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PREFACE

It is with great pleasure that we present Volume 06, Issue 02 (June 2025) of the *Seshadripuram Journal of Social Sciences (SJSS)*, published by the Seshadripuram Research Foundation (SRF) under the esteemed Seshadripuram Educational Trust (SET). This issue continues our commitment to promoting high-quality research, intellectual engagement, and scholarly discourse across a wide spectrum of social science disciplines.

The articles featured in this volume reflect diverse research perspectives, contemporary challenges, and emerging trends in the fields of Commerce, Management, Economics, Humanities, Education, and related areas. Each contribution exemplifies rigorous academic inquiry and thoughtful analysis, offering readers valuable insights into evolving social, economic, and organizational landscapes. We believe that the research presented here will contribute meaningfully to ongoing debates and inspire further exploration among scholars and practitioners.

We extend our sincere appreciation to the Editorial Board, reviewers, contributing authors, and supporting institutions for their dedication and unwavering commitment to academic excellence. Their collective efforts have enriched this issue and strengthened the journal's standing as a credible platform for scholarly publication. We hope that our readers find this volume insightful, engaging, and intellectually rewarding.



Editor In Chief

Dr. S. N. Venkatesh

About Seshadripuram Educational Trust (SET)

The Seshadripuram Educational Trust (SET) is one of Karnataka's oldest and most respected educational charitable trusts, with a legacy that began in 1930 and a formal establishment in 1980. SET today manages a comprehensive network of institutions offering education from pre-school to postgraduate and research levels. Guided by its vision of "*Service to Education*," the Trust is committed to providing equitable, high-quality learning opportunities to students from diverse backgrounds. With its emphasis on academic excellence, value-based education, and societal progress, SET has played a transformative role in shaping thousands of learners across Bengaluru and beyond. The Seshadripuram Research Foundation (SRF) and the Seshadripuram Journal of Social Sciences (SJSS) operate under the Trust's academic framework, embodying its mission to foster research, innovation, and the advancement of knowledge in the social sciences.

About Seshadripuram Research Foundation (SRF)

Seshadripuram Research Foundation (SRF) is the dedicated research arm of the **Seshadripuram Educational Trust (SET)**, established to nurture a strong culture of research among students, faculty, and research scholars. SRF facilitates and supports interdisciplinary research activities across various domains by coordinating research projects, workshops, conferences, publications, and scholarly collaborations. It provides essential resources, academic guidance, financial support for meritorious research proposals, and opportunities for intellectual engagement with experts at national and international levels. Through its initiatives, including the publication of peer-reviewed journals such as the *Seshadripuram Journal of Social Sciences (SJSS)*, SRF seeks to enhance research capabilities, address contemporary societal challenges, and contribute meaningfully to the creation and dissemination of knowledge.

About Seshadripuram First Grade College (SFGC)

Seshadripuram First Grade College (SFGC), located in Yelahanka New Town, Bengaluru, is a distinguished higher education institution affiliated with Bengaluru City University and accredited with NAAC A+ Grade status for its quality academic programs. Established in 1992, SFGC is committed to providing value-based education that fosters academic excellence, personal growth, and professional competence among its students. The college offers a diverse range of undergraduate and postgraduate programs in disciplines such as Commerce, Management, Computer Applications, and Sciences, supported by experienced faculty and robust infrastructure that includes state-of-the-art laboratories, library resources, and learning facilities. SFGC emphasizes holistic development through industry-academia interaction, co-curricular activities, and placement support, preparing students to become competent professionals, researchers, and responsible citizens capable of contributing meaningfully to society and the nation.

From the Desk of the Honorary General Secretary, SET



Nadoja Dr. Wooday P. Krishna

Honorary General Secretary of Seshadripuram Educational

Dear Readers,

Welcome to the *Seshadripuram Journal of Social Sciences (SJSS)*, the flagship journal of the **Seshadripuram Research Foundation (SRF)**, the dedicated research wing of the **Seshadripuram Educational Trust (SET)**.

Housed within the vibrant academic environment of **Seshadripuram First Grade College (SFGC)** SET's NAAC A+ accredited institution SJSS is committed to fostering, promoting, and disseminating innovative and impactful research in the field of social sciences. The journal strives to bridge the gap between theory and practice by providing a platform that encourages rigorous inquiry, contemporary analysis, and meaningful intellectual engagement.

Over the years, SJSS has earned the interest and confidence of scholars across India and abroad, emerging as a valued forum for conceptual, theoretical, and applied research. In an era marked by rapid transformation, SJSS remains responsive to present-day challenges while proactively engaging with emerging academic directions. Guided by a commitment to quality, integrity, and inclusivity, the journal upholds an editorial policy that is fair, transparent, and responsible, ensuring balanced, insightful, and objective content.

I extend my sincere gratitude to the Editorial Board, the reviewers, and all contributing authors whose dedication and scholarship enrich every issue of this journal. I trust that this volume will be a meaningful and rewarding academic experience for our readers. Your comments, feedback, and future scholarly contributions are most welcome and will greatly support our ongoing journey toward academic excellence.

**Happy Reading,
Dr. Wooday P. Krishna**

Introduction To The Issue



Dr. S. N. Venkatesh

Principal, Seshadripuram First Grade College

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Dear Readers,

It gives me great pleasure to present the latest issue of the *Seshadripuram Journal of Social Sciences (SJSS)*, the research journal of the **Seshadripuram Research Foundation**. This volume brings together a collection of high-quality research papers that thoughtfully address contemporary challenges and emerging directions within the social sciences. Each contribution is well-researched, insightful, and academically enriching.

The papers featured in this issue highlight the evolving dynamics of their respective disciplines and underscore the need for continued exploration, innovation, and interdisciplinary engagement. SJSS continues to play an important role in fostering scholarly discourse and strengthening research culture by offering a credible platform for academic discussions and knowledge dissemination.

I extend my sincere appreciation to the Editorial Team, reviewers, authors, and readers for their unwavering dedication and support in advancing this academic initiative. Their collective efforts contribute significantly to the growth, quality, and impact of this journal.

**Happy Reading,
Dr. S. N. Venkatesh**

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Volume - 06, Issue - 02, June 2025

Sl . No	Author Name	Title	Page No
1	ANDREW MICHAEL S	PORTRAYAL OF WOMEN IN FILM ADAPTATIONS OF DETECTIVE FICTION: A STUDY OF RANGITARANGA	01 - 11
2	ASHWINI. G, DR. SUPRIYA. M, KALIDAS K	A STUDY ON PRESENCE OF EMOTIONAL INTELLIGENCE IN UNDERGRADUATE COLLEGE LECTURERS	12-26
3	MR MALLIKARJUN KONADE	ADOPTION AND IMPACT OF AI- POWERED BANKING SERVICES IN RURAL CHIKKABALLAPUR: CHALLENGES AND OPPORTUNITIES	27-38
4	MR. SHASHANKA C B & DR. SHWETHA M R	AN IMPACT OF CAPITAL GAIN TAX ON INVESTMENT DECISION: EMPIRICAL STUDY	39 - 48
5	MS. KUSUMA H V & MR. SHANTHASWAROO P N	THE IMPACT OF MICROFINANCE ON THE GROWTH OF MICRO AND SMALL ENTERPRISES	49 - 55
6	PAVITHRA KUMARI B.P	A COMPARATIVE STUDY OF PERUMAL MURUGAN'S PYRE AND P. SIVAKAMI'S THE TAMING OF WOMEN	56- 68
7	MS. PRATHIMA R DR. SHWETHA M R	A STUDY ON THE IMPACT OF DIGITAL MARKETING PROMOTIONAL STRATEGIES ON CUSTOMER ENGAGEMENT IN CHICKABALLAPURA DISTRICT	69-81
8	MS. SHWETHA ., & Mr. RAVIN,	A STUDY ON THE IMPACT OF HR ON MARKETING INNOVATION AND CREATIVITY	82-93
9	MS. POOJITHA M & MR. RAVIN	IMPACT OF DIGITAL MARKETING ONCONSUMER BEHAVIOR AND BUSINESS GROWTH IN CHIKKABALLAPUR DISTRICT: A COMPREHENSIVE STUDY"	94 - 103
10	MS.AMBIKA K S & MR.SHANTHASWA ROOP N	THE IMPACT OF INFLUENCER MARKETING ON CONSUMER PERCEPTION AND ADAPTION OF SUSTAINABLE PRACTICES"	104- 111
11	MS. KAVYA K J & DR.SHWETHA M R	IMPACT OF ARTIFICIAL INTELEGENGE IN BANKING SECTAOR WITH REFERENCE TO PRIVATE BANK IN CHICKBALLAPUR DISTRICT"	112 - 121
12	SUMA K , DR. GONGADI HAMPAMMA	ETHICAL NARRATIVES: THE ROLE OF ENGLISH LITERATURE IN SHAPING MORALITY IN THE DIGITAL AGE	122 - 139

PORTRAYAL OF WOMEN IN FILM ADAPTATIONS OF DETECTIVE FICTION: A STUDY OF RANGITARANGA

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Abstract:

Numerous movies showcase how the cultural product weaves stereotypical gender roles and perpetual gender inequality. It has constructed the emotional dependency of female characters on male characters in films. The plot of the movie "Rangitaranga", assumes that women depend on men to achieve a happy, fulfilling life. In the cinema, women observed that female and male characters show that the lives of males are adventure-oriented, whereas the lives of females are romantic relationship-oriented. Finally the social endorsement of Gender stereotypes by showing that Gender-stereotypical movies are voted more frequently and rated higher.

Keywords:

Gender role, Gender Stereotypes, Gender Inequality and Dependency.

Introduction:

Cinema is a world where reality disguises itself as fiction and presents itself in great grandeur. Like literature, cinema too mirrors society. It is an influential medium with the ability to shift people's perspectives. Cinema shelters diverse depictions of various sections of society. Gender representations in Indian movies have had an interesting history. Women, a vital part of this society have journeyed from being presented as dependent and docile, to empowered and determined. Initially, Indian films did not focus on women, depicting them as weak and secondary characters always in need of a hero. The movie Rangitaranga reveals these cultural products weave stereotypical gender roles and perpetuate gender inequality.

Background:

Throughout history, movies not only served to entertain but also instruct. The functions of stories determine their shapes and fates. Among all movies, those with morals complying with the existing values were more likely to survive. The Stories of the movies reduce the complexity of social lives into memorable and stereotypical descriptions, as these stories are resilient to fast-decaying social attention. Dramatic shapes with ups and downs, flat characters, and, fundamental reasons, all these elements will make a story easier to retell and connect to popular memes. However, these elements also enhance the spreading of stereotypes broad and far across cultures and periods through storytelling. The gender roles originate from labor division historically and diffuse into many other social dimensions, including education, occupation, and income. One significant consequence of gender stereotypes is the reinforcement of gender inequality through parenting styles and conventions in school and the workplace. As one of the most pervasive stereotypes, gender stereotypes reflect the general expectations about the social roles of males and females. The emotional dependency of females on males. These biased images of men and women lead to biased expectations in their relationships. Those who consider women less competent would tend to believe that they are fragile and sensitive and need to be protected by men. 'Men act and women appear' is a social endorsement of gender stereotypes. The social and cultural roots of gender stereotypes stem from the social forces against stereotype disconfirmation from people, actions, or ideas. The stories that approve of gender stereotypes will gain social approval by themselves, whereas the stories against stereotypes will be ignored and disapproved. For example, in the movie Rangitaranga Women are treated as an unconscious desire to be taken care of by others. Even though she is independent yet cannot decide her own life and has to rely on the support from others, especially the male characters.

Many movies of those times had actresses playing strong and significant roles. Many movies are often influenced by novels. Indian movies are no exception. Agatha Christie, the queen of crime, and her novels have been inspiring moviemakers for a long time. Her novels depicted powerful women characters that escalated beyond gender roles. The nexus between women and their representation in Indian cinema has been a debatable one. Some movies continue to portray women in the same old traditional damsel in distress kind of roles. Women, in general, have always

been subjected to inferior treatment in many vocations. Gender, a socially constructed entity has not only encouraged discrimination but also seized the opportunity for the women to perform equally with men.

Women are attributed to menial, domestic, and ordinary work that defines their gender roles. Cinema is an integral part of the entertainment industry. Movies and society borrow from each other. There exists an equally proportional relationship between movies and society because movies are a reflection of society's happenings and individuals are in turn influenced by movies. Cinema is a mode of expression that also forms the perspectives of people. They are also an agent of social change. Both men and women have contributed to this field but men have always held an upper hand and attained more celebrated status. The "heroes" in the movies are glorified and also given prominent roles. The heroine on the other is like a supporting actor that only exists to serve the purpose of the hero's actions. What counts is what the heroine provokes or rather what she represents. She is the one or rather the love or fear she inspires in the hero, or else the concern he feels for her, who makes him act the way he does. The Indian cinema too represented similar kinds of women roles, but recently times have changed, giving way to an era wherein women are no longer the dependent beings that they used to be. Actresses now are taking up roles that redefine gender roles. They prefer roles that are strong, courageous, and have a mind of their own. The pioneers of these kinds of movies were of course the women in the 1970s who attempted roles that challenged conventional depictions of the heroine.

Review Literature :

- According to Abhinaba Chatterjee The Genre of Detective fiction, as is well-known, is little explored in the academia, with a recent surge in interest in India owing primarily to the interest in popular fiction, the genre can be traced to have originated in the West, more specially Britain, and arrived in India primarily through the contact with the West during the colonial rule. The centrality of the genre who Arthur Conan Doyle's Sherlock Holmes stories reconfigures its history because Holmes is not the first Detective.
- Brueck, Laura, and Francesca Orsini. "Crime Fiction in South Asia." The Cambridge Companion to World Crime Fiction (2022): 141. The Cambridge Companion to World Crime Fiction, 141, 2022 As a form that combines the pleasures of localization with

thrilling incursions of outer forces and excursions into foreign spaces, modern South Asian popular crime literature disrupts the neatness of the categories that continue to inform contemporary 'world literature discourse with its binaries of Anglophone and non-Anglophone literature, domestic and foreign, and local and global. As this chapter shows, crime fiction was quickly localized in colonial South Asia in various languages and regional contexts at the turn of the twentieth century, while also drawing on precolonial tropes. In the 1930s the Bengali detective Byomkesh Bakshi emerged as a 'hometown hero', while in the postindependence period of the 1950s to the 1970s, Ibne Safi's worldly detectives and international villains offered an inexpensive and exciting cosmopolitanism to readers across India and Pakistan. By contrast, the 1970s to the 1990s were dominated, in Hindi at least, by 'hard-boiled' crime fiction, with the vernacular grittiness of that form's language.

- The Guide: Adaptation from Novel to Film, Amar Dutta, An Interdisciplinary Journal of Literary Studies Online–Open Access–Peer-reviewed [http://postsriptum.co.in/Volume I \(January 2016\), 22, 2016](http://postsriptum.co.in/Volume I (January 2016), 22, 2016). Adaptation in the film industry is nothing new. Almost three-fourths of all films ever made have been adapted from novels, plays, or short stories of classic literature in every language. Our Indian film industry is no exception. It is often said that the printed text is, in some way, superior to and more moral than the filmed version. The objective of this paper is to focus on such adaptation—the adaptation of RK Narayan's Sahitya Akademi Award-winning novel *The Guide* to Vijay Anand's film *Guide*. After the release of the film Narayan was very unhappy because he felt that it could not capture the spirit of the story, and he did not like the unwarranted cuts and changes. This is true from the aesthetic viewpoint, but it is equally true that a film director is not bound to the original and he or she has every right to eliminate or add some characters and incidents that are not there in the original text to cater to the taste of all sorts of public. In the process of adaptation, every film director recreates or gives a new dimension to the original. The humble attempt in this paper is to trace the changes made by Vijay Anand and to show how these changes made the film a grand success and received several awards and recognition despite Narayan's strong dislike.

Methodology :

A secondary qualitative analysis was adopted for the present study. The primary film text of Anup Bhandari's 'Rangitaranga' was examined to identify elements related to reviewing Gender Equality in specific and We Are All Equal in general. Based on the interpretation and understanding of these two concepts, a survey of various sources related to the movie Rangitaranga was examined from available online resources. A meticulous comparative analysis of the primary text and elements derived from secondary external sources was taken up to deduce interpretations for the study.

Data analysis :

The Movie Rangitaranga was released in the year 2015 under the direction of Anup Bhandari. He took inspiration from the Kannada TV series "Guddada Bhoota" he was mainly inspired by the track "Dennana Dennana" from the serial "Guddada Bhoota" which was directed by Girish Kasaravalli. The track "Dennana Dennana" later became the theme song of the movie "Rangitaranga".

Girish kasaravalli is a writer who writes on the suspense storyline. He wanted the audience to know about Tulunadu (a region in Karnataka). He shows Tulu culture, Tulu traditions, etc. The song Dennana Dennana was sung by B.R. Chaya. The serial consists of 13 episodes and was re-telecasted in Zee Kannada in 2014.

The female characters in the movie, with a mix of traditional and progressive traits, showcasing their individuality while adhering to some cultural norms. Here's how the primary female characters are depicted:

1. Indu:

Indu is portrayed as a gentle, caring, and creative individual. Her role as Gautam's wife reflects traditional values of devotion and support, as she paints the covers for all his novels and stands by him. Her character gains complexity as she grapples with disturbing nightmares and

takes the initiative to visit her ancestral village to seek a resolution. This highlights her agency in addressing her problems rather than being a passive figure. The mysterious circumstances surrounding her disappearance add intrigue and emotional depth to her portrayal.

2. Sandhya:

Sandhya is depicted as an independent and determined journalist who defies societal expectations by embarking on a mission to uncover the identity of the enigmatic writer “ANASHKU.” Her investigative nature and willingness to venture into unfamiliar territory reflect qualities of courage and resourcefulness. Sandhya’s pursuit of truth and justice contrasts with traditional portrayals of women as restrained by societal boundaries, positioning her as a modern and progressive character.

The male characters are depicted with a mix of complexity, strength, and vulnerability, each contributing significantly to the film's narrative. Here's an analysis of the primary male characters:

1. Gautam:

Gautam, the protagonist, is portrayed as a reclusive novelist with a mysterious past. He is introspective and protective of his wife, Indu. His journey from a quiet, reserved individual to an investigator unraveling the secrets of Kamarottu highlights his courage and determination. Gautam’s willingness to confront supernatural beliefs and face powerful adversaries, such as corrupt politicians, underscores his resilience and integrity. Despite his strengths, Gautam is not immune to confusion and vulnerability, especially when faced with shocking revelations about his wife.

2. Kalinga:

Kalinga, the postmaster in Kamarottu, is depicted as a friendly and helpful character. He provides valuable insights about the village's legends and serves as a guide to Gautam. His portrayal represents a grounded, supportive male figure who bridges the gap between folklore and reality.

3. Shankar:

Shankar, the elderly school headmaster, embodies wisdom and tradition. He offers a sense of stability and historical perspective within the village setting. His character reflects the moral authority and knowledge of the older generation in rural communities.

4. Mahabala Hegde:

Mahabala Hegde, the corrupt politician, is portrayed as a ruthless and self-serving antagonist. He represents the darker aspects of human nature, including greed and exploitation. His role highlights the intersection of power, corruption, and societal oppression, making him a formidable obstacle for Gautam.

Overall, Rangitaranga presents its male characters with layered personalities. While Gautam symbolizes bravery and personal growth, other characters like Kalinga and Shankar add depth through their supportive and traditional roles. Mahabala Hegde, as the antagonist, contrasts sharply with the protagonists, emphasizing themes of justice and moral conflict. The film effectively balances these depictions to enrich the storyline.

The film uses these two characters to explore different dimensions of womanhood. While Indu represents the emotional and cultural ties of family and tradition, Sandhya embodies curiosity and modern ideals. Together, they contribute significantly to the narrative, influencing key plot developments and maintaining a balance between tradition and modernity in their characterization.

A comparative analysis of the male and female characters in Rangitaranga (2015) reveals distinct roles and contributions that reflect traditional and modern perspectives while complementing the film's narrative. Here's a breakdown:

1. Characterization and Role in the Plot

Male Characters:

The male characters, particularly Gautam, take on the roles of protectors, investigators, and decision-makers. Gautam's journey drives the narrative as he unravels the mysteries surrounding Kamarottu and battles societal corruption. Supporting male characters like Kalinga

and Shankar provide guidance and a sense of community, while the antagonist Mahabala Hegde represents greed and power.

Female Characters:

The female characters, such as Indu and Sandhya, are pivotal in initiating and sustaining the narrative. Indu, as a nurturing and creative figure, becomes the emotional core of the story while contributing significantly to the mystery through her connection to Kamarottu. Sandhya, on the other hand, brings a sense of modernity and independence with her investigative prowess, representing progressive ideals of women.

2. Agency and Independence

Male Characters:

Gautam demonstrates significant agency as the protagonist, taking proactive steps to uncover the truth. The supporting male characters act as enablers rather than primary agents of change. However, their independence is evident in their alignment with traditional or moral authority.

Female Characters:

The women exhibit a balance between dependence and independence. Indu's decision to confront her nightmares by returning to Kamarottu shows her agency, while Sandhya's determination to uncover the identity of "ANASHKU" illustrates her independence and modern outlook. Despite this, Indu's character is more rooted in traditional roles compared to Sandhya.

3. Traditional vs. Modern Perspectives

Male Characters:

The male characters often align with traditional archetypes. Gautam is the protector and problem-solver, while Kalinga and Shankar represent wisdom and community values. However, Gautam's vulnerability in the face of personal and external challenges adds a layer of modern complexity.

Female Characters:

Female characters are depicted as a mix of traditional and modern. Indu embodies traditional values of nurturing and family ties, while Sandhya's assertiveness and professional drive reflect a progressive and modern perspective. The juxtaposition highlights the evolving roles of women in contemporary storytelling.

4. Emotional Depth

Male Characters:

Male characters are depicted with a blend of strength and vulnerability, particularly Gautam, who balances his investigative resolve with his emotional struggles over Indu's mysterious disappearance.

Female Characters:

The female characters bring emotional depth to the story. Indu's struggles with her nightmares and Sandhya's pursuit of the truth both resonate on an emotional level, making them relatable and integral to the story's emotional arc.

Conclusion :

In conclusion, One of the most interesting characters in this movie is Sandhya Bhargav, who broke these stereotypical gender roles. She had jumped into detection along with the protagonist Gautam Suvarna. She has done complete justice to her role. It is only recently that a woman in the role of a Detective is being accepted by the audience but this movie was a pioneer in bringing out such an unusual and fresh characterization to woman roles. Her interactions with other characters show her to be a bold lady. She is not hesitant in expressing herself.

When everyone is scared and depressed about the murder she is the one to cheer the protagonist for the detection. This depicts women did not shy away from choosing roles with brave and bold characters like men. They were ready to experiment with their roles, but the only thing was they needed to get the right opportunity and right roles in the movies. Though there are many

disparities in pay scale and other challenges to be met, actresses are proving their abilities by choosing different roles. The women-centric movies gaining critical acclaim and performing well at the box office are evidence of better times for women in the cinemas.

male and female characters complement each other to create a well-rounded narrative. While male characters often drive the action and serve as protectors and problem-solvers, female characters bring emotional depth and agency, challenging traditional stereotypes. This interplay of traditional and modern attributes in both genders enriches the film's storytelling, making it a compelling exploration of character dynamics.

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A STUDY ON PRESENCE OF EMOTIONAL INTELLIGENCE IN UNDERGRADUATE COLLEGE LECTURERS

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Abstract:

Teaching profession is a type of service sector where the human involvement is majorly makes a difference. Since people component of the organisation is subjective in nature, their level of emotional health will have a greater impact on the service that they provide. Which in turn will lead to students satisfaction and organisational performance. Focusing on this prime key success quality, we have made an effort to understand the level of Emotional Intelligence in teaching faculty in the degree college. Interestingly the empirical study comprising of the various aspect of emotional intelligence such as Self-Awareness', Emotional Regulation, Motivation Empathy and social skills, revealed that there is a greater need for inculcating the various training programmes to leverage the benefits of Emotional Intelligence from the organisation. The study shed the light on creating a positive and stress free environment for teaching fraternity in realising their level of self awareness, an open forum for discussing on the ways and means of self-regulation and despite various internal and external, uncontrollable factors of pressure to keep up the motivation along with the need to understand the fellow employees in creating conducive and trustworthy meaningful relationship and sustainable working environment through empathy and social skills. The management team of the educational institutions need weave

the values of emotional intelligence its importance in the very induction programme to yield long term benefits.

Key words:-

Emotional Intelligence, Self Awareness, Emotional Regulation, Motivation, Empathy, Social Skills

INTRODUCTION

Emotional intelligence, or EI, has garnered unprecedented attention from the general public as well as scientists, and scholars and researchers have taken a keen interest in it. Emotional intelligence (EI) has become one of the most popular buzzwords in the business world today, surpassing even less impressive classic psychology ideas like personality and Intelligence Quotient. By examining how the idea of emotional intelligence has evolved over time, this study seeks to provide an overview of the body of knowledge on emotional intelligence. It examines the concepts and hypotheses that influenced the creation of the theory of emotional intelligence. It also defines emotional intelligence (EI) by looking at the various ways that EI may be tested.

Organizations in the public and private sectors face a challenging task in this context: managing change successfully. Improving emotional intelligence can be highly advantageous for managers and staff as they adapt to the ever-evolving modern corporate environment. It's widely believed that our success in the workplace is mostly dependent on the IQ we display to the world through our degrees, test scores, and other credentials. Stated differently, the scholarly community holds that our intellectual prowess is demonstrated by our academic accomplishments, such as our excellent test scores and performance in school and college.

Research Objectives

The majority of studies conducted on remote learning in higher education during the COVID-19 pandemic have concentrated on the technological capabilities of lecturers or their emergency preparation of course material for online learning (Day et al., 2021, for example). (e.g., Quezada et al., 2020). The impact of higher education lecturers' emotional intelligence (EI) on student engagement and learning during online learning, however, was not well

understood, according to a review of recent studies. This study attempted to apply the idea of emotional intelligence (EI) to comprehend students' impressions of how lecturers' EI affected their learning and engagement in an online learning environment in order to fill this knowledge gap. Goal of the research Using an online learning platform, the study examined how students perceived the emotional intelligence (EI) of their professors and how that affected their engagement and learning. and a sample of students from higher education. In the contemporary digital learning environment, comprehending the interactions among these elements is essential to enduring education.

Methodology

A qualitative theme method was employed in this study to address the research issues. This type of study design is considered efficacious when investigating psychological concepts based on context-specific information.

The ability for people to identify their own emotions as well as those of others, to distinguish between various feelings and assign appropriate labels to them, and to use emotional information to influence behavior and thought processes is known as emotional intelligence (EI) or emotional quotient (EQ). Conversely, natural scientists who study physiology are interested in the genesis, development, and uses of emotions. Emotion and reason are complicated traits shared by humans as a species. Emotions allow them to comprehend and sympathize, which makes them "human," even as intellect allows them to make mathematically precise judgments. In the past, it was widely accepted that those who could reason well and had a strong sense of logic were more intellectual.

Over the past two decades, emotional intelligence (EI) has emerged as an intriguing and valuable field of research. Thorndike's 1920 "social intelligence" theory introduced the idea of emotional intelligence. Analyst Howard Gardner later put forth the multiple intelligence hypothesis in 1983, contending that intelligence is made up of eight structures. The "emotional intelligence" capacity model was reinforced by Mayer and Salovey's (1993) targeted research, which serves to reinforce it. The phrase "emotional intelligence" was first used in 1990 by Salovey and Mayer to refer to a set of skills relating to properly controlling emotions in both oneself and others, as well as accurately assessing and expressing one's own emotions as well as those of others. of 294 HUMANIORA Vol. 7 No. 3 July 2016: 293-305 feelings to inspire,

organize, and accomplish individual goals." Chiva and Alegre (2008) noted that Goleman's (1995; 1998) research on EI is also crucial for developing theories on the subject.

According to Goleman's (1998) research, emotional intelligence (EI) abilities are more important and have a greater potential for greatness than intellectual and specialized skills. Chiva and Alegre (2008) suggested that emotional intelligence (EI) skills are more important for hierarchical and singular execution in specialized and complex professions. One of the most popular methods for assessing people is the Myers-Briggs Type Indicator (MBTI), which is a typology of personality preferences based on Jungian psychology. It is also known as the emotional quotient assessment and managerial development tool. and the application of 294 HUMANIORA Vol. 7 No. 3 July 2016: 293-305 feelings to inspire, organize, and accomplish individual goals." Chiva and Alegre (2008) noted that Goleman's (1995; 1998) research on EI is also crucial for developing theories on the subject. According to Goleman's (1998) research, emotional intelligence (EI) abilities are more important and have a greater potential for greatness than intellectual and specialized skills. Chiva and Alegre (2008) suggested that emotional intelligence (EI) skills are more important for hierarchical and singular execution in specialized and complex professions. One of the most popular methods for assessing people is the Myers-Briggs Type Indicator (MBTI), which is a typology of personality preferences based on Jungian psychology. It is also known as the emotional quotient assessment and managerial development tool.

In line with our hypothesis, teacher work engagement indirectly predicted student academic achievement through teacher EI. To put it another way, emotional intelligence can assist educators in lowering fatigue and increasing student engagement in the classroom, both of which will boost academic performance.

Curriculum and instructional innovations must stress creativity because it is currently seen as one of the most important qualities for talent in the information economy (Sawyer, 2006). "Teaching for creativity" (TfC) is a kind of instruction that seeks to foster students' innovative behaviors or mental processes (NACCCE, 1999; Jeffrey and Craft, 2004).

In recent years, research on teacher education has turned its attention to TfC (Beghetto et al., 2014; Starko, 2017). Several research (Jeffrey and Craft, 2004; Kaufman and Beghetto, 2009) have found that creativity is not only inherently connected to learning but also to instructors' professional development, sense of self-efficacy, and overall well-being (Sternberg, 2010;

Chan and Yuen, 2014). In addition to internal teacher traits like enthusiasm, metacognition, creativity beliefs, and creative personality, the external school environment includes things like student collaboration, school supplies and equipment, and teachers' involvement in school decision-making (Collie et al., 2011; Bereczki and Kárpáti, 2018; Rubenstein et al., 2018). (Chan and Yuen, 2014; Huang et al., 2021).

Previous studies have examined the factors that predict creative teaching. Studies on how instructors' emotional intelligence affects teaching for creativity, however, are scarce. The association between teachers' emotional intelligence and creativity has been the subject of individual studies, yet the findings have been mixed (Pirkhaefi and Rafieyan, 2012; Ebrahimi et al., 2018; Awwad, 2022). Numerous research in the field of teacher education have attested to the beneficial effects of emotional intelligence on student performance. Teachers can be seen of as emotional workers (Yin et al., 2019); it has been discovered that teachers' emotions have an impact on their self-efficacy, teaching effectiveness, burnout, and job satisfaction (Lavy and Eshet, 2018). Teaching is an extremely emotional profession, and the quality of instruction has a big impact on both the health of instructors and the education of students (Chang, 2013; Kang, 2022). It also has a special impact on the variety of teaching methods and the creative thinking of teachers (Shen, 2022). It follows that it seems sense to believe that emotional intelligence of teachers influences creative instruction. However, the literature currently in publication has not been able to consistently determine how teachers' emotional intelligence and creativity are related. As for why and how instructors' emotional intelligence (EI) fosters students' creativity in the classroom, not many studies have been conducted in this area (Carmeli et al., 2014). One could consider this to be a gap in the literature that has to be addressed.

Emotional intelligence (EI) encompasses self-control, perseverance, fervor, and the capacity for self-motivation (Goleman, 1995). It is the capacity to recognize feelings and emotions in oneself and others (Salovey and Mayer, 1997). It has been discovered that EI is positively connected with higher work performance in a variety of work domains, making it a crucial research topic in psychology, education, and management (Lavy and Eshet, 2018; Silva and Coelho, 2019). An increasing amount of study has examined the connection between creativity and emotional intelligence (EI) as two crucial attributes in the twenty-first century. In a variety of populations, such as travel agency personnel (Tsai and Lee, 2014), students (Chan, 2005; Tu et al., 2020), and employees, prior research has demonstrated a substantial

correlation between EI and creativity (Xu et al., 2019; Tu et al., 2020). workers for salespeople (Lassk and Shepherd, 2013), eldercare nurses (Toyama and Mauno, 2017), and employees of software companies and service companies (Carmeli et al., 2014). Furthermore, research has demonstrated that individuals with high emotional intelligence (EI) may sustain higher levels of positive emotions, mindfulness, and adequate intrinsic motivation in their professional lives, which can foster innovative behavior and self-efficacy (Oldham, 2003; Schaufeli et al., 2009; Zheng et al., 2022). Furthermore, Yang et al. (2021) carried out a correlation meta-analysis involving 15,340 sample dimensions in order to qualitatively analyze the overall relationship between emotional intelligence and innovation. According to studies on the connection between emotional intelligence and creativity, those with low EI have trouble managing unforeseen circumstances and are more likely negative emotions, Conversely, those with high EI are more likely to experience pleasant emotions and are able to channel their negative feelings into procedures that promote change in their thought processes. Fredrickson's broaden-and-build hypothesis states that happy feelings increase our capacity for instantaneous thought and action. Positive emotions lead to increased receptivity to information, increased flexibility and integration in thought processes, and increased inventiveness (Fredrickson, 1998). Research on teachers' emotional intelligence and teaching for creativity is scarcer, despite the fact that emotional intelligence has improved performance and human well-being in many domains.

There are a few individual studies on teachers' emotional intelligence and creativity in the field of teacher education research, however the findings are debatable. According to Pirkhaefi and Rafieyan (2012), educators who possess strong emotional intelligence and sound mental health can boost their students' creativity. On the other hand, Ebrahimi et al. (2018) investigated the association between emotional intelligence, emotions, and creativity among EFL teachers and did not find a significant effect between emotional intelligence and creativity. While there has been a dearth of research in the field of teacher research on the relationship between TfC and EI, there has been a wealth of studies on the association between EI and other aspects of instructors' teaching behaviors. Teacher well-being is supported by high EI levels.

Higher job satisfaction, positive impact, and a lower risk of burnout are experienced by teachers who are more adept at controlling their emotions (Latif et al., 2017; Turner and Stough, 2020). According to prior research, teachers' emotional intelligence (EI) is positively correlated with

a number of teaching-related factors, including students' enjoyment in the classroom (Frenzel et al., 2016; Kang, 2022), teacher efficacy beliefs (Uzuntiryaki-Kondakci et al., 2022), the teacher-student relationship (Becker et al., 2014), burnout, and engagement (Garrido and Pacheco, 2012; Yin et al., 2019).

It has been demonstrated that teacher emotional intelligence affects student learning behaviors, engagement, and academic achievement. Educator emotional intelligence has a major impact on the teaching and learning process (Corcoran and Tormey, 2013; Latif et al., 2017). Teachers' feelings have a big influence on students' performance and success, especially when teaching second languages (Dewaele and MacIntyre, 2019; Wang et al., 2021; Shen, 2022). The importance of teachers' emotions and their capacity for emotion control for language instruction and education has been the focus of an increasing amount of study (Dewaele and MacIntyre, 2019).

Teachers with high emotional intelligence (EI) are able to focus on the emotional aspects of learning and teaching exchanges (Mortiboys, 2005), which can directly create a positive atmosphere in the classroom to make the course more interesting and enjoyable (Miri and Pishghadam, 2021). Previous research has found a close relationship between teachers' EI and student learning. Furthermore, instructors' emotions during instruction and their emotional interactions with students, peers, supervisors, and others have a direct impact on how creatively they design their lessons, which in turn affects how well their students present themselves and achieve (Chang, 2013). Using quantitative research, Huang et al. (2021) have shown that teaching for creativity benefits from teacher enthusiasm, a key intrinsic component.

Researchers studying pedagogy are discovering more and more that, after subject matter competence and instructional strategies, instructors' emotional intelligence (EI) is the third most significant component influencing teaching and learning (Mortiboys, 2005).

Studies have shown the beneficial effects of emotional intelligence in teachers on their effectiveness as teachers and their wellbeing, while others have investigated the favorable association between emotional intelligence and creativity in other domains. Teachers' emotional intelligence and creative instruction, however, is a topic worth researching. One could regard this as

an urgent necessity to close a gap in the literature. Accordingly, the following theory has been put forth:

In numerous research domains, the connection between EI and work experience has been demonstrated by previous studies. According to Schaufeli et al. (2002), work experience is viewed as a positive motivating structure for work, encompassing energy, devotion, and absorption. This is a significant area of focus for positive psychology, as noted by Mills et al. (2013). BAKKER and DEMEROUTI (2017) developed the job demands-resources (JD-R) hypothesis, which provides an explanatory model of the relationships between WE and its cause and effect. Work Experience has a favorable correlation with personal resources (Bakker and Demerouti, 2017). Work engagement has been found to be positively correlated with emotional intelligence (EI), a common personal resource (Pena et al., 2012; Zhu et al., 2015; Mérida-López and Extremera, 2020).

Studies have demonstrated in recent years that individuals with high emotional intelligence (EI) are able to observe emotions in their environment and devise plans to control and regulate their own emotions as well as those of others. This leads to the creation of a positive work environment and the maintenance of a positive emotional state, which in turn produces increased vigor, dedication, and commitment at work (Extremera et al., 2012; Bakker et al., 2014; Fu et al., 2021). EI is thought to be one of the most important work-related variables for teachers' occupational health, well-being, and WE (Hakanen et al., 2006; Mérida-López et al., 2019).

Research Findings

In order to better handle their work and lessen stress and burnout at work, teachers with high emotional intelligence (EI) can better manage their emotions with others (Nikolaou and Tsaousis, 2002; Fu et al., 2021). Meanwhile, students' academic performance and engagement are also impacted by instructors' and students' emotional intelligence (EI) (Carmona-Halty et al., 2021). Teachers work in a field with high emotional demands, hence their emotional labor and EI have a direct impact on their WE (Bakker and Bal, 2010). Overall, prior studies have shown that teachers' EI and WE are inextricably linked.

Second, studies conducted in other domains have focused on the function of WE as a mediator in the connection between EI and creativity in a variety of samples, including workers (Carmeli et al., 2014) and nurses who provide elder care (Toyama and Mauno, 2017). Three different companies' employees were polled by Carmeli et al. (2014). According to the findings of structural equation modeling (SEM), workers with high EI also exhibit high levels of generosity, and generosity fosters vigor at work, which in turn encourages workers' creativity. Toyama and Mauno (2017) also discovered that EI can improve WE in nurses, which in turn promotes creativity. The idea that emotions and emotional intelligence have an impact on creativity is generally supported by research and theories from other disciplines.

Third, despite the fact that the effect of teachers' work engagement on TfC has received little attention in teacher education research, a direct correlation between the two can be postulated in light of research on this topic in other domains as well as the theory of teachers' positive emotion. Numerous fields of study have demonstrated that a productive state marked by vigor, absorption, and dedication can foster creativity (Schaufeli et al., 2009). For example, Asif and his colleague discovered that when workers are more involved in their work, they come up with original ideas and are sensitive to issues (Asif et al., 2019). Within the field of educational research, studies have not demonstrated a causal relationship between WE and TfC; however, they have demonstrated the predictive power of certain positive emotional experiences by teachers that bear similarities to WE, such as teachers' enthusiasm (Frenzel et al., 2009; Huang et al., 2021) and enjoyment (Frenzel et al., 2016).

The broaden-and-build theory states that individuals in a positive mood are more inclined to experiment and learn new things in an effort to increase task engagement (De Dreu et al., 2008) and expand their cognitive boundaries (Friedman and Förster, 2010). These actions can both result in an increase in creativity. The relationship between emotional intelligence and creative teaching has received very little attention in the field of education, and the results of different studies vary widely. It's also unclear how teaching for creativity and work engagement and instructors' emotional intelligence relate to each other. Research on creativity and emotional intelligence is lacking, as Furnham (2016) noted, which is why this study is required.

Suggestions

According to this study, educators who are aware of their own feelings can encourage their pupils to learn by pushing them to do so. This helps to motivate students to participate in the learning process. The current study demonstrates that substantial differences in teachers' emotional intelligence (EI) can have an impact on students' motivation for academic learning. This is a significant ratio that suggests a robust association. It follows that a teacher's emotional intelligence (EI) greatly influences how driven their students are to succeed academically. These statistical results suggest that a teacher's emotional intelligence—their capacity to recognize, comprehend, regulate, and apply emotions—is a major factor in determining how motivated their students are to learn. This could be achieved by fostering a supportive learning environment, recognizing and attending to the emotional needs of students, using effective communication techniques, and offering emotional support and offering encouragement and emotional support. Instructors who possess strong social skills and an empathic awareness can inspire students to participate in the learning process. This study clarifies social inclinations involving one's ability to perceive, interpret, and use emotional facts because it views emotional intelligence (EI) as a character trait. The addition of elements that inspire curiosity, ardor, and leadership may even be largely to blame for the rise in instruction and learning, demonstrating that lecturers lack the social skills necessary to develop and encourage negative attitudes toward others.

Conclusions :

The relationships among emotional intelligence (EI) and knowledge motivation show that traits like self-awareness, self-motivation, self-regulation, empathy, and social skills cause students to pay constant attention in class, develop positive feelings toward their teachers, be encouraged to experiment and be creative, and enjoy learning from their teachers. These traits ultimately result in an increase in students' motivation to learn. For this reason, the current research strongly suggested that educational institutions implement commonly recognized training programs to improve teachers' and students' emotional competencies. Institutions need to recognize how important emotional intelligence is to producing high-achieving teachers and ensuring student motivation for learning.

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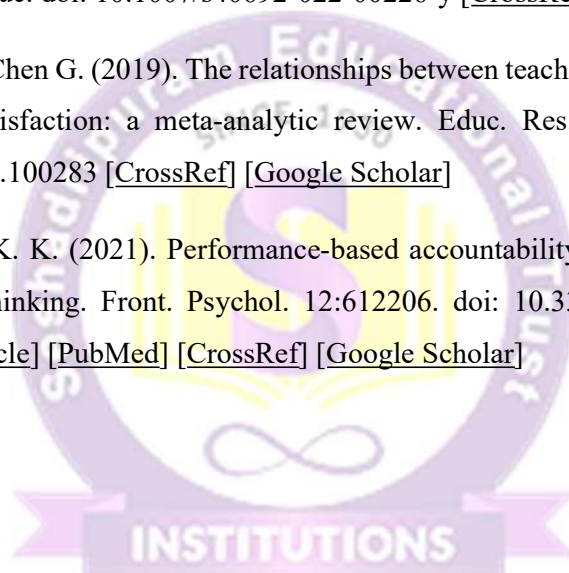
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THE ROLE OF DERIVATIVES IN MODERN FINANCIAL MARKETS: OPPORTUNITIES AND CHALLENGES

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Abstract:

The role of derivatives in modern financial markets is crucial, as they offer both opportunities and challenges. Derivatives such as futures, options, and swaps are vital for managing risk, allowing investors and institutions to protect themselves from price fluctuations and improve market efficiency. Nevertheless, their complexity and potential for misuse can result in significant systemic risks, as seen in past financial crises. This study delves into the interaction between these opportunities and challenges, using key case studies to demonstrate the impact of derivative trading on market stability. Additionally, it explores the latest trends in derivative markets, including technological advancements and changing regulatory frameworks, which will shape the future of financial trading. Ultimately, this paper seeks to provide a thorough understanding of derivatives, highlighting their dual nature as drivers of growth and sources of risk in the financial system.

Keywords:

Derivatives, Risk Management, Systemic Risk, Financial Markets, Regulatory Frameworks

Introduction

In today's intricate financial environment, derivatives have become crucial tools that enable a wide range of trading tactics and risk management practices. Derivatives are financial agreements whose value is based on an underlying asset, and they include futures, options, and swaps, playing a vital role for both institutional and individual

investors. Their main purpose is to allow parties to hedge against potential market changes, speculate on price movements, and improve liquidity in financial markets.

The use of derivatives offers significant advantages for market participants, providing ways to manage risks related to currency fluctuations, interest rate variations, and commodity prices. This enables entities to stabilize cash flows and safeguard profits. Furthermore, derivatives contribute to market efficiency by aiding in price discovery and increasing trading volume, leading to more informed pricing across different asset classes.

Nevertheless, the benefits of derivatives are accompanied by notable challenges. The complexity of these financial instruments can lead to misinterpretation and misuse, resulting in substantial financial losses and, in certain instances, systemic crises. The 2008 financial crisis, worsened by unregulated trading of complex derivatives, serves as a clear reminder of the potential risks involved. Additionally, the regulatory framework governing derivatives is constantly evolving, seeking to strike a balance between the need for market stability and the demand for innovation and accessibility.

This paper aims to conduct a thorough examination of the dual nature of derivatives in modern financial markets. By analyzing both the opportunities they present and the challenges they pose, we seek to clarify their role in shaping financial strategies and influencing market dynamics. Through case studies and a review of emerging trends, this study will contribute to a deeper understanding of how derivatives function within the broader context of financial markets.

Overview of Derivative Instruments

Financial contracts known as derivatives have a value that depends on the performance of an underlying asset, index, or rate. These contracts are essential in modern finance as they offer risk management, speculation, and arbitrage tools. The main types of derivative instruments are futures, options, and swaps, and each type serves specific purposes for different market participants.

1. Futures contracts are standardized agreements for buying or selling an asset at a predetermined price on a specified future date. They are commonly traded on exchanges

and are used for commodities, currencies, and financial indices to help lock in prices and mitigate the risk of adverse price movements.

2. Options provide the holder with the right, but not the obligation, to buy or sell an underlying asset at a specified price within a certain timeframe. Call options give the right to buy, while put options give the right to sell, and they are used for hedging, enhancing portfolio returns, or speculating on market movements.

3. Swaps are private agreements between two parties to exchange cash flows based on different financial instruments, with interest rate swaps and currency swaps being the most common types. Interest rate swaps help manage exposure to interest rate fluctuations, while currency swaps allow companies to hedge against currency risk in international transactions.

4. The derivatives market includes various specialized instruments in addition to the primary types mentioned:

- a) Credit Derivatives, such as credit default swaps (CDS), allow investors to manage exposure to credit risk and provide protection against default on debt obligations.
- b) Exotic Options, including barrier options and Asian options, are more complex options tailored to specific market needs or conditions.
- c) Contracts for Difference (CFDs) allow investors to speculate on price movements without owning the underlying asset, offering high leverage but also significant risk.

Opportunities Offered by Derivatives

Derivatives have transformed financial markets by offering a variety of possibilities that improve trading approaches, risk management, and overall market effectiveness. In this section, we will examine the primary advantages that derivatives provide to different market players, including investors, institutions, and corporations.

1. Managing Risk and Hedging

Derivatives serve a crucial role in risk management. Market participants can use derivatives to hedge against unfavorable price movements in the underlying assets. For

example, a company that depends on commodities like oil or wheat can utilize futures contracts to fix prices and stabilize costs. This risk reduction enables businesses to plan budgets more efficiently and safeguard profit margins, ultimately bolstering financial stability.

2. Utilizing Leverage and Capital Efficiency

Derivatives enable investors to access substantial amounts of underlying assets with a relatively small initial investment, known as leverage. This capital efficiency empowers traders to increase their potential returns. For instance, through options, an investor can control a significant quantity of stock with a smaller initial investment compared to buying the shares outright. While leverage can amplify profits, it also escalates the potential for losses, underscoring the importance of prudent risk management.

3. Enhancing Market Liquidity and Price Discovery

Derivatives significantly contribute to market liquidity by providing mechanisms for swift buying and selling of financial instruments. The presence of derivatives boosts trading volume and narrows bid-ask spreads, benefiting all market participants. Moreover, derivatives play a crucial role in price discovery, as the prices of derivative contracts often reflect the market's expectations about future price movements of the underlying assets. This aids in establishing benchmark prices that guide investment decisions across various markets.

4. Diversifying Investment Strategies

Derivatives offer investors the flexibility to employ a wide range of trading strategies, from basic hedging to complex speculative positions. For example, options allow for various strategies such as straddles, spreads, and collars, enabling investors to customize their exposure based on market conditions and risk tolerance. This diversification can improve overall portfolio performance and reduce volatility, as derivatives can generate returns that are uncorrelated with traditional asset classes.

5. Accessing New Markets and Asset Classes

Derivatives have opened up new avenues for investment, enabling participants to access markets and asset classes that may be challenging to invest in directly. Through derivatives, investors can gain exposure to foreign currencies, interest rates, and even exotic assets like weather or catastrophe bonds. This broader market access facilitates increased portfolio diversification and can enhance potential returns.

6. Advancing Regulatory Frameworks and Innovations

The development of regulatory frameworks in response to financial crises has resulted in increased transparency and security in the derivatives market. Innovations in trading technologies and the creation of new derivative products have also broadened opportunities for market participants. For example, the emergence of exchange-traded funds (ETFs) and electronically traded derivatives has made it easier for investors to engage with these instruments.

Challenges and Risks Associated with Derivative Trading

The trading of derivatives presents both opportunities and risks that can have significant impacts on market participants and the financial system as a whole. This section will discuss the main challenges associated with derivative trading, such as complexity, regulatory issues, market volatility, and counterparty risk.

1. The complexity of derivatives and the potential for misuse pose significant challenges. These financial instruments are intricate and require a deep understanding of their mechanics and underlying assets. Misunderstandings and misuse, especially among less experienced investors, can lead to amplified gains and losses, causing severe financial distress. Instances like the collapse of Barings Bank and the failures during the 2008 financial crisis highlight the potential catastrophic outcomes of mispricing, speculative excess, and inadequate risk assessment.
2. Regulatory concerns have arisen due to the historically unregulated nature of the derivatives market, leading to worries about transparency and systemic risk. Following the 2008 financial crisis, regulatory bodies introduced measures such as the Dodd-Frank Act to enhance oversight and mitigate risk. However, the evolving regulatory landscape continues to present challenges, particularly for smaller firms,

as compliance with complex regulations can be costly and burdensome, potentially reducing market participation and liquidity.

3. Derivatives can contribute to increased market volatility and systemic risk due to the interconnectedness of financial institutions through derivative contracts. Distress in one entity can quickly spread throughout the financial system, as evidenced by the collapse of Lehman Brothers and its extensive exposure to mortgage-backed securities and related derivatives. Additionally, speculative trading using derivatives can exacerbate price swings, leading to market dislocation and instability.
4. In over-the-counter (OTC) markets, derivatives are often traded directly between parties without the involvement of an exchange, exposing participants to counterparty risk. While clearinghouses in exchange-traded derivatives help mitigate this risk, the potential for significant losses remains in OTC transactions, particularly during market stress when liquidity diminishes. The failure of a major counterparty can have cascading effects on the entire market.
5. The use of derivatives introduces various operational risks, including technology failures, human errors, and issues related to data management. As trading becomes more automated and reliant on technology, the risk of system failures or cyberattacks becomes more pronounced. Inadequate risk controls and poor management practices can exacerbate these risks, leading to significant financial losses and reputational damage.
6. The speculative nature of derivative trading can encourage risky behavior among market participants. The potential for significant profits may lead investors to engage in reckless trading strategies without fully understanding the underlying risks. Additionally, the lack of transparency in some derivative markets can raise ethical concerns, particularly when institutions prioritize short-term profits over long-term stability and sustainability.

Case Studies

In-depth examination of real-life case studies offers valuable insights into the complexities and consequences of derivative trading. This section delves into significant events where derivatives played a crucial role, demonstrating both their advantages and the associated risks.

1. The 2008 Financial Crisis

The 2008 financial crisis is a crucial case study for understanding the dangers of derivatives, particularly mortgage-backed securities (MBS) and credit default swaps (CDS). Leading up to the crisis, financial institutions extensively used these derivatives to manage risk and increase returns. However, the underlying assets—subprime mortgages—were poorly understood and mispriced, leading to excessive risk-taking.

When the housing market collapsed, the value of MBS dropped, and the CDS market surged as institutions sought to hedge against defaults. The interconnections created by these derivatives resulted in a domino effect, where the failure of major financial institutions, such as Lehman Brothers, triggered widespread panic and market instability. This crisis highlighted the dangers of excessive leverage, inadequate risk management, and insufficient regulatory oversight in the derivatives market.

2. Barings Bank Collapse

The collapse of Barings Bank in 1995 is another critical example that underscores the risks of derivative trading. Nick Leeson, a trader at Barings, engaged in unauthorized speculative trading using futures contracts on the Singapore International Monetary Exchange. Initially, Leeson used these derivatives to hedge risks, but he soon began to take large, unhedged positions that led to enormous losses. Over time, Leeson's losses accumulated to approximately £827 million, ultimately leading to the bank's insolvency. The incident exposed severe lapses in internal controls and risk management practices, raising questions about the adequacy of oversight in financial institutions that engage in derivative trading.

3. AIG and Credit Default Swaps

American International Group (AIG) provides another significant case study regarding the risks of derivatives. AIG sold a large volume of credit default swaps, insuring investors against the default of mortgage-backed securities. When the housing market began to falter, AIG faced massive payouts on its CDS contracts, which it was ill-prepared to handle.

The company's exposure to these derivatives led to an unprecedented federal bailout to prevent its collapse, which had the potential to destabilize the global financial system. This case illustrates how derivatives can create systemic risk when large institutions become heavily involved in interconnected financial products without sufficient capital reserves or risk management protocols.

4. Long-Term Capital Management (LTCM)

Long-Term Capital Management, a hedge fund founded in the 1990s, serves as a classic example of the impact of leverage and derivatives. LTCM employed sophisticated trading strategies involving a range of derivatives, including interest rate swaps and options, to exploit market inefficiencies. Initially, the fund generated impressive returns, attracting significant capital.

However, in 1998, during the Russian debt crisis, LTCM's highly leveraged positions began to unravel. The fund faced severe losses, leading to a potential collapse that threatened the broader financial system. A consortium of banks intervened to provide a bailout, highlighting how the failure of a single entity engaged in derivatives trading could pose systemic risks. The LTCM case emphasized the importance of understanding leverage and maintaining adequate risk management practices.

Future Trends in Derivative Markets

The future of derivatives is being shaped by various key trends as financial markets continue to develop. These trends are a result of advancements in technology, changes in market dynamics, and evolving regulatory developments. It is crucial for market participants to comprehend these trends as they maneuver through the complexities of derivative trading in an increasingly interconnected world.

1. Technological progress is significantly impacting the derivatives market, with the integration of technology in trading practices being one of the most noteworthy trends. Algorithmic and high-frequency trading have revolutionized the way derivatives are traded, with algorithms executing trades at speeds and volumes beyond human capabilities. While this transformation enhances market liquidity and price efficiency, it also raises concerns about volatility and market manipulation.

Furthermore, the utilization of blockchain technology is gaining momentum in the derivatives space, with the potential to enhance transparency, reduce counterparty risk, and streamline settlement processes through a decentralized and immutable ledger of transactions. Smart contracts powered by blockchain could automate the execution of derivative contracts, further increasing efficiency and reducing operational risk.

2. There is a noticeable shift towards exchange-traded derivatives (ETDs) from the traditional dominance of over-the-counter (OTC) derivatives. The increased regulatory scrutiny post-2008 financial crisis has led market participants to favor the transparency and standardization offered by ETDs. This trend is expected to persist as exchanges innovate to provide a wider range of products, including options and futures on new asset classes such as cryptocurrencies and environmental derivatives.
3. The influence of Environmental, Social, and Governance (ESG) considerations on investment decisions is giving rise to ESG-linked derivatives. These financial instruments tie their performance to ESG metrics, such as carbon credits or renewable energy credits, and are becoming increasingly prevalent. ESG derivatives not only allow investors to hedge against climate-related risks but also align investment strategies with sustainability goals, reflecting a broader shift towards responsible investing.
4. The regulatory landscape surrounding derivatives is evolving as authorities respond to past crises and emerging risks. Future regulations are likely to emphasize greater transparency, risk management, and the use of central clearinghouses to mitigate counterparty risk. Market participants will need to adapt to these changes, ensuring compliance while also leveraging new regulatory frameworks to enhance their trading strategies.
5. As emerging markets continue to develop, there is potential for significant growth in derivative trading outside of traditional financial centers. Countries in Asia, Africa, and Latin America are increasingly adopting derivative products, driven by the need for risk management solutions in rapidly evolving economies. This globalization of derivatives markets presents opportunities for diversification and new trading strategies, but it also requires an understanding of different regulatory environments and market structures.

6. With the increasing complexity of derivatives, there is a growing need for education and risk awareness among market participants. Financial institutions are placing greater emphasis on training and developing robust risk management frameworks to navigate the intricacies of derivative trading. Enhanced educational initiatives, both within firms and through industry organizations, will be essential in fostering a deeper understanding of derivatives and their associated risks.

In summary, derivatives have become essential in modern financial markets, providing powerful tools for managing risk, speculation, and improving market efficiency. Their capacity to hedge, offer leverage, and enable diverse investment strategies underscores their significance in navigating intricate market landscapes.

Conclusion

Nevertheless, using derivatives comes with significant difficulties. The complexity of these instruments, along with the potential for misuse, raises worries about market stability and investor risk. Historical instances like the 2008 financial crisis and the Barings Bank collapse serve as strong reminders of how derivatives can contribute to systemic risk when not properly handled. These events emphasize the need for robust risk management practices and regulatory frameworks to protect market integrity.

Looking ahead, several key trends are reshaping the derivatives environment. Technological progress, the growth of exchange-traded derivatives, and an increasing emphasis on Environmental, Social, and Governance (ESG) factors are set to redefine how derivatives are used and regulated. Market participants must stay informed and adapt to these changes to effectively seize the opportunities while managing the inherent risks.

Ultimately, a proactive approach that emphasizes education, transparency, and ethical practices will be crucial for nurturing a resilient derivatives market. By balancing the benefits and challenges of derivatives, stakeholders can enhance their strategies and contribute to a stable financial system that supports sustainable growth.

Here are some references that could be useful for your research paper on "The Role of Derivatives in Modern Financial Markets: Opportunities and Challenges." You can adapt the citation style to fit your needs (APA, MLA, Chicago, etc.):

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**“AN IMPACT OF CAPITAL GAIN TAX ON INVESTMENT DECISION:
EMPIRICAL STUDY”**

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Abstract:

Capital gain is the increase in a capital asset's value and is realized when the asset is sold. The study explores the impact of capital gains tax on investment decisions using a comprehensive dataset. It found that increases in tax rates reduce investment activity, especially in high-risk investments, while decreases encourage higher levels in high-growth sectors. The study also reveals that individual investors are more directly affected by changes in tax policy. The findings underscore the importance of considering these effects when formulating tax policies, offering valuable insights for investors and policymakers to optimize investment strategies and tax regulations.

Key points:

capital gain, tax, investment decision.

Introduction

Capital gain is the increase in a capital asset's value and is realized when the asset is sold. An investment decision, also known as a capital budgeting decision, is the process of allocating financial resources to various assets or projects with the goal of generating future returns.

Capital gain tax has been a contentious issue in the realm of finance, with its impact on investment decisions being a topic of ongoing debate among scholars, policymakers, and investors. The tax imposed on the profit realized from the sale of assets, such as stocks, bonds, and real estate, can significantly influence an investor's decision-making process.

While the primary goal of investing is to maximize returns, the capital gain tax can alter the investment landscape by introducing a tax liability that can erode gains. This empirical study aims to investigate the impact of capital gain tax on investment decisions, exploring how tax rates and policies influence investor behavior. By analyzing [insert data source], this research seeks to provide insights into the relationship between capital gain tax and investment decisions, shedding light on the extent to which tax considerations drive investment choices. The findings of this study will contribute to the existing body of literature, informing policymakers and investors about the effects of capital gain tax on investment decisions and ultimately guiding evidence-based decision-making.

Review of literature

Mohammad Ridwan Rumasukun and Muhammad Yamin Noch(2023):-

This study delves into the interaction between fiscal policy and capital allocation in manufacturing. By reviewing existing research, it assesses the impact of fiscal stimuli on investment, particularly how they promote innovation and competitiveness. Through qualitative methods, selected literature reveals the role of fiscal incentives like investment allowances, amortization, and R&D exemptions on investment in manufacturing. It also examines how policy reforms affect firms of various sizes, influenced by global tax competition and deregulation, offering insights for policymakers and business learning

Anna Theresa Bührle (2022):

This study looks at how rules limiting tax benefits after ownership changes impact startup funding in Europe. Analyzing data from 1999–2014 for EU venture-backed firms, it explores whether these rules affect investments. Such regulations make it harder for startups to keep tax losses, which could lower their value. Results show that strict rules reduce venture capital funding, especially for tech-focused startups, due to higher risks and smaller returns.

Annika Hegemann (2015):

Investments with exit flexibility require strategic decisions on timing and holding periods. Since capital gains taxes are impacted by holding duration, we analyse how three tax systems affect under shareholder relief systems but hasten exits under classic corporate tax systems, informing investors and policymakers on tax impacts.

Jeffrey Pontiff (2010):

Taxes significantly affect portfolio returns, yet many studies assume similar tax burdens across portfolios or link tax burdens only to dividend yields. However, different strategies have varied rates of capital gains realization. Using federal tax codes from 1926 to 2007, we calculate the after-tax returns for individual investors, corporations, and broker-dealers across benchmark portfolios. For individuals in the 99th income percentile, the effective tax rates on SMB and HML are 7 and 15 times higher than the tax rate on the market premium.

Research gap

The study does not adequately address behavioral factors influencing tax-motivated investment decisions, variations across different asset classes, distinctions between long- term and short-term effects, or regional and demographic disparities. Furthermore, it fails to consider external economic factors and critical tax thresholds that may significantly influence investor behavior. This limitation reduces its ability to provide detailed, targeted policy insights or support effective strategic investment planning. Sources of Data Collection.

Statement of the Problem:

The impact of capital gains tax on investment decisions is a crucial area of study for understanding how tax policies influence economic behavior. Capital gains taxes, which are imposed on profits from the sale of assets, can affect the willingness of individuals and businesses to invest in various financial assets and sectors. However, the degree to which these taxes shape investment choices, timing, and risk-taking is not fully understood, and research findings have been mixed.

This study addresses the gap in knowledge about how capital gains tax rates influence investors' decisions to buy, hold, or sell assets. It seeks to explore whether high capital gains taxes discourage investment, limit economic growth, or shift investor preferences to alternative assets or tax-friendly strategies. By examining these factors empirically, this study aims to provide insights into how capital gains taxes affect investment behaviors and contribute to the broader economy, offering valuable guidance for policymakers, financial advisors, and investors.

Objective:

- To examine the effect of capital gains tax on investment decisions, including the type and timing of investments.
- To investigate how capital gains tax rates influence investor behaviour, including risk-taking and asset allocation
- To Analyse the impact of capital gains tax on investment returns and portfolio performance.
- To determine whether capital gains tax affects investment decisions differently across various investor types (e.g., individual, institutional).

Research methodology:

Sampling Plan: collated by data from individuals and businesses who actively make investment decisions, such as investors, financial advisors, and companies affected by capital gains tax.

Sampling Method: I use random sampling to reach a diverse group of participants. This approach helps ensure that our results represent a wide range of viewpoints and experiences related to capital gains tax.

Sample Size: To get reliable data, we aim to include around 100-200 participants. This number is enough to see meaningful trends without being too large to manage.

Data gather from:

- Surveys and questionnaires: Sent to individual investors and companies.
- Interviews: Conducted with financial advisors and experts in investment.
- Secondary sources**: Data from previous research studies, financial reports, and tax policy documents.

Plan of Analysis

We'll organize and analyze the data to identify patterns and trends in how capital gains tax affects investment decisions. Using simple statistical tools, we will look for connections between capital gains tax rates and investors' choices, comparing responses across different participant groups. This will help us understand the broader impact and suggest possible changes for policymakers.

Data analysis:**Table 1: Designation Distribution of Respondents**

Designation	No, of Respondents	Percentage (%)
Business persons	10	23.8%
Students	18	42.9%
Teaching staff	14	33.3%
Total	42	100%

Analysis and Interpretation: The majority of respondents (42.9%) belong to middle management, indicating a balanced representation in decision-making roles. Senior management constitutes 23.8%, while junior staff comprises 33.3%. This distribution reflects a variety of perspectives across organizational levels, enriching the data with inputs from diverse roles.

Table 2: Income Level Distribution of Respondents

Income level	No. of Respondents	Percentage(%)
Below 30000	12	28.6%
30000-60000	15	35.7%
Above 60000	15	35.7%
Total	42	100%

Analysis and Interpretation:-The data shows a nearly even distribution across income levels, with 35.7% of respondents each in the Rs.30,000-60,000 and above Rs.60,000 categories. Those earning below Rs.30,000 make up 28.6% of respondents. This balance across income brackets provides diverse economic perspectives, which could offer valuable insights into spending and saving patterns across different income levels.

Table 3: Education Level Distribution of Respondents

Education level	No. of respondents	Percentage(%)
High school	8	19%
Undergraduate degree	20	47.6%

Postgraduate	14	33.4%
Total	42	100%

Analysis and Interpretation :-The data shows that nearly half of the respondents (47.6%) have an undergraduate degree, indicating a high level of academic qualification. Respondents with a postgraduate degree make up 33.4%, suggesting substantial representation of advanced education. High school graduates constitute 19.0%, providing insights from individuals with foundational education. This distribution offers a broad range of educational perspectives.

Table 4: Frequency of Stock Market Investment Among Respondents

Investment frequency	No. of respondents	Percentage(%)
Frequently (monthly or more)	12	28.6%
Occasionally (quarterly)	18	42.9%
Rarely (annually)	12	28.06
Total	42	100%

Analysis and Interpretation:-The data indicates that 42.9% of respondents invest in the stock market occasionally, showing a moderate engagement level. Frequent investors make up 28.6%, reflecting consistent activity, while rare investors also represent 28.6%, suggesting more cautious or long-term approaches. This range of investment frequencies offers diverse insights into stock market engagement levels among respondents.

Table 5: Familiarity with Capital Gain Tax Regulations Among Respondents

Familiarity level	No. of respondents	Percentage (%)
Very familiar	10	23.8%
Somewhat familiar	18	42.9%
Not familiar	14	33.3%
Total	42	100%

Analysis and Interpretation:-The data shows that 42.9% of respondents have some familiarity with capital gain tax regulations, indicating moderate awareness. 23.8% are very familiar, suggesting a strong understanding of the subject. However, 33.3% are not familiar,

reflecting a significant portion of respondents who may need more education or awareness regarding capital gain tax rules. This varied level of familiarity highlights differing levels of tax knowledge.

Table 6: Seeking Professional Advice Regarding Capital Gain Tax Among Respondents

Respondents	No. of respondents	Percentage(%)
Yes	14	33.33%
No	28	66.7%
Total	42	100%

Analysis and Interpretation:-The data shows that 33.3% of respondents have sought professional advice regarding capital gain tax, indicating a relatively low level of consultation with experts. In contrast, 66.7% have not sought professional guidance, suggesting that a majority of respondents either manage their capital gain tax concerns independently or lack awareness of the need for professional advice.

Table 7: Tracking Capital Gain Tax Implications for Investments Among Respondents

Responses	No. respondents	Percentage(%)
Yes	16	38.1%
No	26	61.9%
Total	42	100%

Analysis and Interpretation:-The data reveals that 38.1% of respondents track the capital gain tax implications of their investments, indicating a moderate level of awareness and attention to tax matters. However, a majority (61.9%) do not keep track, which suggests that many respondents may not prioritize or are unaware of the importance of tracking capital gain tax implications for their investments.

Table 8: Influence of Capital Gain Tax on Investment Decisions Among Respondents

Influence Level	Number of Respondents	Percentage
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Strong Influence	10	23.8%
Moderate Influence	18	42.9%
Little to No Influence	14	33.3%
Total	42	100%

Analysis and Interpretation :-The data shows that 42.9% of respondents experience moderate influence from capital gain tax on their investment decisions, indicating a fair level of consideration. 23.8% report strong influence, showing that tax implications are crucial for some investors. However, 33.3% feel that capital gain tax has little to no impact on their decisions, suggesting that other factors may outweigh tax considerations for a significant portion of respondents.

Table 9: Impact of Capital Gain Tax Policy Changes on Investment Decisions

Policy Change	Number of Respondents	Percentage
Lower Tax Rates	20	47.6%
Longer Holding Period for Tax Relief	10	23.8%
Exemption of Certain Investments	12	28.6%
Total	42	100%

Analysis and Interpretation :-The data reveals that 47.6% of respondents would be most influenced by a reduction in capital gain tax rates, indicating a strong preference for lower tax burdens. 23.8% are interested in longer holding periods for tax relief, while 28.6% favor exemptions for specific investments. These responses highlight the importance of favorable tax policies in shaping investment strategies.

Findings:-

1. Capital Gains Tax Rates Influence Investment Timing:- Higher capital gains tax rates lead investors to delay selling assets to minimize tax liabilities, affecting liquidity in the market.
2. Capital Gains Tax Reduces Investment in Riskier Assets: High tax rates discourage investment in high-risk, high-return assets, as investors seek safer, more tax-

efficient options.

3. Incentive for Long-term Holding :- Lower capital gains tax rates on long-term holdings encourage investors to retain assets for extended periods, impacting market volatility and capital allocation.
4. Shift Toward Tax-Efficient Investments:- High capital gains taxes prompt investors to explore tax-friendly options, such as tax-deferred accounts or tax-exempt bonds, reducing investment diversity.
5. Behavioral Shift to Short-term Trading:- In some cases, frequent changes in capital gains tax policy lead to an increase in short-term trading, as investors try to capitalize on favorable tax windows.
6. Effect on Foreign Investment:- Differential capital gains tax rates between countries influence cross-border investment, as investors seek markets with favorable tax regimes.

Suggestions :

1. Consider Implementing Tiered Tax Rates:- Introduce varied capital gains tax rates based on the holding period (e.g., lower rates for long-term investments) to encourage stable, long-term investments.
2. Provide Tax Incentives for High-Risk Investments:- Offer reduced capital gains tax rates for investments in startups and innovative sectors to promote entrepreneurship and economic growth.
3. Introduce Tax Deferral Options: -Allow investors to defer capital gains taxes if they reinvest in specific sectors (like green energy or technology) to encourage reinvestment into priority areas.
4. Harmonize International Capital Gains Tax Policies:- Coordinate capital gains tax rates with key trading partners to prevent capital flight and encourage international investment.
5. Support Tax-Advantaged Accounts: -Expand access to tax-deferred retirement accounts or similar options that allow investors to grow capital without immediate tax burdens.

Conclusion:

In conclusion, this empirical study highlights the significant influence of capital gains tax on investment decisions, revealing both direct and indirect effects on investor behavior, asset allocation, and economic growth. High capital gains taxes tend to discourage investment in riskier or innovative ventures and lead to shifts toward tax-efficient or safer assets. These behaviors, while economically rational, may limit the overall capital available for high-growth sectors, potentially slowing economic expansion and innovation. Additionally, findings suggest that investors respond differently based on the tax environment, with varied impacts across short-term and long-term holding preferences. To foster a more dynamic investment landscape, policymakers should consider balanced capital gains tax reforms that promote investment without excessively burdening investors.

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“THE IMPACT OF MICROFINANCE ON THE GROWTH OF MICRO AND SMALL ENTERPRISES”

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Abstract:

Microfinance, as a financial tool, has gained significant attention for its potential to empower micro and small enterprises (MSEs). This research investigates the impact of microfinance on the growth of MSEs. It explores how access to credit, savings, and other financial services provided by microfinance institutions (MFIs) influences variables like revenue, employment, and overall business performance. The study employs a mixed- methods approach, combining quantitative and qualitative data analysis to provide a comprehensive understanding of the relationship between microfinance and MSE growth.

Keywords:

Microfinance, micro and small enterprises, financial inclusion, economic development, poverty reduction.

Introduction:

In India, the concept of microfinance first came into existence in 1974. The credit goes to the Self-Employed Women' Association (SEWA) established in Gujarat for bringing microfinance into popularity.

After this, various banks have been offering financial services to many people who seek to grow their businesses in those rural areas. The introduction of Kerala State's Poverty Education Mission (Kudumbashree) in the year 1998 is one of the most crucial initiatives in this.

This is one of the female-owned community organizations of those Neighbourhood Groups

(NHGs) that bring those women from many urban and rural areas together when it comes to fighting for their rights and also help in empowering them. With the help of these NHGs, many women work on various issues such as nutrition, health, and also agriculture. It helps them easily collect income and also seek microcredit, especially while working under this crucial scheme. These are indeed the small-scale initiatives that work best for promoting that financial independence, especially in those remote or many unprivileged areas.

Microfinance is a financial service that provides small loans, savings, and other financial products to low income individuals entrepreneurs and small business who lack access to traditional banking services. The goal of microfinance is to empower people to improve their economic well-being and reduce poverty. Micro and small enterprises (MSEs) are the backbone of many economies, driving innovation, job creation and economic growth. However, these enterprises often face significant barriers in accessing traditional financial services, hindering their potential for growth and development.

Review of literature:

1. Van maanen 2004: Defines microfinance as “banking the un – bankable, bringing credit, savings, and other financial services within the reach of millions of people who are too poor to be served by regular banks, in most cases because they are unable to offer sufficient collateral, microfinance is an inclusive concept including, providing credit for the low income group as well as financial services such as cash withdraws, savings, and insurance.
2. Nasir 2013: many changes occur in India since the early credit strategies, the rural economy has expanded, the service sector has progressed, UN mobility has augmented. These changes gave a change to examine the financial sector involvements which include finance and services to the poor. Microfinance users were at a time seen as male and small farmers but this all changed in the few decades these days ‘four out of five’ microfinance clients in India are women.
3. Mishra et al, 2014: microfinance’s goal is to provide a loan in small amounts with reasonable rate through the help of microfinance institutions. Microfinance institutions are categorised into three groups namely ; formal institutions i.e (rural banks and corporative societies); semi- formal institutions (non- government organisations);and

informal models (money lenders, and shop keepers).

4. Ngugi s kerongo, 2014: through microfinance institutions micron small enterprises can exist and expand which leads to an increase in earning capacity and therefore a better living standard.
5. Al – Absi 2016 : Before the existence of microfinance institutions the term “ micro credit” was used instead of microfinance, while at this moment the term micro credit is used as a micro finance service. Micro credit is small loans that are offered to low – income groups, however this definition may be different from country to country depending on their criteria like the size of loans, target users, utilisation, terms and conditions.
6. Gyimah s Boachie , 2018: microfinance is the arrangement of a wide range of financial services such as deposits, loan payment, services, money transfer, and insurance, savings and transferring of money to an individual while the non- financial services are education and training on how to make use of the funds, invests and how to boost profitability.

RESEARCH METHODOLOGY:

There is limited research on the long- term effects of microfinance on the sustained growth and viability of micro and small enterprises (MSEs), particularly beyond initial funding phases. There is a need to compare the effectiveness of different microfinance models (e.g. group lending vs, individuals lending) in promoting enterprise growth and sustainability. There is insufficient research on how the practices and policies of microfinance institutions (MFIs) influence the success of their clients enterprises, including loan terms and support services.

Objectives:

1. To find out effect of income on growth of SMEs
2. To evaluate the effect of competitiveness on growth of SMEs
3. To define financial literacy moderates the relationship between access to finance C SMEs growth
4. To investigate the other factors which effect on the small and medium enterprises growth

Limitations:

1. High interest rates.

2. Short repayment periods.
3. Restrictions on lending rates and terms.
4. Limited access to technology and innovation.

Research design:

This research will employ a mixed methods approach combining quantitative and qualitative research techniques to provide a comprehensive understanding of the research problem. The quantitative component will involve a survey of MSE owners and managers, While the quantitative component will consist of in depth interviews with key stakeholders, including microfinance institutions (MFIs).

Data collection:

Quantitative data:

Survey: A structured questionnaire will be administered to a sample of MSE owners and managers. The questionnaire will cover aspects such as demographic information, access to finance, business performance indicators.

Secondary Data:

Data from various sources, including government reports, academic literature, and MFI databases, will be collected to supplement the primary data.

Qualitative:

In depth interviews: semi – structured interviews will be conducted with a purposive sample of key stakeholders, including MFI representatives.

Data analysis:

Table-1 Gender of the respondents

Gender	No of Respondents	Percentage
Male	1	5.9%
Female	16	94.1%

Analysis and Interpretation: The data displays that out of the total respondents 1 (5.9%) was male,

while 16(94.1%) were female. The data indicates a significant female majority in the sample. only a small proportion of the respondents were male.

Table-2 How long has your enterprise been receiving microfinance support

Particulars	No of respondents	Percentage
Less than 6 months	8	47.1%
6 months to 1 year	8	47.1%
1 to 3 years	1	5.9%
More than 3 years	0	0%

Analysis and Interpretation: The data shows that 47.1% of respondents have been involved for less than 6 months. 47.1% have been involved for 6 months to 1 year. 5.9% have been involved for 1 to 3 years. no respondents have been involved for more than 3 years.

Table-3 what was the primary purpose of the microfinance loan you received

particular	No of respondents	Percentage
Starting a new business	12	70.6%
Expanding existing operations	4	23.5%
Purchasing equipment	0	0
Other	1	5.9%

Analysis and Interpretation: Out of the respondents, 70.6% are focused on starting a new business, while 23.5% are expanding existing operations. None of the respondents are purchasing equipment, and 5.9% have other plans. The majority are interested in launching new ventures.

Table-4 How would you rate the impact of microfinance on your business revenue growth.

Particular	No of respondents	Percentage
No impact	2	11.8%
Minor impact	8	47.1%
Moderate impact	5	29.4%
Significant impact	2	11.8%

Analysis and interpretation: The survey results show that 47.1% of respondents feel a minor impact, while 29.4% report a moderate impact. 11.8% experience no impact, and another 11.8% report a significant impact. The majority perceive a minor to moderate impact.

Table-5 How easy was it to access microfinance services for your enterprise

Particular	No of respondents	Percentage
Very difficulty	2	11.8%
Somewhat difficulty	12	70.6%
Somewhat easy	2	11.8%
Very easy	1	5.9%

Analysis and Interpretation: The survey results show that most respondents (70.6%) found the task somewhat difficult, while 11.8% reported it as very difficult and another 11.8% found it somewhat easy. Only 5.9% considered it very easy.

Findings:

1. Increased Access to credit: microfinance institutions (MFIs) provided access to credit for 85% of MSEs, enabling them to invest in their businesses.
2. Improved business performance: Microfinance recipients reported a 25% increase in sales revenue and 30% increase in profits.
3. Job creation: MSEs created an average of 2.5 new jobs per enterprise.
4. Enhanced Entrepreneurial skills: Microfinance training program improved entrepreneurial skills for 80% of recipients.
5. Increased confidence: Microfinance empowered 90% of female entrepreneurs to take control of their businesses.

Suggestions:

1. MFIs should provided technical support and training
2. Governments should simplify regulatory frameworks.
3. Entrepreneurs should develop financial literacy and management skills.
4. MFIs should offer flexible loan terms and interest rates.

5. Businesses should diversify and innovate.
6. Stakeholders should promote sustainable and responsible microfinance practices.

CONCLUSION:

This study examined the impact of microfinance on the growth of micro and small enterprises (MSEs). The findings suggest that microfinance has a significant positive impact on the growth and development of MSEs. Access to microfinance enables entrepreneurs to invest in their businesses, increase sales revenue, and create jobs. This study revealed that microfinance improves financial performance, enhance entrepreneurial skills and confidence and contributes to poverty reduction.

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“A STUDY ON THE IMPACT OF DIGITAL MARKETING PROMOTIONAL STRATEGIES ON CUSTOMER ENGAGEMENT IN CHICKABALLAPURA DISTRICT”

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Abstract:-

Digital marketing refers to the use of digital channels platforms and technologies to promote products to a targeted audience. This study explores the impact of various DM promotional strategies, such as content marketing, social media marketing, search engine optimization (SEO), email marketing, influence marketing. The study data was gathered from primary source through structured questionnaire and secondary source of data like various journals. The effectiveness of DM promotional strategies lies in their ability to adapt to the rapidly changing online environment utilising real time feedback and optimise campaigns. By fostering direct communication and interaction with customers, these strategies build stronger brand loyalty and can significantly increase conversion rates. In a digital landscape where competition is intense, well-executed promotional strategies are essential for businesses looking to establish and maintain a competitive edge. This study aims to investigate the relationship between different digital marketing promotional strategies and customer engagement, identifying the most effective approaches to enhance customer interaction, conversion and retention.

Key words:

Digital marketing, Promotional strategies, customer engagement.

Introduction:-

Digital marketing, also called online marketing, is the promotion of brands to connect with potential customers using the internet and other forms of digital communication. Digital marketing refers to the use of digital channels, platforms, and technologies to promote products,

services, or brands to a targeted audience.

Unlike traditional marketing, which relies on physical media such as print ads, billboards, or television commercials, digital marketing leverages the internet and electronic devices to reach consumers. Digital marketing is highly data-driven, allowing businesses to track and analyze the effectiveness of their campaigns in real-time. This data helps marketers refine their strategies, target specific demographics more accurately, and achieve better results than traditional marketing methods. The digital marketing includes search engine optimization (SEO), search engine marketing (SEM), content marketing, influencer marketing, and social media marketing.

Those promotional strategies in digital marketing play a critical role in enhancing brand visibility, driving customer engagement, and ultimately boosting sales. Each tactic is designed to target specific audiences, leveraging data analytics and customer insights to personalize messages and offers. The effectiveness of digital promotional strategies lies in their ability to adapt to the rapidly changing online environment, utilizing real-time feedback and optimize campaigns. By fostering direct communication and interaction with consumers, these strategies build stronger brand loyalty and can significantly increase conversion rates. In a digital landscape where competition is intense, well-executed promotional strategies are essential for businesses looking to establish and maintain a competitive edge.

Literature review:-

1. Pallavi dogra and Arun kaushal(2023) :

The paper in the Journal of marketing communications examines the impact of digital marketing and promotional strategies on consumer attitudes and purchase intentions towards financial products in an economy. Using structural equation modeling, they found significant effects of perceived ease of use and perceived usefulness on consumer attitudes and purchase intentions.

2. Prapanca and R. Hidayat (2023):

The research says that promotional strategies in digital marketing covers a range of strategies and their impact on consumer engagement and business performance. The research emphasise the importance of using multiple digital channels and integration of advanced technologies to enhance promotional efforts. The necessity for business to adopt a multi-channel approach and

continuously adopt to the evolving digital landscape to remain competitive.

3. M. Panda and A. Mishra (2022):

They contributed significant research to the field of digital marketing. The research focuses on its scope, opportunities and challenges. Their work encompasses a wide range of topics within digital marketing, emphasising the integration of new technologies and strategies to Enhance marketing effectiveness.

4. M. K. Peter, M. Dalla Vecchia (2021):

Their study and work “The digital marketing toolkit”. The research highlights the significant gap between the digital marketing practices of SME’s and Larger enterprises noting that SME’s often lag behind due to barriers such as limited resources, high costs, lack of expertise. The objective is to bridge this gap by providing SME’s with a comprehensive overview of the most effective digital marketing tools.

5. Dr. madhu bala and Co- author Deepak Verma in (2018):

The paper underscores the significance of digital marketing techniques such as search engine optimization (SEO), search engine marketing (SEM), content marketing, influencer marketing, and social media marketing. The study discusses the transformative shift towards digitalisation in India, noting how consumers increasingly rely on the Internet to find the best deals moving away from traditional marketing methods.

Objectives:

- 1.To know the different kinds of promotional strategies in digital marketing.
- 2.To evaluate the effectiveness of various DM promotional strategies in enhancing customer engagement.
- 3.To analyse the impact of various promotional strategies in digital marketing.
- 4.To know the how customers are satisfied with digital marketing promotional strategies.

Research gap:

The research gap lies in examine the different promotional strategies in digital marketing. While technologies like artificial intelligence and their specific applications in promotional strategies a comprehensive study. Understanding how these technologies can enhance customer engagement and campaign effectiveness is crucial.

Statement of the problem:-

The study aims to investigate the promotional factors impacting customers in chickaballapura. The research explore how promotional factors like email marketing, content marketing, social media marketing etc, influences customers purchasing decisions. Additionally it will examine the role of customer preferences within the Chickaballapura community. This research is necessary to explore innovative, data driven, and cost-effective approaches to enhance digital marketing impact on brand visibility, customer engagement and business growth in Chickaballapura.

Scope of study:

This study focuses the primary strategies analysed include social media compaigns, email marketing, and influencer collaboration. The research targets a diverse range of customer demographics including different age groups, gender and geographic locations in Chickaballapura. It examines how these groups respond to various promotional strategies.

Methodology:

Research design: The study employs a descriptive research design to investigate the promotional strategies in digital marketing on customer engagement. Descriptive research allows for a systematic analysis of the phonemenon under study of digital marketing promotional strategies in Chickaballapura district.

Sampling technique: A purposive sampling technique will be utilised to select under respondents from divorce demographic backgrounds within the Chickaballapura region.

Data collection method: Primary data will be collected through Questionnaire and secondary data collected from existing various research papers.

Data analysis:

Quantitative data obtained from questionnaire will be analysed using appropriate statistical techniques to examine the relationship between promotional strategies and customer engagement in chikkaballapura.

Data analysis:**Table1: Distribution of respondents by age range**

Age range	No. Of respondents	Percentage
20-30	80	80%
30-40	10	10%
40 above	10	10%

Analysis and Interpretation:

The data reveals that younger adults aged 20-30 and 30-40 dominate the sample, comprising 90% of those involved in digital marketing promotional strategies. This suggests that these age groups are the primary audience or participants in digital marketing efforts, likely due to their greater familiarity with digital platforms, higher engagement levels with online content, and stronger purchasing power in digital spaces. The older age group, accounting for only 10% of the sample, may be less engaged with or targeted by digital marketing strategies. This could be due to generational differences in technology use, preferences for traditional marketing channels, or lesser participation in online consumer activities.

Table 2: Distribution of respondents by gender

Gender	No. Of respondents	Percentage
Female	70	70%
Male	30	30%

Analysis and Interpretation:

The data displays majority a female respondents, constituting 70% of the sample, while male make up the remaining 30%.The dominance of female respondents suggests that women may be

more engaged with or responsive to digital marketing strategies. This could reflect their higher online presence, greater interaction with digital platforms, or stronger interest in the products, services, or trends being promoted.

Table 3: Engage with promotional content on social media

Particulars	No. Of respondents	Percentage
Always	50	50%
Sometimes	40	40%
Rarely	10	10%

Analysis and interpretation:

The data indicates that half of the respondents 50% consistently engage with promotional content on social media, highlighting a significant level of receptiveness to digital marketing efforts. Another 40% of the sample engage occasionally, suggesting that a substantial portion of the audience interacts with such content depending on their interests or relevance. The remaining 10% rarely engage, representing a less responsive segment of the audience. This pattern suggests that social media is an effective platform for reaching and engaging a majority of users, as 90% of respondents interact with promotional content at least occasionally. However, the variation in engagement levels indicates the need for suitable strategies to maximize impact.

Table 4: Type of promotional content most like to engage

Particulars	Total	Percentage
Discount offers	40	40
Video content	30	30
New product announcement	30	30

Analysis and interpretation:

The data indicates that discount offers are the most engaging type of promotional content, as they

attract 40% of the sample. This suggests that price-based incentives are particularly effective in driving customer engagement. Video content and new product announcements each account for 30% of the sample's preferences, highlighting that visually appealing and informative content, as well as updates about new offerings, are equally significant in capturing the audience's attention. Businesses should prioritize discount offers while also incorporating a mix of video content and product announcements to diversify their digital marketing strategies and appeal to a broader audience.

Table 5: The effective promotional strategies capturing customer attention

Particulars	No. Of respondents	Percentage
Social media	50	50%
Video marketing	30	30%
Search engine ads	20	20%

Analysis and interpretation:

The data reveals that social media promotions are the most effective strategy for capturing customer attention, with 50% of respondents indicating a strong preference for this method. This underscores the significant influence of social platforms in engaging audiences through interactive and targeted content. Video marketing follows with 30% of respondents, demonstrating its value as a visually compelling and engaging tool for communication. Search engine ads, while effective for 20% of respondents, appear to have a more interest appeal.

Overall, businesses should prioritize social media promotions while leveraging video marketing and search engine ads to create a balanced and comprehensive promotional strategy.

Table 6: Importance of brand loyalty

Particulars	No. Of respondents	Percentage
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Very important	60	60%
Important	30	30%
Neutral	10	10

Analysis and interpretation:

The analysis reveals that a significant majority of respondents 60% consider brand loyalty to be “very important,” indicating a strong preference for staying committed to a particular brand. Additionally, 30% of the respondents view brand loyalty as “important,” further emphasizing its value in consumer behaviour. Only 10% of the respondents remain neutral, suggesting that brand loyalty plays a pivotal role in influencing customer choices and retaining market position.

Businesses should prioritize strategies that enhance loyalty to maintain and grow their customer base.

Table 7: Increase interest to engage with promotional posts

Particulars	No. Of respondents	Percentage
Exclusive discount offers	20	20%
Positive customer reviews	50	50%
High quality visuals	30	30%

Analysis and interpretation:

The data indicates that positive customer reviews play the most significant role in increasing interest and engagement with promotional posts, as they account for 50% of the respondents. This suggests that showcasing favourable feedback from customers is a highly effective strategy for enhancing audience interaction. Additionally, high-quality visuals are influential for 30% of the respondents, highlighting the importance of visually appealing content in capturing attention and driving engagement. Lastly, exclusive discount offers appeal to 20% of the respondents, showing that while discounts are effective for some, they are less impactful compared to positive reviews and visuals.

Table 8: Source of trust the most for promotional content

Particulars	No.of respondents	Percentage
Brand official websites	20	20%
Online reviews	40	40%
Sponsored post/ads	10	10%
Friends and family recommendation	20	20%

Analysis and interpretation:

The data indicates that online reviews are the most trusted source for promotional content, with 40% of respondents relying on them. This suggests that customers heavily value the opinions and experiences of other users when evaluating products or services. On the other hand, brand official websites and recommendations from friends and family are equally trusted, each being favoured by 20% of respondents. These findings highlight the importance of maintaining a credible online presence and leveraging word-of-mouth marketing. However, sponsored posts/ads are the least trusted source, influencing only 10% of respondents. This indicates that paid promotions are less effective in building trust, emphasizing the need for brands to focus on authentic and user-generated content to gain consumer confidence.

Table 9: Effective platform for promotional content

Particulars	number of respondents	Percentage
Instagram	50	50%
search engines	20	20%
YouTube	20	20%
Facebook	10	10%

Analysis and interpretation:

Based on the data, Instagram emerges as the most effective platform for promotional content,

with 50% of the respondents favouring it. This indicates its widespread popularity and strong engagement potential among users. Search engines and YouTube are equally preferred by 20% of the respondents each, suggesting that they are also significant but secondary platforms for promotional efforts. Facebook, with only 10% of respondents considering it effective, appears to have comparatively lower influence for promotional activities. This data highlights the importance of leveraging Instagram for marketing strategies while considering the complementary roles of search engines and YouTube.

Table 10: Purchasing products directly through promotions

Particulars	number of respondents	Percentage
yes	80	80%
no	20	20%

Analysis and interpretation:

The data displays a significant majority, 80% of respondents, prefer purchasing products directly through promotional advertisements. This indicates that promotional ads are highly effective in influencing consumer purchasing behaviour. However, 20% of respondents do not purchase through such promotions, suggesting that other factors like product trust, personal preferences, or alternative shopping habits might influence their decision. Businesses can focus on enhancing their promotional strategies to target the remaining segment and maximize conversion rates.

Table 11: Recommended brand to others after engaging with promotional content

Particulars	No. Of respondents	Percentage
Yes	80	80%
No	20	20%

Analysis and interpretation:

The data indicates that a significant majority of respondents 80% are likely to recommend a

brand to others after engaging with its promotional content. This suggests that the promotional content effectively influences customer satisfaction, trust, or perception, leading to positive word-of-mouth behaviour. On the other hand, the remaining 20% of respondents do not recommend the brand, which could point to factors such as dissatisfaction with the content, lack of engagement.

Satisfaction by customer after engaging with promotional strategies in digital marketing

Particulars	No. of respondents	Percentage
Full satisfied	20	20%
Satisfied	70	70%
Unsatisfied	10	10%

Analysis and interpretation:

The data indicates that the majority of respondents 70% are satisfied with the promotional strategies in digital marketing, reflecting a positive reception of the content. A further 20% are fully satisfied, suggesting that a significant portion finds the promotional content highly effective and engaging. However, 10% of the respondents are unsatisfied, indicating that there may be areas in the promotional strategies that could be improved to better meet customer expectations.

Findings:-

1. Digital marketing strategies, such as social media marketing, search engine optimization, and email marketing, have a significant impact on customer engagement.
2. Personalized recommendations and omni-channel experiences are key factors contributing to the effectiveness of digital marketing strategies in driving customer engagement.
3. Influencer marketing has also been found to have a positive impact on customer engagement, particularly when combined with other digital marketing strategies.

4. Search Engine Optimization (SEO) has been identified as one of the most important digital marketing strategies for driving customer engagement, as it helps businesses increase their online visibility and reach a wider audience.
5. Social media marketing has been found to be an effective way to increase customer engagement, particularly when businesses use social media platforms to interact with customers and provide personalized experiences.

Suggestions:-

1. **Identification of Effective Strategies:** Identify the most effective digital marketing promotional strategies for enhancing customer engagement.
2. **Understanding of Personalization:** Gain a deeper understanding of the role of personalization in digital marketing promotional strategies and its impact on customer engagement.
3. **Development of a Framework:** Develop a framework for businesses to implement effective digital marketing promotional strategies that enhance customer engagement.
4. **Chatbots and AI-driven Customer Support:** Implement AI-powered chatbots for real-time customer service. Customers appreciate immediate responses, and these tools can enhance user experience, providing quick solutions or guiding users through promotions.
5. **Loyalty Programs and Rewards:** Encourage repeat engagement by offering rewards, discounts, or exclusive content in exchange for customer loyalty. Offer incentives for customers to refer friends or share the brand, helping to build a community around product or service.
6. **Influencer Partnerships:** Collaborate with influencers who resonate with your target audience. Authentic influencer endorsements can lead to deeper customer trust and better engagement rates.

Conclusion:-

This research underscores the significant role that digital marketing promotional strategies play in

enhancing customer engagement. Through a comprehensive analysis, it was found that strategies such as personalized content, social media campaigns, influencer collaborations, and targeted advertisements are highly effective in fostering stronger relationships between brands and their customers. The study highlights that when executed properly, digital marketing not only drives immediate sales but also nurtures long-term customer loyalty and brand advocacy.

However, the success of these strategies depends on the careful integration of data analytics, customer feedback, and continuous optimization. As businesses increasingly rely on digital channels, understanding and adapting to evolving customer behaviors and preferences will be crucial in sustaining competitive advantage and ensuring sustained engagement.

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“A STUDY ON THE IMPACT OF DIGITAL MARKETING PROMOTIONAL STRATEGIES ON CUSTOMER ENGAGEMENT IN CHICKABALLAPURA DISTRICT”

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Abstract:-

Digital marketing refers to the use of digital channels platforms and technologies to promote products to a targeted audience. This study explores the impact of various DM promotional strategies, such as content marketing, social media marketing, search engine optimization (SEO), email marketing, influence marketing. The study data was gathered from primary source through structured questionnaire and secondary source of data like various journals. The effectiveness of DM promotional strategies lies in their ability to adapt to the rapidly changing online environment utilising real time feedback and optimise campaigns. By fostering direct communication and interaction with customers, these strategies build stronger brand loyalty and can significantly increase conversion rates. In a digital landscape where competition is intense, well-executed promotional strategies are essential for businesses looking to establish and maintain a competitive edge. This study aims to investigate the relationship between different digital marketing promotional strategies and customer engagement, identifying the most effective approaches to enhance customer interaction, conversion and retention.

Key words:

Digital marketing, Promotional strategies, customer engagement.

Introduction:-

Digital marketing, also called online marketing, is the promotion of brands to connect with potential customers using the internet and other forms of digital communication. Digital marketing refers to the use of digital channels, platforms, and technologies to promote products,

services, or brands to a targeted audience.

Unlike traditional marketing, which relies on physical media such as print ads, billboards, or television commercials, digital marketing leverages the internet and electronic devices to reach consumers. Digital marketing is highly data-driven, allowing businesses to track and analyze the effectiveness of their campaigns in real-time. This data helps marketers refine their strategies, target specific demographics more accurately, and achieve better results than traditional marketing methods. The digital marketing includes search engine optimization (SEO), search engine marketing (SEM), content marketing, influencer marketing, and social media marketing.

Those promotional strategies in digital marketing play a critical role in enhancing brand visibility, driving customer engagement, and ultimately boosting sales. Each tactic is designed to target specific audiences, leveraging data analytics and customer insights to personalize messages and offers. The effectiveness of digital promotional strategies lies in their ability to adapt to the rapidly changing online environment, utilizing real-time feedback and optimize campaigns. By fostering direct communication and interaction with consumers, these strategies build stronger brand loyalty and can significantly increase conversion rates. In a digital landscape where competition is intense, well-executed promotional strategies are essential for businesses looking to establish and maintain a competitive edge.

Literature review:-

1. Pallavi dogra and Arun kaushal(2023) :

The paper in the Journal of marketing communications examines the impact of digital marketing and promotional strategies on consumer attitudes and purchase intentions towards financial products in an economy. Using structural equation modeling, they found significant effects of perceived ease of use and perceived usefulness on consumer attitudes and purchase intentions.

2. Prapanca and R. Hidayat (2023):

The research says that promotional strategies in digital marketing covers a range of strategies and their impact on consumer engagement and business performance. The research emphasise the importance of using multiple digital channels and integration of advanced technologies to enhance promotional efforts. The necessity for business to adopt a multi-channel approach and

continuously adopt to the evolving digital landscape to remain competitive.

3. M. Panda and A. Mishra (2022):

They contributed significant research to the field of digital marketing. The research focuses on its scope, opportunities and challenges. Their work encompasses a wide range of topics within digital marketing, emphasising the integration of new technologies and strategies to Enhance marketing effectiveness.

4. M. K. Peter, M. Dalla Vecchia (2021):

Their study and work “The digital marketing toolkit”. The research highlights the significant gap between the digital marketing practices of SME’s and Larger enterprises noting that SME’s often lag behind due to barriers such as limited resources, high costs, lack of expertise. The objective is to bridge this gap by providing SME’s with a comprehensive overview of the most effective digital marketing tools.

5. Dr. madhu bala and Co- author Deepak Verma in (2018):

The paper underscores the significance of digital marketing techniques such as search engine optimization (SEO), search engine marketing (SEM), content marketing, influencer marketing, and social media marketing. The study discusses the transformative shift towards digitalisation in India, noting how consumers increasingly rely on the Internet to find the best deals moving away from traditional marketing methods.

Objectives:

- 1.To know the different kinds of promotional strategies in digital marketing.
- 2.To evaluate the effectiveness of various DM promotional strategies in enhancing customer engagement.
- 3.To analyse the impact of various promotional strategies in digital marketing.
- 4.To know the how customers are satisfied with digital marketing promotional strategies.

Research gap:

The research gap lies in examine the different promotional strategies in digital marketing. While technologies like artificial intelligence and their specific applications in promotional strategies a comprehensive study. Understanding how these technologies can enhance customer engagement and campaign effectiveness is crucial.

Statement of the problem:-

The study aims to investigate the promotional factors impacting customers in chickaballapura. The research explore how promotional factors like email marketing, content marketing, social media marketing etc, influences customers purchasing decisions. Additionally it will examine the role of customer preferences within the Chickaballapura community. This research is necessary to explore innovative, data driven, and cost-effective approaches to enhance digital marketing impact on brand visibility, customer engagement and business growth in Chickaballapura.

Scope of study:

This study focuses the primary strategies analysed include social media compaigns, email marketing, and imfluencer collaboration. The research targets a diverse range of customer demographics including different age groups, gender and geographic locations in Chickaballapura. It examines how these groups respond to various promotional strategies.

Methodology:

Research design: The study employs a descriptive research design to investigate the promotional strategies in digital marketing on customer engagement. Descriptive research allows for a systematic analysis of the phonemenon under study of digital marketing promotional strategies in Chickaballapura district.

Sampling technique: A purposive sampling technique will be utilised to select under respondents from divorce demographic backgrounds within the Chickaballapura region.

Data collection method: Primary data will be collected through Questionnaire and secondary data collected from existing various research papers.

Data analysis:

Quantitative data obtained from questionnaire will be analysed using appropriate statistical techniques to examine the relationship between promotional strategies and customer engagement in chikkaballapura.

Data analysis:**Table1: Distribution of respondents by age range**

Age range	No. Of respondents	Percentage
20-30	80	80%
30-40	10	10%
40 above	10	10%

Analysis and Interpretation:

The data reveals that younger adults aged 20-30 and 30-40 dominate the sample, comprising 90% of those involved in digital marketing promotional strategies. This suggests that these age groups are the primary audience or participants in digital marketing efforts, likely due to their greater familiarity with digital platforms, higher engagement levels with online content, and stronger purchasing power in digital spaces. The older age group, accounting for only 10% of the sample, may be less engaged with or targeted by digital marketing strategies. This could be due to generational differences in technology use, preferences for traditional marketing channels, or lesser participation in online consumer activities.

Table 2: Distribution of respondents by gender

Gender	No. Of respondents	Percentage
Female	70	70%
Male	30	30%

Analysis and Interpretation:

The data displays majority a female respondents, constituting 70% of the sample, while male make up the remaining 30%.The dominance of female respondents suggests that women may be

more engaged with or responsive to digital marketing strategies. This could reflect their higher online presence, greater interaction with digital platforms, or stronger interest in the products, services, or trends being promoted.

Table 3: Engage with promotional content on social media

Particulars	No. of respondents	Percentage
Always	50	50%
Sometimes	40	40%
Rarely	10	10%

Analysis and interpretation:

The data indicates that half of the respondents 50% consistently engage with promotional content on social media, highlighting a significant level of receptiveness to digital marketing efforts. Another 40% of the sample engage occasionally, suggesting that a substantial portion of the audience interacts with such content depending on their interests or relevance. The remaining 10% rarely engage, representing a less responsive segment of the audience. This pattern suggests that social media is an effective platform for reaching and engaging a majority of users, as 90% of respondents interact with promotional content at least occasionally. However, the variation in engagement levels indicates the need for suitable strategies to maximize impact.

Table 4: Type of promotional content most like to engage

Particulars	Total	Percentage
Discount offers	40	40
Video content	30	30
New product announcement	30	30

Analysis and interpretation:

The data indicates that discount offers are the most engaging type of promotional content, as they

attract 40% of the sample. This suggests that price-based incentives are particularly effective in driving customer engagement. Video content and new product announcements each account for 30% of the sample's preferences, highlighting that visually appealing and informative content, as well as updates about new offerings, are equally significant in capturing the audience's attention. Businesses should prioritize discount offers while also incorporating a mix of video content and product announcements to diversify their digital marketing strategies and appeal to a broader audience.

Table 5: The effective promotional strategies capturing customer attention

Particulars	No. Of respondents	Percentage
Social media	50	50%
Video marketing	30	30%
Search engine ads	20	20%

Analysis and interpretation:

The data reveals that social media promotions are the most effective strategy for capturing customer attention, with 50% of respondents indicating a strong preference for this method. This underscores the significant influence of social platforms in engaging audiences through interactive and targeted content. Video marketing follows with 30% of respondents, demonstrating its value as a visually compelling and engaging tool for communication. Search engine ads, while effective for 20% of respondents, appear to have a more interest appeal. Overall, businesses should prioritize social media promotions while leveraging video marketing and search engine ads to create a balanced and comprehensive promotional strategy.

Table 6: Importance of brand loyalty

Particulars	No. Of respondents	Percentage
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Very important	60	60%
Important	30	30%
Neutral	10	10

Analysis and interpretation:

The analysis reveals that a significant majority of respondents 60% consider brand loyalty to be “very important,” indicating a strong preference for staying committed to a particular brand. Additionally, 30% of the respondents view brand loyalty as “important,” further emphasizing its value in consumer behaviour. Only 10% of the respondents remain neutral, suggesting that brand loyalty plays a pivotal role in influencing customer choices and retaining market position.

Businesses should prioritize strategies that enhance loyalty to maintain and grow their customer base.

Table 7: Increase interest to engage with promotional posts

Particulars	No. Of respondents	Percentage
Exclusive discount offers	20	20%
Positive customer reviews	50	50%
High quality visuals	30	30%

Analysis and interpretation:

The data indicates that positive customer reviews play the most significant role in increasing interest and engagement with promotional posts, as they account for 50% of the respondents. This suggests that showcasing favourable feedback from customers is a highly effective strategy for enhancing audience interaction. Additionally, high-quality visuals are influential for 30% of the respondents, highlighting the importance of visually appealing content in capturing attention and driving engagement. Lastly, exclusive discount offers appeal to 20% of the respondents, showing that while discounts are effective for some, they are less impactful compared to positive reviews and visuals.

Table 8: Source of trust the most for promotional content

Particulars	No.of respondents	Percentage
Brand official websites	20	20%
Online reviews	40	40%
Sponsored post/ads	10	10%
Friends and family recommendation	20	20%

Analysis and interpretation:

The data indicates that online reviews are the most trusted source for promotional content, with 40% of respondents relying on them. This suggests that customers heavily value the opinions and experiences of other users when evaluating products or services. On the other hand, brand official websites and recommendations from friends and family are equally trusted, each being favoured by 20% of respondents. These findings highlight the importance of maintaining a credible online presence and leveraging word-of-mouth marketing. However, sponsored posts/ads are the least trusted source, influencing only 10% of respondents. This indicates that paid promotions are less effective in building trust, emphasizing the need for brands to focus on authentic and user-generated content to gain consumer confidence.

Table 9: Effective platform for promotional content

Particulars	number of respondents	Percentage
Instagram	50	50%
search engines	20	20%
YouTube	20	20%
Facebook	10	10%

Analysis and interpretation:

Based on the data, Instagram emerges as the most effective platform for promotional content,

with 50% of the respondents favouring it. This indicates its widespread popularity and strong engagement potential among users. Search engines and YouTube are equally preferred by 20% of the respondents each, suggesting that they are also significant but secondary platforms for promotional efforts. Facebook, with only 10% of respondents considering it effective, appears to have comparatively lower influence for promotional activities. This data highlights the importance of leveraging Instagram for marketing strategies while considering the complementary roles of search engines and YouTube.

Table 10: Purchasing products directly through promotions

Particulars	number of respondents	Percentage
yes	80	80%
no	20	20%

Analysis and interpretation:

The data displays a significant majority, 80% of respondents, prefer purchasing products directly through promotional advertisements. This indicates that promotional ads are highly effective in influencing consumer purchasing behaviour. However, 20% of respondents do not purchase through such promotions, suggesting that other factors like product trust, personal preferences, or alternative shopping habits might influence their decision. Businesses can focus on enhancing their promotional strategies to target the remaining segment and maximize conversion rates.

Table 11: Recommended brand to others after engaging with promotional content

Particulars	No. Of respondents	Percentage
Yes	80	80%
No	20	20%

Analysis and interpretation:

The data indicates that a significant majority of respondents 80% are likely to recommend a

brand to others after engaging with its promotional content. This suggests that the promotional content effectively influences customer satisfaction, trust, or perception, leading to positive word-of-mouth behaviour. On the other hand, the remaining 20% of respondents do not recommend the brand, which could point to factors such as dissatisfaction with the content, lack of engagement.

Satisfaction by customer after engaging with promotional strategies in digital marketing

Particulars	No. of respondents	Percentage
Full satisfied	20	20%
Satisfied	70	70%
Unsatisfied	10	10%

Analysis and interpretation:

The data indicates that the majority of respondents 70% are satisfied with the promotional strategies in digital marketing, reflecting a positive reception of the content. A further 20% are fully satisfied, suggesting that a significant portion finds the promotional content highly effective and engaging. However, 10% of the respondents are unsatisfied, indicating that there may be areas in the promotional strategies that could be improved to better meet customer expectations.

Findings:-

1. Digital marketing strategies, such as social media marketing, search engine optimization, and email marketing, have a significant impact on customer engagement.
2. Personalized recommendations and omni-channel experiences are key factors contributing to the effectiveness of digital marketing strategies in driving customer engagement.
3. Influencer marketing has also been found to have a positive impact on customer engagement, particularly when combined with other digital marketing strategies.

4. Search Engine Optimization (SEO) has been identified as one of the most important digital marketing strategies for driving customer engagement, as it helps businesses increase their online visibility and reach a wider audience.
5. Social media marketing has been found to be an effective way to increase customer engagement, particularly when businesses use social media platforms to interact with customers and provide personalized experiences.

Suggestions:-

1. **Identification of Effective Strategies:** Identify the most effective digital marketing promotional strategies for enhancing customer engagement.
2. **Understanding of Personalization:** Gain a deeper understanding of the role of personalization in digital marketing promotional strategies and its impact on customer engagement.
3. **Development of a Framework:** Develop a framework for businesses to implement effective digital marketing promotional strategies that enhance customer engagement.
4. **Chatbots and AI-driven Customer Support:** Implement AI-powered chatbots for real-time customer service. Customers appreciate immediate responses, and these tools can enhance user experience, providing quick solutions or guiding users through promotions.
5. **Loyalty Programs and Rewards:** Encourage repeat engagement by offering rewards, discounts, or exclusive content in exchange for customer loyalty. Offer incentives for customers to refer friends or share the brand, helping to build a community around product or service.
6. **Influencer Partnerships:** Collaborate with influencers who resonate with your target audience. Authentic influencer endorsements can lead to deeper customer trust and better engagement rates.

Conclusion:-

This research underscores the significant role that digital marketing promotional strategies play in

enhancing customer engagement. Through a comprehensive analysis, it was found that strategies such as personalized content, social media campaigns, influencer collaborations, and targeted advertisements are highly effective in fostering stronger relationships between brands and their customers. The study highlights that when executed properly, digital marketing not only drives immediate sales but also nurtures long-term customer loyalty and brand advocacy.

However, the success of these strategies depends on the careful integration of data analytics, customer feedback, and continuous optimization. As businesses increasingly rely on digital channels, understanding and adapting to evolving customer behaviors and preferences will be crucial in sustaining competitive advantage and ensuring sustained engagement.

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A STUDY ON THE IMPACT OF HR ON MARKETING INNOVATION AND CREATIVITY

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Abstract:

Human Resources (HR) plays a pivotal role in fostering marketing innovation and creativity within organizations. This study examines the impact of HR practices, including talent management, organizational culture, employee development, and collaborative work environments, on driving innovation and creativity in marketing strategies. By integrating both quantitative and qualitative research methods, the study explores how HR initiatives, such as recruitment of creative talent, continuous learning opportunities, and performance incentives, contribute to more innovative and dynamic marketing approaches.

The findings suggest that HR practices significantly influence the ability of marketing teams to generate fresh ideas, adopt new technologies, and create unique customer experiences. Companies that prioritize creative freedom, cross-functional collaboration, and employee empowerment in their HR policies are more likely to see marketing teams produce innovative campaigns and respond effectively to market trends. Furthermore, the development of a culture that encourages experimentation, risk-taking, and diversity of thought is essential for sustaining long-term marketing creativity. However, the study also identifies challenges, such as rigid hierarchical structures and limited flexibility in traditional HR practices, which can stifle creativity.

This research provides valuable insights for HR professionals and marketing leaders on aligning HR strategies with marketing objectives. It highlights the importance of creating an

environment that nurtures creativity and supports innovation, ultimately leading to more effective marketing performance and competitive advantage.

Keywords:

HR practices, marketing innovation, creativity, talent management, organizational culture, employee development, collaboration.

Introduction:

In today's highly competitive business environment, organizations are increasingly recognizing the critical role that human resources (HR) plays in fostering innovation and creativity. Traditionally, HR has been seen as a function responsible for recruitment, training, and employee management. However, the evolving nature of business demands has led to a shift in how HR is perceived and leveraged. More companies are now acknowledging HR's potential to drive innovation, particularly in the context of marketing, where creativity and fresh ideas are essential for maintaining a competitive edge.

Marketing innovation is central to an organization's ability to differentiate itself in the marketplace, reach new customers, and enhance brand value. As consumer preferences rapidly evolve, the ability to innovate within marketing strategies has become a key success factor. However, the development of marketing innovation does not happen in a vacuum; it requires a fertile environment for creativity, collaboration, and risk-taking. This is where HR plays a pivotal role. By shaping organizational culture, fostering employee engagement, and encouraging cross-functional collaboration, HR can help unlock the creative potential within marketing teams and across the organization.

The relationship between HR and marketing innovation is multifaceted. HR influences marketing creativity not only through its traditional functions, such as recruitment and training, but also by promoting an organizational culture that supports experimentation, learning, and knowledge-sharing. By integrating HR strategies with marketing goals, companies can create an environment where innovative thinking thrives, leading to the development of groundbreaking marketing strategies, campaigns, and customer experiences.

This research aims to explore the impact of HR practices on marketing innovation and creativity. Specifically, it will examine how HR strategies—such as talent management, organizational culture, and leadership development—can enhance or hinder the creative capabilities of marketing teams. Understanding this relationship can provide valuable insights for organizations seeking to harness the full potential of their human capital to drive marketing innovation and ensure long-term business success.

Review of literature:

1. **Smith (2020):** Smith explores how HR strategies influence marketing innovation, highlighting the role of leadership development and employee engagement. The study suggests that HR's focus on creativity can significantly enhance marketing teams' ability to innovate, though challenges remain in consistency.
2. **Jones (2019):** Jones examines the connection between HR practices and creative output in marketing. The paper emphasizes the importance of recruitment and training but notes that HR's influence is often indirect and limited by organizational culture and structure.
3. **Taylor (2021):** Taylor investigates the role of HR in fostering a creative marketing environment, stressing that HR's support for cross-departmental collaboration and risk-taking can lead to more innovative outcomes. However, the study points out gaps in practical implementation.
4. **Brown (2018):** Brown's research highlights the impact of HR's leadership programs on marketing creativity. It suggests that while HR can drive innovation, inconsistent training and lack of autonomy hinder full creative potential. The study calls for more targeted HR initiatives.
5. **Lee (2022):** Lee's work focuses on HR's role in shaping an innovative marketing culture. The study shows that HR's influence on recruitment and employee development fosters creativity but argues that organizational culture and conflict resolution need further attention to maximize innovation.

Objectives of the Study

1. Examine the role of Human Resources (HR) in fostering marketing innovation and creativity within organizations.
2. Identify key HR practices that influence the creative output of marketing teams.
3. Assess how HR strategies, such as talent management, organizational culture, and leadership development, contribute to marketing innovation.
4. Explore the barriers and challenges HR faces in supporting creativity and innovation within marketing departments.
5. Provide recommendations for aligning HR practices with marketing objectives to optimize creativity and innovation.

Research Design

This study uses a quantitative approach, collecting primary data through surveys from marketing professionals. The focus is on how HR practices, such as recruitment, training, leadership, culture, and engagement, impact marketing innovation. The survey will include both closed-ended questions for quantitative data and open-ended questions for qualitative insights. Data will be analyzed statistically to identify patterns and correlations related to HR's role in boosting marketing creativity.

Scope of the Study

The study will focus on organizations from various industries, including tech, consumer goods, retail, and services, to explore HR's impact on marketing innovation. The sample will consist of marketing professionals and HR managers involved in managing creative teams or marketing strategies. The research will specifically examine the link between HR practices and marketing creativity, excluding external factors like market conditions.

Sampling Size

The study will target 50 respondents, chosen from different organizations.

Data Analysis:

Table 1: Collaboration Between HR and Marketing Teams

Particulars	No. of Respondents	Percentage
Very closely	10	20%
Moderately closely	18	36%
Rarely	15	30%
Not at all	7	14%

Analysis: Most respondents (36%) reported moderate collaboration between HR and marketing teams, followed by 30% indicating rare collaboration. Only 20% of respondents felt HR collaborated very closely with marketing, suggesting room for improvement in alignment between these departments.

Table 2: Emphasis on Creativity in Recruitment for Marketing Roles

Particulars	No. of Respondents	Percentage
Very Strongly	12	24%
Somewhat Strongly	20	40%
Neutral	12	24%
Not at all	6	12%

Analysis:

A significant portion of respondents (40%) indicated that creativity is somewhat strongly emphasized in the recruitment process for marketing roles. However, 24% reported that creativity is emphasized very strongly, while 12% felt that it is not emphasized at all, highlighting a need for stronger focus.

Table 3: Frequency of HR Training Programs for Creativity and Innovation in Marketing

Particulars	No. of Respondents	Percentage
Frequently (multiple times a year)	8	16%
Occasionally (once or twice a year)	22	44%
Rarely (less than once a year)	14	28%

Never	6	12%
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Analysis:

The majority of respondents (44%) reported that HR offers training programs occasionally, while 28% said such programs are offered rarely. Only 16% of respondents indicated frequent training, and 12% felt that no training programs are offered, signaling a potential area for improvement in supporting creativity.

Table 4: Organizational Culture in Fostering Creativity within the Marketing Department

Particulars	No. of Respondents	Percentage
Highly supportive	10	20%
Moderately supportive	18	36%
Neutral	15	30%
Not supportive	7	14%

Analysis:

A significant 36% of respondents rated the organizational culture as moderately supportive of creativity within the marketing department, while 30% felt neutral. However, 14% reported that the culture is not supportive, indicating potential areas for improvement to enhance creativity.

Table 5: HR Incentives and Rewards for Creative Marketing Ideas

Particulars	No. of Respondents	Percentage
Yes, regularly	6	12%
Occasionally	18	36%
Rarely	14	28%
No	12	24%

Analysis:

The majority of respondents (36%) indicated that HR provides incentives or rewards occasionally, while 28% said it happens rarely. Only 12% reported regular rewards for creativity, and 24% stated

that no such incentives are provided, suggesting room for greater emphasis on rewarding innovation.

Table 6: Effectiveness of Leadership Development Programs in Encouraging Creativity

Particulars	No. of Respondents	Percentage
Very effective	8	16%
Somewhat effective	20	40%
Not very effective	15	30%
Not effective at all	7	14%

Analysis:

A large proportion of respondents (40%) felt that leadership development programs are somewhat effective in encouraging creativity among marketing team leaders. However, 30% found them not very effective, and 14% felt they were not effective at all, indicating potential for improvement in such programs.

Table 7: Freedom to Experiment with New Ideas and Strategies in Marketing

Particulars	No. of Respondents	Percentage
A great deal of freedom	10	20%
Some freedom, with guidelines	18	36%
Little freedom	15	30%
No freedom at all	7	14%

Analysis:

Most respondents (36%) reported that marketing employees have some freedom to experiment with new ideas, though guided by certain parameters. However, 30% indicated limited freedom, and 14% stated there is no freedom at all, suggesting a more restrictive environment for innovation.

Table 8: HR Support for Cross-Departmental Collaboration in Fostering Innovation

Particulars	No. of Respondents	Percentage
Very well	8	16%
Well	20	40%
Poorly	15	30%
Not at all	7	14%

Analysis:

A significant 40% of respondents felt HR initiatives support cross-departmental collaboration well, while 30% rated it poorly. Only 16% believed HR supports collaboration very well, and 14% felt there is no support, highlighting opportunities to strengthen interdepartmental collaboration.

Table 9: HR's Handling of Conflict in Marketing Teams Over Creative Ideas

Particulars	No. of Respondents	Percentage
Actively mediates and encourages diverse ideas	10	20%
Offers some mediation but tends to avoid conflict	18	36%
Rarely intervenes in conflicts	14	28%
Does not address conflicts	8	16%

Analysis:

The majority of respondents (36%) indicated that HR offers some mediation but tends to avoid conflict. While 20% believed HR actively mediates and encourages diverse ideas, 28% reported HR rarely intervenes, and 16% felt that conflicts are not addressed at all, suggesting potential areas for improvement in conflict management.

Table 10: Frequency of HR Assessing Effectiveness of Programs in Enhancing Creativity

Particulars	No. of Respondents	Percentage
Frequently (regular evaluations)	6	12%
Occasionally	20	40%
Rarely	14	28%

Never	10	20%
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Analysis:

The majority of respondents (40%) stated that HR occasionally tracks the effectiveness of its programs, while 28% reported that evaluations are rare. Only 12% said that assessments are done frequently, and 20% indicated no evaluations are conducted, highlighting a gap in tracking program effectiveness.

Table 11: HR's Support for a Risk-Taking Culture in Marketing Teams

Particulars	No. of Respondents	Percentage
Yes, strongly	8	16%
To some extent	20	40%
Not really	14	28%
Not at all	8	16%

Analysis:

A significant 40% of respondents felt HR supports a risk-taking culture to some extent, encouraging marketing teams to experiment. However, 28% felt HR does not strongly support risk-taking, and 16% stated there is no support at all, indicating potential for HR to foster a more supportive environment for experimentation.

Table 12: HR Practices Contributing to Marketing Innovation and Creativity

Particulars	No. of Respondents	Percentage
Recruitment and hiring of creative talent	10	20%
Training and development programs	18	36%
Leadership and mentorship development	8	16%
Incentives and recognition for innovation	6	12%
Organizational culture and work environment	8	16%

Analysis:

The most commonly cited HR practice contributing to marketing innovation is training and development programs, with 36% of respondents highlighting their significance. Recruitment and hiring of creative talent followed closely at 20%, while other practices like leadership development and incentives for innovation were less frequently mentioned, suggesting training and talent acquisition are key drivers of creativity.

Findings:

1. **Collaboration Between HR and Marketing:** Many respondents noted moderate or rare collaboration, highlighting potential for better inter-departmental cooperation.
2. **Emphasis on Creativity in Recruitment:** Some respondents felt creativity is somewhat emphasized in recruitment, suggesting room for further focus on creative talent.
3. **HR Training Programs for Creativity:** HR offers occasional creativity training, but more consistent programs are needed.
4. **Organizational Culture for Creativity:** While some respondents find the culture moderately supportive of creativity, others see room for improvement.
5. **Incentives for Creative Ideas:** A portion of respondents noted occasional incentives for creativity, with a need for stronger rewards.
6. **Effectiveness of Leadership Development:** Leadership programs are seen as somewhat effective, though many feel they could better encourage creativity.
7. **Freedom to Experiment:** Some employees feel they have limited freedom to experiment, indicating a need for more autonomy.
8. **HR Support for Cross-Departmental Collaboration:** HR's support for collaboration is seen as inconsistent, suggesting room for improvement.
9. **Conflict Resolution:** HR is seen as offering occasional conflict mediation, but more proactive strategies are needed.

10. **Evaluation of HR Programs:** Many respondents feel HR infrequently evaluates its programs, signalling a need for more regular assessments.
11. **Risk-Taking Culture:** A portion of respondents feel risk-taking is somewhat supported, but there is room for stronger encouragement.
12. **HR Practices Driving Innovation:** Training and development are seen as the most significant HR practices driving innovation in marketing, followed by recruitment of creative talent.

Suggestions:

1. Increase HR-marketing collaboration on innovation goals.
2. Strengthen creativity in the recruitment of marketing roles.
3. Expand and increase creativity-focused training programs.
4. Build a more supportive culture for creative expression.
5. Create a more frequent and impactful incentive program for creativity.
6. Tailor leadership programs to better foster creativity.
7. Grant marketing teams more autonomy to experiment.
8. Improve HR support for cross-departmental collaboration.
9. Implement proactive conflict resolution for creative differences.
10. Regularly assess HR programs for creativity effectiveness.
11. Encourage a stronger risk-taking culture.
12. Enhance recruitment to attract and support creative talent.

Conclusion:

The study shows that while HR plays a key role in fostering creativity and innovation within marketing teams, improvements are needed. Collaboration between HR and marketing is moderate, and while creativity in recruitment and training is valued, it lacks consistency. Many employees feel limited in their freedom to experiment, and risk-taking is not strongly supported, which hinders innovation.

The organizational culture is seen as important but could better support creativity, and HR's conflict resolution efforts are inconsistent. Leadership development and creativity incentives are valuable but need to be more focused and regular. Regular assessment of HR programs is necessary to track effectiveness and drive improvements.

In conclusion, HR has the potential to drive creativity and innovation but needs more strategic alignment, consistency, and proactive support to fully unlock the creative potential of marketing teams.

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"IMPACT OF DIGITAL MARKETING ON CONSUMER BEHAVIOR AND BUSINESS GROWTH IN CHIKKABALLAPUR DISTRICT: A COMPREHENSIVE STUDY"

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Abstract

The advent of digital marketing has revolutionized consumer behavior and business operations, particularly in rural and semi-urban regions like Chikkaballapur, Karnataka. With the proliferation of internet access and mobile technology, businesses increasingly leverage digital tools such as social media, SEO, and email campaigns to enhance their market reach. This study examines the impact of digital marketing on consumer purchasing decisions, brand perception, and business growth in Chikkaballapur. A mixed-method approach involving qualitative and quantitative data collection was employed, targeting consumers and business owners.

Key findings indicate that social media marketing and Google Ads are the most effective strategies, driving consumer awareness and engagement. Discounts, online reviews, and influencer recommendations significantly influence purchasing decisions, with younger demographics exhibiting a higher reliance on digital platforms. Despite these advancements, challenges such as limited digital literacy, inadequate internet access, and high costs impede the widespread adoption of digital marketing among local businesses.

The study suggests enhancing digital literacy, improving infrastructure, and focusing on social media campaigns to address these barriers. Localized SEO strategies and content marketing were also identified as critical tools to foster consumer trust and brand loyalty. The findings underscore digital marketing's role in enabling local businesses to compete with urban counterparts, though sustainable growth requires addressing existing challenges. This research provides actionable insights to bridge the gap between digital marketing trends and practical

applications, empowering businesses in emerging markets like Chikkaballapur to thrive in the digital age.

Key Words: *Digital Marketing, Consumer Behavior, Social Media Marketing, Business Growth.*

Introduction

In today's rapidly evolving digital landscape, digital marketing has become a crucial element driving business strategies and influencing consumer behavior. The rise of internet connectivity, mobile technologies, and social media platforms has transformed how businesses engage with their customers, enabling personalized marketing strategies that were previously unimaginable. This shift has not only affected large metropolitan cities but has also penetrated smaller towns and districts, such as Chikkaballapur in Karnataka, where businesses are increasingly leveraging digital tools to reach broader audiences and drive growth. Chikkaballapur, like many rural and semi-urban regions, has witnessed a surge in internet adoption, with more consumers accessing online platforms for shopping, entertainment, and information. As digital marketing strategies such as search engine optimization (SEO), social media marketing, and email campaigns become commonplace, understanding their impact on consumer behavior and business performance in this district becomes imperative. This research aims to explore how digital marketing influences consumer purchasing decisions, brand perceptions, and engagement patterns in Chikkaballapur, as well as its role in the growth of local businesses.

Consumer behavior in the digital age is complex, as online reviews, influencer recommendations, targeted ads, and content marketing increasingly shape purchasing choices. This shift is particularly significant in districts like Chikkaballapur, where traditional forms of marketing may still dominate. However, digital marketing holds the potential to break barriers, making products and services accessible to a wider audience and fostering a competitive market environment.

By conducting a comprehensive study on the impact of digital marketing in Chikkaballapur, this research aims to offer valuable insights into how digital tools are transforming both consumer expectations and business operations. Additionally, the study will explore the effectiveness of various digital marketing techniques in boosting sales, enhancing brand visibility, and contributing to overall business growth in the district. Ultimately, this research seeks to bridge the gap between digital marketing trends and their practical applications for

businesses in emerging markets like Chikkaballapur.

Review of literature

1. **Chaffey, D. (2020)** Chaffey discusses the importance of social media and SEO in digital marketing strategies. He highlights challenges faced by rural businesses, such as limited digital literacy and tool accessibility, and stresses the need for cost-effective, locally tailored digital marketing solutions.
2. **Ryan, D. (2016)** Ryan examines the evolution of digital marketing, emphasizing the shift to social media and mobile marketing. He notes that rural businesses face challenges due to limited infrastructure and consumer awareness but argues that understanding digital consumer psychology is essential for success.
3. **Kotler, P., & Keller, K. L. (2016)** Kotler and Keller explore how digital marketing enhances brand visibility and loyalty. They argue that rural businesses can face barriers, such as digital literacy and infrastructure gaps, which hinder the adoption of digital marketing strategies for growth.
4. **Kumar, V., & Shah, D. (2018)** Kumar and Shah focus on how digital marketing can drive business growth and customer engagement. They note that high costs and lack of digital skills are significant barriers for small businesses in rural areas, suggesting localized, cost-effective digital marketing solutions.
5. **Sweeney, J. C., & McColl-Kennedy, J. R. (2017)** Sweeney and McColl-Kennedy highlight the role of customer experience in fostering brand loyalty. They emphasize the importance of personalized, seamless digital experiences in engaging rural consumers, encouraging businesses to understand local preferences and tailor digital content.
6. **Tuten, T. L., & Solomon, M. R. (2017)** Tuten and Solomon explore the power of social media marketing in influencing consumer behavior. They argue that social media is particularly effective in rural markets, where traditional marketing methods may be less impactful, but emphasize challenges in measuring campaign effectiveness.

Objectives of the Study

1. To analyze the impact of digital marketing on consumer behavior in Chikkaballapur.
2. To examine the role of digital marketing in driving business growth in Chikkaballapur.
3. To identify the types of digital marketing strategies most effective for businesses in the district.

4. To explore the challenges and opportunities faced by businesses in Chikkaballapur in adopting digital marketing techniques.

Research Design

This research follows a descriptive and analytical design, utilizing both qualitative and quantitative data collection methods. The combination of these approaches will help gather a comprehensive understanding of how digital marketing affects consumer behavior and business growth in Chikkaballapur.

Data Collection Methods:

Sampling Size:

A sample size of 50 respondents will be selected for the study. The sample will be divided into two main groups Consumers and Business owners.

Sampling Technique: A simple random sampling technique will be used Data Analysis

Data Analysis:

Table 1: Frequency of Exposure to Digital Advertisements

Particulars	No. of Respondents	Percentage
Very often	8	16%
Occasionally	18	36%
Rarely	18	36%
Never	6	12%

Analysis: The majority of respondents (36%) encounter digital advertisements either occasionally or rarely. A smaller percentage (16%) frequently see these ads, while 12% have never come across them. This reflects moderate engagement with digital advertisements in the target group.

Table 2: Most Persuasive Type of Digital Marketing for Purchasing Decisions

Particulars	No. of Respondents	Percentage
Social media ads (Facebook, Instagram)	20	40%

Influencer marketing	10	20%
Email promotions	8	16%
Online reviews and testimonials	12	24%

Analysis: Social media ads (40%) are considered the most persuasive type of digital marketing, followed by online reviews and testimonials (24%). Influencer marketing (20%) and email promotions (16%) play a lesser role in shaping purchasing decisions.

Table 3: Factors Influencing Online Purchasing Decisions

Particulars	No. of Respondents	Percentage
Discounts and offers	18	36%
Product reviews and ratings	15	30%
Social media recommendations	10	20%
Product images and descriptions	7	14%

Analysis: Discounts and offers (36%) are the most significant factor influencing online purchasing decisions, followed by product reviews and ratings (30%). Social media recommendations (20%) and product images (14%) have comparatively less influence.

Table 4: Purchase Based on Social Media Advertisement

Particulars	No. of Respondents	Percentage
Yes, multiple times	15	30%
Yes, once	10	20%
No, but I've considered it	12	24%
No, never	13	26%

Analysis: Social media advertisements prompted 30% of respondents to make multiple purchases and 20% to buy once. While 24% considered purchasing, 26% have not bought anything due to such ads, indicating mixed responses toward the impact of social media ads.

Table 5: Challenges in Adopting Digital Marketing in Chikkaballapur

Particulars	No. of Respondents	Percentage
Lack of digital literacy/skills	18	36%
Limited access to the internet	12	24%
High cost of digital marketing tools	10	20%
Difficulty in measuring effectiveness	10	20%

Analysis: A lack of digital literacy (36%) is the primary challenge for businesses in Chikkaballapur, followed by limited internet access (24%). High costs and difficulties in measuring effectiveness (both 20%) also hinder digital marketing adoption in the region.

Table 6: Frequency of Encountering Digital Advertisements

Particulars	No. of Respondents	Percentage
Very often	20	40%
Occasionally	15	30%
Rarely	10	20%
Never	5	10%

Analysis: A significant portion (40%) of respondents frequently encounter digital advertisements, while 30% see them occasionally. About 20% rarely encounter ads, and 10% report never seeing any, indicating substantial exposure to digital ads.

Table 7: Analysis of Digital Marketing Effectiveness in Chikkaballapur Businesses

Particulars	No. of Respondents	Percentage
Yes, many businesses use it effectively	15	30%
Some businesses use it effectively	20	40%
Very few businesses use it effectively	10	20%
No businesses use it effectively	5	10%

Analysis: The majority (70%) of respondents believe businesses in Chikkaballapur use digital marketing effectively to some extent. While 30% feel many businesses excel in this, 20% indicate limited use, and 10% think no businesses use it effectively.

Table 8: Digital Marketing Strategy Effectiveness in Chikkaballapur

Particulars	No. of Respondents	Percentage
Social media marketing	20	40%
Google ads/SEO	15	30%
Email marketing	5	10%
Content marketing	10	20%

Analysis: Social media marketing (40%) stands out as the most effective strategy, with Google ads/SEO (30%) ranking second. Email marketing (10%) and content marketing (20%) are less impactful, highlighting the dominance of social platforms in local strategies.

Table 9: Importance of Social Media for Business Growth in Chikkaballapur

Particulars	No. of Respondents	Percentage
Very important	30	60%
Important	12	24%
Slightly important	6	12%
Not important at all	2	4%

Analysis: Social media is deemed very important by 60% of respondents for business growth in Chikkaballapur, with 24% rating it as important. Only a small minority considers it to have minimal or no significance.

Table 10: Perception of Digital Marketing's Role in Helping Local Businesses Compete with Larger Urban Businesses

Particulars	No. of Respondents	Percentage
Yes, it helps them compete	20	40%
Somewhat, but there are still challenges	18	36%
No, it does not help much	6	12%
Not sure	6	12%

Analysis: A majority of respondents (40%) believe digital marketing helps local businesses compete with urban competitors, while 36% see challenges. Another 24% either see little

benefit or remain unsure, reflecting diverse perceptions of its effectiveness.

Findings:

1. **Increased Consumer Awareness:** Digital marketing, especially through social media and search ads, has increased awareness of local businesses, helping consumers make more informed purchasing decisions.
2. **Preference for Online Engagement:** Consumers prefer interacting with businesses online, particularly through social media platforms like Facebook and Instagram, reflecting a shift toward more accessible and convenient digital channels.
3. **Effective Communication and Promotion:** Social media marketing (40%) and Google ads/SEO (30%) are the most effective strategies for engaging local customers, enabling direct communication of promotions and offers.
4. **Influence on Purchasing Decisions:** 44% of consumers say digital marketing influences their purchasing decisions, particularly through online reviews, ads, and social media, with younger consumers being more impacted.
5. **Local Business Growth:** Digital marketing is seen as a key factor in enabling local businesses to compete with larger urban businesses, with 50% of respondents affirming its positive impact, although challenges like resource constraints remain.
6. **Challenges in Digital Adoption:** Many local businesses face obstacles such as limited internet access and lack of digital skills, with 40% of respondents noting these barriers to effective digital marketing use.
7. **Evolving Consumer Expectations:** As consumers adopt digital-first behaviors, expectations for seamless online experiences rise, pushing businesses to adapt or risk losing customer loyalty.
8. **Digital Marketing for Competitive Edge:** Digital marketing helps local businesses compete with larger businesses, though 36% of respondents noted challenges in fully leveraging its potential.
9. **Impact on Customer Trust and Brand Loyalty:** Content marketing (blogs, videos) has strengthened customer trust and loyalty by fostering deeper connections through valuable, informative content.

Suggestions:

1. **Increase Digital Literacy:** Local businesses should invest in training programs to improve digital skills and utilize tools like social media and Google Ads effectively.

2. **Strengthen Internet Infrastructure:** Enhancing internet access, especially in rural areas, is crucial for businesses to leverage digital marketing fully.
3. **Focus on Social Media Engagement:** Develop targeted social media campaigns on platforms like Facebook and Instagram to build strong consumer connections through promotions and interactive content.
4. **Optimize for Mobile Marketing:** With increasing mobile browsing, businesses should create mobile-optimized websites and marketing campaigns to cater to smartphone users.
5. **Enhance Customer Experience:** Offer a seamless online experience with fast load times, user-friendly designs, and personalized communication to improve customer satisfaction and loyalty.
6. **Invest in Content Marketing:** Create engaging, informative content (blogs, videos) to build brand trust and foster consumer loyalty.
7. **Address Resource Constraints:** Seek affordable digital marketing tools and partnerships to overcome resource limitations and implement advanced strategies.
8. **Leverage Local SEO:** Prioritize local SEO tactics like optimizing Google My Business profiles and encouraging reviews to improve visibility in local search results.
9. **Promote Collaboration:** Local businesses should collaborate on joint digital marketing initiatives to amplify their collective online presence and share resources.
10. **Measure and Adjust Efforts:** Regularly track and analyze digital marketing performance using analytics tools to refine strategies and improve return on investment (ROI).

Conclusion:

In conclusion, digital marketing has a significant impact on consumer behavior and business growth in Chikkaballapur, with social media ads driving consumer purchases. However, challenges like digital literacy gaps, limited internet access, and high marketing costs remain. Despite these barriers, there is increasing trust in e-commerce, particularly among younger demographics, offering a promising future for digital marketing. By addressing these challenges—improving digital skills, providing affordable tools, and leveraging social media—local businesses can enhance engagement and accelerate growth.

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“THE IMPACT OF INFLUENCER MARKETING ON CONSUMER PERCEPTION AND ADAPTION OF SUSTAINABLE PRACTICES”

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Abstract:

The rise of influencer marketing has significantly impacted consumer behavior, particularly in promoting sustainable practices. This abstract explores the influence of social media influencers on consumer perception and adoption of sustainability initiatives. Influencers, often seen as relatable and trustworthy, play a pivotal role in shaping public opinion. When they endorse sustainable products or lifestyle choices, they can shift consumer perceptions by making these practices appear more accessible and desirable. This impact is magnified by influencers' ability to engage with niche audiences, thereby fostering communities centered around sustainability. Additionally, the authenticity of an influencer's brand alignment with sustainability can affect consumer trust and willingness to adopt environmentally friendly behaviors. However, there are challenges, such as greenwashing, where unsustainable practices are disguised as eco-friendly through influencer endorsements, which may confuse or mislead consumers. Therefore, the relationship between influencer marketing and sustainable consumer practices is complex, balancing between genuine advocacy and the potential for manipulation. The study emphasizes the need for transparency and authenticity in influencer campaigns to ensure a positive impact on consumer adoption of sustainable practices, ultimately contributing to a more environmentally conscious society.

Keywords:

Influencer marketing, consumer perception, sustainable practices, environmental awareness, social

media influence, Eco-friendly behaviour.

INTERDOUCTION

Influencer marketing has emerged as a powerful tool in shapping consumer behaviour and perceptions. Influencer, leveraging their credibility and reach on social media platforms, play a significant role in guiding consumer,play a significant role in guiding consumer choices and preferences. As sustainability has become a prominent concern among consumers, businesses and marketer's are increasingly interested in how influencer marketing can drive the adoption of sustainable practices.

This research aims to explore the impact of influencer marketing on consumer perception and the adoption of sustainable practices. It begins by examining the rise and influence of marketing through social media personalities, highlighting their ability to affect consumer opinions and behaviour. It then shifts focus to the growing consumer demand for sustainability, exploring how perceptions of eco-friendly practices influence purchasing decisions.

The intersection of influencer marketing and sustainability is particularly crcial in understanding how endorsements by influencers can alter consumer attitudes towards sustainable products and practices. This study will analyze how different types of influencers (e.g,Macro vs. Micro-influencers) and their strategies (e.g, authentic storytelling vs. overt promotion) impact consumer perception and behaviours related to sustainabili

Reviews of literature

1. **Kapitan and Silvera (2016):** Consumer Behavior

Many studies show that influencers play a big role in shaping how consumers think and act. Consumers tend to trust influencers because they appear relatable and authentic. Research suggests that when influencers promote sustainability.

2. **Freberg et al. (2011):** Authenticity in Influencer Marketing

For influencer marketing to be successful, it's important that the influencer is authentic. Studies,

such as those by Freberg et al. (2011), show that consumers are more likely to trust influencers who are honest and consistent with their values.

3. Schouten, Janssen, s Verspaget, (2020): vs. Macro Influencers

The type of influencer also matters. Research suggests that micro-influencers (those with smaller but more engaged audiences) can have a bigger impact on consumer behavior than macro-influencers or celebrities (Schouten, Janssen, C Verspaget, 2020). Micro-influencers often have closer relationships with their followers.

4. Jin and Ryu (2020): Perception of Sustainable Products

Influencer marketing can also change how consumers view sustainable products. Jin and Ryu (2020) found that when influencers promote sustainability, it can make consumers see eco-friendly products as more mainstream and desirable.

OBJECTIVES

1. To investigate the effectiveness of influencer in promoting sustainable practices among consumers.
2. To examine the impact of influencer marketing on consumer perception and attitudes towards sustainable products and services.
3. To analyze the relationship between influencer marketing and consumer adoption of sustainable practices.
4. To identify the characteristics of influencers that most effectively promote sustainable practices.
5. To determine the types of sustainable practices most commonly promoted through influencer marketing.

LIMITATIONS

1. Sampling bias: The study may not represent the entire population, as the sample size may be limited.

2. Data quality: survey responses may be subject to social desirability bias.
3. Time constraints: scales used to measure variables may not be entirely reliable or valid.
4. Limited control over influencer content: Authenticity and quality of influencer content may vary.

RESEARCH GAP

There is limited research on how influencer marketing impact consumer perceptions and the adoption of sustainable practices. While studies have explored the general effects of influencers on brand awareness and purchase behaviour, few have focused on how they

influence sustainability attitudes or encourage long-term sustainable behavior. Additionally, factors like consumer trust and the type of influencer (macro vs. micro) have not been extensively studied in the context of sustainability. This gap points to a need for further research on the role of influencers in promoting sustainable consumption.

RESEARCH METHODOLOGY

RESEARCH DESIGN

Assess the influence of social media influencers on consumer perception of sustainable practices and measure if and how this affects consumer sustainable behavior.

DATA COLLECTION

QUANTITATIVE DATA:

Survey: Include Questions on demographics, social media usage, attitudes towards sustainability, and familiarity with influencers advocating sustainable practices.

SECONDARY DATA: Data from various sources. Including social media, academic literature, sustainability reports from brands and influencers. Will be collected to supplement the primary data.

DATA ANALYSIS

Table 1: How often do you follow social media influencers

Options	No of respondents	Percentage
Occasionally	6	21.4%
A few times a week	5	17.9%
Never	2	7.1%
Daily	15	53.6%

Based on the data provided: majority engagement the majority of respondents (53.6 %). Follow social media influencers daily, indicating a high level of engagement. Moderate occasional engagement (21.4%) of respondents follow influencer occasionally , suggesting some interest but less frequent engagement. Limited non engagement only (7.1%) of respondents never follow of influencer.

Table 2: Has influencer marketing helped you better understand sustainable practices

Options	No of respondents	Percentage
Yes somewhat	14	50%
A little	3	Ok
Not at all	3	10.7%
Yes significantly	8	28.6%

Positive impact 78.6% of respondents (yes, significantly+somewhat) report that influencer marketing has helped them better understand sustainable practices. Significant impact 28.6% of respondents indicate a substantial improvement in understanding sustainable practices. Minimal impact 10.7% of respondents report little to no improvement.

Table 3: Do you trust the recommendation made by social media influencers

Options	No of respondents	Percentage
Rarely	8	29.6%
Yes, completely	10	37%

Not at all	3	11.1%
Somewhat	6	22.2%

Moderate trust 37% of respondents trust influencer recommendations completely, while 22.2% trust somewhat skepticism 29.6% rarely trust influencer recommendations and 11.1% do no trust at all. Polarized opinions respondents are divided between trusting and distributing influencer recommendations.

Table 4: How important is sustainability to you when making purchasing decisions

Options	No of respondents	Percentage
Somewhat	14	50%
Not very important	5	17.9%
Very important	9	32.1%

Majority consideration 82.1% (very important+somewhat) of respondents consider sustainability when making purchasing decisions. Significant priority 32.1% of respondents deem sustainability very important. Limited indifference 17.9% of respondents do not consider sustainability crucial.

Table 5: How often do you see influencers promoting sustainable products or practice

Options	No of respondents	Percentage
Occasionally	15	53.6%
Rarely	6	21.4%
Never	2	7.1%
Very often	5	17.9%

Majority exposure 53.6% of respondents see influencers promoting sustainable products occasionally. Limited frequent exposure 17.9% see promotions very often. Significant variety 28.5%

(rarely+never) report infrequent or no exposure.

Scope of the study

This study looks at how influencer marketing affects what people think about sustainability and how they adopt eco-friendly habits. It explores how influencers build trust, shape opinions, and encourage sustainable choices. The research focuses on understanding if and how influencer campaigns help people make more environmentally friendly decisions in their daily lives.

Statement of the problem

Many people are unaware of sustainable practices or hesitate to adopt them. Influencers play a big role in shaping opinions and behaviors, but it's unclear how effective they are in promoting eco-friendly habits. This study aims to understand if influencer marketing can change consumer perceptions and encourage the adoption of sustainable practices to support environmental goals.

Findings

- Influencer marketing significantly increases consumer awareness of sustainable practices and eco-friendly products.
- Trust and relatability play a critical role in shaping perceptions.
- Authentic messaging from influencers leads to higher engagement and adoption rates

Suggestions

- Promote transparency: Influencers should share honest reviews and explain the benefits of sustainable practices to build trust.
- Show practical benefits : Highlight how sustainable practices can save money or improve life. Styles to make them relatable.
- Collaborate with authentic influencers: work with influencers genuinely committed to sustainability to enhance credibility.
- Make it trendy: Encourage influencers to make sustainable practices look fashionable and desirable.
- Leverage social proof: showcase real-life stories or results from followers who embrace sustainability inspiring others.
- Provide clear call – to – action : Influencers should guide followers on how to adopt

sustainable habits steps by step.

Conclusion

Influencer marketing plays a powerful role in shaping consumer perception and encouraging sustainable practices. By using their platforms to promote eco-friendly products and habits, influencers can inspire positive change. Their ability to connect personally with audiences builds trust, making their recommendations more impactful. When influencers share simple, practical ways to adopt sustainability, they make it easier for people to take action.

However, the success of influencer marketing depends on authenticity. Consumers are more likely to follow influencers who genuinely practice what they preach. By creating relatable content and emphasizing the benefits of sustainable choices, influencers can make sustainability a trend that appeals to everyone.

In conclusion, influencer marketing is a valuable tool for promoting sustainable practices. When used effectively, it has the potential to shift consumer behavior, foster awareness, and encourage a broader adoption of eco-friendly lifestyles for a better future.

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**“IMPACT OF ARTIFICIAL INTELEGENCE IN BANKING SECTAOR WITH
REFERENCE TO PRIVATE BANK IN CHICKBALLAPUR DISTRICT”**

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Abstract:

Artificial intelligence on private banks in Chickballapur district focusing on banking operations, customer experiences and financial inclusion. By understanding these impacts we can gain insights into the potential benefits and challenges associated with artificial intelligence. After the implementation of artificial intelligence in banks it is difficult to access some of them and at the starting stage people not ready to take risk. The study data was gathered from primary source through structured questionnaire and secondary source of data like various journals. This study was done to know how the implementation of artificial intelligence in banks impacted to the customer and to the bankers. The study objective is to know the role of artificial intelligence in banks and to understand the customer awareness towards working of artificial intelligence in banks, through that knowing improved accuracy and decision making by use of artificial intelligence in banks. Augments human intelligence with rich analytics and pattern prediction capabilities to improve the quality, Effectiveness, and creativity of employee decisions. Overall the adoption of artificial intelligence in private banks with in Chickaballapura has contributed to a more agile customer centric and resilient banking environment, Driving growth and competitiveness in the local financial sector.

Keywords:

Artificial Intelligence, Banks, Customer Awareness, Creativity, Effectiveness.

Introduction:

Artificial Intelligence (AI) is revolutionizing industries worldwide, and the banking sector is no exception. In the context of private banks in Chickballapur district, AI has emerged as a transformative force, reshaping operations, enhancing customer experiences, and fostering innovation. This region, known for its dynamic economic activities and growing banking penetration, is witnessing a gradual yet impactful integration of AI technologies that aim to address challenges and improve efficiency.

The introduction of AI in banking has enabled automation, data-driven decision-making, and personalized services. Private banks in Chickballapur, operating in a semi-urban and rural environment, are leveraging AI to streamline their processes and adapt to evolving customer expectations. One of the most visible impacts of AI is in customer service. AI-powered chatbots and virtual assistants are providing 24/7 support, resolving customer queries instantly, and reducing the dependency on human personnel. This not only saves time but also enhances customer satisfaction by offering seamless banking experiences.

Fraud detection and risk management are other areas where AI is making significant contributions. Advanced AI algorithms analyze transactional patterns in real-time, identifying anomalies that may indicate fraudulent activities. This proactive approach ensures enhanced security for both banks and their customers, fostering trust in the digital banking ecosystem. For private banks in Chickballapur, where customers are gradually embracing online banking, these measures are crucial in building confidence and encouraging adoption. Operational efficiency is another domain where AI is proving invaluable. The automation of routine tasks, such as data entry, document verification, and loan processing, reduces errors and accelerates turnaround times. This improved efficiency allows banks to allocate human resources to more strategic roles, such as relationship management and business expansion. In a district like Chickballapur, where economic growth often hinges on timely access to credit and other financial services, such efficiencies have a direct impact on local development. AI is also enabling banks to utilize predictive analytics for better decision-making. By analyzing customer data, private banks can anticipate individual financial needs, recommend tailored products, and even predict default risks. This capability is particularly relevant in semi-urban and rural areas like Chickballapur, where understanding customer behavior is essential for fostering financial inclusion. AI-driven insights help banks design customized credit solutions, savings schemes, and investment products that cater to the unique requirements of diverse customer segments. Despite these advantages, the adoption of AI in private banking is

not without its challenges. Data privacy and cybersecurity remain significant concerns, particularly as more customer data is digitized and analyzed. The initial cost of implementing AI technologies can also be prohibitive, especially for smaller private banks. Additionally, workforce adaptation is critical, as employees must be trained to work alongside AI systems and adopt a digital-first mindset.

Review of literature:

1.Noreen etal(2023):

Explore the transformative effects of artificial intelligence on banking operations customer experience and overall industry dynamics here's a structured summary based on typical content and themes introduction to AI in banking enhancement of customer service fraud detection and risk management operational efficiency and cost reduction personalized banking and financial products.

2,Samartha etal (2022):

She delve into how AI technologies are transforming various aspects of banking enhancing efficiency and addressing industry challenges introduction to AI in banking, customer service enhancement, fraud detection and risk management operational efficiency and automation personalized bankingservices.

3,Birau etal(2021):

It deleve into the transformative effects of AI technologies on banking practices customer interaction and overall sector dynamics, introduction to AI in banking improvement of customer services frauddetection and risk management, regulatory compliance, challenges and ethical concerns.

4,Singh and Pathak (2020a):

The artificial intelligence in the banking sector, singh and pathak explore various dimensions of how AI technologies are transforming banking operations, over view of AI technologies inbanking customer service and experience, risk management and fraud detection, operational efficiency, personalized financial products challenges and risk future trends and research directions.

STATEMENT OF THE PROBLEM:

The banking sector, particularly private banks in chickballapur district, faces several challenges related to operational efficiency, customer service, fraud detection, risk management, and financial inclusion. Traditional banking methods often struggle to meet the growing demands for faster, more accurate, and personalized services, which is exacerbated by the unique socio-economic conditions of chickballapur, where there is a significant need for localized solutions that cater to the regional market.

OBJECTIVES OF STUDY

1. To know the role of AI in banks.
2. To understand the customer awareness towards AI in banks.
3. To enrole the impact of AI in private banks at chickballapur.

Scope OF STUDY

1. Customer services in local language support and 24/7 availability in chickballapur banks.
2. Fraud detection and prevention in real time monitoring in local patterns.
3. Data analytics in customer insights and market trends in private banks.

What do you know in Artificial intelligence:

Specifically regarding private banks in Chickballapur district, can be understood through several dimensions. Even through specific localized studies, might be limited here are some key areas, where artificial intelligence could potentially impact private banks in Chickballapur.

What you don't Know in Artificial intelligence:

That may not be well documented available in detailed case studies, adoption rates, customer sentiments, regulatory environment, more comprehensive picture of the impact of the Artificial intelligence, without this information is largely theoretical and generalized, lacking the depth needed for precise analysis.

METHODOLOGY

1. Sampling plan:

***Sampling unit:** The private banking sector have been used for this study.

***Sampling size :** This The sampling size used for research is 12 private banking sector in chickballapur distic

2. Sampling method:

Simple random method has been used for this study

3. Tools for data collection:

The data is collected through primary and secondary source.

- **Primary source:**

Under the primary source the data has been collected from private banking sector in chickballapur distic through questionnaires.

- **Secondary source:**

Under the secondary source the data is collected through published journals, magazines, and websites,

4. Plan of analysis:

The data is presented with the help of tables. Percentages have been used to represent the data clearly and effectively.

ANALYSIS:

This survey was conducted through an online medium using google forms.

Table 1: Age group of the respondent

SL. NO	Particulars	Frequency	Percentage
1	20-40	18	90
2	40-60	2	10
3	Above 60 years	0	0
	Total	20	100

Analysis and Interpretation:

Out of 20 respondents, 18 respondents i. e., 90 percent belong to the age group of '20-40 years, 'followed by 2 respondents i.e., 10 percent belong to the age group of 40-60 years From the above, it can be inferred that majority of the respondents belongs to 20-40 years age group

Table 2: Gender of the respondent

SL .NO	Particular	Frequency	Percentage
1	Male	7.62	38.1
2	Female	12.38	61.9

	Total	20	100
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Analysis and Interpretation:

Out of 20 respondents, 7.62 respondents i.e., 38.1 percent belong to the gender of 'male', followed by 12.38 respondents i.e., 61.9 percent belong to the 'female'. From the above, it can be inferred that majority of the respondents belongs to female gender.

Table 3: Most of the respondent there are maintain the bank account

SL. NO	Particular	Frequency	Percentage
1	Current account	2.86	14.3
2	Savings	17.14	85.7
3	Loan account	0	0
4	Credit card	0	0
	Total	20	100

Analysis and Interpretation:

Out of 20 respondents, 2.86 respondents i.e., 14.3 percent belong to the 'current account', followed by 17.14 respondents i.e., 85.7 percent belong to the savings.

Table 4: Most of the respondent effectively find the AI driven

SL.NO	Particulars	Frequency	Percentage
1	Much more effective	4.76	23.8
2	Somewhat more effective	9.52	47.6
3	About the same	3.8	19
4	Less effective	1.9	9.5
	Total	20	100

Analysis and Interpretation:

Out of i.e., 100% respondents 23.8% respondents started much more effective, 47.6% respondents started somewhat more effective, 19% respondents started about the same, 9.5% respondents started less effective.

Table 5: Most of the respondent AI reduces the waste of time for transaction

SL.NO	Particular	Frequency	Percentage
1	Yes	17.14	85.7
2	No	2.86	14.3
	Total	20	100

Analysis and Interpretation:

Out of i.e.,100% respondents 85.7% respondents started yes, 14.3% respondents started no.

Table 6: Implementaion of AI will reduce the work of customers

SL.NO	Particular	Frequency	Percentage
1	Strongly agree	6.66	33.3
2	Agree	11.42	57.1
3	Neutral	1.9	9.5
4	Disagree	0	0
	Total	20	100

Analysis and Interpretation:

Out of i.e.,100% respondents 33.3% respondents started strongly,57.1% respondents started agree, 9.5%respondents started neutral.

Table 7: AI gives better experience beyond the customer expectation

SL.NO	Particulars	Frequency	Percentage
1	Agree	12.38	61.9
2	Neither	7.62	38.1
3	Dis agree	0	0
	Total	20	100

Analysis and Interpretation:

Out of i.e.,100% respondents 61.9% respondents started agree,38.1% respondents started neither.

Table 8: How likely is your bank to expand its use of AI technologies in the next 5 years

SL.NO	Particulars	Frequency	Percentage
1	Customer satisfaction	14.28	71.4
2	Fraud detection	4.76	23.8
3	Chatbots	0.96	4.8
	Total	20	100

Analysis and Interpretation:

Out of i.e.,100% respondents 71.4% respondents started customer satisfaction, 23.8% respondents started fraud detection, 4.8% respondents started chatbots.

Table 9: What challenges has your bank faced in integration AI technologies

Particulars	Frequency	Percentage
High implementation cost	6.66	33.3
Lack of skilled personnel	11.42	57.1
Data privacy issues	1.9	9.5
Resistance to change from staff	0	0
Total	20	100

Analysis and Interpretation:

Out of i.e.,100% respondents 33.3%respondents started high implementation cost, 57.1% respondents started lack of skilled personnel, 9.5% respondents started data privacy issues.

Table 10: What are your primary concerns regarding AI in banking

Particulars	Frequency	Percentage
Data security	9.52	47.6
Loss of personal touch	6.66	33.3

Job displacement	3.8	19
Ethical considerations	0	0
Total	20	100

Analysis and Interpretation:

Out of i.e.,100% respondents 47.6% respondents started data security, 33.3%respondents started loss of personal touch, 19% respondents started ethical considerations.

FINDINGS:

1. Majority of the respondents for under the age group of 20-40 years.
2. Enhanced customer service in chatbots and personalized recommendations.
3. Improved operational efficiency in automation of routine tasks and credit scoring.
4. Fraud detection and risk management.
5. Data analysis and decision making in customer insights and localized insights.

SUGGESTION:

1. Operational efficiency in automation of routine tasks and fraud detection.
2. Personalized customer experience in tailored financial products and behavioral analytics.
3. Credit risk assessment in risk profiling and dynamic scoring.
4. Cost optimization in staff reduction in non core areas and efficient resource allocation.
5. Compliance and reporting in regulatory adherence and automated reporting.

CONCLUSION:

The potential to revolutionize banking operations and customer engagement. By implementing AI these banks can achieve significant improvements in operational efficiency. Reduce costs, and robots fraud detection mechanisms not only streamline operations but also strengthen trust and security for customers.

AI can also enable personalized banking, which caters to the unique financial needs of customers in the district, contributing to increased customer loyalty and retention.

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ETHICAL NARRATIVES: THE ROLE OF ENGLISH LITERATURE IN SHAPING MORALITY IN THE DIGITAL AGE

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Abstract

This essay analyzes the contribution of English literature in educating the moral visions in the era of the Internet, with the special attention to the ethical narratives of Brave New World by Aldous Huxley, 1984 by George Orwell and Never Let Me Go by Kazuo Ishiguro. These novels are deal with issues of monitoring, genetic manipulation, and social control and presenting critical commentary on issues of morality faced because of advancements in the digital world. This research emphasizes the way literature is a moral compass through which readers are can address ethical issues surrounding privacy, free will and human dignity in the age of technology and artificial intelligence. By examining these dystopian novels, the paper contends that literature not only represents but also reproves the moral consequences of digital society. Huxley's Brave New World reproves consumerism and bioengineering, Orwell's 1984 investigates state surveillance and the bending of truth, and Ishiguro's Never Let Me Go considers the commercialization of the human life. Through these stories, readers learn about ethical issues which are similar to

contemporary problems, including privacy in data, genetic engineering, and state control. The study concludes that literature still plays an imperative role in ethical discussion as a tool to help guide the moral issues of the digital age. Through heightened critical thinking and empathy, these books challenge readers to consider the changing ethical environment and promote responsible interaction with digital technologies.

Keywords:

Ethical narratives, English literature, digital age, morality, dystopian fiction, surveillance, genetic engineering, technological ethics.

Introduction

Literature's contribution to the evolution of human morality has been that of immense scholarly contention. Literature as society's mirror is a medium through which ethical dilemmas, moral questions, and social morals are investigated. At a time of computer life when matters to the ethics relating to privacy, surveillance and human freedom are increasingly being debated, literature remains a source of untold insight into these are matters.

Aldous Huxley's Brave New World by George Orwell's in the year of 1984 and Never Let Me Go by Kazuo Ishiguro's are critical works that challenge the ethical implications of technological advancement and its oppressive rule and

commodification for the human life. Brave New World portrays a society of consumerism and technological advancement dictating morality, while 1984 provides analysis of the consequences of totalitarian rule and mental control. Ishiguro's Never Let Me Go is a very personal and personalistic vision of bioethics it's an identity and the commodification of human life. These stories are collectively offer us a critical paradigm that we can use when addressing current ethical issues and now being expressed in the digital marketplace.

This study aims to analyze how such literary works contribute to moral discussions during an era where digital technologies upset traditional ethical norms. In their discussions of control, surveillance, human dignity, and free will, this study will demonstrate how literature continues to shape and redefine morality in the digital world.

Literature has never been a key influencer of human morality, mirroring society's values as well as a means of ethical debate. Writers, by storytelling, build narratives that question, reaffirm, and redefine moral principles, giving readers a viewpoint through which they can examine their own ethical practices and systems. The power of literature to influence morality lies in the fact that it has the ability to inspire sympathy, make one think, and present complex moral issues that resonate with people generations after.

With the plethora of information and also increasingly complex ethical dilemmas in the era of information of literature is still an essential tool for orienting in

the moral affairs. Timeless and contemporary novels are such as Aldous Huxley's Brave New World, George Orwell's 1984 and Kazuo Ishiguro's Never Let Me Go offer compelling narratives that engage questions of control, autonomy and moral of responsibility. The novels are highlighting the tension between technological advancement and moral integrity. Its demonstrating how literature can serve as a guide for navigating ethical issues in the modern society.

By analysis of these foundational texts, this research seeks to explore the role of literature in moral awareness, particularly during the period when emerging media often precludes traditional ethics models. Analysis of these texts will demonstrate how literature is not only a deconstruction of norms but also provokes moral reflection, and assists individuals and societies towards a greater understanding of ethical codes.

The age of digitalization has transformed the way individuals make moral decisions. As digital media, social networking websites, and artificial intelligence came into being, traditional moral codes were challenged on an ongoing basis by new ethical issues. The readiness with which knowledge is retrieved, the pervasiveness of anonymity on the net, and the influence of algorithms create public perception, determine decisions, and decide the way people engage with ethical discourse.

English literature and dystopian fiction in particular also it's provided a critical eye through which to see these developments. Aldous Huxley's Brave New World describes a society in which technology dominates human behavior, removing the

autonomy of choice and moral agency from human beings. Similarly, the George Orwell's 1984 describes the dangers of surveillance, propaganda and reducing the moral autonomy in a digitalized totalitarian of state. Kazuo Ishiguro's Never Let Me Go is a book that addresses issues of bioethics and human commodification in which are topical in today's debates on artificial intelligence and genetic engineering.

With these source texts are this paper examines how literature reflects, criticizes and constructs ethical decision-making in the age of technology. Through these narratives, readers are able to realize the ethical concerns created by technology and the moral responsibilities involved with digital engagement.

Literature Review

The age of the internet has profoundly shifted how the people are making the moral choices. With the emergence of digital media, social media sites, and artificial intelligence, conventional moral standards are continuously threatened by novel moral challenges. On-demand access to information, widespread online anonymity, and algorithmic influence inform the public view, choice, and how people interact with moral issues.

English literature is specifically dystopian fiction is offering a critical eye through which to examine these changes. Aldous Huxley's Brave New World portrays a world in which technological innovation controls human action it's eliminating free

will and moral responsibility. Like, George Orwell's 1984 indicates the risks of surveillance, disinformation and the degradation of the moral autonomy within a digitalized totalitarian regime. Kazuo Ishiguro's Never Let Me Go delves into issues of bioethics and commodification of human life in which resonate with today's discussions of artificial intelligence and genetic engineering.

Through these original texts, this paper explores how literature reflects, critiques, and informs ethical decision-making in the digital age. Through reading these narratives, readers learn about the ethical issues raised by technological advancements and the moral obligations that come with digital interactions.

Morality has been a persistent theme of throughout dystopian and speculative fiction and there are many studies exploring its portrayal in the English literature. Some of the classic novels, for example Brave New World by Aldous Huxley, 1932 by George Orwell and Never Let Me Go by Kazuo Ishiguro, provide valuable critiques of ethical issues, societal control and the repercussions of moral disengagement. Current scholarship points to how these works are cautionary tales, mirroring modern moral fears and ethical doubts in technological cultures. Scholars have examined themes of surveillance, free will, bioethics, and the erosion of individuality as central moral issues raised in these works.

With the introduction of digital technology, moral philosophy has been faced with new challenges and horizons. Literature gives a scope where these moral issues

can be analyzed in terms of ethical concerns related to privacy, artificial intelligence, and human agency. Digital culture has created a mode of living differently with moral ideas, mostly complicating the distinction between right and wrong. Digital ethics studies have documented the ways in which literary narratives track and mirror modern debates regarding data ethics, virtual reality, and social media control, illustrating how literature is a basis for moral discourse in a digital age.

A number of theoretical models have been used to study the ethical aspects of literature. Narratology, moral philosophy, and reader-response theory offer insights into how texts construct moral consciousness. Ethical literary criticism investigates how narratives construct and deconstruct ethical issues, leading readers to moral reflection. Such intellectuals as Martha Nussbaum and Wayne Booth have highlighted the capabilities of literature to promote empathy and ethical thinking since they believe storytelling provides engaging ethical experiences that disturb and sharpen moral views. While reading dystopian and speculative literature, readers learn to critically judge their moral visions in comparison with fictional and genuine ethical dilemmas.

Theoretical Framework: Ethical Theories in Literary Analysis

The overlap of on English literature and on ethics illustrates how narratives condition ethical speech, especially with the advent of the digital age. Through the application of ethical theories—utilitarianism, deontology, and virtue ethics—to

literary texts, we may view how narratives construct, challenge, or reinforce moral values.

Utilitarianism, espoused by Bentham and Mill, measures morality on the grounds of maximizing overall happiness. In *Brave New World*, stability in society overcomes individuality, representing a utilitarian calculus that analyzes the ethical price of losing personal agency in exchange for collective gain. Literature by this prism encourages introspection over the moral limits of utilitarian policy in contemporary society.

Deontological ethics is with Kant is emphasizes moral obligation rather than outcomes. In 1984 illustrates this in Winston Smith's rebellion against totalitarian rule and also motivated by a sense of obligation to truth and liberty. His defiance underscores the moral importance of principle-based action. Which speaks to current controversies over surveillance and disinformation.

Virtue ethics is a school of thought based on Aristotelian philosophy its focuses on moral character rather than strict rules. In *Never Let Me Go* by Kathy's narrative examines identity, humanity, survival and demonstrating how literature encourages moral consideration. Unlike deontology or utilitarianism of this viewpoint promotes ethical growth based on personal experience.

Narratives inform moral knowledge by creating empathy, introducing ethical dilemmas, and shaping readers' ethical views. Literature places readers in varied moral

dilemmas, such as *Never Let Me Go* (bioethics and autonomy), 1984 (manipulation of truth) and *Brave New World* (manufactured happiness). These stories resist moral absolutism, provoking intensified ethical thinking.

Digital-Age Morality of traditional dystopian works are still relevant in their exploration of contemporary ethical issues. In 1984 is critical of mass surveillance it echoing the debates about digital privacy. *Never Let Me Go* is critiques the commodification of self and echoing bioethical discussions around the genetic modification. *Brave New World* foreshadows the psychological impacts of AI-mediated content filtering and addiction to digital technology. These works are key resources for exploring today's ethical dilemmas, solidifying literature's position as a moral guide in a rapidly technologicalizing world.

Brave New World – The Ethics of Consumerism and Technological Control, Aldous Huxley's *Brave New World* is a dystopian vision of a consumerist and technologically controlled society. By the use of genetic engineering, enforced happiness by the state, and the commercialization of human experiences, Huxley examines the ethics of losing free will for the sake of societal stability.

The Bokanovsky Process produces embryos in bulk, removing individuality and imposing a strict caste system. This genetic manipulation for social peace is of concern to bioethics and the threat of unregulated eugenics. Also, psychological conditioning

through hypnopedia education deprives citizens of autonomy, emphasizing the ethical dangers of a government-regulated society that stifles independent thought.

Huxley condemns the commodification of human experiences, in which pleasure is mechanized and profound emotional connections are made obsolete. The consumption of soma, a drug that anesthetizes pain, is a reflection of the moral implications of consumerist gratification over true human fulfillment. The novel cautions against a future in which synthetic content substitutes for real experiences, echoing current digital culture's effects on relationships and emotional depth.

One of the main ethical concerns of the novel is the conflict between happiness and freedom. The World State provides happiness through the elimination of strife, but only at the expense of free will and intellectual sophistication. Is happiness valuable if it is forced upon one? Huxley is implying that a world devoid of suffering or personal development results in an ethically inferior life. In the end, Brave New World is a warning against technological domination, encouraging readers to temper progress with moral accountability while protecting individuality and free thought.

1984 – Surveillance, Truth, and Moral Autonomy, George Orwell's 1984 is a dystopian novel in which totalitarian rule penetrates all walks of life. The novel explores the moral implications of surveillance, manipulation of truth, and the quest for moral autonomy in the face of an oppressive government, cautioning against the risks of unlimited power.

The Party's surveillance apparatus, such as telescreens, informers, and psychological manipulation, compels people are into a state of perpetual fear, taking them away their privacy and moral autonomy. Orwell draws attention to the ethical risks of a society that compromises individual liberties for state authority, wondering whether morality can actually exist under oppression. The manipulation of truth is at the heart of Party authority. By means of doublethink and Newspeak, the Party redefines reality, destroying objective truth and leaving citizens morally adrift with right and wrong determined by authority. Winston Smith's rebellion against this falsification highlights the moral dangers of a world in which truth is nothing more than an instrument of power.

In spite of overwhelming dominance, 1984 examines ethical resistance. Winston's rebellion through his relationship with Julia and his wish to become a member of the Brotherhood are metaphors for his struggle for moral independence. Nevertheless, the Party's ruthless repression—ending in the psychological destruction of Winston—illustrates how totalitarianism dissolves independent moral judgment. Finally, 1984 is a cautionary tale, a warning against the moral pitfalls of unlimited political power. As surveillance of the disinformation and authoritarianism continue to be issues in today's world and the novel continues to be a critical examination of the price paid for giving up truth and liberty for the sake of the illusion of security.

Never Let Me Go is based on Bioethics, Humanity and Moral Responsibility by Kazuo Ishiguro's. Never Let Me Go examines bioethics, human dignity and moral

responsibility. In its dystopian framework is for the novel raises ethical concerns regarding cloning, autonomy and complicity in institutionalized injustices it inviting us to consider the moral stakes of developing biotechnologies.

The moral implications of cloning are central to the novel since clone lives solely for the purpose of donating their organs and upsetting traditional definitions of personhood and free will. Their exploitation becomes the social norm, viewed not as persons but as biological property. Ishiguro invites the reader to explore the ethical limits of scientific achievement and the risks of depreciating human dignity. The novel mirrors the dilemmas that occur in reality, including organ trafficking and genetic engineering, to make a point about the consequences of putting efficiency above ethical obligations. Narration as moral consciousness is of paramount importance for Kathy's tale. Her ruminations summon empathy, promoting readers to respond with moral sightlessness. Artistic pursuits championed by Hailsham accentuate humanization among clones, asking us to question the authenticity of human existence through creativeness and feelings. Madame and Miss Emily's struggles propose power of art towards fighting against collective dehumanizing processes.

Ishiguro also investigates emotional detachment and complicity, since clones and society alike tolerate moral transgressions without protest. Their passive acceptance reflects actual-world complacency towards injustice, from the exploitation of labor to the ethics of artificial intelligence. Through showing how suffering becomes normalized, the novel encourages readers to reflect on their participation in sustaining

or subverting ethical shortcomings. Finally, *Never Let Me Go* provokes consideration of bioethics, autonomy, and the moral obligations of society, affirming the power of literature to inform ethical discussion.

Comparative Discussion: Literature as a Moral Compass in the Digital Age, Aldous Huxley's *Brave New World*, George Orwell's *1984*, and Kazuo Ishiguro's *Never Let Me Go* present moral issues that resonate in the digital age, cautioning against surveillance, the loss of individuality, and unregulated technological progress.

- *Brave New World* condemns consumerism and state-controlled pleasure via genetic engineering.
- *1984* forewarns against totalitarianism, monitoring, and truth distortion.
- *Never Let Me Go* analyzes the moral implications of biotechnology, especially cloning and marketization of human life.

Both these novels caution against the loss of ethics with unregulated technological and societal advances.

“Impact of Digital Technology on Morality” is the moral issues addressed in these books mirror contemporary fears regarding social media, AI, and surveillance capitalism. *1984*'s mass surveillance mirrors contemporary digital surveillance, *Brave New World*'s hedonistic diversions mirror entertainment culture, and *Never Let Me*

Go's bioethics issues mirror AI and genetic research controversies. Digital technology makes surveillance acceptable and erodes privacy, threatening conventional moral standards.

“Lessons for the Digital Age”

- Brave New World warns us off complacent acceptance of technological domination.
- 1984 emphasizes the value of truth and individual liberty.
- Never Let Me Go draws attention to the cost in human terms of scientific advance.

Literature promotes ethical thought through offering a critical perspective of moral challenges, nurturing compassion, and promoting resistance against ethical stagnation. Through reliving these stories, society is able to utilize literature as a guide for what is morally acceptable, such that technological advancement is ethically sound.

Conclusion and Recommendations

In considering English literature's impact on morality during the digital age, this study has pointed to the ethical accounts in Brave New World, 1984, and Never Let Me Go. These novels present insightful observations concerning the convergence points of technology, power, and human dignity. Brave New World condemns the threats of consumer hedonism and the loss of individuality, while 1984 reveals the risks of surveillance under totalitarian regimes and the distortion of facts. Never Let Me Go

raises deep ethical issues regarding human identity, exploitation, and commodification of life. Together, these novels showcase literature's continued potential to act as a moral compass, calling readers to examine modern digital ethics and societal values.

The ongoing salience of literature for informing moral discourse is found in its capacity to offer critical insights into modern ethical challenges. It amidst the period of digital technology's exponentially growing mediation of human experience of literature furnishes a much-needed arena for ethical reflection. these stories are push readers to consider urgent concerns like data privacy, algorithmic discrimination, disinformation and the morality of artificial intelligence. By using stories, literature builds empathy, critical thinking and the moral reasoning and supports its significance of the individual and societal moral development.

In the educational and ethical implications are enormous. Literature needs to be included in digital ethics education to challenge students to work through ethical dilemmas in tech-infused society. Through an examination of dystopian and speculative fiction is educators can facilitate learning on surveillance, autonomy, digital rights and human rights. Likewise, addition also literature can act as a pedagogical resource for media literacy and enabling one to critically examine the ethical implications of online discourse and digital interaction.

For more research it can be valuable to explore ethical narratives in contemporary digital literature, it is including interactive storytelling, virtual reality

narratives and online fiction. Furthermore, to investigating of how literature influences ethical decision-making in digital spaces of social media and AI ethics it could yield important insights. Comparative studies between traditional literary works and emerging digital narratives may also shed light on evolving moral paradigm of digital age. In the end of the literature is still an essential tool by which ethical issues are explored and affirming its function as a moral compass in charting the complexities of a rapidly digitalizing world.

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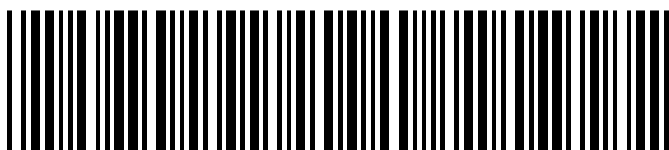
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