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PREFACE

It is with great pleasure that we present Volume 06, Issue 01 (March 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
Director, Seshadripuram Research Foundation (SRF)

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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A STUDY ON CUSTOMER AWARENESS AND CUSTOMER SATISFACTION ABOUT BHARATH POSTAL SERVICES WITH REFERENCE TO BANGALORE NORTH"

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Abstract:

Bharath Postal Department offers a variety of services to the public. In addition to the services, it has the support of the Indian government, which automatically provides safety and security to the customers. Despite the advantages, Bharath postal products and services are yet to gain recognition and contentedness among the general public. Even though postal services are less expensive the probability of people prefer postal services is less. Individuals are reluctant to visit the post office for various reasons. This Research paper investigates customer awareness and satisfaction in the Bharath postal department.

Keywords: -

customer awareness, services, customer satisfaction

Introduction:

The Bharath postal department is a central government undertaking which has the largest service network in the world. Bharath postal services are existed in the corner of the villages,   semi-urban,urban and metropolitan cities, saving services and other financial services are provided through the department. The postal department has many products and services to cater to the needs of rural people. They have very wide network than banks as they are found in the corners of the regions. Department of post not only concentrates on public but also work for the government. All the government benefit schemes are linked to post office so that they can reach public directly. As post office has different schemes, our study is on whether the customers are aware about them and their satisfaction on the services provided by postal department and also their operation and

how easily the postal transaction can be made.

Objectives:

1. To find out the customers awareness about varies postal services.

2. To analyse the customers perception about postal department

3. To examine the customers satisfaction about Bharath postal services

4. To explore the socio-economic status of customers in relation to savings

Scope of the study

1. The study focuses only on customer awareness and satisfaction of Bharath postal department.

2. The study is limited to Bangalore north only.

Theoretical background.

Hari Sunder G. & Prashob Jacob(2009): studied that people are aware about various postal saving schemes and also their opinion on postal services .As the government schemes are reached to the public through postal departments ,the government has to do extensive programme to reach maximum rural and urban people.

Research Methodology

This study investigates customer awareness and customer satisfaction with postal services, focusing on key service dimensions and overall service value. The questionnaire was distributed using an online google form and data was collected from the participants and analysis was made using SPSS.The research employs a structured questionnaire distributed to a diverse sample of postal service users. Using convience sampling technique,the survey was done through social media ,mails and other suitable online channels. The sample size considerd was 124 respondents to ensure it represents the population. T he questionnaire consists of the awareness and satisfaction of Source Primary data customers on postal services and their characteristics such as age,income,occupation etc.

The data was analysed through techniques like descriptive statistics and cross tabs. SPSS software was used to analyse the data.

Limitations

Generalization is may not be possible because of Usage of convenience sampling. The response of the Bangalore north region was considered and hence findings may not applicable to the other parts. Automatic generation of reports may be subject to bias.

Data analysis and interpretation

Table shows that variable "occupation" has the highest mean score value (M=1.9587 SD = 1.73396) and the variable "marital status" had the least contribution (M = 1.2231 SD = .41808)

Descriptive statistics of research variables

	N	Minimum	Maximum	Sum	Mean	Std. Deviation	Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error
Age	121	1.00	4.00	179.00	1.4793	.86698	1.764	.437
Gender	121	1.00	2.00	202.00	1.6694	.47238	-1.493	.437
Marital	121	1.00	2.00	148.00	1.2231	.41808	-.190	.437
Income	121	1.00	5.00	203.00	1.6777	1.00179	2.255	.437
Occupation	121	1.00	11.00	237.00	1.9587	1.73396	10.419	.437
Valid N (listwise)	121							

Table shows that variable "often using postal service "has the highest mean score (M= 3.7603 SD =1.3541) and the variable "awareness about postal schemes "has least contribution (M=1.3884 SD = .4894).

Descriptive statistics of research variables

Descriptive Statistics		
	Mean	Std. Deviation
Portion of monthly income for saving	3.4463	2.02464
Influencing factor to choose investment	2.5537	1.72216
Awereness about post ofiice schemes	1.3884	.48942

Having post office account	1.4793	.50165
Postal services currently using	3.1818	1.21106
Often use of postal services	3.7603	1.35416
Satisfaction on customer service	3.5289	.62014
Satisfaction on availability of services	3.5041	.59335
Satisfaction on post office schemes	3.6167	.55281
Ease of using postal services	3.3554	.76223

Source Primary data

Table shows that, out 121 respondents, many were aware of post office schemes ie 20 male respondents and 54 female respondents know about postal services.

Table Awareness about post office schemes

Are you aware of post office schemes?

		Yes	No	Total
gender	Male	20	20	40
	Female	54	27	81
Total		74	47	121

SOURCE Primary data

Table 1.4 explains that out of 121 repondents, 20 male and 43 female respondents have an account in post office.

1 Having an account in Post office.

Do you have an account in post office?

		Yes	No	Total
gender	Male	20	20	40
	Female	43	38	81
Total		63	58	121

Source : Primary Data

Satisfaction On Customer Service

Are you satisfied with customer service in post office?

		dissatisfied	Neutral	Satisfied	very satisfied	Total
gender	Male	2	17	21	0	40
	Female	2	36	39	4	81
Total		4	53	60	4	121

SOURCE Primary data

satisfaction on availability of services

Are you satisfied with availability of services in post offices?

		P7B				Total
		Dissatisfied	neutral	Satisfied	very satisfied	
gender	Male	2	22	16	0	40
	Female	2	32	45	2	81
Total		4	54	61	2	121

SOURCE Primary data

Table shows that 24 male and 54 female respondents are satisfied about post office schemes.

Are you satisfied with post office schemes?

		dissatisfied	neutral	Satisfied	Total
gender	Male	2	14	24	40
	Female	2	24	54	80
Total		4	38	78	120

SOURCE Primary data

Table explains that 32 respondents regularly and 61 respondents rarely use the post office services

How often do you use post office?

		daily	monthly	quarterly	yearly	rarely	Total
Gender	Male	0	11	9	0	20	40
	Female	2	21	11	6	41	81
Total		2	32	20	6	61	121

SOURCE Primary data

Table states that 18 male respondents and 34 female respondents found it easy of postal transactions.

How would you rate the ease of doing postal services?

		P9				
		Difficult	neutral	easy	very easy	Total
gender	Male	8	12	18	2	40
	Female	9	36	34	2	81
Total		17	48	52	4	121

SOURCE Primary data

Table revels that 19 male and 40 female respondents found the overall quality is good and excellent is only 10 repondents.

How would you rate the overall quality of the postal department?

		V poor	poor	good	excellent	Total
gender	Male	2	15	19	4	40
	Female	4	31	40	6	81
Total		6	46	59	10	121

SOURCE Primary data

FINDINGS

Customers are aware about the varies services and schemes of postal department and they are also satisfied in terms of customer services and availability of services in post offices. Postal department having a wide network and existing in the corners of the rural and urban areas has to take necessary steps on marketing and advertising . some of the respondents have rarely visited the post offices may be because of lack of awareness and information. Even though respondents are aware about post office schemes , having an account in the same ie post office is contradictory on which the post offices has to consider matter seriously. Most of the respondents are not aware about post office schemes.

SUGGESTIONS

Being a central government undertaking and catering to the needs of rural and semi urban areas, post offices has to change its pace to cope up the competition and changing system. The post offices having

the best products and services, should concentrate on how to sell its services to the public and converting them as customers.in this changing socio economic technological environment, postal department has to train its staff and also concentrate more and more on connecting with the public with their varies schemes.

CONCLUSION

No doubt the post offices has its own "legacy", but the findings of the study shows the valuable insights on post office schemes awareness and satisfaction of the customers. The study found that ,even though post offices having largest network in the country the percentage of customers having an account and availing services are less comparatively banks .but the shocking information is the

return on postal schemes are higher than the banks. The overall conclusion post offices has to concentrate on marketing their products and services to corners of the country.

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"A STUDY ON CRIME MANAGEMENT SYSTEM IN SMART CITIES: AN ANALYSIS OF ITS CHALLENGES AND OPPORTUNITIES IN REFERENCE TO BENGALURU CITY."

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A**bstract:**

This paper focuses on understanding how technology can improve crime management in smart cities, using Bengaluru as a case study. Bengaluru, one of India's largest cities with a population of approximately 12 million, has seen significant growth in technology and urbanization. However, like many major cities, it faces a rising rate of crime, including cybercrime, theft, and violence. The research investigates how smart city technologies, such as AI, surveillance systems, and data analytics, can help law enforcement manage crime more efficiently and reduce criminal activities. The paper identifies several key factors contributing to crime in Bengaluru, such as poverty, social inequality, drug abuse, and the breakdown of law and order. While these issues can be mitigated through social reforms, technological solutions have the potential to support law enforcement in identifying and responding to crimes quickly. The study explores the role of technology in making police work more effective, including the use of surveillance cameras, facial recognition systems, and predictive tools that can forecast crime hotspots. By using these technologies, the police can enhance their presence and response times, which helps in crime deterrence and resolution. However, the paper also highlights the challenges of relying solely on technology. Issues like privacy concerns, misuse of data, and the potential for technological failures are discussed. These concerns are important because they can affect public trust in the police and in the systems designed to protect them. Therefore, while technology can offer valuable tools for crime prevention, it must be carefully managed and used in a way that respects citizens' rights and privacy.

Additionally, the study emphasizes the importance of community involvement in crime management. While technology can aid in crime detection and prevention, it is the partnership between law enforcement and the public that plays a crucial role in maintaining peace and security. Public awareness campaigns, digital platforms for crime reporting, and community engagement initiatives can work alongside technological tools to reduce crime and promote safety.

Keywords:

Crime Management, AI Surveillance, Crime hotspot, Police Response time, Urban Security, Crime Prevention.

Introduction

As cities grow in population and complexity, managing crime becomes an increasingly challenging task for law enforcement agencies. Bengaluru, one of India's fastest-growing metropolitan hubs, is both a technological powerhouse and a city facing rising urban challenges. With a population of approximately 12 million and spanning over 100 KMs, Bengaluru grapples with diverse forms of crime, including theft, cybercrimes, assaults, and social unrest. The rapid pace of urbanization and technological advancements have introduced both opportunities and vulnerabilities in crime management systems. Smart cities, characterized by their use of advanced technologies such as artificial intelligence (AI), Internet of Things (IoT), and data analytics, offer innovative ways to address crime. Tools like surveillance cameras, predictive policing algorithms, and facial recognition systems are increasingly being adopted worldwide to monitor, detect, and prevent criminal activities. However, the question remains whether technology alone is sufficient to combat the complex socio-economic and psychological factors driving crime in cities like Bengaluru.

This study examines how technological advancements can be integrated into Bengaluru's crime management system to enhance its efficiency while addressing challenges such as privacy concerns, ethical use of data, and the limitations of relying solely on machines. Key factors influencing crime, including economic disparity, jealousy, intoxication, and social unrest, are explored in detail to understand the root causes. The study also highlights how community engagement, awareness campaigns, and public trust in law enforcement play a crucial role in crime prevention. The paper argues that while technology can be a powerful tool, it must work

in harmony with human oversight and community support to create safer and more peaceful urban environments. By analyzing the current crime trends in Bengaluru and comparing them with global examples, this research aims to provide practical insights into leveraging technology for effective crime management. In doing so, it seeks to strike a balance between innovation and accountability, ensuring that Bengaluru's growth as a smart city does not come at the cost of public safety and trust.

Review of Literature

1. Kumar and Nayak (2019) in their study on "Crime Surveillance in Indian Smart Cities" highlighted the role of integrated technologies like IoT and big data analytics in managing crime. They emphasized the importance of predictive policing and real-time monitoring to mitigate urban crime. However, the study pointed out issues such as high implementation costs and the lack of skilled manpower as challenges in adopting these technologies effectively【50】.

2. Patil et al. (2021) conducted a case study on Bengaluru and discussed how the city's rapid urbanization has led to an increase in crimes like cyber fraud, theft, and assaults. They argued that while technology is necessary for modern crime management, community participation and public trust are equally essential for its success. Their research proposed a hybrid approach, combining technology with social interventions 【50】.

3. Dutta and Singh (2018) analyzed the impact of surveillance systems on crime reduction in smart cities. Their findings suggested that while surveillance cameras act as deterrents for some crimes, they have limited impact on premeditated crimes like murder and organized theft. They also raised concerns about privacy violations, urging for stricter regulations on the use of surveillance data【51】.

4. Chandrashekhar and Raj (2020) examined the effectiveness of AI-driven policing systems in Bengaluru. Their study found that while tools like facial recognition and crime mapping have improved response times, they are not foolproof and require human intervention to avoid errors and biases【50】【51】.

5. Sharma and Gupta (2022) explored the psychological and socio-economic factors contributing to crime in urban areas. They identified unemployment, economic disparity, and substance abuse as primary drivers. The authors argued that smart technologies should be designed to address these root causes, not just monitor or report criminal activity【50】.

Research Problem

Despite the advancements in technology and the development of smart city infrastructures, Bengaluru continues to grapple with a diverse array of crimes, including cyber fraud, theft, violent assaults, and socio-religious conflicts. While tools such as AI-based surveillance, predictive policing, and data-driven crime mapping offer potential solutions, their practical implementation faces significant challenges. These include limitations in forecasting human behaviour, ethical concerns about data privacy, and insufficient integration with traditional law enforcement practices. Furthermore, socio-economic factors such as unemployment, urban anonymity, substance abuse, and cultural tensions exacerbate the crime rate. In such a complex environment, there is a pressing need to evaluate whether technological interventions alone can effectively address the root causes of crime and ensure a peaceful, safe urban life for Bengaluru's citizens.

This research seeks to identify the gaps in the current crime management system and explore how technology can be effectively leveraged to complement traditional policing while addressing the socio-economic and psychological triggers of crime. The study also aims to propose strategies for integrating technology with community involvement to create a more inclusive and efficient crime management system in Bengaluru.

Objectives of study

1. To Examine the Causes of Crime.
2. To Evaluate technological interventions.
3. To explore challenges in implementation.
4. To analyse current crime trends.
5. To promote awareness and trust.

Dimensions of this paper

This paper focuses on two dimensional aspects Cyber fraud & Urban Crime with ultimate use of Ai driven this paper will explore how technology can be leveraged to create safer, more secure environments in Bengaluru. While technology offers tremendous potential to reduce crime rates and improve response times, it must be implemented in a way that balances efficiency with privacy concerns.

Opportunities and challenges in crime management system

1. AI and Predictive Policing
2. Cybersecurity Measures Against Fraud
3. Public-Private Collaboration.
4. Smart City Technologies for Urban Crime Prevention
5. Privacy and Data Protection Concerns
6. Cybersecurity Skills Gap
7. Resistance to Technological Change in Law Enforcement

Research Methodology

This study will employ a descriptive research design to understand the crime management system in Bengaluru, specifically focusing on its challenges and opportunities in the context of technological advancement. Both qualitative and quantitative data will be used to provide a holistic view of the issue.

Research Approach

Qualitative Approach: This will involve gathering detailed, descriptive data to understand the perceptions, opinions, and experiences of people directly involved with crime management or affected by it. This will help in identifying themes such as challenges, opportunities, and societal responses to technology in crime management.

Quantitative Approach: This will be used to analyze numerical data on crime rates, technology adoption, and effectiveness, drawing patterns from existing crime statistics, survey data, and reports.

Data Collection Methods

This paper follows the below pattern of data collection.

a) Primary Data Collection

Surveys: Simple, structured surveys will be conducted with the general public to gather insights on their views regarding the use of technology in crime management. This will also capture the perception of crime in Bengaluru.

b) Secondary Data Collection

Crime Reports and Government Publications: Data on crime rates, types of crimes, and technological interventions in crime management will be gathered from police departments, government agencies, and public records.

Academic Literature: Review of previous studies and articles related to technology in crime prevention, urban safety, and smart cities will provide context and secondary data to support the findings.

1. Safety Perceptions with Surveillance Technologies

1. How safe do you feel in areas with surveillance technologies (like CCTV cameras) in Bengaluru?

Somewhat — 9.0%
Very Unsafe — 1.0%
Very safe — 14.0%
Neutral — 30.0%
Somewhat Safe — 46.0%
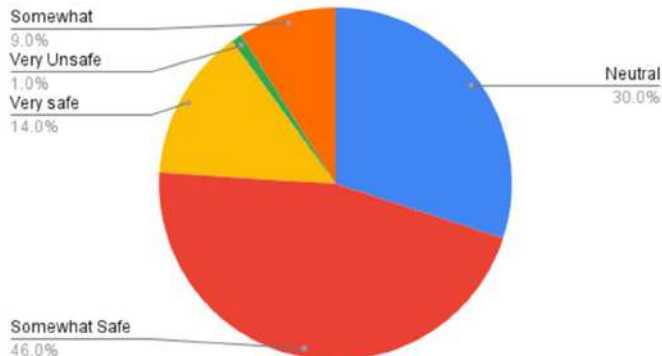
Key Analysis:

The majority of respondents feel that surveillance systems enhance safety, but there is still a minority with concerns about privacy The results indicate strong support for surveillance technologies, but privacy concerns must be addressed for broader acceptance.

2. Challenges in Using Technology for Crime Prevention

2. What do you think is the primary challenge in using technology for crime prevention in Bengaluru?
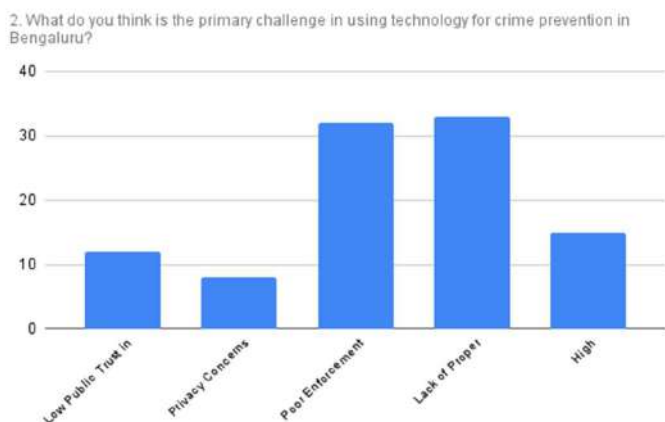
Key Analysis

Privacy remains the largest barrier to the adoption of technology, followed by issues like infrastructure and public trust. Overcoming privacy concerns and building trust will be crucial for successfully implementing tech-driven crime management.

3. Effectiveness of AI-Based Crime Prediction

3. How effective do you think AI-based crime prediction technologies are in preventing crime in Bengaluru?
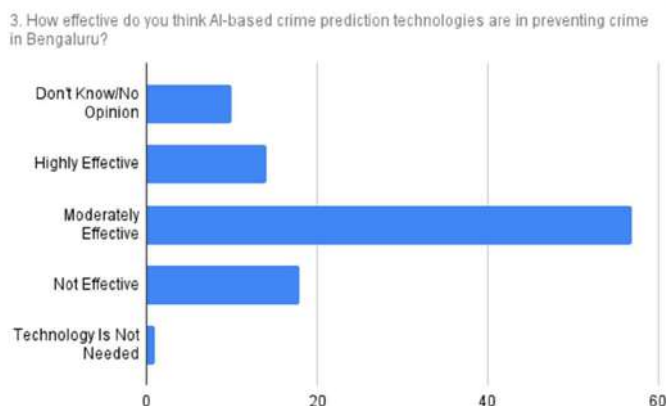
Key Analysis

50% of respondents see AI as a powerful tool for predicting and preventing crime, but 15% remain sceptical. AI is perceived as a valuable tool, but its effectiveness needs to be demonstrated further to reduce scepticism.

4. Most Impactful Technological Feature for Crime Reduction

4. What technological feature do you believe could significantly reduce urban crime in Bengaluru?
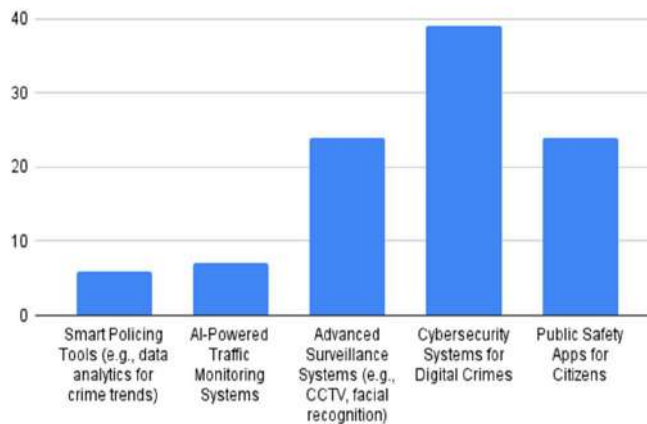
Key Analysis

AI surveillance and real-time alerts were identified as the top tools for reducing crime. AI and real-time alert systems are seen as the most effective technologies for enhancing public safety.

5. Public Awareness About Crime Prevention Technologies.

Count of 5. How would you rate the public awareness and education about the role of technology in crime prevention in Bengaluru?

Poor
4.0%
Excellent
9.0%
Very Poor
2.0%

Average
43.0%

Good
42.0%
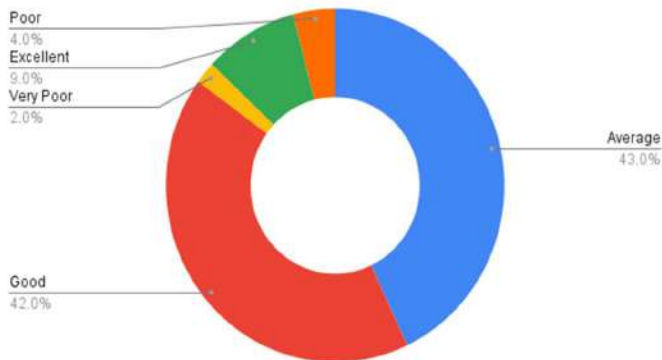
Key Analysis

The data shows a lack of public awareness, with most respondents rating it as average or low. There is a need for educational campaigns to improve public knowledge about crime prevention technologies.

6. Concerns About Cyber Fraud

6. Do you think that the increase in cyber fraud has become a major issue in Bengaluru due to the growing use of digital technologies?

Agree
32.0%

Neutral
27.0%

Strongly Agree
41.0%
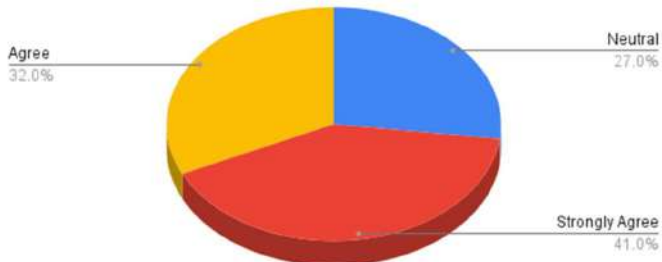
Key Analysis

A large majority are deeply concerned about cyber fraud, highlighting the urgency for stronger cybersecurity measures. Cyber fraud is a serious concern, requiring enhanced cybersecurity awareness and preventative measures.

7. Confidence in Law Enforcement's Tech Usage

7. How confident are you in Bengaluru's law enforcement agencies' ability to handle crimes with the use of advanced technology?
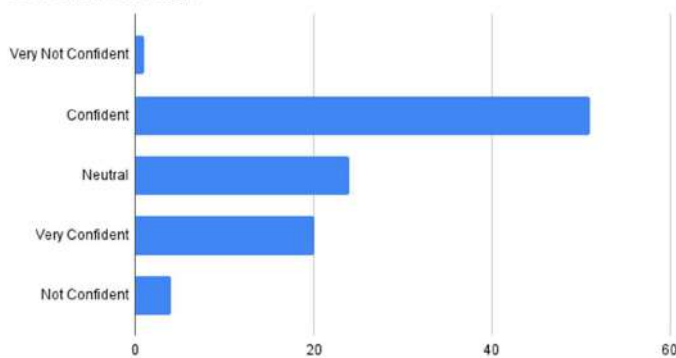
Key Analysis

40% of respondents expressed moderate confidence in law enforcement's use of technology, indicating a need for better training and resources. Law enforcement needs to improve tech training and infrastructure to increase public confidence in its use.

8. Benefits of Technology in Crime

8. What do you think is the biggest benefit of using technology to prevent crime in Bengaluru?
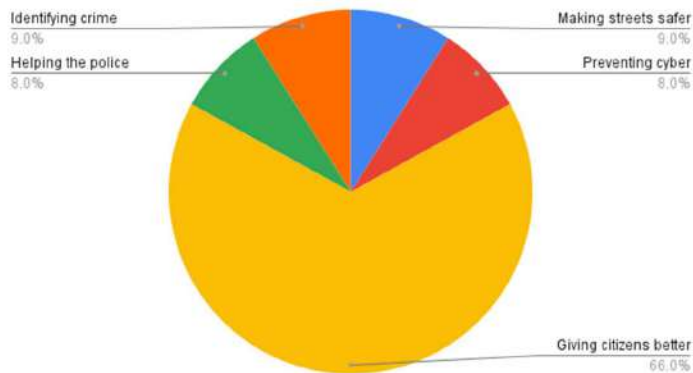
Key Analysis

Respondents clearly value the quick response and crime prediction capabilities of technology. Faster police response and predictive capabilities are seen as the most beneficial crime prevention features.

9. Most Critical Challenge in Smart Tech Implementation

Key Analysis

Workforce skill gaps and privacy concerns are the primary hurdles to implementing smart tech solutions in crime management. Addressing training gaps

10. Role of the General Public in Crime Prevention

10. How do you think the general public can help reduce crime with the use of technology in Bengaluru?
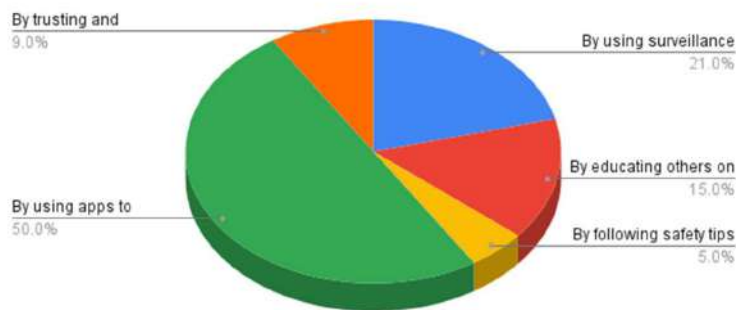
Key Analysis

Public involvement through mobile apps and safety education was highlighted as key to effective crime. Engaging the public in crime reporting and education will significantly enhance the effectiveness of crime management systems.

Findings of the Study

1. Significant Increase in Cybercrime
2. Challenges in Urban Crime Prevention
3. Public Trust and Privacy Concerns
4. Opportunities with Technology Integration

Suggestions derived from the study

1. Enhance Cybersecurity Measures
2. Strengthen Urban Surveillance Infrastructure
3. Address Privacy Concerns
4. Capacity Building for Law Enforcement

5. Encourage Public-Private Partnerships

Conclusion drawn from the study

1. Technology as a Transformative Tool
2. Public-Private Collaboration is Key
3. Cybercrime Requires Immediate Attention
4. Addressing Privacy Concerns is Crucial
5. A Balanced Approach is Essential

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"FINANCIAL DECISION-MAKING PATTERNS AMONG UNAIDED COLLEGE EDUCATORS: A BEHAVIORAL PERSPECTIVE FROM NORTH BANGALORE"

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Abstract:

Teaching is one of the prestigious profession in the world. Teachers are the one who are creating responsible citizens for the country, there service is valuable for the growth of any country. They are the one who are also receiving a decent salary in this profession. Currently teacher's who are having a great financial literacy are using their knowledge towards savings and investment. This paper aims at understanding the awareness of various investments by college teachers and the commitment made in various investment avenues with reference to behavioral analysis. Here the researcher is conducting the study by collecting data from 100 respondents who are unaided college teachers from north Bangalore.

Keywords:

Behavioral Analysis, Awareness, commitment.

1. Introduction

Behavioral finance is an area which provides information about how individuals behavior is influenced while making any financial decision. Currently behavioral finance has sought a great research are where researchers are keen to understand the behavioral i.e. psychological factors which are creating a major impact on investment decisions.

In the area of behavioral finance, we can understand various behavioral factors such as cognitive thinking, anchoring, herd behavior, emotions which are creating impact when individuals choose various financial options.

Here while we study behavioral finance we can understand how individuals get deviated from rational thinking towards choosing investments based on their psychological factors.

Proper understanding of this field would be creating a great information to those financial institutions for framing up of different investment products.

2. REVIEW OF LITERATURE

Shailashree K & P. S. Aithal 2024 Since People's Living Standards Are Rising, Salaried-Class People Are Discovering The Value Of Saving And Investing. Investors Care About Investment Safety. They Need Secure Investments. Women Choose Safer Investments, Which Are Influenced By Awareness, Information, And Instrument Features. This Will Affect Respondents' Investment Patterns In The Future. The Study Focuses On What Influences Women Teacher's Savings And Investment Behavior. The Study Shows That Most Respondents Invest For Safety, Return, And Future Aspirations.

Aswin Prakash© 2023 Jetir December 2023, Volume 10, Issue 12 Www.Jetir.Org (Issn-2349-5162) 'Savings And Investment Behavior Of College Teachers - An Empirical Analysis From Calicut District' Is Undertaken To Know The Savings And Investment Pattern. It Was Understood That All The Respondents Were Contributing Their Income Towards Savings And Most Of Them Were Investing In Bank Deposits And Real Estate. As The Study Is Micro In Nature The Findings Cannot Be Generalized.

Amarjothi, P., &Velmurugan, E. (2020), The Respondents Are Additional Sources Of Information Regarding A Wide Range Of Investments, Such As Deposits Made In Government Securities Like Rpf, Kgid, And Pe Gpf/Ppf, As Well As Deposits Made In Banks, Post Offices, Nsc, Recurring And Fixed Deposits, And Deposits Made By The Insurance Police. The Report Makes It Evident That Bank Deposits Are Thought To Be The Best Alternative For Investments And That Most Assistant Professors Are Viewed As Safe When It Comes To Saving.

Abhi Nandan, Aiman Alasbahi, Ebrahim, (2019), Concluded That The Investment Behavior Of One Class Of People Is Different From Another Class Of People, It May Be In The Form Of Risk Perception Level, Awareness Of Various Investment. Bank Deposits Are One Of The Most Popular Investment Options For Consumers Of All Income Levels

Usha Laksmi & Dr. K. Selvavinayagam (2019), Analyses The Investment Practices Of College Instructors At Both Public And Private Institutions In The City Of Dharmapuri. Researchers

Discovered That Compensated College Instructors From Both Public And Private Colleges Priorities Safety When Making Investment Decisions. This Behavior Was Brought On By A Lack Of Financial Literacy And Ignorance Of The Existing Grievance Procedure.

3. STATEMENT OF THE PROBLEM

In recent years, the impact of financial management behavior on investment decisions has garnered significant attention as a key area of study. Understanding how college teachers of unaided institutions manage their finances and make investment decisions is essential for comprehending broader economic trends and predicting future economic growth. The study aims to know the various behavioral factors influencing decisions made by college teachers regarding savings and investments and also the study aims to understand the awareness of various investment choices and conception of investments.

4. OBJECTIVES OF THE STUDY

1. To analyze the behavioral factors influencing investment decisions among unaided college teachers.
2. To understand the frequency of savings made by the investors.
3. To know the gap between investment awareness and selection.

5. SCOPE OF THE STUDY

The study is mainly focused on unaided college teachers from north Bangalore city, to analyze their behavior and its impact on making investment decisions. A total of 100 respondent's data was collected for the study.

6. RESEARCH METHODOLOGY

Research in behavioral finance often employs a variety of methodologies to study how psychological factors influence financial decisions and markets. Here in the study questionnaire is used to collect the data from respondents.

6.1 Questionnaire is used in the study to collect data on individuals' attitudes, beliefs, risk preferences, and investment behavior. These tools helps to understand the psychological factors driving financial decision-making.

6.2 Sampling Plan

Population: - college teachers from North Bangalore city

Sampling frame: - Unaided college teachers

Sampling method: - Convenience sampling

Sampling size: - 100 respondents

6.3 Tools for Analysis

The data is collected and analyzed by using following tools.

Percentage Analysis.

Descriptive statistics.

6.4 Hypothesis

H1. There is a relationship between Age and Confidence while making investments.

H2. There is a relationship between Gender and Instincts showcased while investing.

H3. There is a relationship between Age and Frequency of investments.

7. **DATA ANALYSIS AND INTERPRETATION**

   7.1 Table showing the age of the educators.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 30	23	23.0	23.0	23.0
	31-35	23	23.0	23.0	46.0
	36-40	8	8.0	8.0	54.0
	41-45	17	17.0	17.0	71.0
	Above 45	29	29.0	29.0	100.0
	Total	100	100.0	100.0	

Interpretation: Most of the respondents in the study are from the age group of above 45 years.

7.2 Table showing the Gender of the educators.

Type

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	25	25.0	25.0	25.0
	Female	75	75.0	75.0	100.0
	Total	100	100.0	100.0	

Interpretation: Women educators are high in teaching sector contributing to 75% in the study.

7.3 Table showing the Qualification of the educators.

Qualification

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Master's Degree	75	75.0	75.0	75.0
	Doctoral	25	25.0	25.0	100.0
	Total	100	100.0	100.0	

Interpretation: 75% of the respondents have completed master's degree and around 25% of the respondents have completed doctoral program.

7.4 Table showing the Employment status of the educators.

Job

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Full Time	85	85.0	85.0	85.0
	Part time	15	15.0	15.0	100.0
	Total	100	100.0	100.0	

Interpretation: Most of the respondents are into full time Job from whom data is collected.

7.5 Table showing the Income of the educators.

Income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 20000	5	5.0	5.0	5.0
	20001-40000	36	36.0	36.0	41.0
	40001-60000	35	35.0	35.0	76.0
	60001-80000	10	10.0	10.0	86.0
	Above 80001	14	14.0	14.0	100.0
	Total	100	100.0	100.0	

Interpretation: Most of the respondents in the study from whom data is collected are receiving the income between Rs.20000 to Rs.60000.

7.6 Table showing the Financial Goals of the educators.

FG1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Monthly	23	23.0	23.0	23.0
	Quaterly	17	17.0	17.0	40.0
	Annually	30	30.0	30.0	70.0
	Rarely	19	19.0	19.0	89.0
	Never	11	11.0	11.0	100.0
	Total	100	100.0	100.0	

Interpretation: Majority of the educators are investing either annually or monthly out of their income.

7.7 Table showing the educators Behavior while making Investments Decisions.

BF1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Extremely low confidence	1	1.0	1.0	1.0
	Neutral	45	45.0	45.0	46.0
	Confident	43	43.0	43.0	89.0
	Extremely Confident	11	11.0	11.0	100.0
	Total	100	100.0	100.0	

Interpretation: Investors showcase neutral behavior while making investment decisions.

7.8 Table showing the Instincts showcased by the educators while making Investments.

BF2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Always	16	16.0	16.0	16.0
	Often	20	20.0	20.0	36.0
	Sometimes	48	48.0	48.0	84.0
	Rarely	14	14.0	14.0	98.0
	Never	2	2.0	2.0	100.0
	Total	100	100.0	100.0	

Interpretation: study Educators tends to rely on their instincts sometimes while making investments decisions.

7.9 Table Showing the Awareness of Various Investment Options.

Investment Awareness	N
Post Office Schemes	58

Pension Schemes	30
Gold Bonds	30
Equity/Mutual Funds	43
Bank Deposits	59
Provident Fund	53
None Of The Above	08

Interpretation: Most of the Educators are aware about various investments the most popular investment known by educators are bank deposits and post office schemes.

7.10   Table showing the commitment made the educators.

INVESTMENT COMMITMENT	N
Post Office Schemes	28
Pension Schemes	11
Gold Bonds	07
Equity/Mutual Funds	17
Bank Deposits	50
Provident Fund	41
None Of The Above	19

Interpretation: Investment made by teachers are mainly in bank deposits and post office schemes.

Table 7.11 Table showing the relationship between gender and instincts showcased during investment decisions.

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Type * BF2	100	100.0%	0	0.0%	100	100.0%

Type * BF2 Crosstabulation

Count

		BF2					
		Always	Often	Sometimes	Rarely	Never	Total
Type	Male	4	4	13	3	1	25
	Female	12	16	35	11	1	75
Total		16	20	48	14	2	100

Interpretation: Female educators rely more on their instincts than male educators.

7.12 Table showing the relationship between Age and confidence level showcased by Investors.

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
years * BF1	100	100.0%	0	0.0%	100	100.0%

years * BF1 Crosstabulation

Count

		BF1				
		Extremely low confidence	Neutral	Confident	Extremely Confident	Total
years	Below 30	0	11	11	1	23
	31-35	1	17	3	2	23
	36-40	0	6	2	0	8
	41-45	0	2	8	7	17
	Above 45	0	9	19	1	29
Total		1	45	43	11	100

Interpretation: Respondents whose age is more than 45 years are more confident while making investment decisions.

7.13 Table showing the relationship between age and frequency of investments.

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Type * FG1	100	100.0%	0	0.0%	100	100.0%

Type * FG1 Crosstabulation

Count

		FG1					
		Monthly	Quaterly	Annually	Rarely	Never	Total
Type	Male	5	4	7	6	3	25
	Female	18	13	23	13	8	75
Total		23	17	30	19	11	100

Interpretation: Female investors are making more investments than men, as women working population is high in teaching sector.

8. **Findings**

1. Important part of the study is that most of the educators are aware about various investments options as they possess great financial literacy, but investment commitment is mainly in bank deposits and provident fund.

2. While comparing Age with confidence level most of the respondents whose age is more than 45 years possess high confidence while making investments may be due to the experience.

3. Female investors mainly rely on feelings while making investments, which is also one of the behavioral factor.

9.Suggestions

The research paper focuses on few inputs by giving away some suggestions to the educators by providing a little more financial literacy on the various investment options and guidance can be provided to involve them in more investment options.

10.Conclusion.

Here with the conclusion that could be given is that few investors are making investments even in real estate, debt bonds, futures and options and various insurance schemes which was the response collected through questionnaires. The paper could be concluded with the information that maximum investors are aware about various investment options but the commitment made by them is quite few in investments and maximum investments are made mainly in bank deposits and provident fund as they showcase secured investment behavior.

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(PRAKASH, 2023)

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A STUDY ON IMPACT OF GREEN MARKETING AND ITS INFLUENCE ON BUYING BEHAVIOUR AMONG RURAL CONSUMER

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Abstract:

Green marketing the term Sparks the thought of being environmental friendly, biodegradable, environmental safe, eco-friendly process of selling or marketing products or services. It incorporates many changes in the production, modification, sustainable, reusable, recyclable packing, green promotion, advertisement, branding in the usage of products .green marketing has become a tool which has become more evident to spread awareness on adverse effect of global warming , non-biodegradable , solid waste, harmful pollutant etc. This paper is an attempt to measure the extent of awareness and adoptability of green marketing among the population in rural area using primary and secondary source of data.

Key words*:*

Green product, green marketing, rural consumer, environmental friendly

Introduction

Rapid development through industrialisation, more consumption than required, more use of chemicals has lead to disaster .Now human being are realising the ill effect of exploitation of environment and they have become more health concern , all of them are now turning towards green products by realising its importance . Green marketing has evolved through several stages, it is not a new concept but yet people are more reluctant towards this green concept. Green marketing is also called as environmental marketing which is presumed to be safe for environment which includes activities like modifying the product, making changes in production process, ecofriendly packing, modified advertising which does not harm environment in a big way as we are depleting the earth, now it has become need for the hour

to understand importance of green marketing so now green marketing is emerging as a popular promotional strategy for owing to increase consumer knowledge and awareness about green marketing

Objectives of the study:

1. To study the level of awareness of green products among rural consumers.
2. To explore the impact of green marketing in rural areas and buying behavior of consumers.
3. To identify the barriers for successful implementation of green marketing in rural area.

Statement of the problem

Green marketing is changing the perception of consumer by giving him wider scope of understanding the health benefits, environmental wellness and sustainable growth, yet consumers are very reluctant in changing their behaviour of acceptance towards accepting these recent trends due to number of reasons. This paper is an attempt in exploring the extent of adoption of green marketing and also knowing the root cause of unwillingness of complete adoptability with special reference to people of rural area.

Limitations of study:

1. The effects of only 2 variables are studied.
2. Respondents were selected only from rural area of Nelmangala Taluk
3. Only Literate respondents were selected as samples
4. Time constraint.

Review of literature

Ottman, (1993) grouped green consumers into four categories such as having knowledge, conserving their lifestyle, desires to be practical and the desire to control.

Shamdasani, (1993) Green consumer are open mindedness readily helps them to accept green products and behaviour as time passed, this will become broader in nature.

Cairn-cross, (1992).Green marketing and green consumer growth are the highest opportunities for creativity the industrial world might have ever witnessed.

Ghada Mohiuddin Hello and Naill Mohammad Al Momani "Green marketing and its relationship to the purchase decision an empirical study on student from king Abdul-Aziz University in Jeddah" (2014) the aim of this research is to inform consumer about green marketing and evaluating there thinking about environmental awareness there was 383 surveyed students for the studies It was recommended

in the study to do proper research and use expert knowledge to reduce the cost of producing green products and reduce their price.

Research Methodology:

The study is based on primary and secondary data

Sample size collected is 50 in numbers

Target population includes literates in rural areas surrounding   Nelmangala (Hasinagunthe)

Statistical analysis Involves chi-square test & graphical analysis.

Then following depicts responses of the questionnaire:

1. Awareness on Green Product and Green marketing:

Particulars	No of Respondents	Percentage
Yes	21	42
No	29	58

Awarness on green product & green marketing
■ Yes ■ No ■
0%
42%
58%
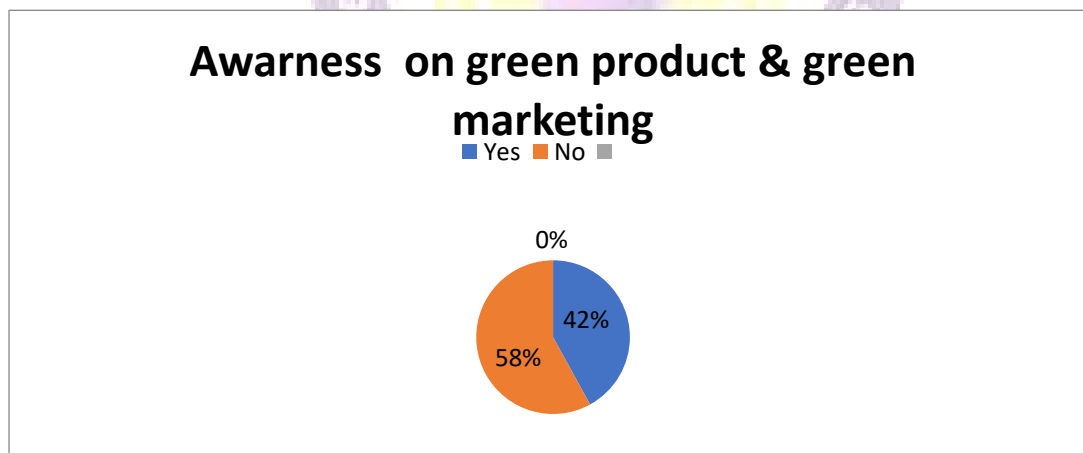
The above graphical representation shows that less than half of the respondents (42%) are aware of the concept of green marketing and 58% are not still aware of it.

2. Most influential factor affecting buying behaviour regarding green products among Rural Consumers

Particulars	No of Respondents	Percentage
Social influence	11	22
Promotion & branding	19	38
Price	20	40
None of these	0	0
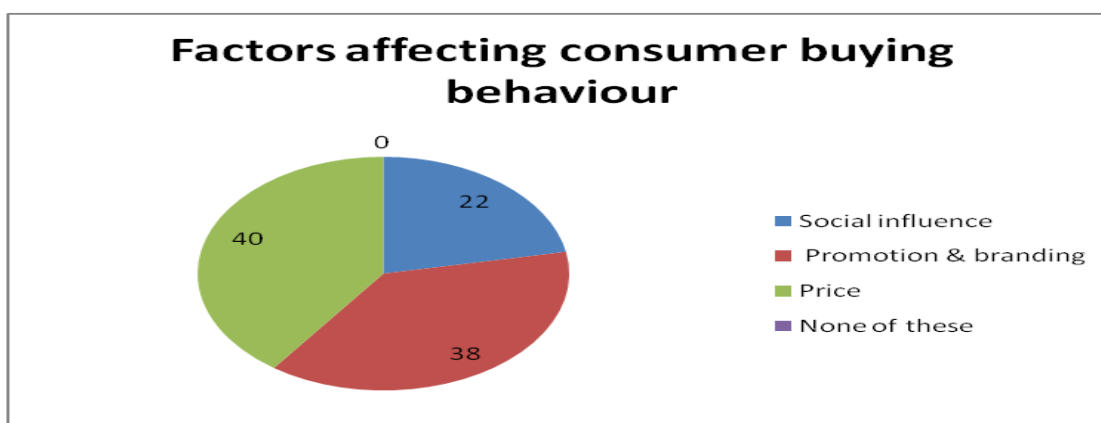
The above graphical representation where price is the dominating factor in making decisions(40%), followed by promoting & branding (38%) and minor importance to social influence.

3. Does your purchase have ecological impact on the buying behavior?

Particulars	No of Respondents	Percentage
Yes	26	52
No	24	48

Ecological impact of buying behaviour

■ Yes ■ No
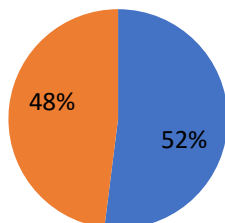
The above graphical representation shows that people consider ecological effects(52%) while making their decision of buying.

Which of the following sector is gaining more importance & need?

Particulars	No ofRespondents	Percentage
Cosmetics&babycare Products	20	40
Pharmaceutical industry	4	8
Electrical&electronic Appliances	4	8
FoodIndustry	22	44

The below graphical representation depicts that there is a great need for food industry followed by cosmetics & baby care with the last preference for pharmaceutical & electrical Industry.

Sectors of great importance& need

■ Cosmetics & baby care ■ products ■ Pharmaceutical industry
■ Electrical & electronic ■ appliances ■ Food Industry
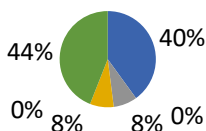
What do you think of major benefit of adopting green marketing in rural area?

Particulars	No ofRespondents	Percentage
Environmental concerns &benefits	16	32
Employment Opportunities	2	4
Healthconcern	30	60
None ofthe above	2	4

Major benefit of adopting green marketing

- Environmental concerns &benefits - Employment
- opportunities - Health concern
- None of the above

4%
32%
60%
0%
4%
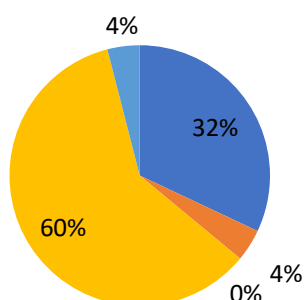
The above graphical representation shows that by adopting green trends in marketing we would benefit a lot by health wise, environmental wise and also in creation of employment.

What do you think whether emphasize should be on baby and women personal care products

Particulars	No ofRespondents	Percentage
Yes	40	80
No	10	20

Emphasized on baby&women personal care product

■ Yes ■ No
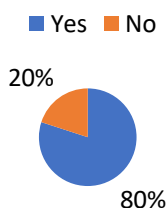
The above graphical representation shows that there is a lot more emphasize required in baby &women personal care product sector

Will you recommend the use of green products to your friends & relative?

Particulars	No of Respondents	Percentage
Yes	42	84
No	8	16

Recommendation of use of green product to your friends & Relative

■ Yes ■ No
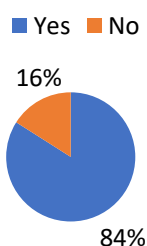
The above graphical representation shows that 42 respondents are interested in recommending green products to their close ones.

Opinion on promotional aspects of green products.

Particulars	No of Respondents	Percentage
Satisfactory	4	8
Moderate	3	6

Not on par with other products	8	16
Less than required	34	68

Promotional aspects of green products

Legend: ■ Satisfactory ■ Moderate ■ Not on par with other products ■ Less than required

8%
6%
16%
70%
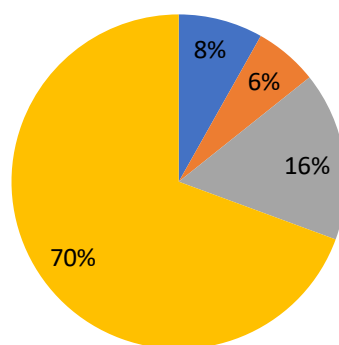
From the above representation it is very clear that promotional aspects of green product are not met to the standards, it requires more attention.

Factors affecting green marketing influence

Particulars	No ofRespondents	Percentage
Lack ofawareness	16	32
Veryexpensive	13	26
Promotionalactivities	18	36
Non availability of complete range green Products	3	6

Factors affecting green marketing influence

- Lack of awareness
- Very expensive
- Promotional activities
- Non availability of complete range green
- products
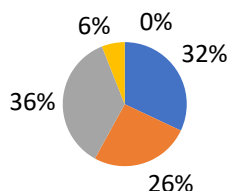
From the above representation we can clearly states there are few factors which influences marketing activities and impact on purchasing by consumers.

Ways of educating rural consumers about green products

Particulars	No ofRespondents	Percentage
Television	20	40
Campaigns	3	6
Wordof mouth	23	46
Newspapers&journals	2	4
Internet	2	4

Educating & promoting green products

- Television
- campaigns
- Word of mouth
- Newspapers & journals
- Internet
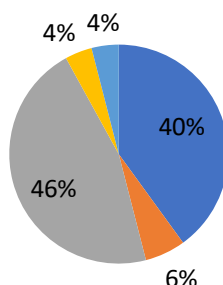
From the above, it is more evident that television is the major tool in educating and reaching rural consumer followed by mouth to mouth advertisement.

Does the ecological packing impact purchasing behaviour

Particulars	No ofRespondents	Percentage
Yes	10	20
No	40	80
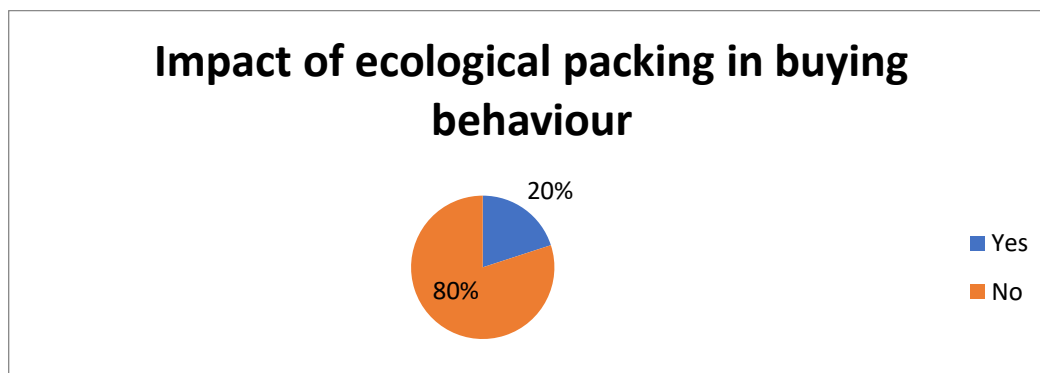
The above representation is very clear that for 80% of samples have no impact on purchasing ecologically packed product

Hypothesis:

H0– Promotion& Branding is not significant for the success of green marketing in rural area

H1– Promotion& Branding is significant for the success of green marketing in rural area

Chi Square test

Particulars	Yes	No	Total
Awareness on green marketing	42	58	100
Promotion & Branding	20	80	100
Total	62	138	200

Calculation:

Observedfrequency(O)	Expectedfrequency(E)	(O-E)2/E
42	31	3.125

58	69	1.470
20	31	3.125
80	69	1.470

Significance level @ 5%

Degree of freedom is 2

Chi square value calculated is 11.312

Chi square value tabulated =3.841(@5% significant level and 2 degree of freedom)

As the calculated value is more than the tabulated value the null hypothesis is rejected and it is concluded that promotion& branding aspect do more influence the extent of awareness on green marketing.

Findings:

1. People in rural area are not aware of the concept green product &green marketing.

   Hence they are not ready to welcome the product as they are not aware.

2. Most influential factors for buying products are pricing.

3. They feel that green marketing is much needed in cosmetic, baby and women care industries.

4. The satisfaction from purchase of green products is judged by the worth of money they pay.

5. They feel that entire range of green products is not available.

Suggestion:

1. Spreading awareness about green products & green marketing concepts helps to protect environment.

2. Consumers unwillingness to purchase product giving premium price over nominal value, will definitely affect sales.

3. Requirement of huge investment on research & development is much required.

4. Educating customers & persuading them to buy green products are really competitive in nature.

5. Marketers should reach out people in rural sector with the help of advertisement in television, word of mouth newspapers in large extent.

6. Companies should provide information and make availability of entire range of green products.

Conclusion:

To conclude, green marketing is not a new concept but it is gaining more importance in this modern era to protect environment, it takes some good time to spread this concept deep rooted in the minds of consumers and giving them clarity about this, inadequate promotion,lack ofknowledge, high pricing , lack of initiative and incentivefor going & developinggreen are some hurdles for the success of green marketing, but adopting of green marketing and developing of green marketing boosts CSR as a part of company encouraging customers by enhancing their product knowledge informing them and giving good clarity about product and marketing concepts.

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"A STUDY ON THE IMPACT OF WORKPLACE STRESS AMONG FACULTY IN HIGHER EDUCATION INSTITUTIONS IN REFERENCE TO BENGALURU CITY"

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Abstract

Workplace stress is a growing concern in higher education, particularly among faculty members who face increasing demands related to teaching, research, and administrative responsibilities. This study examines the impact of workplace stress on faculty in higher education institutions in Bengaluru City. Through a mixed-methods approach, data was collected from a sample of faculty members across various institutions. The research identifies key stressors, including excessive workload, performance pressures, and work-life imbalance, and analyses their effects on job satisfaction, mental health, and overall performance. The findings reveal that high levels of workplace stress significantly contribute to burnout and reduced productivity, which ultimately affect the quality of education. The study also highlights coping mechanisms employed by faculty, such as time management and institutional support systems. Recommendations are provided for higher education institutions to mitigate stress through better workload management, mental health resources, and improved workplace policies. This study underscores the need for more attention to faculty well-being to ensure sustainable academic success.

Keywords:

Workplace Stress, faculty members, academic performance, mental health resources, workload management.

Introduction

The higher education sector is pivotal in shaping the future of a society, with faculty members playing a crucial role in nurturing, educating, and mentoring students. However, the increasing demands placed on faculty—ranging from heavy teaching loads to research expectations and administrative duties—have led to heightened levels of workplace stress. This stress, if not managed, can severely impact faculty well-being, performance, and their overall contribution to the academic environment.

In Bengaluru, one of India's major educational hubs, institutions of higher learning are rapidly growing. Along with this growth comes heightened pressure on faculty to meet academic standards, publish research, and contribute to institutional development. Faculty in Bengaluru often face the challenge of balancing academic duties with personal and professional pressures, leading to stress that can affect their productivity and job satisfaction. The importance of understanding and addressing workplace stress in such a fast-paced academic environment cannot be overstated. The concept of workplace stress refers to the physical and emotional strain experienced when job demands surpass the individual's ability to cope. Factors such as excessive workload, unrealistic deadlines, administrative responsibilities, and lack of work-life balance are common contributors to stress among faculty members. This stress can lead to burnout, reduced job performance, and even physical and mental health problems.

This study seeks to explore the impact of workplace stress among faculty in higher education institutions in Bengaluru City. By identifying key stressors and understanding their effects on faculty performance, this research aims to provide insights into how stress can be better managed within academic institutions. Additionally, it seeks to examine the coping mechanisms employed by faculty and how institutional policies can be adapted to promote a healthier work environment.

Review of literature

Workplace stress is a well-researched topic across various sectors, including education. However, the stress experienced by faculty in higher education institutions is a growing area of concern, especially in rapidly developing educational hubs like Bengaluru. This section reviews the existing literature on workplace stress in academia, focusing on its causes, effects, and coping mechanisms, with a particular emphasis on higher education institutions.

Faculty members in higher education institutions face unique pressures compared to other professions. According to studies by Winefield et al. (2008), the academic environment is increasingly competitive, leading to performance pressures related to research output, securing funding, and maintaining a high teaching load. This competitive atmosphere, combined with expectations from students and administration, can significantly elevate stress levels among educators. Stress levels are particularly high in developing regions where academic institutions are expanding rapidly, as seen in Bengaluru (Mazzola et al., 2011).

Several studies have identified key stressors for faculty in higher education. Workload is one of the most frequently cited causes of stress (Gillespie et al., 2001). Faculty members are often required to balance teaching, research, and administrative duties, which leads to long work hours and high stress. Research by Barkhuizen and Rothmann (2008) found that the high volume of grading, preparation for classes, and student interactions contributes to mental and physical exhaustion. Other stressors include job insecurity, lack of institutional support, and the pressure to publish in reputable journals (Tytherleigh et al., 2005).

In the context of Indian higher education, faculty in cities like Bengaluru also deal with resource constraints and outdated infrastructure, further exacerbating stress. A study by Pattanayak and Sahoo (2018) noted that many faculty members in Indian universities face challenges related to inadequate technological resources and an overwhelming number of students, creating a strain on both teaching quality and personal well-being.

Workplace stress can have a profound impact on job satisfaction and overall performance. As reported by Gmelch and Wilke (2010), high levels of stress among faculty lead to diminished job satisfaction, increased absenteeism, and poor teaching quality. Additionally, a study by Blix et al. (1994) found that chronic stress contributes to burnout, a state of emotional exhaustion that severely hampers an individual's ability to perform effectively in the workplace.

Stress also affects faculty members' mental and physical health. Research by Kinman and Jones (2008) found that prolonged exposure to workplace stress in academia is associated with symptoms of anxiety, depression, and even physical ailments such as cardiovascular diseases. In Bengaluru, where institutions are growing rapidly, these effects are likely more pronounced due to increased expectations on performance and the lack of adequate mental health support services within institutions.

Faculty members adopt a range of coping mechanisms to manage workplace stress. Studies have shown that time management and social support are among the most effective strategies (Austin et al., 2010). Faculty members who can delegate tasks, prioritize responsibilities, and manage their schedules tend to experience lower levels of stress. Additionally, the support of colleagues and institutional wellness programs has been shown to alleviate some of the pressures of academic work (Seldin, 2011).

In Indian institutions, however, formal mechanisms for stress management are often lacking. A study by Naresh and Suresh (2017) suggested that while informal support networks exist, many universities do not have structured wellness programs or mental health resources. Faculty members are left to rely on personal strategies, such as practicing mindfulness or seeking informal mentorship from senior colleagues, to cope with their stress.

Research has shown that chronic stress among faculty can lead to burnout, a state of emotional exhaustion, depersonalization, and reduced personal accomplishment (Maslach & Leiter, 2016). According to a study by Sabherwal et al. (2019), burnout among faculty is associated with decreased job satisfaction, reduced teaching effectiveness, and higher turnover rates. Prolonged exposure to stress can also lead to mental health issues, such as anxiety and depression, which, in turn, affect productivity and academic output (Kinman & Jones, 2008).

Work-life imbalance is another outcome of workplace stress. A study by Gmelch et al. (2010) highlighted how the demands of academic life, including frequent work on weekends and evenings, lead to conflicts in personal relationships, impacting both personal well-being and professional satisfaction. Faculty members, especially women, face additional challenges in balancing professional demands with family responsibilities, further increasing stress (Morley, 2006).

Statement of the Problem

The teaching profession, particularly in higher education, is often perceived as a rewarding and intellectually stimulating career. However, the growing demands placed on faculty members have led to significant levels of workplace stress. In cities like Bengaluru, where higher education institutions are rapidly evolving, faculty members are expected to meet stringent requirements related to research output, administrative duties, and student engagement, all while adapting to a rapidly changing educational landscape. This study focuses on examining

the nature and impact of workplace stress among faculty members in higher education institutions in Bengaluru City. The problem is compounded by limited resources, role ambiguity, and a lack of institutional support, all of which negatively affect the well-being, job satisfaction, and productivity of faculty members. Despite the importance of addressing these challenges, there is a lack of comprehensive studies that specifically explore the experiences of faculty in Bengaluru's higher education sector.

Therefore, the present study aims to investigate the key factors contributing to stress, the impact of stress on professional performance and personal well-being, and the effectiveness of existing coping mechanisms. Understanding these dynamics is critical for developing targeted interventions to improve faculty retention, job satisfaction, and overall institutional performance.

Objectives of the Study

The primary objectives of this study are:

1. To identify the major sources of workplace stress experienced by faculty members in higher education institutions in Bengaluru City.
2. To examine the relationship between workplace stress and job performance (including teaching, research, and administrative responsibilities) among faculty members.
3. To assess the impact of workplace stress on the personal well-being and job satisfaction of faculty members in higher education.
4. To explore the coping mechanisms employed by faculty members to manage workplace stress.
5. To provide recommendations for institutional strategies and policies that can reduce workplace stress and promote a healthier working environment in higher education institutions.

Critics in the Study

While this study is designed to provide a thorough analysis of workplace stress among faculty members in Bengaluru, it is important to acknowledge some potential limitations and critiques:

1. Sample Representation: Although the study aims to include faculty from a diverse range of higher education institutions in Bengaluru (both public and private), the findings may

not be fully generalizable to faculty members in other cities or regions, where stress factors and institutional resources might differ.

2. Subjectivity in Measuring Stress: Stress is inherently subjective, and while validated tools like the Perceived Stress Scale (PSS) will be used, individual experiences of stress may vary widely based on personal resilience, perception of workload, and support systems. This may limit the ability to compare stress levels across different demographic groups.

3. Limited Focus on External Factors: The study focuses primarily on institutional factors that contribute to workplace stress, such as workload and role ambiguity. However, external factors, such as family responsibilities, personal financial stress, and societal expectations, which may also significantly influence faculty stress, are not a major focus in this study.

4. Potential Bias in Self-Reporting: The data will rely on self-reported measures from faculty members, which may introduce bias. Faculty may underreport or over report their stress levels based on personal perceptions, professional fears, or social desirability biases, particularly in interviews.

5. Scope of Recommendations: While the study aims to provide recommendations for institutions to mitigate workplace stress, the implementation of these suggestions may be constrained by institutional budgets, policies, and leadership priorities. The study may not account for broader systemic issues, such as government funding cuts or market-driven demands, which may continue to perpetuate stress even if local interventions are adopted.

Methodology

Research Design: This study adopts a **descriptive research design** to analyze workplace stress among faculty members in higher education institutions. The research combines both qualitative and quantitative approaches to provide a comprehensive understanding of the subject.

Data Collection

- **Instrument:** A structured questionnaire was developed to capture data on various dimensions of workplace stress, including demographics, stress levels, workload, role ambiguity, job security, and coping mechanisms.
- **Scale:** Stress levels were measured using a 10-point Likert scale, while categorical and open-ended questions provided qualitative insights.
- **Sample Size:** Data was collected from **100 faculty members** across higher education institutions in Bengaluru City.

Sampling Technique- Method: Convenience sampling was used to select participants ,**Criteria:** The sample included individuals with at least one year of teaching experience in higher education institutions.

Data Analysis

- **Quantitative Metrics:** Descriptive statistics (e.g., mean, median, standard deviation) were used to analyze stress levels and ratings for various factors.
- **Qualitative Metrics:** Frequency distributions and thematic analysis were employed to identify patterns in categorical and open-ended responses.
- **Tools:** Analysis was conducted using Microsoft Excel with visualizations such as bar charts and histograms to present findings effectively.

Ethical Considerations: Participation in the survey was voluntary, with respondents assured of anonymity and confidentiality. The study adhered to ethical guidelines for research involving human participants.

1. **Quantitative Analysis:**

- Mean Stress Level: 6.26

- Standard Deviation: 3.21

- Median: 7

- Range: 0 (minimum) to 10 (maximum)

Distribution of Workplace Stress Levels

<u>**Key Observations**</u>

- The average stress level of 6.26 suggests that most faculty members experience moderate to high stress.
- A significant range (0–10) indicates diverse stress experiences, highlighting the need for personalized stress management strategies.

Question: 2. How frequently do you feel overwhelmed by your workload?

Response Distribution: Always: 33, Often: 31, Sometimes: 25, Rarely: 8, Never: 3
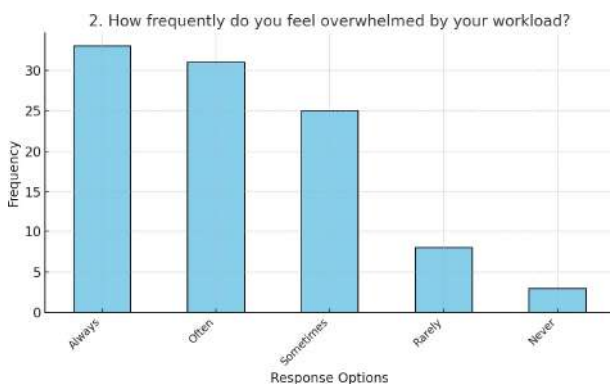
Key Observations

- The majority (64%) feel overwhelmed either "Always" or "Often," pointing to a heavy workload as a key stressor.
- Targeted workload distribution policies could alleviate this persistent issue

Question: 3. How often do you experience ambiguity in your role (unclear job expectations)?

Response Distribution: Always: 24, Often: 25, Sometimes: 34, Rarely: 12, Never: 5
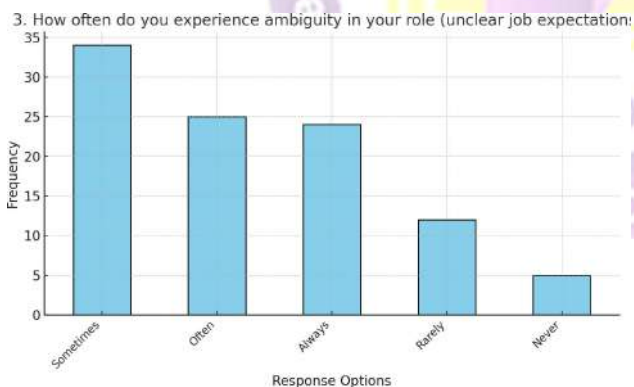
Key Observations

- About 49% report "Always" or "Often" experiencing role ambiguity, reflecting a need for clearer communication from management.
- Role ambiguity can exacerbate stress levels, reducing productivity and job satisfaction.

Question: 4. How secure do you feel about your job?

Response Distribution: Very insecure: 29, Neutral: 28, Insecure: 20,Secure: 14, Very Secure: 9
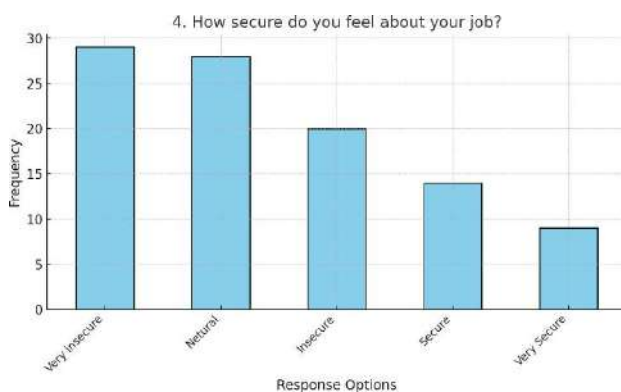
Key Observations

- A large proportion (49%) feel insecure or very insecure about their jobs, emphasizing uncertainty in the academic field.
- Strengthening job security through transparent policies may help reduce this stressor.

Question: 5. How would you rate the level of institutional support provided to manage stress?

 - Response Distribution: Moderate: 61, Low: 28, High: 11
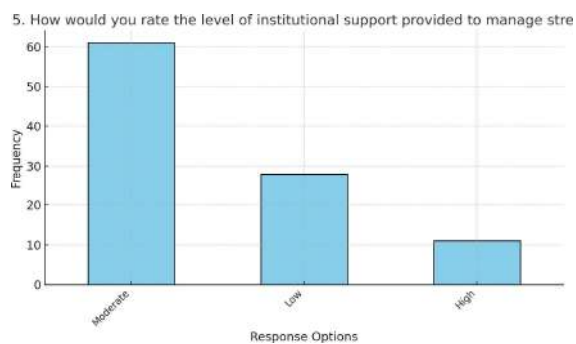
Key Observations

- Only 11% rated institutional support as "High," indicating limited availability of resources for stress management.
- Institutions should invest in employee wellness programs to address this gap.

Question: 6. Do you find it difficult to balance your work and personal life?

Response Distribution: Yes: 59, No: 41
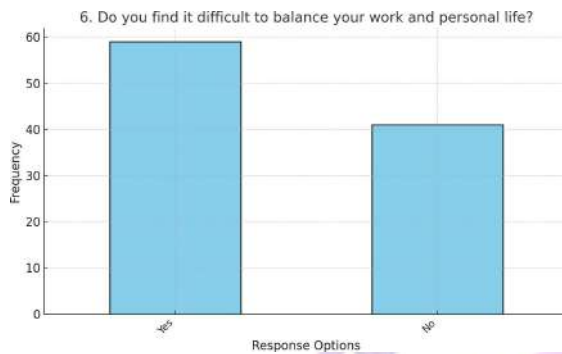
Key Observations

- More than half (59%) struggle with work-life balance, suggesting that job demands are interfering with personal well-being.
- Flexible schedules or hybrid work models could be potential solutions.

Question: 7. How effective are you at managing your time to reduce stress?

Response Distribution: Ineffective: 31, Neutral: 27, Effective:17, Highly effective: 16, Highly ineffective: 9
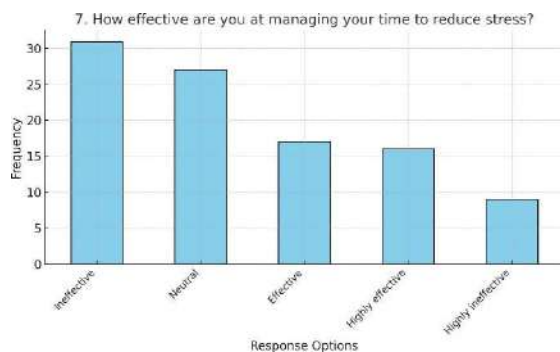
Key Observations

- With 31% rating themselves as "Ineffective," time management is a challenge for many faculty members.
- Providing training on time management techniques can empower employees to handle stress better.

Question: 8. Do you engage in any physical activity to manage stress?

Response Distribution: No: 65, Yes: 35
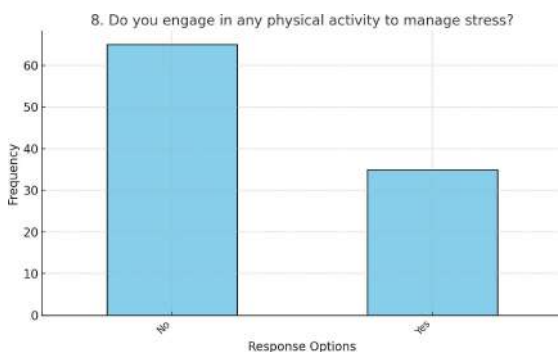
Key Observations

- A majority (65%) do not engage in physical activity, missing out on its proven benefits for stress reduction.
- Institutions could encourage exercise through fitness challenges or subsidized gym memberships.

Question: 9. How often do you use relaxation techniques (e.g., meditation, yoga) to manage stress?

Response Distribution: Sometimes: 39, Rarely: 24, Always: 15, Never: 12, Often: 10

Key Observations
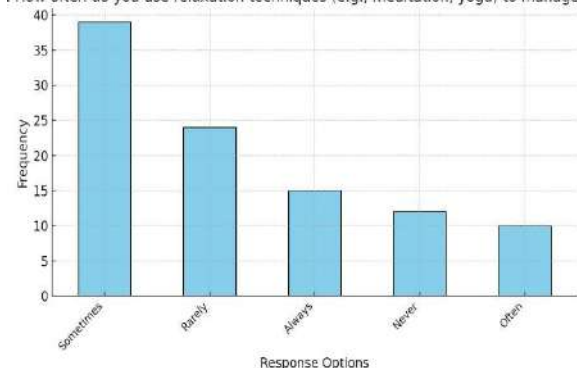
- While 39% use these techniques "Sometimes," regular adoption is low, with only 15% using them "Always."

- Stress management workshops focusing on relaxation techniques could increase awareness and regularity.

Question: 10. How would you rate the level of social support (friends, family, colleagues) in managing yourstress?

Response Distribution: Moderate: 65, High: 20, Low: 15
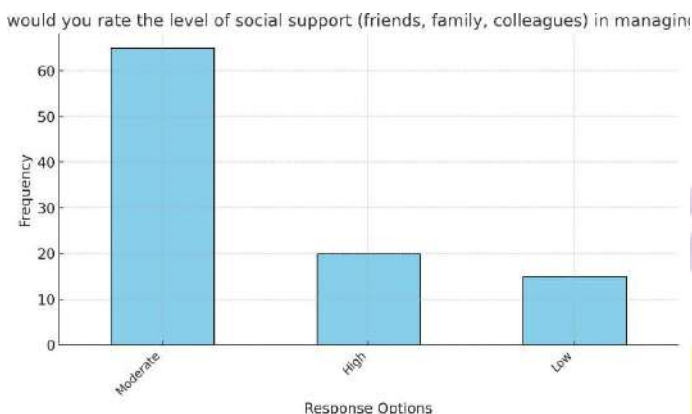
- Most respondents (65%) rated social support as "Moderate," suggesting scope for improvement in building stronger support systems.

- Peer networking sessions could foster camaraderie and shared stress coping strategy.

Suggestions

1. Institutions should implement regular stress audits to identify key stressors among faculty.

2. Develop structured communication channels to reduce role ambiguity and foster clarity.

3. Promote work-life balance by introducing flexible work hours or task management systems.

Recommendations

1. Establish dedicated wellness programs, including stress management workshops and counseling.

2. Encourage regular physical activity and relaxation practices through incentives and awareness campaigns.

3. Improve job security and institutional support to enhance overall faculty well-being and productivity.

Conclusion

- The study reveals that heavy workload, role ambiguity, and job insecurity are primary stressors.

- Institutional support and personal stress management techniques are underutilized but critical.

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THE ROLE AND IMPACT OF RURAL COOPERATIVE BANKS IN RURAL DEVELOPMENT

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Abstract:

Rural cooperative banks play a critical role in the financial inclusion and economic development of rural areas. They have been instrumental in supporting agriculture, micro-enterprises, and providing credit to rural households, who often lack access to traditional banking services. This article explores the history, functioning, challenges, and impact of rural cooperative banks in rural areas, focusing on their contribution to rural economic growth and socio-economic development. Furthermore, it evaluates the role of government policies and the challenges faced by cooperative banks in modern times, along with future prospects.

1. Introduction

Rural cooperative banks are financial institutions established to serve the rural population's banking needs, especially focusing on agriculture and allied activities. These banks operate on the principles of cooperation, mutual help, democratic decision-making, and distribution of profits among members. Rural cooperative banks are key instruments for promoting financial inclusion and providing rural communities access to affordable financial services. This article aims to discuss their significance, structure, and overall impact on the development of rural areas.

2. Historical Background

The concept of cooperative banks in India emerged in the early 20th century as a part of the cooperative movement. The cooperative societies were initially set up under the Cooperative Societies Act of 1904, primarily to provide credit to farmers and shield them from the clutches of moneylenders. Over the years, rural cooperative banks evolved to

support a wide array of activities such as livestock farming, agro-based industries, and small-scale businesses.

In 1969, after the nationalization of major commercial banks, cooperative banks became an integral part of India's rural credit structure. The Reserve Bank of India (RBI) and the National Bank for Agriculture and Rural Development (NABARD) have since played significant roles in strengthening and regulating the rural cooperative banking sector.

3. Organizational Structure of Rural Cooperative Banks

Rural cooperative banks are generally classified into two categories:

- Short-term cooperative credit structure, which includes:

  - Primary Agricultural Credit Societies (PACS): These are the most basic units and operate at the village level, catering to the financial needs of farmers by providing them with short-term credit.

  - District Central Cooperative Banks (DCCBs): These operate at the district level and act as intermediaries between PACS and the state cooperative banks.

  - State Cooperative Banks (SCBs): These function at the state level and serve as the apex bank for DCCBs, channelling funds from higher financial institutions like NABARD.

- Long-term cooperative credit structure, which includes:

  - State Cooperative Agriculture and Rural Development Banks (SCARDBs): These provide long-term credit for capital-intensive projects like purchasing farm machinery, land improvement, and other developmental activities.

  - Primary Cooperative Agriculture and Rural Development Banks (PCARDBs): These operate at the grassroots level and cater to long-term credit needs.

4. Functions of Rural Cooperative Banks

Rural cooperative banks provide several financial services that are critical to rural economies:

- Agricultural Finance: Cooperative banks provide short-term and long-term credit to farmers for the purchase of seeds, fertilizers, equipment, and for land development.

- Promoting Rural Development: These banks play an essential role in financing small-scale industries, cottage industries, and self-employment activities like poultry, fish farming, and dairy farming.

- Financial Inclusion: Through their vast network in rural areas, cooperative banks help bring the unbanked population into the formal financial system.

- Mobilization of Rural Savings: Cooperative banks encourage savings in rural areas by offering deposit facilities, thus enabling households to safeguard and grow their money.

- Credit for Marginalized Groups: These banks focus on providing affordable credit to small and marginal farmers, rural artisans, and the weaker sections of society, contributing to poverty alleviation.

5. **Challenges Faced by Rural Cooperative Banks**

Despite their critical role in rural development, rural cooperative banks face several challenges:

- Inadequate Capitalization: Many cooperative banks suffer from poor capital reserves, which limits their ability to extend credit, especially in times of economic distress.

- Inefficient Management: Cooperative banks often suffer from poor governance structures, including interference from political and local elites. This affects their operational efficiency and decision-making process.

- High Non-Performing Assets (NPAs): Rural cooperative banks often face high NPAs due to the inability of rural borrowers to repay loans, especially in the agriculture sector, which is highly vulnerable to climate change and market volatility.

- Technological Challenges: Cooperative banks often lag in adopting modern banking technology and infrastructure. The lack of digitization hampers their operational efficiency, customer service, and ability to compete with commercial banks.

- Regulatory Compliance: Cooperative banks are subject to dual regulation—by the state governments and the Reserve Bank of India—which sometimes leads to conflict, inefficiency, and delays in decision-making.

1. **Impact on Rural Development**

The presence of rural cooperative banks has been instrumental in promoting rural development in several ways:

1. Agricultural Productivity: By providing timely credit, cooperative banks have contributed to the enhancement of agricultural productivity, which remains the backbone of rural economies.

2. Employment Generation: These banks have helped create employment opportunities by financing micro-enterprises, small-scale industries, and self-employment ventures in rural areas.

3. Reduction of Rural Poverty: By offering affordable credit to marginalized groups, rural cooperative banks contribute to reducing poverty and improving the standard of living in rural communities.

4. Social Empowerment: Through their cooperative structure, these banks have encouraged social participation and empowerment among rural communities, particularly women and marginalized groups.

2. **Government Initiatives and Reforms**

The government of India and NABARD have launched various schemes and reforms to strengthen the cooperative banking sector:

- Recapitalization Scheme: This scheme aims to improve the financial health of rural cooperative banks by providing them with capital support, especially for banks suffering from high NPAs.

- Computerization and Digitization: Several initiatives have been undertaken to digitize cooperative banks to improve their efficiency, transparency, and connectivity with other banking systems.

- Interest Subvention Schemes: The government has introduced interest subvention schemes to offer loans to farmers at subsidized rates, reducing their dependence on informal sources of credit.

- Training and Capacity Building: NABARD has been conducting training programs to enhance the managerial and operational capabilities of cooperative bank staff to improve governance and service delivery.

3. **Future Prospects**

The future of rural cooperative banks will depend on their ability to modernize and remain competitive with other financial institutions. Key areas of focus include:

- Technological Advancements: The adoption of digital banking services, mobile banking, and core banking solutions is essential for enhancing customer experience and expanding their reach.

- Financial Inclusion Initiatives: Cooperative banks need to broaden their focus beyond agriculture, catering to the credit needs of rural artisans, entrepreneurs, and small-scale industries.

- Policy Support: Continuous government support in terms of financial assistance, reforms, and regulatory guidance will be critical in helping cooperative banks overcome their structural weaknesses.

4. **Conclusion**

Rural cooperative banks have played a significant role in the socio-economic transformation of rural areas by providing essential financial services to farmers, small businesses, and marginalized groups. While they face several challenges, their potential for contributing to rural development is vast. With the right reforms, technological upgrades, and government support, rural cooperative banks can continue to play a pivotal role in India's inclusive growth strategy.

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THE POWER OF DIVERSITY:UNLOCKING INNOVATION IN THE WORKPLACE

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Abstract

With increasing attention directed at the importance of workplace diversity; organizations are faced with the daunting task of effectively managing the diversity they have. For a variety of reasons, diversity and diversity management practices have become more prevalent in workplaces across the globe. Workforce diversity is a primary concern for most of the businesses. Today's organisations need to recognise and manage workforce diversity effectively. This paper speaks about types of workforce diversity, costs and benefits of workforce diversity, advantages and disadvantages of workforce diversity, a framework measurement of workforce diversity, factors, Multigenerational and importance of workforce diversity in a team.

Key Words

Workforce Diversity, Innovation,management practices,costs and benefits,Multigeneration

Introduction

"There were never in the world two opinions alike; anymore than two hair or two grains. The most universal quality is Diversity"-

Dr. Edward E. Hubbard, Author, Measuring Diversity Results

Workforce diversity is a complex phenomenon to manage in an organisation. The management of workforce diversity as a tool to increase organizational effectiveness cannot be underscored, especially with current changes sweeping across the globe. The world's increasing globalization requires more interaction among people from diverse cultures, beliefs, and backgrounds than ever before. People no longer live and work in an insular marketplace; they are now part of a worldwide economy with competition coming from nearly every continent. For this reason, profit and non-profit organizations need diversity to become more creative and open to change. Maximizing and capitalizing on workplace diversity has become an important issue for management today.

Definitions:-

• According to Ted Childs™ LLC-

The goal of Workforce Diversity is four fold: a) to identify, attract, and retain the best people of each group b) to create a workplace where that talent can perform at its best to maximize shareholder value c) to assess and understand the diversity of the marketplace and ensure we are responding to customers as they are, not as we want them to be, and that they see themselves in the client's vision, actions and workplace d) to use external contributions to eliminate disadvantage / increase the diversity of the talent pool.

• Diversity is generally defined as acknowledging, understanding, accepting, valuing, and celebrating differences among people with respect to age, class, ethnicity, gender, physical and mental ability, race, sexual orientation, spiritual practice, and public assistance status (Esty, et al., 1995).

• Recently, in 2008, a survey of human resources and diversity managers by the Society of Human Resources Management asked how they defined diversity, and at least eight definitions surfaced (Anand & Winters, 2008). Out of these respondents, 71% said that the organization they work for did not have an official definition of diversity.

Types of Workforce Diversity

In the CIPD report, Diversity: Stacking up the evidence (Anderson and Metcalf 2003), three different types of workforce diversity were identified:

• *Social category diversity:* relates to differences in demographic characteristics, such as age and race.

• *Informational diversity*: refers to diversity of background such as knowledge, education, experience, tenure and functional background.

• *Value diversity*: includes differences in personality and attitudes.

Factors that influence the effects of diversity

There are at least four main moderating or intervening variables that condition the effects of diversity:

a) The nature of work tasks

b) Corporate business strategy

c) Diversity and organisational culture

d) Diversity and context

(a)   *The nature of work tasks:* Regarding the effects of the nature of work tasks on the diversity–business-success relationship, Cordero et al (1996) suggest that, 'Homogeneity appears to be a benefit for groups with more routine tasks, while heterogeneity produces benefits for groups with more complex and interdependent tasks.' In other words, diversity among employees delivers a competitive advantage for organisations when the performance of novel and complex tasks that require high levels of creative thinking, innovation and problem-solving skills are involved (Dwyer et al 2003, Jackson 1992).

(b)   *Corporate business strategy:* The impact of diversity on business performance also displays variations in accordance with corporate business strategy (Richard 2000, Schuler and Jackson 1987). Dwyer et al (2003) tells us, 'A growth-oriented, culturally diverse organisation benefits from employees who are flexible in their thinking and who are less likely to be concerned about departing from the norm.' Their research findings suggest that firms adopting growth strategies benefit from the increased levels of performance stemming from gender diversity at managerial level.

The positive relationship between business performance and workforce diversity in growth-oriented organisations holds true for race diversity as well as gender diversity; but race diversity is shown to be associated with harmful and negative outcomes for the downsizing firms (Richard 2000).

(c) Diversity and organisational culture: The third point that needs to be considered in analysing the advantages and disadvantages of diversity regarding business success is organisational culture. It's argued that certain organisational cultures nurture the positive effects of diversity while others dampen them. According to the research findings of Chatman et al (1998) organisational cultures based on collectivist values positively moderate the relationship between workforce diversity and business performance by dissolving the conflicts stemming from and fostering the potential benefits of diversity. Dwyer et al (2003), in their research of 535 banks on the relationship between management-level gender diversity, growth orientation and organisational culture, found that 'the impact of gender diversity on performance was dependent on the organisation context.' Using the typology of cultures developed by Quinn and his colleagues, Dwyer et al argued that workforce diversity provides business benefits in a clan culture– characterised by participation, teamwork, employee focus, consensual problem-solving and decision-making – and in an adhocracy culture

– characterised by flexibility, spontaneity, individualism, entrepreneurship, creativity, and adaptability (Dwyer et al 2003).

Another feature of the organisational culture that moderates the effects that diversity has on business performance is the extent to which equal opportunities and diversity are part of it. Knouse and Dansby (2000) argue that organisations that embrace equal opportunities and diversity gain advantage through increased effectiveness, satisfaction and commitment among employees. They say the diversity of employees, such as their race, ethnicity, gender, age, education and rank, affects individual behaviours and attitudes towards equal opportunities, which in turn affects personal satisfaction, effectiveness and commitment. In their survey of 922 employees, Rynes and Rosen (1994) found that employees who received diversity training were more supportive of diversity. Bendict et al (2001), in a survey of 108 US diversity training providers, concluded that diversity training is most beneficial when it embodies an organisational development approach.

Swann et al (2004) observed a group of MBA students over a semester and found that verification of personal self-views fostered identification with and performance in diverse groups. Similarly, Polzer et al (2002) investigated the moderating effect of self-verification processes on the relationship between diversity and performance on MBA students. Both demographic characteristics (for example, sex, race) and functional categories (for example, job function) featured in the definition of diversity they used. They found performance was more enhanced in groups where levels of self-verification were high. But Bhadury et al 2000) found several studies which suggested that workforce diversity can have both positive and negative impacts on organisations. However, the nature of the impact diversity has, depends to a large extent on the nature of the diversity climate rather than the existence of diversity. In their experimental research, Gilbert and Stead (1999) examined the effects of diversity management on the perception of qualifications and competences of employees from different race and gender groups. Two experiments involving samples of 179 and 220 undergraduate business students were conducted and the results showed that the qualifications and competences of women and racial minorities hired under diversity management programmes were viewed more positively than those of people recruited under affirmative action programmes.

(d) Diversity and context: To assess the impact of diversity on organisational performance, it's crucial to overcome 'the widespread use of the "one-size-fits-all" approach' (Mor Barak 2000). Glastra et al (2000) advocates a contextual approach to managing diversity:

'If diversity management is to have a positive impact, it must develop adequate solutions to organisational problems in the workplace. Issues such as structural arrangements, cultural patterns and the nature of the core business, external relationships and the strategic mission of an organisation all need to be taken into account. This calls for thorough and detailed organisational analysis. Unfortunately, most research on diversity published in management literature focuses on interpersonal and inter-group issues. Empirically based research on the impact of workforce diversity at the organisational level is scarce. Furthermore, most of the research on the outcomes of diversity comes from experimental and laboratory studies rather than empirical research conducted in actual organisational contexts. Without careful investigation of the effects of diversity in different organisational contexts, most of the writings in the diversity literature therefore fail to fulfil the criteria of scientific analysis and to provide blueprint conclusions about the business advantages of 'good'diversity management. In order to gain the benefits of workforce diversity and to establish a grounded and robust diversity management approach, more systematic research and monitoring has to be conducted by both academics and practitioners on the outcomes of diversity policies and practices at the organisational level. To do this, we need to:

- transcend the rhetoric of the business case for diversity and undertake research on the actual impacts of workforce diversity on business performance
- Follow up the impact of diversity management initiatives, programmes and training at several organisational levels.

Costs of Workforce Diversity

Companies face four types of additional cost when they invest in workforce diversity policies. These are:

• *Costs of Legal Compliance* – potential costs include: record-keeping systems; training of staff; and, communication of new policies. However, the extent of these costs for a specific business will be influenced by the scale and nature of existing internal processes and current legislative requirements.

• *Cash Costs of Diversity* **-** the main cash costs are: specialist staff; education and training; facilities and support; working conditions and benefits; communication; employment policies; and monitoring and reporting processes. Some of these are "one-off" and short-term but most are long-term, recurring expenses.

• *Opportunity Costs of Diversity* **-** opportunity costs represent the loss of benefits because a scarce resource cannot be used in other productive activities. These include: diversion of top management time; diversion of functional management time; and, productivity shortfalls.

• *Business Risks of Diversity* **-** many programmes designed to change corporate cultures take longer than planned to implement or fail completely. This "execution risk" is widely understood amongst companies. Sustainable diversity policies are an outcome of a successful change in corporate culture.

Integrating the multigenerational workforce and importance of diversity work in a team

Creating and maintaining a high-performing workforce is at the core of nearly every business strategy, and the rewards for doing it right include increasing employee satisfaction, reducing turnover, optimizing productivity and positioning the organization for growth.

The stakes are even higher for organizations that face immediate challenges, such as a merger or acquisition, as well as current economic trends. There is another element compounding the pressure. Never before has there been such a diversity of generations in the workforce. Four distinct age-based cohorts exist in the workforce. Each has different values, needs and motivators, which can create workplace challenges. Gen Xers and Nexters, who are 18 to 41 years old, make up about 45 percent of the workforce, and the Baby Boomers represent another 45 percent. Veterans make up the final 10 percent. Although there is danger in generalizing, a quick review of each group's typical traits reveals a glimpse of what individuals in each cohort might be looking for from an organization.

Cultural of commitment- Recent studies show that, across the generations, 85 percent of the workforce wants to be given the opportunity to continually improve and grow. This is not new. The difference today: If employees are not learning and growing, they are leaving. While Boomers have been recognized for their extended work hour , their lack of separation of work and home lives, and their insatiable drive. As the product of more affluent times, Nexters are motivated by learning and want to see immediate results. They are known to assess each situation by asking

themselves, "Why is that important today?" Veterans love to answer these questions. Coupling these two generations to work together creates enormous payoffs.

Importance of diversity work in a team

Most organizations understand the benefits of having a diverse workforce. We know teams who have diverse members with complementary skills are more creative and innovative than homogeneous teams. Comfortable clone syndrome is the desire to surround ourselves with people who think and act like we do to avoid conflict and the discomfort of being around others who are simply, in our eyes, strange and difficult.

Diversity is more than just age, race, religion, gender and sexual orientation. It includes personality styles, individual strengths and talents, work experience, interpersonal skills and emotional intelligence. In 1997, Dorothy Leonard and Susaan Straus introduce the concept of creative abrasion.

This is the ability to tap into the diverse talents and expertise of every person on the team in a way that maximizes productivity, drives results and generates positive work relationships.

•   Spend time helping team members discover what is right about one another's styles, backgrounds and preferences. This builds trust, and without it, we cannot be open and engage in robust dialogue with others. We are often too quick to point out the negative perspective. For example, rather than focus on the fact that team members from Asian cultures have a great respect for hierarchy, we like to focus on the fact that some are often too quiet and withdrawn. People who are direct in their communication style are viewed as intimidating and aggressive, not straightforward and transparent.

•   Many team members have been through personality style training (Myers- Briggs, DISC, Colours, etc.) and yet few know how to communicate and cooperate effectively with people who are not like them. They have an attitude that says "This is me. You'll have to accept me as I am. Just live with it." Creative abrasion encourages us to practice the Platinum Rule — Treat other people as they would like to be treated.

•   A great way to help team members maximize this skill is to have them share their personality strengths, blind spots, and suggest ways how others can communicate best with them. It helps when team members can openly discuss what works and doesn't work in a setting where the emphasis is on what's right with a particular style or preference.

• The team has a strong, compelling purpose and performance goals where everyone is clear about how they contribute to overall success. Personality conflicts, egos and petty backstabbing can take precedence when the team loses sight of why they are all there and what matters most.

• Celebrate progress, individual contributions and collective wins.

• Building trust, encouraging flexibility and keeping team members focused on the collective goal allows a team to maximize the diverse skills and talents in a team. In our likenesses, we connect. In our differences, we grow.

Framework Measurement of Workforce Diversity
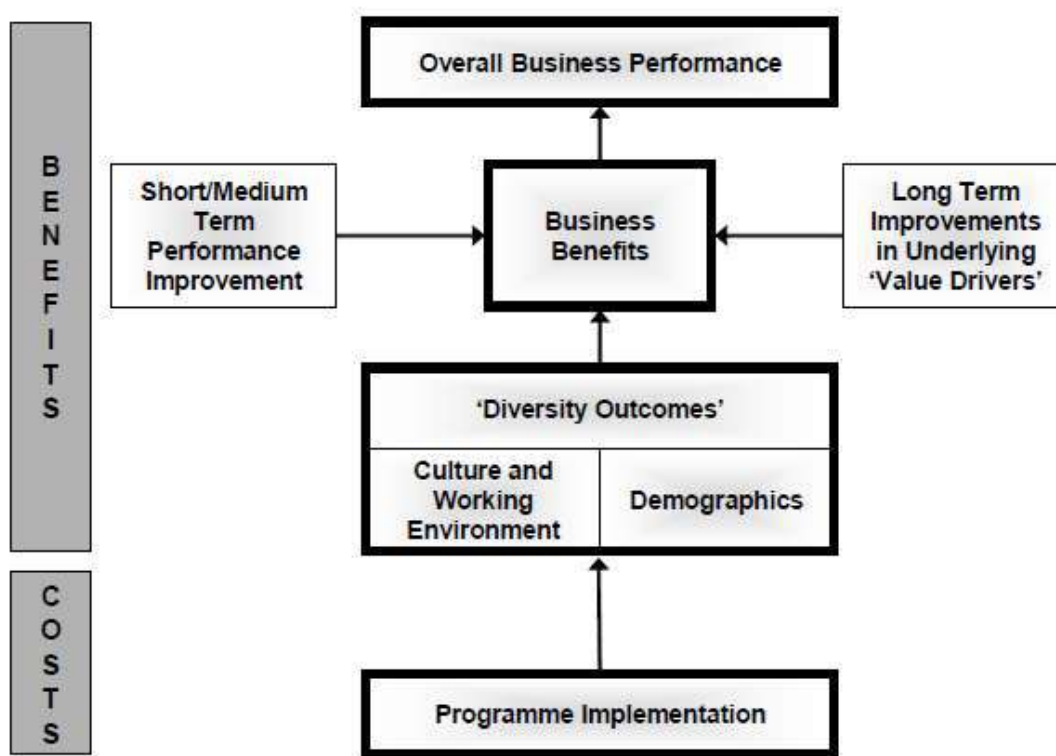
Source: - CSES Survey of Companies

Performance Measurement Framework

The costs and benefits of investments in workforce diversity policies are measured by companies for a number of reasons: first, there is a tendency for measurement to drive action; second, such programmes are investments; third, measurement justifies the use of scarce resources; and finally

measurement enables managers to learn lessons for future, similar investments. Current measurement of the costs and benefits of diversity policies tends to focus principally on two things: activities to establish a workforce diversity policy; and, intermediate outcomes from activities to implement a new workforce diversity policy, such as changes in workforce demographics. There is little evidence of any systematic holistic measurement of either costs or benefits. Although most current measurement systems of the impact of diversity policies have only a limited focus, it is possible to construct a 'model' of what a more rigorous and systematic approach could look like. Based on our knowledge of the types of benefits that diversity policies can deliver, and taking account of modern performance measurement methods and the current measurement practices of leading companies, we have developed a proposed performance measurement framework. The 'model' approach has three important parts:

• *Programme implementation* – here measures cover actions by companies to facilitate cultural change ('enablers') and to remove obstacles, such as indirect discrimination. Actions here are a combination of inputs and processes. This part of the measurement framework tends to measure activities and costs.

• *Diversity outcomes* – these are the intermediate outcomes of the actions undertaken to implement a workforce diversity policy. As such, none of the outcomes in this part of the model generate business benefits but they are a necessary step that must be passed through before such benefits can be realised. The use of intermediate outcome measures is an important mechanism for gauging progress, and is consistent with modern performance measures and existing measurement practices.

• *Business benefits* – this part of the model captures the business impact of investment in a workforce diversity policy. Our framework is based on the types of benefit companies seek from diversity. Short and medium improvements in business performance are measured in terms of operational outcomes rather than overall business results. Improvements in intangible assets, in contrast, form part of more strategic measures.

PRACTICES OF DIVERSITY MANAGEMENT

There are a number of things that organizations can do to maximize the benefit of diversity in the workplace and successfully integrate a diverse workforce.

1. Frame the diversity management initiative as an opportunity for integration and learning-
Framing diversity initiatives in a manner that highlights previous conflict or discrimination can have a negative impact on organization's ability to successfully manage workforce diversity. Emphasizing a learning and integration perspective has a motivating effect on both management and employees and can ensure the long-term success of the diversity program.

2. Ensure senior management commitment and accountability- As with any organizational change initiative, senior management needs to demonstrate their commitment to workplace diversity and hold themselves and others accountable to see that diversity policies are successfully implemented within the organization.

3. Articulate how diversity is important to the overall functioning of the business- Whether it is to attract new clientele from demographic groups that are not traditionally a part of your client base or to increase innovation among your staff – consideration should be given to how the new diversity strategy will benefit the company.

4. Emphasize the value of diversity of all employees- Focusing a diversity initiative on one demographic group, such as women for example, can sometimes have a polarizing effect on those employees who are not the target of the initiative. Diversity by definition means "a point of difference" which every individual possesses. Valuing the diversity of all employees will unite employees under one common banner.

5. Emphasize solidarity with the team or department- To minimize the effect of in-group/out-groups, engage workgroups in team-building exercises that help to facilitate communication and integration of work activity as well as create pride in one's work group or organization.

6. Evaluate the effectiveness of diversity management programs through established metrics-
Identify metrics for evaluating the effectiveness of the diversity program and monitor them periodically. Metrics could include monitoring the demographic profile of the company or including questions on an annual employee opinion survey that asks employees for their perception of the culture surrounding diversity or any barriers that may exist for integrating diverse employees.

Statistics

The PwC Saratoga report also suggests that employee diversity is increasing in management ranks. "The percentage of ethnically diverse managers has slowly but steadily increased from 12.4 percent

in 2008 to 15.3 percent in 2010,'' Dutta said, as more businesses operate globally and bring an ethnically diverse population into management ranks.

Base: Companies with active diversity policies
Source: CSES Survey of Companies

IMPACT OF WORKFORCE DIVERSITY ON BUSINESS PERFORMANCE

The external exigencies of economic and social change necessitate the take-up of diversity management initiatives at organizational level, but it's also possible to identify more explicit links between diversity and business performance. To identify the inter-relationship between business performance and diversity at organizational level, it's important to be clear about how diversity and performance are defined and measured.

Measuring the impact of diversity to make progress

Measuring impact is important to help track progress and show how the successful management of diversity can improve business performance. Impact can be shown in a variety of ways. The checklist below indicates the kinds of issues that need to be measured and monitored regularly to show impact:

• the attitudes and behaviors of employees about equal opportunities and diversity attitudes

• the representation of diverse groups at different levels of organization

• monitoring information for different categories of employees in connection with recruitment, performance appraisal, promotion and compensation

- measures of employee loyalty, engagement, motivation and commitment

- individual performance ratings and levels of job satisfaction

- costs of labor turnover, absenteeism, recruitment and litigation costs such as discrimination lawsuits

- success of communication and interaction with and between employees from diverse backgrounds

- organizational performance, creativity, problem-solving and decision-making abilities

- Business statistics regarding market penetration, diversification of customer base and levels of customer satisfaction.

GOOGLE DIVERSITY

"Diversity plays a large role in the way we're developing our engineering organization around the world. We're building a large worldwide office presence to establish ample global representation among our engineers, and we're applying that same focus to establish a balanced representation of employees at Google. In the end, these efforts help us more accurately and relevantly represent our users, and our continued success depends on the best minds working from different perspectives and insights."

Alan Eustace - Google SVP, Engineering & Research

BENEFITS OF WORKFORCE DIVERSITY

Diversity is beneficial to both associates and employers. Although associates are interdependent in the workplace, respecting individual differences can increase productivity.

The Various advantages of having a diverse workforce are the following;

- It helps motivating employees.

- It enhances the innovation and creativity of employees.

- It helps in reducing cost.

- It creates flexibility in the organization.

- Immediate access to problem solving.

- Easy transfer of knowledge.

- Better marketing structure.

- Innovative work environment.

- Immediate outcomes.

- Fulfilment of social responsibility.

- It helps attract and retain employees.

• *Diversity Efforts Make a Difference*- Leveraging corporate America's formidable recruiting machinery behind the goal of workplace diversity has, in many ways, made a real difference in people's lives. As of 2008, minorities made up roughly 29 percent of the American labor force, according to figures from the U.S. office of Employment posted on www.ethnoconnect.com. This statistic suggests that more businesses recognize the advantage of a diverse workforce.

• *Productivity, Efficiency Go Up*- Increasing efficiency and productivity is one obvious benefit when employees with a wider range of life experiences are hired. Other cultures offer insights that their American peers may have overlooked, or not considered. As www.ethnoconnect.com notes, many Chinese, Indian and European executives fare well in corporate America, because of the international perspective that they bring.

• *Problem-Solving Skills Improve*- Applying fresh attitudes to problem solving becomes more feasible with a strong, visible employee diversity program. Where Americans promote ideals of "cutting to the chase," and the pursuit of profit as the primary goal, other cultures looks at time as a way of building relationships, particularly before any business deal is signed, www.ethnoconnect.com suggests.

• *Inertia Is Its Own Reward*- Overcoming organizational inertia can be extremely difficult, not recognizing the impact of negative attitudes and behaviors--such as discrimination, prejudice, and stereotyping--can make employee "buy-in" difficult, or impossible. If diversity goals are inconsistently applied, employee productivity and morale may plummet, the paper suggests. Managers may also be hit with bias or wrongful-termination lawsuits.

LIMITATIONS OF WORKFORCE DIVERSITY

• Workforce diversity isn't a competitive organisational strength unless it's effectively managed. Allard (2002) notes that, 'Just having diversity does not by itself guarantee greater business success nor does it guarantee qualitative social and creativity improvements.'

• Research findings suggest that simply changing the structure or composition of the workforce doesn't lead to business success (Haight 1990, Cox and Blake 1991, Ancona and

Caldwell 1992 , Phillips 1992). On the contrary, in some instances, workforce diversity may even undermine business performance.

• Disadvantages include impasses in reaching agreements, miscommunication, confusion, ambiguity, fear, resistance and backlash from majority members, unrealistic expectations, high cost of litigation, and recruitment difficulties.

• The negative outcomes of not managing diversity include low morale, ambiguity, conflict and tension, confusion and communication problems.

• Jackson and colleagues (1995) noted that diversity may create discomfort for individual members of a workforce and result in lower organisational integration and attachment.

• If not managed effectively, this diversity can create internal processes that slow decision making and keep members from concentrating on the task.

Two important general points can be made about the relationship between diversity and business success.

• The effects of workforce diversity are conditioned by other organisational and contextual factors.

• Diversity can't be used as a competitive organisational strength unless it's managed effectively.

CHALLENGES OF WORKFORCE DIVERSITY

There are challenges to managing a diverse work population. Managing diversity is more than simply acknowledging differences in people. It involves recognizing the value of differences, combating discrimination, and promoting inclusiveness.

• Managers may also be challenged with losses in personnel and work productivity due to prejudice and discrimination and complaints and legal actions against the organization.

• Negative attitudes and behaviours can be barriers to organizational diversity because they can harm working relationships and damage morale and work productivity (Esty, et al., 1995). Negative attitudes and behaviours in the workplace include prejudice, stereotyping, and discrimination, which should never be used by management for hiring, retention, and termination practices (could lead to costly litigation).

• Workforce analytics will become increasingly important to human resources practitioners as the economy slowly rebounds and challenges such as the rising turnover rate among top

performers unfold, according to preliminary results from PricewaterhouseCoopers Saratoga's 2011/2012 U.S. Human Capital Effectiveness report.

• ''The turnover crisis that existed many years ago and had gone away through the recession is starting to re-emerge, especially in those roles that are the most impact to the organization,'' Pollak said.

• ''HR departments in global organizations are starting to see there are real costs and quality and delivery improvements that can be made through a global approach to HR,'' Pollak said.

CONCLUSION

A diverse workforce is a reflection of a changing world and marketplace. Diverse work teams bring high value to organizations. Respecting individual differences will benefit the workplace by creating a competitive edge and increasing work productivity.

Diversity management benefits associates by creating a fair and safe environment where everyone has access to opportunities and challenges. Management tools in a diverse workforce should be used to educate everyone about diversity and its issues, including laws and regulations. Most workplaces are made up of diverse cultures, so organizations need to learn how to adapt to be successful.

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A STUDY ON DIGITAL MARKETING AND ITS IMPACT ON CUSTOMER SATISFACTION IN CHIKKABALLAPUR

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Abstract:

Digital marketing has profoundly transformed how businesses interact with customers, significantly impacting customer satisfaction. This study explores the dynamic relationship between digital marketing strategies and customer satisfaction levels. Key elements such as personalized marketing, social media engagement, and targeted advertising are examined to understand their influence on consumer perceptions and experiences. Personalized marketing, leveraging data analytics, enables companies to tailor their offerings to individual preferences, thereby enhancing the relevance and effectiveness of their communication. Social media platformsfacilitate direct interaction between brands and consumers, fostering engagement and immediate feedback. Targeted advertising improves the efficiency of marketing efforts by reaching specific audience segments with relevant content. The study also addresses potential challenges, includinginformation overload and privacy concerns, which may affect customer satisfaction negatively. Byanalyzing various digital marketing tactics and their outcomes, this research provides insights into how businesses can optimize their digital strategies to improve customer satisfaction and build stronger, more resilient customer relationships. The findings highlight the importance of adapting to evolving digital trends and maintaining a customer-

centric approach in the digital age.

Keywords:

Digital marketing, customer satisfaction, personalized marketing, social media engagement, targeted advertising, data analytics, consumer perceptions, marketing strategies.

Introduction:

Digital marketing is the use of digital channels, platforms, and technologies to promote products, services, or brands. It involves leveraging the internet and online-based technologies, including search engines, social media, email, websites, and mobile apps, to connect with current and potential customers.

The term digital marketing was first used in the 1990s. The digital age took off with the coming of the internet and the development of the web 1.0 platform .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. This includes not only email, social media and web based advertising but also text and multimedia messages as a marketing channel. It outlines the game plan and goals for the strategist, tells the creative team how to complete a project and keeps stakeholders in the loop about the campaign objectives and anticipated outcomes.

Key Components of Digital Marketing:

Search Engine Optimization (SEO): SEO is the practice of optimizing a website or content to rank higher on search engine results pages (SERPs). It involves keyword research, on-page optimization, technical SEO and building backlinks to increase organic (non-paid) traffic.

Content Marketing: Content marketing is the creation and distribution of valuable, relevant, and consistent content aimed at attracting and engaging a target audience. This could include blog posts, videos, info graphics, podcasts, and other forms of content designed to inform or entertain.

Social Media Marketing: This involves promoting content, engaging with followers, and running paid ads on social media platforms such as Facebook, Instagram, Twitter, LinkedIn, and Social media marketing helps build brand awareness, drive website traffic, and foster customer loyalty.

Email Marketing: Email marketing is the use of email to send targeted messages to prospects and customers. It's used for newsletters, promotional offers, event invitations, and transactional communications. Effective email marketing builds relationships and encourages repeat business.

Display Advertising: This refers to graphical ads (banners, pop-ups, etc.) that appear on websites, often through ad networks like Google Display Network. Display ads are used for brand awareness and retargeting previous website visitors.

Video Marketing: Video marketing is the use of video content to engage, educate, and promote products or services. Platforms like YouTube and Tik-Tok are central.

Importance of Digital Marketing:

Global Reach: Digital marketing allows businesses to reach a global audience without the geographical limitations of traditional marketing.

Cost-Effective: Compared to traditional forms of marketing (TV, print, etc.), digital marketing can be much more affordable, especially for small businesses or startups.

Measurable Results: Digital marketing provides detailed data and analytics, allowing marketersto measure the performance of their campaigns in real time and adjust strategies accordingly.

Targeting & Personalization: With digital marketing, businesses can target specific audiences based on demographics, interests, behavior, and location. Personalization enhances customer experiences and boosts conversion rates.

24/7 Availability: Unlike traditional marketing, digital marketing operates round the clock, allowing businesses to reach consumers at any time.

Review of literature:

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Kotler, P., Kartajaya, H., & Setiawan, I. (2021)In this study, the authors explore the role of digital transformation in enhancing customer experiences. They highlight that personalized digital marketingtechniques such as tailored ads, AI-driven recommendations, and mobile marketing can improve overall customer satisfaction. The research focuses on how emotional engagement is key to satisfaction in the digital marketing space.

Kingsnorth, S. (2022)

Kingsnorth's research explores the impact of automation and data analytics in digital marketing on customer satisfaction. He discusses how marketers can leverage data to segment customers and deliver more precise, personalized communication. The study reveals that satisfied customers tend to engage more frequently with brands that anticipate their needs through digital platforms.

Choi, J., & Lee, K. (2020)

Choi and Lee's study investigates how user-generated content (UGC) and online reviews affect customer satisfaction. They argue that customers are more satisfied when they can access authentic reviews and feedback from other users. The research finds that UGC creates a sense of trust and credibility, which leads to higher satisfaction levels with products or services.

Ryan, D. (2020)

Ryan's research focuses on how mobile marketing strategies influence customer satisfaction. The studyidentifies key mobile marketing tools, such as SMS, apps, and location-based services, that contribute to greater convenience and satisfaction for customers. The author suggests that companies that invest in user-friendly mobile interfaces enhance the overall customer experience.

Research Gap:

Although digital marketing has been widely studied, there is a lack of comprehensive research focusingon its specific impact on customer satisfaction across different industries. Existing studies

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often

overlook factors such as personalization, customer engagement, and the role of emerging technologies in shaping customer experiences, thus creating a gap in understanding how digital marketing strategies truly influence satisfaction.

Statement of Problem:

Despite the growing reliance on digital marketing strategies, there is limited understanding of how specific digital marketing tactics influence customer satisfaction across various sectors. The effectiveness of personalized marketing, social media engagement, and other digital tools in enhancing customer experiences remains unclear, posing a challenge for businesses aiming to optimize their strategies for improved customer satisfaction.

Scope of the study:

This study will explore the relationship between digital marketing strategies and customer satisfaction surround of Chickballapur. It will examine various digital tools, including social media, email marketing, and personalization techniques and asses its impact on consumer experiences, loyalty and overall satisfaction level.

Research Methodology

Research Design:

This study will employ a quantitative research design to assess the impact of digital marketing on customer satisfaction, using survey based data collection.

Sampling:

The study will target 100 respondents who have engaged with digital marketing campaigns.

Participants will be selected using convenience sampling method.

Data Collection:

Data will be collected through structured questionnaires, focusing on customer perceptions of digital marketing strategies and their satisfaction levels.

Data Analysis:

The data will be analyzed using descriptive statistics and correlation analysis to identify the relationshipbetween digital marketing efforts and customer satisfaction.

Objectives of the study:

To know awareness of digital marketing

To analyze impact of digital marketing on customer satisfaction

To understand challenges and opportunities of Digital marketing.

Data Analysis and interpretation:

Table 1: Gender distribution of respondents.

Gender	No of respondents	Percentages

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Male	30	30%
Female	70	70%
Total	100	100%

Analysis and Interpretation:

The data illustrates a slight majority female respondents (70%)compare to male respondents (30%).thedistribution highlights the need for inclusive approaches in research.

Table 2: Occupation.

Particulars	No of Respondents	Percentages
Student	50	
Employee	15	
Self employed	25	
Unemployed	10	

Table 3:

Duration of using digital marketing

Particulars	No of Respondents	Percentages
1 year	40	40%
2 years	13	13%
3 years	13	13%
More than 5 years	44	44%

Analysis and Interpretation: The people use Digital marketing 40% in the 1 year 13% were usein 2 years in Digital marketing and 44% more than 5 years

Table 4: platform used for Digital Marketing.

Particulars	No of Respondents	Percentages
Social Media	23	23%
E mail marketing	30	30%
SEO	37	37%
Content Marketing	10	10%

Particulars	No of respondents	Percentages
Yes	93	93%
No	7	7%

Analysis and Interpretation:The people were satisfied in Digital marketing 93% the people were dissatisfied in Digital marketing 7%.

Table 6: factors influence through digital marketing.

Particulars	No of Respondents	Percentages
Cost saving	13	13%
Time saving	63	63%
Convenient	8	8%
Delivery goods door to door	16	16%

Analysis and Interpretation:The people were more responded to the time saving satisfaction 63%

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and 8% in Convient in Digital marketing satisfaction 16% in delivery goods in door to door.

Table 7: major opportunity from Digital Marketing.

Particulars	No of Respondents	Percentages
Target advertising	42	42%
Cost effective strategy	38	38%
Data driven insights	10	10%
Enhanced customerengagement	10	10%

Analysis and Interpretation: The major opportunity got in Digital marketing target advertising was 42% and 38% was opportunity for peoples in Digital marketing .

Table 8: Major problem faced in Digital Marketing.

Particulars	No of Respondents	Percentages
Low quality in product	25	25%
Competition	28	28%
Delay in product delivery	25	25%
Damages	22	22%

Analysis and Interpretation:The major problem was faced in Digital marketing low quality in

Table 5: Satisfaction with Digital Marketing.

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product 25% competition 28% and Damages 22%.

Table 9: How satisfied are you with overall experience of interacting with brands through digital marketing channels.

Particulars	No of Respondents	Percentages
Satisfied	74	74%
Very Satisfied	12	12%
Neutral	9	9%
Dis satisfied	5	5%

Analysis and Interpretation: The satisfy of an customers interacting with branches through digital marketing 74% of people satisfied and 12% of people very satisfied in Digital marketing

Table 10:How often does digital marketing influences your purch

asing decision.

Particulars	No of Respondents	Percentages
Always	32	32%
Sometimes	58	58%
Often	6	6%
Rarely	4	4%

Analysis and Interpretation:The data indicate 6% of often does Digital marketing influence your purchasing decision 58% of Respondents as 58% and 32% always in Digital marketing.

Findings:

Personalized digital marketing strategies significantly enhance customer satisfaction.

Social media engagement plays a crucial role in increasing brand loyalty.

Customers prefer brands that respond quickly through digital channels.

Email marketing has a positive impact on customer retention rates.

Customers value interactive and informative content over generic advertisements.

Suggestions:

Businesses should focus on personalization to boost customer satisfaction.

Strengthen social media presence to foster deeper customer engagement.

Improve response time on digital platforms to enhance customer experience.

Tailor email campaigns based on customer preferences for better retention.

Invest in creating interactive and value-driven content to attract customers.

Conclusion:

This study highlights the significant impact of digital marketing on customer satisfaction, demonstrating that personalized marketing, social media engagement, and targeted advertising play key roles in shaping consumer experiences. The findings reveal that customers value personalized strategies, quick responses via digital platforms, and engaging content. While 93% of respondents reported satisfaction with digital marketing, challenges such as information overload and privacy concerns must be addressed.

To enhance customer satisfaction, businesses should focus on personalization, strengthen their social media presence, improve response times, and create interactive content. These strategies

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will help businesses foster stronger customer relationships, increase brand loyalty, and ensure continued success in the digital marketing

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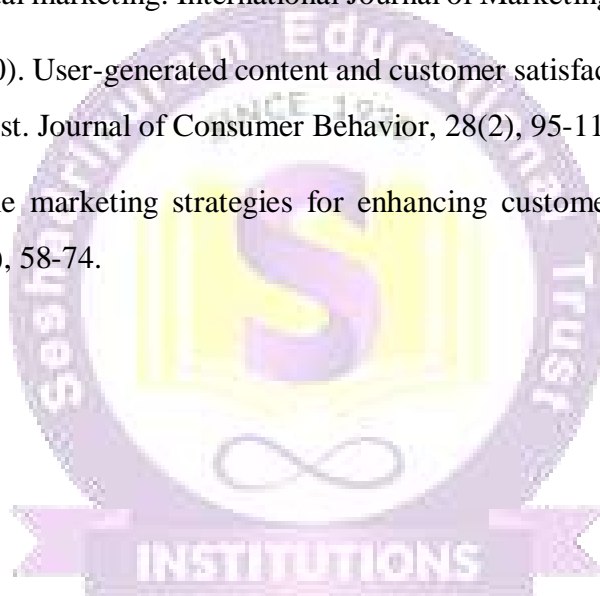
EMPOWERING SMALL BUSINESSES THROUGH DIGITAL MARKETING: STRATEGIES FOR SUCCESS" IN CHIKKABALLAPUR .

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Abstract:

This research paper explores the impact of digital marketing on empowering small businesses in Chikkaballapur, a semi-urban region in Karnataka, India. With the increasing penetration of the internet and smartphones, digital marketing has become an essential tool for small businesses to reach a broader audience, increase sales, and enhance brand visibility. The study investigates various strategies such as social media marketing, search engine optimization (SEO), content marketing, and email campaigns, which can be effectively employed by small businesses to grow in competitive markets. A mixed-methods approach was adopted, involving surveys with local business owners and case studies of successful digital marketing implementations. The findings reveal that businesses with digital marketing strategies have experienced significant improvements in customer engagement and revenue. Additionally, the paper highlights the challenges faced by small businesses, including limited digital literacy, financial constraints, and the need for tailored marketing approaches to suit the local demographic. This study provides actionable insights and recommendations for business owners in Chikkaballapur to leverage digital marketing for sustainable growth.

Keywords:

Digital marketing, small businesses, Chikkaballapur, social media marketing, SEO, local businesses, customer engagement, business growth, digital literacy, marketing strategies.

Introduction:

In today's digital age, small businesses face intense competition in the marketplace. To remain competitive and reach their target audience, small businesses must adopt effective digital marketing strategies. Digital marketing offers a level playing field for small businesses to compete with larger corporations, enabling them to reach a wider audience, increase brand awareness, and drive sales. However, many small businesses lack the resources and expertise to develop and implement successful digital marketing campaigns.

This research paper aims to explore the most effective digital marketing strategies for small businesses, including search engine optimization (SEO), social media marketing, content marketing, email marketing, and pay-per-click advertising (PPC). By examining the latest trends, tools, and best practices in digital marketing, this study seeks to provide small businesses with actionable insights and recommendations to enhance their online presence, engage with customers, and ultimately drive business growth.

A professional website is crucial for small businesses, serving as their online presence and central hub for marketing efforts. Small businesses can build customer relationships, increase brand awareness, and drive website traffic through social media marketing. Email marketing allows small businesses to nurture customer relationships, encourage repeat business, and build loyalty. Optimizing their website for search engines improves online visibility and attracts organic traffic. Pay-per-click advertising enables small businesses to target specific audiences, drive website traffic, and generate leads in a measurable way. Creating valuable content helps small businesses connect with their audience, establish thought leadership, and build their brand. By analysing data, small businesses can track their marketing performance and make informed decisions to optimize their strategy.

Review of literature:-

 Dr. Ravi Kumar, (2024) This research provides a practical roadmap for Chikkaballapur small businesses, focusing on cost-effective digital marketing strategies like social media, SEO, and Google My Business. It's highly relevant for local entrepreneurs aiming to enhance their digital presence.

Priya S. Reddy, (**2024**):- The study offers actionable insights for small businesses in Chikkaballapur, stressing the importance of leveraging digital tools like WhatsApp and social media. It's an essential guide for entrepreneurs with limited budgets looking to expand their reach.

Harish Nair, (**2024**) :-This research is insightful but lacks region-specific case studies or data from Chikkaballapur. Including local success stories would have made the study more relatable and actionable for small business owners in the area.

Neha Bhat, (2024):-A well-structured guide to digital marketing, tailored for small businesses in Chikkaballapur. It offers clear, step-by-step strategies, particularly emphasizing cost-effective tools like social media and mobile marketing, which are crucial for local entrepreneurs.

Suresh P. Naik,(2024):-The study is beginner-friendly, offering simple digital marketing strategies like local SEO and WhatsApp marketing. However, it would be more impactful if it included advanced strategies and deeper insights into long-term business growth.

Pandey & Ramesh, (2022):-With the growing penetration of smartphones in Chikkaballapur, mobile marketing strategies such as SMS campaigns, app-based advertising, and mobile-friendly websites are becoming vital for small businesses (Pandey & Ramesh, 2022).

Varma & Gupta(2019):-The integration of e-commerce platforms like Flipkart and Amazon has allowed small businesses in regions like Chikkaballapur to access larger markets. E-commerce adoption complements digital marketing strategies and drives business growth .

Research gap :-

Despite the growing importance of digital marketing for small businesses, there is a significant knowledge gap in understanding effective strategies for success, particularly in rural areas like Chikkaballapur. Existing studies focus on urban areas, neglecting the unique challenges and opportunities faced by rural small businesses. Additionally, there is a lack of research on the impact of digital marketing on small businesses in Chikkaballapur, including the role of social media, search engine optimization, and email marketing. Furthermore, the effectiveness of digital marketing strategies in reaching local customers and promoting local products in

Chikkaballapur remains unexplored. This study aims to bridge this knowledge gap by investigating the digital marketing strategies employed by small businesses in Chikkaballapur and their impact on business growth and customer engagement.

Research objectives:-

1. To explore the challenges faced by small businesses in implementing digital marketing strategies and identify solutions.

2. To investigate the role of digital marketing tools and technologies in supporting small business success.

3. To educate small business owners on the importance of digital marketing in today's competitive market.

4. To provide resources and support for small businesses to improve their digital marketing skills and knowledge.

Statement of problems:-

Small businesses in Chikkaballapur face significant challenges in effectively utilizing digital marketing strategies to promote their products and services. Despite the growing importance of digital marketing, many small businesses in the region lack the necessary expertise, resources, and infrastructure to develop and implement effective digital marketing campaigns. As a result, they struggle to compete with larger businesses, leading to limited brand visibility, reduced customer engagement, and decreased sales. Furthermore, the lack of digital marketing skills and knowledge among small business owners and employees in Chikkaballapur hinders their ability to adapt to changing market trends and consumer behaviours. This knowledge gap and skills deficit threaten the long-term sustainability and competitiveness of small businesses in Chikkaballapur, highlighting the need for research-based solutions to empower these businesses through digital marketing.

Research Design:

This study adopts a descriptive and exploratory research design to investigate the impact of digital marketing on small businesses in Chikkaballapur. The research combines qualitative

and quantitative methods to provide a comprehensive understanding of the strategies, challenges, and outcomes associated with digital marketing adoption.

Target Population:-

The study focuses on small businesses in Chikkaballapur, covering various sectors such as retail, services, other services

Data Collection:-

Primary Data: We will collect primary data through a structured questionnaire administered to the selected respondents.

Sampling Size: A total of 34 respondents will be surveyed from the Chikkaballapur District.

Limitations :-

- **Low Digital Literacy**: Limited knowledge of digital tools among business owners
- **Poor Infrastructure**: Inconsistent internet access in some areas.
- **Budget Constraints:** Difficulty in funding effective campaigns.
- **Language Barriers**: Need for local language and cultural relevance.
- **High Competition**: Larger companies overshadow small businesses online.

Table 1: creating a digital marketing strategy for a small business

Particulars	No. of Respondents	percentage
Set business goals	25	73.5%
Create a website	5	14.7%
Hire a marketing agency	2	5.9%
Start posting on social media	2	5.9%

Analysis and Interpretation: An impressive 73.5% majority considers setting business goals the preliminary step in small business digital marketing strategies.

Table 2 : most effective for local business to connect with nearby customers.

Particulars	No. of Respondents	Percentage
Instagram	23	67.6%
LinkedIn	5	14.7%
Google My Business	6	17.6%
Twitter	-	-

Analysis and Interpretation: A majority of respondents (67.6%) Instagram as the top platform for local businesses to engage with nearby customers, indicating visual storytelling's significance in local marketing.

Table 3 : often should small business update their content on social media to maintain engagement

Particulars	No. of Respondents	Percentage
Once a week	13	38.2%
Daily	19	55.9%
Twice a month	1	2.9%
Once a month	1	2.9%

Analysis and Interpretation: Frequent social media updates are crucial for small businesses, with 55.9% of respondents advocating for daily posts and 38.2% recommending weekly updates to sustain customer engagement.

Table 4 : tends to generate the highest engagement on social media

Particulars	No. of Responses	Percentage
Text -only posts	4	11.8%
Images	14	41.2%

Videos	10	29.4%
Infographics	6	17.6%

Analysis and Interpretation: The majority of respondents (70.6%) identify visual content (images and videos) as generating the highest engagement on social media, highlighting the importance of multimedia storytelling.

Table 5: Small business use SEO to improve their online presence

Particulars	No. of Responses	Percentage
By paying for backlinks	10	29.4%
By optimizing website content for relevant key words	14	41.2%
By focusing solely on social media	7	20.6%
By avoiding competitive keywords	3	8.8%

Analysis and Interpretation: 1. Optimizing website content for relevant keywords (41.2%) is the top SEO strategy for small businesses, followed by paying for backlinks (29.4%) and social media focus (20.6%).

Table 6: key factors to consider when choosing social media platforms for a small business

Particulars	No. of Responses	Percentage
The number of users on the platform	13	38.2%

The popularity of the platform	10	29.4%
The target audiences presence on the platform	9	26.5%
The cost of advertising on the platform	2	5.9%

Analysis and Interpretation: Small businesses focus on strategic platform selection, weighing user base size (38.2%), platform popularity (29.4%), and target audience alignment (26.5%) as key factors, indicating a emphasis on organic growth over advertising expenses.

Table 7: can small businesses use analytics to improve their digital marketing

Particulars	No. of Responses	Percentage
By guessing trends	12	35.3
By monitoring website traffic and customer behaviour	14	41.2%
By ignoring the data	6	17.6%
By focusing solely on social media engagement	2	5.9%

Analysis and Interpretation: Despite the potential of analytics, small businesses are divided between data-driven approaches (41.2%) and intuitive guessing (35.3%), highlighting an opportunity for increased adoption of analytics-driven digital marketing strategies.

Table 8: A common challenge small business face I digital marketing

Particulars	No of respondents	Percentage

Overwhelming competition from larger brands	12	35.3%
Lack of creative ideas	18	52.9%
Too many customers	4	11.85
Excessive budget	-	-

Analysis and Interpretation: Lack of creative ideas (52.9%) dominates as the top digital marketing hurdle for small businesses, highlighting the need for innovative strategies to compete with larger brands (35.3%) and stand out in a crowded market.

Table 9: focus on when creating video content for marketing

Particulars	No. of Responses	Percentage
High production cost	14	41.2%
Storytelling and authenticity	14	41.2%
Lengthy content	5	14.7%
Technical jargon	1	2.9%

Analysis and Interpretation: Small businesses emphasize equal importance on production quality (41.2%) and authentic storytelling (41.2%) when creating video content for marketing.

Table 10: the following is a low-cost digital marketing tactic for small businesses

Particulars	No. of Responses	Percentage
Paid TV ads	10	29.4%

Sponsored events	11	32.4%
SEO	8	23.4%
Magazine ads	5	14.7%

Analysis and Interpretation: 4. For small businesses, SEO (23.4%) represents a budget-friendly digital marketing solution, whereas sponsored events (32.4%) and paid TV ads (29.4%) are seen as costly investments.

Findings:

1. **Low Awareness of Digital Marketing**: Most business owners are unaware of digital tools like social media, SEO, and Google Ads.
2. **Internet Access Issues**: Poor connectivity and lack of technical skills hinder businesses from using digital platforms effectively.
3. **Cost-Effective Solutions**: Digital marketing provides affordable alternatives to traditional methods (e.g., social media marketing, Google My Business).
4. **Local Community Engagement**: Digital platforms help businesses connect with the local community, particularly through WhatsApp and Facebook.
5. **Need for Professional Support**: Many businesses lack expertise in developing digital strategies and analysing performance

Suggestions:-

1. **Digital Literacy Programs**: Offer workshops to train business owners on basic digital marketing tools (e.g., social media, SEO, Google Ads).
2. **Local SEO Focus**: Optimize websites and use Google My Business to appear in local search results.
3. **Social Media Marketing**: Leverage platforms like Facebook and Instagram for cost-effective advertising and customer engagement.
4. **Develop an Online Presence**: Build simple websites or e-commerce platforms to establish credibility and attract customers.

5. **Collaborate with Local Influencers**: Partner with local influencers to enhance brand visibility.

6. **Use WhatsApp for Engagement**: Utilize WhatsApp for customer communication, promotions, and support.

Conclusion

Digital marketing can empower small businesses in Chikkaballapur by providing cost-effective tools to increase visibility and growth. Strategies like social media marketing, local SEO, and targeted advertising enable businesses to connect with customers, strengthen their brand, and compete on a larger scale. With internet and smartphone penetration rising, digital platforms offer insights into customer preferences for personalized marketing. Training programs and collaborations with local institutions can equip businesses with the necessary skills to thrive in the digital economy.

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EXPLORING THE IMPACT OF MOBILE MARKETING ON CONSUMER BUYING BEHAVIOR IN CHIKKABALLAPUR DISTRICT: TRENDS, CHALLENGES, AND OPPORTUNITIES

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Abstract

Mobile marketing has become a critical component in modern advertising, offering businesses innovative ways to engage with consumers directly through their mobile devices. This study investigates the impact of mobile marketing on consumer buying behavior in the Chikkaballapur district, focusing on local trends, challenges, and opportunities. The research examines various mobile marketing strategies, including SMS promotions, mobile apps, social media marketing, and location-based services, to understand their effectiveness in influencing consumer decisions. Using a mixed-methods approach, the study involves surveys of local consumers and interviews with business owners to assess the penetration of mobile marketing, consumer attitudes, and the responsiveness to these digital campaigns.

The findings reveal that while mobile marketing is gaining traction in the district, factors such as digital literacy, internet accessibility, and consumer trust significantly affect its success. Personalized and well-targeted mobile ads are seen to enhance consumer engagement and influence purchasing decisions, particularly among younger demographics. However, challenges such as excessive promotional messages, privacy concerns, and limited mobile network coverage in certain areas hinder the broader adoption of mobile marketing.

The study also highlights the potential for businesses to tap into the growing mobile user base by tailoring marketing efforts to local consumer preferences and improving digital

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literacy among rural populations. This research provides insights for marketers and businesses in Chikkaballapur to optimize their mobile marketing strategies, address existing challenges, and capitalize on emerging opportunities to drive consumer engagement and sales growth.

Keywords: *mobile marketing, consumer behavior, digital literacy, Chikkaballapur, mobile advertising, rural marketing*

Introduction

In recent years, mobile marketing has become a dominant force in the way businesses interact with consumers. With the widespread use of smartphones and mobile apps, companies now have direct access to consumers at almost any time and place. This shift in how marketing is delivered has sparked significant interest in understanding its effects on consumer behavior, particularly in terms of buying decisions.

Mobile marketing refers to promotional activities conducted through mobile devices, such as smartphones and tablets, and includes tactics like push notifications, SMS promotions, in-app ads, and social media marketing. The rise of mobile marketing is largely due to the increasing use of smartphones, which have transformed the way people shop, access information, and make purchases. For businesses, this offers a unique opportunity to engage with consumers on a more personal level, often delivering tailored content and offers based on consumer preferences and behavior.

This research aims to explore how mobile marketing influences consumer buying behavior with a focus on understanding the factors that motivate consumers to engage with mobile advertisements, make purchases, and interact with brands. Key questions to explore include how consumers respond to different types of mobile marketing, whether they trust mobile ads, and how the convenience and personalization of mobile marketing impact their decisions to buy products or services.

As mobile technology continues to evolve, it is important for businesses to understand the effectiveness of their mobile marketing strategies. Understanding consumer behavior in this context can help companies design more engaging, relevant, and effective marketing campaigns that drive sales and build long-term customer loyalty. This study will offer valuable

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insights into how mobile marketing is shaping the way consumers make purchasing decisions in the digital age.

Review of literature:

1.Liu et al. (2023): Author investigate how mobile advertising influences impulse buying, a key aspect of consumer behavior. The study finds that mobile ads, particularly those that create a sense of urgency (e.g., "limited time offer" or "flash sale"), significantly increase the likelihood of impulse purchases. The ease with which consumers can click on a mobile ad and make a purchase contributes to this effect. Liu and colleagues suggest that mobile marketing campaigns that focus on creating a sense of scarcity or urgency can lead to faster decision-making and spur consumers to buy products they may not have planned to purchase.

2.Thomas & Harrison (2022):study how mobile payment systems, such as Apple Pay and Google Wallet, impact consumer buying behavior. Their research reveals that consumers are more likely to complete a purchase when they can use mobile payment systems, as these systems are quick, secure, and convenient. The ease of mobile payments reduces friction in the buying process, making consumers feel more comfortable making purchases directly from their smartphones. The study also highlights that consumers who use mobile payment systems regularly are more likely to engage with mobile marketing campaigns, as they are accustomed to completing transactions via their mobile devices.

3.Baker et al. (2021): Focus on how mobile devices make shopping more convenient for consumers. The study points out that mobile marketing has revolutionized the way consumers shop by allowing them to browse products, compare prices, and make purchases anytime, anywhere. This convenience is a key factor influencing consumer buying behavior. Consumers value the ability to shop on-the-go, and mobile marketing that highlights easy access to products or special mobile-only deals encourages them to complete purchases faster. The research concludes that the easier the mobile shopping experience, the more likely consumers are to make a purchase.

4.Kaur & Kaur (2020): Explore how mobile marketing specifically influences Generation Z, a demographic group that is highly active on mobile devices. Their research shows that Gen Z consumers are more likely to respond to mobile marketing that is visually engaging, interactive,

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and integrated with social media. They prefer ads that are short, entertaining, and often shared by influencers or peers. The study concludes that brands targeting Gen Z should focus on creating engaging mobile content that blends seamlessly with social media experiences to drive higher engagement and encourage purchases.

5.Keller (2019): Examines how trust affects consumer responses to mobile marketing. The study highlights that consumers are more likely to engage with brands on mobile if they feel their personal data is secure and if the ads are not overly intrusive. Keller suggests that mobile marketers must create ads that provide value to the consumer while also respecting their privacy. When consumers trust a brand, they are more likely to make a purchase through mobile channels. However, if consumers feel that ads are too pushy or violate their privacy, it can lead to negative attitudes and lower sales.

Objectives of the Study

1. To understand how mobile marketing influences consumer buying decisions
2. To identify the factors that make consumers respond to mobile marketing
3. To explore consumer trust in mobile marketing
4. To evaluate the frequency and effectiveness of mobile marketing in encouraging purchases

Research Design

The research will use a **descriptive research design**. This means the study will describe how mobile marketing affects consumer behavior. We will collect information through a survey to learn about consumer experiences with mobile ads.

Sampling Method

The study will use a **simple random sampling** method. This means that every person in the population (mobile phone users) has an equal chance of being chosen to participate in the study. Random sampling reduces bias and helps ensure the findings are more reliable.

Sampling Size

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The study will focus on **50 participants**. This is a manageable number of people to survey, and it provides enough data to draw useful conclusions. Although a larger sample might give more precise results, 50 respondents will give us enough insight into how mobile marketing impacts consumer behavior.

Scope of the Study

This study will focus on how mobile marketing affects the buying decisions of people in an urban area. We will specifically look at how mobile ads for consumer products, like clothing, electronics, and food, impact purchasing behavior. The findings from this study will primarily apply to people in cities, where mobile marketing is most common.

Table 1: Frequency of Mobile Device Usage for Shopping-Related Activities

Particulars	No. of Respondents	Percentage
Multiple times a day	15	30%
Once a day	10	20%
A few times a week	12	24%
Rarely	8	16%
Never	5	10%

Analysis:

The majority of respondents (30%) use their mobile devices multiple times a day for shopping-related activities. A significant portion (24%) shops a few times a week, indicating high mobile shopping activity.

Table 2: Most Encountered Type of Mobile Marketing

Particulars	No. of Respondents	Percentage
Push notifications (from apps or websites)	18	36%
SMS or text message promotions	10	20%
Social media ads (e.g., Facebook, Instagram)	12	24%
In-app advertisements (within mobile apps)	6	12%

Email marketing through mobile devices	4	8%

Analysis:

Push notifications dominate mobile marketing encounters (36%), with social media ads (24%) and SMS promotions (20%) being impactful. Email marketing remains the least encountered method for respondents.

Table 3: Frequency of Interaction with Mobile Ads

Particulars	No. of Respondents	Percentage
Always	5	10%
Often	7	14%
Sometimes	15	30%
Rarely	12	24%
Never	11	22%

Analysis:

30% of respondents interact with mobile ads occasionally. While frequent interactions are rare (10%), the majority are either sceptical or indifferent to these ads, highlighting limited engagement levels.

Table 4: Motivations for Engaging with Mobile Ads

Particulars	No. of Respondents	Percentage
Discounts or special offers	18	36%
Personalized recommendations based on preferences	12	24%
Free shipping or free gifts	8	16%
The ad is visually appealing or interesting	7	14%
I rarely engage with mobile ads	5	10%

Analysis:

Discounts or special offers are the primary motivators (36%) for engaging with ads, followed

by personalized recommendations (24%). Only 10% rarely engage, suggesting promotional content drives significant interaction.

Table 5: Purchases Made After Interacting with Mobile Ads

Particulars	No. of Respondents	Percentage
Yes, several times	15	30%
Yes, once or twice	12	24%
No, but I have browsed products	10	20%
No, I've never made a purchase from a mobile ad	8	16%
I do not use mobile apps or websites for shopping	5	10%

Analysis:

30% of respondents make multiple purchases after seeing mobile ads. Although some browse without purchasing, mobile ads have considerable success in converting users into buyers.

Table 6: Mobile Marketing Channels Influencing Purchasing Decisions

Particulars	No. of Respondents	Percentage
Push notifications (from apps)	18	36%
Social media ads (e.g., Facebook, Instagram)	15	30%
SMS or text message promotions	8	16%
In-app advertisements (ads within apps)	7	14%
None of these influences my buying decisions	2	4%

Analysis:

Push notifications (36%) and social media ads (30%) most influence purchasing decisions, emphasizing their effectiveness as mobile marketing channels. Only 4% report no influence, showcasing mobile marketing's impact.

Table 7: Trustworthiness of Mobile Ads

Particulars	No. of Respondents	Percentage
I trust them completely	5	10%
I trust them most of the time	12	24%

I am sceptical but sometimes engage	18	36%
I do not trust them at all	10	20%
I do not pay attention to mobile ads	5	10%

Analysis:

36% of respondents are sceptical but engage with mobile ads occasionally. Trust remains low, with only 10% fully trusting them, suggesting brands need to improve ad credibility.

Table 8: Likelihood of Purchasing a Product Seen in a Mobile Ad

Particulars	No. of Respondents	Percentage
Very likely	10	20%
Somewhat likely	15	30%
Neutral – I may or may not buy	12	24%
Unlikely	8	16%
Very unlikely	5	10%

Analysis:

30% of respondents are somewhat likely to purchase from mobile ads. Although interest exists, significant portions remain hesitant, indicating room for improvement in targeting and persuasion.

Table 9: Frequency of Receiving Mobile Marketing Messages

Particulars	No. of Respondents	Percentage
Multiple times a day	10	20%
Once a day	12	24%
A few times a week	15	30%
Once a week or less	8	16%
I don't receive mobile marketing messages	5	10%

Analysis:

30% of respondents receive marketing messages a few times weekly. Frequent messaging (20%) still occurs, while 10% avoid them altogether, highlighting diverse engagement with mobile marketing content.

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Table 10: Likelihood of Acting on Mobile Marketing Messages

Particulars	No. of Respondents	Percentage
Very likely to act on it	8	16%
Somewhat likely to act on it	12	24%
Neutral – I may or may not act on it	15	30%
Unlikely to act on it	10	20%
I never act on mobile marketing messages	5	10%

Analysis:

30% of respondents are neutral towards acting on mobile messages, while 24% are somewhat likely. Despite engagement, many remain hesitant, showing room for better marketing strategies.

Findings:

1. 30% Neutral: 30% of people don't feel strongly about acting on mobile ads—they're neither positive nor negative.

2. 24% Somewhat Likely: 24% of people are somewhat likely to act on mobile ads, showing a moderate level of interest.

3. 16% Very Likely to Engage: 16% of people are very likely to interact with mobile ads, which indicates a small but dedicated group of highly engaged consumers.

4. 10% Never Act: 10% of people never act on mobile ads, meaning they don't respond to them at all.

5. 30% Likely to Buy: 30% of people are somewhat likely to buy a product they saw in a mobile ad.

6. 20% Very Likely to Buy: 20% of people are very likely to make a purchase after seeing a mobile ad.

7. 16% Unlikely to Buy: 16% of people are unlikely to buy anything after seeing a mobile ad.

8. 10% Very Unlikely to Buy: 10% of people are very unlikely to buy a product from a mobile ad.

9. Moderate Effectiveness: Mobile ads show moderate success, as a good number of people engage with them and a smaller group actually buys something.

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10. Different Consumer Responses: People react differently to mobile ads—some are interested, while others are not, suggesting ads need to be tailored.

11. Not Universally Effective: Mobile ads don't work the same for everyone, so it's important to target specific groups more carefully.

12. Engagement Doesn't Always Lead to Purchase: Even if people engage with mobile ads, it doesn't mean they will buy the product, showing there's a gap between interest and purchase.

Suggestions:

1. **Target Specific Groups**: Brands should focus on creating ads for people who are most likely to engage or buy.

2. **Focus on Highly Engaged Consumers**: Prioritize the 16% who are very likely to interact and the 20% who are very likely to purchase by making ads more relevant and appealing.

3. **Use Strong Call-to-Actions**: Ads should clearly tell people what to do next (e.g., "Shop Now" or "Learn More") to encourage action.

4. **Try Different Ad Formats**: Test different types of ads (like videos or interactive ones) to see which works best for different people.

5. **Make Ads Relevant**: Ensure that mobile ads are closely related to what people care about to increase engagement and purchases.

6. **Use Retargeting**: For people who engage with ads but don't buy, retargeting can help bring them back and encourage a purchase.

7. **Time Ads Carefully**: Track when ads are shown to avoid overwhelming people or showing them ads at bad times.

8. **Offer Discounts**: Offering discounts or special deals can encourage people who are interested to make a purchase.

9. **Include Reviews or Testimonials**: Showing customer reviews or testimonials can help build trust and encourage more purchases.

10. **A/B Test Ads**: Regularly test different ad versions to find what works best for each group of consumers.

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11. **Improve Mobile Experience**: Ensure that the website or shopping experience after clicking an ad is easy to use and fast.

12. **Educate Consumers**: Use ads that explain the benefits of products to convince people who are neutral or not sure about buying.

Conclusion:

The data shows that mobile marketing works differently for different people. While 30% of people are neutral and 10% never act on mobile ads, there are still groups—16%—who are very likely to engage and 20% who are very likely to buy. This suggests that mobile ads have moderate effectiveness, but their success varies.

To improve the effectiveness of mobile ads, marketers should target specific groups that are more likely to act and purchase. Personalized ads with strong calls-to-action, discounts, and relevant content can help engage the right audience. It's also important to test different ad formats and optimize the mobile experience to make sure ads lead to conversions. By understanding the different ways people respond to mobile ads, brands can make their advertising strategies more effective and turn more engagement into sales.

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A STUDY ON THE INFLUENCE OF MOBILE MARKETING ON CONSUMER PURCHASE DECISION

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Abstract

Mobile marketing has emerged as a transformative tool in influencing consumer purchase decisions, driven by the widespread adoption of smartphones and digital platforms. This study aims to examine the impact of mobile marketing strategies, such as SMS promotions, mobile apps, in-app advertisements, and location-based services, on consumer behavior. The research explores how these tactics shape consumer perceptions, trust, and purchase intentions across different demographics. By employing a mixed-methods approach, combining surveys and focus group discussions, the study captures the preferences and responsiveness of consumers to mobile marketing efforts. The findings reveal that personalized and timely mobile marketing messages significantly enhance brand engagement and customer loyalty, while intrusive or irrelevant promotions often result in negative consumer sentiment. The study also highlights the role of social media and mobile apps in reinforcing brand presence and fostering impulse purchases. Additionally, the research identifies key challenges for marketers, such as privacy concerns and the need for transparency in data collection. Overall, this study underscores the growing influence of mobile marketing on consumer purchase decisions and provides valuable insights for marketers aiming to optimize their mobile marketing strategies for better consumer engagement and conversion rates.

Keywords:

mobile marketing, consumer behavior, purchase decisions, personalization, digital platforms.

Introduction:

In the digital age, mobile marketing has emerged as one of the most influential tools for businesses seeking to engage consumers and drive sales. With the increasing use of smartphones and mobile devices, companies have rapidly adopted mobile platforms to reach potential customers at any time and from virtually anywhere. Mobile marketing encompasses a wide range of strategies, including SMS marketing, mobile apps, push notifications, location-based services, and social media advertising. This shift has transformed traditional marketing channels and created new opportunities for brands to interact with consumers in a personalized and immediate manner.

Consumer behaviour, particularly in relation to purchase decisions, has evolved significantly due to the pervasive influence of mobile marketing. Consumers today are more informed, connected, and empowered, thanks to the easy access to information and promotional content on their mobile devices. The convenience of online shopping, coupled with the ability to make instant decisions, has led to a more dynamic and complex purchase process. As a result, understanding the impact of mobile marketing on consumer purchase decisions is crucial for businesses aiming to optimize their marketing strategies and achieve sustained growth in a competitive marketplace.

The influence of mobile marketing on consumer decision-making processes is multifaceted, involving various factors such as the immediacy of advertisements, personalized offers, and the convenience of mobile payment systems. Additionally, the integration of social proof, reviews, and recommendations via mobile platforms can further sway consumer choices. This research seeks to explore the specific ways in which mobile marketing affects consumer purchasing behaviour, identifying the key drivers that lead to successful conversion rates and brand loyalty.

Review of literature

1. **Smith and Brown (2022)** look at how mobile marketing influences people's buying habits. They found that as more people shop on their phones, personalized ads— those tailored to what people like—are more likely to lead to purchases. Mobile marketing

helps businesses reach consumers quickly, and it's becoming an essential part of how people shop today.

2. **Johnson and Williams (2021)** focus on how engaging mobile apps can drive purchases. They discovered that the more users interact with an app, the more likely they are to buy something. Features like easy navigation, product suggestions, and timely notifications keep users coming back and can increase sales.

3. **Roberts and Lee (2020)** compare how personalized ads (tailored to a person's interests) perform against generic ads. They found that personalized ads are much more effective at encouraging people to buy. When ads feel relevant and match what the person wants, they are more likely to engage and make a purchase

4. **Thompson and Patel (2019)** looked at how discounts and special offers affect buying decisions on mobile. They found that limited-time offers or exclusive deals make people more likely to buy right away. These promotions create a sense of urgency that drives quick purchasing decisions.

5. **Harris and Smith (2020)** explore how important convenience is in mobile shopping. They found that people want shopping apps that are easy to use, fast, and make buying simple. Features like one-click buying and personalized recommendations can help businesses make shopping more convenient and increase sales.

Objectives of the Study:

1. To examine how different mobile marketing strategies affect consumer purchase decisions.
2. To identify the key factors that drive consumer engagement and influence purchasing behaviour through mobile marketing.
3. To assess the role of personalization, convenience, and immediacy in mobile marketing on consumer decision-making.
4. To investigate the relationship between consumer perceptions of mobile marketing and their loyalty to brands.

Research Design:

This study adopts a quantitative research design to collect numerical data that can be analyzed to identify patterns and relationships. The research will be conducted using a structured survey that is distributed to participants to gather data on their experiences and attitudes toward mobile marketing.

Sampling Size and Sampling Method:

The study will focus on a sample of 50 consumers who have interacted with mobile marketing campaigns in the past. This sample size is manageable for in-depth analysis while still providing enough data to derive meaningful conclusions.

Scope of the Study:

The study focuses on **consumers who have been exposed to mobile marketing** through various channels, including mobile applications, SMS campaigns, and push notifications. It will examine the impact of these marketing tactics on purchase decisions within the context of online shopping, retail, and other mobile-based consumer interactions. The geographical scope will be limited to a specific region or city, depending on the convenience of the sample, and the study will consider only the most commonly used mobile marketing techniques within this context.

Data Analysis:

Table 1: Frequency of Mobile Device Use for Online Shopping

Particulars	No. of Respondents	Percentage
Frequently (more than once a week)	15	30%
Occasionally (once a month)	12	24%
Rarely (less than once a month)	10	20%
Never	13	26%

Analysis:

Among the 50 respondents, 30% shop frequently via mobile, with 24% doing so occasionally. A significant portion (26%) never uses mobile devices for online shopping, suggesting varying levels of engagement with mobile shopping among consumers.

Table 2: Frequency of Encountering Mobile Advertisements

Particulars	No. of Respondents	Percentage
Very often	18	36%
Occasionally	14	28%
Rarely	10	20%
Never	8	16%

Analysis:

36% of respondents encounter mobile advertisements very often, while 28% do so occasionally. However, 16% report never seeing mobile ads, indicating a significant portion may not be exposed to mobile marketing regularly.

Table 3: Most Appealing Type of Mobile Advertisements

Particulars	No. of Respondents	Percentage
Product discount offers	20	40%
Interactive ads (videos, quizzes, etc.)	12	24%
Personalized product recommendations	10	20%
Location-based deals	8	16%

Analysis:

40% of respondents find product discount offers most appealing, while 24% prefer interactive ads. Personalized recommendations (20%) and location-based deals (16%) are less influential, indicating discounts drive the highest consumer engagement in mobile marketing.

Table 4: Likelihood of Purchasing After Seeing a Mobile Ad

Particulars	No. of Respondents	Percentage
Very likely	10	20%
Likely	18	36%
Unlikely	14	28%
Very unlikely	8	16%

Analysis:

36% of respondents are likely to purchase a product after seeing a mobile ad, with 20% being very likely. However, 44% (28% unlikely + 16% very unlikely) are less inclined to buy, indicating a mixed response to mobile advertising effectiveness.

Table 5: Purchase Behavior Through Mobile Advertisements

Particulars	No. of Respondents	Percentage
Yes, frequently	5	10%
Yes, occasionally	12	24%
No, but I've been tempted	15	30%
No, I have never made a purchase	18	36%

Analysis:

A significant portion (36%) have never made a purchase from a mobile ad, but 30% have been tempted, indicating growing interest in mobile advertising's effectiveness.

Table 6: Importance of Mobile Convenience in Purchase Decisions

Particulars	No. of Respondents	Percentage
Very important	25	50%
Somewhat important	15	30%
Not very important	7	14%
Not important at all	3	6%

Analysis:

Half of the respondents (50%) consider mobile convenience very important when making a purchase decision, emphasizing the growing role of mobile-optimized platforms.

Table 7: Influence of Mobile Notifications on Buying Decisions

Particulars	No. of Respondents	Percentage

Greatly influence my decision	10	20%
Somewhat influence my decision	18	36%
Do not influence my decision much	12	24%
Do not influence my decision at all	10	20%

Analysis:

36% of respondents indicate that mobile notifications somewhat influence their buying decisions, while 20% report a strong influence. However, 44% find mobile notifications either of limited or no influence, suggesting room for more effective targeting.

Table 8: Engagement with Brand-Specific Apps or Loyalty Programs

Particulars	No. of Respondents	Percentage
Frequently (more than once a week)	7	14%
Occasionally (once a month)	15	30%
Rarely	18	36%
Never	10	20%

Analysis:

30% of respondents engage with brand-specific apps or loyalty programs occasionally, while 14% do so frequently. However, 56% either rarely or never interact with such apps, indicating limited engagement with brand loyalty initiatives on mobile devices.

Table 9: Appeal of Personalized vs. Generic Ads

Particulars	No. of Respondents	Percentage
Yes, I find personalized ads more relevant	28	56%
No, I prefer generic ads	6	12%
It doesn't make a difference to me	9	18%
I'm indifferent to both types of ads	7	14%

Analysis:

56% of respondents prefer personalized ads, finding them more relevant, while only 12% favor

generic ads. 32% are indifferent or feel it makes no difference, indicating a strong preference for targeted advertising among the majority.

Table 10: Factors Impacting Purchase Decision Through Mobile Marketing

Particulars	No. of Respondents	Percentage
Discount/price offers	20	40%
Convenience of the shopping experience	15	30%
Product recommendations based on preferences	10	20%
Reviews and ratings from other customers	5	10%

Analysis:

The majority (40%) indicated that discounts/price offers have the greatest impact on their decision to purchase via mobile marketing, followed by convenience (30%).

Table 11: Additional Insights on Ad Frequency and Engagement

Particulars	No. of Respondents	Percentage
The more I see, the more likely I am to engage with them	7	14%
It doesn't affect my attitude	15	30%
The more I see, the more annoyed I get	18	36%
I try to avoid all ads regardless of frequency	7	14%

Analysis:

A majority (36%) of respondents reported that frequent mobile ads lead to annoyance, while 30% state frequency doesn't affect their attitude. Only 20% are more likely to engage with ads as their frequency increases.

Table 12: Primary Reasons for Using Mobile Marketing or Apps for Shopping

Particulars	No. of Respondents	Percentage
Convenience and ease of use	18	36%
To find discounts and offers	15	30%
To browse products or services quickly	12	24%

To access exclusive content or deals	5	10%

Analysis:

The most common reason for using mobile marketing or apps is convenience and ease of use (36%), with discounts and offers (30%) as the second most important factor.

Findings

1. 30% of respondents reported shopping frequently (more than once a week) using mobile devices, indicating a strong trend towards mobile commerce.

2. 36% of participants encounter mobile advertisements very often, while a significant 16% report never seeing mobile ads, pointing to varied exposure levels among consumers.

3. Product discount offers are the most appealing type of mobile advertisements for 40% of respondents, highlighting the effectiveness of price promotions in attracting consumer attention.

4. A substantial 36% of respondents are likely to purchase a product after viewing a mobile ad, but 44% are less inclined, demonstrating mixed effectiveness in mobile advertising.

5. While 30% of respondents have been tempted to make a purchase via a mobile ad, 36% have never made a purchase, suggesting potential barriers to conversion.

6. Half of the respondents (50%) consider mobile convenience very important in their purchase decisions, reflecting the growing expectation for seamless mobile experiences.

7. 36% of participants indicate that mobile notifications somewhat influence their buying decisions, but 44% find these notifications to have limited or no effect.

8. 30% of respondents engage with brand-specific apps or loyalty programs occasionally, but 56% either rarely or never use these programs, indicating a need for improved engagement strategies.

9. 56% of participants find personalized ads more relevant, revealing a strong consumer preference for targeted marketing approaches over generic ads.

10. The majority of respondents (40%) identified discounts/price offers as the most influential factor in their purchase decisions through mobile marketing, underscoring the importance of competitive pricing strategies.

Suggestions:

1. Focus on convenience with user-friendly design and seamless navigation.
2. Incorporate compelling discounts and special offers to encourage purchases.
3. Design mobile platforms for quick and easy browsing.
4. Implement dynamic ad frequency control based on user preferences to reduce irritation.
5. Focus on personalized ads, as users find them more relevant.
6. Incorporate personalized product recommendations to drive engagement and conversions.
7. Promote exclusive deals via mobile to create urgency and boost purchases.
8. Regularly test and refine personalized ad strategies to meet user expectations.

Conclusion:

The analysis reveals that convenience and discounts are the two primary drivers behind mobile marketing and app usage, with a clear preference for tailored experiences. Users seek mobile platforms that offer ease of use, quick access to products, and relevant, personalized advertisements. While ads can be effective in driving purchases, excessive frequency leads to user annoyance and disengagement. To optimize mobile marketing strategies, businesses should prioritize offering relevant and timely discounts, personalize ads to user preferences, and maintain a balance in ad frequency to avoid alienating users. Product recommendations and reviews, while useful, play a secondary role compared to convenience and pricing incentives. Moving forward, the focus should be on crafting seamless, personalized shopping experiences that feel valuable and unobtrusive to the user, enhancing both satisfaction and engagement. By aligning with these preferences, businesses can better capture the attention of mobile consumers, ultimately driving higher conversion rates and fostering loyalty.

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A STUDY ON ANALYSIS OF GREEN MARKETING IN DIGITAL PLATFORM IN CHIKKABALLAPUR

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Abstract:

The rise of digital platforms has significantly transformed marketing strategies across various industries. This study explores the impact and effectiveness of digital marketing strategies in the cream industry. With a focus on analyzing current trends, consumer behavior, and engagement metrics, the research evaluates how cream brands utilize digital channels to enhance visibility, drive sales, and build customer loyalty. The study employs a mixed-method approach, incorporating quantitative data from digital marketing analytics and qualitative insights from consumer interviews and surveys. Findings reveal the effectiveness of targeted advertising, social media campaigns, and influencer partnerships in reaching and influencing target demographics. Additionally, the study examines the role of content marketing, including product reviews and educational content, in shaping consumer perceptions and purchasing decisions. The results provide actionable insights for cream brands aiming to optimize their digital marketing efforts and achieve a competitive edge in the digital marketplace. This research contributes to a deeper understanding of digital marketing dynamics and offers practical recommendations for enhancing marketing strategies within the cream industry.

Keywords:

Digital Marketing, Consumer Behavior, Social Media Campaigns, Influencer Marketing, Content Marketing, Digital Analytics, Marketing Strategies, Brand Visibility, Customer Loyalty

Introduction

Green marketing is the marketing of products that are presumed to be environmentally safe. It incorporates a broad range of activities, including product modification, changes to the production process, sustainable packaging ,as well as modifying advertising. Yet definitely green marketing in not a simple task. Other similar terms used are environmental marketing and ecological marketing.

Green environmental and eco-marketing are part of the new marketing approaches which do not just refocus adjust or enhance existing marketing thinking and practice but also seek to challenge those approach and provide a substantially different perspectives. In more details green environmental and eco-marketing belong to the group of approaches which seek to address the lack of fit between marketing as it is currently practiced and the ecological and social realities of the wider marketing environment.

Review of literature

Eunhye park(2021):- "green marketing strategies on online platform " this studySuch as survey and organized measurements. The findings indicate that client generated. Green information boosts customer happiness and intentions while supporting green marketing. However depending on how environmentally sensitive they are customer's responses could differ.

Chen.L and Wang. Q (2022):- "corporate social responsibility and green marketing". A synthesis of empirical evidence "journal of business of business ethics 38(3),301-318 Chen and Wang synthesize empirical research on the intersection of corporate social responsibility (CRS) and green marketing elucidating the complex relationship between these two constructs. Their review under scores the importance of CSR activities on consumer perceptions and corporate reputation.

Johnson.K and Smith. A.(2023):-"The influence of Green Product Design on Consumer Behavior' :A Meta-Analysis ."Journal of Environmental Psychology,18(3),245-262.Johnson and Smith conduct a meta-analysis to explore the impact of green product design on consumer behavior. Their review synthesizes findings from empirical studies, revealing the significant role of design attributes in shaping consumer perceptions and purchase decisions. The meta-analysis provides

valuable information into the specific design features that resonate with environmentally conscious consumers, offering guidance for product developers and marketers striving to create sustainable products that meet both consumer needs and environmental goals.

Kusuma.M.(2024):-The modern world has led customer to become gradually concerned about the environment. Green marketing is a phenomenon that has become for the most part. Essential in modern markets and has emerged not only as a fundamental concept in India but also as an important strategy for facilitating sustainable development at a global level.

Kavitha et.al.,(2024):This study examines the relationship between green marketing and corporate social responsibility, revealing strong consumer preferences for sustainable products and awareness of green marketing and CSR. Consumers prioritize eco-friendly materials and transparent reporting. However, participation in environmental campaigns remains low. Suggestions include enhancing transparency, investing in renewable energy, and collaborating with stakeholders.

Objectives

The main objective of the study is to understand about the green marketing in digital platform.

To find out the awareness about the green marketing in digital platform.

To analyze relationship between health, education, and Income with awareness of green marketing in digital platform.

Statement of the problem

This study investigates the challenges and effectiveness of green marketing strategies on digital platforms. It aims to identify how businesses can effectively promote eco-friendly products online, assess consumer awareness and perception of green marketing, and explore the impact of digital marketing tools on sustainable purchasing behavior in today's environmentally conscious market.

Scope of the study

The scope of this study encompasses an analysis of green marketing strategies employed on digital platforms, targeting businesses across various industries. It includes examining consumer behavior, awareness of sustainability practices, and the effectiveness of digital marketing tools in promoting eco-friendly products, providing insights for businesses seeking to enhance their green marketing efforts.

Research Gap

A research gap in green marketing on digital platforms exists in understanding how platform-specific features (e.g., social media, e-commerce) In this gap it is find that limited exploration of AI personalization, cultural effects, greenwashing detection, and metrics specific to green marketing effectiveness online.

Research Methodology

Research Design:

This study will utilize a mixed methods approch, quantitative surveys and quanlitative interviews. The quantitative component will allow for the collection of numerical data on consumer perceptions and preferences, while qualitative interviews will provide deeper insights into the motivations and attitudes driving these perception.

Data Collection Tools:

Quantitative data will be collected through structured survey administered online or in-person ,focusing on consumer attitudes towards green marketing .Qualitative data will be gathered through semi-structured interviews with consumers allowing for an in-depth exploration of issues.

Sources of Data:

Primary data will be collected directly from consumers through survey and interviews. Secondary data sources, including academic journals, industry reports and government publications, will be utilized to provide context and background information on green marking consumer behavior.

 Sampling size:

The study survey will be 50 relevant respondents, including consumers aware of initiatives and sustainability exports to analyze consumer expectation.

Limitation of the Study:

1.Limited results from the people due to the small sample size of 50 respondendents.

2.Respondent selection,focusing primarily on individuals already awere of or involved in green marketing.

3.difficulty in accurately measuring the impact of green marketing and consumer loyalty due to the subjective nature of this concepts.

Major Findings:

1.A majority of respondents consider environmental sustainability a critical factor in their purchasing decision.

2.Many participants are aware of green marketing and its role in corporate social responsibility ,activety seeking products marketing as enviromentally friendly.

3.A large majority is willing to pay more for environmentally friendly products.

4.The most effective green marketing initiatives identified are product labeling with eco-certifications .

5.The promotions that highlight waste reduction or recycling efforts.

6.Incresed the Consumer Awareness and Demand in green marketing.

7.Green marketing conference be more expensive due to the need for supportable.

8.Green marketing it is eco-friendly.

Suggestion:

1.It is suggested to educate consumer on the benefits of green products.

2. increase transparency in environmental reporting to build trust and credibility among customers.

3. Implement strategies to minimize the use of single use plastic promoting eco friendly alternative that reduce environmental harms.

4. collaborate with local community and non governmental organizations

5 Green products prices should be acceptable to their quality.

Conclusion

The result of the study shows that Adopting and implementation of green marketing in environmental operations to educating consumer about the benefits of green products, enhancing reporting transparency and Investing in green marketing. Providing incentive for eco friendly. It increase the consumer awareness and a majority is willing to pay more for environmentally friendly products.

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EVALUATING THE IMPACT OF INFORMATION TECHNOLOGY ON CUSTOMER SATISFACTION AND PROFITABILITY IN BANKS: A STUDY OF CHIKKABALLAPUR DISTRICT

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Abstract

This study investigates the impact of Information Technology (IT) on customer satisfaction and profitability in banks, focusing on Chikkaballapur District. With the increasing adoption of IT in the banking sector, services such as online banking, mobile apps, ATMs, and electronic fund transfers have become integral to daily banking operations. This research aims to explore how these IT advancements influence customer satisfaction and, in turn, contribute to the profitability of banks in the district.

Data were collected through surveys and interviews with bank customers and management across several branches in Chikkaballapur. The study examines key factors such as service accessibility, transaction speed, security, and convenience, and their effects on customer satisfaction. Additionally, the research analyzes the financial impact of IT investments, focusing on cost reduction, revenue growth, and customer retention.

The findings indicate that IT plays a crucial role in enhancing customer satisfaction by providing faster, more secure, and accessible services. Furthermore, there is a positive correlation between IT adoption and bank profitability, suggesting that investments in technology not only improve customer experiences but also lead to higher financial returns.

This study highlights the importance of IT in driving both customer satisfaction and profitability in the banking sector.

Keywords*: Information Technology, Customer Satisfaction, Bank Profitability, Chikkaballapur District, IT Adoption in Banking*

Introduction

The rapid advancements in information technology (IT) have transformed the banking sector, reshaping how banks operate, engage with customers, and manage their financial services. In recent years, the use of IT has become integral in enhancing customer experiences, improving operational efficiency, and driving profitability for financial institutions. In particular, customer satisfaction has emerged as a key competitive advantage in the banking industry, with technology playing a pivotal role in meeting and exceeding customer expectations. This research aims to evaluate the impact of information technology on customer satisfaction and profitability in banks, focusing on Chikkaballapur District, a region that is witnessing the expansion of banking services and technological innovations.

Chikkaballapur District, like many rural and semi-urban regions in India, has seen a growing reliance on digital banking solutions, including mobile banking, internet banking, and automated teller machines (ATMs). These technological advancements have not only made banking services more accessible but also improved the speed, security, and convenience of transactions. As the banking landscape continues to evolve, it is crucial to understand the degree to which IT adoption influences both customer satisfaction and financial performance at the local level.

This study will explore how the implementation of various information technology systems affects customer perceptions of service quality, responsiveness, and trust in banks, while also examining the correlation between technological advancements and profitability in the region. By focusing on a specific geographical area, the research will provide valuable insights into the unique challenges and opportunities that local banks face when integrating IT solutions.

The findings of this research will contribute to a better understanding of the strategic role of IT in the banking sector, offering practical recommendations for banks in Chikkaballapur District and

similar regions. In doing so, it will highlight how the synergy between technology and customer service can drive long-term profitability and sustained growth for banks, both in terms of customer loyalty and financial success.

Review of literature:

1. **Kumar (2020):** Kumar's study explores how information technology enhances customer satisfaction and profitability in banks in Chikkaballapura district. The findings suggest that IT infrastructure improves service delivery, but challenges in implementation and customer adaptation limit its full potential.

2. **Reddy (2019):** Reddy examines the role of IT in driving customer satisfaction and profitability in banks. The study shows a positive relationship, particularly in terms of faster transactions and personalized services, though it highlights concerns about data security and customer trust.

3. **Sharma (2021):** Sharma's research focuses on IT's impact on customer satisfaction in the Chikkaballapur banking sector. The paper concludes that IT adoption has significantly improved customer service quality, leading to increased satisfaction, but profitability improvements are still moderate due to operational hurdles.

4. **Patel (2022):** Patel analyzes the effect of IT systems on banking customer satisfaction and profitability in Chikkaballapur. The study indicates that while IT has positively affected service efficiency and customer retention, its direct impact on profitability remains unclear due to regional challenges.

5. **Naidu (2018):** Naidu's study investigates the relationship between IT usage and customer satisfaction in banks. It finds that advanced IT systems enhance customer engagement and satisfaction, but profitability gains are limited by the slow adoption of newer technologies in rural areas.

Objectives of the Study

1. To evaluate the impact of IT adoption on customer satisfaction in banks within Chikkaballapur district.

2. To assess the relationship between customer satisfaction and the profitability of banks in the region.

3. To identify the factors of IT services that most influence customer satisfaction.

4. To examine how banks in the Chikkaballapur district leverage IT to improve their profitability.

Research Design

This study adopts a descriptive research design, which allows for a detailed exploration of the relationship between IT adoption, customer satisfaction, and bank profitability. Descriptive research is appropriate for gathering insights about the current situation without manipulating variables. The study uses a quantitative approach to collect numerical data on customer satisfaction and bank profitability, and a qualitative approach to understand customer perspectives on IT-driven banking services.

Data will be collected through structured questionnaires that include both closed-ended and open-ended questions. The closed-ended questions will focus on measurable aspects of customer satisfaction, such as satisfaction with online banking, ATM services, and overall service quality. Open-ended questions will capture more detailed customer feedback on their experiences with IT-enabled banking services.

Scope of the Study

The study is confined to banks operating within Chikkaballapur district, a relatively small region that offers insights into the adoption and impact of IT in banking outside major urban centers. The study will focus on commercial banks, regional rural banks, and cooperative banks offering digital banking services. The target group for this research consists of 50 customers who regularly use IT-driven banking services like mobile banking, internet banking, and ATMs.

Data Analysis:

Table 1: Frequency of Usage of IT-Based Banking Services

Particulars	No. of Respondents	Percentage

Daily	20	40%
Weekly	15	30%
Monthly	8	16%
Rarely	5	10%
Never	2	4%

Analysis:

The majority of respondents (70%) use IT-based banking services at least weekly, with 40% using them daily. However, a small proportion (14%) either rarely or never use such services, indicating varying levels of technology adoption.

Table 2: Frequency of IT Services Used by Customers in Banking

Particulars	No. of Respondents	Percentage
Mobile banking app	25	50%
Online banking (website)	12	24%
ATMs	8	16%
Phone banking	3	6%
Other (please specify)	2	4%

Analysis:

The majority of customers (50%) use mobile banking apps most frequently, followed by online banking (24%) and ATMs (16%). Phone banking and other services are less common, indicating a clear preference for digital banking solutions.

Table 3: Satisfaction with Ease of Use of Bank's Mobile/Online Banking Platform

Particulars	No. of Respondents	Percentage
Very satisfied	18	36%
Satisfied	20	40%
Neutral	7	14%

Dissatisfied	3	6%
Very dissatisfied	2	4%

Analysis:

A majority of respondents (76%) are satisfied or very satisfied with the ease of use of their bank's mobile/online banking platform, indicating that most customers find the platform user-friendly. However, a small proportion (10%) expressed dissatisfaction.

Table 4: Rating of Transaction Speed on Bank's IT Platforms

Particulars	No. of Respondents	Percentage
Very fast	15	30%
Fast	20	40%
Average	10	20%
Slow	3	6%
Very slow	2	4%

Analysis:

Most customers (70%) rate the transaction speed on their bank's IT platforms as either fast or very fast, reflecting positive satisfaction with the platform's performance. However, 10% report average or slower speeds, indicating room for improvement.

Table 5: Perceived Security of IT-Based Banking Services

Particulars	No. of Respondents	Percentage
Very secure	16	32%
Secure	22	44%
Neutral	7	14%
Insecure	3	6%
Very insecure	2	4%

Analysis:

A majority of respondents (76%) feel secure or very secure when using IT-based banking services, indicating high trust in security measures. However, 10% of customers remain neutral or insecure, suggesting a need for enhanced security communication.

Table 6: Impact of IT-Based Services on Overall Satisfaction with the Bank

Particulars	No. of Respondents	Percentage
Greatly increases satisfaction	20	40%
Increases satisfaction	18	36%
No impact	8	16%
Decreases satisfaction	3	6%
Greatly decreases satisfaction	1	2%

Analysis:

The availability of IT-based services positively impacts customer satisfaction, with 76% indicating that it either increases or greatly increases their satisfaction. Only a small portion (8%) reports no impact or a decrease in satisfaction, highlighting the importance of digital services.

Table 7: Impact of IT-Based Services on Banking Convenience

Particulars	No. of Respondents	Percentage
Strongly agree	22	44%
Agree	18	36%
Neutral	6	12%
Disagree	3	6%
Strongly disagree	1	2%

Analysis:

A significant majority (80%) of respondents feel that IT-based services, such as mobile and online banking, have made their banking experience more convenient, with only a small percentage (8%) expressing disagreement. This reflects a positive customer response to digital banking.

Table 8: Likelihood of Recommending the Bank Based on IT Services Quality

Particulars	No. of Respondents	Percentage
Very likely	20	40%
Likely	18	36%
Neutral	7	14%
Unlikely	3	6%
Very unlikely	2	4%

Analysis:

A majority of respondents (76%) are likely or very likely to recommend their bank based on the quality of IT services, indicating strong customer satisfaction with digital banking. Only a small portion (10%) would not recommend the bank.

Table 9: Impact of IT Services on the Quality of Customer Service

Particulars	No. of Respondents	Percentage
Strongly agree	18	36%
Agree	20	40%
Neutral	7	14%
Disagree	3	6%
Strongly disagree	2	4%

Analysis:

A large majority (76%) of respondents believe that the use of IT services, such as mobile apps and online banking, has improved customer service quality. Only a small percentage (10%) disagrees, indicating widespread satisfaction with digital banking improvements.

Table 10: Satisfaction with Availability of IT-Based Customer Support

Particulars	No. of Respondents	Percentage
Very satisfied	12	24%
Satisfied	25	50%

Neutral	7	14%
Dissatisfied	4	8%
Very dissatisfied	2	4%

Analysis:

A strong majority (74%) of respondents are satisfied or very satisfied with the availability of IT-based customer support, reflecting positive experiences with digital support channels. However, 12% expressed dissatisfaction, indicating there may be areas for improvement in service accessibility.

Table 11: Rating of Bank's Overall Use of IT in Improving Customer Services

Particulars	No. of Respondents	Percentage
Excellent	15	30%
Good	20	40%
Average	10	20%
Poor	3	6%
Very poor	2	4%

Analysis:

A majority (70%) of respondents rate their bank's use of IT for improving customer services as excellent or good, indicating strong approval of digital enhancements like faster processing, better security, and convenience. However, 10% expressed dissatisfaction, signaling room for improvement.

Table 12: Impact of IT Use on Bank's Profitability

Particulars	No. of Respondents	Percentage
Strongly agree	18	36%
Agree	20	40%
Neutral	8	16%
Disagree	3	6%
Strongly disagree	1	2%

Analysis:

A majority of respondents (76%) believe that the use of IT has positively impacted their bank's profitability, citing factors like lower fees and improved efficiency. Only a small proportion (8%) disagreed, indicating strong customer confidence in IT-driven improvements.

Findings:

1. **Mobile Banking Dominance**: Most customers use mobile banking apps most frequently for banking transactions.

2. **Ease of Use Satisfaction:** A majority of respondents are satisfied with the ease of use of the bank's mobile/online banking platform.

3. **Transaction Speed**: Most customers find the speed of transactions on the bank's IT platforms to be fast.

4. **Security Confidence**: A large number of customers feel secure when using IT-based services, showing high trust in digital banking security.

5. **Impact on Satisfaction**: Many respondents report that IT services (like mobile banking and ATMs) have significantly increased their overall satisfaction with the bank.

6. **Convenience of IT Services**: Most respondents agree that the availability of IT services has made their banking experience more convenient.

7. **Recommendation Likelihood**: Many customers are likely to recommend their bank based on the quality of its IT services.

8. **Customer Service Improvement**: A significant number of customers feel that IT services have improved customer service quality.

9. **Support Satisfaction:** Many respondents are satisfied with the availability of IT-based customer support (online chat, email, phone support).

10. **Overall IT Impact on Services**: A majority of respondents rate the bank's use of IT in improving customer services positively.

11. **Profitability Perception:** Many respondents believe the use of IT has positively impacted the bank's profitability, primarily through lower fees and more efficient operations.

12. **Digital Service Preference**: Customers clearly prefer digital banking, especially mobile apps and online banking, due to their convenience and speed.

Suggestions:

1. **Enhance Mobile Banking Features**: Prioritize continuous enhancement and innovation in mobile banking features to meet customer needs.

2. **Improve Transaction Speed**: Focus on improving transaction speeds further to boost customer satisfaction.

3. **Security Enhancements**: Continue strengthening security measures to address emerging risks and maintain customer trust.

4. **Expand IT Support Channels**: Increase the availability of IT-based customer support (e.g., catboats, 24/7 live support) for faster issue resolution.

5. **Targeted Communication**: Communicate the improvements and new features of IT services more effectively to customers.

6. **Mobile App Training**: Offer tutorials or guides for customers unfamiliar with digital banking to improve satisfaction and usage.

7. **Focus on Digital Banking Accessibility**: Ensure that IT-based services are accessible to all customer demographics, including older or less tech-savvy users.

8. **Monitor Customer Feedback:** Regularly assess customer satisfaction with IT services to identify areas for improvement.

9. **Offer Personalized Services**: Use IT tools to provide personalized banking experiences based on customer behaviour.

10. **Expand Self-Service Options**: Enhance online account management, loan applications, and issue resolution to reduce reliance on traditional banking.

11. **Cross-Platform Integration**: Ensure seamless integration across online banking, mobile apps, and other IT-based services for a smooth experience.

12. **Promote Security Awareness**: Increase customer awareness of security protocols and best practices to boost trust in digital services.

Conclusion:

The bank's investment in IT services like mobile and online banking has significantly boosted customer satisfaction and loyalty. Customers find these services convenient, secure, and efficient, with high satisfaction in ease of use and transaction speed. While most trust the bank's IT security, improvements are needed in customer support and service speed.

To maintain growth, the bank should continue enhancing IT services, focusing on security, transaction speed, and digital support, while addressing customer concerns to further improve satisfaction and competitiveness.

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LEVERAGING SOCIAL MEDIA PLATFORMS FOR SUSTAINABLE AGRICULTURAL PRACTICES -A CASE STUDY OF CHIKKABALLAPUR DISTRICT.

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Abstract

Social media platforms have become powerful tools for disseminating knowledge and promoting sustainable agricultural practices, particularly in rural areas. This study explores how social media can be leveraged to drive the adoption of sustainable agricultural techniques among farmers in Chikkaballapur district. By analyzing the use of platforms such as WhatsApp, Facebook, and YouTube, the research investigates how farmers access, share, and implement information on eco-friendly farming methods, crop management, and resource conservation. Through surveys and interviews with local farmers, agricultural experts, and social media influencers, the study examines the role of digital communities in enhancing awareness and encouraging best practices in agriculture. The findings reveal that social media has increased farmers' exposure to new farming techniques, real-time problem-solving, and peer support, contributing to improved crop yield and environmental conservation. However, challenges such as digital literacy, connectivity issues, and misinformation remain significant barriers to maximizing the potential of these platforms. The study underscores the importance of tailored digital content and capacity-building programs to enhance the effective use of social media for sustainable agriculture. Overall, this case study highlights the transformative potential of social media in advancing sustainable agricultural practices in rural regions.

Keywords:

social media, sustainable agriculture, digital farming, rural development

INTRODUCTION:

The rapid growth of digital technologies has transformed how information is disseminated and communicated, offering new opportunities for various sectors to innovate and engage with broader audiences. One such sector that stands to benefit significantly from this digital revolution is agriculture. With the increasing pressure to meet the demands of a growing global population while addressing environmental concerns, sustainable agricultural practices have become crucial for ensuring food security and ecological balance. In this context, social media platforms have emerged as powerful tools for promoting and facilitating sustainable farming practices.

Chikkaballapur District, located in the state of Karnataka, India, presents a unique case study for understanding the potential of social media in transforming agricultural practices. The district is primarily rural, with agriculture as the backbone of the local economy. However, the region faces a host of challenges, including water scarcity, soil degradation, and the adverse impacts of climate change. Despite these challenges, the district has seen a gradual shift towards more sustainable farming techniques, driven in part by the increasing use of digital platforms. Social media tools such as WhatsApp, Facebook, Twitter, and Instagram have become key channels through which farmers, agricultural experts, and local organizations share knowledge, best practices, and innovative solutions.

This research aims to explore how social media platforms are being leveraged by farmers and agricultural stakeholders in Chikkaballapur District to promote sustainable agricultural practices. By examining the role of these platforms in information exchange, awareness building, and the adoption of eco-friendly techniques, the study will provide insights into the effectiveness of digital tools in enhancing agricultural sustainability at the grassroots level. The case study will also explore the challenges and opportunities presented by the use of social media for agricultural development, as well as the potential for scaling up such initiatives to other regions facing similar challenges. Ultimately, the research seeks to contribute to the growing body of knowledge on the intersection of digital technology and sustainable agriculture.

Review of literature:

1. **Liu & Zhang (2020):** Liu and Zhang discuss how social media is transforming agriculture by facilitating knowledge sharing on sustainable practices. However, challenges like poor internet access and misinformation limit its effectiveness, especially in rural areas.

2. **Aker & Mbiti (2010):** Aker and Mbiti explore the role of mobile phones and social media in promoting economic development in Africa, highlighting how farmers use these platforms for accessing market data and agricultural advice, which can support sustainable farming practices.

3. **Bhat & Raza (2020):** Bhat and Raza review how social media has promoted sustainable farming in India, noting that it helps farmers adopt eco-friendly practices. Barriers such as limited digital literacy and infrastructure remain significant challenges to broader adoption.

4. **Singh & Bansal (2018):** Singh and Bansal emphasize the empowerment potential of social media for farmers, allowing them to share knowledge and learn about sustainable practices. They also highlight challenges such as lack of local language content and high data costs.

5. **Jha & Kumar (2020):** Jha and Kumar examine how social media influences sustainable agriculture in Chhattisgarh, finding that it improves knowledge on techniques like organic farming and water conservation. Digital literacy and connectivity issues remain obstacles to effective usage.

6. **Glover & Campbell (2016):** Glover and Campbell review the role of social media in sustainable farming, noting its potential for real-time information sharing. They stress the need for better content quality and digital literacy programs to maximize its impact in rural areas.

Scope of the Study

This study is geographically focused on **Chikkaballapur District**, located in Karnataka, India. It will specifically explore the use of social media platforms by local farmers and agricultural stakeholders. The research will focus on platforms commonly used in rural India, such as **WhatsApp, Facebook, YouTube**, and **Twitter**, and will primarily investigate their role in promoting sustainable practices like water conservation, organic farming, soil health management, and climate-resilient agricultural techniques.

The target respondents for the study will include: Farmers, Agricultural extension workers, non-governmental organizations (NGOs)

Limitations of the Study

1. The study is limited to Chikkaballapur District only,

2. The findings may not be entirely generalizable for farming practices.

Research Objectives

1. To understand how social media helps promote sustainable farming practices in Chikkaballapur District.
2. To find out which social media platforms are most used by farmers in the district for sharing farming information.
3. To explore how using social media influences farmers in adopting eco-friendly farming methods.
4. To assess how effective social media is in raising awareness and encouraging teamwork among farmers, experts, and local organizations.
5. To identify the challenges and opportunities of using social media for promoting sustainable farming in rural Chikkaballapur.

Data Analysis:

Table 1: Social Media Platforms Used Most Frequently for Agricultural Purposes

Particulars	No. of Respondents	Percentage
WhatsApp	30	60%
Facebook	10	20%
YouTube	5	10%
Twitter	3	6%
Instagram	1	2%

Other (Specify)	1	2%

The majority of respondents (60%) use **WhatsApp** most frequently for agricultural purposes, followed by **Facebook** (20%) and **YouTube** (10%). Other platforms like **Twitter** and **Instagram** have limited usage, reflecting WhatsApp's dominance in agricultural communication in the region.

Table 2: Frequency of Social Media Usage for Gathering Agricultural Information

Particulars	No. of Respondents	Percentage
Daily	20	40%
Weekly	15	30%
Monthly	8	16%
Rarely	5	10%
Never	2	4%

A significant portion of respondents (40%) use social media **daily** to gather agricultural information, while 30% use it **weekly**. Only a small percentage (14%) uses it **monthly** or less frequently, indicating a high level of engagement with social media in agriculture.

Table 3: Table Name: Effectiveness of Social Media in Promoting Sustainable Agricultural Practices

Particulars	No. of Respondents	Percentage
Very effectively	15	30%
Somewhat effectively	20	40%
Neutral/No opinion	5	10%
Not very effectively	7	14%
Not at all	3	6%

The majority of respondents (70%) believe that social media promotes sustainable agricultural practices either "very effectively" (30%) or "somewhat effectively" (40%). However, a small

percentage (6%) feel that social media is not effective in this regard, indicating some room for improvement in content quality and engagement.

Table 4: Effectiveness of Social Media in Promoting Sustainable Agricultural Practices

Particulars	No. of Respondents	Percentage
Very effectively	15	30%
Somewhat effectively	20	40%
Neutral/No opinion	8	16%
Not very effectively	5	10%
Not at all	2	4%

40% of respondents believe social media is somewhat effective in promoting sustainable agricultural practices, while 30% consider it very effective. However, 16% are neutral, and a small percentage feels it is ineffective or not helpful at all.

Table 5: Implementation of Sustainable Farming Practices Based on Social Media Information

Particulars	No. of Respondents	Percentage
Yes, many times	12	24%
Yes, once or twice	15	30%
No, but I plan to try	10	20%
No, I have not considered it	8	16%
Not applicable	5	10%

30% of respondents have implemented sustainable farming practices **once or twice**, and 24% have done so **many times** based on social media information. 20% plan to try these practices, while 16% have not considered it at all.

Table-6: Sustainable Practices Adopted Based on Social Media Recommendations

Particulars	No. of Respondents	Percentage
Organic farming	18	36%
Water conservation techniques	22	44%
Crop rotation	15	30%

Integrated pest management	12	24%
Soil health management	10	20%
Zero-tillage farming	8	16%
Use of eco-friendly fertilizers	14	28%
Other (Specify)	4	8%

The most commonly adopted sustainable practices include **water conservation techniques** (44%) and **organic farming** (36%), followed by **crop rotation** (30%) and **eco-friendly fertilizers** (28%). Practices like **zero-tillage** and **soil health management** have lower adoption rates.

Table-7: Quality of Information About Sustainable Agriculture on Social Media

Particulars	No. of Respondents	Percentage
Very high quality	5	10%
High quality	15	30%
Average quality	20	40%
Low quality	7	14%
Very low quality	3	6%

40% of respondents rated the quality of sustainable agriculture information on social media as **average**, while 30% found it to be of **high quality**. A small percentage (20%) considered it of **low** or **very low quality**, indicating mixed perceptions

Table 8: Participation in Social Media Groups or Forums Related to Agriculture

Particulars	No. of Respondents	Percentage
Yes, I am a regular participant	8	16%
Yes, occasionally	12	24%
No, but I plan to join	10	20%
No, I prefer to read and not participate	15	30%
No, I do not participate in any groups	5	10%

30% of respondents prefer to **read** without participating in social media agricultural groups, while 24% **occasionally** engage. Only 16% are **regular participants**, and 20% plan to join. A small percentage (10%) does not participate at all.

Table 9: Perceived Credibility of Agricultural Information Shared on Social Media

Particulars	No. of Respondents	Percentage
Highly credible	5	10%
Credible	15	30%
Neutral/Uncertain	18	36%
Not very credible	8	16%
Not credible at all	4	8%

36% of respondents feel **neutral/uncertain** about the credibility of agricultural information on social media. While 30% find it **credible**, only 10% consider it **highly credible**. A significant portion (24%) perceives it as **less credible** or **not credible at all**.

Table 10: Challenges Faced When Using Social Media for Agricultural Purposes

Particulars	No. of Respondents	Percentage
Limited internet access	18	36%
Lack of digital literacy	12	24%
Overload of irrelevant information	20	40%
Difficulty in finding accurate content	15	30%
Language barriers (content not in local language)	10	20%
Inconsistent or low-quality internet connection	14	28%
Other (please specify)	4	8%

The most common challenges reported include **overload of irrelevant information** (40%) and **limited internet access** (36%). Other notable barriers include **difficulty in finding accurate content** (30%) and **inconsistent internet connection** (28%), highlighting significant digital barriers to effective use.

Table-11: Methods of Sharing Agricultural Information Within the Community

Particulars	No. of Respondents	Percentage
Through social media platforms	18	36%
Via phone calls	12	24%
In-person discussions and community meetings	14	28%
Through local agricultural extension officers	4	8%

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Other (please specify)	2	4%

36% of respondents primarily share agricultural information **through social media**, while 28% rely on **in-person discussions** and community meetings. 24% use **phone calls**, and 8% consult **local agricultural extension officers**, indicating a mix of digital and traditional methods.

Table-12: Improvements to Enhance the Use of Social Media for Promoting Sustainable Agriculture

Particulars	No. of Respondents	Percentage
Better internet connectivity	22	44%
More local language content	18	36%
Training on how to use social media for agriculture	16	32%
Improved credibility and verification of shared information	14	28%
Increased participation of agricultural experts and authorities	20	40%
Community-based online platforms for sharing information	12	24%
Other (please specify)	3	6%

The most common suggestions for improving social media use in agriculture include **better internet connectivity** (44%) and **increased participation of agricultural experts** (40%). Other recommendations include **more local language content** (36%) and **training on social media usage** (32%).

Findings:

1. **WhatsApp** is the most commonly used social media platform for agricultural purposes, followed by **Facebook** and **YouTube**.

2. Many respondents use social media **daily** to gather agricultural information, with others using it **weekly**.

3. The majority of respondents seek information on **crop management tips** and **sustainable farming practices**.

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4. Many respondents believe social media is **somewhat effective** in promoting sustainable agricultural practices, while others find it **very effective**.

5. A significant number of respondents have adopted sustainable farming practices based on social media information, with many having done so **once or twice**.

6. The most commonly adopted sustainable practices based on social media recommendations include **water conservation techniques** and **organic farming**.

7. The quality of agricultural information on social media is mostly seen as **average**, with some considering it **high quality**.

8. A considerable portion of respondents prefer to **read** agricultural information on social media without actively participating in groups, while only a small number are **regular participants**.

9. Many respondents find agricultural information on social media to be **neutral or uncertain** in terms of credibility, while others find it **credible**.

10. **Irrelevant information** overload and **limited internet access** are the biggest challenges faced by users when using social media for agricultural purposes.

11. A majority of respondents share agricultural information **through social media platforms**, while others prefer **in-person discussions** in their communities.

12. Respondents suggest that improvements in **internet connectivity** and **increased participation of agricultural experts** would enhance the effectiveness of social media in promoting sustainable agriculture.

Suggestions:

1. Improve internet connectivity in rural areas to facilitate better access to social media for agricultural purposes.

2. Increase the availability of local language content to make agricultural information more accessible and relevant.

3. Provide training programs on how to use social media effectively for agricultural information and sustainable practices.

4. Ensure the credibility and verification of agricultural information shared on social media to build trust among users.

5. Encourage active participation of agricultural experts and authorities on social media platforms to guide farmers.

6. Create community-based online platforms to foster local knowledge sharing and promote sustainable practices.

7. Promote the integration of digital literacy programs for farmers to enhance their ability to use social media for agricultural purposes.

8. Organize workshops or webinars on sustainable farming practices, leveraging social media to reach a wider audience.

9. Develop platforms for peer-to-peer learning where farmers can share practical experiences and solutions.

10. Encourage government bodies to collaborate with social media platforms to distribute accurate and timely information on agricultural schemes and subsidies.

11. Focus on improving the quality of social media content related to agriculture, making it more focused and solution-oriented.

12. Facilitate the creation of region-specific content that addresses local agricultural issues and promotes sustainable practices effectively.

Conclusion:

The study highlights the growing role of social media in promoting sustainable agriculture in Chikkaballapur District, with platforms like WhatsApp, Facebook, and YouTube being key sources of farming information. Farmers actively use these platforms for crop management, sustainable practices, and weather updates. However, challenges such as limited internet access, irrelevant information, and low digital literacy hinder their effectiveness.

The findings suggest social media has significant potential to encourage sustainable practices like water conservation, organic farming, and pest management. However, there is a need for better content quality and credibility. While social media is a valuable tool, limited participation in agricultural groups shows the need for more engagement.

To improve social media's impact on sustainable agriculture, recommendations include improving internet connectivity, offering local language content, providing digital literacy training, and ensuring information credibility. Involving agricultural experts and authorities will help provide accurate, actionable information. Addressing these challenges can help foster wider adoption of sustainable practices in rural communities like Chikkaballapur.

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STUDY ON CO-OPERATIVE BANKS A HELPING HAND FOR FUNDING SMALL AND MEDIUM ENTREPRENEUR

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Abstract

The study investigates the role of co-operative banks as a critical financial support system for Small and Medium Enterprises (SMEs). In developing economies, SMEs contribute significantly to employment generation, economic development, and innovation. However, access to adequate financing remains a key challenge for these enterprises, which often face limitations in securing funds from mainstream commercial banks due to stringent lending criteria. Co-operative banks, with their localized approach, flexible lending practices, and emphasis on community development, offer an alternative and more accessible funding solution for SMEs. This research explores the unique characteristics of co-operative banks, their funding models, and the extent of their contribution to the growth and sustainability of SMEs. Using a mix of quantitative and qualitative methods, the paper analyzes the advantages and challenges faced by SMEs in partnering with co-operative banks. It also highlights policy implications for enhancing the role of co-operative banks in fostering entrepreneurship and small business growth. The findings indicate that co-operative banks play a crucial role in bridging the financial gap for SMEs, thereby stimulating local economies and promoting inclusive development.

Keywords:

Co-operative banks, Small and Medium Enterprises (SMEs), entrepreneurship, financial support, community banking, SME funding, economic development, inclusive finance, alternative lending.

Introduction

A co-operative bank is money related substance which has a place with its individuals, who are in the Meantime the proprietors and the clients of their bank. Co-operative banks are frequently made by people Having a place with a similar nearby or proficient network or sharing regular premium. Co-operative banks Are profoundly established inside neighborhoods networks. They are engaged with neighborhood Improvement and add to the supportable advancement of their networks, as their individuals and the board As a rule have a place with the networks in which they practice their exercises. Co-operative banking Incorporates retail banking, as did by credit associations, shared investment funds and advance affiliations, Building social orders and co-agents, just as business banking administrations given by manual associations, (for example, co-usable alliances) to cooperative organizations. The primary point of a co-employable bank Isn't to boost benefit however to give the most ideal items and administrations to its individuals. Some co-Usable banks just work with their individuals yet a large portion of them additionally concede non-part Customers to profit by their banking and money related administrations.

These banks, until 1996, could only lend for non-agricultural purposes. As at end-March 2011, There were 1,645 UCBs operating in the country, of which majority were non-scheduled UCBs. Moreover, while majority of the UCBs were operating within a single State, there were 42 UCBs Having operations in more than one State. However, today this limitation is no longer prevalent. While the co-operative banks in rural areas mainly finance agricultural based activities including Farming, cattle, milk, hatchery, personal finance, etc. along with some small scale industries and Self-employment driven activities, the co-operative banks in urban areas mainly finance various Categories of people for self-employment, industries, small scale units and home finance.

Review of literature

Agarwal(1987):assessment that banking establishment ought to be increasingly pragmatic and adaptable in Their frame of mind as opposed to carefully legitimate with the end goal of empowering the obtaining units To overcome any transitory challenges.

Jain (1990): In his article entitled "Help of Small Industry", has called Attention to that the institutional help to private company is set up the correct kind of establishments and Give framework offices to little undertakings.

James Manalel (1994): The adequacy of any motivating force Bundles, anyway very much planned it might be relies upon the nature of the arrangement of conveyance.

Venkateswara Rao (1995): in his article entitled "Advancement of SSI", states that the review conducted by The RBI and the National State Insurance Corporation (NSIC) additionally settled that the little units utilize Capital all the more productively and the gainfulness of the little scale division is higher than that of Extensive scale area

Prasad (1995) : Commercial banks need to take up the assignment of credit development On a difficult premise and should abuse the huge possibility by setting up close to home contact with little Industrialist.

Nirmal K gupta (1995):in his article entitled "Little Industry", expresses that a substantial Number of focal government association have been stabled in the country to give authoritative, specialized, Budgetary, showcasing, crude material, preparing and different types of help required by the little scale Cottage and town enterprises.

SaroshBana(2000): in his article entitled "India's Small Scale Sector", Expresses that, according to the Small Industries Development Bank of India (SIDBI) SSI accounts for as Much as 96 percent of India's modern units, 40 percent of the yield in the assembling area and 35 percent of The exporters separated from utilizing more than 17 million people.

Basheer Ahmed (2000) in his article Entitled "Infection of SSI", states that one of the elements of DIC (District Industrial Center) is to help the Business visionaries in giving more prominent money related help to SSI units.

Sundar et al. (2001) in their Article entitled "The Role of Small Industries Development Bank of India (SIDBI) in Financing Small Scale Industries", expresses that, the job of Small Industries Development Bank of India (SIDBI) in giving money Related help is commonly commendable both as far as number of plans endorsed and the quantum of advances dispensed over a time of eight years. The bank is basically financing to little scale ventures Through "renegotiate" and "charges financing" plans.

Research gap

Most of the studies focused on the use of finance available from co-operative banks Overgrowth, development, viability, and survival of medium and small scale enterprises. Apart from These several other works upon banking service towards different sectors has been done By different renowned researchers. But no work is specifically undertaken to identify and Analyze the role of loan taken from public sector banks towards financial restructuring And financial strengthening and development including capital formation and profit Growth of SMEs . No such comprehensive model is available which take both the Financial and Capital formation simultaneously for measu ring the overall financial Performance of SMEs.

Statement of problem

Small and medium-sized enterprises (SMEs) are crucial for economic development, innovation, and job creation. However, these businesses often face significant financial challenges, particularly in accessing affordable and suitable funding options. Cooperative banks, with their community-focused and member-driven approach, have emerged as potential solutions to these financing issues. This study aims to investigate how cooperative banks can effectively serve as a helping fund for SMEs. Specifically, it will explore the extent to which cooperative banks provide financial support to SMEs, assess the impact of this support on the growth and sustainability of these enterprises, and identify the challenges and opportunities within this funding model. Understanding these dynamics will offer insights into how cooperative banks can enhance their role in fostering SME development and contribute to broader economic stability.

Objective

➢ To ponder the different types of help give by cooperative bank to little and medium business Visionaries .

➢ To examine the role of co-operative banks in providing financial assistance to Small and Medium Entrepreneurs (SMEs).

➢ To identify the challenges faced by SMEs in accessing funding from co-operative banks.

➢ To analyze the impact of co-operative banks' funding on the growth and development of SMES.

Research methodology:

This study will adopt a qualitative research approach to understand the experiences of SMEs and co-operative banks in detail. It will also use quantitative methods to analyze the impact of co-operative bank financing on SME growth and performance.

Research Design:

Descriptive Research Design will be used to describe the current state of co-operative bank funding and its effects on SMEs.

Sampling Strategy

The study will target a sample of 47 SMEs from various sectors (manufacturing retail, services, etc.) that have received funding from co-operative banks.

Data collection

Primary Data :A structured questionnaire will be distributed to SME owners who have availed funding from co-operative banks.

Limitations

• **Sample Size:** Limited sample size may not capture all SME experiences.

• **Data Accuracy:** Financial data may be incomplete or unreliable.

• **Regulatory Changes:** Policy shifts during the study could impact findings.

Data analysis

Table 1: Types of business

Particulars	No. Of Respondents	Percentage
Manufacturer	14	30.4%
Services	6	13%
Retail	9	17.5%
Other	18	39.1%

Analysis and Interpretation: The survey revealed that 60% of respondents were micro enterprises (up to 10 employees), 26.7% were small enterprises (11-50 employees), and 13.3% were medium enterprises (51-250 employees), highlighting the dominance of small-scale businesses.

Table2: Are you aware of the co-operative banks operating in your region

Particulars	No.of Respondents	Percentage
Yes	41	87.2%
No	6	12.8%

Analysis and Interpretation: The survey results show that an overwhelming majority (87.2%) of respondents are aware of co-operative banks operating in their region, while only 12.8% are unaware, indicating a high level of awareness and familiarity with co-operative banking services among the respondents.

Table3: Have you ever availed any financial services from a co-operative banks

Particulars	No.of Respondents	Percentage

Yes	35	73.3%
No	12	26.7%

Analysis and Interpretation: A substantial 73.3% of respondents have utilized financial services from co-operative banks, while 26.7% have not, indicating a significant reliance on co-operative banks for financial needs among the majority of respondents.

Table4: If yes, please specify the type of services used

Particulars	No.of Respondents	Percentage
Loans	16	36.4%
Saving accounts	20	45.5%
Investment services	3	6.8%
Other	8	11.3%

Analysis and Interpretation: Co-operative banks' services were primarily used for savings (45.5%) and loan (36.4%) purposes, suggesting their role in supporting respondents' financial stability and access to credit.

Table 5: How would you rate the ease of the loan application process with co-operative banks

Particulars	No.of Respondents	Percentage
Very Easy	9	19.1%
Easy	18	38.3%
Neutral	16	34%
Difficult	4	8.5%
Very Difficult	-	-

Analysis and Interpretation: Co-operative banks' loan application process was perceived as user-friendly, with over half (57.4%) of respondents rating it as "Very Easy" or "Easy", suggesting efficient and customer-centric services.

Table 6: your perception of the interest rates offered by co-operative banks compared to commercial banks

Particulars	No.of Respondents	Percentage
Lower	12	26.1%
Similar	26	56.5%
Higher	5	10.9%
Not	4	6.5%

Analysis and Interpretation: The majority of respondents view co-operative banks' interest rates favorably, with considering them similar (56.5%) or lower (26.1%) than commercial banks.

Table7: what ways has it impacted your business

Particulars	No.of Respondents	Percentage
Increased Revenue	18	40%
Expanded Operations	11	24.4%
Improved Cash Flow	13	24.5
Enhanced Product/Service Quality	5	11.1%

Analysis and Interpretation: Co-operative bank funding has yielded multifaceted benefits, with 40% of respondents citing revenue growth, 24.4% expansion, 24.5% improved cash flow, and 11.1% enhanced quality, demonstrating its pivotal role in business development

Table8: What challenges, if any, have you faced while dealing with co-operative banks

Particulars	No.of Respondents	Percentage
Delays in Processing	14	30.4%
High Collateral Requirements	7	15.2%
Lack of Flexibility	6	13%
Customer Service Issues	13	28.3%
Other	7	13.1

Analysis and Interpretation: Respondents identified various challenges when dealing with co-operative banks, with the top concerns being customer service issues (28.3%), delays in processing (30.4%), high collateral requirements (15.2%), lack of flexibility (13%), and other issues (13.1%), highlighting areas for improvement in service delivery and operational efficiency.

Table 9: What improvements would you like to see in the services offered by co-operative banks

Particulars	No.of Respondents	Percentage
Faster Processing	16	34%
Lower Interest Rates	7	14.9%
Better customer services	18	38.3%
More Flexible Loan Terms	6	12.8%

Analysis and Interpretation: Co-operative banks' customers seek significant enhancements in service quality, particularly in customer service (38.3%) and processing efficiency (34%), to improve overall experience.

Table 10: Satisfaction with co-operative bank support

Particulars	No.of Respondents	Percentage

Very satisfied	10	21.3%
Satisfied	21	44.7%
Neutral	14	29.8%
Dissatisfied	2	4.3%
Very Dissatisfied	-	-

Analysis and Interpretation: The majority of respondents (66%) are satisfied with co-operative bank support, with 21.3% being very satisfied and 44.7% satisfied, while 29.8% remain neutral, and only 4.3% express dissatisfaction, indicating a generally positive perception of co-operative bank support services.

Findings

01.**Government Support:** Government schemes help co-operatives reduce risks and increase lending to SMEs

2.**Long-Term Impact:** Co-operatives contribute to job creation, productivity, and economic growth by supporting SMEs

3.**Support for Rural Enterprises:** Co-operatives offer tailored financial products for rural and micro-enterprises, such as agricultural loans.

4.Challenges: Limited capital, outdated technology, and regulatory constraints hinder co-operatives' ability to fully support SMEs.

5.**Need for Modernization:** Investments in technology and staff training are essential to improve efficiency and meet SME needs.

Suggestions:

1. **Increase Capital Base:** Co-operative banks should seek partnerships to expand their lending capacity.

2. **Adopt Technology:** Invest in digital banking to improve efficiency and reach more SMEs.

3. **Enhance Training:** Provide financial literacy programs for both staff and entrepreneurs

4. **Advocate for Policy Changes:** Engage with policymakers to secure favorable regulations.

5. **Collaborate with Other Institutions:** Partner with microfinance and government bodies to diversify services.

Conclusion :

In conclusion, cooperative banks serve as a key source of financial support for Small and Medium Enterprises (SMEs), offering accessible credit, lower interest rates, and flexible terms. Their member-centric model enables SMEs to overcome funding challenges that may arise with traditional banking systems. While cooperative banks face certain limitations, such as capital constraints, their contribution to the growth and sustainability of SMEs remains significant. With the right policies and technological advancements, cooperative banks can enhance their role in fostering economic development and empowering entrepreneur.
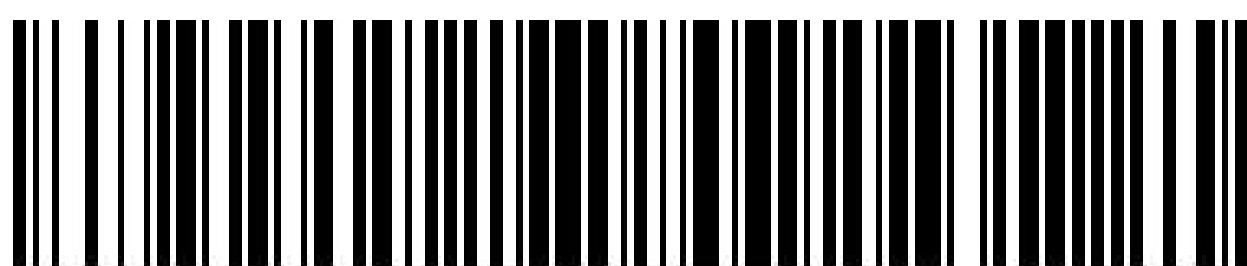
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