors	Strongly Disagree	Disagree	Neutral	Strongly Agree	Agree
Cheap and best	2	13	17	25	43
Time saving	2	3	8	39	48
No need to go bank	3	4	8	41	44
Convenience to use	5	7	22	24	42



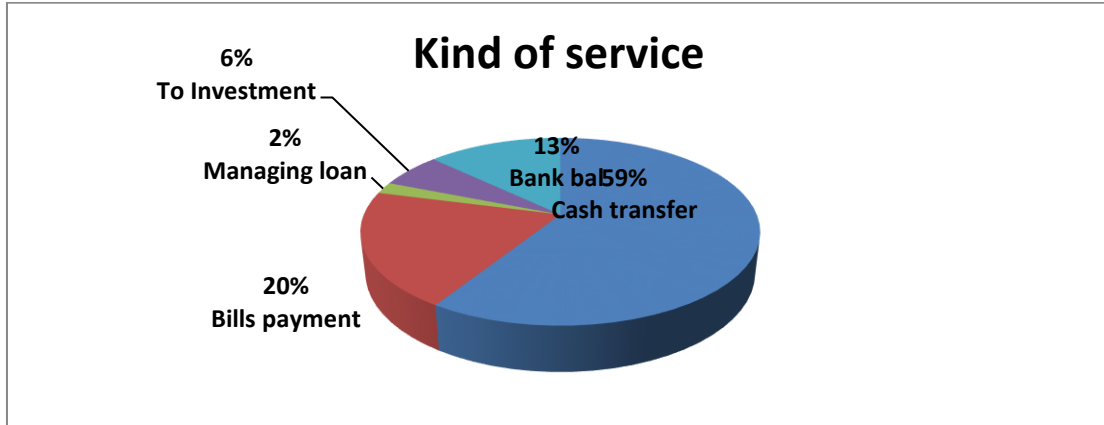
Graph 10: Factors Influence towards Digital Banking Services

Interpretation

From the above graph we can say that most of the respondents agree that internet banking is cheap and best, Time saving, and they don't need to go bank and also it is convenience to use.

Table 11: What kind use of digital banking services

S.no	Particulars	No of respondent	Percentage
1	Cash transfer	59	59
2	Bills Payment	20	20
3	Managing loan	2	2
4	To make investment	6	6
5	To view bank balance	13	13
Total		100	100



Graph 11: What kind use of Digital Banking Services

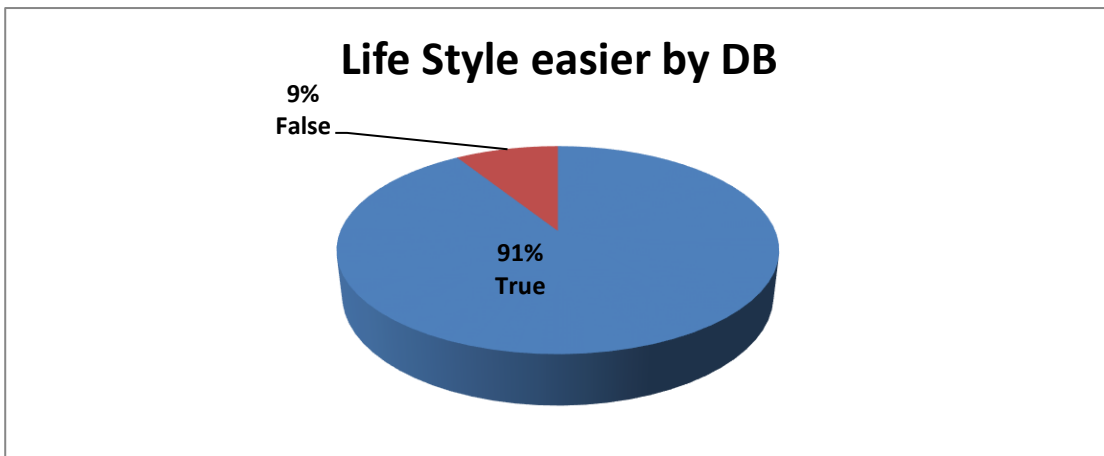
Interpretation

The above-mentioned pie chart interpreted that number of respondents 59% of respondents were using for cash transfer, 20% of respondents were said that they use for bills payment, 2% of respondents were said that they use for managing loan, 6% of respondent were using for to investment and 13% of respondents were said that they use it for viewing bank balance.

- **Interface:** The majority of respondents were said that they use digital banking for cash transfer.

Table 12: Do Digital Banking Make Life Easier

S.no	Particulars	No of Respondent	Percentage
1	True	91	91
2	False	9	9
Total		100	100



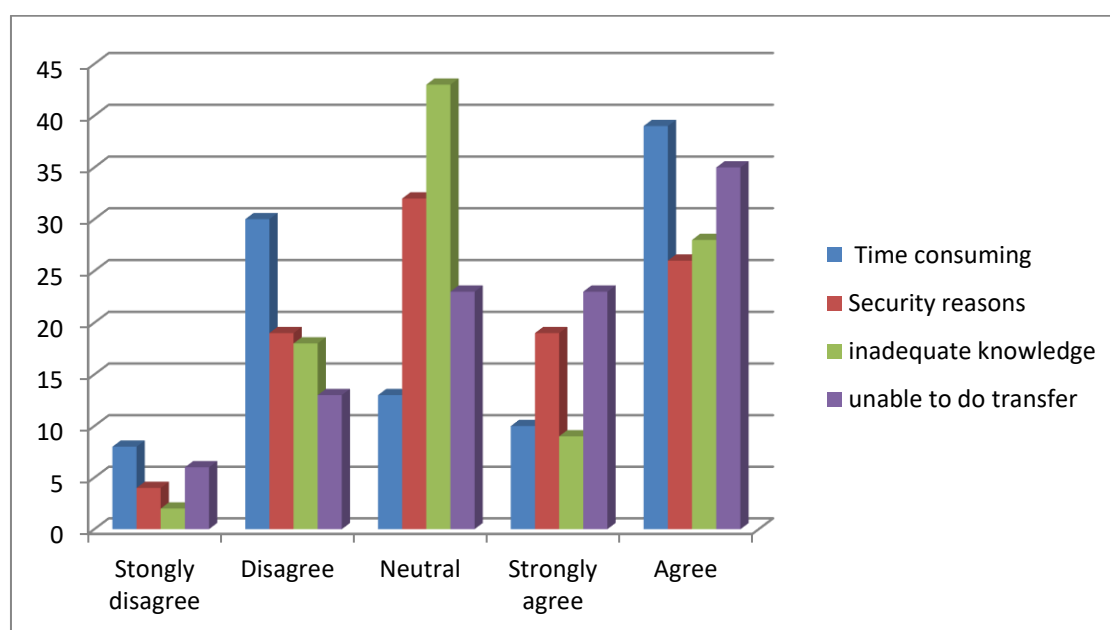
Graph 12: Do Digital Banking make Life Easier

Interpretation

The above-mentioned pie chart interpreted that 91% of respondent said that digital banking is helpful in making daily life easier and 9% of respondent said false.

Table 13: Dissatisfaction factors Occur while Digital Banking Services

Factors	Strongly disagree	Disagree	Neutral	Strongly agree	Agree
Time consuming	8	30	13	10	39
Security reasons	4	19	32	19	26
Inadequate Knowledge	2	18	43	9	28
Can't do cash transfer	6	13	23	23	35



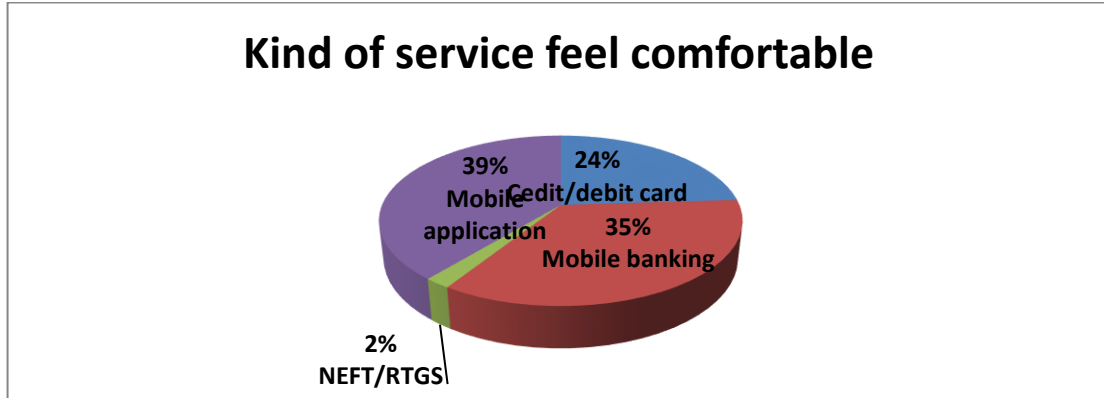
Graph 13: Dissatisfaction factors Occur while Digital Banking Services

Interpretation

From the above graph we can say that most of the respondents agree that while using internet banking their dissatisfaction is more in time consuming, security reasons, inadequate knowledge, and some times they cannot do cash transfer properly.

Table 14: Which kind of Service feel Comfortable for Respondent

S. no	Particulars	No of Respondent	Percentage
1	Credit /Debit card	24	24
2	Mobile Banking	35	35
3	NEFT/RTGS	2	2
4	Mobile apps	39	39
Total		100	100



Graph 14: Which Kind of Service Feel Comfortable for Respondent

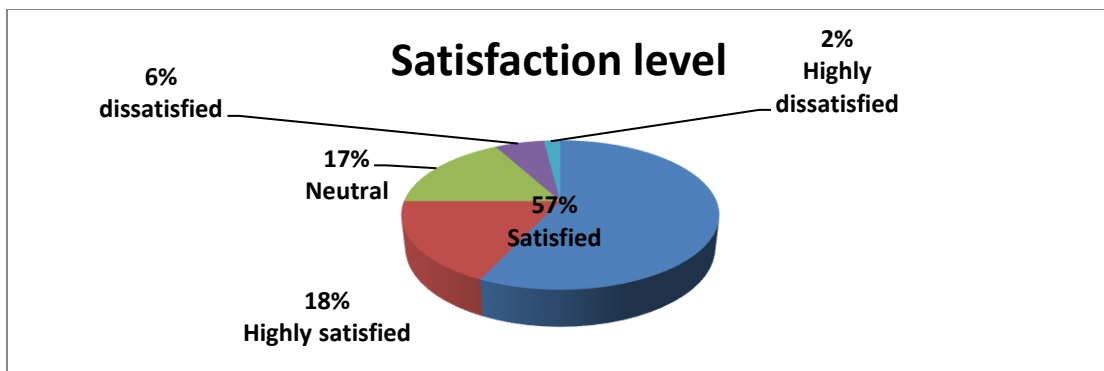
Interpretation

The above-mentioned pie chart interpreted that number of respondents 24% of respondents were feeling comfortable to use of Credit and Debit card, 35% of respondents were comfort to use Mobile banking, 2% of respondents were comfort in using of NEFT/RTGS and 39% of respondent said that they were comfort in using of mobile application of service provided by the particular banks.

- **Interface:** By above mentioned interpretation we can say that many of the respondent were comfort in using of Mobile application given by the particular to the respondent.

Table 15: Satisfaction Level of Respondent from Digital Banking Services

S.no	Particulars	No of Respondent	Percentage
1	Satisfied	57	57
2	Highly satisfied	18	18
3	Neutral	17	17
4	Dissatisfied	6	6
5	Highly Dissatisfied	2	2
Total		100	100



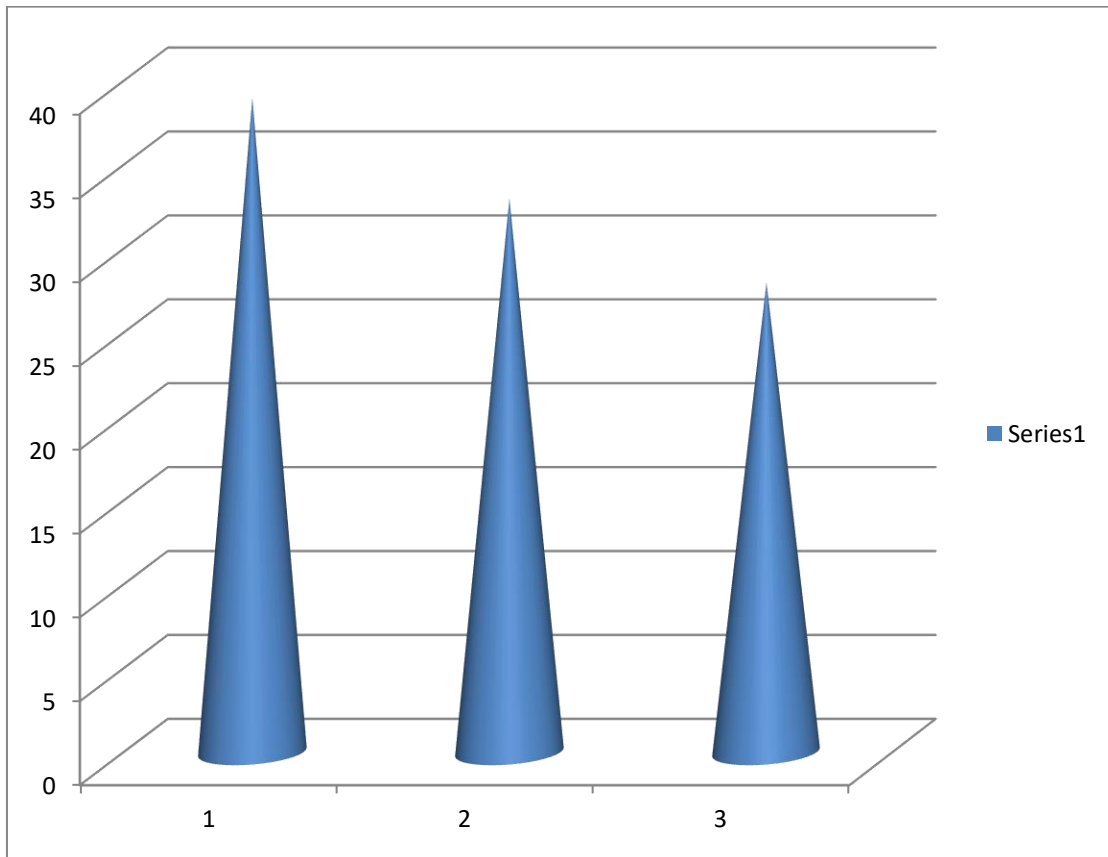
Graph 15: Satisfaction Level of Respondent from Digital Banking Services

Interpretation

The above-mentioned pie chart interpreted that number of respondents 57% of respondents were satisfied, 18% of respondents were highly satisfied, 17% of respondents were neutral, 6% of respondent were dissatisfied and 2% of respondents were highly dissatisfied in using services of digital banking.

Table 16: How Long did Respondent Started using of Digital Banking

S.No	Particulars	No of respondent	Percentage
1	Less than 1 year	39	39
2	1-2 years	33	33
3	Above 2 years	28	28
Total		100	100



Graph 16: How long did Respondent Started using of Digital Banking

Interpretation

By above graph we can say that 39% of respondent started using of digital banking form recent less than one year, 33% of respondent said that they started using of digital banking about from 1-2 years and 28% of respondent said that they using d

Findings, Suggestions and Conclusion

Findings of the Study

From the research analysis we found that,

- Majority of the respondents are 58% of male followed by 42% of female.
- Most of the respondents in research we see that 44% of age group is lies between the 50 – 60 Years old, and other value of respondents of 22% of age group lies between the 60 – 65 years old and 18% of respondents of age group of 65-70 years old and last 16% of responds lies in group of 70 and above years old.
- Educational qualification of the respondents in highest point is noted that of 32% of respondents were not having formal education and 30% of respondents were completed their high school, 29% of respondent were completed their ug.
- Occupation of the respondents in that majority of the respondents is 55% were other occupation and least point of respondents of 6% were doing business.
- Awareness about digital banking from respondent of 58% agreed and said yes and 30% respondent said no.
- Opinion of digital banking from respondent was of 49% was good and 15% was of poor opinion.
- Respondent used most of digital banking services by ATM services.
- Most of the respondent faced challenges by the security and fear while using digital banking.
- Most of the respondent by analysis they used digital banking for the purpose of all kind of financial transactions.
- From the research and response from respondent most of the respondent agree that digital banking is cheap and best, time saving, no need to visit bank and convieniance to use of digital banking.
- Majority respondents of 59% of response were for the kind of use for cash transfer purpose.
- By the research from respondent we see that majority of respondents agree for dissatisfaction while using digital banking was that unable to do cash transfer from network issues.
- Most of the respondent said that of 91% that digital banking made their daily life style easier.
- By research most of respondent feel comfortable to use mobile application given by particular bank service of digital banking.

- Satisfaction level of all respondent that is of 57% was satisfied and 2% was highly dissatisfied of using digital banking.
- Most of the respondents said that they started using of digital banking services from recent 1 year.

Suggestions

- Banks should educate elders regarding use of genuine sites and give security tips regarding payment via credit card, debit card etc.
- Integration of legacy and user interface - This lack of proper integration sets back the digital transformation goals of banking and financial organizations by large measures. The current approach of integration is done by building a layer of applications around the legacy systems to provide a customer interface because a 360-degree transformation would involve replacing or extensively upgrading the existing back-end systems
- We have to train them to use these kinds of technology then only they won't struggle. We have to motivate and guide them with good guidelines.
- Training and educational information: Lack of understanding leads to low confidence in the use of technology. Some individuals resist mobile banking because they lack the knowledge and skills to use it. The elderly indicated that banks should provide them with training to enable them to use mobile banking.
- According to this survey 15% of people want to reject of using internet banking.
- Many people are not ready to use digital banking because of security and fear.
- Senior citizens need other help for using internet banking. Some elders are hindered by lack of computer skills, they need to be educated on basic skills required to conduct digital banking.
- Banks and government should take serious actions on fraudulent. Digital banking is a good change to elders this technology make elders life become digitalized in future.

Conclusion

As shown in the research, elderly is shown to migrate toward embracing technology when they are no longer physically able to carry out their everyday activities. It could also be due to their desire to gain independence from relying on others for financial transaction assistance. Senior seniors concur that they lack computer essential knowledge, but they value it if they did since they believe it would have eased their innate views and completely changed their attitude about using different channels. The source of knowledge is shown to be a significant aspect in transferring knowledge to senior adults, and they believe that the demonstration

impact requires such support from the source of knowledge. The research found that the majority of elders have security and knowledge issues when it comes to using digital banking. This analysis found that the system's usefulness, ease of use, and understanding of the hazards associated with it are the most important aspects in deciding whether or not to use it. These elements have a significant and favourable impact on the elderly. According to respondents who have a positive or negative attitude towards digital banking, banking services are rated on many factors

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Books

4. Universal Access in the Information Society Journal
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A Study on Oil Mill Industry at M/s. Kumar Oil Industry

Mr. Akash Hakkapakki*
Mr. Manikanth Jamagond**
Mr. Samarth Shintre***
Dr. Bharati Math****

Introduction

The production of different edible and non-edible oils from seeds requires the oil mill industries. These sectors cover a wide range of operations, such as oil extraction and refining and seed cleaning and crushing.

They are essential to the agricultural and food processing industries because they increase the supply of industrial, culinary, and biodiesel oils. The scale of the oil mill industry varies, ranging from massive industrial settings processing tons of seeds daily to small-scale facilities serving local markets. The industry is important for the world's economy, for creating jobs, and for providing essential oils for a range of consumer and industrial uses.

Need of the Study

Environment Consideration

- **Sustainable Practices:** Creating farming and processing techniques that are sustainable requires an understanding of how oil mills affect the environment.
- **Waste Management:** By lowering pollution and encouraging recycling and reuse, research can result

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Technological Advancement

- **Innovation:** Researching the sector can result in the creation of new technologies that improve oil extraction's quality, productivity, and efficiency.
- **Quality Improvement:** By satisfying consumer desires and regulatory norms, technological developments can raise the quality of oil products.

Risk Management

- **Innovation:** Studying the field can lead to the development of new technologies that raise the standard, output, and effectiveness of oil extraction.
- **Quality Improvement:** Technological advancements can improve the quality of oil products by meeting regulatory requirements and consumer preferences.

Review of Literature

- **Dr. David D. Nowacki**

Lipid chemistry, extraction methods, and the processing of vegetable oils are the areas of expertise for this University of California, Davis researcher. He has written a great deal about the processing and quality of oilseeds.

- **Dr. Francisco J. Senorans**

Scholar at Spain's Institute of Food Science, Technology and Nutrition (ICTAN). His research focusses on the recovery of bioactive substances from natural sources, such as oils, using extraction technologies, particularly supercritical fluid extraction.

- **Dr. Navindra P. Seeram**

Professor at the University of Rhode Island, renowned for his studies on natural goods, particularly the bioactive elements in plant oils. His research frequently touches on the therapeutic qualities and health advantages of oils.

- **Dr. M. Enamul Hoque**

Scholar at the University of Queensland, Australia, with a focus on oilseed processing technologies, encompassing solvent and mechanical extraction techniques, and their ecological consequences.

- **Dr. Shahid Zid Siddiqui**

An Indian professor at Aligarh Muslim University who does research on oilseed extraction, processing, and applications in the food and pharmaceutical industries

- **Dr. M. Angela A. meireles**

Professor at the University of Campinas (UNICAMP), Brazil; specialisation in oils and bioactive compounds from natural sources: supercritical fluid extraction and fractionation.

Statement of the Problem

The problem statement for the oil mill business is as follows:

- **Inefficiencies in Technology:** Many oil mills, particularly those that are smaller or older, still use antiquated equipment, which raises energy costs, decreases extraction efficiency, and increases waste production. The entire production capacity and quality of the finished oil product are impacted by this technological lag.
- **Environmental Impact:** Waste from oil milling operations, such as oilseed cake and wastewater, is frequently produced in significant quantities. If improperly managed, this waste can have a negative impact on the environment. The industry is also scrutinised for its energy use and emissions, as well as its environmental footprint.
- **Economic Viability:** The oil milling industry faces challenges to the financial viability of mills from volatile prices, market competition, and shifting raw material costs. Profitability and operational stability may be impacted by these variables, particularly for small and medium-sized businesses.

Research Question

- **Technical Developments:** - What novel technologies are being developed for the extraction and refining of oil?
 - How can oil mill operations incorporate automation and artificial intelligence?
- **Applications of Machine Learning:** In the past ten years, how has machine learning been used in the oil palm agricultural sector? Which particular opportunities or issues does it address?

Objectives of the Study

- **Oil Extraction:** To extract vegetable oils, oil-rich materials like linseed, peanuts, olives, or oil palm fruit are crushed or bruised. These oils can be utilised as food, lubricants, cooking oil, oleochemical manufacturing, or biofuel. 1. **Production of Oilcake:** The solid residue left over after oil is extracted is referred to as "pomace" or "press cake" and can be fed to animals or utilised as fertiliser.
- **Modern Processes:** Raw materials are processed by machines in mechanical oil mills. Up to 4,000 tonnes may be processed daily using hot pressing techniques, while up to 25 tonnes can be processed daily using cold pressing. Industrial processes frequently involve.

After crushing the seeds with screws, the oil is extracted from the press cake using solvents or centrifuges.

Scope of the Study

- **Oil Extraction:** The main function of oil mills is to extract oil from different oilseeds, including rapeseeds, sunflower seeds, and soybeans. Cleaning, crushing, pressing, and occasionally solvent extraction are among the steps involved in this.
- **Oil Refining:** To improve quality and eliminate contaminants, certain oil mills also have facilities for refining crude oils. Processes like degumming, neutralisation, bleaching, and deodorisation might be involved in this.
- **3. By-Product Utilisation:** Remaining material after oil is extracted, known as oil cakes or meal, is frequently produced by oil mills and utilised as animal feed or in other sectors.

Research Methodology

- **Determining the Research Problem:** Specify the particular facet of the oil mill businesses that you wish to investigate, such as production efficiency, environmental effects, market trends, etc.
- **Literature Review:** Examine all of the current research on the oil mill industry. This aids in recognising knowledge gaps and comprehending existing ideas, practices, and discoveries.
- **Research Design:** Choose your general research strategy:
 - **Quantitative or Qualitative:** Choose if you want to analyse numerical data for your research (quantitative) or concentrate on comprehending meanings and experiences (qualitative).
 - **Experimental or Observational:** Determine if you'll carry out experiments or just keep an eye on current procedures and results. Select if you want your study to be cross-sectional, which is undertaken at a single moment in time, or longitudinal, which is conducted over an extended period of time.
- **Data Collection:** Put your selected data collection techniques into practice. Make sure the data is authentic and reliable by using strict procedures and methods that are suitable for research on the oil mill business.

Limitations of the Study

- **Dependency on Raw Materials:** Oil mills rely on a consistent supply of high-quality oilseeds, which is subject to change based on the seasons, the weather, and farming methods.
- **Energy Consumption:** The extraction and refining procedures in oil mills use a lot of energy, which can have an adverse effect on the environment and operational costs.
- **Environmental Impact:** In order to reduce their negative effects on the environment, oil mills must properly manage the wastewater, pollutants, and byproducts they produce.

- **Market Dependency:** The sustainability and profitability of oil mills can be impacted by changes in the market prices of oils and oilseeds.

Scope for Future Research

- **Sustainability and Impact on Environment:** Developing novel, eco-friendly extraction techniques.
 - Effective waste management and by-product use. Evaluating the impact of oil mill activities on neighbouring ecosystems.
- **Innovations in Technology:** Technological developments in extraction, such as supercritical CO₂ extraction and cold pressing.
 - Oil mill automation and IoT integration.
 - Creation of machinery that uses less energy
- **Integration of Renewable Energy:** Using waste from oil mills to produce bioenergy.
 - Including renewable energy sources into the operations of oil mills.
 - Techniques for reducing carbon footprint
- **Policy and Regulation:** The industry's response to environmental restrictions.
 - The creation of certification programs and standards for sustainable practices.
 - Evaluation of incentives and subsidies for modernising oil mills

Analysis and Interpretation

Data Analysis

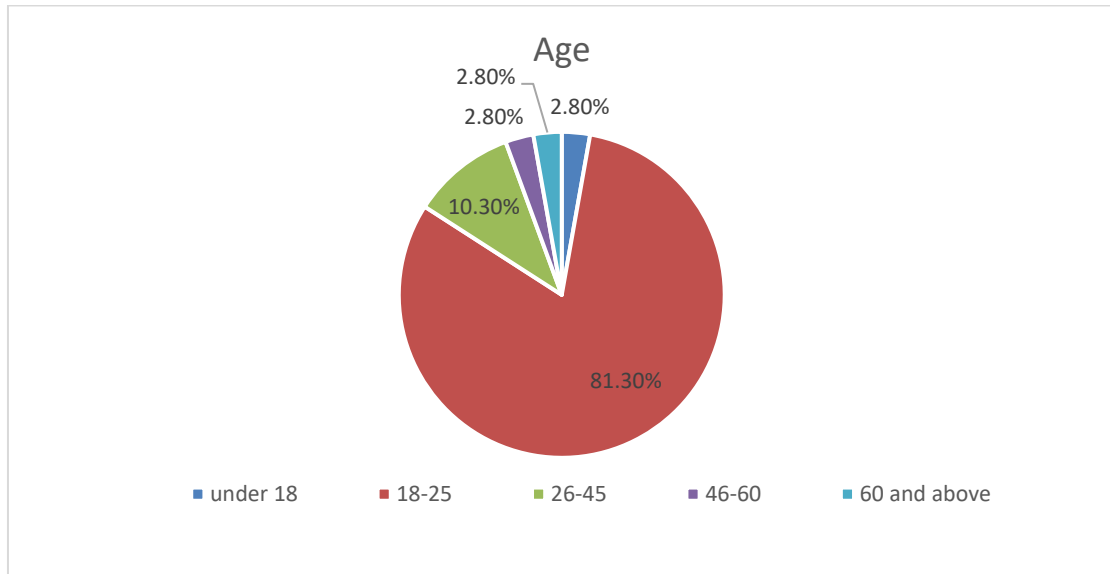
The process of reviewing, cleaning, transforming, and modelling data to produce meaningful information, ideas, conclusions, and decision-making. It involves applying analytical and logical thinking to each component of presented. The examination of interactions between various components is known as data analysis. It is the process of organising provided data into groups or subgroups in order to establish relationships.

Data Interpretation

It refers to the process of critiquing and determining the significance of important information. Such as survey results, experiments, findings, narrative reports.

Table 1: Age

Particulars	Respondents	Percentages
Under 18	3	10.3%
18-25	87	81.3%
26-45	11	10.3%
46-60	3	2.8%
60andabove	3	2.8%
Total	107	107.5%

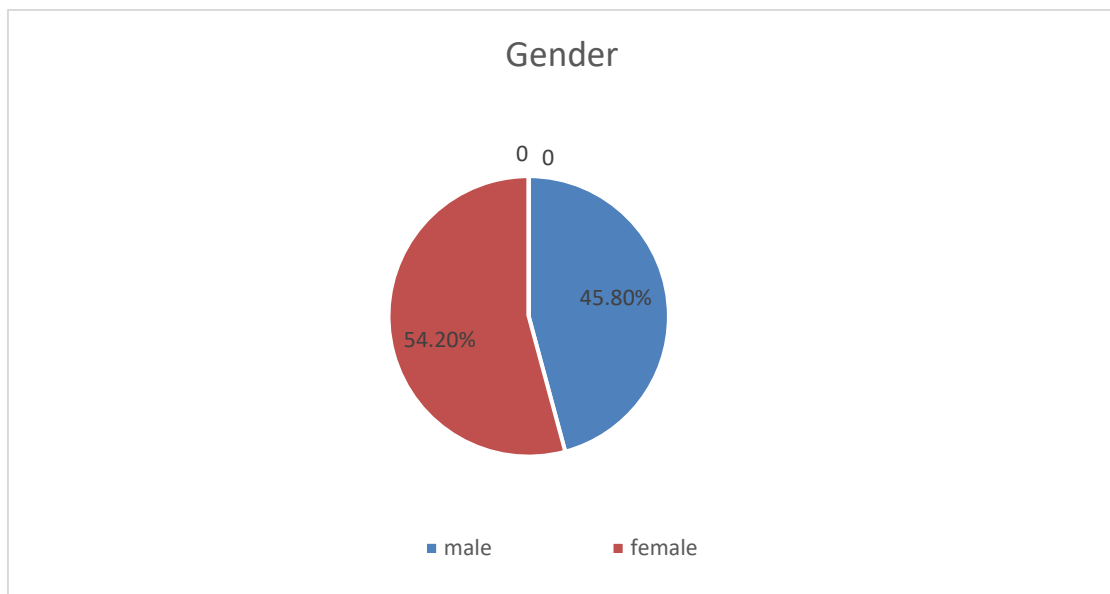


Interpretation

From the above diagram shows they are under 18 is 10.3% respondents and 18-25 is 81% and 26-45 is 10.3% and 46-60 is 2.8% respondents and 60 and above is 2.8% respondents

Table 4: Gender

Particulars	Respondents	Percentages
Male	49	45.8%
Female	58	54.2%
Total	107	100%

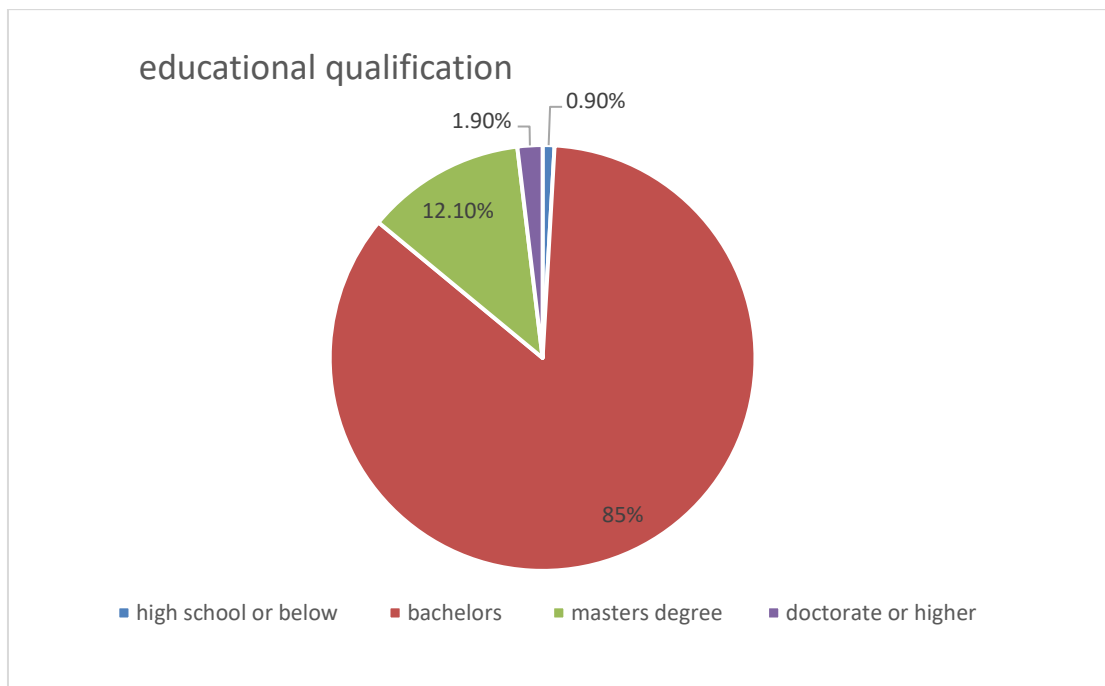


Interpretation

From the above diagram shows the male are 45.8% respondents and Female is 54.2% respondents.

Table 3: Educational Qualification

Particulars	Respondents	Percentages
High school or below	1	0.9%
Bachelors degree	91	85%
Masters degree	13	12.1%
Doctorate or higher	2	1.9%
Total	107	100%

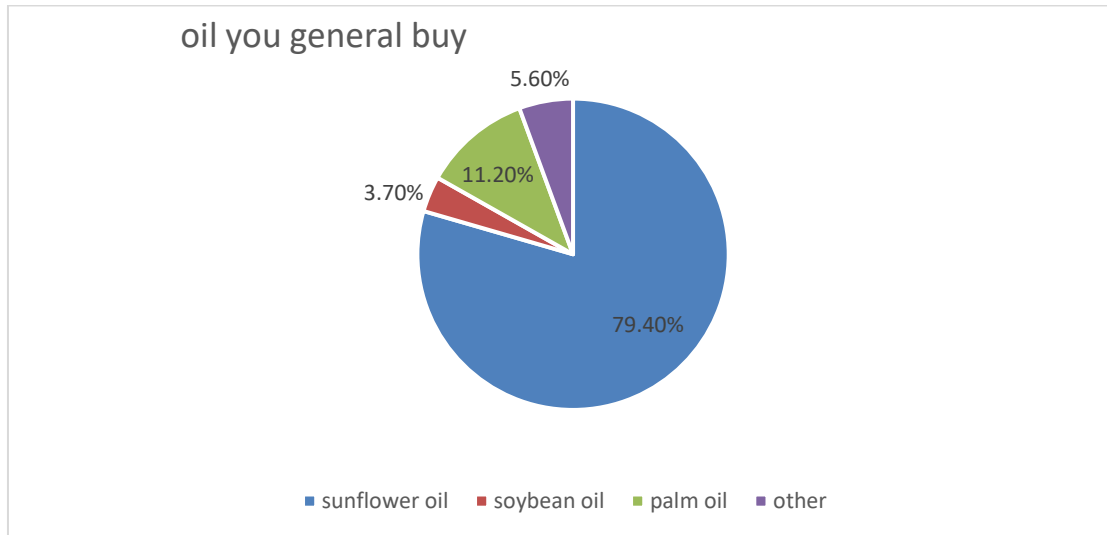


Interpretation

From the above diagram shows the high school respondents is 0.9% and the bachelors degree is 85% and master degree is 12.1% and doctorate or higher is 1.9% respondents

Table 4: What kind of oil you General BUY?

Particulars	Respondents	Percentages
Sunflower oil	85	79.4%
Soybean oil	4	3.7%
Palm oil	12	11.2%
Other	6	5.6%
total	107	100%

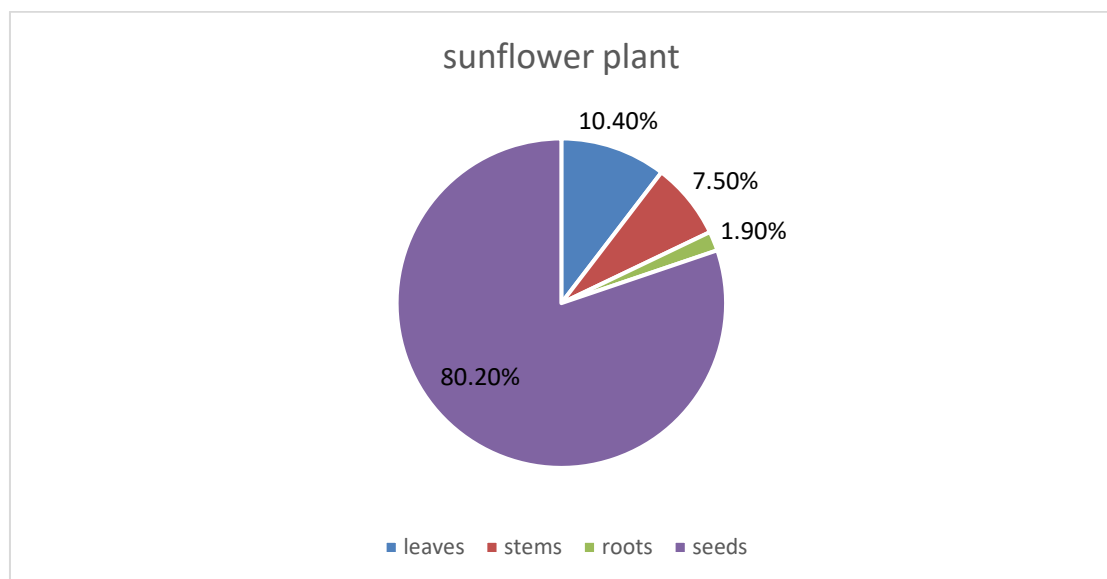


Interpretation

From the above diagram shows that sunflower oil is 79.4% respondents and soybean oil is 3.7% and palm oil is 11.2% and other is 5.6% respondents.

Table 5: Sunflower Oil is Extracted form which part of the sunflower Plant?

Particulars	Respondents	Percentages
Leaves	11	10.4%
Stems	8	7.5%
Roots	2	1.9%
Seeds	85	80.2%
Total	106	100%

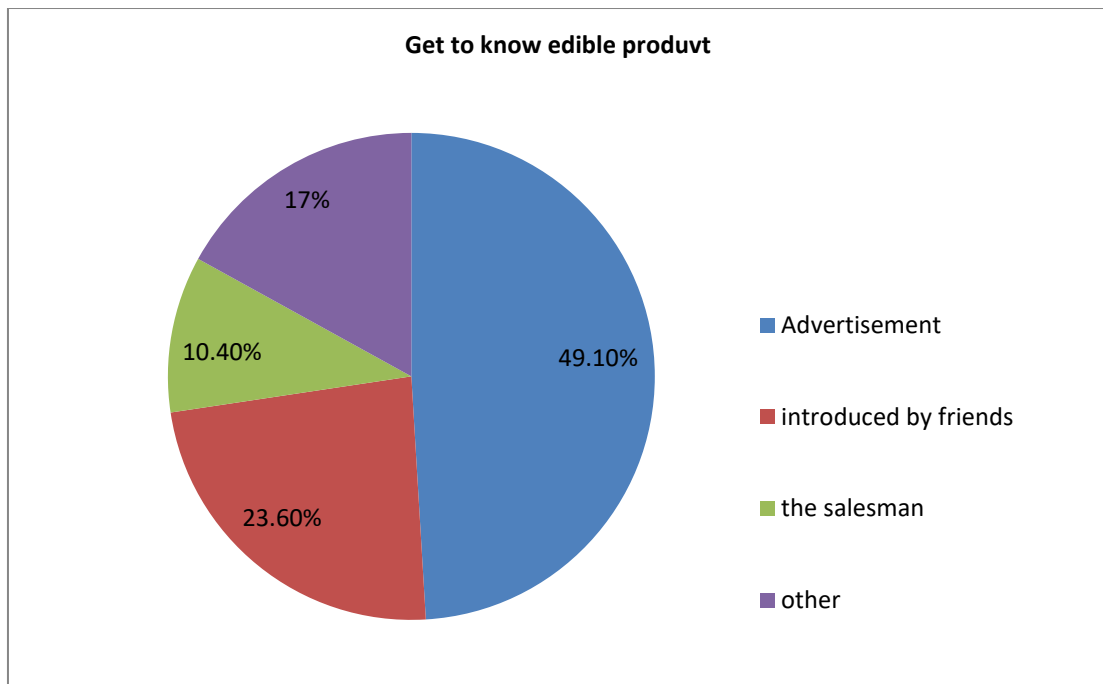


Interpretation

From the above diagram shows they leaves is 10.4% respondents and stems is 7.5% and roots is 1.9% and seeds is 80.2% respondents.

Table 6: How do you get to know the Edible Product?

Particulars	Respondents	Percentages
Advertisement	52	49.1%
Introduced by friends	25	23.6%
The salesman	11	10.4%
Other	18	17%
Total	106	100%

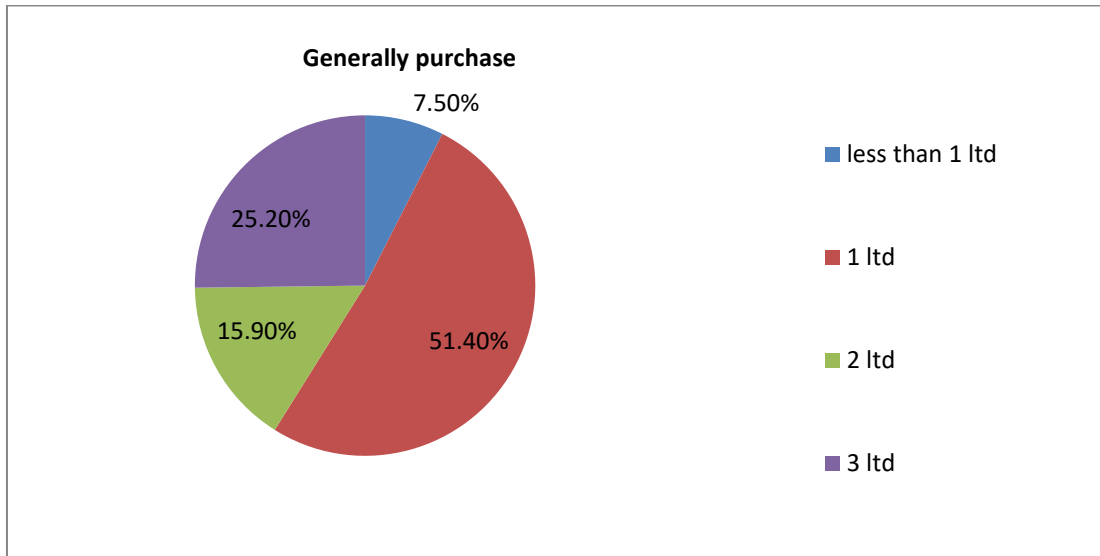


Interpretation

From the above diagram shows that advertisement is 49.1% respondents and introduced by friends is 23.6% and the salesman is 10.4% and the other is 17% respondents.

Table 7: What is the capacity of edible oil do you generally purchase?

Particulars	Respondent	Percentage
Less than 1 Ltd	8	7.5%
1 Ltd	55	51.4%
2 Ltd	17	15.9%
3 Ltd	27	25.2%
Total	107	100%

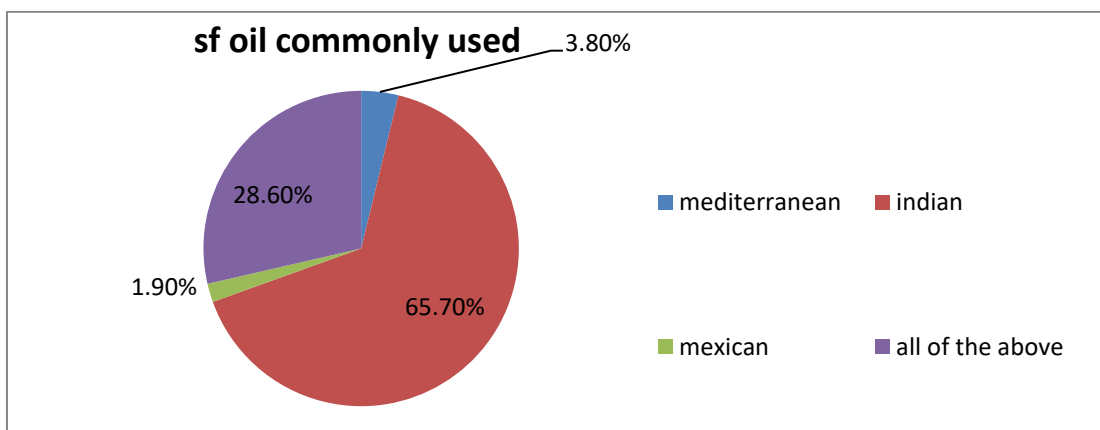


Interpretation

From the above diagram shows that less than 1 Ltd 7.5% respondent and the 1 Ltd is 51.4% and 2 Ltd is 15.9% and the 3 Ltd is 25.2% respondent.

Table 8: Sunflower oil is Commonly used in which type of Cuisine?

Particulars	Respondents	Percentages
Mediterranean	4	3.8%
Indian	69	65.7%
Mexican	2	1.9%
All of the above	30	28.6%
Total	105	100%

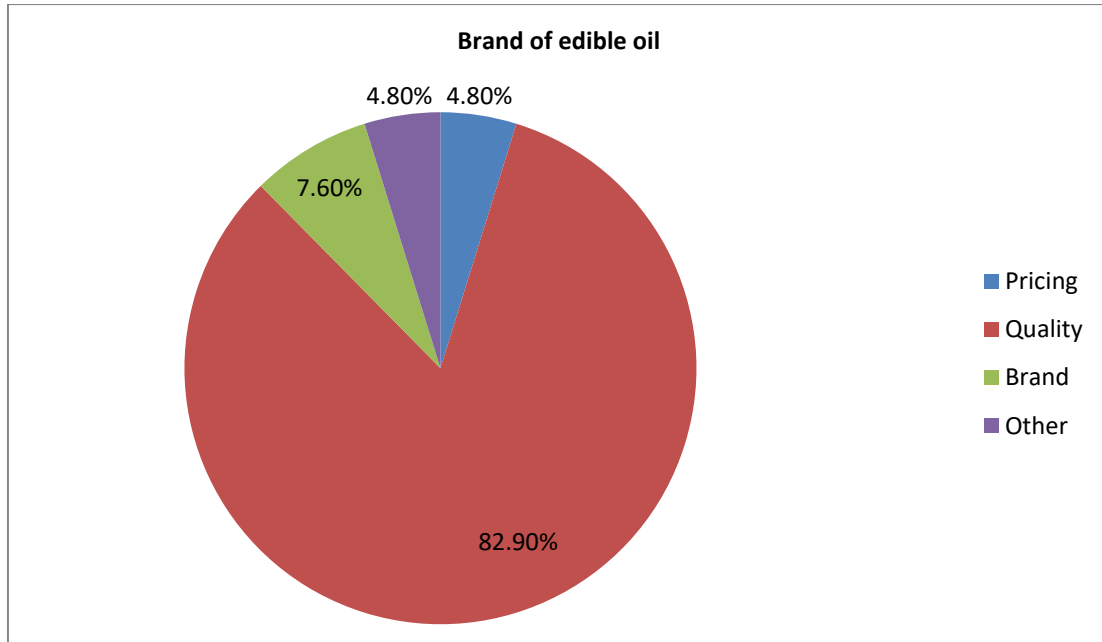


Interpretation

From the above diagram shows that the Mediterranean is 3.8% respondents and the Indian is 65.7% and Mexican is 1.9% and all of the above is 28.6% respondents.

Table 9: Why do you use this brand of edible oil?

Particulars	Respondents	Percentages
Pricing	5	4.8%
Quality	87	82.9%
Brand	8	7.6%
Other	5	4.8%
Total	105	100%



Interpretation

From the above diagram shows that the use of brand of edible oil the pricing is 4.8% respondents and quality is 82.9% respondents and brand is 7.6% respondents and other is 4.8% respondents.

Findings Suggestions and Conclusion

This project having the aim of analysing and finding out the oil mil industries. The field work is done with help of questionnaire and summary of findings of the study is given below separately as follows:

- Majority (81.3) of respondents are age between 18 to 25.
- Majority (54.2) of respondents are female.
- Majority (85%) of respondents are bachelor’s degree
- Majority (79.4%) of respondents prefer sunflower oil.
- Majority (80.2%) of respondents that seeds.
- Majority (49.1%) of respondents are from advertisement.

- Majority (51.4%) of respondents that 1 Ltd.
- 8. Majority (65.7%) of respondents from Indian.
- Majority (82.9%) of respondents are quality.
- Majority (32.7%) of respondents that vitamin E.
- Majority (43.1%) of respondents that saturated fatty acids.
- Majority (29.4%) of respondents that half a year and one year.
- Majority (40.8%) of respondents for cold pressing.
- Majority (67.6%) of respondents that is yes.
- Majority (71.6%) of respondents for store near by your home.
- Majority (47.5%) of respondents that vitamin E.
- Majority (36.3%) of respondents are rich in antioxidants.
- Majority (70.9%) of respondents from local.

Suggestion

- **Traing Operation for Filters**

To train new filters on operating machines programs to be conducted by the trained filters from industry experts. IMPLEMENTATION OF NEW OPERATION TECHNOLOYES AND SKILLS IN COMPETITIVE INDUSTRY:

Evaluation and Scheduling*

- Identify Needs and Goals: Recognize the unique requirements of your company and establish specific objectives for the use of new technologies and competencies. This could be obtaining a competitive edge, increasing customer satisfaction, cutting expenses, or increasing efficiency.
- Evaluate Current Operations: To find gaps and areas in need of improvement, evaluate the technology and methods you now use for operations.
- **Adpption of Time Mangnt**
 - **Prioritization:** Determine which tasks are most crucial and urgent, then concentrate on them. Employ methods such as the Eisenhower Matrix to arrange tasks according to their significance and urgency.
 - **Planning:** Make a daily, weekly, or monthly schedule using resources like calendars, planners, or smartphone apps. Maintaining organization and focus requires setting specific objectives and due dates.

Conclusion

According to research, the Pimary agriculture Farmer's Cooperative Society offered a thorough grasp of consumer interactions in the agriculture industry. An invaluable experience resulted from active participation in customer service activities

along with ongoing learning and development. In future employment, the knowledge learnt will be crucial for improving service delivery and cultivating stronger client interactions.

As a customer relations representative, I have concluded my work with the Primary Agricultural Farmers Co-operative Society with a deeper understanding of the agricultural industry and the critical role cooperative organisations play in assisting farmers. My duties encompassed responding to questions from farmers, helping with membership services, and serving as a liaison between the organisation and its constituents. Through this experience, I have improved my communication abilities, gained a deeper comprehension of providing customer service in a rural environment, and realised how crucial it is to build trusting connections with all parties involved in order to secure the cooperative's future. I have a deep respect for the commitment of the farming community and the vital assistance that cooperative societies provide in raising agricultural sustainability and productivity as I wrap up this internship

References

Website

1. <http://www.cooperation.gov.in/our-vision>
2. *<http://google.c>



An Analytical Study on Challenges and Opportunities in Indian Agriculture: A Farmer's Perspective

Mr. Bhagesh Chamakeri*
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Mr. Mallikarjun Bagali***
Dr. Bharati Math****

Introduction

Indian agriculture, a vital part of the country's economy, supports a large portion of the population. However, farmers face a multitude of challenges that impact their productivity and livelihoods. These challenges include resource constraints like land fragmentation and water scarcity, economic difficulties such as low profitability and high input costs, and technological barriers due to limited access to modern farming techniques. Additionally, market access issues, climate change, and inconsistent policies further exacerbate these problems.

Despite these challenges, there are significant opportunities to improve the agricultural sector. Technological advancements, such as precision farming and biotechnology, offer ways to enhance productivity. Sustainable practices like organic farming and agroforestry can promote long-term environmental health. Improved market development, supportive government initiatives, and collaborative efforts among farmers can also contribute to a more resilient and prosperous agricultural landscape.

This project aims to provide a comprehensive overview of these challenges and opportunities, focusing on practical solutions that can empower farmers and promote sustainable growth in Indian agriculture.

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Need for the Study

Indian agriculture is the backbone of the country's economy, yet it faces numerous challenges that hinder its growth and sustainability. With over 50% of the population relying on farming for their livelihood, understanding the hurdles faced by farmers is crucial for ensuring food security, economic stability, and rural development. This study aims to delve into the various challenges such as climate change, inadequate access to technology, financial constraints, and policy inefficiencies that impede agricultural progress. Additionally, the study explores the emerging opportunities in the sector, including the adoption of modern farming techniques, access to global markets, and government initiatives aimed at empowering farmers. By focusing on a farmer's perspective, this research seeks to provide insights that can guide policymakers, stakeholders, and the farming community toward creating a more resilient and prosperous agricultural sector in India.

Review of Literature

Challenges in Indian Agriculture

- **Resource Constraints**
 - **Land Fragmentation:** Studies by Chand and Prasanna (2014) highlight that landholdings in India are highly fragmented, making it difficult for farmers to achieve economies of scale.
 - **Water Scarcity:** Research by Gupta et al. (2020) emphasizes the critical issue of water scarcity, exacerbated by inefficient irrigation practices and over-extraction of groundwater.
- **Economic Challenges**
 - **Low Profitability:** Bhalla and Singh (2009) note that low crop prices and high input costs lead to minimal profit margins for farmers, resulting in economic insecurity.
 - **Debt and Financial Insecurity:** Studies by Deshpande and Arora (2010) discuss the prevalent issue of farmer indebtedness, often leading to distress and, in severe cases, farmer suicides.
- **Technological Barriers**
 - **Limited Access to Modern Technology:** Pingali (2012) highlights the gap in technology adoption, where many smallholder farmers lack access to modern farming equipment and practices.
 - **Lack of Awareness and Training:** Research by Kumar et al. (2016) points out the need for better extension services to educate farmers about new technologies and practices.

- **Market Access**
 - **Inadequate Infrastructure:** Studies by BIRTHAL. (2007) reveal that poor infrastructure, including roads, storage facilities, and market access, hinders farmers' ability to sell their produce.
 - **Market Fluctuations and Price Volatility:** Gulati and Saini (2017) discuss how market price fluctuations and the lack of stable market prices create uncertainty for farmers.
- **Climate Change**
 - **Unpredictable Weather Patterns:** Studies by Aggarwal et al. (2010) highlight the impact of climate change on agriculture, with increased frequency of droughts, floods, and other extreme weather events.
 - **Increased Natural Disasters:** Research by the National Institute of Disaster Management (2012) points to the growing threat of natural disasters on agricultural productivity.
- **Policy and Institutional Issues**
 - **Inconsistent Policies:** Studies by Ramaswami et al. (2004) indicate that inconsistent agricultural policies create confusion and uncertainty for farmers.
 - **Insufficient Support and Subsidies:** Research by Gulati and Narayanan (2003) discusses the inadequacy of support and subsidies, which fail to reach the most needy farmers.

Opportunities in Indian Agriculture

- **Technological Advancements**
 - **Precision Farming:** Studies by Jha et al. (2019) highlight the potential of precision farming techniques to optimize resource use and increase productivity.
 - **Use of Drones and IoT:** Research by Sharma and Singh (2021) discusses how drones and IoT can revolutionize monitoring and management of crops.
- **Sustainable Practices**
 - **Organic Farming:** Studies by Ramesh et al. (2010) show the benefits of organic farming in enhancing soil health and reducing environmental impact.
 - **Agroforestry:** Research by Nair (2011) illustrates how integrating trees and crops can improve biodiversity and soil fertility.

- **Market Development**
 - **Direct Farmer-to-Consumer Channels:** Studies by Singh (2014) indicate the growing trend of direct selling models, such as farmers' markets and online platforms, which can increase farmers' profits.
- **Government Initiatives**
 - **Supportive Policies and Schemes:** Studies by Chand (2017) review various government initiatives like Pradhan Mantri Fasal Bima Yojana (PMFBY) and Kisan Credit Card (KCC), which aim to support farmers.
 - **Financial Assistance and Insurance Schemes:** Research by Kumar and Singh (2020) highlights the importance of financial assistance and crop insurance in mitigating risks for farmers.

Statement of the Problem

Indian agriculture, despite being a vital component of the nation's economy, is grappling with a multitude of challenges that threaten the livelihood of millions of farmers. The sector faces issues such as declining soil fertility, water scarcity, climate change, fragmented landholdings, and inadequate access to modern technology and credit. Moreover, the complexities of market dynamics, coupled with policy inefficiencies, have exacerbated the vulnerability of small and marginal farmers. On the other hand, there are emerging opportunities in the form of technological advancements, government initiatives, and access to global markets that could potentially transform the agricultural landscape. However, these opportunities remain largely untapped due to various structural and operational barriers. This study seeks to explore these challenges and opportunities from a farmer's perspective, aiming to identify practical solutions that can enhance the sustainability and profitability of Indian agriculture.

Objectives of the Study

The major objectives of this study are:

- To identify and analyze the key challenges faced by Indian farmers.
- To evaluate the effectiveness of current government policies and programs.
- To explore the opportunities available in Indian agriculture.
- To understand the barriers that prevent farmers from fully utilizing these opportunities.

Research Methodology

This part of the research furnishes the research methodology used in this study. I have chosen a descriptive research design to capture the complex realities of Indian agriculture as experienced by farmers. This approach is well-suited to exploring the

multifaceted challenges and opportunities that arise in the agricultural sector, providing a detailed account based on both primary and secondary data sources. For a detailed analysis, I used survey and study results from a variety of organizations.

Data Collection Methods

- **Primary Data:** Survey: I developed a structured questionnaire to collect primary data directly from farmers. The questionnaire covers key areas such as the challenges they face, their use of technology, financial constraints, and their awareness and utilization of government schemes. The survey was administered in person and online (google forms), ensuring that farmers fully understood the questions and could provide accurate responses.
- **Secondary Data:** Organizational Reports: In addition to the survey, I gathered secondary data from various organizations, including:
Ministry of Agriculture and Farmers' Welfare: Reports and statistics on agricultural production, policy impacts, and rural development programs.
- **Local Agricultural Extension Services:** Information on region-specific challenges, farmer training programs, and technological adoption in the area.

Data Analysis

- **Quantitative Analysis:** The survey data was analysed using statistical tools such as frequency distribution, percentages, and cross-tabulation to identify key trends and patterns. This analysis helped in quantifying the major challenges and opportunities as reported by the farmers.
- **Qualitative Analysis:** The qualitative data from organizational reports was analysed to identify overarching themes and insights that could provide context to the primary data. By triangulating the survey results with secondary data, I was able to validate my findings and gain a more robust understanding of the issues.
- **Limitations:** While the study is focused on a specific region, which may limit the generalizability of the findings, this localized approach provides in-depth insights that are valuable for understanding the specific challenges and opportunities faced by farmers in that area. The reliance on self-reported data from surveys also introduces the possibility of bias, but cross-referencing with organizational reports helps mitigate this issue.
- **Ethical Considerations:** I ensured that all ethical guidelines were followed throughout the research process. Informed consent was obtained from all survey participants, and they were assured of the confidentiality of their responses. The data collected is used solely for the purpose of this academic study, and participants' privacy is strictly maintained.

Scope of the Study

This study focuses on understanding the challenges and opportunities in Indian agriculture from a farmer's perspective. The research aims to explore the various factors that influence agricultural practices, including environmental challenges, access to resources, market dynamics, and the impact of government policies. The study covers a diverse range of farmers, including small, marginal, and large-scale producers, to capture the breadth of experiences within the agricultural community. The study also examines potential opportunities, such as technological advancements and market access, that could enhance the sustainability and profitability of farming. However, the study is limited to the selected region and may not encompass all the varied agricultural scenarios across the country. The research provides valuable recommendations for policymakers, agricultural institutions, and farmers, aimed at addressing challenges and capitalizing on opportunities to improve the overall agricultural landscape.

Limitations of the Study

- **Regional Variability:** The challenges and opportunities identified in the study may be specific to the selected region and may not account for regional variability in agricultural practices, climate conditions, or socio-economic factors across India.
- **Time and Resource Constraints:** The study's scope is constrained by time and resources, limiting the depth of exploration and the number of regions that can be covered. This may affect the comprehensiveness of the findings and their applicability to other contexts.
- **Secondary Data Limitations:** While secondary data from various organizations provides valuable context, it may be outdated or not fully aligned with the specific conditions of the study region. There may also be gaps in the available data.

Scope for Future Research

Future research on the challenges and opportunities in Indian agriculture from a farmer's perspective can build on the insights gained from this study by exploring several key areas. First, expanding the research to include multiple regions across India would provide a more comprehensive understanding of how agricultural challenges and opportunities vary geographically. Comparative studies between different agro-climatic zones could reveal region-specific issues and solutions. Second, longitudinal studies that track changes over time would be valuable for assessing the long-term impact of agricultural policies, technological advancements, and climate change on farming practices and farmer livelihoods. This would help in evaluating the effectiveness of interventions and adapting strategies to evolving conditions.

Third, investigating the role of emerging technologies, such as artificial intelligence, blockchain, and precision agriculture, in addressing the challenges faced by farmers could offer new perspectives on enhancing productivity and sustainability. Lastly, exploring the socio-economic impacts of agricultural changes on rural communities, including migration patterns, social structures, and local economies, could provide a holistic view of the broader effects of agricultural development.

Analysis and Interpretation

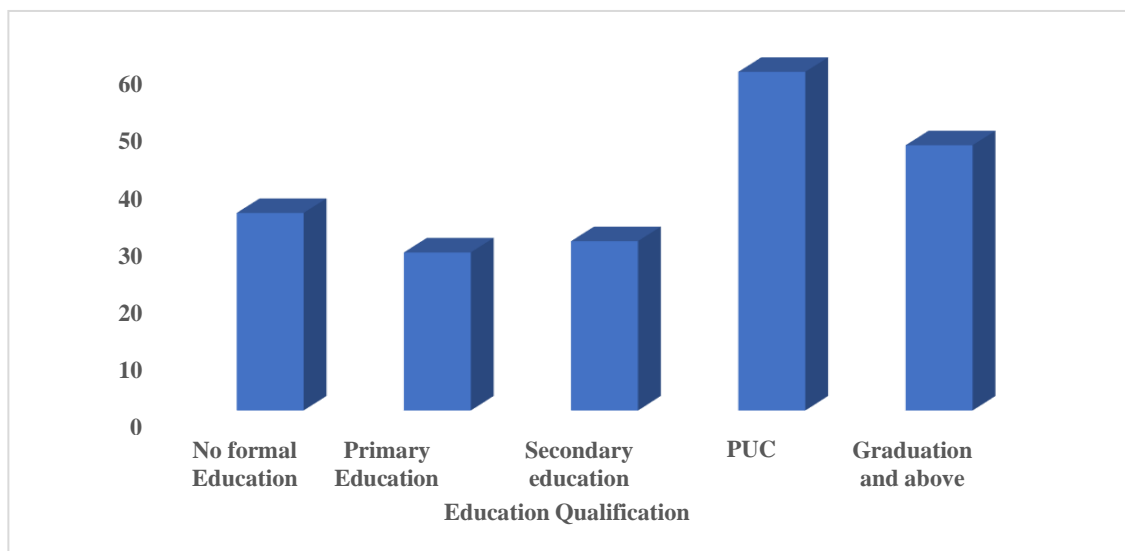
(Part 1) Socio-Demographic Profile of the Respondent

Table 1: Age of the Respondents

S.No	Age	Frequency	Percent
1	Below 25 years	20	10
2	26-35 years	90	45
3	36-45 years	60	30
4	Above 45 years	30	15
	Total	200	100

Table 2: Educational Qualification

S. No.	Educational Qualification	Frequency	Percentage
1	No formal Education	35	17.5
2	Primary Education	28	14
3	Secondary education	30	15
4	PUC	60	30
5	Graduation and above	47	23.5
	Total	200	100

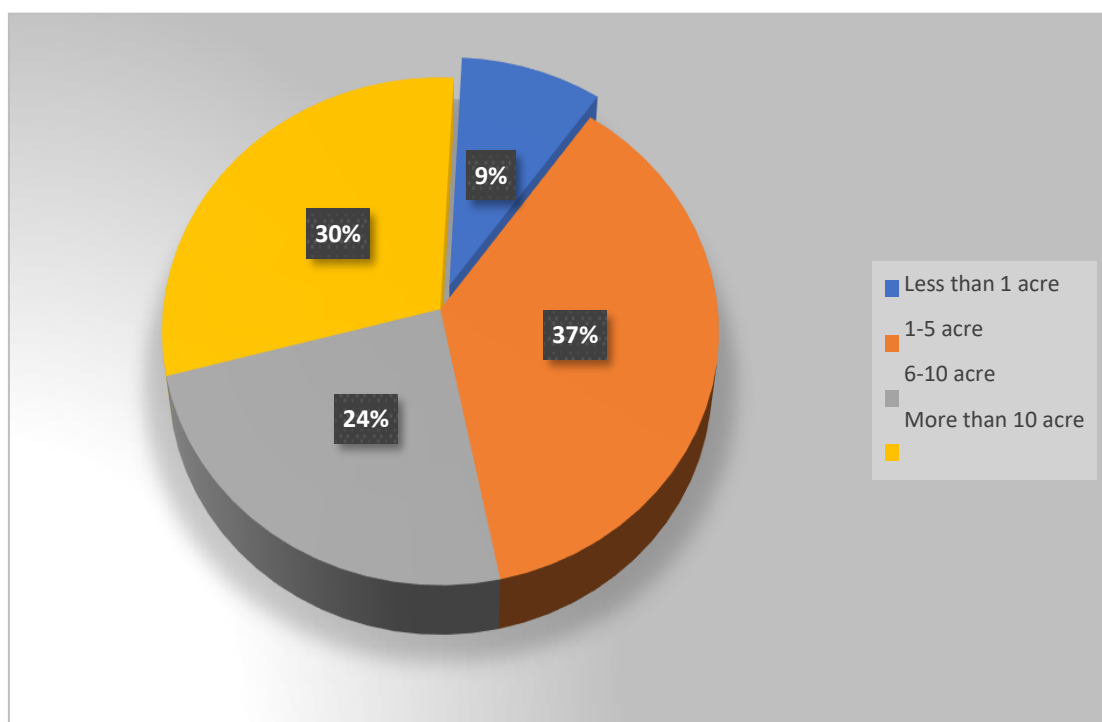


Graph 1: Educational Qualification

The above graph depicts that 17.5% of the respondents are having no formal education, 14% are having primary education. 15% are having secondary education, 30% are having PUC and 23.5 are having graduation and above education qualification.

Table 3: Size of Landholding

SI No	Size of Landholding	Frequency	Percent
1	Less than 1 acre	18	9
2	1-5 acre	74	37
3	6-10 acre	48	24
4	More than 10 acre	60	30
	Total	200	100

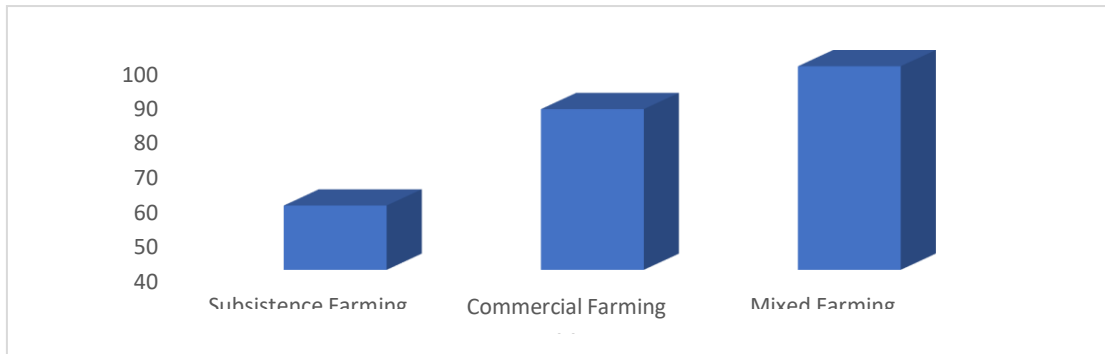


Graph 2: Size of Landholding

The above graph indicates that 9% of the respondents are having less than 1 acre of land, 37% of the respondents are having 1-5 acre of land, 24% of the respondents have 6-10 acre of land and 30% of the respondents are having more than 10 acres of land.

Table 4: Type of Farming

SI No	Type of Farming	Frequency	Percent
1	Subsistence Farming	30	15
2	Commercial Farming	75	37.5
3	Mixed Farming	95	47.5
	Total	200	100

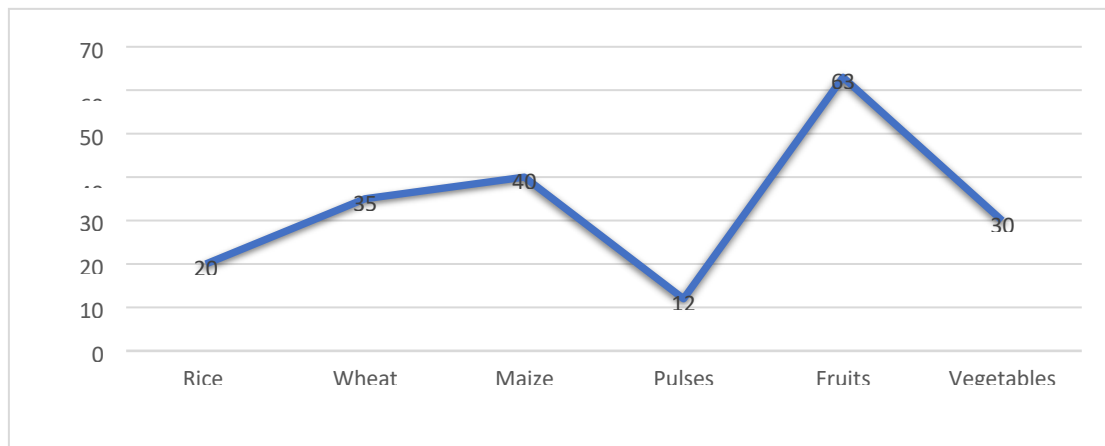


Graph 3: Type of Farming

The above graph shows that 15% of the respondents are maintaining subsistence farming, 37.5% of the respondents are maintaining commercial farming and 47.5% of the respondents are maintaining mixed farming.

Table 5: Primary Crops Grown the Agricultural Land

Sl no	Crops	Frequency	Percent
1	Rice	20	10
2	Wheat	35	17.5
3	Maize	40	20
4	Pulses	12	6
5	Fruits	63	31.5
6	Vegetables	30	15
	Total	200	100

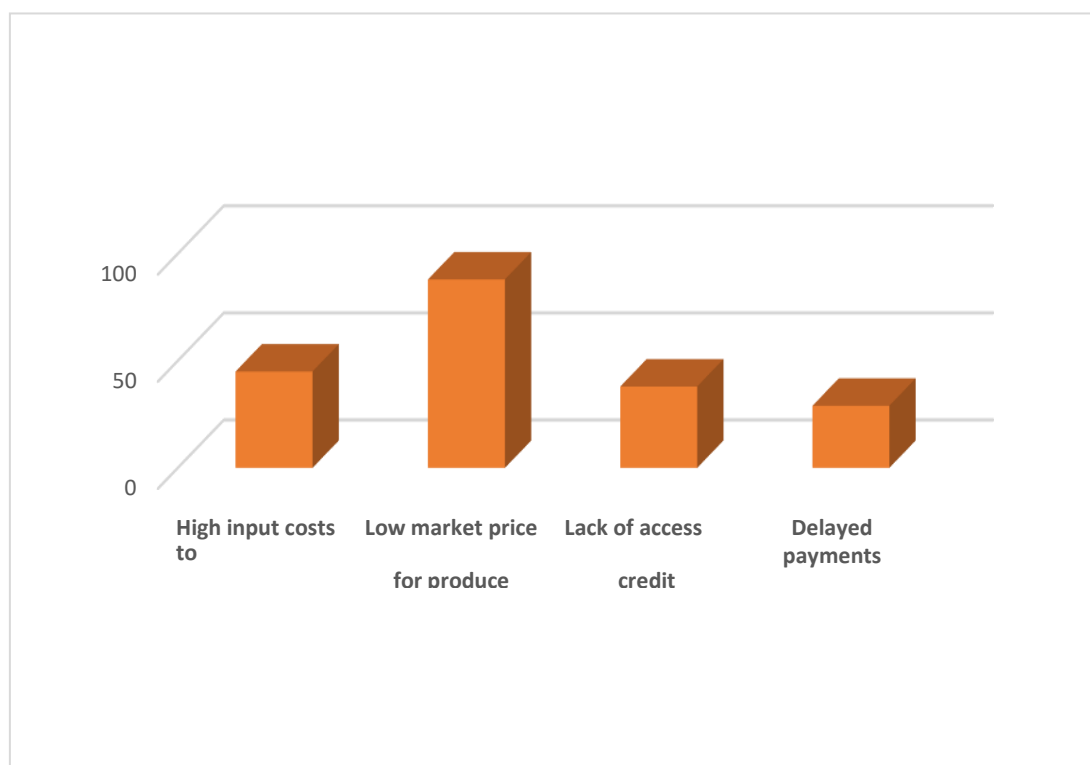


Graph 4: Primary Crops Grown the Agricultural Land

The above graph shows that 10% of the respondents are growing rice, 17.5% of the respondents are growing wheat, 20% of the respondents are growing maize, 6% of the respondents are growing pulses, 31.5% of the respondents are growing fruits and 15% of the respondents are growing vegetables.

Table 6: Main Financial Challenges Faced by the Farmers

S. No	Financial challenges	Frequency	Percent
1	High input costs	45	22.5
2	Low market price for produce	88	44
3	Lack of access to credit	38	19
4	Delayed payments	29	14.5
	Total	200	100

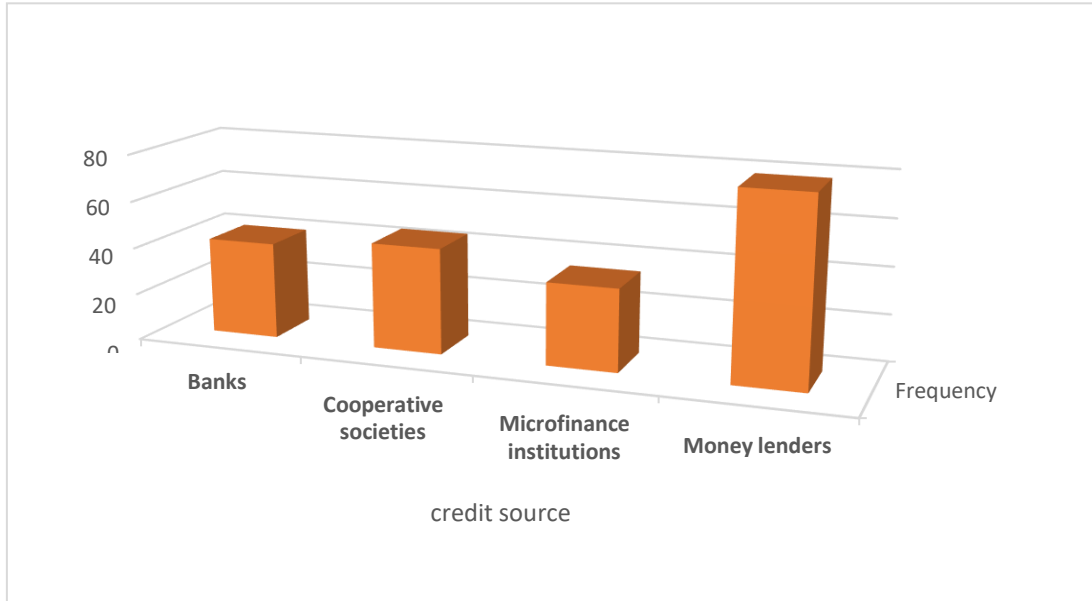


Graph 5: Main financial challenges faced by the farmers

The above graph shows that financial challenges faced by the farmers in that 22.5% of the respondents are facing high input costs, 44% of the respondents are facing the problem of low market price for produce, 19% of the respondents are facing the problem of lack of access to credit and 14.5% of the respondents are facing the challenges of delayed payments.

Table 7: Access to Credit to Farmers, Source of Credit

S.No	Source of Credit	Frequency	Percent
1	Banks	41	20.5
2	Cooperative societies	45	22.5
3	Microfinance institutions	35	17.5
4	Money lenders	79	39.5
	Total	200	100

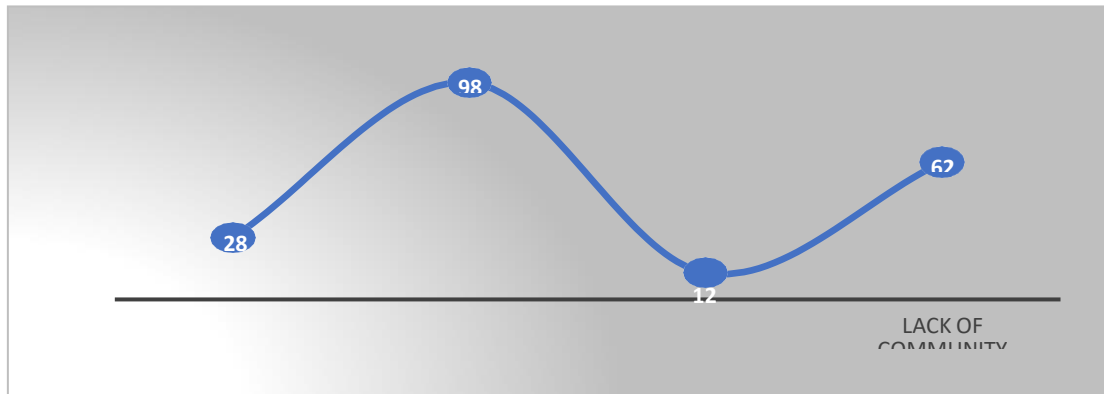


Graph No 3.7: Access to credit to Farmers, Source of Credit

The above graph reveals that 20.5% of the respondents are getting credit from the source banks, 22.5% of the respondent’s credit source is cooperative societies, 17.5% of the respondents credit source is microfinance institutions and 39.5% of the respondents credit source is money lenders.

Table 8: Main Social Challenges faced by the Farmers

S.No	Social challenges	Frequency	Percent
1	Lack of education	28	14
2	Migration of family members to cities	98	49
3	Health issues	12	6
4	Lack of community support	62	31
	Total	200	100

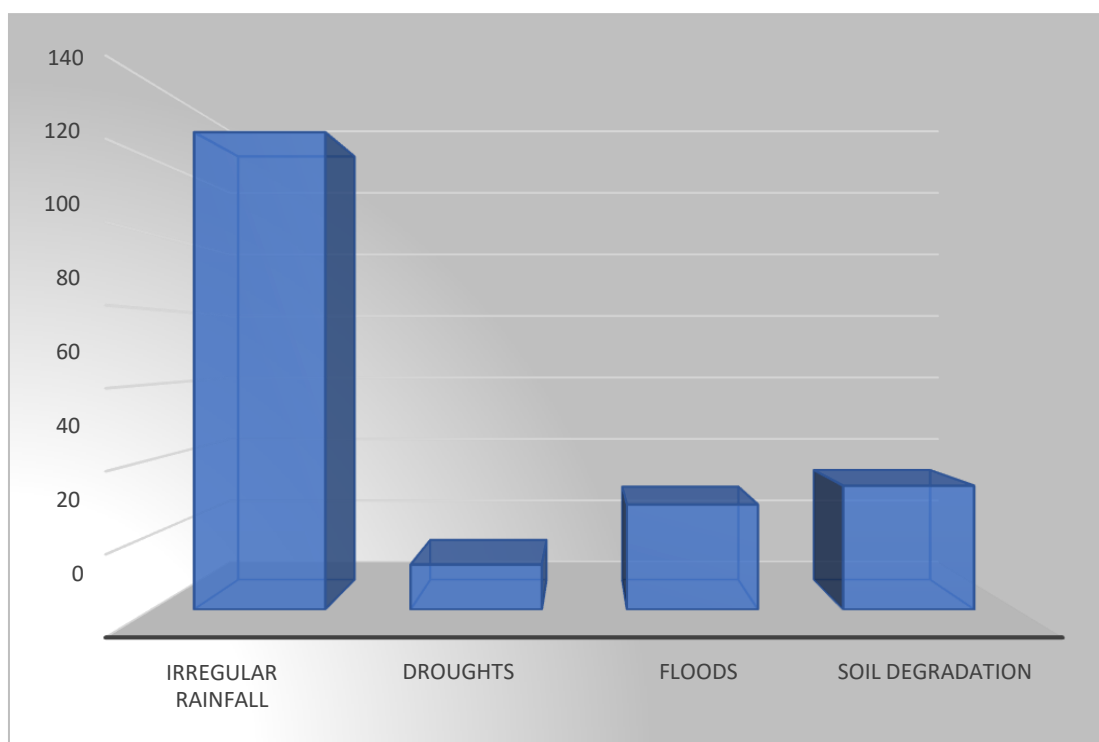


Graph 7: Main Social Challenges faced by the Farmers

The above graph shows that the main social challenges faced by farmers in agriculture in that 14% of the respondents are having lack of education, 49% are facing the challenge of migration of family members to cities, 6% are having health issues and 31% of the respondents are facing lack of community support.

Table 9: Impact of climate change to Agriculture

S.No	Types of impact	Frequency	Percent
1	Irregular rainfall	127	63.5
2	Droughts	12	6
3	Floods	28	14
4	Soil degradation	33	16.5
	Total	200	100

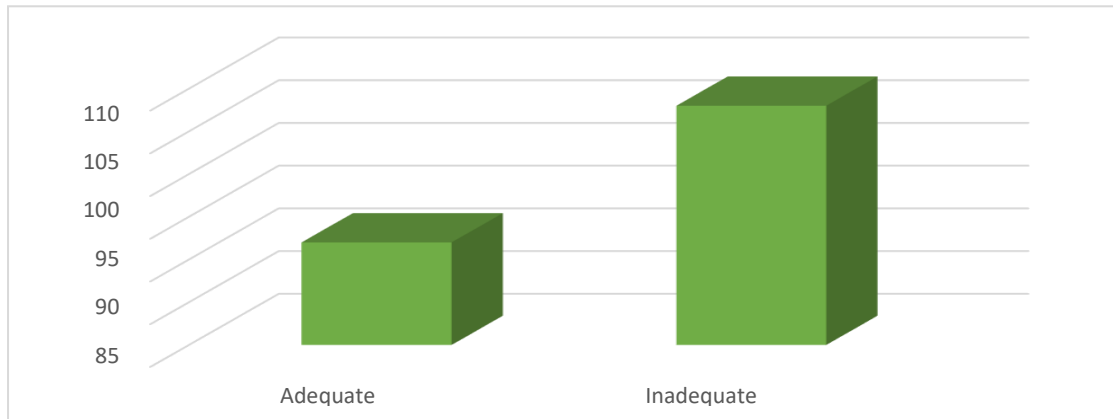


Graph 9: Impact of climate change to Agriculture

The above graph shows that 63.5% of the respondents are facing irregular rainfall, 6% of the respondents are facing droughts, 14% are facing floods and 33% of the respondents are facing soil degradation.

Table 10: Access to Water for Irrigation

SI No	Access to water	Frequency	Percent
1	Adequate	92	46
2	Inadequate	108	54
	Total	200	100

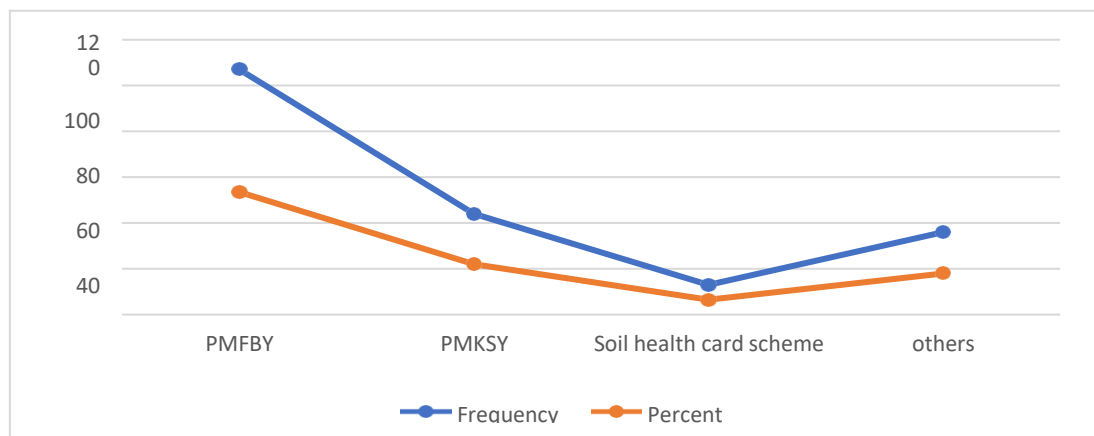


Graph 9: Access to water for Irrigation

The above graph shows that 46% of the respondents are having adequate access to water for irrigation and 54% of the respondents are having inadequate access to water for irrigation.

Table 11: Awareness of Government Schemes

S.No	Government schemes	Frequency	Percent
1	PMFBY	107	53.5
2	PMKSY	44	22
3	Soil health card scheme	13	6.5
4	others	36	18
	Total	200	100

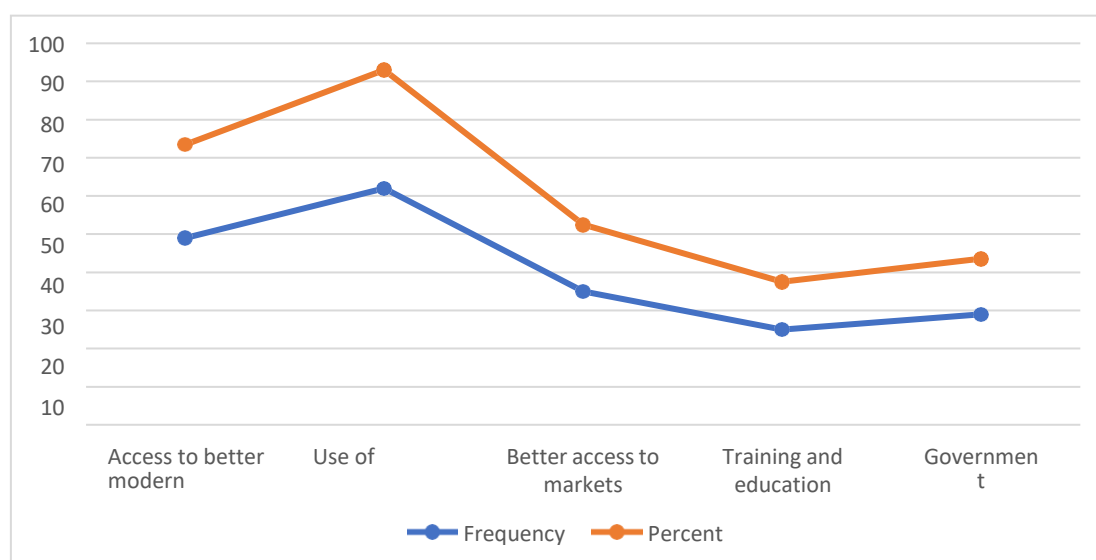


Graph 10: Awareness of Government Schemes

The above graph shows that 53.5% of the respondents are aware of PMFBY scheme, 22% of the respondents are aware of PMKSY scheme, 6.5% of the respondents are aware of soil health card scheme and 18% of the respondents are aware of other schemes.

Table 13: Opportunities Improving Farming Business

S.No	Opportunities	Frequency	Percent
1	Access to better seeds and inputs	49	24.5
2	Use of modern technology	62	31
3	Better access to markets	35	17.5
4	Training and education	25	12.5
5	Government support	29	14.5
	Total	200	100



Graph 12: Opportunities Improving Farming Business

The above graph shows that 24.5% of the respondents improving farming business by the opportunity of access to better seeds and inputs, 31% use of modern technology, 17.5% better access to markets, 12.5% training and education and 14.5% government support.

Findings

- Maximum number of respondents are in between 26-35 years of age which are engaged in farming business/agriculture.
- Education qualification of the respondents are not every one educated, some are no formal education, some have only primary education and some secondary and higher secondary education and others graduation.
- Most of the respondents have size of landholding in between 1-5 acre of land. The type of farming by farmers most of them are farming mixed farming that is subsistence farming and commercial farming.
- All the respondents are growing different crops such as rice, wheat, pulses, fruits, vegetables according to their requirements.

- Main financial challenges faced by the most of the respondents are low market price for produce.
- The respondents accessing the credit for farming through different sources like banks, cooperative societies, money lenders etc.
- Main social challenges faced by the farmers are migration of family members to cities and lack of community support.
- Irregular rainfall impacts most in climate change in agriculture.
- Some of the respondents have adequate water for irrigation through canals, borewells and others have inadequate water for irrigation.
- All the respondents are aware of government schemes not all, but only few schemes like PMFBY, PMKSY, Soil health card scheme and some aware of other schemes.
- The respondents are most of them are all satisfied with the government support and some are dissatisfied also.
- Opportunities getting to improved agriculture are access to better seeds and inputs, use of modern technology, training and education etc.

Suggestions

- More number of population have to engage in farming business, especially youth.
- The people who are in farming business must be educated. Because of awareness of government schemes, technologies in agriculture.
- The farmers have to use mixed farming, that is subsistence farming for their livelihood and commercial farming for economy of the country.
- Farmers need to grow multiple crops seasonal wise to get more income.
- Maintenance of sustainable market price for produce.
- Available of access to credit for farming through different sources with reasonable interest rates.
- All the family members have to engage in farming, so that migration of members to cities will stop and support of community for farming is necessary.
- To regulate the climate change problem, especially irregular rainfall Afforestation is necessary, need to grow more trees.
- Need to have adequate water for irrigation, so need to increase water sources certainly such as canals.
- All the farmers should aware of all the government schemes to utilise them effectively.

- More number of opportunities from government and local agricultural ministry is necessary, such as better-quality seeds, better access to market for produce, use of modern technologies and training and education etc.

Conclusion

The project on "Challenges and Opportunities in Indian Agriculture: A Farmers Perspective" has highlighted the multifaceted issues that the agricultural sector in India faces today. From inadequate infrastructure, limited access to credit, and the looming threat of climate change to market volatility and the lack of effective policy implementation, Indian farmers navigate a landscape fraught with challenges. These obstacles hinder productivity and impact the livelihood and well-being of millions who rely on agriculture.

However, the study also reveals significant opportunities that, if harnessed correctly, could transform Indian agriculture. The advent of technology, including digital tools and precision farming, presents an avenue for enhanced productivity and sustainability. Government initiatives aimed at financial inclusion, infrastructure development, and market reforms offer a pathway to alleviating some of the sector's most pressing issues. Furthermore, the growing interest in organic farming and sustainable practices highlights a potential market for Indian farmers, both domestically and internationally. In conclusion, while Indian farmers face significant challenges, there are equally significant opportunities for growth and development. A coordinated effort involving the government, private sector, and farmers themselves is essential to address these challenges and fully realize the potential of India's agricultural sector. By focusing on sustainable practices, embracing technological advancements, and ensuring inclusive policies, the future of Indian agriculture can be both wealthy and strong.

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An Analytical Study on Impact of Youtube on Students Regarding Studies

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Introduction

In the digital age, YouTube has transcended its origins as a platform for user-generated entertainment to become a significant educational resource. Its extensive library of videos encompasses a vast array of subjects, from academic tutorials and lecture series to practical demonstrations and explanatory animations. This transformation reflects a broader shift in educational paradigms, where digital platforms are increasingly integrated into traditional learning environments.

Need for the Study

With the rise of digital technology in education, platforms like YouTube are becoming integral to modern learning environments. Understanding how these tools influence student outcomes is crucial for adapting teaching strategies and ensuring that digital resources are used effectively. Students today are more inclined to use multimedia content for learning. This study addresses the need to evaluate how such preferences affect academic performance and engagement, providing insights into how educational methods can be optimized to align with these trends.

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Statement of the Problem

The core problem to address is the mixed impact of YouTube on students' academic experiences. While YouTube provides opportunities for enhanced understanding through diverse and engaging multimedia content, it also presents challenges related to content quality, information overload, and potential distractions. These issues collectively influence how effectively YouTube supports or hinders student learning.

Objectives of the Study

- Assess the quality and relevance of educational content available on YouTube and its impact on students' understanding and retention of academic material.
- Compare learning outcomes from YouTube-based instruction with those from traditional teaching methods to determine effectiveness.

Scope of the Study

Educational Content Analysis

- **Content Types:** The study will explore different types of educational content available on YouTube, including instructional videos, tutorials, lecture recordings, and educational channels.
- **Content Quality:** It will assess the quality and relevance of this content and its alignment with curriculum standards and educational objectives.
- **Content Delivery:** The study will examine how different presentation styles (e.g., animated videos, live demonstrations, expert interviews) impact student comprehension and retention.

Research Methodology

Sources of Data

The study is based on Primary data.

Primary Data

The primary information was obtained from the survey reports that has been filled by students.

Sampling Design

Sampling design is a critical aspect of conducting research, as it determines how participants are selected and ensures that the sample accurately represents the population of interest. For a study on the impact of YouTube on students regarding their studies, the sampling design should be carefully structured to capture a comprehensive and representative view of the issue. Here's a detailed approach to designing the sampling for this study:

The population for this study includes students across various educational levels who use YouTube as part of their learning process. To ensure a representative sample, consider including:

- Primary School Students
- Secondary School Students
- Higher Education Students (Undergraduate and Postgraduate)

Framework Analysis

- **Educational Content Quality**
 - **Variables:** Type of content (tutorials, lectures, demonstrations), content quality (accuracy, clarity, depth), and relevance to curriculum.
 - **Indicators:** Expert reviews, user ratings, content alignment with educational standards.
- **Student Learning Outcomes**
 - **Variables:** Academic performance (grades, test scores), understanding and retention (pre- and post-tests, quizzes).
 - **Indicators:** Performance data, assessment scores, student feedback on comprehension.

Limitations of the Study

- Information Overload and Distraction
- variability in Student Usage
- Sample Limitations
- Control Variables and Confounding Factors
- Ethical and Privacy Concerns

Scope for Future Research

- Longitudinal Studies
- Content Quality & Effectiveness.
- Impact on different Educational methods
- Influence on Educator Guidance

Analysis & Interpretation

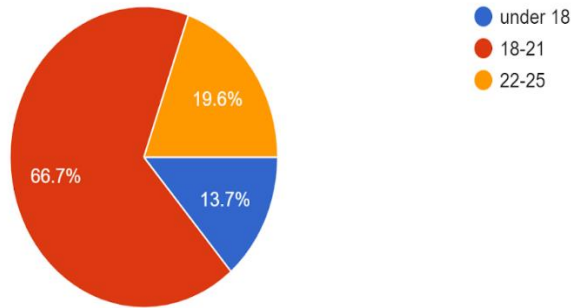
Impact of Youtube on Students regarding studies

- **Age**

Age	Frequency	Percentage
Under 18	14	13.7%
18-21	68	66.7%
22-25	20	19.6%

2.What is your age

102 responses



- **Analysis :** Out of 102 respondents 13.7% are the age of under 18, 66.7% are the age of 18-21 & 19.6% are the age of 22-25

Interpretation

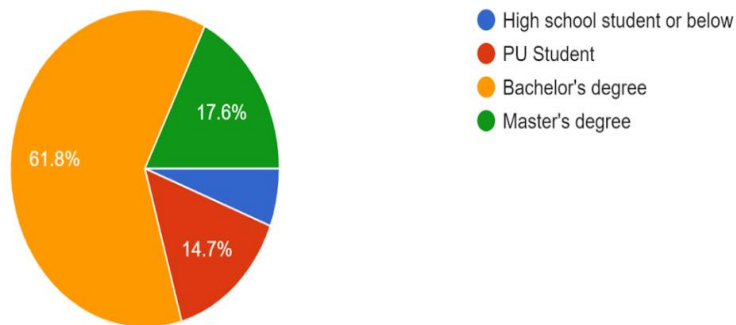
From the above chart it is interpreted that most of the respondents are from the age 18-21 66.7%.

What is your Educational Qualification

Education Qualification	Frequency	Percentage
High school student or below	6	5.9%
PU student	15	14.7%
Bachelors Degree	63	61.8%
Masters Degree	18	17.6%

3.What is educational qualification?

102 responses



- **Analysis:** Out of 102 respondents 5.9% are High school students or below, 14.7% are PU Student & 61.8% are Bachelors Degree Student & 17.6% are Masters Degree student.

Interpretation

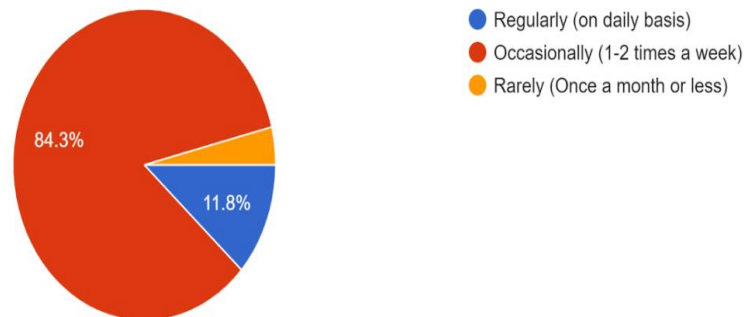
From the above chart it is interpreted that most of the respondents are Bachelors degree Students 61.8%.

How often do you use YouTube for educational purpose?

Usage of Youtube	Frequency	Percentage
Regular	12	11.8%
Occasionally	86	84.3%
Rarely	4	3.9%

4.How often do you use YouTube for educational purpose?

102 responses



- **Analysis:** Out of 102 respondents the students who watch Youtube for Study purpose are on Regularly Basis are 11.8%, Occasionally 8.3% & 3.9 Rarely Basis.

Interpretation

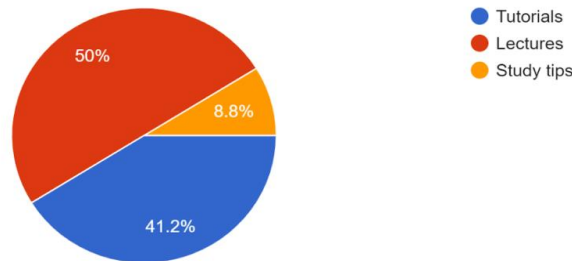
From the above chart it is interpreted that 84.3% of the respondents watch Youtube on Occasionally Basis.

What type of educational content do you typically watch on YouTube?

Type of educational content	Frequency	Percentage
Tutorials	42	41.2%
Lectures	51	50%
Study Tips	9	8.8%

5. What type of educational content do you typically watch on YouTube?

102 responses



- **Analysis :** Out of 102 respondents the 41.2% students watch Tutorials, 50% students watch Lectures, 8.8% students watch Study Tips.

Interpretation

From the above chart it is interpreted that 50% of students watch Tutorials & 41.2% students watch Lectures.

Findings

- **Increased Understanding and Engagement with Visual and Interactive Learning:** Studies indicate that students' comprehension and engagement are greatly increased by YouTube's interactive and visual material. Complex subjects become easier to understand and more approachable when presented in videos using animations, graphs, and real-world examples. Information retention and comprehension are enhanced by this visual learning (Gordon, 2019).
- **Self-Paced Learning:** Students can study at their own speed with YouTube, which is very useful for reviewing and consolidating content. This self-paced method improves student outcomes by accommodating varying learning styles and speeds.

Additional Education and Materials

YouTube is frequently utilized as an additional resource to enhance traditional teaching, making it a complementary tool. It offers more justifications, different viewpoints, and useful applications that supplement the main educational process. According to Cheng and Tsai (2013), this extra role helps students get a deeper comprehension of subjects outside of the classroom.

- **Information Accessibility:** Students may easily research subjects outside of their official curriculum thanks to the platform's accessibility. This transparency encourages lifelong learning and keeps students abreast of new developments in their areas and popular culture.

Acquisition of Useful Skills

- **Practical Skills:** YouTube works well for imparting practical knowledge through detailed lessons and videos. For skills like coding, art, and do-it-yourself projects, where visual and procedural assistance improves learning, this hands-on approach is especially helpful (Cochrane & Bateman, 2010).

Suggestion**Organize Your Work**

- **Overview**

Define your project's purpose, such as assessing the impact of YouTube on students' academic achievement and learning experiences.

- **Background:** Give a succinct rundown of YouTube's use as a teaching tool, emphasizing its expanding significance in today's classrooms.

Review of Literature

- **Enumerate the Main Results:** Examine the literature on YouTube's educational value, paying particular attention to effects on academic achievement, skill development, engagement, and supplemental learning.
- **Find the Gaps:** Make a note of any gaps, such as certain subject areas or demographic groups, in the existing literature that your research might cover.

Approach

- **Research Design:** Outline your plan for collecting data. A comparison of academic achievement before and after using YouTube, polls of teachers and students, or case studies of particular educational channels are some of the options.
- **Data Collection:** Indicate which instruments and techniques, such as surveys, interviews, or video analysis, you will employ to gather data.

Findings and Discussion

- **Present Your Results:** Present your findings on how YouTube affects learning outcomes using graphs, charts, and qualitative analysis.
- **Analyze the findings:** Talk about the ramifications of your research, such as how YouTube helps or impedes learning and what factors make it effective.

Suggestions

- **Best Practices:** Provide tips on how to use YouTube into study routines in an efficient manner. Some of these tips include selecting verified channels, making targeted playlists, and striking a balance between watching videos and other study techniques.

- **Policies for Education:** Provide suggestions on how educational institutions and teachers might maximize YouTube's potential while minimizing its negative aspects.

Conclusion

YouTube has a huge and diverse influence on pupils' academic performance, posing both advantages and disadvantages. The analysis and results allow for the drawing of various important conclusions, including:

- **Enhanced Learning Experience:** With its wide range of interactive, visual, and instructional content, YouTube has become a potent supplementary educational tool that can improve student comprehension and engagement. Its capacity to offer lessons, examples, and practical applications makes difficult ideas easier to understand and accommodates different learning preferences.
- **Supplementary Resource:** YouTube offers supplementary resources and viewpoints to enhance the learning process in addition to conventional teaching techniques. It enables learners to delve into subjects outside of their prescribed course work, promoting a more comprehensive comprehension and inquiry-based learning.
- **Development of Practical Skills:** Through interactive tutorials and project-based content, the platform excels in assisting in the development of practical skills. With the aid of this application-focused approach, students can develop and hone abilities that are useful in both academic and practical settings.
- **Critical Thinking and Media Literacy:** Students are encouraged to build their media literacy and critical thinking abilities by engaging with a variety of information on YouTube. By using the platform thoughtfully, one can improve critical competences such as assessing the reliability of sources and identifying biases.
- **Time management and distraction hazards:** Although YouTube has a lot to teach us, there are distraction dangers involved. To reduce these hazards and optimize the platform's advantages, students must utilize focused playlists and efficient time management techniques.
- **Variable Effect on Academic achievement:** Depending on how YouTube is incorporated into the overall learning plan, it can have a variety of direct effects on academic achievement. YouTube can have a positive impact on academic results when used carefully and in conjunction with other teaching strategies.
- **Suggestions for Efficient Utilization:** In order to get the most of YouTube, educators and students should concentrate on utilizing reliable channels, establishing specific learning objectives, and combining video information with conventional study techniques.



Impact of Mergers and Acquisition on Employees with Reference to Canara Bank

Ms. Rani Bilagi*
Bhagirathi Biradar**

Introduction

History of Indian Banking

Modern banking in India originated in the mid-18th century. Early banks included the Hindustan bank, established in 1770 and liquidated in 1829-32; and the general bank of India, which was founded in 1786 but went bankrupt in 1791.

The largest and oldest bank still in existence is the state bank of India (SBI). It was established and started functioning as the bank of Calcutta in mid-June 1806. It was renamed the bank of Bengal. It was one of three banks established by the presidency, the other two being the bank of Bombay in 1840 and the bank of Madras in 1843. The three banks were merged in 1921 to form the imperial banks of India, which became a state-owned Indian bank after India's independence. Scheduled banks are those included in the 2nd Reserve Bank of India Act of 1934. Scheduled banks are further divided into: nationalized banks; state bank of India and its affiliates; regional rural banks (RRBs); foreign banks; and other private sector Indian banks.

- **Total number of banks in India:** Total number of banks in India currently, there are 12 public sector banks in India and RBI is the central authority that controls all banking operations in India. 10 public sector banks were merged into 4 banks. And amalgamated banks are Canara bank, Punjab national bank, bank of Baroda, India bank, union bank of India and state bank of India.
- **Mergers and acquisitions in the Indian banking sector:** A country's banking sector is considered an integral part of its financial system. A nation's economy revolves around the banking system. Strong banking indicates that the financial

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backbone of the country is strong and that a concrete path has been set and its condition is considered to be much better than other major economies of the world. Indian banks have proved resilient to the global economic downturn. The financial market and technology are also constantly changing, and banks often have to compete hard to gain a significant customer base. A merger means the merging of two separate entities into one entity. With one losing its corporate existence. An acquisition is the act of taking over a controlling interest in the share capital of a smaller entity from a larger entity.

Advantage of Mergers and Acquisitions

- Greater market share
- Access to industry leading talent
- Exploring new markets
- Lower costs, higher profit
- Favorable taxes
- Diversification

Canara Bank

Canara bank is an Indian public sector bank headquartered in Bangalore, India. The company was established in 1906 in Mangalore by Ammembam Subba Rao Pai. The bank was nationalized in 1969. Canara Bank also has branches in London, Dubai and New York. Canara Bank merged with Syndicate Bank. Mergers and acquisitions in the banking sector, such as Canara Bank, have a significant impact on employees. Studies highlight that mergers and acquisitions can cause employee crowding due to the dynamic and competitive environment in the banking industry. Research shows that post-merger employee satisfaction plays a key role in organizational commitment and turnover intentions, which affects overall bank performance.

Canara Bank Amalgamated Syndicate Bank

Syndicate Bank was one of the most prominent commercial banks in India. It was founded by Upendra Ananth Pai, T.M.A. Pai and Vaman Srinivas Kudav. At the time of its establishment, the bank was known as Canara Industrial and Banking Syndicate Limited. The bank was nationalized along with 13 major commercial banks of India on 19 July 1969 by the Government of India. The seat was in the University Town of Manipal, India. On 1 April 2020, the bank was merged into Canara Bank.

Needs of the Study

- Strengthening balance sheet one of the primary needs of this merger was to clean up the balance sheets of both banks.
- **Employees of scale:** the merger of two banks allows economies of scale to be achieved.

- **Economies increases credit capacity:** the key need for this merger was to create a stronger bank with increased credit capacity.
- **Better corporate governance:** mergers also offer an opportunity to improve corporate governance practices in the banking sector.

Statement of the Problems

This study will look into how mergers and acquisitions (M&A) affect employees at Canara Bank. It will explore how these corporate changes impact job security, morale, career growth, and overall job satisfaction. The research will also examine the challenges employees face and the measures the bank has taken to support them. The goal is to offer insights into how to better manage employees during such transitions and to contribute to the understanding of employee experiences in the banking industry.

Objective of the Study

- To analyse the current margin and acquisition trends in the Indian banking sector.
- Evaluate financial performance.
- Measure employee satisfaction with Mergers and acquisition.

Review of Literature

Shiv Swaroop Jha (September 12, 2023): Looked at how post-merger strategies impact bank performance in the Indian banking sector and what trends might emerge in the future.

Vijay Joshi (January 1, 2012): Discussed common stressors from mergers, like uncertainty and fear of losing jobs. Recommended management strategies for dealing with these stressors, such as prevention, reappraisal, stress management, and professional support.

S. Devarajappa (2012): Focused on the reasons behind mergers and acquisitions in India and how merging weaker banks with larger ones can help them survive.

Azeem Ahmed Khan (2011) : This study looked into why companies in India go for mergers and acquisitions. It found that these moves often result in higher dividends for shareholders.

Dale Whittle: Used qualitative research and targeted sampling to review how mergers and acquisitions affect employees.

Sanjay Sharma & Sahil Sidana (2017): Examined how the SBI merger affected its financial health. They found that the merger helped SBI gain global visibility, access cheaper funds, reduce bad loans, and improve overall efficiency through unified leadership.

Scope of the Study

- **Long-Term Financial Impact:** Analyze how mergers affect a company's financial performance in the long run.
- **Smooth Integration:** Find strategies to make the process of merging and integrating companies go more smoothly
- **Employee Reactions:** Look at how employees adjust and behave after a merger.
- **Handling Stress:** Explore methods for managing stress and its impact on employees' attitudes and behavior after a merger.

Research Methodology

The research methodology involves a detailed review of the methods and principles used in a specific area of study. This study aims to assess how mergers impact the profitability of major banks. To do this, data was collected from different secondary sources.

Research Design

This study looks at how engaged and satisfied employees are at Canara Bank right now. It uses both numerical data and personal insights to fully understand the effects of mergers and acquisitions on employees.

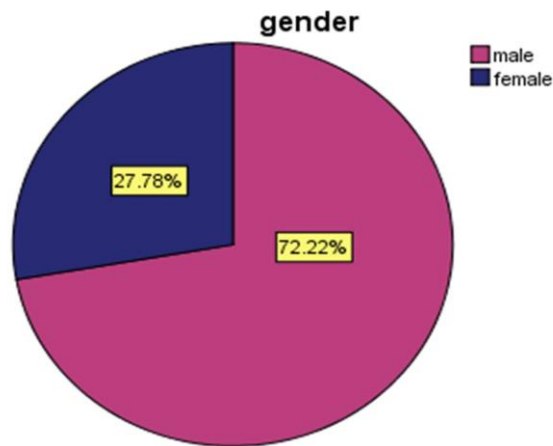
Data Collection

- **Primary Data:** We collected data by giving survey questionnaires to a sample of Canara Bank employees. The surveys were designed to find out how engaged and satisfied they are and how they perceive their work environment.
- **Sample size:** the sample size is limited to 37 employees.

Data Analysis and Interpretation

Table 1: Gender of the Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	26	70.3	72.2	72.2
	female	10	27.0	27.8	100.0
	Total	36	97.3	100.0	
Missing	System	1	2.7		
Total		37	100.0		

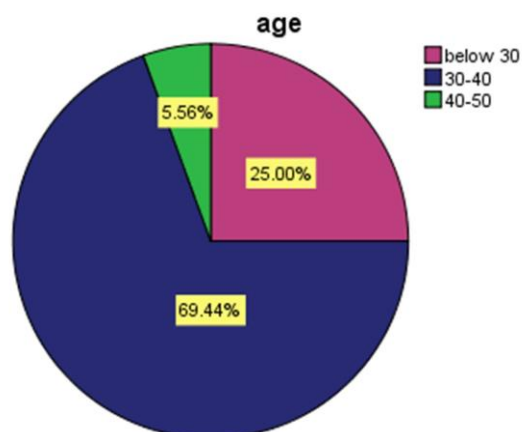


Interpretation

The above table shows that the majority of data are collected from 72.22% male and 27.78% female.

Table 2: Age of the Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	below 30	9	24.3	25.0	25.0
	30-40	25	67.6	69.4	94.4
	40-50	2	5.4	5.6	100.0
	Total	36	97.3	100.0	
Missing	System	1	2.7		
Total		37	100.0		

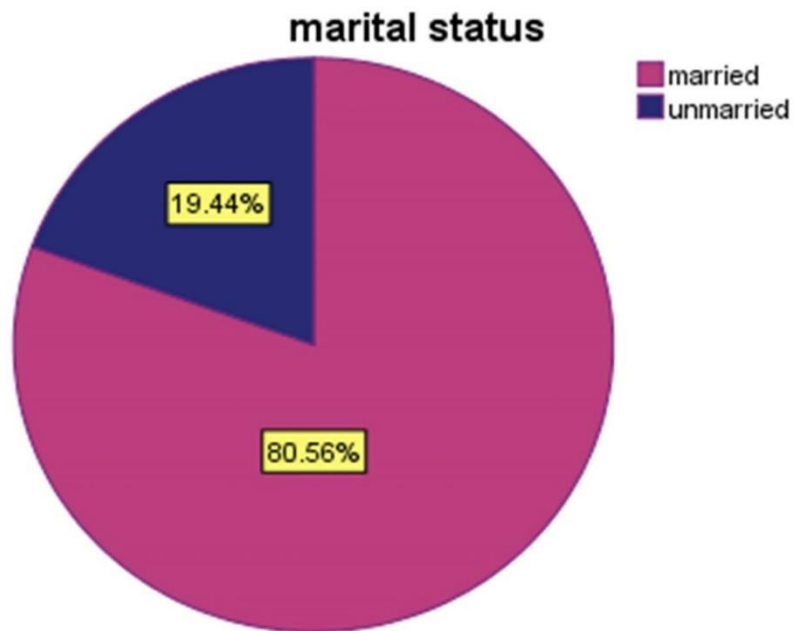


Interpretation

The Table shows that the majority of data collected from age of below 30 year is 25.00%, 30-40 year is 69.44% and 40-50 years is 5.56% of the total respondents.

Table 3: Marital Status of the Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	married	29	78.4	80.6	80.6
	unmarried	7	18.9	19.4	100.0
	Total	36	97.3	100.0	
Missing	System	1	2.7		
Total		37	100.0		

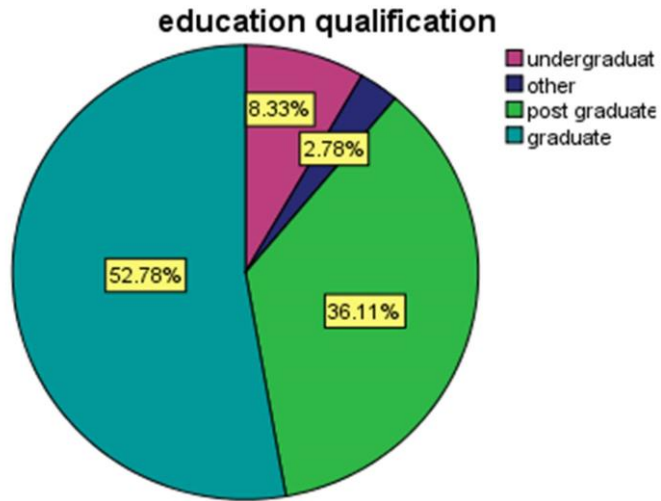


Interpretation

Table shows that the highly respondent are in the marital status of married is 80.56% and unmarried is 19.44% of the total respondents.

Table 4: Education Qualification of the Respondents

	Frequency	percent	Valid percent	Cumulative percent
Valid undergraduate	3	8.1	8.3	8.3
Other	1	2.7	2.8	11.1
Post graduate	13	35.1	36.1	47.2
Graduate	19	51.4	52.8	100.0
Total	36	97.3	100.0	
Missing system	1	2.7		
total	37	100.0		

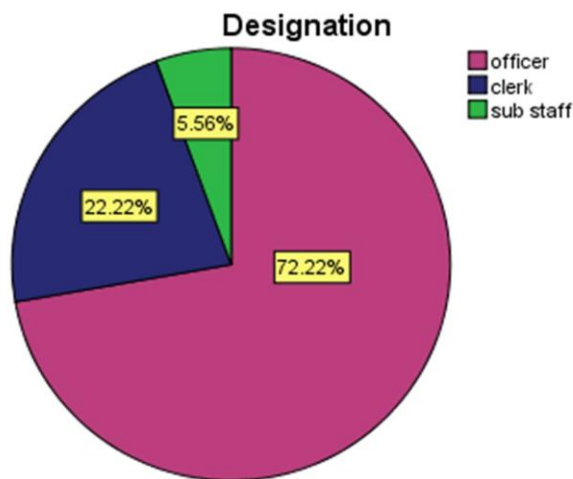


Interpretation

Table shows that the respondent are in the Education qualification of undergraduate is 8.33%, other is 2.78%, post graduate is 36.11% and graduate is 52.78% of the total respondents.

Table 5: Designation of the Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	officer	26	70.3	72.2	72.2
	clerk	8	21.6	22.2	94.4
	sub staff	2	5.4	5.6	100.0
	Total	36	97.3	100.0	
Missing	System	1	2.7		
Total		37	100.0		

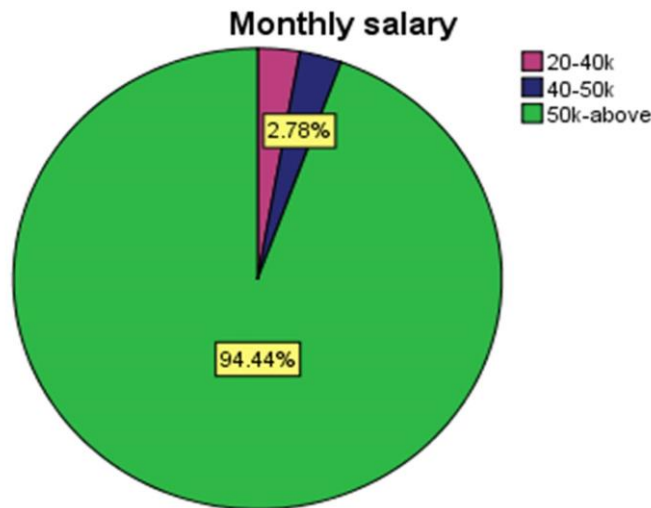


Interpretation

The table shows that the respondent are in the designation of officer is 72.22%, clerk is 22.22% and sub staff is 5.56% of the total respondents.

Table 6: Monthly Salary of the Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-40k	1	2.7	2.8	2.8
	40-50k	1	2.7	2.8	5.6
	50kabove	34	91.9	94.4	100.0
	Total	36	97.3	100.0	
Missing	System	1	2.7		
Total		37	100.0		

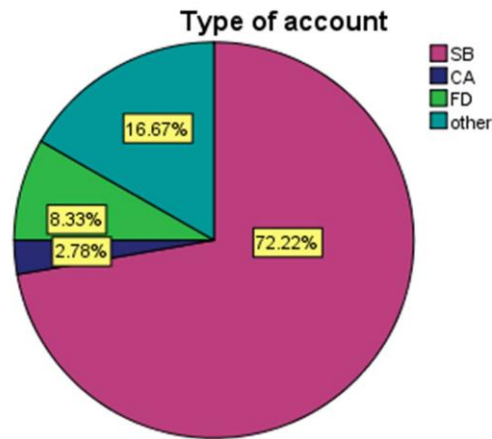


Interpretation

The Table shows that the respondent are in the monthly salary of 20-40k is 2.78%, 40-50k is 2.78% and 50k-above is 5.56% of the total respondents.

Table 7: Type of Account of the Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SB	26	70.3	72.2	72.2
	CA	1	2.7	2.8	75.0
	FD	3	8.1	8.3	83.3
	other	6	16.2	16.7	100.0
	Total	36	97.3	100.0	
Missing	System	1	2.7		
Total		37	100.0		



Interpretation

Table shows that the respondent are in the type of account of SB 72.22%, CA is 2.78%, FD is 8.33% and other is 16.67 is of the total respondents.

Table 8: Work Experience of the Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-5 year	11	29.7	30.6	30.6
	5-10 year	18	48.6	50.0	80.6
	10-20 year	6	16.2	16.7	97.2
	20above	1	2.7	2.8	100.0
	Total	36	97.3	100.0	
Missing	System	1	2.7		
Total		37	100.0		



Part 2: employee satisfaction about the canara bank

The employee satisfaction of the respondents about the canara bank is summarized below :

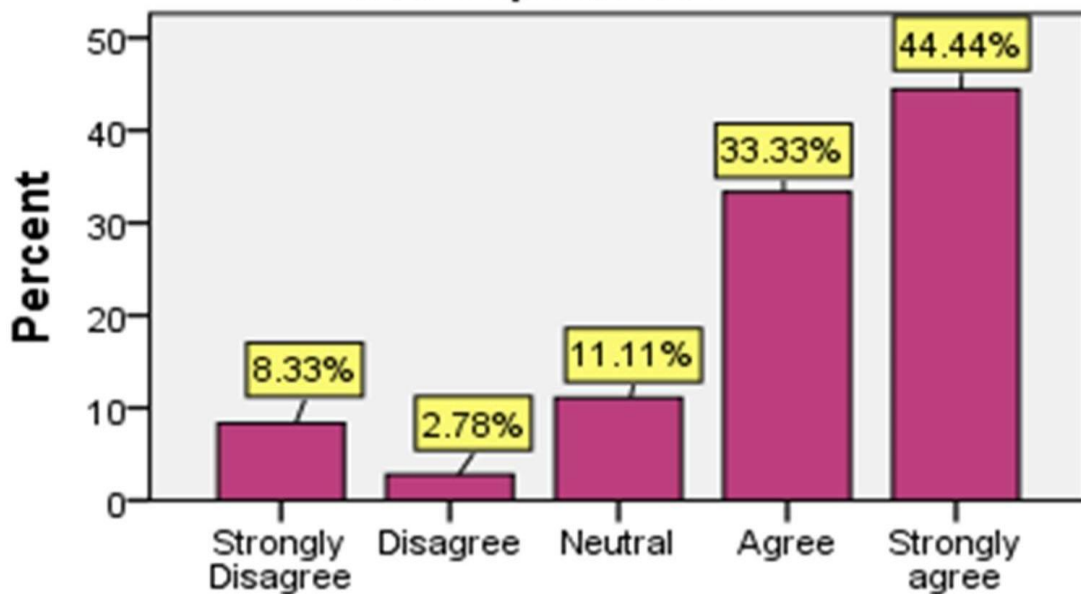
Interpretation

Table shows that the respondent are in the work experience of 0-5 year is 30.56%, 5-10 year is 50.00%, 10-20 is 16.67% and 20-above is 2.78% of the total respondents.

Table 9: Getting promotion as per my qualification and experienc of the respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	3	8.1	8.3	8.3
	Disagree	1	2.7	2.8	11.1
	Neutral	4	10.8	11.1	22.2
	Agree	12	32.4	33.3	55.6
	Strongly agree	16	43.2	44.4	100.0
	Total	36	97.3	100.0	
Missing	System	1	2.7		
Total		37	100.0		

getting promotion as per my qualification and experienca

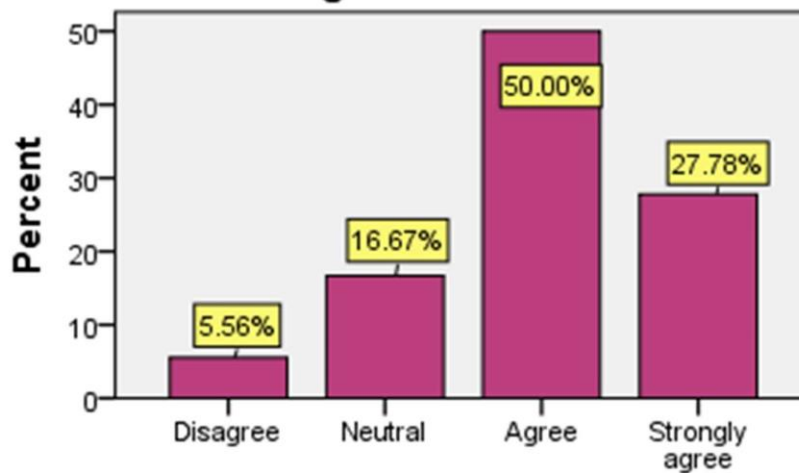


Interpretation

The above graph shows that 44.44% of the respondents of strongly agree, getting promotion based on qualifications and experience and 2.78% of the respondent are disagree

Table 10: confidence in the management of this organization of the respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	2	5.4	5.6	5.6
	Neutral	6	16.2	16.7	22.2
	Agree	18	48.6	50.0	72.2
	Strongly agree	10	27.0	27.8	100.0
	Total	36	97.3	100.0	
Missing	System	1	2.7		
Total		37	100.0		

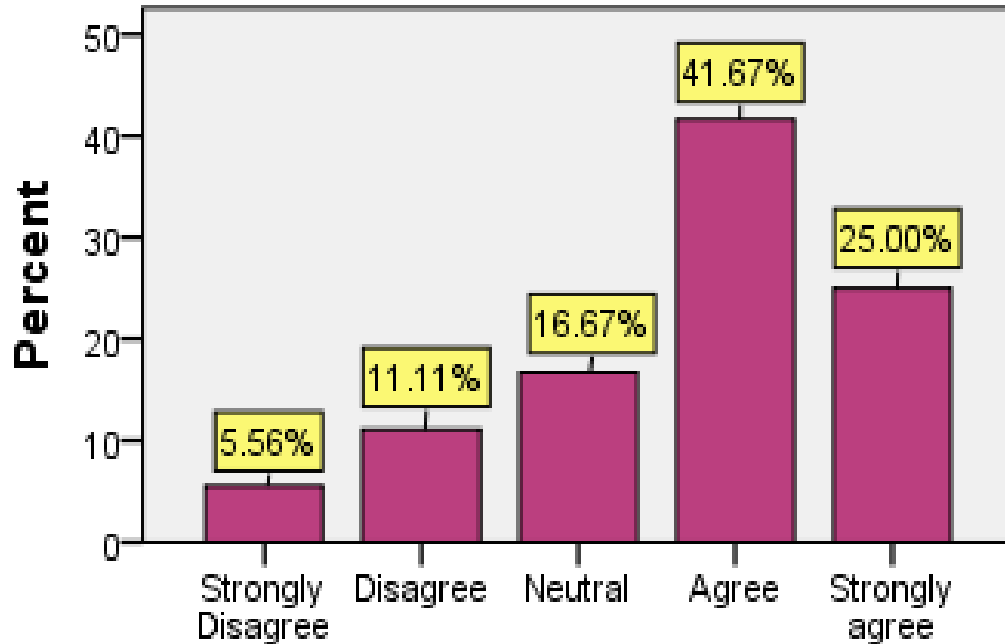
confidence in the management of this organisation**Interpretation**

The above graph shows the respondents are 27.78% of strongly agree, 50.00% of agree, 16.67% of neutral and 5.56% of disagree.

Table 11: Favouritism does not have any role to play in my organisation of the respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	2	5.4	5.6	5.6
	Disagree	4	10.8	11.1	16.7
	Neutral	6	16.2	16.7	33.3
	Agree	15	40.5	41.7	75.0
	Strongly agree	9	24.3	25.0	100.0
	Total	36	97.3	100.0	
Missing	System	1	2.7		
Total		37	100.0		

favouritism does not have any role to play in my organisation



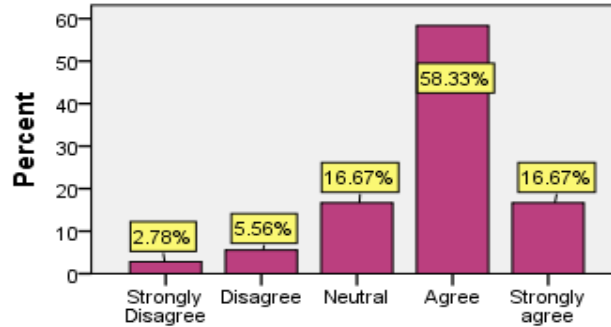
Interpretation

The above graph shows that the respondents 25.00% of strongly agree, 41.67% of agree, 16.67% of neutral, 11.11% of disagree and 5.56% of strongly disagree.

Table 12: satisfied with the general supervision in my department

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	2.7	2.8	2.8
	Disagree	2	5.4	5.6	8.3
	Neutral	6	16.2	16.7	25.0
	Agree	21	56.8	58.3	83.3
	Strongly agree	6	16.2	16.7	100.0
	Total	36	97.3	100.0	
Missing	System	1	2.7		
Total		37	100.0		

satisfied with the general supervision in my department



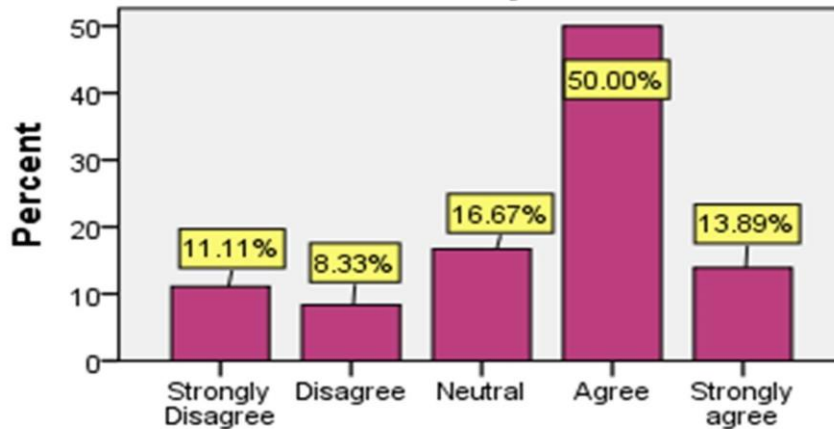
Interpretation

The above graph shows that the respondents 16.67% of strongly agree, 58.33% of agree, 16.67% of neutral, 5.56% of disagree and 2.78% of strongly disagree.

Table 13: working conditions in this organization are satisfactory of the respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	4	10.8	11.1	11.1
	Disagree	3	8.1	8.3	19.4
	Neutral	6	16.2	16.7	36.1
	Agree	18	48.6	50.0	86.1
	Strongly agree	5	13.5	13.9	100.0
	Total	36	97.3	100.0	
Missing	System	1	2.7		
Total		37	100.0		

working conditions in this organization are satisfactory



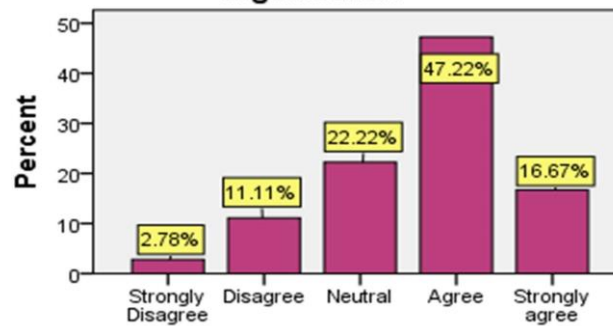
Interpretation

The above graph shows that the respondents 13.89% of strongly agree, 50.00% of agree, 16.67% of neutral, 8.33% of disagree and 11.11% of strongly disagree.

Table 14: treats its employee's better than any other organization of the respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	2.7	2.8	2.8
	Disagree	4	10.8	11.1	13.9
	Neutral	8	21.6	22.2	36.1
	Agree	17	45.9	47.2	83.3
	Strongly agree	6	16.2	16.7	100.0
	Total	36	97.3	100.0	
Missing	System	1	2.7		
Total		37	100.0		

treats its employee's better than any other organisation



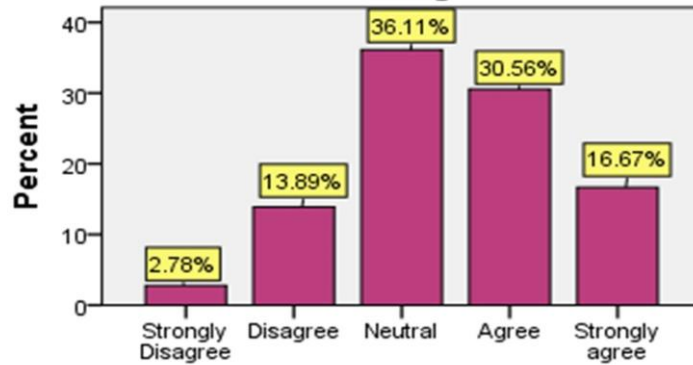
Interpretation

The above graph shows that the respondents are 16.67% of strongly agree, 47.22% of agree, 22.22% of neutral, 11.11% of disagree and 2.78% of strongly agree.

Table 15: opportunity to present my problems and views to the management of the respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	2.7	2.8	2.8
	Disagree	5	13.5	13.9	16.7
	Neutral	13	35.1	36.1	52.8
	Agree	11	29.7	30.6	83.3
	Strongly agree	6	16.2	16.7	100.0
	Total	36	97.3	100.0	
Missing	System	1	2.7		
Total		37	100.0		

opportunity to present my problems and views to the management



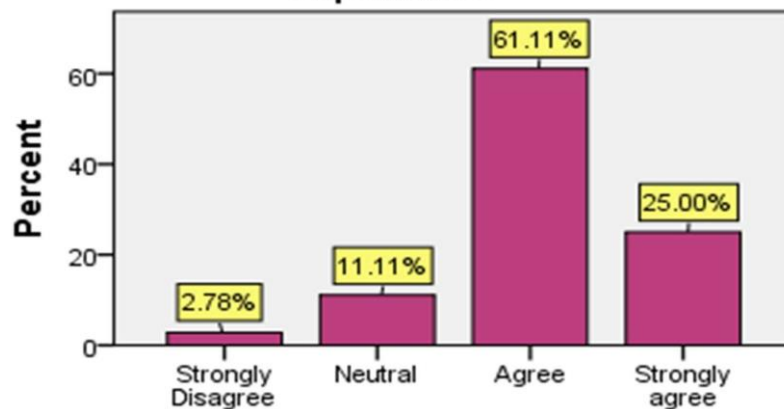
Interpretation

The above graph shows that the respondents are 16.67% of strongly agree, 30.56% of agree, 36.11% of neutral, 13.89% of agree and 2.78% of strongly agree.

Table 16: Job is as per ability/qualification and experience of the respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	2.7	2.8	2.8
	Neutral	4	10.8	11.1	13.9
	Agree	22	59.5	61.1	75.0
	Strongly agree	9	24.3	25.0	100.0
	Total	36	97.3	100.0	
Missing	System	1	2.7		
Total		37	100.0		

job is as per ability/qualification and experience



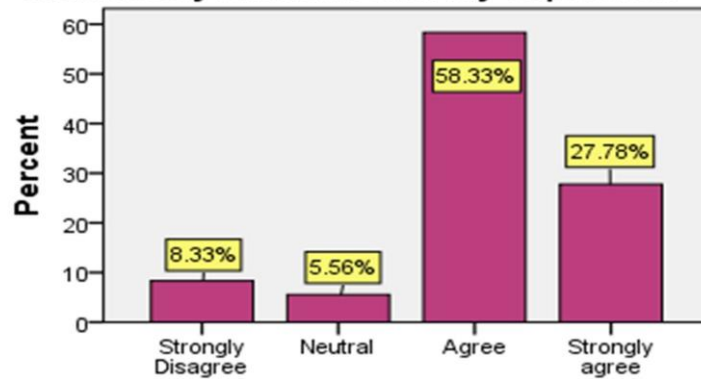
Interpretation

The above graph shows that the respondents are 25.00% of strongly agree, 61.11% of agree, 11.11% of neutral, 2.78% strongly disagree.

Table 17: Satisfactory Relations with my Supervisor of the Respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	3	8.1	8.3	8.3
	Neutral	2	5.4	5.6	13.9
	Agree	21	56.8	58.3	72.2
	Strongly agree	10	27.0	27.8	100.0
	Total	36	97.3	100.0	
Missing	System	1	2.7		
Total		37	100.0		

satisfactory relations with my supervisor



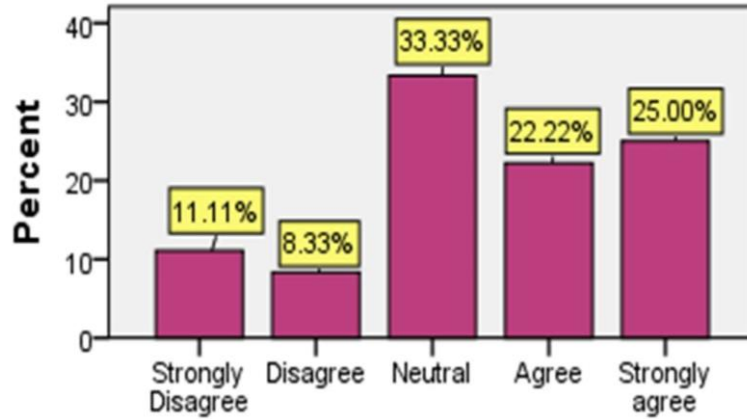
Interpretation

The above graph shows that the respondents are 27.78% of strongly agree, 58.33% of agree, 5.56% of neutral and 8.33% of strongly disagree.

Table 18: compared to the salary for similar jobs in other organization, my pay is better of the respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	4	10.8	11.1	11.1
	Disagree	3	8.1	8.3	19.4
	Neutral	12	32.4	33.3	52.8
	Agree	8	21.6	22.2	75.0
	Strongly agree	9	24.3	25.0	100.0
	Total	36	97.3	100.0	
Missing	System	1	2.7		
Total		37	100.0		

compared to the salary for similar jobs in other organization, my pay is better



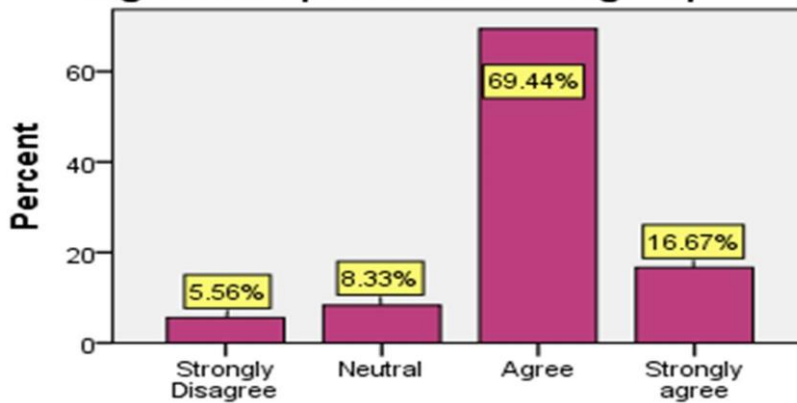
Interpretation

The above graph shows that the respondents are 25.00% of strongly agree, 22.22% of agree, 33.33% of neutral, 8.33% of disagree and 11.11% of strongly disagree.

Table 19: High team spirit in the work group of the respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	2	5.4	5.6	5.6
	Neutral	3	8.1	8.3	13.9
	Agree	25	67.6	69.4	83.3
	Strongly agree	6	16.2	16.7	100.0
	Total	36	97.3	100.0	
Missing	System	1	2.7		
Total		37	100.0		

high team spirit in the work group



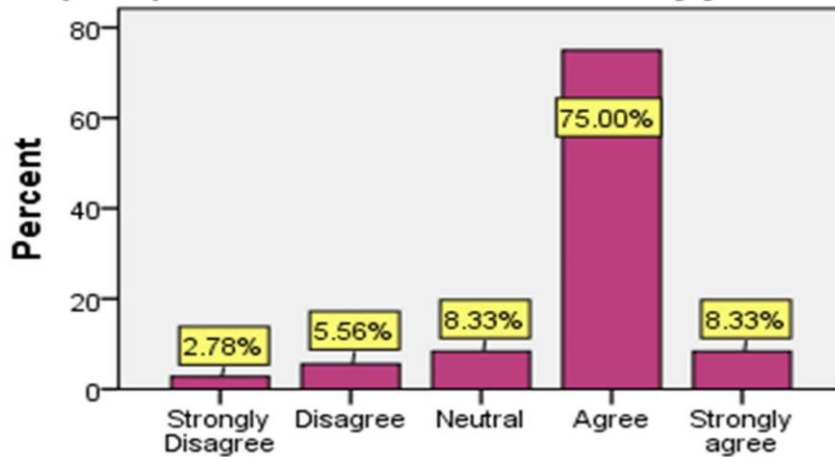
Interpretation

The above graph shows that the respondents are 16.67% of strongly agree, 69.44% of agree, 8.33% of neutral, and 5.56% of disagree.

Table 20: Prospects of advancement in my job of the respondent

	Frequency	percent	Valid percent	Cumulative percent
Valid strongly dis agree	1	2.7	2.8	2.8
Disagree	2	5.4	5.6	8.3
Neutral	3	8.1	8.3	16.7
Agree	27	73.0	75.0	91.7
Strongly agree	3	8.1	8.3	100.0
Total	36	97.3	100.0	
Missing system	1	2.7		
Total	37	100.0		

prospects of advancement in my job

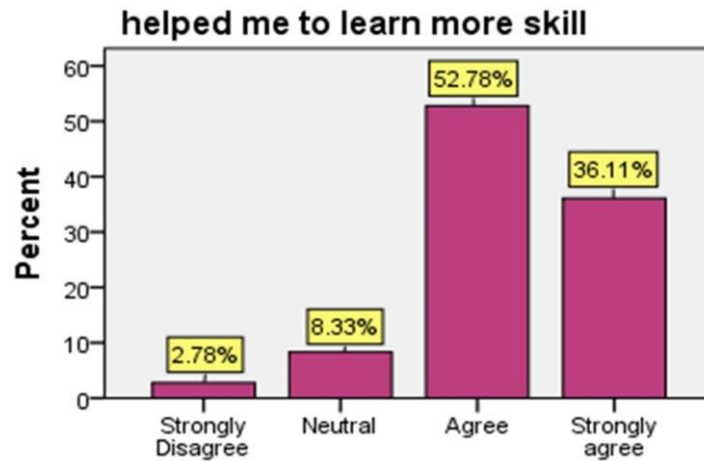


Interpretation

The above graph shows that the respondents are 8.33% of strongly agree, 75.00% of agree, 8.33% of neutral, 5.56% of disagree and 2.78% of strongly disagree.

Table 21: helped me to learn more skill of the respondent

	frequency	percent	Valid percent	Cumulative percent
Valid strongly disagree	1	2.7	2.8	2.8
Neutral	3	8.1	8.3	11.1
Agree	19	51.4	52.8	63.9
Strongly agree	13	35.1	36.1	100.0
Total	36	97.3	100.0	
Missing system	1	2.7		
total	37	100.0		

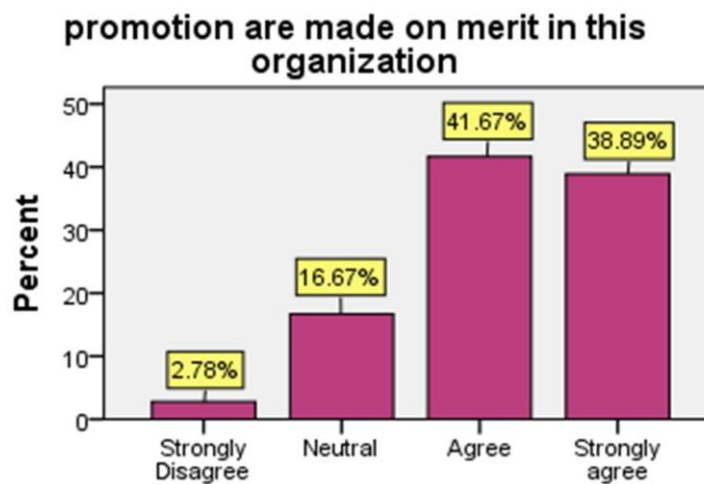


Interpretation

The above graph shows that the respondents are 36.11% of strongly agree, 52.78% of agree, 8.33% of neutral, and 2.78% of strongly disagree.

Table 22: Promotion are made on merit in this organization of the respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	2.7	2.8	2.8
	Neutral	6	16.2	16.7	19.4
	Agree	15	40.5	41.7	61.1
	Strongly agree	14	37.8	38.9	100.0
	Total	36	97.3	100.0	
Missing	system	1	2.7		
total		37	100.0		



Interpretation

The above graph shows that the respondents are 38.89% of strongly agree, 41.67% of agree, 16.67% of neutral, and 2.78% of strongly disagree.

Finding

- Majority of the respondents are male.
- Highly satisfied employees respondent of age group 30-40 years.
- Canara bank better salary to employees than other organization.
- Majority of the respondents are work experience is 0-5 years is 30.56%, 5-10 years is 50%, 10-20 years is 16.67% and 20 above is 2.78%, therefore highly satisfied of employee is 5-10 years
- Maximum employees agree and strongly agree that promotions made on basis of qualification and experience.
- Canara bank provide more skill of employees.
- Maximum employees have full confidence in thrie organization.
- Canara bank provide their employees average opportunity to present problems and view to the management.
- Maximum employees agree and strongly agree it means no favouritism in the organization.

Suggestion

Many employees felt stressed and confused because the M&A process wasn't communicated clearly. Better communication could greatly improve morale during these transitions. Job security was a big concern for many. In a fast-paced environment with quick product changes, banks need to address these concerns carefully. Merging large, strong banks with weaker ones could harm the asset quality of the stronger banks.

Conclusion

The banking sector has seen a lot of growth and acquisition in recent years, with a number of global players emerging through successive mergers and acquisition in the banking sector. This study shows that before the merger and acquisition of the selected banks in india, there is no significant change in the profitability ration, only a few banks are satisfactory during the period under review.

References

1. www.goggle.com
2. <https://typeset.io>>citation
3. www.researchgate.com



Impact of Pre and Post Mergers of Financial Performance of Canara Bank

Ms. Sahana Biradar*
Akshata Kori**

Introduction

The banking industry in India has a rich history. It started with early banks like the Bank of Hindustan in 1770. Modern banking began in the 19th century with banks such as Allahabad Bank and Punjab National Bank. The Reserve Bank of India, set up in 1935, became the central bank. After India gained independence in 1947, the government took over major private banks in 1969 and 1980 to make banking accessible to more people and support economic growth. Since then, the sector has seen major changes with the entry of private and foreign banks.

Mergers and acquisitions involve combining companies to achieve goals like growth, gaining market share, or improving efficiency. Financial performance measures how well a company is doing, looking at things like revenue, profits, and how well it manages its money. This helps people understand the company's financial health and effectiveness.

Need for the Study

- **Financial Stability and Preparation:** Making sure the company is financially strong and ready for any changes.
- **Market Perception and Investor Reaction:** How people in the market see the company and how investors react to news about it.
- **Regulatory Approval and Compliance:** Getting the necessary permissions and following the rules set by authorities.

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- **Integration Cost and Synergies:** The costs involved in merging companies and the benefits gained from working together.
- **Revenue and Growth Opportunities:** Finding ways to increase income and expand the business. **Financial Metrics and Performance Evaluation:** Measuring how well the company is doing financially.
- **Risk Management and Asset Quality:** Handling potential risks and ensuring the company's assets are in good shape.
- **investor and Stakeholder Relations:** Keeping good relationships with investors and other important people involved with the company.

Statement of the Problem

As competition intensifies and the world economy becomes more global, mergers and acquisitions are set to rise significantly, more than ever before. These deals are key to staying competitive in a fast-moving market. While the financial and communication sectors have seen the most mergers and acquisitions, the banking sector has also been very active in this area, making it an important topic to study.

Objective of the Study

- Evaluate how Canara Bank's financial performance changed after the merger.
- Look into Canara Bank's liquidity, profitability, and solvency before and after the merger.
- Compare Canara Bank's financial results from before and after the merger.
- Assess the bank's market position.
- Identify the challenges and benefits of the merger.
- Suggest ways to help the bank enhance its financial stability.

Hypotheses Testing

To analyze the study's goals, we will test these hypotheses:

- There is no change in Canara Bank's operational performance before and after the merger.
- There is no change in Canara Bank's profitability before and after the merger.

Limitation of The Study

- This study looks at data from a five-year period.
- Complete data from the bank was not available.
- The analysis relies on information from Canara Bank's published annual reports for that time frame.

Scope of the Study

The study on the impact of the merger on Canara Bank's financial performance includes:

- Analyzing data from Canara Bank's annual reports over a five-year period, covering both before and after the merger (2019-2024).
- Evaluating the bank's performance using various ratios, including profitability, investment, management efficiency, earnings per share, and debt coverage.

Literature Review

Here's a summary of the research on banking mergers and their effects:

S. Sasikala and Sudha (2022): They studied the State Bank of India after its merger and found that while the bank faced initial difficulties with non-performing assets and losses, it eventually became profitable and stronger.

Abhay Kant (2022): This paper highlights that banks should optimize their assets and carefully consider the advantages and disadvantages of mergers.

Jayashree R. Kotanal (2016): The research shows that mergers and acquisitions help banks grow, with smaller banks benefiting from merging with larger ones.

A Bhavani and Dr. Prashant Asthma (2017): They argue that mergers are a crucial strategy for banks to improve performance, focusing on how SBI and HDFC Bank did before and after their mergers.

Lall and Agarwal (2017): They used the CAMEL model to analyze public sector banks, finding that evaluating bank performance is complex but essential for understanding economic health.

Al-Mamun (2012): Found differences in banking practices between Bangladesh and India, noting that the shift to standard banking practices is slow in both countries.

Manikyam (2014): Discussed how global competition and monetary reforms have pushed Indian banks to update their policies and strategies.

Arora (2014): Suggested that mergers and acquisitions benefit not only the banks involved but also the wider economy.

Dr. Veena K.P. (2017): Studied the effects of mergers on asset quality in Indian banks, noting reduced investment efficiency after ING Vysya merged with Kotak Mahindra Bank.

Burhan Ali Shah and Niaz Khan (2017): Found that key profitability ratios declined after mergers, with only minor improvements in some areas. They suggested that banks might be better off investing in their existing networks rather than pursuing unsuccessful mergers.

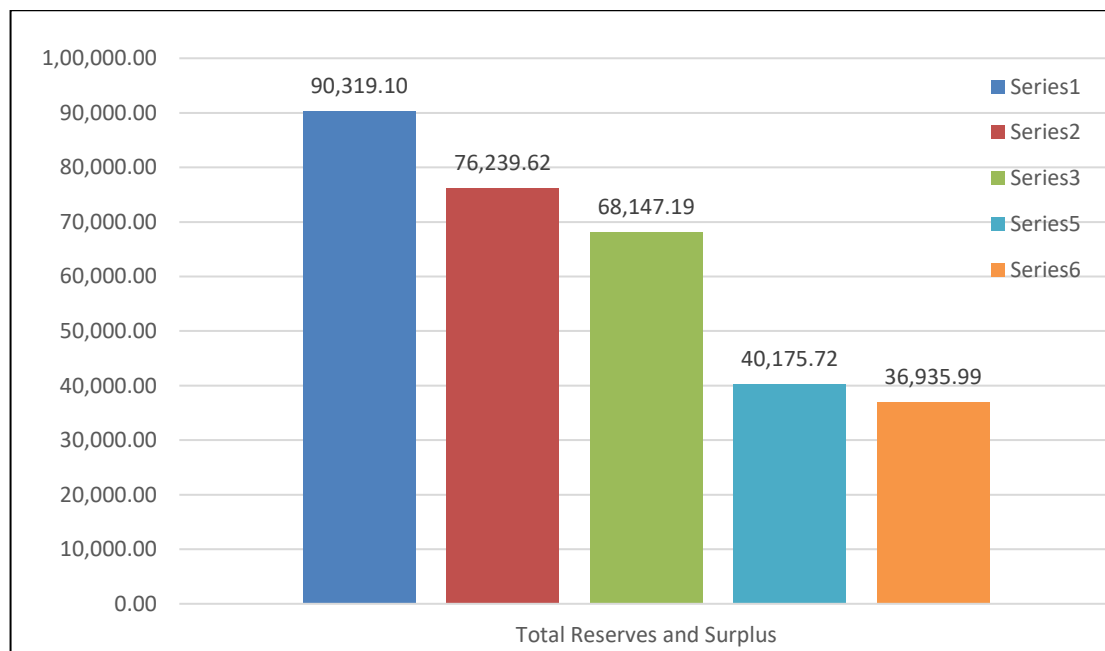
Sonia Sing and Shubhankar Das (2018): They stressed that the success of mergers depends on procedural, physical, and socio-cultural factors. They also noted the importance of detailed accounting reports and market evaluations for the success of mergers.

Data Analysis and Interpretation

Consolidated Balance Sheet

Equities and Liabilities	Mar 24	Mar-23	Mar-22	Mar-21	Mar-20	Mar-19
Shareholder's Funds						
Equity Share Capital	1,814.13	1,814.13	1,814.13	1,646.74	1,030.23	753.24
Total Share Capital	1,814.13	1,814.13	1,814.13	1,646.74	1,030.23	753.24
Revaluation Reserve	9,118.50	7,489.24	8,506.23	8,284.24	0	6,448.17
Reserves and Surplus	81,200.60	68,750.39	59,640.96	52,478.61	40,175.72	30,487.82
Total Reserves and Surplus	90,319.10	76,239.62	68,147.19	60,762.85	40,175.72	36,935.99
Total Shareholders Funds	92,133.23	78,053.75	69,961.33	62,409.59	41,205.95	37,689.24
Minority Interest	1,000.43	903.79	824.69	793.38	0	667.87
Deposits	13,12,242.47	11,79,086.48	10,86,340.95	10,10,985.02	6,25,408.32	5,99,123.02
Borrowings	57,537.56	58,073.17	46,284.96	50,012.80	42,761.77	41,042.64
Other Liabilities and Provisions	72,103.94	64,912.37	54,251.61	55,338.81	32,064.23	33,260.04
Total Capital and Liabilities	15,35,017.64	13,81,029.56	12,57,663.54	11,79,539.60	7,41,440.27	7,11,782.81
Assets						
Cash and Balances with Reserve Bank of India	71,134.88	55,045.29	51,637.08	43,115.94	22,572.96	29,921.43
Balances with Banks Money at Call and Short Notice	80,029.81	86,657.53	1,30,754.35	1,35,750.43	46,016.86	36,609.81
Investments	3,99,207.00	3,52,892.65	3,11,347.24	2,86,191.25	1,92,645.37	1,68,678.05
Advances	9,31,786.58	8,30,929.18	7,03,864.05	6,39,286.54	4,32,403.38	4,28,114.77
Fixed Assets	12,330.96	10,333.97	11,449.70	11,271.17	8,323.35	8,432.78
Other Assets	40,528.41	45,170.95	48,611.12	63,924.26	39,478.35	40,025.97
Total Assets	15,35,017.64	13,81,029.56	12,57,663.54	11,79,539.60	7,41,440.27	7,11,782.81
Contingent Liabilities, Commitments						
Bills for Collection	24,934.98	26,066.87	34,897.25	53,385.99	0	28,847.92
Contingent Liabilities	1,98,873.84	2,89,566.07	3,75,380.11	5,07,289.38	0	3,59,265.17

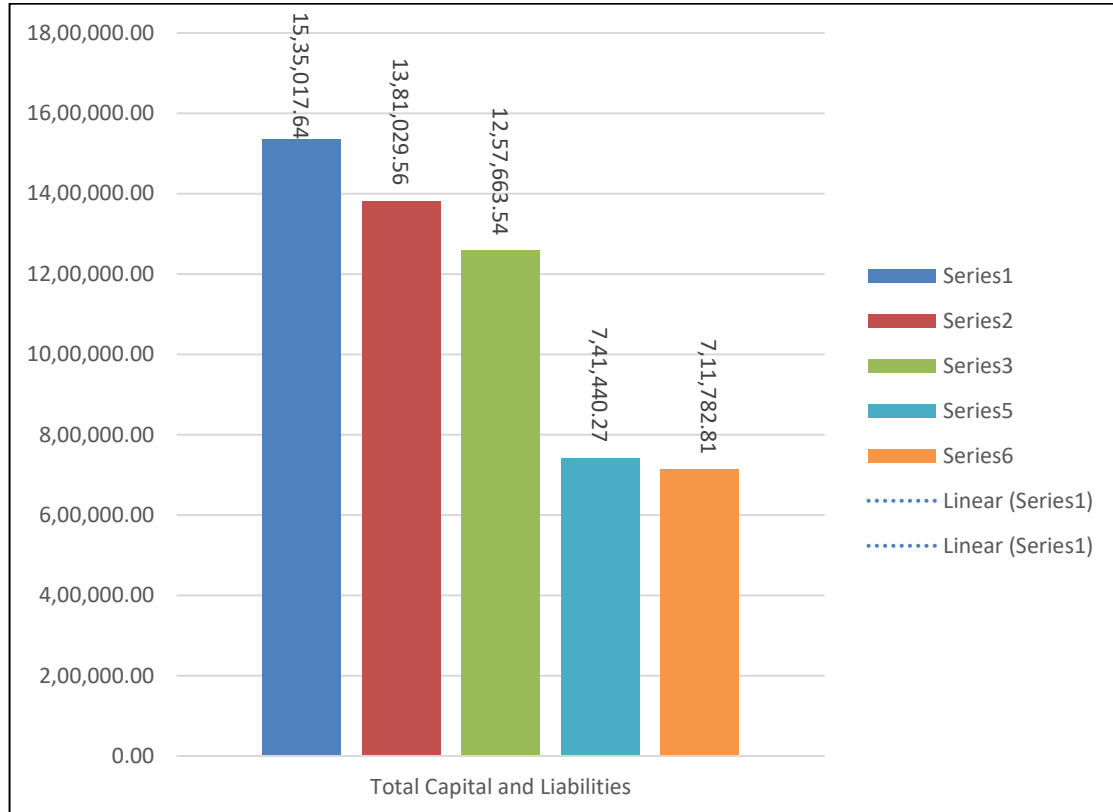
Total Reserve and Surplus



Interpretation

The above chart show that Reserve and surplus of Canara Bank increase after it merger by 90.319.10 cr in 2024. this indicate there is improvement in Canara bank

Total Capital and Liabilities

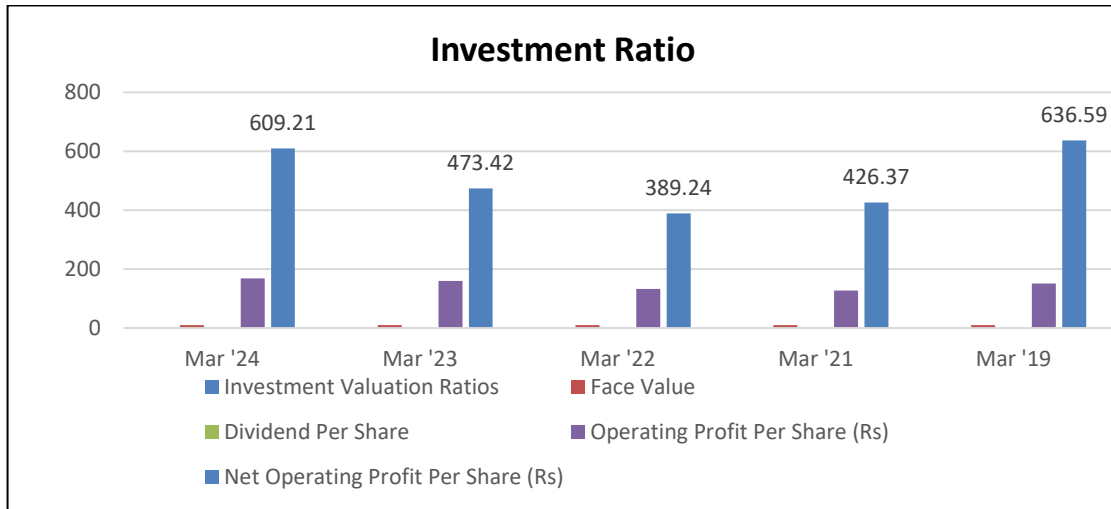


Interpretation

From the above chart show that Total Capital and Liability increased in 2022-24 after Merger by the company but it was low in before merger by company in 2019-2020 show it show's that it was beneficial for bank

Investment Ratio

	2024	2023	2022	2021	2019
Face Value	10	10	10	10	10
Dividend Per Share	--	--	--	--	--
Operating Profit Per Share (Rs)	168.74	159.83	133.06	127.71	151.11
Net Operating Profit Per Share (Rs)	609.21	473.42	389.24	426.37	636.59
Free Reserves Per Share (Rs)	--	--	--	--	--
Bonus in Equity Capital	--	--	--	--	--

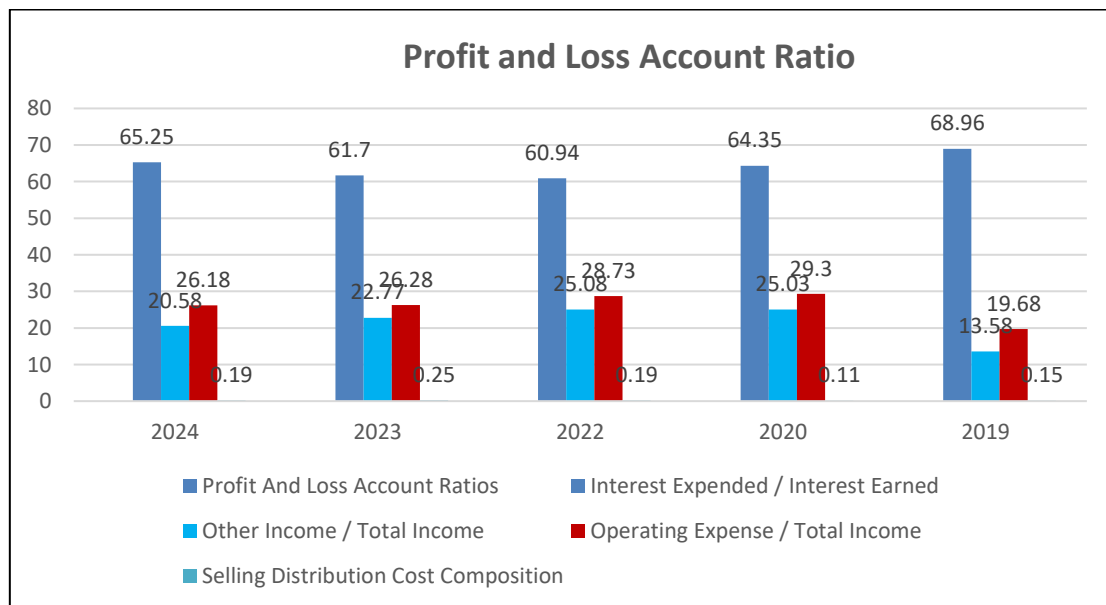


Interpretation

The above chart shows that operating profit ratio was stable and face value also stable but investment ratio was decreased in 2023 as compare to 2021, but in 2024 it was increased.

Profit and Loss Account Ratio

	2024	2023	2022	2020	2019
Interest Expended / Interest Earned	65.25	61.7	60.94	64.35	68.96
Other Income / Total Income	20.58	22.77	25.08	25.03	13.58
Operating Expense / Total Income	26.18	26.28	28.73	29.3	19.68
Selling Distribution Cost Composition	0.19	0.25	0.19	0.11	0.15

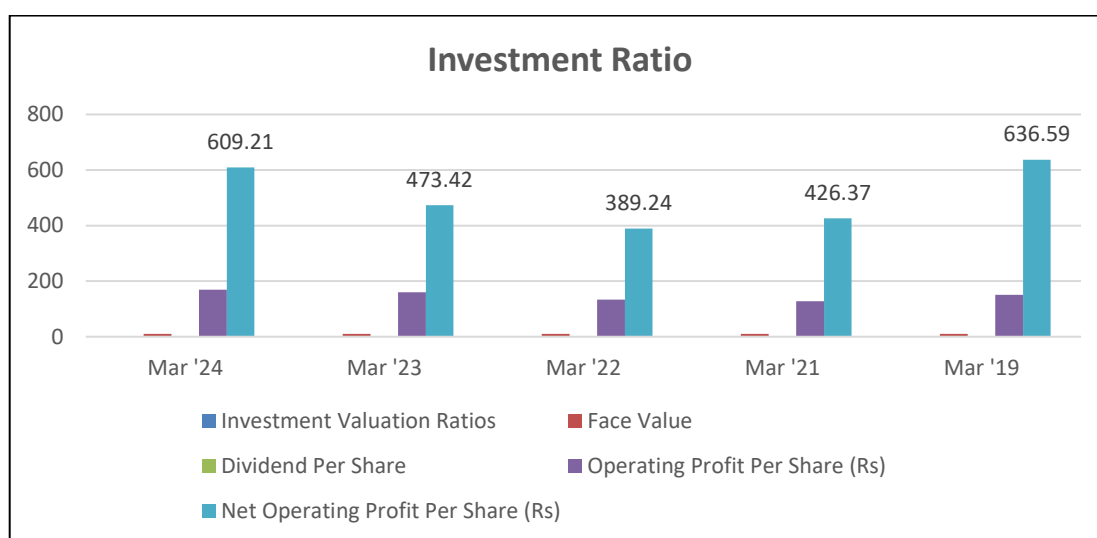


Interpretation

The above Profit and loss Account Ratio shows that Total income of Canara Bank was increased in 2024 Rs 26.18cr as compare to before merger 2019 Rs 19.68.

Investment Valuation Ratio

	2024	2023	2022	2020	2019
Face Value	10	10	10	10	10
Dividend Per Share	--	--	--	--	--
Operating Profit Per Share (Rs)	168.74	159.83	133.06	127.71	151.11
Net Operating Profit Per Share (Rs)	609.21	473.42	389.24	426.37	636.59

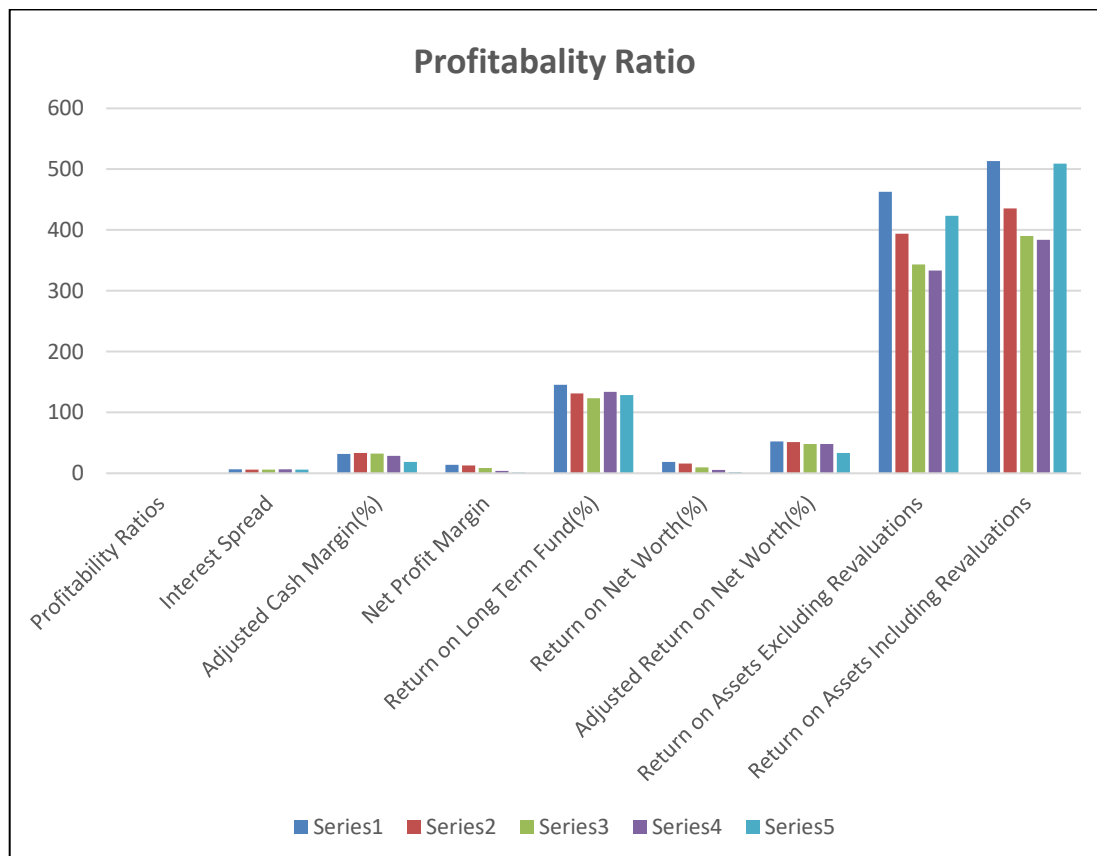


Interpretation

The above Investment Ratio of Canara Bank shows that Investment valuation Ratio slowly increase after merger and Face Value per share was remain constant after merger and before merger and Operating profit per share was increased after merger.

Profitability Ratio

Profitability Ratios	2024	2023	2022	2020	2019
Interest Spread	6.6	6.05	6.24	6.73	6.15
Adjusted Cash Margin(%)	31.85	33.4	32.12	28.81	18.81
Net Profit Margin	13.82	13.1	8.67	4.11	1.25
Return on Long Term Fund(%)	145.47	131.42	123.38	133.96	128.46
Return on Net Worth(%)	18.4	15.94	9.96	5.34	1.92
Adjusted Return on Net Worth(%)	52.31	51.2	47.9	48.31	33.46
Return on Assets Excluding Revaluations	463.12	393.95	343.3	333.5	423.62
Return on Assets Including Revaluations	513.38	435.24	390.19	383.81	509.23

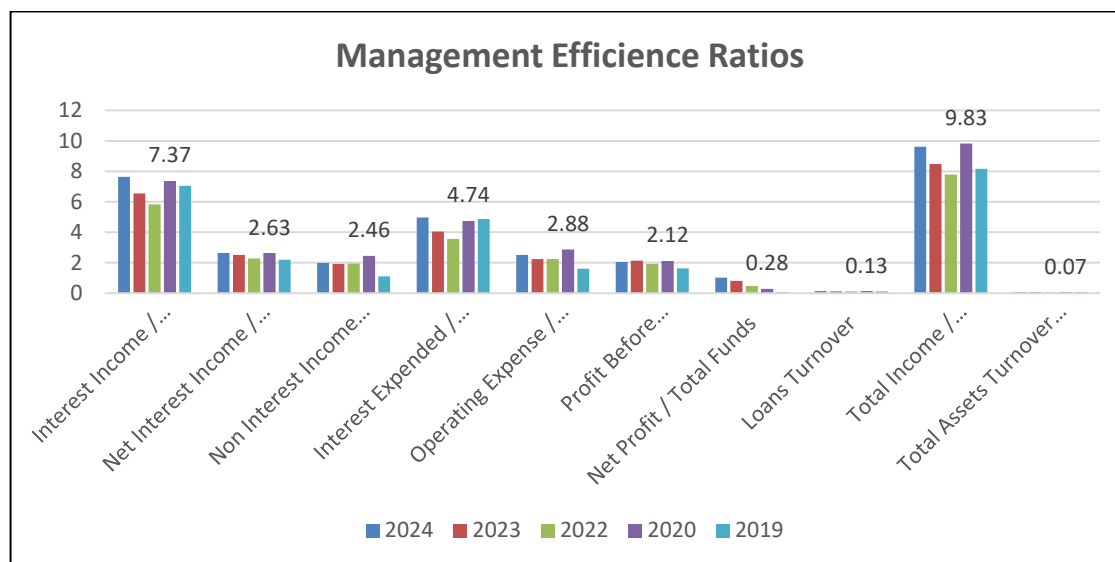


Interpretation

The Profitability Ratio shows before merger, the bank has low profitability ratios (ROA, ROE, Net profit Margin) indicate inefficient management of asset and equity. After merger it was improved. Overall the merger has led to improved management efficiency, asset utilization and profitability with effective cost control increased interest income.

Management Efficiency Ratio

	2024	2023	2022	2020	2019
Interest Income / Total Funds	7.63	6.55	5.84	7.37	7.06
Net Interest Income / Total Funds	2.65	2.51	2.28	2.63	2.19
Non Interest Income / Total Funds	1.98	1.93	1.95	2.46	1.11
Interest Expended / Total Funds	4.98	4.04	3.56	4.74	4.87
Operating Expense / Total Funds	2.51	2.23	2.24	2.88	1.61
Profit Before Provisions / Total Funds	2.05	2.13	1.93	2.12	1.63
Net Profit / Total Funds	1.02	0.82	0.48	0.28	0.08
Loans Turnover	0.13	0.11	0.11	0.13	0.12
Total Income / Capital Employed(%)	9.61	8.49	7.79	9.83	8.17
Total Assets Turn over ratio	0.08	0.07	0.06	0.07	0.07



Interpretation

The chart shows that increased interest income /total income increased from 7.06 (2019) to 7.63(2024) suggesting effective of merged entities and improved.

Debt Coverage Ratios

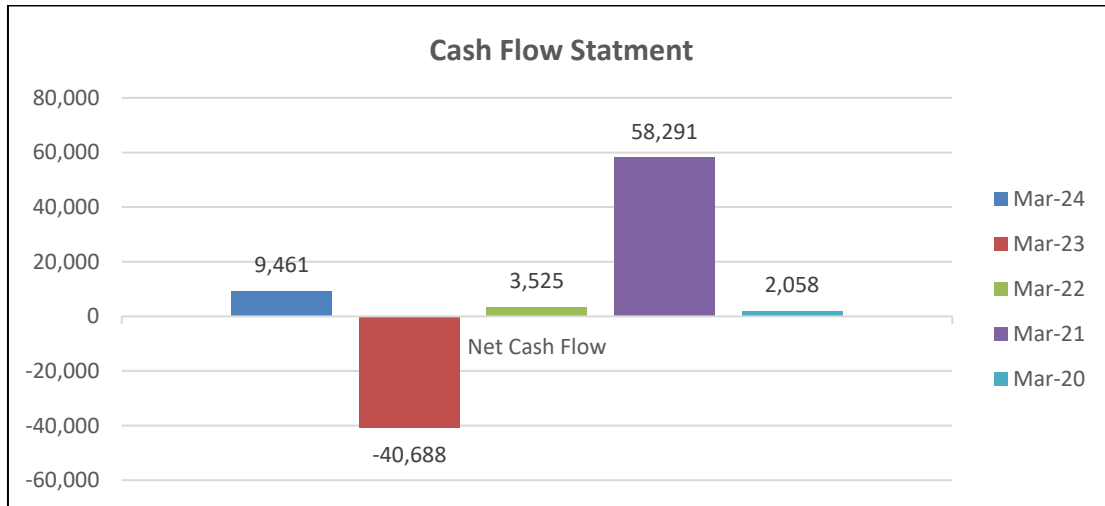
Debt Coverage Ratios	2024	2023	2022	2020	2019
Credit Deposit Ratio	70.75	67.75	64.04	65.49	72.08
Investment Deposit Ratio	30.19	29.32	28.49	29.26	29.02
Cash Deposit Ratio	5.06	4.71	4.52	4.01	4.63
Total Debt to Owners Fund	16.5	17.53	18.43	19.6	20.49
Financial Charges Coverage Ratio	1.82	2.03	2.11	1.98	1.66
Financial Charges Coverage Ratio Post Tax	1.22	1.23	1.16	1.08	1.03

Interpretation

The above chart shows that Canara bank Debt coverage ratio has improved significantly post-merger, indicating enhanced financial stability and ability to meet debt obligations. The bank's focus on profitability, cost control, and growth has contributed to this improvement.

Cash Flow Statement

	Mar-24	Mar-23	Mar-22	Mar-21	Mar-20
Operating Activities	15,046	-39,977	918	59,117	-5,288
Investing Activities	-1,748	-1,237	-1,255	-1,029	-411
Financing Activities	-3,834	445	4,035	290	7,792
Others	-2	81	-173	-87	-33
Net Cash Flow	9,461	-40,688	3,525	58,291	2,058

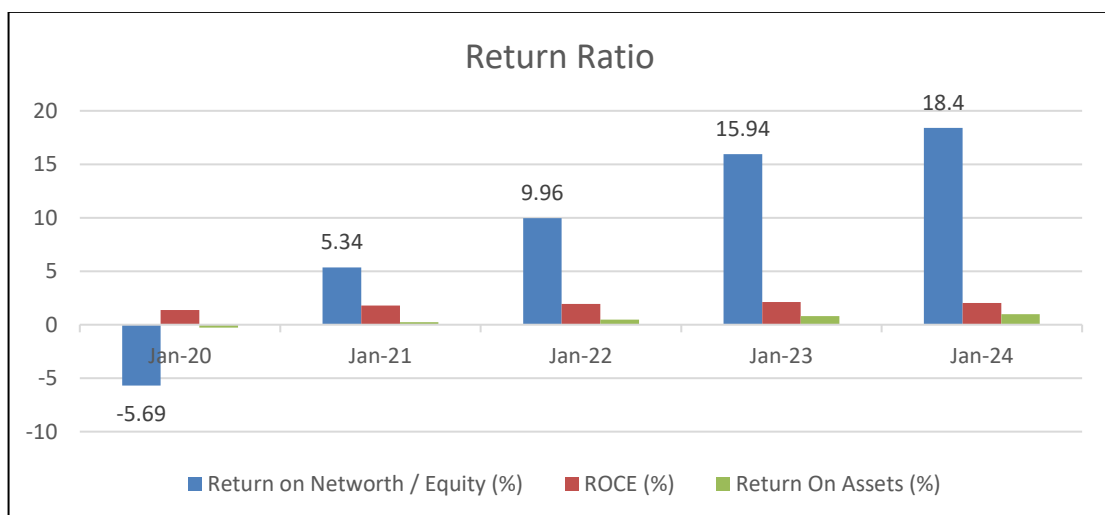


Interpretation

Positive cash flow from operation indicates that the banks corer business is generating sufficient cash post-merger. Negative cash flow from investing suggests that the bank is utilizing cash for investment or acquisitions. Positive cash flow from financing indicates that the bank is raising debets or borrowing to support growth. The merger has positively impacted Canara bank cash flow generate from operations. The bank’s investing and financing activities have also improved post-merger.

Return Ratios

Return Ratios	Mar-24	Mar-23	Mar-22	Mar-21	2019
Return on Network / Equity (%)	18.4	15.94	9.96	5.34	-5.69
ROCE (%)	2.03	2.12	1.93	1.79	1.36
Return On Assets (%)	0.99	0.81	0.48	0.24	-0.26

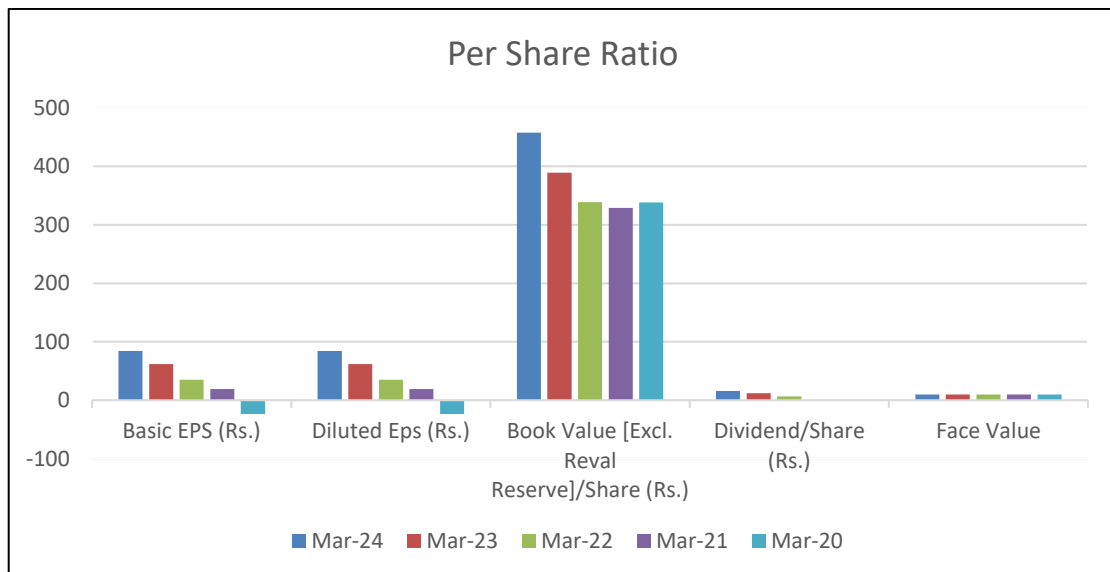


Interpretation

- The merger has positively integration and itively impacted Canara Bank's ratio
- Improved asset utilization, profitability, and shareholder returns are evident
- Enhanced capital efficiency and profitability indicate successful integration and management

Per Share Ratios

Per Share Ratios	Mar-24	Mar-23	Mar-22	Mar-21	Mar-20
Basic EPS (Rs.)	84.22	62.04	35.04	19.11	-23.55
Diluted Eps (Rs.)	84.22	62.04	35.04	19.11	-23.55
Book Value [Excl. Reval Reserve]/Share (Rs.)	457.6	388.97	338.76	328.68	338.5
Dividend/Share (Rs.)	16.1	12	6.5	0	0
Face Value	10	10	10	10	10

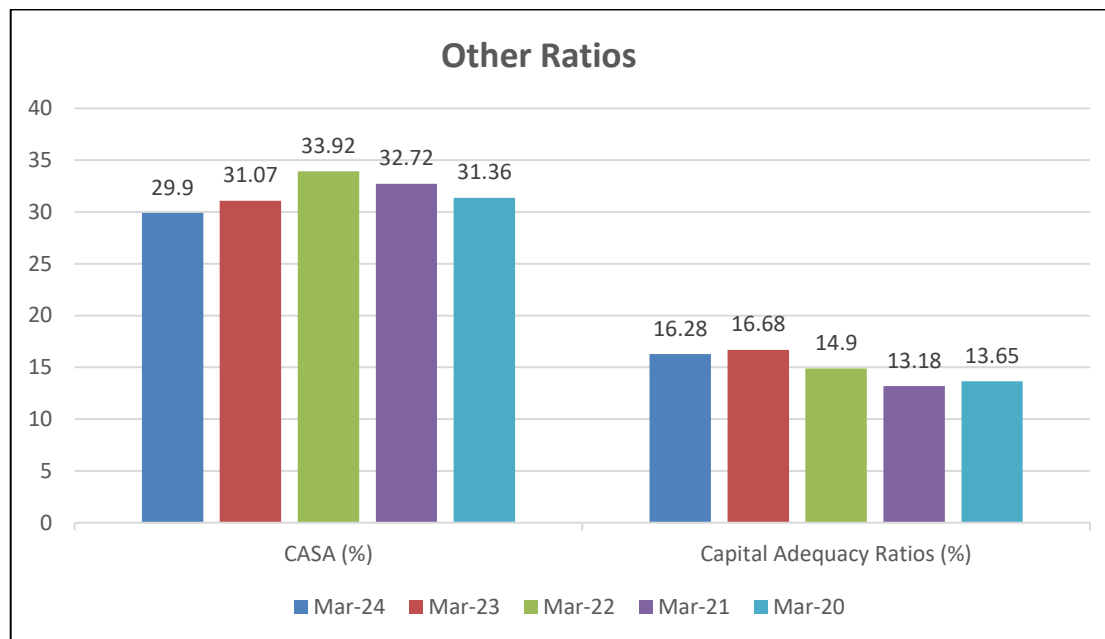


Interpretation

Earning per share Rs 23.55 (2020), was increased by 84.22 in (2024). Book value per share Rs338.5 (2020) increased by 457.6 in 2024. Dividend per share increased 16.1 in 2024. Significant EPS growth indicates improved profitability. BVPS increase suggests enhanced shareholder value.

Other Ratios

Other Ratios	Mar-24	Mar-23	Mar-22	Mar-21	Mar-20
CASA (%)	29.9	31.07	33.92	32.72	31.36
Capital Adequacy Ratios (%)	16.28	16.68	14.9	13.18	13.65



Interpretation

Improved CASA ratio indicates better deposit mix and reduced funding costs. Enhanced CAR indicates strong capital position and ability to support growth. Both ratios reflect successful integration and management post- merger.

Consolidated Profit and Loss Account

	2024	2023	2022	2021	2020
Income					
Income from Investments	24,517.19	21,003.66	18,163.92	17,821.10	12,165.32
Interest on Balance with RBI and Other Inter-Bank funds	4,249.46	2,961.62	2,173.63	1,861.33	1,409.18
Others	3,546.44	547.65	396.45	107.77	123.8
Total Interest Earned	1,10,518.75	85,884.73	70,613.79	70,212.60	49,758.75
Other Income	28,646.18	25,325.04	23,643.10	23,447.15	11,799.40
Total Income	1,39,164.94	1,11,209.76	94,256.88	93,659.75	61,558.16
Expenditure					
Interest Expended	72,117.59	52,990.06	43,035.47	45,182.50	35,817.19
Payments to and Provisions for Employees	17,112.27	14,292.75	13,208.73	13,099.48	7,501.12
Depreciation	901.73	1,020.96	841.05	838.04	445.91
Operating Expenses (excludes Employee Cost & Depreciation)	19,322.86	14,931.72	13,873.91	14,347.38	8,119.94
Total Operating Expenses	37,336.87	30,245.42	27,923.70	28,284.90	16,066.97
Provision Towards Income Tax	5,217.20	3,618.86	3,349.91	0	509
Other Provisions and Contingencies	9,710.93	13,547.62	14,152.71	17,490.37	11,187.51
Total Provisions and Contingencies	14,928.13	17,166.48	17,502.62	17,490.37	11,696.51
Total Expenditure	1,24,382.58	1,00,401.97	88,461.79	90,957.77	63,580.66
Net Profit / Loss for The Year	14,782.36	10,807.80	5,795.10	2,701.98	-2,022.50

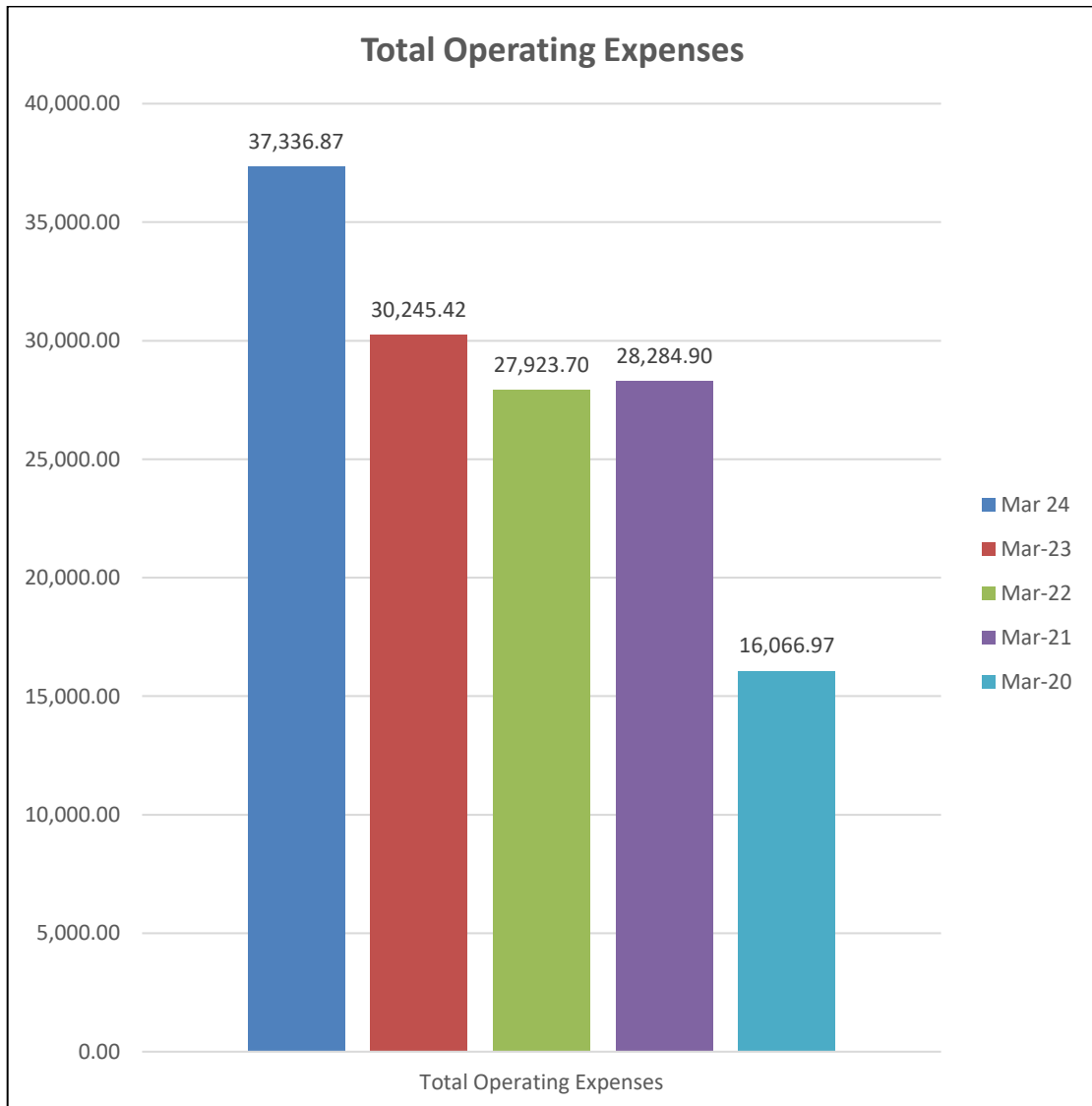
Interpretation

- Operating Expenses**

Operating Expenses increased by Rs 28,284.90 in 2021, Rs 27,923.90 in 2022, 30,245.42 in 2023, and 37,336.87 in 2024 as compare too 2019 and 2020. reflects investment in technology, marketing and human resources.

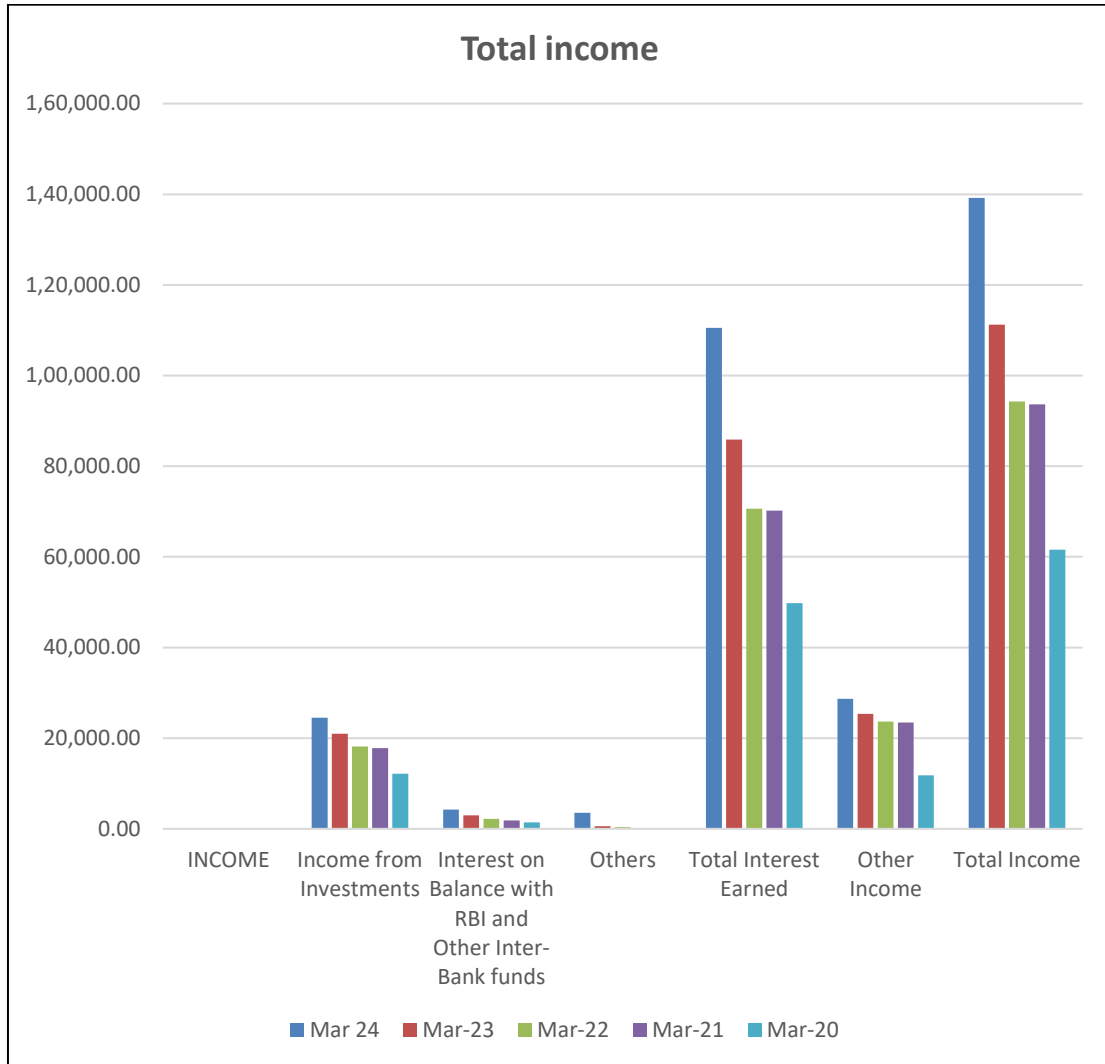
- Net Profit**

Net profit increased by Rs 2,701.98 in 2021, Rs 5,795.10 in 2022, Rs 10,807,80 in 2023, and Rs 14,782.36 in 2024 indicates profitability and earning growth. Canara Bank's profit and loss account post-merger reflects significant revenue growth, improved profitability and reduced provisioning requirement.



Interpretation

The above grope shows that there was increased in operating Expenses Rs 37,336.87 in 2024 and Rs 16,066.97 in 2020 this shows operating expenses was increased the affect total income was also increased.

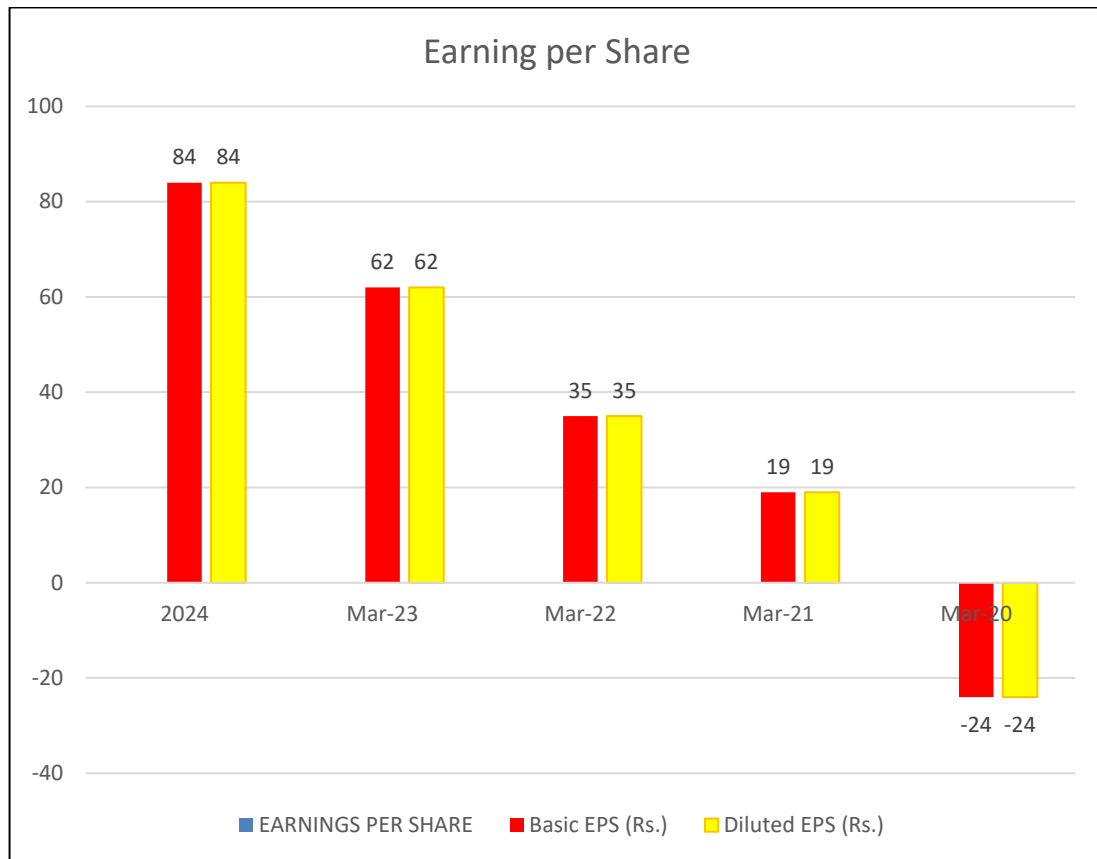


Interpretation

The above income shows that total interest was increased and total income also increased as compare to before merger 2020.

Earning Per Share

	2024	2023	2022	2021	2020
Basic EPS (Rs.)	84	62	35	19	24
Diluted EPS (Rs.)	84	62	35	19	24



Interpretation

The above chart shows that the basic EPS of Canara Bank before its merger was Rs 24 and after merger it is increased to Rs 84 so the merger is beneficiary.

The Diluted of Canara bank before its merger Rs 24 and after merger it is increased to Rs 84 so the merger is beneficiary

Findings, Suggestion and Conclusion

Findings of the Study

The study looks at Canara Bank's financial performance before and after its merger, using the bank's financial data.

Before the Merger (2019-2020)

- Revenue and profitability showed moderate growth.
- Operating expenses were high, along with significant needs for provisions.
- Return on assets (ROA) and return on equity (ROE) were low.
- The ratio of non-performing assets (NPAs) was high.
- The bank relied heavily on interest income.

Post- Merger Findings (2020-2024)

- Revenue and profitability increased significantly.
- Operating efficiency improved and expenses were reduced.
- Return on assets (ROA) and return on equity (ROE) improved.
- Non-performing assets (NPAs) decreased and asset quality improved.
- The bank's income sources became more diversified, with more revenue coming from non-interest income.

Comparative Findings

After the Merger:

- Financial performance greatly improved.
- Profitability and efficiency went up.
- The need for provisions and non-performing assets (NPAs) decreased.
- Return on assets (ROA), return on equity (ROE), and return on investment (ROI) all improved.
- The bank gained a larger market share and became more competitive.

Merger Impact Findings

Post-Merger Achievements:

- The merger was successfully integrated, leading to effective synergies.
- Operational efficiency improved, resulting in cost savings
- Revenue growth and profitability increased.
- Asset quality improved, and the ratio of non-performing assets (NPAs) went down.
- Shareholder value and market confidence grew.

Challenges and Opportunities

- Handling integration issues and cultural differences.
- Keeping up revenue growth and maintaining profitability.
- Meeting regulatory requirements and ensuring compliance.
- Taking advantage of technology and digital opportunities.
- Enhancing risk management and governance practices.

Recommendations

- Canara Bank should keep working on integrating and improving operations to save more costs and boost efficiency.
- The bank should use its larger market share and stronger pricing power to increase revenue and profits
- Continued investment in technology and digital tools will help drive innovation and maintain competitiveness.

Suggestions from the Study

- **Long-term Analysis:** Extend the study to understand the merger's long-term effects on financial performance.
- **Detailed Ratio Analysis:** Perform a thorough analysis of key ratios, including liquidity, profitability, efficiency, and solvency.
- **Comparative Analysis:** Compare Canara Bank's performance with other banks and industry standards.
- **Sensitivity Analysis:** Examine how changes in key variables affect financial results.

Conclusion

The study shows that the merger has positively impacted Canara Bank's financial performance, leading to significant growth in revenue and profits, better efficiency, and improved return ratios. The bank has successfully integrated and achieved synergies, boosting its competitiveness and market position. However, there are still challenges and opportunities to address, requiring ongoing focus on integration, growth, and risk management. Overall, the merger has been beneficial for both the bank and the broader economy.

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A Study on Employee Job Satisfaction at Renault Vijaypur

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Ms. Kalpana Rathod***
Dr. Bharati Math****

Introduction

Definition of Job Satisfaction

The term "job satisfaction" describes how employees feel about their occupations in general. It refers to an individual's level of satisfaction and well-being in regard to their performance in the workplace and its surroundings. It is the degree to which a worker is happy, fulfilled, and driven by her work.

Employment Satisfaction Definition

"Job satisfaction is an employee's judgment of how well his job has satisfied his various needs," according to Adam Smith

Types of Job Satisfaction

There are two primary categories of job satisfaction:

- Employees who are content with the kind of work they are performing are said to have intrinsic job satisfaction. This occurs when a person's skills match the KRA, allowing them to feel content and pleased at work.
- Extrinsic job satisfaction: This type of job satisfaction occurs when employees get their happiness and pleasure from things outside of their work environment. This may involve the benefits they enjoy, their relationships with coworkers, the chances for professional growth they get, etc.

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Benefits of Extreme Job Satisfaction

- Decreased employee attrition
- An increase in production
- Increased income
- Build the company's reputation

Disadvantages of low job Satisfaction

- Performance stagnation
- No room for fresh talent
- Boundaries becoming blurred

Review of Literature

It offers in-depth knowledge of the relevant broad field of study. In every structured research project, it is the initial stage. Researchers learn about the volume and scope of work that has been done in their field of interest thus far. It also aids in the appreciation of various research conclusions and results by the researcher. Ultimately, a researcher can decide on an appropriate research approach based on a review of the literature for their particular research project.

Employee Job Satisfaction

M. D. Pushpakumari (2008) demonstrates the positive correlation between employee performance and job happiness in her study titled "The Impact of Job Satisfaction on Job Performance: An Empirical Analysis." A sample of 237 respondents in the survey indicates that job satisfaction has a major effect on employees' overall performance. In conclusion, the researcher recommended that companies prioritize intrinsic benefits including growth, recognition, autonomy, accomplishment, and feedback in addition to extrinsic rewards.

The association between supervisor communication techniques and employee job happiness in Dhaka is demonstrated by Mayesha Tasnim & Ali Akkas (2017) in their article titled "Impact of Supervisory Communication Skills on Employee Job Satisfaction". The analysis of 50 responses, used as a sample, reveals that the degree of interaction and feedback greatly influences the degree of job satisfaction. The researcher concluded by stating that the degree of job satisfaction will be impacted regardless of whether the supervisor uses effective communication techniques or not.

Statement of the Problem

An employee who is content is an employee who produces. When employees are happy, the workplace culture will be positive and productive. Yet, because different individuals within a company may have different definitions of what constitutes contentment, many firms struggle to measure job satisfaction effectively. Understanding employee happiness at Renault and identifying any areas that could use improvement are the goals of the survey.

Significance of the Study

Workers are the foundation of any company. Since job happiness is crucial to the success of the company, it is the management's duty to maintain their satisfaction. When workers are dissatisfied with their occupations, they won't perform properly, and the organization will struggle to meet its objectives. As a result, job satisfaction encourages employees to give their best effort. This specific study is being conducted in order to gauge employee happiness at Renault. additionally to research the expectations of the workforce regarding the organization.

Objectives of the Study

- To measure the level of job satisfaction among the employees.
- To study the employee's attitude towards their job and organization.
- To identify the factors influencing job satisfaction.
- To offer constructive findings, conclusion and suggestions.

Scope of the Study

- The study made on the topic of job satisfaction will reveal the satisfaction level of employees.
- The study is done to know the perception and attitude of employees towards their job as well as the organization.
- From this study, I can understand how an organization actually works and gain more insights into the concept of job satisfaction.
- It provides me with a great opportunity to relate the theoretical concepts I learned in my course to the actual happenings in the organization.

Research Methodology

- **Research:** Research is the process of producing new knowledge or repurposing preexisting knowledge in novel and inventive ways to produce fresh ideas, approaches, and comprehensions.
- **Methodology of the study:** This section discusses the techniques and information sources that were employed to conduct the study and assess the research questions. It makes plain how important research design is, as well as sample size, composition, and selection process, as well as the instruments and methods for gathering data and the statistical software used to evaluate it and make conclusions.

Data Collection

- **Primary Data:** it refers to the first hand data gathered by the researcher himself. For this study, primary data is collected through a field survey by the help of a structured questionnaire with closed end questions. The questionnaire consists of definite and pre ordered. Major sources used to collect primary data are,
 - Direct observation
 - Interview
 - Questionnaire

Limitations of the Study

- The study is only in vijayapur city.
- Due to time constraints, a detailed study could not be made.
- Some information cannot be accessed due to its confidential nature.
- The findings and conclusions are based on the knowledge and experience of the respondents, which may sometimes be subject to

Conceptual Framework

- **Market Analysis**

Recognize the age distribution, income levels, and car ownership rates of the Vijayapura population. It evaluate the regional economic circumstances that affect the purchase power of vehicles, including average income, employment rates, and economic growth.

- **Consumer Behaviour**

Purchase Decision Process: Look at how Vijayapura buyers choose which cars to buy. This covers elements like as brand inclination, price sensitivity, and the significance of post-purchase services.

Customer Expectations: Determine what kind of customer experience, vehicle options, and level of service a consumer should expect from a Renault showroom.

- **Competitive Environment**

- **Competitor Analysis:** Determine and assess rivals in the Vijayapura market, encompassing other automakers and dealerships. Recognize their advantages, disadvantages, and positioning in the market.

- **Regulatory and Environmental Factors**

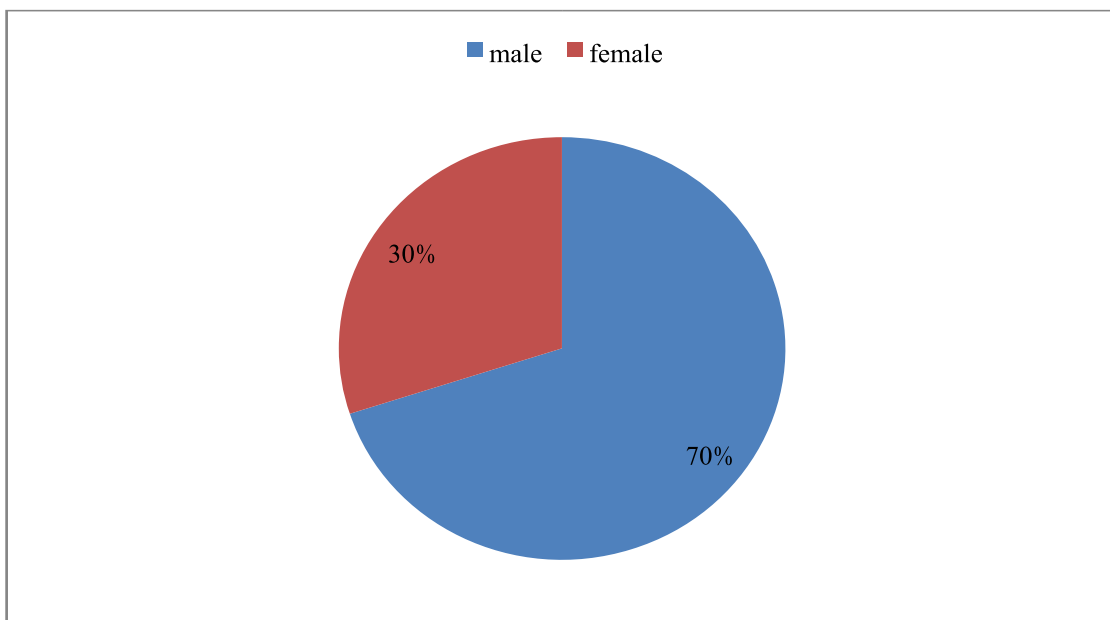
- **Regulations:** Examine local laws and policies that have an impact on the automobile sector, including those pertaining to business license, safety requirements, and emissions standards.

- **Environmental Impact:** Take into account how the showroom manages trash, energy use, and environmentally friendly methods in order to achieve environmental sustainability.

Data Analysis and Interpretations

Table 1: Showing the Gender of Respondents

Particular	Number of Respondents	Percentage (%)
Male	35	70
Female	15	30
Total	50	100

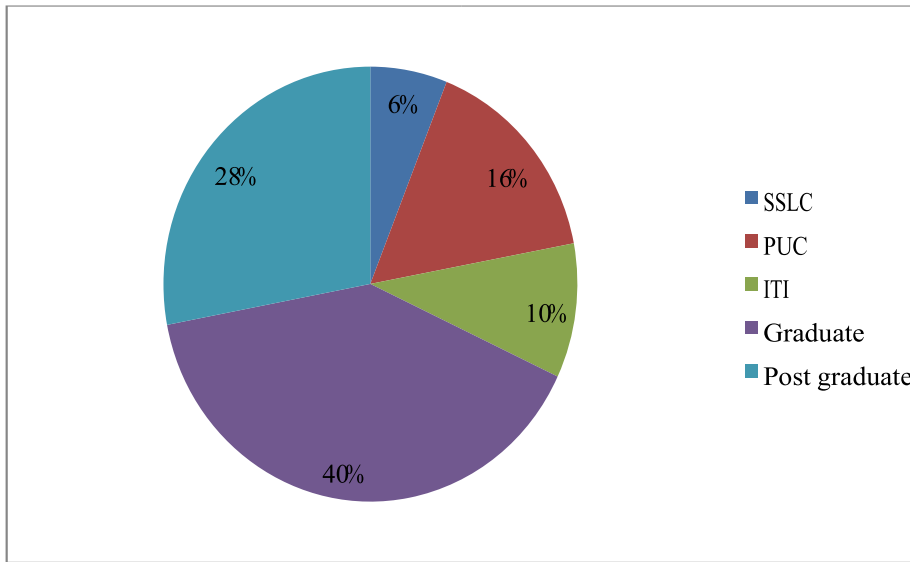


Interpretation

From the above table and graph, it is clear that 70% of the respondents are male and remaining 30% of the respondents are females. It shows that, most of the employees working in the Renault showroom are male and least number of employees are female.

Table 2: showing the educational qualification of the respondents

Particular	Number of Respondents	Percentages(%)
SSLC	3	6
PUC	8	16
ITI	5	10
Graduate	20	40
Post Graduate	14	28
Total	50	100

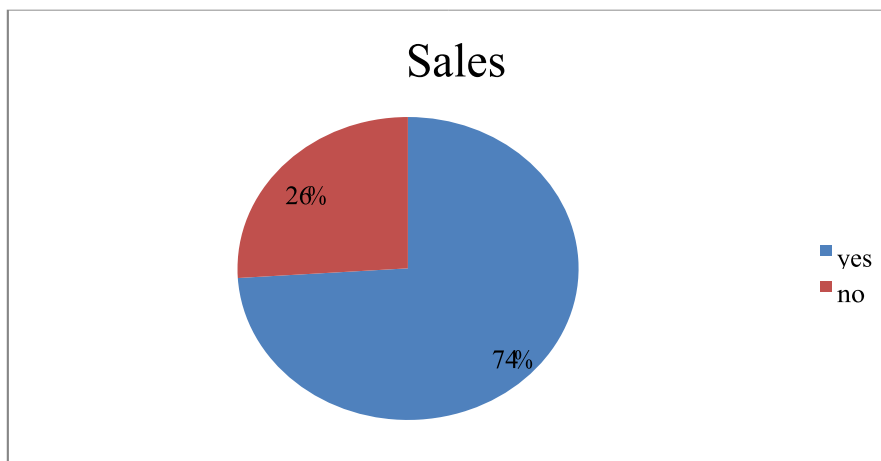


Interpretation

The above table and graph show that, 40% of employees are post graduates, 28% are graduates, 16% have completed ITI, 10% have completed PUC and lastly 6% have completed SSLC. It clearly shows that most of the employees are graduates and least number of employees have completed SSLC.

Table 3: Showing the employees satisfaction with their current salary and compensation package.

Particulars	Number of respondents	Percentages (%)
Yes	37	74
No	13	26
Total	50	100

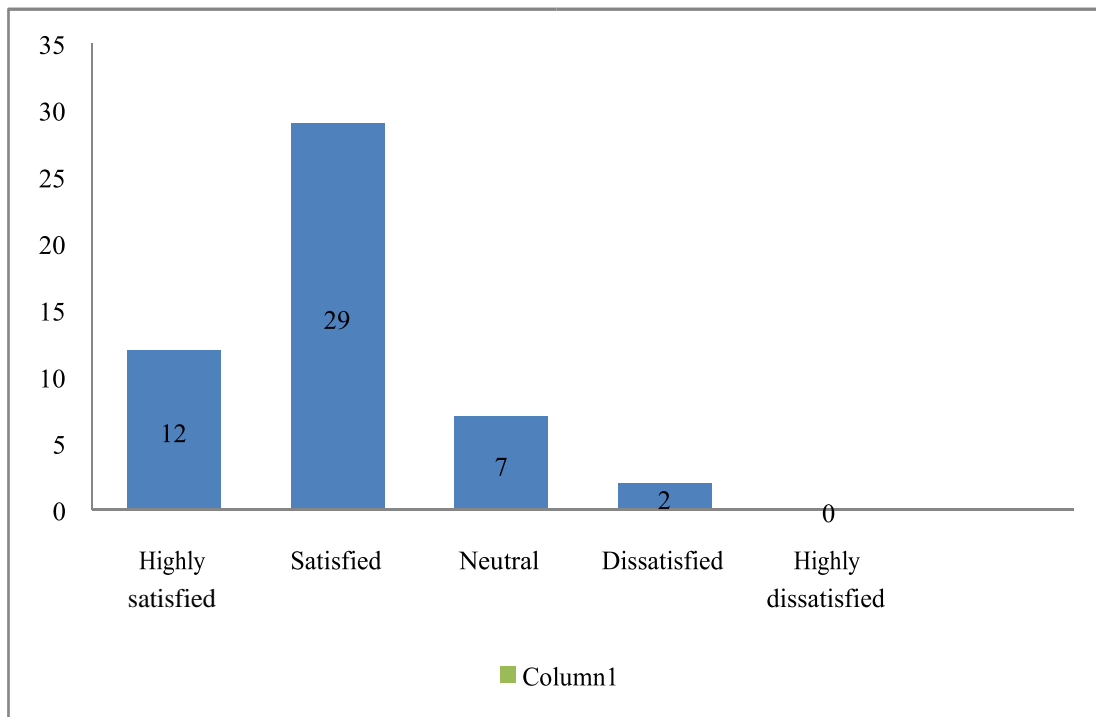


Interpretation

From the above table and graph, it is clear that, 74% of employees are satisfied with their current salary and compensation package and 26% of employees are dissatisfied with their current salary and compensation package. We can say, majority of the employees are satisfied with the current salary and compensation package provided by the Renault showroom.

Table 4: Showing the employees overall satisfaction level with their job

Particulars	Number of respondents	Percentages (%)
Highly satisfied	12	24
Satisfied	29	58
Neutral	7	14
Dissatisfied	2	4
Highly dissatisfied	0	0
Total	50	100



Interpretation

From the above table and graph, it is clear that, 12 respondents (26%) are highly satisfied with their current job, 31 respondents (%) are satisfied, 7 respondents (14%) are neither satisfied nor dissatisfied and lastly 2 respondents (4%) are dissatisfied. It shows that, majority of the employees are satisfied and least number of employees are dissatisfied, but none of the employees are highly dissatisfied with their current job.

Findings

- Every conclusion is derived from the examination and interpretation of primary data on the level of job satisfaction among Renault employees in Vijayapur.
- According to the report, 30% of employees are women while the majority of employees (70%) are men.
- According to the survey, 40% of the staff members are graduates.
- The majority of workers (74%) are happy with their present pay and benefits package from the showroom.
- The majority of workers (58%) are content with their jobs overall, and the lowest percentage of workers are not happy in their current positions.

Suggestions

- According to the survey, most workers are generally happy with their jobs, while a small percentage are neither happy nor unhappy and are simply not quite content. Thus, I've offered some recommendations to please every employee and raise employee satisfaction levels.
- A few workers are not happy with their jobs, the workplace culture, or their employer-employee dynamic. Thus, management ought to enhance these elements.
- Not many workers are unhappy with their pay and benefits package as it is. Employee compensation must therefore be commensurate with their capabilities.
- Talented staff members ought to be acknowledged by management. It should offer a "Best Employee Award" or some other form of recognition when workers meet predetermined goals.
- A small percentage of workers find it challenging to strike a good work-life balance. Therefore, management needs to act to enhance the work-life balance of the staff members.

Conclusion

Maintaining employee happiness and maximizing productivity are contingent upon their degree of satisfaction. Highly satisfied workers are those who have a strong sense of loyalty towards their company and remain with it through good times and bad. Due to its correlation with a number of factors, including as turnover, absenteeism, and productivity, work satisfaction is also extremely important for any kind of business. Thus, it is imperative for any firm to comprehend and fulfill the requirements and desires of its workforce.

The job satisfaction of Renault employees in Vijayapur was the main subject of this investigation. According to the report, the majority of workers are generally happy

with their jobs. The majority of workers are content with their jobs, the workplace, the relationship between them and their employers, their pay and benefits, the welfare programs offered, and their work-life balance. Only a small percentage of workers are unhappy with their jobs overall, and some people are neither content nor dissatisfied.

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Quality of Service and Customer Satisfaction: A Case Study on Mysore Restaurant Vijayapur

Ms. Sakshi Choudhari*
Sachin Bevinagidad**
Sagar Ambiger***

Introduction

Mysore Restaurant, situated in Vijayapura, Bijapur- that has earned a reputation for delivering a high-quality culinary experience. The restaurant Karnataka - 586103, near Banjara Cross (Patil Planet, 3rd Floor), is a distinguished dining establishment is strategically located in a bustling area, making it easily accessible to both locals and visitors alike.

Amenities and Services

Mysore Restaurant is committed to catering to a wide range of dietary preferences, offering an extensive menu that includes vegan and vegetarian options. This inclusive approach ensures that all guests, regardless of their dietary choices, can enjoy a satisfying meal. The restaurant is also known for its versatility in service offerings, including:

- **Catering Service:** Mysore Restaurant extends its culinary expertise to special events and gatherings through its catering service. Whether it's a small family gathering or a large celebration, the restaurant provides tailored catering solutions to meet the needs of any event.
- The success and popularity of Mysore Restaurant can be attributed to several key factors that customers frequently highlight in their feedback:

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- **Delicious and Tasty Food:** The restaurant is celebrated for its flavourful dishes that are prepared with fresh, high-quality ingredients. The menu offers a wide variety of options, ensuring that there is something to satisfy every palate.
- **Good Ambiance and Cleanliness:** The clean, well-maintained environment of Mysore Restaurant enhances the overall dining experience. The thoughtfully designed interior creates a pleasant and comfortable setting, perfect for enjoying a meal.
- **Friendly and Prompt Service:** The staff at Mysore Restaurant are known for their friendliness and attentiveness. Prompt service is a hallmark of the restaurant, ensuring that guests feel well-cared-for from the moment they arrive until they leave.
- **Variety of Dishes Available:** Mysore Restaurant takes pride in its diverse menu, which features a wide array of dishes that cater to different tastes and preferences. This variety not only provides customers with ample choices but also keeps them coming back to explore new offerings.
- **Suitable for Family Outings:** The restaurant's family-friendly environment, combined with its delicious food and excellent service, makes it an ideal destination for family outings. Whether it's a casual lunch or a special dinner, Mysore Restaurant provides a setting where families can create lasting memories.

Need for the Study

In the competitive hospitality industry, understanding customer satisfaction is crucial for success. This study is vital for several reasons:

- **Enhancing Customer Experience:** Adapting to evolving customer preferences is essential for repeat business and brand loyalty. This study will offer insights into valued aspects of the dining experience, enabling us to tailor our offerings and improve satisfaction.
- **Identifying Strengths and Weaknesses:** By analysing customer feedback, we can pinpoint our restaurant's strengths and areas needing improvement, addressing weaknesses proactively to enhance overall satisfaction.
- **Informed Decision-Making:** Data-driven insights are critical for effective decision-making. This study provides a structured approach to feedback analysis, ensuring decisions on menu, service, and design are aligned with customer preferences.
- **Benchmarking and Competitive Advantage:** This study will help us benchmark performance against industry standards and competitors, guiding strategies to enhance our competitive edge and overall standing.

- **Building Customer Loyalty and Retention:** Understanding factors contributing to loyalty allows us to focus on enhancing these elements, fostering a loyal customer base that drives repeat business and referrals.
- **Adapting to Market Trends:** Capturing current customer expectations and preferences helps us stay ahead of trends, ensuring our offerings remain relevant and appealing.
- **Improving Financial Performance:** Satisfied customers lead to higher sales and positive reviews, impacting financial performance. This study will identify key satisfaction drivers to optimize operations and boost revenue.

Review of Literature

- **"Customer Satisfaction in the Restaurant Industry: An Empirical Study"**
Authors: M. H. Kim, R. J. Lehto, and J. C. Kwortnik
This study examines various factors that influence customer satisfaction in restaurants, including service quality, food quality, and ambiance. It highlights the importance of understanding customer expectations and perceptions to enhance satisfaction.
- **"Factors Influencing Customer Satisfaction and Loyalty in the Restaurant Industry: A Meta-Analysis"**
Authors: M. J. Z. Wu and W. C. Hsu
This meta-analysis reviews multiple studies to identify key factors affecting customer satisfaction and loyalty in restaurants. It emphasizes the role of service quality, food quality, and customer service in shaping overall satisfaction.
- **"The Impact of Service Quality on Customer Satisfaction and Loyalty: A Study in the Restaurant Sector"**
Authors: A. K. Zeithaml, L. L. Berry, and A. Parasuraman
This paper explores the relationship between service quality and customer satisfaction, focusing on how service dimensions such as responsiveness, assurance, and

This systematic review synthesizes research on customer satisfaction in the restaurant industry, examining various measurement approaches and identifying trends and gaps in the literature.
- **"Determinants of Customer Satisfaction in the Restaurant Sector: Insights from a Multinational Study"**
Authors: J. M. O'Neill and J. M. Mattila
This study investigates the determinants of customer satisfaction across different countries, providing insights into cultural and contextual factors that influence dining experiences and customer perception

Statement of the Problem

Mysore restaurant aims to enhance the dining experience but lacks a comprehensive understanding of customer satisfaction. Anecdotal feedback is insufficient for identifying gaps between our services and customer expectations. This survey seeks to systematically gather data on food quality, service, ambiance, and value for money to pinpoint discrepancies and inform improvements, ensuring we better meet our customers' needs.

Research Questions

Customer Satisfaction towards the Services of Mysore Restaurants

Dear respondent, I Ms. Sakshi Choudhari a student of BLDEA's A.S.Patil College of Commerce (Autonomous), Vijayapura conducting a survey for **CUSTOMER SATISFACTION TOWARDS THE SERVICES OF MYSORE RESTAURANTS**. Your sincere response would be valuable to me and would definitely help me to arrive at a conclusion as per research objective. This information would be confidential and only be used for research purpose.

- What is your full name?
- What is your age group?
- What is your gender?
- What is your occupation?
- How did you hear about our restaurant?
- How frequently do you dine out?
- Are you a resident of Bijapur or visiting from another city?
- How would you rate the quality of our food?
- How satisfied are you with the variety of our menu?
- How would you rate the portion sizes of the dishes?
- How would you rate the cleanliness and hygiene of the restaurant?
- How would you rate the ambiance and decor of the restaurant?
- How satisfied are you with the friendliness and professionalism of our staff?
- How would you rate the speed of service?
- How would you rate the value for money of our dishes?
- How likely are you to recommend our restaurant to others?
- Did you experience any issues during your visit?
- Overall, how satisfied are you with your dining experience?
- What suggestions or additional comments do you have for improving our restaurant?

Objectives of the Study

- To evaluate the overall satisfaction levels of customers dining at Mysore Restaurant, focusing on key aspects such as food quality, service, ambiance, and value for money.
- To gather detailed insights into customer preferences regarding menu options, portion sizes, dietary choices (e.g., vegan and vegetarian), and other dining-related factors.
- To pinpoint specific areas within the restaurant's offerings or operations where customer feedback indicates a need for enhancement, ensuring that the restaurant meets or exceeds customer expectations.

Scope of the Study

- To find out prospective customers
- It helps in finding competitors strength as well as its weaknesses.
- It is helpful to perceive the customers.
- It is helpful to understand and analyze the factors that influence the customer

Research Methodology

- Conducting structured surveys targeting consumers and business to gather insights on restaurant
- In depth interview with customers, managers, including owner to obtain experience and perspectives
- This was a study attempted to investigate the statistical relationship between online customer satisfaction with few independent variables such as advertisements, service quality, and customer experiences
- Bibliography review, prepare and distributing questionnaires, the analysis of the questionnaires, data analysis

Limitations of the Study

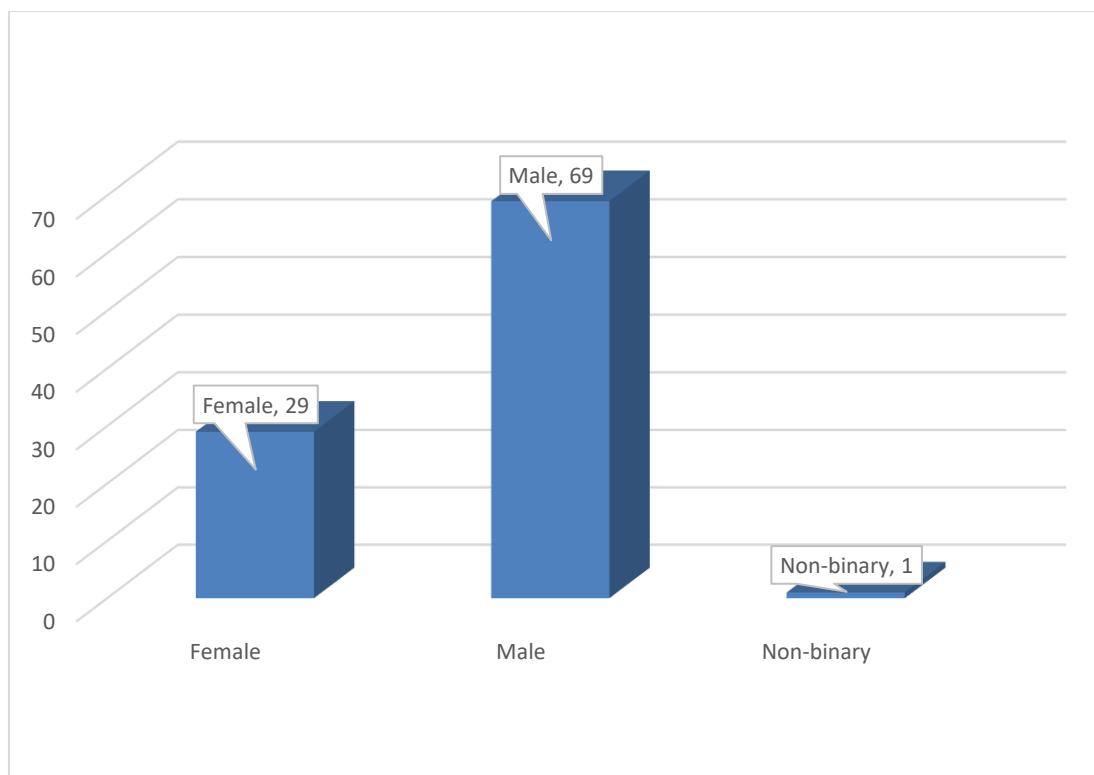
- This study is based on the prevailing customers but the customers perception may change according to time, fashion, technology, development, etc
- As per the population of the study in huge, a sample of 100 sample respondents is only covered till now
- Information provided by the customers may not be accurate. They may hide some of the information at the time of filing up the questionnaires

Analysis and Interpretation

Age Group Distribution of Respondents

Age Group	Frequency
18-25	81
26-35	11
36-45	4
46-60	1
60+	2
Grand Total	99

Distribution by Age Group

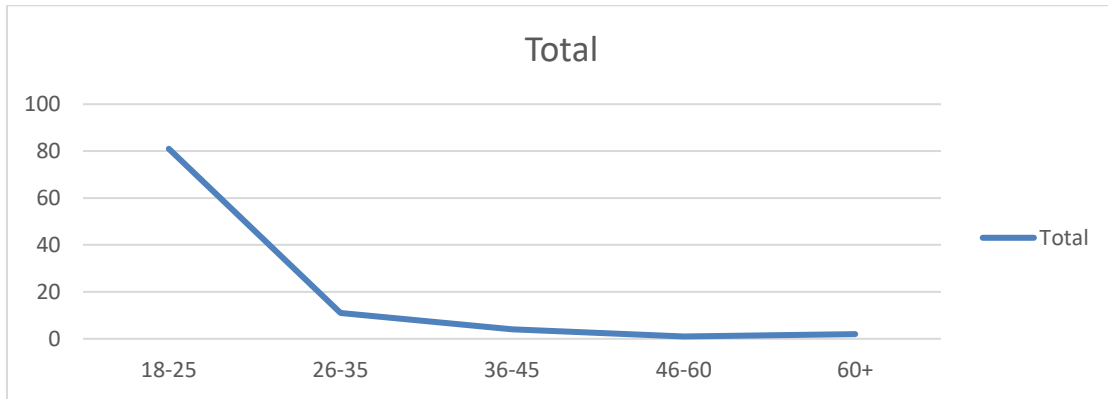


The above data shows that 81.8% of the respondents are aged between 18-25 years, 11.1% are between 26-35 years, 4.0% are between 36-45 years, 1.0% are between 46-60 years, and 2.0% are 60 years or older

Gender Distribution of Respondents

Gender	Frequency
Female	29
Male	69
Non-binary	1
Grand Total	99

Respondents by Gender

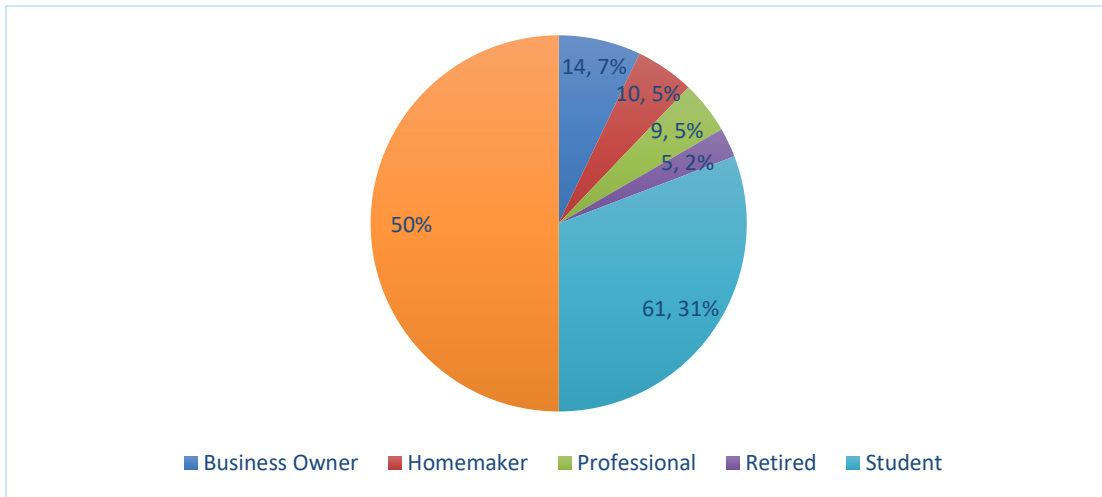


The above data indicates that 29.3% of the respondents are female, 69.7% are male, and 1.0% identify as non-binary.

Table Occupation Distribution of Respondents

Occupation	Frequency
Business Owner	14
Homemaker	10
Professional	9
Retired	5
Student	61
Grand Total	99

Graph Respondents by Occupation

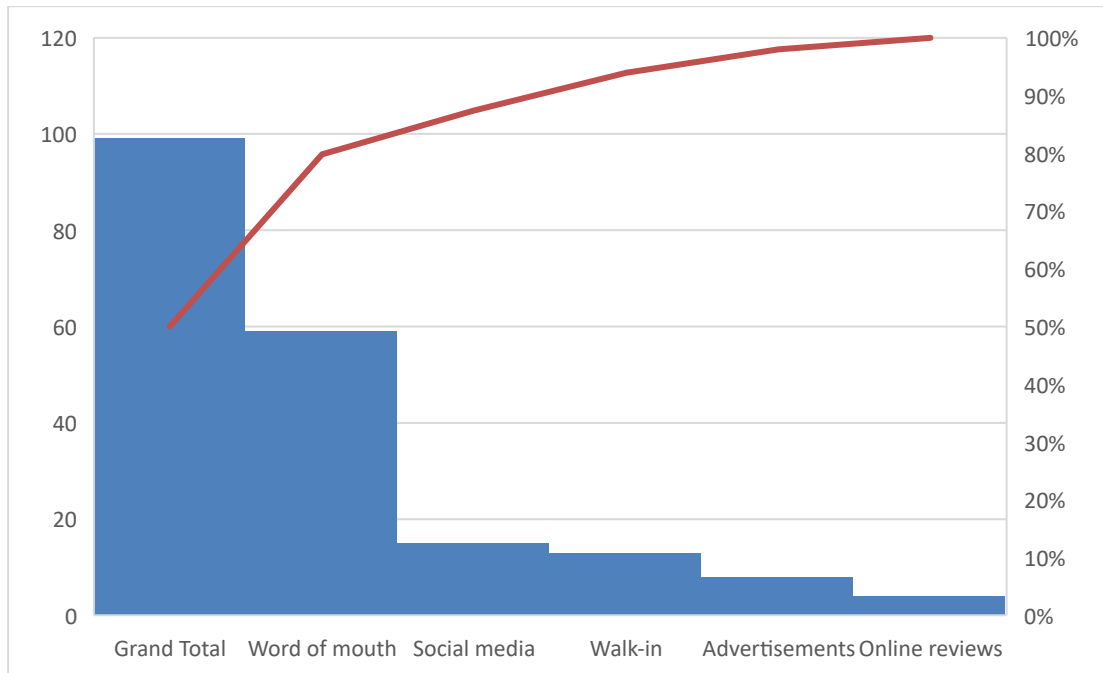


The data reveals that 14.1% of the respondents are business owners, 10.1% are homemakers, 9.1% are professionals, 5.1% are retired, and 61.6% are students.

Table Referral Sources for Respondents

Referral Source	Frequency
Advertisements	8
Online reviews	4
Social media	15
Walk-in	13
Word of mouth	59
Grand Total	99

Graph Respondents Heard About the Restaurant



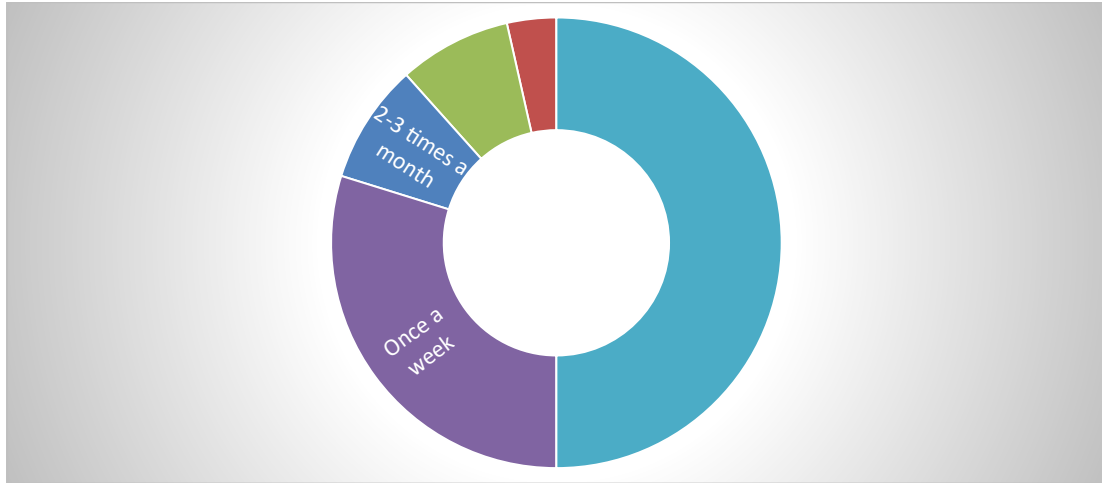
The data shows that 8.1% of respondents learned about the restaurant through advertisements, 4.0% through online reviews, 15.2% through social media, 13.1% by walking in, and 59.6% through word of mouth.

Table Dining Frequency of Respondents

Dining Frequency	Frequently
2-3 times a month	17
Less than once a month	7
Once a month	16
Once a week	59
Grand Total	99

The data indicates that 17.2% of respondents dine out 2-3 times a month, 7.1% dine out less than once a month, 16.2% dine out once a month, and 59.6% dine out once a week.

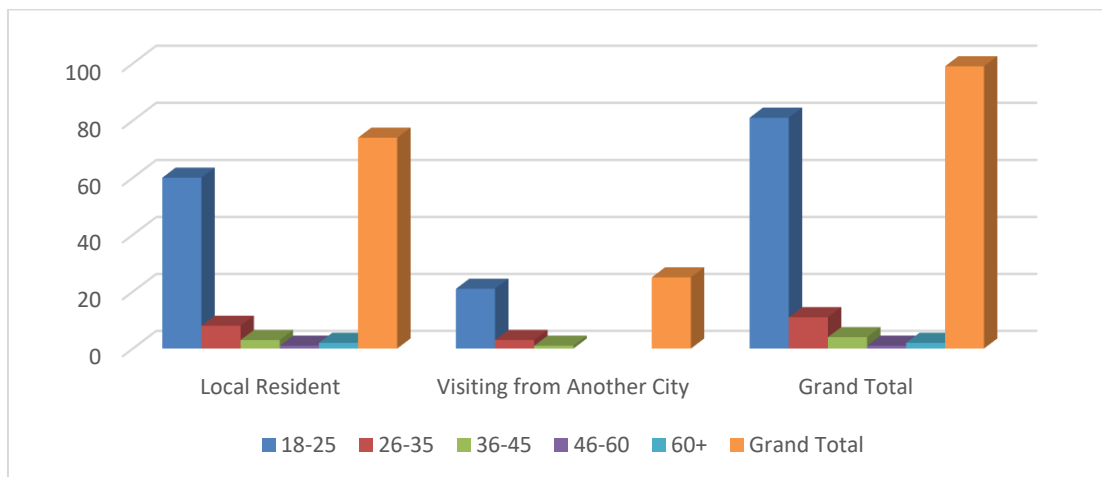
Graph Dining Out Among Respondents



Residency Status of Respondents

Age Group	Local Resident	Visiting from Another City
18-25	60	21
26-35	8	3
36-45	3	1
46-60	1	-
60+	2	-
Grand Total	74	25

Local Residents vs. Visitors

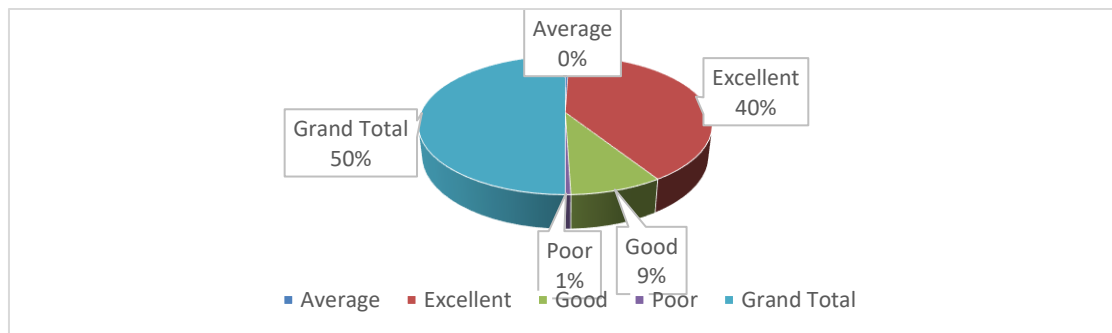


The data shows that among local residents, 60 are aged 18-25, 8 are aged 26-35, 3 are aged 36-45, 1 is aged 46-60, and 2 are aged 60+. For visitors from another city, 21 are aged 18-25, 3 are aged 26-35, 1 is aged 36-45, and there are no visitors in the 46-60 or 60+ age groups. In total, there are 74 local residents and 25 visitors.

Table: Food Quality Ratings by Respondents

Food Quality Rating	Frequency
Average	1
Excellent	80
Good	17
Poor	1
Grand Total	99

Graph: Respondents' Ratings of Food Quality

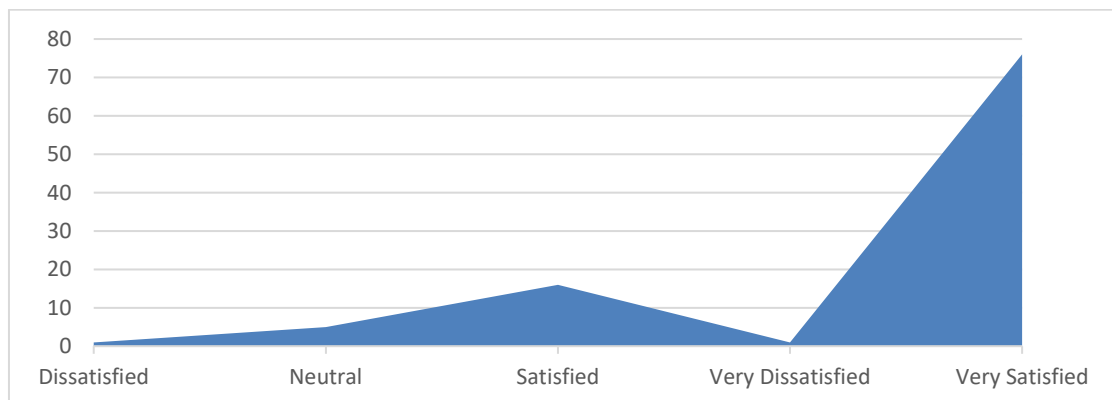


The data shows that 1 respondent rated the quality of the food as average, 80 rated it as excellent, 17 rated it as good, and 1 rated it as poor.

Table: Menu Variety Satisfaction Level

Menu Variety Satisfaction	Frequency
Dissatisfied	1
Neutral	5
Satisfied	16
Very Dissatisfied	1
Very Satisfied	76
Grand Total	99

Graph: Satisfaction with Menu Variety

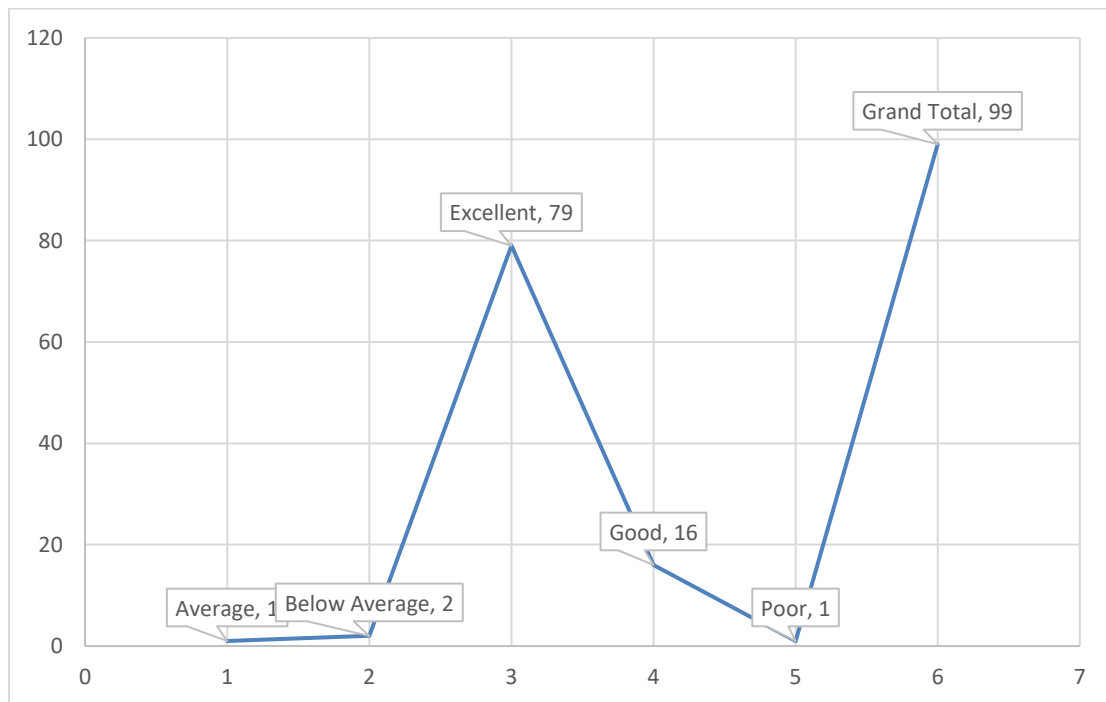


The data indicates that 1 respondent is very dissatisfied with the variety of the menu, 5 are neutral, 16 are satisfied, 1 is dissatisfied, and 76 are very satisfied.

Table: Portion Size Ratings by Respondents

Portion Size Rating	Frequency
Average	1
Below Average	2
Excellent	79
Good	16
Poor	1
Grand Total	99

Graph: Ratings of Portion Sizes

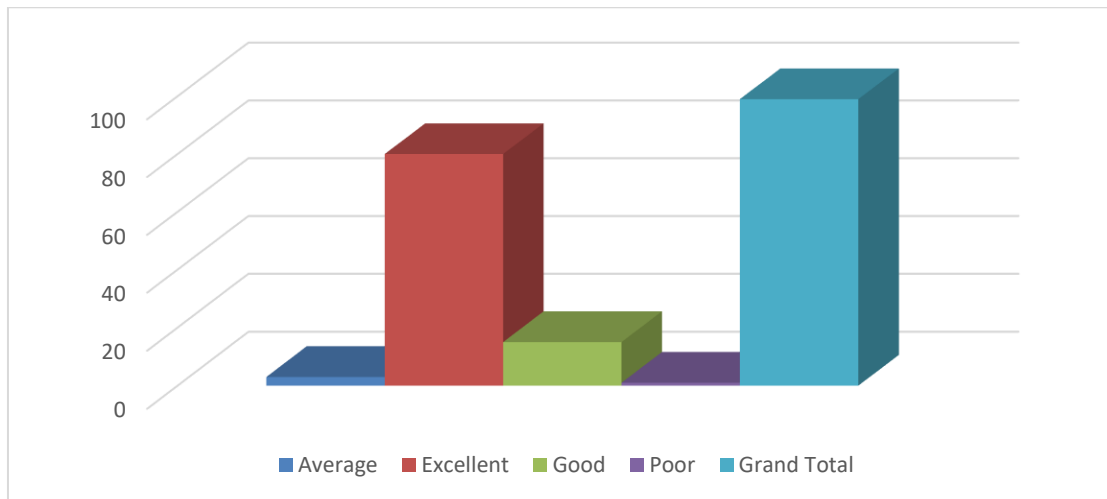


The data shows that 1 respondent rated the portion sizes as average, 2 rated them as below average, 79 rated them as excellent, 16 rated them as good, and 1 rated them as poor.

Table: Cleanliness and Hygiene Ratings

Cleanliness and Hygiene Rating	Frequency
Average	3
Excellent	80
Good	15
Poor	1
Grand Total	99

Graph: Ratings of Cleanliness and Hygiene

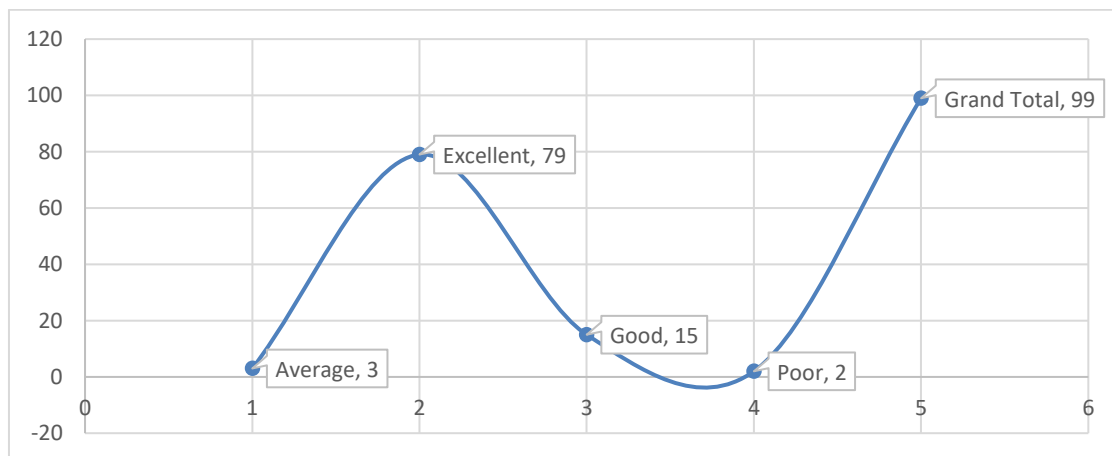


The data indicates that 3 respondents rated the cleanliness and hygiene of the restaurant as average, 80 rated it as excellent, 15 rated it as good, and 1 rated it as poor.

Table: Ambiance and Decor Ratings

Restaurant Ambiance and Decor	Frequency
Average	3
Excellent	79
Good	15
Poor	2
Grand Total	99

Graph: Ratings of Ambiance and Décor

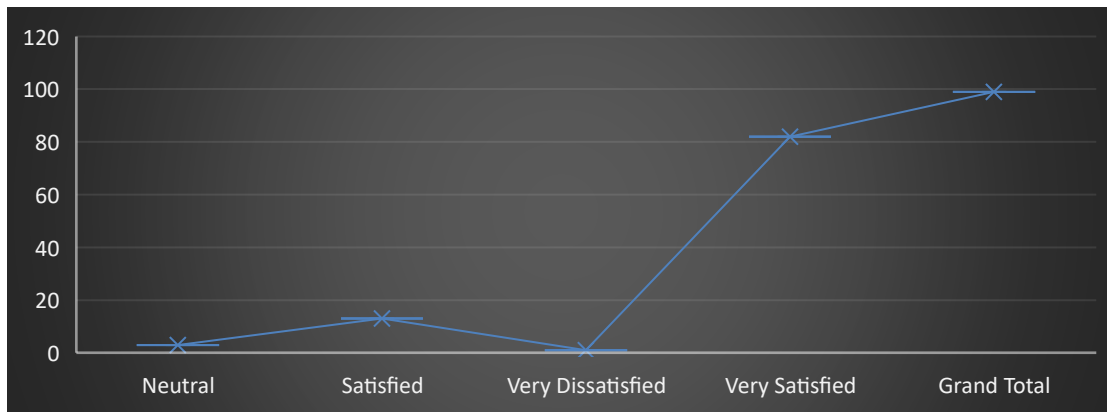


The data shows that 3 respondents rated the restaurant’s ambiance and decor as average, 79 rated it as excellent, 15 rated it as good, and 2 rated it as poor.

Table: Staff Ratings

Staff Friendliness and Professionalism	Frequency
Neutral	3
Satisfied	13
Very Dissatisfied	1
Very Satisfied	82
Grand Total	99

Graph: Satisfaction with Staff Friendliness and Professionalism

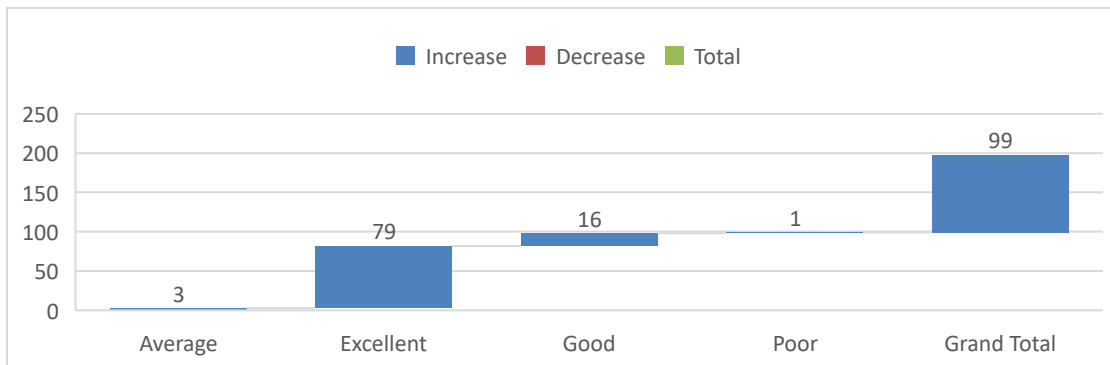


The data indicates that 3 respondents are neutral about the friendliness and professionalism of the staff, 13 are satisfied, 1 is very dissatisfied, and 82 are very satisfied.

Table: Speed of Service Ratings

Speed of Service Rating	Frequency
Average	3
Excellent	79
Good	16
Poor	1
Grand Total	99

Graph: Respondents' Ratings of Service Speed

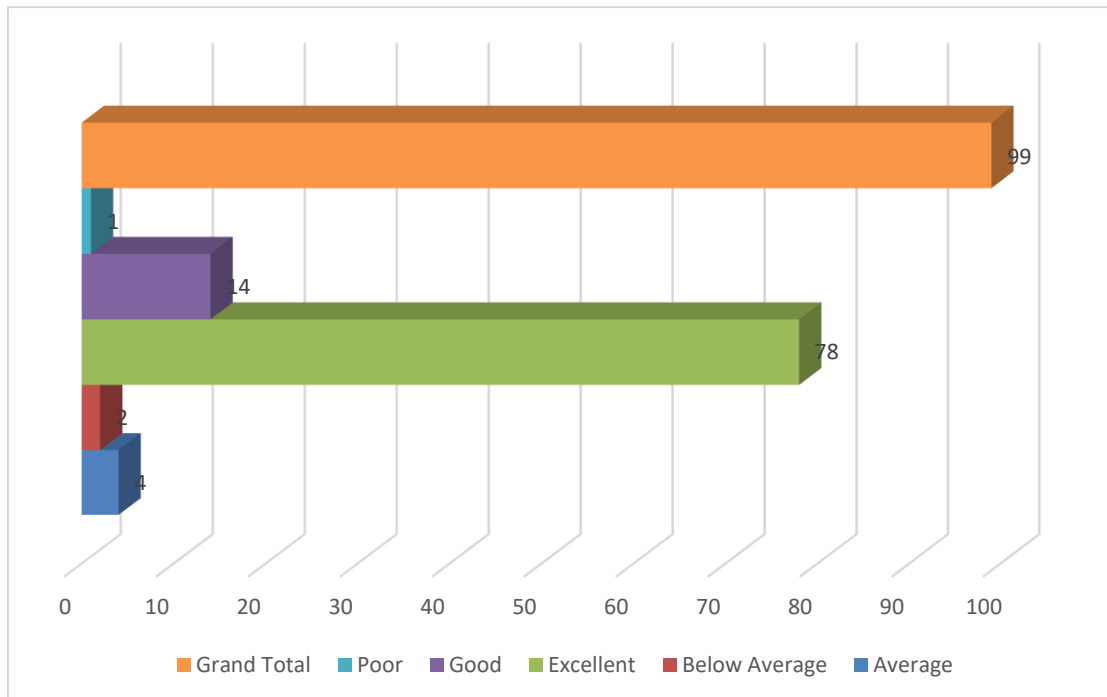


The data shows that 3 respondents rated the speed of service as average, 79 rated it as excellent, 16 rated it as good, and 1 rated it as poor.

Table: Value for Money Ratings

Value for Money Rating	Frequency
Average	4
Below Average	2
Excellent	78
Good	14
Poor	1
Grand Total	99

Graph: Ratings of Value for Money

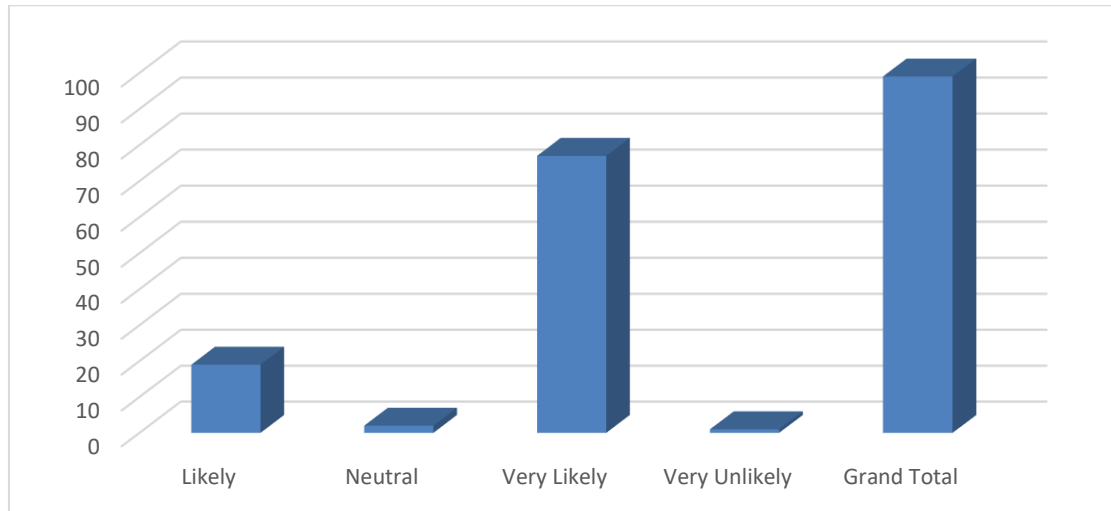


The data shows that 4 respondents rated the value for money of the dishes as average, 2 rated it as below average, 78 rated it as excellent, 14 rated it as good, and 1 rated it as poor.

Table: Likelihood to Recommend Ratings

Likelihood to Recommend	Frequency
Likely	19
Neutral	2
Very Likely	77
Very Unlikely	1
Grand Total	99

Graph: Likelihood to Recommend the Restaurant

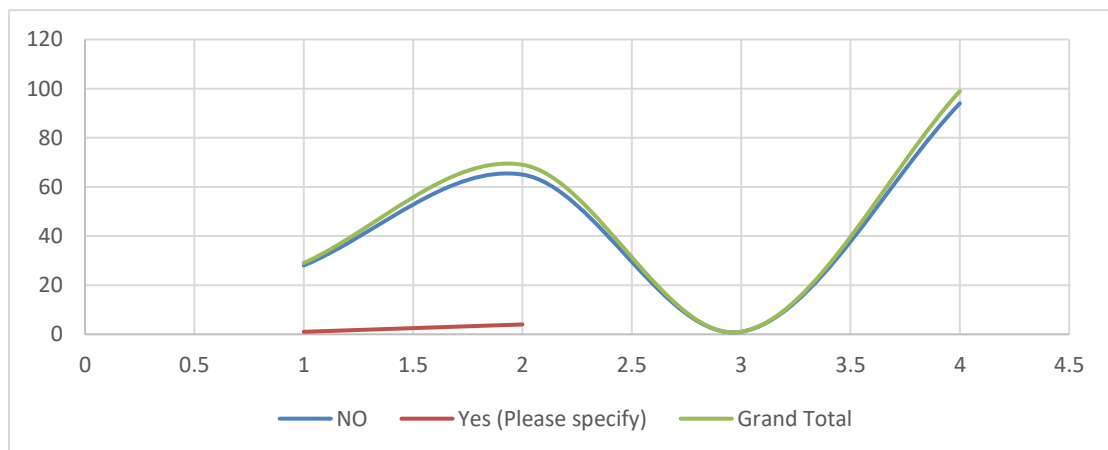


The data indicates that 19 respondents are likely to recommend the restaurant to others, 2 are neutral, 77 are very likely to recommend it, and 1 is very unlikely to recommend it.

Table: Issues Reported by Respondents

Gender	NO	Yes	Grand Total
Female	28	1	29
Male	65	4	69
Non-binary	1		1
Grand Total	94	5	99

Graph: Percentage of Respondents Reporting Issues



The data shows that 28 females, 65 males, and 1 non-binary respondent answered "No," while 1 female and 4 males answered "Yes." In total, 94 respondents answered "No," and 5 answered "Yes."

Table: Overall Experience Satisfaction

Overall Dining Experience Satisfaction	Frequency
Neutral	5
Satisfied	19
Very Dissatisfied	2
Very Satisfied	73
Grand Total	99

Graph: Overall Satisfaction with Dining

The data shows that 5 respondents are neutral about their dining experience, 19 are satisfied, 2 are very dissatisfied, and 73 are very satisfied.

Findings, Suggestions and Conclusion

Findings

- Customer review and analysis: analyzing reviews might reveal insights into customer satisfaction, common complaints, or frequently praised aspects
- Service quality: observing staff responsiveness, efficiency, and attitude.
- Food quality: assessing the freshness, taste and presentation of the dishes.
- Cleanliness and ambience: checking the restaurants cleanliness, interior décor, and overall atmosphere,
- Pricing: evaluating whether the pricing aligns with the perceived value and customer expectation

Suggestions

- improve customer service: training staff to enhance their communication and service skills
- Enhance menu offerings: updating the menu based on customer preferences and feedback including dietary options.

- Revise pricing: adjusting price to better match the quality and quantity of food offered.
- Focus on cleanliness: Ensuring consistent cleanliness in all areas of the restaurant.
- Upgrade Ambience: Enhancing the décor and ambience to create a more inviting atmosphere

Conclusion

The case study on mysore restaurant in vijayapura highlights it's position as a prominent establishment in the local dining scene, specializing in authentic south Indian cuisine. The analysis reveals several key findings:

- Market positioning: Mysore Restaurant effectively leverages its focus on traditional south Indian dishes to attract a diverse clientele, including both local residents and tourists.
- Operational Excellence: The Restaurant's success is attributed to well-executed business strategies, including high-quality food preparation, attentive customer service, and a comfortable dining environment.
- Challenges and opportunities: While the restaurant faces common industry challenges such as competition and changing consumer preferences, it also has opportunities for growth here

In conclusion, Mysore restaurant has established itself as a key player in Vijayapura's culinary landscape. By maintaining its focus on quality and customer satisfaction, and addressing the identified challenges, the restaurant is well-positioned for continued success and potential growth in the future. Mysore restaurant in Vijayapura appears to be a notable establishment offering authentic south Indian cuisine, with a focus on traditional dishes that reflect the rich culinary heritage of Mysore. With the commitment to high-quality food and excellent service, the restaurant aims to cater to both local patrons and visitors seeking genuine south Indian flavours. Its success is likely supported by a well-curated menu, inviting ambience, and positive customer feedback. For those in Vijayapura looking for a taste of south India, Mysore restaurant stands out as a key destination.

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The Technical Edge: Gaining an Advantage in the Stock Market with Technical Analysis Tools

Tejaswini Hiremath*
Ramya Joshi**
Shivashankar Biradar***

Introduction

Technical analysis is a crucial tool used by traders to predict price movements in financial markets by studying historical data and identifying patterns. This research focuses on the use of technical analysis for short-term trading, examining how traders can determine entry and exit points to maximize profits.

This article explores the realm of short-term trading, in particular, technical analysis – a type of approach that pays regard to historical price movements and patterns when predicting future stock prices. Knowing these trends allows traders to have better conversations about entry and exit points geared toward capturing profits in a more compressed time.

Need of the Study

The study emphasizes the importance of technical analysis in stock picking, particularly for day traders and short-term investors. By using tools like moving averages, RSI, and ROC, traders can make informed decisions about when to enter or exit trades.

Technical analysis indicates any investigation done on the stock exchange and a unique examination of future trends depending on their historical performance. Based on the underlying belief that historical price movements portray investor sentiment and psychologies, ultimately determining any future directions of such prices. Technical

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analysts delve into historical charts and patterns to read the psychology of market participants are they feeling good about things, driving prices up (bulls), or are they scared enough to drive them down(bears)? A major driver of stock prices is the underlying supply and demand dynamics, which technical analysis helps to analyze through a variety of tools such as moving averages (MAs), relative strength index (RSI) measures and support/resistance levels among others.

Objectives of the Study

- Identify trends in stock prices of selected companies listed on NSE.
- Analyze price movements across three sectors using RSI, SMA, and ROC.
- Study the importance of technical analysis in the Indian stock market.
- Assist investors in making decisions using line chart indicators.
- Evaluate market indicators' effectiveness in predicting price movements.

Factors that Affect Technical Analysis Accuracy

- **Market Conditions:** Better accuracy in trending markets.
- **Indicators Used:** Some indicators perform better in specific market conditions.
- **Time Frame:** Intraday traders may find more reliable patterns than long-term investors.
- **Subjectivity:** Technical analysis is somewhat subjective.
- **Backtesting:** Past performance does not guarantee future results.

General Observations on Accuracy

- **Statistical Tests:** Previous studies have yielded mixed results, where some have found that technical analysis can outperform random strategies, while others indicate it adds little value besides fundamental analysis—let alone random trade.
- **Success Rate:** Most profitable traders who are successful users of technical analysis generally have a success rate of around 50-60%. In other words, they are profitable not because of the accuracy of their method but through good risk management and favourable risk/reward ratios.

Research Methodology

Data Collection

- Historical price data for the year 2023.
- Secondary data from websites, reports, and journals.

Method

- The study uses technical analysis, focusing on trends, indicators, and patterns to predict stock prices.

Limitations of the Study

- Dependence on past data may not predict future movements.
- Market anomalies and unexpected events can reduce effectiveness.
- Subjective interpretations may lead to varying conclusions.
- Overfitting risk due to excessive reliance on past data.
- Ignores fundamental factors.
- Bias toward short-term strategies.
- High transaction costs and liquidity issues in less active markets.

Analysis and Interpretation

This chapter focuses on the application of technical analysis tools to assess stock price movements and make informed trading decisions. The analysis uses historical data from selected companies, applying technical indicators like Moving Averages (SMA, EMA), Relative Strength Index (RSI), and Rate of Change (ROC). The data are then interpreted to determine trends, market momentum, and potential reversal points, providing a foundation for investment strategies.

Industry-Specific Analysis

- The analysis was conducted on selected companies from two key industries:

Information Technology (IT)

- Companies Analyzed: TCS, Wipro, Infosys

Key Findings

- TCS: Displayed a consistent upward trend in stock prices, supported by strong RSI values above 50, indicating bullish momentum. Moving averages confirmed the strength of this trend.
- Wipro: The analysis revealed a volatile market, with price fluctuations showing short-term reversals captured effectively by the ROC indicator. RSI occasionally dipped below 30, suggesting oversold conditions.
- Infosys: Demonstrated a stable price pattern with less volatility. The SMA and EMA provided clear buy signals during the dips.

Corporate Banks

- Banks Analyzed: State Bank of India (SBI), HDFC Bank

Key Findings

- SBI: The stock exhibited cyclic patterns with distinct bullish and bearish phases. Technical indicators like RSI indicated overbought conditions during peaks, signaling potential sell opportunities.
- HDFC Bank: Displayed a steady growth pattern, with occasional corrections. The MACD highlighted key momentum shifts, and RSI identified strong entry points.

Technical Indicators Used

Moving Averages (MA)

- **Simple Moving Average (SMA)** and **Exponential Moving Average (EMA)** were used to smooth out price data and identify trends. The EMA, with its sensitivity to recent price changes, provided early trend signals compared to the SMA.

In trending markets, crossover points of short-term EMA over long-term EMA were reliable indicators of bullish trends.

Relative Strength Index (RSI)

RSI was pivotal in identifying overbought and oversold market conditions. Stocks that consistently maintained RSI values above 50 were seen as strong, while those dipping below 30 indicated potential buying opportunities.

Rate of Change (ROC)

ROC helped in measuring the speed of price changes, thus signaling momentum shifts. High ROC values aligned with significant price movements, aiding in timely entry and exit decisions.

Pattern Recognition

- **Head and Shoulders:** Identified reversal patterns in both industries, suggesting changes from bullish to bearish trends and vice versa.
- **Double Top/Bottom:** Highlighted potential trend reversals, providing early warnings for investors to adjust positions.

Comparative Analysis

The comparison between IT and banking sectors revealed that IT stocks generally showed higher volatility and quicker trend reversals, making them suitable for aggressive trading strategies.

On the other hand, banking stocks exhibited more stable growth, favoring long-term investments.

Interpretation of Findings

- **Sector-Specific Insights:** The IT sector, driven by innovation, displayed rapid price movements, making technical analysis crucial for timing trades. In contrast, the banking sector's relative stability required fewer, but more calculated, trading decisions.
- **Indicator Reliability:** While no single indicator was foolproof, combining RSI, MA, and ROC provided a balanced view of market conditions, enabling more informed decisions.

Difference Between Technical Analysis and Fundamental Analysis**Difference between Technical Analysis and Fundamental Analysis: Summary****Technical Analysis**

- **Focus:** Analyzes historical price and volume data to identify patterns and predict future price movements.
- **Tools:** Charts, indicators like RSI, MACD, and moving averages.
- **Time Frame:** Primarily short-term, ideal for day traders and short-term investors.
- **Assumption:** All known fundamentals are reflected in the current price.

Fundamental Analysis

- **Focus:** Evaluate a security's intrinsic value by analyzing financial statements, economic factors, and qualitative aspects.
- **Tools:** Financial ratios, earnings reports, industry analysis.
- **Time Frame:** Long-term, suited for value investors and those focusing on long-term growth.
- **Assumption:** The market may not always reflect the true value, providing opportunities for investment based on intrinsic value.

In summary, while technical analysis focuses on short-term price patterns using charts and indicators, fundamental analysis looks at the long-term intrinsic value by assessing a company's financial health and market conditions.

Information Technology**Tata Consultancy Services (TCS)**

Tata Consultancy Services Limited is one massive player in the world's IT services and consulting business. It is a part of the premium house of Tatas, an Indian multinational with a significant presence in 150 locations within 46 countries. As of March 2024, its workforce worldwide is a mammoth 601,546 employees, which defines not just size but massive geographical reach and operational capabilities.

- Table - Closing price, SMA, RSI, ROC.
- Graphs
- Analysis and Interpretation

WIPRO

Wipro Limited, generally known as Wipro in lowercase, is one of the largest Indian multinational corporations to forge its imprints in the global information technology scenario. Having started in 1945 as a producer of vegetable oil, Wipro Limited would develop itself as a company that is technologically leading in providing end-to-end information technology, consulting, and business process services. One of the leading Big Tech companies in India, it stands tall to show for its innovation and grit towards growth.

- Table - Closing price, SMA, RSI, ROC.
- Graphs
- Analysis and Interpretation

INFOSYS

An Indian technology icon, Infosys, reflects a breadth of services offered to enterprises. From developing custom software and consulting in IT to handling entire IT operations for clients, Infosys guides companies through the sea of changing technology. Infosys was born in Pune; it has expanded much over the years. Finally, it is headquartered in Bangalore, India—one of the largest technology hubs in the world.

- Table - Closing price, SMA, RSI, ROC.
- Graphs
- Analysis and Interpretation

Corporate Banks

State Bank of India (SBI)

The State Bank of India is the largest and perhaps most prestigious public sector bank in India, with a glorious past going back to its establishment in 1806 as the Bank of Calcutta, which was later renamed the State Bank of India in 1955 on nationalization, with the Imperial Bank of India being merged into it. In due course, SBI has become one of the cornerstones of India's banking sector and is directly related to the country's financial system and economic development.

- Table - Closing price, SMA, RSI, ROC.
- Graphs
- Analysis and Interpretation

HDFC (Housing Development Finance Corporation)

Starting its operations in 1994, HDFC Bank grew to become one of India's top private sector banks, characterized by strong financial performance, vast reach, and an enterprising approach toward banking. Its headquarters is in Mumbai. The bank was constituted as a part of the liberalization of the Indian banking industry. In a very short period since its inception, HDFC Bank has played a significant role in transforming the profile of the Indian financial scenario and is characterized more for its customer-centric services and state-of-the-art technological innovations. It has offered end-to-end solutions in all products and services across retail and wholesale banking and treasury operations to a large client base that includes, amongst others, individual customers, small businesses, and corporates.

- Table - Closing price, SMA, RSI, ROC.
- Graphs
- Analysis and Interpretation

The Evolution of Technical Analysis and its Convergence with Machine Learning

- **The Evolution of Technical Analysis**

This is a discipline of technical analysis that has come a long way from hand-drawn charts and intuitive judgments in the early days. From very basic patterns utilized by early traders to sophisticated algorithms used for high-frequency trading today, it mirrors the technological revolution that reshaped the world of finance. What once depended on human interpretation of price movements has now taken on board quantitative rigor through statistical modeling and machine learning.

- **Technical Analysis in the Digital Age**

This intuition, along with the manual charting, has now been totally revolutionized with the added confluence of advanced computing power and the ultimate democratization of financial information. Now, access to real-time market data and availability of developed sophisticated algorithms enable the analyst to look deeper into market behavior than ever before. Machine learning and artificial intelligence have further been amplified to look at complex patterns and the prediction of market trends with increasing precision.

- **The Convergence of Technical Analysis and Machine Learning**

Technical analysis, now combined with machine learning, marks a central moment in the history of investment strategy. Traditionally, technical analysis depended on human feel and experience to extract patterns from price charts. While this produced some successes, subjectivity and limitations were evident. Machine learning injects objectivity and a data-driven approach, able to process large datasets in identifying complex relationships and patterns eluding human analysts.

- **Technical Analysis as a Cornerstone of Risk Management**

Technical analysis is one of the cornerstones of robust risk management strategies in the dynamic investment environment. This quantitative framework provides an understanding of the market's behavior in a manner that empowers investors to make informed decisions for reducing potential losses while attaining optimal returns.

Algorithmic Trading and Automation

- **Core Components of Algorithmic Trading**

Algorithmic trading systems contain different inter-related components with the primary purpose of helping to execute a particular trading strategy. First in order is a market data feed, which usually provides historical or real-time data on prices and volumes. The data forms the raw input for the algorithm. Second in line is the algorithm; a set of predefined rules will take in the market data and produce trading signals. Thirdly, an order management system that is able to execute quickly and accurately on these signals. Last but not the final element is a sound risk management framework, which is indispensable against unexpected market fluctuations and for proper running of the whole system.

- **Benefits of Algorithmic Trading**
 - **Speed:** Algorithms can trade in a very short time, something that is impossible for human beings to do.
 - **Objectivity:** This eliminates any emotional feelings that may shape human decisions.
 - **Efficiency:** Automates routine tasks to free up time for more important trading strategies.
 - **Back testing:** it means running the algorithm on historical data to determine performance.

Discussions and Conclusion

The final chapter consolidates the insights gained throughout the analysis, emphasizing the importance of combining traditional financial methodologies with modern technological advancements. The integration of technical analysis with machine learning and algorithmic trading represents a significant shift in market analysis and investment strategies. By leveraging these tools, investors can better navigate the complexities of financial markets, achieve more accurate predictions, and optimize trading outcomes. However, the chapter also underscores the need for caution, particularly regarding the risks associated with automation and the ethical considerations in high-frequency trading. As the financial landscape continues to evolve, the convergence of technology and finance will likely become even more pronounced, offering both opportunities and challenges for future market participants.



A Study of Customer Satisfaction towards Hotel Industry

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Aman Shankar Naik**
Sangangoud Biradar***

Introduction

"Located in the historic city of Vijayapura, Karnataka, Spoorthi Resort is a proposed luxury getaway that promises to redefine the hospitality experience in the region. Nestled amidst lush greenery and surrounded by the city's rich cultural heritage, our resort aims to provide a unique blend of comfort, relaxation, and adventure.

Need for Study

"This study aims to investigate customer satisfaction towards Spoorthi Resort, Vijayapura, in order to:

- Evaluate the effectiveness of current services and amenities
- Identify areas for improvement to enhance guest experiences
- Inform strategic decisions to drive business growth and competitiveness
- Develop targeted marketing and customer retention strategies
- Establish a benchmark for future performance evaluation

Review of Literature

The concept of customer satisfaction has been extensively studied in the hospitality industry, with research highlighting its significance in driving loyalty, retention, and ultimately, business success (Kotler et al., 2017). Studies have identified key factors influencing customer satisfaction in resorts, including service quality (Parasuraman et al., 2015), amenities and facilities (Kashyap & Bojanic, 2000), and overall experience (Pine & Gilmore, 1998).

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Statement of the Problem

Despite its picturesque location and luxurious amenities, Spoorthi Resort, Vijayapura, faces challenges in consistently meeting customer expectations, leading to variable customer satisfaction ratings and potential loss of business. Specifically, the resort struggles with:

- Inconsistent service quality and responsiveness
- Limited amenities and activities for diverse customer preferences
- Insufficient communication and feedback mechanisms
- High employee turnover rates, impacting customer relationships

Research Questions

- "What are the perceived strengths and weaknesses of Spoorthi Resort, Vijayapura, in terms of customer satisfaction?"
- "What are the key drivers of customer satisfaction and dissatisfaction among guests at Spoorthi Resort, Vijayapura?"
- "How do demographic and psychographic factors influence customer satisfaction among guests at Spoorthi Resort, Vijayapura?"

Objectives of the Study

- To assess the level of customer satisfaction among guests at Spoorthi Resort, Vijayapura.
- To identify the key factors influencing customer satisfaction at Spoorthi Resort, Vijayapura.

Scope of the Study

- Assess the quality of various services provided by Spoorthi Resort, including accommodation, food and beverage, and recreational facilities.
- Evaluate how these services meet or exceed customer expectations.

Research Methodology

- **Research Design:** Mixed-methods approach: Combining quantitative and qualitative methods to gain a comprehensive understanding of employee satisfaction.
- **Cross-Sectional Study:** Collecting data at a single point in time to assess current employee satisfaction levels.

Limitations of the Study

- **Small Sample Size:** A limited number of participants may not accurately represent the entire employee population, potentially leading to biased results.

- **Single Location:** Focusing on a single resort (Spoorthi Resorts, Vijayapura) may not be generalizable to other resorts or industries.

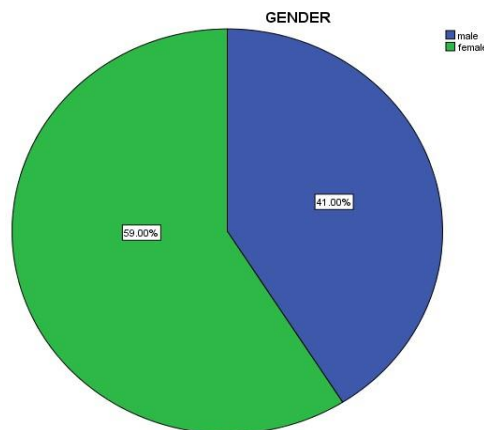
Future Scope of the Study

- **Longitudinal Study:** Conduct a long-term study to examine changes in employee satisfaction over time.
- **Comparative Analysis:** Compare employee satisfaction across different departments, locations, or industries.
- **Causal Relationships:** Investigate causal relationships between specific factors (e.g., leadership, work-life balance) and employee satisfaction.

Analysis and Interpretation

- **Gender**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	41	41.0	41.0	41.0
	Female	59	59.0	59.0	100.0
	Total	100	100.0	100.0	

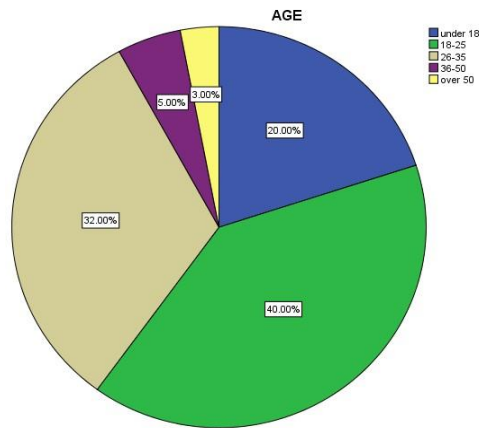


Interpretation

From the above chart show that both male and Female are visiting Resort

- **Age**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	under 18	20	20.0	20.0	20.0
	18-25	40	40.0	40.0	60.0
	26-35	32	32.0	32.0	92.0
	36-50	5	5.0	5.0	97.0
	over 50	3	3.0	3.0	100.0
	Total	100	100.0	100.0	

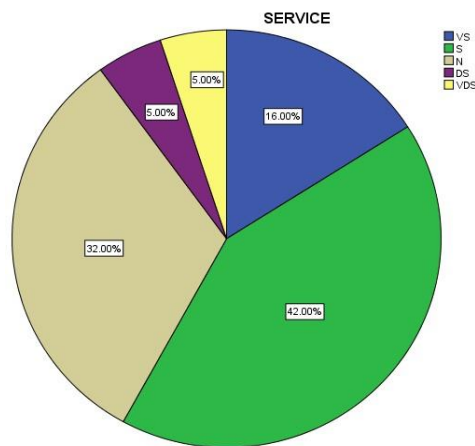


Interpretation

From the above chart most of the respondents are age of under 18, respondent 18-25, respondent 2635, respondent 36-50 and respondent over 50.

• **Service**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	VS	16	16.0	16.0	16.0
	S	42	42.0	42.0	58.0
	N	32	32.0	32.0	90.0
	DS	5	5.0	5.0	
	VDS	5	5.0	5.0	95.0
	Total		100	100.0	100.0

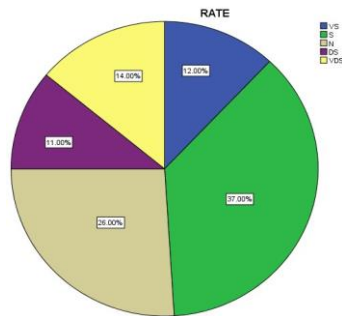


Interpretation

From the above chart it shows that most of the customers are satisfied, neutral and some respondents are Very satisfied, very few people are dissatisfied and very dissatisfied with the overall services provided by the resort.

• **Rate**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	VS	12	12.0	12.0	12.0
	S	37	37.0	37.0	49.0
	N	26	26.0	26.0	75.0
	DS	11	11.0	11.0	86.0
	VDS	14	14.0	14.0	100.0
	Total	100	100.0	100.0	

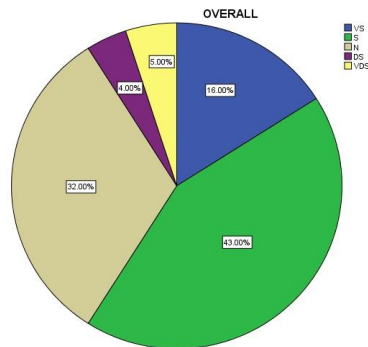


Interpretation

From the above diagram it shows that most of the customers are satisfied, neutral and some respondents are Very satisfied, dissatisfied and very dissatisfied with the value of money of the food served.

• **Overall**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	VS	16	16.0	16.0	16.0
	S	43	43.0	43.0	59.0
	N	32	32.0	32.0	91.0
	DS	4	4.0	4.0	95.0
	VDS	5	5.0	5.0	100.0
	Total	100	100.0	100.0	



Interpretation

From the above diagram it shows that most of the customers are satisfied, neutral and some respondents are Very satisfied, very few people are dissatisfied and very dissatisfied with the overall experience.

Findings Suggestions and Conclusion

Findings

- **Booking Experience**
 - **Booking Process Satisfaction:** 78% of respondents rated the booking process as "Very Satisfactory" or "Satisfactory." Most guests appreciated the straightforward online booking system.
 - **Information Accuracy:** 85% felt the information provided during booking was clear and accurate, but 15% noted discrepancies between online descriptions and actual experiences.
- **Overall Experience**
 - **Overall Satisfaction:** 80% of guests were "Very Satisfied" or "Satisfied" with their overall stay.
 - **Recommendation:** 85% indicated they would recommend the resort to others.
 - **Repeat Stay:** 78% of respondents said they would stay at the resort again

Suggestions

- **Enhance Room Amenities**
 - **Upgrade Technology:** Invest in modernizing room amenities, such as upgrading to newer TVs and ensuring reliable Wi-Fi connectivity. This can improve guest satisfaction, particularly for those who prioritize tech amenities.
 - **Improve Cleanliness Protocols:** Implement stricter cleaning protocols and regular inspections to address the few complaints about room cleanliness.

Conclusion

The customer satisfaction questionnaire reveals that Spoorthi Resort in Vijayapura generally performs well in key areas such as service quality, staff friendliness, and overall guest satisfaction. Most guests are pleased with the resort's ambiance, cleanliness, and the quality of food and beverage services. The majority of respondents indicated they would recommend the resort to others and are likely to return.

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