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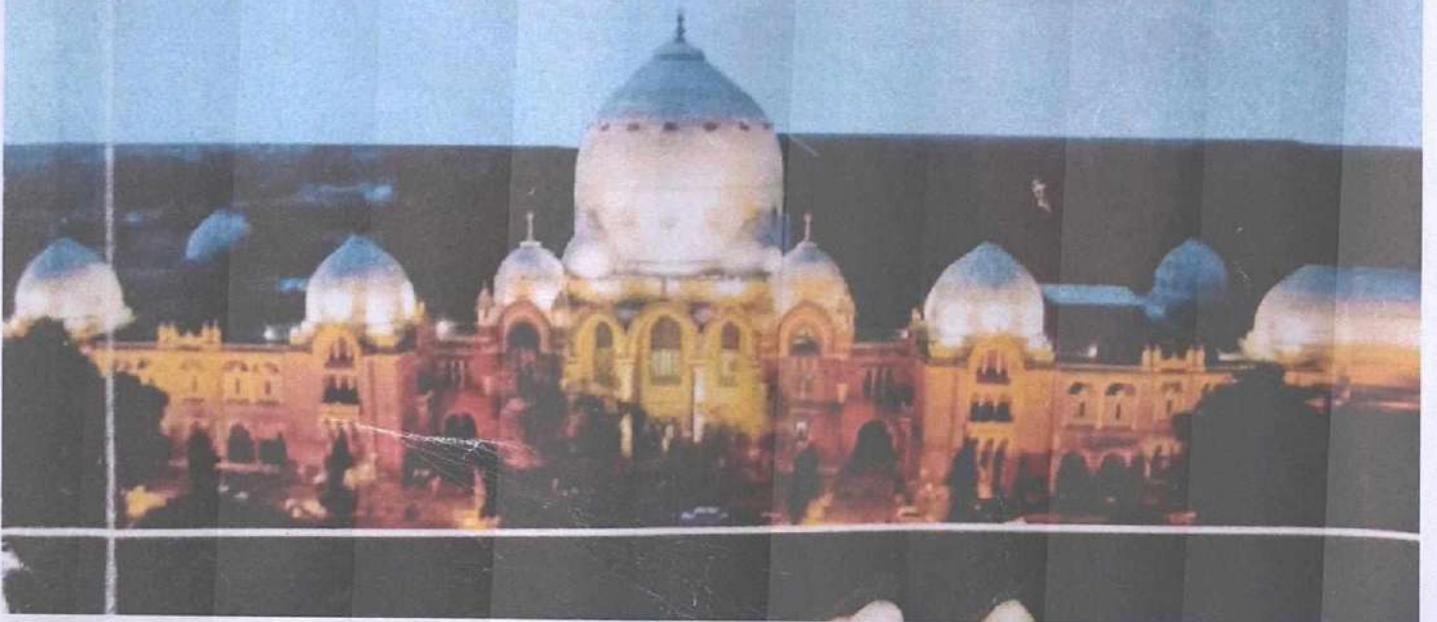
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# INVESTMENT PATTERN-AN ANALYSIS ON BANK DEPOSITS AND DEBT MUTUAL FUNDS

Dr. Srividhya Prathiba,

Associate Professor & Head, Department of Accounting and Finance, M. O. P. Vaishnav College for Women  
Priya Varathan, Research Scholar

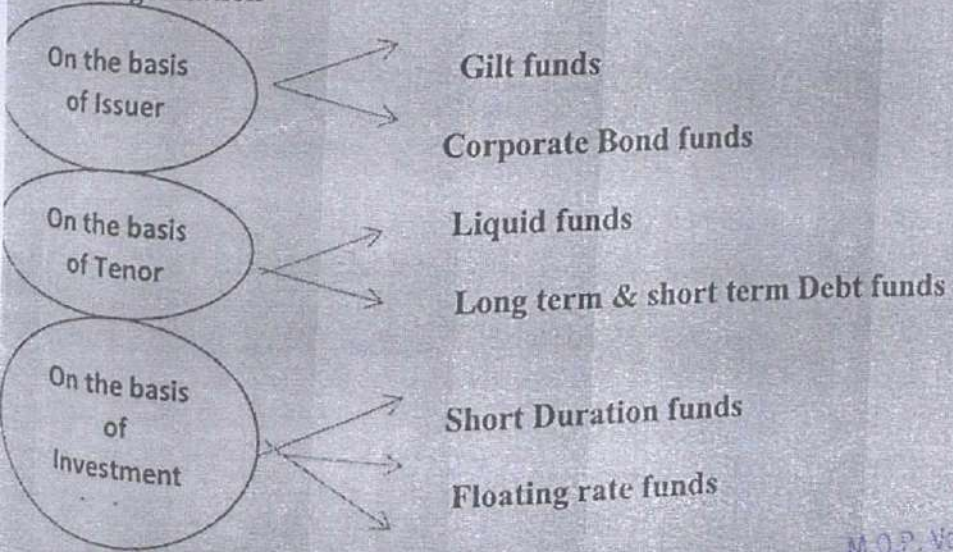
**Abstract:**  
The ability to earn, interest in savings, availability of variety of investment sources starting from Low Risk Moderate Return to High Risk High Return coupled with investment prospects and ample guidance or support from intermediaries will enable the investors to invest. This study aimed at analyzing the socio economic profile of investors & the various aspects of financial products, and to group the respondents on the basis of their motive to invest. The data has been collected by the distribution of close ended questions to 100 respondents working in various types of organizations in Chennai. Convenience sampling technique was followed and 72% of the total respondents were personally interviewed to draw a conclusion on their investment pattern. The survey was conducted to identify the factors affecting investment decisions and to group respondents on the basis of their investment motives. Percentage analysis and chi-square has been used to analyze the data. Cluster analysis revealed three types of investors based on their motives to invest.

**Key words:** Financial literacy, financial Planning, investment avenues, Portfolio ROI.

**Introduction**  
Savings and Investment are the signs of growth of any economy. An opportunity to earn fixed income and reliable sources of investment are signals of development of a Nation. The ability to earn, interest in savings, availability of variety of investment sources starting from Low Risk Moderate Return to High Risk High Return coupled with investment prospects and ample guidance or support from intermediaries will enable the investors to invest. Deciding to invest in Gold, Silver, Precious Stones and Metals, PPF, PF, LIC and other capital market instruments will depend on the needs of the individual. R.Sundari (2000)<sup>1</sup> Various investors have different investment preferences and needs. This study aimed at analyzing the socio economic profile of investors & the various aspects of financial products, an excess of income available to an individual or household after meeting current expenses is generally referred as savings which is held in secured and guaranteed avenues such as bank deposits which yields an individual an average return is exposed to inflation risk. The portfolio of a mutual fund will be driven by the stated investment objective of the scheme. Certain schemes with an investment objective of regular income generation limits them to investments in debt securities such as Treasury Bills, Government securities, Bonds and Debentures are called as Debt funds.

## Different types of investment options

Figure 1 Categorization



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(Autonomous) 133  
No. 20, IV Lane, Nungambakam High Road  
Chennai-600 034

### Fixed maturity plans (FMP)

Gilt funds invest in only treasury bills and government securities, which do not bear the risk that the issuer of the security defaults).

Corporate bond funds invest in debt securities issued by companies, including PSU. The risk associated with the issuer that is denoted by the credit rating assigned to the security. They pay a higher coupon income to compensate for the credit risk associated with them.

Liquid funds are a variant of debt schemes that invest only in short term debt securities. They invest in debt securities of upto 91 days' maturity.

Short term debt funds invest in securities with short tenors that have low interest rate sensitivity. They experience changes in the value of the securities.

Long term debt funds such as Gilt funds and Income funds invest in longer-term securities issued by government and other corporate issuers. The returns from these schemes are significantly affected by changes in the value of the securities and therefore see greater volatility in the returns.

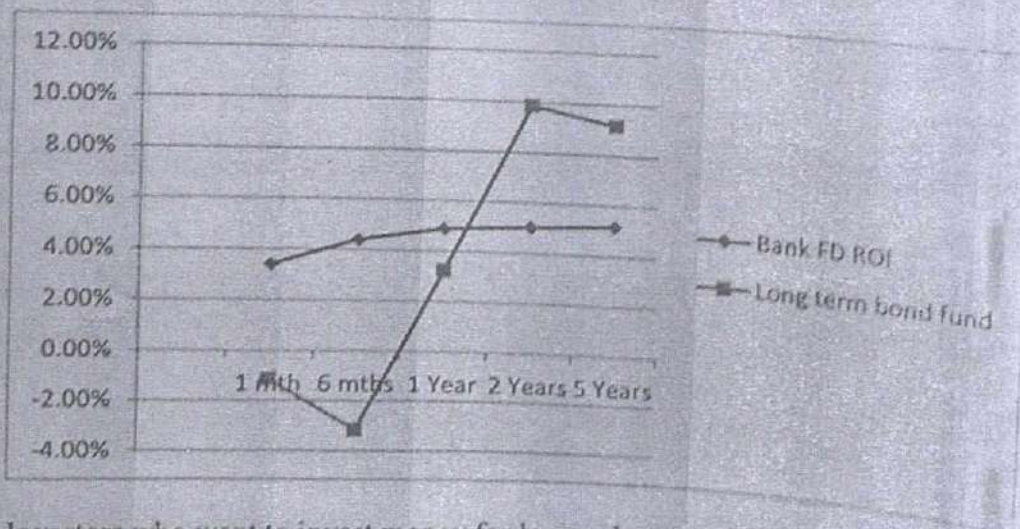
Short duration funds are an open ended short term debt scheme investing in debt instruments with Macaulay duration between 1 year and 3 years.

An open ended ultra-short term debt scheme investing in debt and money market instruments with Macaulay duration between 3 months and 6 months.

Floating rate funds are an open ended debt scheme predominantly investing in floating rate securities.

Fixed maturity plans are a kind of debt fund where the duration of the investment portfolio is aligned to the maturity of the scheme.

Figure 3 A comparison performance chart of debt mutual fund with the bank fixed deposits



Investors who want to invest money for longer duration but prefer less riskier assets can also invest in Debt schemes. The scheme which is mentioned in the above chart has an allocation of about 92.48% investment in Debt of which 75.17% in Government securities.

funds invested in very low risk securities. The respective Debt scheme has given the returns of about 10% in a span 2.5 – 3 years, whereas the Bank deposits stands at 5-6% returns when funds parked for a time horizon of about 3 years.

**Literature survey:** The following reviews are the summaries of earlier researchers conducted with respect to Debt Mutual fund.

Arber, Odeam and Zheng (2000)<sup>2</sup> The study of mutual fund purchase and sales decision. The study focuses on households to analyze their behaviors and preference. Selvavinayagam K(2012)<sup>3</sup> have examined the performance evaluation of debt and equity mutual fund schemes. Their study revealed a comparison in term of returns fetched by equity and debt schemes of mutual funds. Sharad panwar and R.Madhumathi(2005)<sup>4</sup> The study used to investigate the differences in characteristics of assets held, portfolio diversification, and variable effects of diversification on investment performance. Sayed Mohammad Tariq Zafar (2015)<sup>5</sup> An empirical study on Indian mutual funds where the performance is evaluated for an equity based schemes. Hane(2016)<sup>6</sup> A study of investors perception towards mutual funds. The study tries to know the investors view and preference for investment in mutual fund. Atyashi Tamuly(2020)<sup>7</sup> Investors behavior and mutual funds. The study focuses on the factors stimulating and restraining mutual fund investment. Sridevi(2019)<sup>8</sup> Investor's Behaviour towards mutual fund. The paper studied the investment pattern, behaviors and factors influencing the choice of investment in mutual fund among the investor.

**Rationale of the Study;**

Firstly, investment is the best tool for wealth management.  
Secondly, with more number of earning members in the family and availability of surplus income leads investment in various avenues to enhance wealth.  
Thirdly, demographic dividend has paid for more investment.  
Fourthly, Risk taking ability of today's youngsters have paved way for various investments options.  
Fifthly, People are ready to invest in the most dreaded investment options of yesteryears these have today become common investment options  
Sixthly investors are willing to take calculated short term risk in investing.  
Thus, it is important that we need to study the progressive investment patterns made by investors.

**Research gap:**

From the above literatures, it may be seen from earlier studies that the comparison between debt schemes of mutual funds and bank deposits was not made. Hence, this study has been taken up specifically to associate the tax benefit and the liquidity part of the financial product.

**Objectives**

1. To study the socio economic factors affecting investment decisions.
2. To measure the influence and association of socio-economic and occupational profile on investment decisions.

**Research Methodology**

The methodology opted for the survey consists of the following: Primary data was collected specifically for the purpose of the research needs at hand.

**Research Design**

The researcher used qualitative and quantitative research methods to describe, examine, and statistically analyze the primary data that were gathered from the survey process.

**Research Instrument**

The data has been collected by the distribution of close ended questions to 100 respondents working in

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Department of Education  
Emerald Bower Campus  
56A, B.T. Road  
Kolkata-700 050  
West Bengal  
India



A STUDY ON PREDICTIVE ANALYTICS IN CONSUMER BEHAVIOUR WITH FAMOUS BRANDS



Mr. Siluvai Amalan Independent Brand Consultant

Ms. Vijayalakshmi Sailapathi Faculty, Department of Commerce (A&F)-Shift I M.O.P. Vaishnav College for Women (Autonomous)

**Abstract:** The fight for consumer mind space is a challenge of delivering the perceived as the 'better experience' by consumers like you and me. In today's digital world, marketing took a quantum leap using AI and machine learning. The new terminology of Predictive analytics becomes the magic word for every brand in the world. Predictive Analytics went one step further and describes consumer behaviour to predict how consumers will behave in the future based on present data. Organisations that incorporate predictive analytics into their daily operations improve their business processes, enhance decision-making, and gain the ability to direct, optimise, and automate decisions on demand to meet defined business goals.

**Introduction:** Predicting ever evolving consumer behaviour is one of the biggest challenges faced by marketers around the world. It has always been a challenging task, but today, it is even more complex as consumers constantly upgrade to new technologies, products and even new wants! With many buying options at their disposal, today's consumers' buying behaviour flickers way too often. Now, thanks to the advent of e-commerce and mobile commerce, buying a product or service is not a simple task as it appears to be. As they say, 'Choices make life more complex,' buying a product or a service in the present era is accompanied by many comparisons and checking out for deals. Businesses face the brunt of this as many a time, after spending a good deal of money to promote their products, customers often leave the product in the shopping cart – never to return!

While all this is heart-wrenching for the businesses that keep losing sales to competitors, all hope is not lost. Intelligent marketers put their money on data analytics to best understand their customers' behaviour.

Marketing cannot happen in isolation – a mere product positioning to a potential buyer will not make the sale. Converting an interested buyer into a customer in the digital overexposure era requires deeper scrutiny of users' digital movements. It involves tracking your prospective buyers' digital footprints with intelligent and intuitive data analytics tools.

**What is Predictive Analytics?**

The literal definition of the term 'predictive analytics' is *A range of analytical and statistical techniques used for developing models that may be used to predict future events or behaviours.* It means you 'analyse' the past to 'predict' the future. For this analysis, you leverage any past information that will help you develop your brand further. It includes, but is not limited to, statistical algorithm, data science, machine learning, and AI Techniques. It's kind of like a crystal ball that tells you the future, except you use actual researched data to make educated predictions.

**Process:** Predictive analytics is a form of analysis conducted by leveraging AI and machine learning to combine the insights generated through various datasets, algorithms and models to predict future behaviours. This analysis looks at historical campaign data and trends and past user behaviour data provided by Multi-Touch Attributes and additional transactional data like Media Mix Modelling. The insights derived from predictive analysis better equip marketers to read consumer behaviours that are likely to happen and create effective marketing strategies. If only brands could predict their customers' expectations! With the help of artificial intelligence (AI) tools, they can convert data into valuable insights.

*h31*  
Principal  
M.O.P. Vaishnav College for Women  
(Autonomous)

## Step-by-step Breakdown of Predictive Analytics

### Define the Project

It is essential to define the project you're using predictive analytics for before starting the analytical process. It means you have to detail the project's objective, what you want its outcome to be, what resources you're willing to delegate to it, its budget, and scope of effort. Along with this, you will also have to identify the right data sets you want and need to use for the predictive analysis (in most cases, the answer is not "all").

Deciding on the data sets to be used is essential for various reasons. First, using too much unnecessary data will be a gross waste of resources. Secondly, using the wrong data will give you false predictions and might lead you astray, not to mention the big dent it'll cause in the budget to get yourself back on the right track.

### Data Collection

After figuring out what you'll need, it's time to start digging through your data, both physical and digital. Depending on the project's extent, you can choose between scratching the surface and going all out. Data mining prepares data from multiple sources for analysis, which provides a complete view of customer interactions.

### Data Analysis

Once you have a cluster of all the information you dug up in your mining process, you will have to analyse it and pick out — which means inspect, clean, and model — the data relevant to your project. This will help you arrive at conclusions and support your decision-making process, not only in this step but in the entirety of your project.

### Statistics

Remember when you decided what you want your project's outcome to be? That is a hypothetical situation based on assumptions you've made about how the project will go. Statistical analysis helps you validate these hypotheses and assumptions. Statistics and graphs may sound boring to go through, let alone make, but they are essential to the predictive analytics process. It enables you to validate the hypothetical areas in your project and helps you make changes where needed. For example, let's assume you want to get outcome 'F' using resources A, B, C, and D in that order. Statistical analysis helps you either prove that the path you've mapped out is the best way forward or lets you determine if you need to add resource E or remove resource D or switch the places of A and C.

This ensures optimum use of all your resources and saves you a lot on your budget (and avoids a lot more stress).

### Modeling

With predictive modeling, you make, and test models that will best help you predict the future of the market, your project, and the effect each has on the other. These models are based on the statistics you gather in the previous step. Each of these models come with their own set of strengths and weaknesses, and it is up to you to decide which ones are most worth the effort and risk. Any model you chose needs to be reusable in all (or most) situations. For this, you need to create the model by training an algorithm using past data in a way that, once put to use, will predict the near future without relying on said past data.

One of the bases of choosing a model is detection theory. The algorithm tries to guess the probability of an outcome given a set amount of input data, such as deciding how likely it is for an email to be spam. Models can use one or more classifiers to determine the probability of a set of data belonging to another set.

### Deployment

Predictive model deployment allows you to 'deploy' your model and analytical results into your everyday decision-making process to automate it. Although it sounds easy, this step is a lengthy one full

2. Percentage analysis is applied to the collected data to create a contingency table from the frequency distribution and represent the collected data for better understanding.
3. Correlation and ANOVA have been used to test the hypothesis and check the existence of relationship between age group, gender and their response towards receiving advertisements of their frequent searches.

### ANALYSIS AND INTERPRETATION

This analysis is based on 160 responses. The responses recorded are from people of varied age groups and different job profiles. The following is the inference from the survey conducted –

### FREQUENCY ANALYSIS

COMPONENT	CATEGORIES	FREQUENCY
1. Gender	Female	101
	Male	58
	others	1
2. Age	Less than 18 years	2
	18-30 years	119
	More than 30 years	39
3. Frequency of online purchase	Once in 3 months	95
	Once in a month	48
	Once in a fortnight	14
	Once a week	3
4. Preference to online shopping	Convenience	108
	Product Range	65
	Fast delivery	35
	Reasonable pricing	85
	Easy return policy	43
5. Receiving advertisements in other social media related to previous online searches	Yes	147
	May be	10
	No	3
6. People's opinion based on their search history	Intrusion into privacy	105
	Product of choice is one of the key product	27
	Felt as a valuable customer	12
	No comments	8
	Block 3 <sup>rd</sup> party	1
	Nothing bad	1
	Irritating	1
	Once means ok. Repeatedly means irritating	1
	Aware about the usage of data	1
	Growth of AI	1
	None	1
7. Receiving messages or mail of their frequent searches	Yes	24
	Maybe	38
	No	98
8. People's response to advertisements	Induced me to purchase the product	15
	Felt annoyed of the continuous displays	90
	Made me reconsider my purchases	21
	Wish to purchase that product and its ancillary products	12
	Felt indifferent	22

### REVIEW OF LITERATURE

Vishal Dineshkumar Soni (2020), emphasizes that Artificial Intelligence is the smartest way to understand the needs and expectation of customers which can lead to higher sales and customer satisfaction. AI also helps people to construct balanced environment.

Arslan Javaid and Muhammed Hammad (2020), examined the level of implementation of Artificial Intelligence in different companies. Recommending companies to transfer their data from manual to digital medium to manage stocks wisely. E banking environment has developed and plays an important role in e commerce.

Tapan Kumar and Dr. Monica Trakru (2019), examined the impact AI and Machine learning helps e commerce giants like Amazon, Flipkart and Ebay and its impression in ecommerce sector. E commerce industry has to improve AI tools to match with market demand and also partner up with other companies to create more sophisticated solutions.

Sharon Sophia. J, J. Clement Sudhahar (2019), explored that customer relationship management services, personalization services and visual assistance which are enhanced from AI tool has lead to customer retention and satisfaction. Structural Equation Model was used to analyse the data.

Dr. S N Gawali (2019), emphasizes that supply chain the most important concept which must be fast, secure and continuous and inventory management is the asset of a company. AI based e commerce business will produce IT employments to create and keep up the framework and programming and at the same time it may affect the individuals ailing sought after abilities confront joblessness in upcoming years.

### RESEARCH METHODOLOGY

The methodology adopted for studying this project is through a structured questionnaire. Keeping in mind the nature and requirements of the study, to collect all relevant all relevant information regarding impact of artificial intelligence on consumer behavior, consumers response towards advertisements, factors influencing consumers to choose e-commerce websites and consumer awareness on deep learning, a structured questionnaire was adopted for collecting primary data. Secondary data was collected through various informative websites and sites of various online retailers

### OBJECTIVES OF THE STUDY

1. To study about the impact of artificial intelligence on consumer behaviour
2. To recognize people's response towards advertisements of their most viewed products
3. To identify the factors influencing people to use e-commerce websites
4. To identify consumer awareness on deep learning
5. To check the relationship between age group and their response towards receiving advertisements of their frequent searches.

### SCOPE OF THE STUDY

1. The age group is open for all classes of the society
2. It facilitates the users of the study to understand about the factors for purchasing from e-commerce websites, customer opinions on advertisements their frequent searches, customer awareness on the concept of deep learning and their responses towards such advertisements.

### TYPE OF RESEARCH

- This research paper is based on a "Descriptive Design" as the study includes a questionnaire survey and statistical data findings of different kinds
- The variables taken into consideration under this study are uncontrollable by the researchers and thereby form the main characteristics of this paper.
- A well-structured questionnaire is used as the main instrument of research for this study.

### TOOLS USED FOR DATA ANALYSIS

1. Data collected are edited and coded using Tally Bars. This helps in converting the gathered data into a tabulated grouped data.

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INTERNATIONAL CONFERENCE ON  
"HUMAN CAPITAL INNOVATION  
AND ITS PRACTICES"

EDITORS

Prof. G. JOY SAMUEL DHANRAJ

Prof. C. RAMKUMAR

Prof. D. BABIN DHAS

6<sup>th</sup> MARCH - 2020

ORGANIZED BY

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LOYOLA COLLEGE

CHENNAI-600034

TAMILNADU, INDIA

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**"FACTORS INFLUENCING JOB STRESS AND JOB SATISFACTION OF WOMEN EXECUTIVES IN INDIAN IT & ITES COMPANIES"**

**"Stress is an ignorant state of mind that believes everything is an emergency"**

**-Dr. Evan Mladenoff**

**\*Ms. Shakila. P\***

**Abstract**

This paper describes that Menopause is a step of a woman's life when hormonal changes cause menstruation to stop permanently. Menopausal symptoms can be assessed by several tools, and can be influenced by various socio-demographic factors. The main objective of the study is to undergo a study on the symptoms and awareness associated with menopause among women executives (IT & ITES) ranging from the age 25 to 60. By using modified MRS (Menopause Rating Scale) questionnaire, 50 women executives aged 25-60 years were interviewed to document of 10 symptoms divided into somatic, psychological and physical symptoms which are commonly associated with menopause. The mean age of menopause was 52 years (range 47 - 56 years). The most extensive symptoms reported were joint and muscular pains (76%); physical and mental exhaustion (58%); and concentration and sleeping problems (60%) followed by symptoms of hot flashes and night sweating (66%); irritability (64%); itching in private parts (68%); anxiety (92%); depression (80%). Correspond to other studies on Indian women however the prevalence of classical menopausal symptoms of sleeping problems physical and mental exhaustion was lower. The prevalence of menopausal symptoms was measured using modified MRS in this study. Very few studies have been undertaken regarding the importance of women's awareness level about the menopause phenomenon in their mental, physical, and physical health, therefore this research finding will contribute to the available body of knowledge in this area.

**Keywords:** Hot flashes, depression, awareness, menopausal symptoms.



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**IMPACT OF SOCIAL MEDIA ON RURAL PEOPLE -with  
special reference to the village of KOONIMEDU**

Ms Nisha M ✱

Assistant Professor  
Department of Commerce  
M.O.P Vaishnav College for Women (Autonomous)

**ABSTRACT**

*The Social Media is no more enjoyed by the urban consumers alone, but, it is gradually started to penetrate to the rural consumers as well. Social Media are websites and applications that enable users to create and share content or to participate in social networking such as Facebook, Whats.App, Twitter etc. This paper focuses on studying the impact of social media on rural people with special reference to Koonimedu village, Chennai, Tamil Nadu. The Information and Communication Technology is a prerequisite to use Social media which is now developing in the rural area that helps them to gather information and take decisions. Social media has affected all spheres of rural people's lives; right from their livelihood and tradition to their healthcare and social campaigns. It has become an important part of our lifestyle by changing the way we purchase commodities, the way we bank etc. It is been found that the youth are getting more adapted to the technology. Rural people are becoming more brand conscious and are more aware about the brands available to them as well as they are ready to purchase premium brands. Hence, it is important that social media doesn't influence the people in a way that alienates them from the real potential of these platforms. The impact in India is slow, yet it is gradually impacting positively more and more lives.*

**Key Terms:** Social Media, Rural Consumers, Rural Development, Communication

**CHAPTER-I**  
**INTRODUCTION**

The focus of this paper is to delineate the relationship between social media and rural India and how rural development can be improved. Looking at a few instances where social media has benefited the rural development, it will serve as a positive analysis, whereas there will be a brief analysis of the limitations of media. The aim is to broadly define social media and how media in any form, has a social responsibility towards the audience and it's reach. The instances provided in the paper will serve to remind the marvels of social media. But a growing digital divide due to the lack of development of information and communication technology (ICT) has made it redundant for people in rural areas to access internet for the well-known social media like Facebook, twitter etc. The inability of these people to use this platform is a major reason for them to look at NGO's who can use these platforms or influence other forms of media which are inclined towards social responsibility giving more

*N. S. P.*  
Principal  
M.O.P. Vaishnav College for Women  
(Autonomous)  
No. 20, IV Lane, Nungambakkam High Road  
Chennai-600 034

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Rural Consumer behaviour towards Fast Moving Consumer Goods in Tamil Nadu

Ms. Nisha M

Assistant Professor, Department of Commerce, M.O.P. Vaishnav College for Women, Chennai

**Abstract:** Retail Marketing is gaining importance all over the world and India is no exception. The retailers are vying with each other to grab the attention of the rural customers to sell branded Fast Moving Consumer Goods (FMCG). Rural consumers are known to earn low income, have low level of literacy, low level of brand awareness due to inadequate communication facilities. But due to various government initiatives, intensive direct marketing, and with expanding retail stores in rural areas, the rural consumers are becoming aware of branded products hence demanding them to satisfy their needs and wants. This can be seen through how the FMCG sector is penetrating into the rural areas quite rapidly by offering low priced small packed products with good quality based on the rural consumer's income. The FMCG constitutes a large part of consumer's budget. The FMCG generally include a wide range of frequently purchased consumer products such as toiletries, cosmetics, detergents, packaged food products, etc. The aim of this study is to analyse the behaviour of rural consumers towards FMCG in the state of Tamil Nadu. This analysis will help the marketers to adopt strategies for attracting more rural customers and to maintain the loyalty of existing customers. For the purpose of analysis of this project, secondary sources of data like the Internet and published reports have been used. It was found that most of the rural consumers are influenced by family members in making the purchase decision. Television and cinema are the effective ways to reach the rural consumers.

**Index terms:** Fast Moving Consumer Goods (FMCG), Rural marketing, Rural Consumers

### I. INTRODUCTION

A major part of our country is populated by the rural consumers who are living below the poverty line, having high level of unemployment and poor literacy level. They constitute of farmers, seasonal employees, non-farm employed and unemployed people. The rural consumers became a prime importance for food and apparel sectors as they are 70% of the total population. Earlier, the rural consumers were collectively poor because they never had a stable monthly income but they would work on a daily wage basis and sometimes remain unemployed. But

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Authored by:

**Ms. Nisha M, Assistant Professor**

From

**M.O.P. Vaishnav College for Women, Chennai**

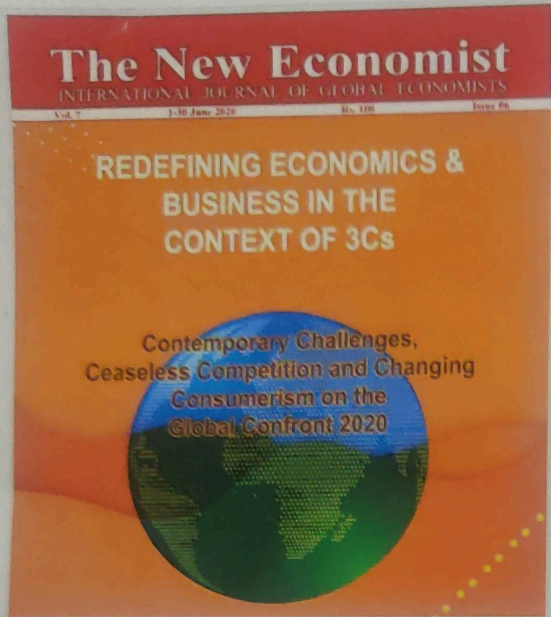
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**Re-Defining Economics and Business in the context of 3Cs - Contemporary Challenges, Ceaseless Competition and Changing Consumerism in the Marketing perspective**

Ms. Nisha M  
 Assistant Professor, Department of Commerce,  
 M.O.P. Vaishnav College for Women, Chennai  
 N. Aarthee  
 III B.Com (Marketing Management), M.O.P. Vaishnav College for Women, Chennai

**Introduction**

The concept of business is prevalent from a long time as we have seen the transformations in a business's operation and management. We can validate it by experiencing how the businesses entered foreign countries from being confined to its home country, economical modes of entry like joint ventures, franchise, licensing and now businesses are carried on digitally. The difficulty to enter a foreign market, capture market segment and become successful was persistent. But, today, it's the digitalization that has re-defined the business along with globalization. With rising technological advancements, increasing use of internet and digital gadgets, companies leverage the digital marketing through social media, Youtube, Search Engine Optimization & Marketing to get target consumers from worldwide than setting up physical stores across countries for it being the most economical way of reaching target consumers worldwide. This paper shall focus on re-defining business with reference to "Marketing".

**Research Methodology**

**Objectives**

To understand how marketing re-defined business in the context of challenges, competition and consumerism.

**Sources of data**

We have used secondary sources of data which is collected through published articles and websites.

**Analysis & Interpretation**

Marketing is an integral part of business that bridges the gap between what the business have and what the consumers want. Marketing has re-defined the business from the 4Ps of marketing to 4Es which are experience, exchange, everywhere and evangelism. Earlier, the focus was on selling the produced goods but now, as customers are the king of the market they shall decide which business will stay in the market. Marketing being a pervasive function adopts innovative ways to get new customers while retaining the existing ones.

Due to the advent of digitalization of business, marketers have been facing several challenges at present



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 has contributed research paper

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**Dr. T. S. Prema**  
 Convener - Economics  
 Head Economics

**Prof. I. P. Jaideep**  
 Convener - Management  
 Head BBA

*(Signature)*  
 Principal

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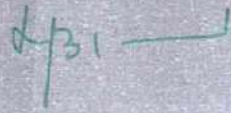


**DEPARTMENT OF HISTORY  
UTKAL UNIVERSITY, VANI VIHAR  
BHUBANESWAR-751004, (ODISHA) INDIA**

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## STUDY ON SUSTAINABILITY AS A MARKETING STRATEGY IN SMALL SCALE BUSINESSES

Ashwini.V, Assistant Professor, Department of Commerce, M.O.P. Vaishnav College for Women  
(Autonomous), Chennai.

### ABSTRACT

The present era of Globalization, Liberalization & Privatization has witnessed the different phases of marketing strategy of which sustainability has emerged as one of the key issues. Sustainability is the aspect of the larger field of sustainable community development and sub category of sustainable development at the economic & social level. One of the most critical activities for a business venture is to create a sustainable competitive advantage.

This paper addresses the theme on sustainability as a marketing strategy in small business. The concept of sustainability has received a growing recognition, but it is a new idea for most of the small business ventures, where the concept remains abstract & theoretical. The push for business to become more sustainable, is a market driven phenomenon in which consumers are increasingly shopping for products & services provided by the companies that practice sustainability. Large companies are placing great pressure on small business supply chain vendors to adopt the sustainability practices. A key business relationship in terms of sustainability & Corporate Social Responsibility is that, between a business & its customers.

Thus, the study is designed to explore the knowledge and importance of appropriate marketing strategies for sustainability, understand the sustainability relationship between retailer & consumers and the usage of sustainability ideas in their small venture.

**Key words:** Marketing Strategy, Sustainability, Sustainability marketing, small scale business, CSR

### 1. Introduction

The term sustainability has become a conventional issue in the world where resources needs to be preserved and to be evidenced for the future interests in all aspects. 2020 has been a year of pausing and thinking about human race existence on this planet, besides, sustainability in business have become stronger. Sustainability and climate change have never been so much in focus until 2020, when a report stated that more than 9600 companies disclosed their environmental impacts by their production process. Climate change grew importance in the minds of customers and was the focus on social, economic and political arena. Consumers do understand now that they have a big role to play in order to solve the environment issues and decided to act by changing their consuming habits.

Sustainable technologies and business models has been an important objective to many companies, as there is large demand with eco-friendly products and aggressive regulations by Government. Companies are developing new materials and packaging models to reduce waste, enabling the reuse of consumer goods and packaging through new business models, digital solution, recycling and inventory management.

A study by NYU stern, shows that younger generation, educated and urban are more likely to buy sustainability- market products.

This study shows that despite sustainability- marketed products are just 16% of the total consumer packaged goods (CPG) market, it delivered 54% growth in consumption in the year 2015- 2019. This transition in consumer values and ideals are matching with the new wave for sustainability products that march the quality and performance of conventional goods. The biggest positive impact on climate change by an individual is by consumption of plant-based meat and dairy substitutes, which was on high demand during pandemic. Textile brands are responding well by using sustainable materials in the products by building transparency through their supply chains and building circular fashion systems in designing, producing, selling and collecting products that enable the reuse & recycling of post- consumer textiles. Educating the consumers about product's sustainability has become an important trend. In this sense, Eco-Labels inform consumers about the product's health,

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A STUDY ON THE IMPACT OF SOCIAL MEDIA ON CONSUMERISM IN MADURAI CITY

Dr. Sumangala Devi K.C Associate Professor, Department of Commerce, M.O.P Vaishnav College for Women (Autonomous) Chennai-34

Dr.Chitra .I Assistant Professor, Department of Economics, Thiagarajar college, Madurai-09

**Abstract:**

Social Media marketing involves use of social media platforms and social networks to establish a connect with the prospects through publishing great content in order to build brand awareness, increase sales and drive website traffic. Online businesses rely on social media to market their products and services to users who are increasingly relying on social network and mobile devices to consume web content. The information distribution on introduction of new product lines, brand awareness creation through word of mouth marketing to a large audience is enhanced through social media marketing. It has shifted the way companies interact with their target group and helped in identifying successful strategies for improving consumer engagement. Based on surveys conducted in the City of Madurai this study seeks to provide a deeper understanding of the influence of social media on consumerism.

Keywords: Social Media, Online business, Entertainment, New brands, Face book, Twitter.

**INTRODUCTION**

The magnitude of online purchases has intensified in the modern era and in 2020 after the lockdown declaration due to Covid-19 Pandemic, Online shopping experienced further sharp rise. Social Media have become a convenient way to communicate among all age clusters, and people spend more time on social media. With the help of Internet, and the presence of various social media sites it is now possible for business people to meet worldwide customers at the single click of a button. It has enabled the consumer to access the product on the web, view the review and ranking of existing customers for the product before he decides to purchase the product, which has shortened the customer journey. Social media through group communication influence consumer purchase decision. The method of communication between the sellers and buyers has undergone a radical change in Social media. E commerce influences the consumer in their purchase decision. Social media is progressing towards influencing not only what the consumers want to buy but even their habits. It paved a new way for product promotion and advertisement. Different social media platform are used for achieving different goals. Hence, it becomes necessary to perceive how Social media is affecting consumer behaviour.

Definition of Social Media: It is defined as the "collection of online communication of various inputs which may be community-based or individual, interactions, intercommunications, contents sharing, websites and many more among different users". Various social media specialists define the term Social Media on various points:

1. it's an on-line medium powered by the internet for social communication.
2. A two-way communication medium.
3. A medium that facilitates creation and exchange of information
4. Web technology services required to support
5. Various platforms like Twitter, Face book, Social Gaming, Blogs, Social Bookmarking, etc.

**SOCIAL MEDIA PLATFORMS - SOCIAL NET -WORKING WEB-SITE**

Social media helps the people to communicate with each other and build a good relationship mutually. It enables the firms to directly communicate with their customers. The consumers feel this strategy better than the traditional methods of selling and advertising. The users in social media share information, actively post comments on products and services which are again reposted to others. When many users of Social media share a message it reaches more individuals. Thus, when information about product /Service is shared through social media websites it brings huge traffic to

A STUDY ON IMPACT OF E-COMMERCE WEBSITES ON CONSUMER'S BUYING BEHAVIOUR THROUGH THE AID OF ARTIFICIAL INTELLIGENCE

Ms. Priyanka. R Assistant Professor Department of Commerce M.O.P Vaishnav College for Women

Ms. Soundarya M S Assistant Professor Department of Commerce M.O.P Vaishnav College for Women

ABSTRACT

The objectives of the study focus on the overall impact of Artificial Intelligence on consumer behaviour while using e-commerce websites along with the analysis of the various factors which impacts such consumer behaviour. The hypothesis of the study analyzes the relationship between the age of the respondent and their response towards receiving advertisements of their frequent searches. The study is open to all age groups. The sample chosen from the population was 160 of varied age groups. The data was collected in the form of questionnaires which was circulated online. The data is compiled through frequency tables and the analysis is done through chi-square test.

KEYWORDS Artificial Intelligence, E-Commerce, Automation, Business, Technology

AI IN E-COMMERCE INDUSTRY

AI development has altered the dynamics of marketing and has become more popular in today's world because of increased data volumes and improvement in technology. Emergence of AI helps to make automated decisions based on data analysis for observing audience and economic trends and acting on them in real time. Nowadays it has become common to see robot and machines performing daily tasks of humans to make our lives easier, and we are living in the business world which concentrates more on serving customers across the globe despite the time. AI has become an indispensable part of human's life. AI also helps business to anticipate customer's next move and improve the customer journey. There are 6 different types of E-commerce. They are B2B, B2C, C2C, C2B, B2A, C2A.

E-COMMERCE IN INDIA

The E-commerce industry has been directly impacting micro, small & medium enterprises (MSME) in India by providing finance, technology and training. By 2034 Indian E-Commerce Industry is expected to become the second largest E-Commerce market in the world surpassing US. Technology enabled innovations like digital payments, hyper-local logistics, analytics driven customer engagement and digital advertisements will likely support the growth in the sector. The growth in E-commerce sector will also boost employment, increase revenues from export, increase tax collection by ex-chequers, and provide better products and services to customers in the long-term. Rise in smartphone usage is expected to rise 84% to reach 859 million by 2022. E-retail market is expected to continue its strong growth

CULTURAL FACTORS	SOCIAL FACTORS	PERSONAL FACTORS	PSYCHOLOGICAL FACTORS
<ul style="list-style-type: none"> <li>• Culture</li> <li>• Sub-Culture</li> <li>• Social Class</li> </ul>	<ul style="list-style-type: none"> <li>• Reference groups</li> <li>• Family</li> <li>• Role and status</li> </ul>	<ul style="list-style-type: none"> <li>• Financial and Economic Conditions</li> <li>• Age and life cycle stage</li> <li>• Occupation</li> <li>• Life style</li> <li>• Self-concept and personality</li> </ul>	<ul style="list-style-type: none"> <li>• Motivation</li> <li>• Perception</li> <li>• Learning and experience</li> <li>• Attitude and beliefs</li> </ul>

FACTORS INFLUENCING CONSUMER BEHAVIOUR

the product / service. There are more chances of the users becoming a Prospective customer for that product if the information retreated is positive and from an original Source

### 1. Mobile phones

A powerful platform for selling products are the mobiles phones with social networking facility. Mobiles phones enable continuous connection with social networking sites and firms are using this chance to update their product and services to their customers through social sites. They provide a great opportunity to the companies to be useful in shopper's micro -moments before they take a decision relating to purchase. In order to easily provide information to customers relating to websites and other services, firms are using QR codes. Shoppers before they decide to purchase, consult their smart phones anytime anywhere to get ideas and information. Smart Phones are enabled with QR code readability with helps the customer with updated information.

### 2. Engagement

Social media Engagement is an understanding of the interactions of the people with the social media account or content. Social networks are seeking connections with brand and with people. Through an effective social media engagement strategy, a positive impact can be created from brand awareness of the customer to customer loyalty. Users can post or comment and thus selling becomes more successful by engaging the existing customers of the product through social media.

### 3. Twitter

A social network service Twitter permits the users to post short messages to advertise and promote their product or service. This message can be a photo, website link, or a text etc.

### 4. Facebook

Face book is considered as the biggest social media platform in the world. According to Business Insider it accounts for 50% of the total social referrals and 64% overall social revenue. It facilitates posting information about products and comments on the post. The information posted can include text, audio, video or website links. Face book is designed in such a way that it connects with twitter page. Through more control over advertising and data management, the scandals relating to face book can be sorted.

### 5. LinkedIn

It is a social networking site, which facilitates professional networking allowing the firms to create business connections. Opportunity is provided to users by way of generating leads. The pages are similar to face book pages, which can be used to promote their product and services.

### 6. YouTube

YouTube is an online video platform, which permits the users to upload videos. The commercial Advertisements developed by the companies would be as per the taste and style of the customers and it can be used as a medium to market the products. The firms can upload advertisements for the targeted audience. On request the YouTube videos cabin can be downloaded anytime. Sponsoring of video is also possible on YouTube.

### 7. Delicious, Dig and Reedit

These are social sites used for marketing activities. These are sites which are targeted by social media marketers to advertise their websites and to share the Links to their customers.

### 8. Blogs

Blogs are discussional or informational Web Pages developed by companies that provide information about Products and also allows consumers, employees to post comments, view and share information to others.

### Profile of the study area.

The Madurai city has a booming economy and that is reflected in the shopping style of the people of Madurai. Apart from shopping from the regular shops and shopping malls, today use of social media in Madurai is growing in popularity as more number of customers are turning to online shopping for their needs.

WORK LIFE BALANCE AMONG WOMEN IT EMPLOYEES DURING COVID 19- (A  
Study with Special Reference to Chennai City)

**Dr. K. Sindhu** Associate Professor & Head Department Of Commerce (Honours) M.O.P. Vaishnav  
College for Women :: sindhu1705@yahoo.co.in

**Dr.R.POORNAMATHY** Assistant Professor Anna Adarsh College for Women  
rpoomamathy@gmail.com

**Abstract:**

The pandemic has made a change of approach as essential in every field. The employees are working harder at home ensuring a balanced way. But the responsibility should not rest entirely on the individual but it also coordinates with the family members. Hence, achieving a work life balance is just not worthwhile goal but it is essential too with a balanced mental health, physical health and long term economic success. Therefore, a study has made an attempt to analyze the work life balance among women IT Employees. The study has taken 103 respondents and used data tools like Percentage Analysis, Descriptive Analysis and Regression analysis using SPSS 20.0.

**Keywords:** Professional Challenges, Personal Challenges, IT Employees.

**Introduction**

The Indian society has experienced a sea change in terms of role and status quo of women in family and at work place in the 21<sup>st</sup> century. Exposure to educational opportunities and entrepreneurial ventures has turned the tables and women's presence is inevitable everywhere. Gender equality concept too has its own part in transforming the womenfolk as a challenging counterpart in the workplace. Growing aspirations and ambitions among working women are fueled by the prospects of fast-growing knowledge era along with changing mindset of the society. On the aspects of human, technological, organizational interface leads to a better quality of work-life and eventually to improve the quality of life in the community and society. Quality of work-life refers to the presence of favorable of a job environment for workforce and a positive QWL will lead to better Work-Life Balance. Work and family occupy an important place in the lives of humans and can cause Work Life Imbalance and conflict of competing goals. (Clark 2001; Voyandoff 2005). WLB has no picture-perfect model but varies at different levels at different phases of life. Managing WLB is of basic concern for many organization that aims at quality output. (Breitenecker & Shah 2018).

**Need for the study**

Increased expectation from the employers and the family, The urge to achieve or retain the position in their career and the necessity to balance the family has seriously impacted the physical and mental health of women employees to a greater extent. The pandemic played its own role in Work Life balance of women employees, where everyone mandatorily confined to home and Work From Home was the single option available for them. The paper aims to address the Work Life Balance issues of women in the pandemic period. Covid-19 scenario has strongly conveyed the importance of talented and flexible workforce to the organization. On the other hand, it also made Work Life Balance a lesser possible one to achieve with removal of time boundaries between work and family. Incompatible expectations of work and life roles posed a threat to work life balance among women employees. The current study also focuses on the strategies adopted by women to overcome stress and maintain workless balance.

**Statement of the Problem**

A larger set of Indian women have been negatively impacted and faced a worsen workplace balance during pandemic due to longer working hours than usual as a result of work from home conditions. According to the survey report of 'aspire for her' an NGO, Womenfolk across sectors experienced perceptible impact on work life balance. The survey correlated WLB to four variables namely industry sector, occupational status, work experience and hierarchical position.

DBI

Review of literature

**Adnan Bataineh, Khaled** (2019) tested the relationship between work life balance and the employee performance among pharmaceutical employees in Jordan. The study revealed that the ability of the employee to manage stress and maintain work life balance significantly impacts the performance at workplace.

Work Life balance has become a potential area of research in the recent years due to various factors including work force diversity, increasing female workforce and the existence of dual earning families and single parents. Hence, the topic has become the hot cake among many researchers. (Aryee et al 2005; Edward & Rothbard 2000).

**Wallace** (1999) observed that work overload as the major factor that contributes to Work- Non-work conflict. It was also observed that additional family roles increase the work life imbalance.

**Martin** (2012) stated in the research results that women having a positive attitude towards the work were successful in maintaining work life balance. Patriarchal structure prevailing in India which demands women to devote more time to family related commitments worsen the Work Life Imbalance among working women. (Arora 2003).

**Kim** (2014) observed that affective commitment among the employees narrowed the work family conflict or in other words, helped to manage Work Life Balance. A higher level of autonomy, Flexible work schedule and Higher level of involvement were found to be dominant among self-employed compared to working professionals. Women incline towards family commitment and encounter greater level of stress and work life imbalance compared to men. (Parasuraman and simmers, 2001)

**Salma Semaili and AbderRehan Hassi** (2016) explored the impact of work life balance of women employees in IT sector by adopting a qualitative methodology. The research results revealed that cultural assumption of women's household responsibilities play a dominant role in determining WorkLife Balance. It was suggested that extended maternity leave and telework can help women employees to improve their work life balance.

**Matthew and panchanatham** (2011) determined that Role overload, Dependent care issues, Time management issues and Insufficient social support were the crucial factors that determine work life imbalance among women employees. At the same time, facilities in the IT sector like flexi time, Work from home facilities, Part-time working opportunities can build a supportive environment.

Indian organizations, understanding the impact of WLB of employees on performance, have introduced several stress buster measures such as Canteen facilities, Programs for family and children, Yoga classes, Stress management workshops as a part of their employee welfare policies. Creation of such family friendly policies are necessary to reduce the stress arising out of work life balance. (Karamvir Singh and Priyanka, 2013; Neil Gilbert 2005; Geetha S and Selvarathnam D P, 2010; Fischimayr and Kollinger 2010)

**Objectives of the study**

- To examine the demographic profile of the women IT employees in Chennai City
- To analyze the professional challenges and personal challenges towards Work life balance of respondents.
- To study the impact of the challenges faced by the women IT employees during COVID-19 for their work life balance.

**Hypothesis:**

- There is no impact of factors influencing work life balance of women IT employees in Chennai City.

**Research Methodology**

A questionnaire with appropriate statements were circulated among 103 female IT employees in Chennai City. Simple Random sampling method was adopted for collection of Questionnaire. Both Primary data and Secondary data are used in the study at appropriate places. The researcher applied

# A STUDY ON GROWTH IN MARKETING EMBEDDED ANALYTICS SOLUTIONS FOR ISSUES IN DATA SECURITY AND MANAGEMENT

Dr Shalini C, Principal, Vidhya Sagar Women's College  
Ms Gowri S, Asst Professor, M.O.P.Vaishnav College for Women

## ABSTRACT

This study aims at tracing the phenomenal growth of the Embedded Analytics Solutions market with special reference to addressing issues on Data Security and Management by considering the economic aspects of cost of lack of awareness, cost of security threats and the factors contributing to the growth of the market. The empirical study uses descriptive statistics, Multiple Correlation Analysis and Rank Correlation on a varied population categorized by age, knowledge base and User types. This study shows that there is an increasing deployment of Embedded Analytics solutions to foster better user experience. However, the deployment of Embedded Analytics solutions has not contributed to reducing threats on data security and management. Though the cost of negligence to data security is significantly high it does not outweigh the benefits statistically.

**Key Words:** Embedded Analytics, data security and management, Applications

Integration of Analytical content and capabilities within applications (Example, Business Process Applications) or within Portals (Example, intranets or extranets) is Embedded Analytics. Embedded Analytics aims at incorporating relevant data and analytics to enable resolution of high value business problems and enhance work efficiencies and capabilities. Embedded Analytics are integrated inside most applications (Apps) in everyday use and they contrast against Business Intelligence solutions that focus on extracting insight from data within the silo of analysis.

Embedded Analytics capabilities within software applications include

- Data Visualization – usage of charts, graphs that display performance metrics, example – Apps used for aiding Investments
- Static and Interactive Reports – tabular views of data with scheduling capabilities, example – Apps like calendars, reminders
- Self service Analytics and Ad hoc querying – users can ask questions about data by exploring a set of data and create reports / dashboards, example – input from and to date and outputting report in a banking app
- Benchmarking – comparing performance metrics against best practices from external data, example – comparing two products based on ratings in an app
- Mobile Reporting – interactive functionalities on mobile devices, example – employee daily attendance entry
- Visual Workflows – write back capabilities, example – Microsoft teams app

Embedded Analytics, in short, puts intelligence inside applications that people use every day, to improve analytics experience and make users productive. While Business Intelligence is like a road map, Embedded Analytics is like GPS navigation and operates real time.

### Embedded Analytics Maturity Model - Evolution Stages

An overview of this model is imperative to this study as both cost and security features are gauged on this measure.

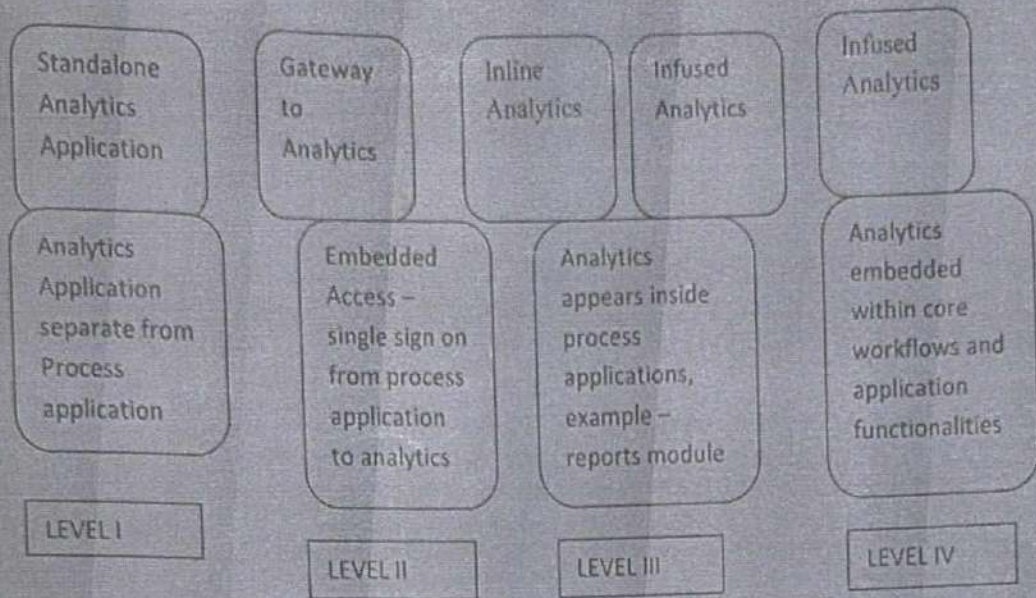
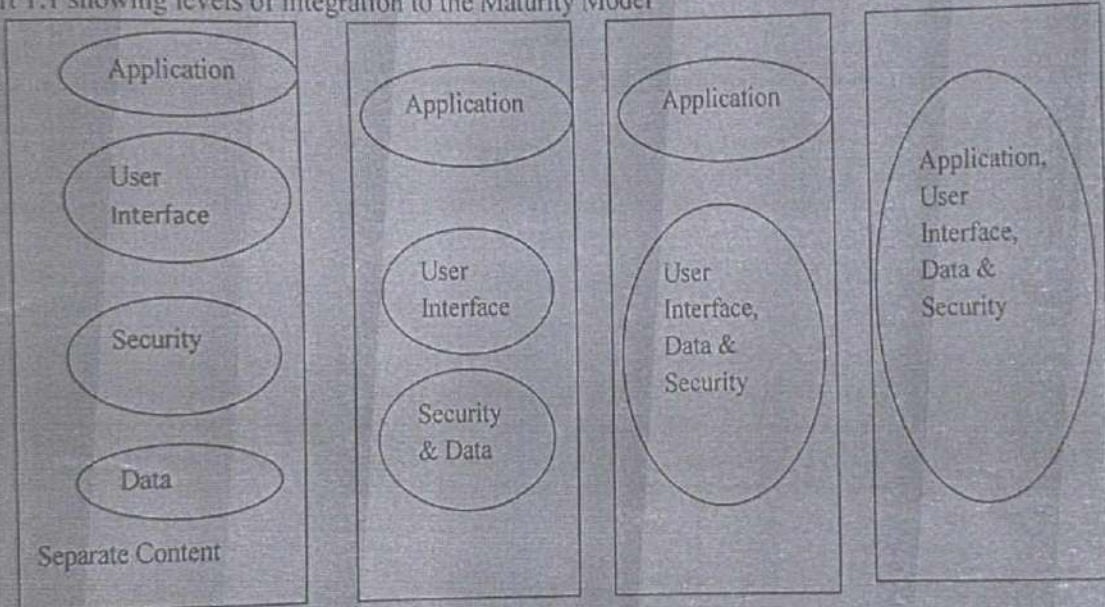


Chart 1.1 showing levels of integration to the Maturity Model



Studies reveal that the Cost Benefit aspects and the security features have evolved with the various stages of the Maturity model. [Analytics maturity Models: An overview by Karol Krol and Dariusz Zdonek]

#### Objectives of the study

1. To study the growth of the Embedded Analytics market offering data security solutions
2. To identify and analyse the Cost - benefits that impact the growth of the Embedded Analytics solutions market
3. To analyse the cost of threats to data security and management
4. To identify prominent factors and analyse the extent of their influence on the growth of the Embedded Analytics market.

## Review of Literature related to growth of Embedded Analytics solutions market and data security and management

Analytics maturity Models: An overview by Karol Krol and Dariusz Zdonek threw light on the stages of the Maturity Model based on advancement of features. Keystone Strategy, white paper, Data & Analytics maturity Model & Business Impact Research Article discusses extensively the benefits of Analytics across sectors. Article on Embedded System security by Philip Koopman highlights tackling challenging issues on Data security in the wake of embedded solutions market emergence. Paper on Embedded Systems Security: Threats, Vulnerabilities, and Attack Taxonomy by Dorottya Papp and others highlight the threats to data security and the vulnerabilities in the design structure.

## Research Design and Methodology

This study has been sectionalized into 3 parts and the results of the sections have been integrated to derive inference and draw conclusions. Section I analyses the strategic benefits to corporate users by considering a sample of 30 corporate users. Section II investigates the cost to app developers spread to end users by taking a sample of 20 app developers. Section III analyses the factors influencing the growth of Embedded Analytics solutions from the perspective of 40 well informed end users and 30 end users who have little or no knowledge about Embedded Analytics solutions in data security and management. 4 sets of structured questionnaires were issued to each of the different sets of users based on their knowledge and applicability of context. The study was conducted based on descriptive statistics through the survey method. Inferences have been substantiated by data from secondary sources.

## Results of Analysis, Interpretation and Conclusions

### Section I

To analyse the economic aspects of marketing Embedded Analytics solutions the strategic benefits derived have been overviewed from the perspective of corporate users. 82% of the corporate users of applications with Embedded Analytics solutions opined that it helped them to attract new customers and 88 % agreed that it helped increase number of customers to their organization. However, only 59 % agreed that it caused increase in revenue of their organization. 94% of corporate users agreed that using Embedded Analytics solutions helped increase customer satisfaction and 90 % of them agreed that it provided enhanced user experience. 93 % also agreed that usage of Embedded Analytics solutions boosted their sales significantly. (Chart 1.1)

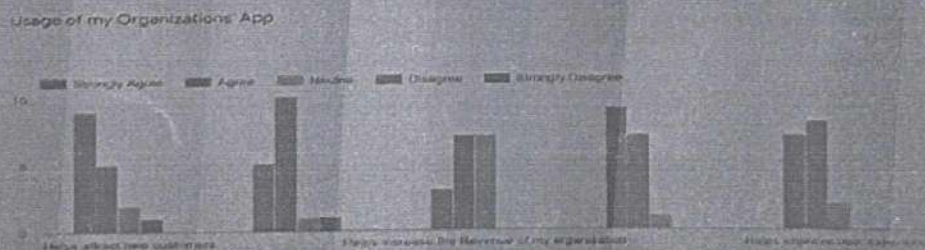


Chart 1.1 – Strategic Benefits of Corporate users on usage of Embedded Analytical solutions

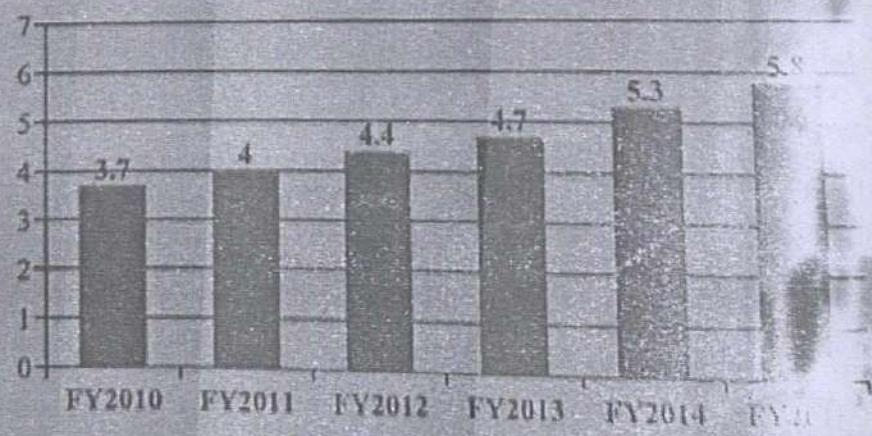


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## INTRODUCTION

India seems to be the fastest growing service sectors in the world with annual growth rate of over 9% since 2001, which has contributed 57% of GDP in 2012-13. India has capitalized its economy based on its large educated English-speaking population to become a major exporter of IT services, BPO (Business Process Outsourcing) services, and software services with \$167.0 billion worth of service exports in 2013-14. It is also one of the fastest growing sectors of the economy. The IT (Information Technology) industry continues to be the largest private sector employer in India. India is also the fourth largest start-up hub in the world with over 3,100 technology start-ups in 2014-15. The Industry sector has a constant share of its economic contribution (26% of GDP in 2013-14; Share of 26% of sectors in Indian GDP). The Indian auto industry is one of the largest in the world with an annual production of 21.48 million vehicles in FY (Financial Year) 2013-14. India has a billion worth of retail market in 2015 and one of world's fastest growing E-commerce markets. The Indian IT sector contributes to approximately 7.5% to the GDP of the country. The Indian economy has been one of the most significant growth contributors in the world. Recently, India has been placed as the IT hub and this sector has also created many employment opportunities. India continues to be a leader in the global sourcing in IT - business process management (BPM) sector in India is estimated to reach a Compound Annual Growth Rate (CAGR) of 9.5 per cent to US\$ 300 billion by 2020. In FY08-15, the number of graduate's addition to talent pool in India grew at a CAGR of 10.5 per cent. As shown in the below Figure 1, India added around 5.8 million graduates to the talent pool during FY15. Growing talent pool of India has the ability to drive the innovation business in the IT-BPM space.

Figure: 1 Graduates addition to talent pool in India (in Million)



**"A STUDY ON PERCEPTION OF DERIVATIVE TRADING AMONG BROKERS WITH REFERENCE TO CHENNAI REGION"**

\*Dr.D.John Benedict  
Department of Commerce (Shift II)  
Loyola College, Nungambakkam,  
Chennai  
[johnbenedict.d@gmail.com](mailto:johnbenedict.d@gmail.com)

\*\*Dr.P.Shakila  
Department of Accounting and Finance (Shift I)  
MOP vaishnav College for Women  
Nungambakkam  
Chennai  
[drshaki0302@gmail.com](mailto:drshaki0302@gmail.com)

**Abstract**

Derivatives trading have become an important activity all over the world. In India too, derivatives trading is quite. The evolution of derivatives and the commencement of trading in derivatives are of recent origin. The primary data are the first hand data collected from the investors for his study primary data is proposed to be collected through structured questionnaire. The sample for this study consists of 100 investors in Chennai region from the year 2019. The Mann-Whitney *U* test used to evaluate whether the medians on a test differ significantly between industry and non-industry groups. The studies also identify the investment patterns of investors, the investors' opinion on the effect of international commodities market and identify the source of information about commodities market.

**Key words:** Derivative, commodities market, Primary market & Perception

**Introduction:**

Derivatives trading have become an important activity all over the world. In India too, derivatives trading is quite. The evolution of derivatives and the commencement of trading in derivatives are of recent origin. These developments become popular only during the latter half of the twentieth century. In India derivatives trading began much later, only during the new century.

### Origin of derivatives trading

The new era for the derivatives markets was used in with the introduction of financial derivatives during the 1970s. When floating exchange rates system replaced the fixed exchange rate system in currency markets, the volatility in exchange rates increased leading to higher risk exposure for participants in the currency markets the world over. In 1972, the Chicago mercantile exchange responding to the now freely floating international currencies created the international monetary market, which allowed trading in currency futures.

### Derivatives trading in India

Commodity futures are believed to have existed in India for thousands of years. References to the existence of market operations similar to the modern day futures market are report to exist in kautilya'sasthasastra. But the futures market in its organized form appeared only in the late 19<sup>th</sup> century, with the advent of the British. The first organized futures market was established only in 1875 by the Bombay cotton trade association to trade in cotton contracts. This occurred soon after the established of trading in cotton futures in UK, as Bombay was a very important hub for cotton trade in the British Empire.

### Review of Literature:

**K. Logeshwari, V. Ramadevi (2008)** examined the preference of the investors towards various Investment avenues in relation to commodity market. The sample from the population is taken based on regular customers to the Coimbatore Karvy. The expectations of the investors are quite high. Many expect high rate of return for further investment through commodity market.

**RohitParmar (2007)** to study the investment pattern of commodity traders and people and the followings findings are arrived. To find awareness of future commodity trading still not there & the people still considering that to invest in commodity market is very risky and the whole industry is highly sensitive toward national & international environmental factors.

### Methodology

The primary data are the first hand data collected from the investors for his study primary data is processed to collected through structured questionnaire. The questionnaire contains the detail like investors attitude toward commodity market.

Secondary data are those data which are collected by some one other user and user and there is the second hand information. In this work secondary data are collected from published and unpublished sources such as books, journals, research works etc, from the leading libraries such as Pondicherry university library.

The study of population comprises of all the investors of Chennai region such as in financial services, net worth stock broking, share khan stock broking, acumen stock broking, angel stock broking, procon advisory service private ltd., and karvy stock broking. The sample for this study consists of 100 investors in Chennai region from the year 2019.

The Mann-Whitney *U* test evaluates whether the medians on a test variable differ significantly between industry and non-industry groups. To conduct the Mann-Whitney *U* test, each case must have scores on two variables, the grouping variable (independent or categorical variable) and the test variable (dependent or quantitative variable). The grouping variable divides cases into two groups or categories, and the test variable assesses individuals on a variable with at least an ordinal scale.

$$U = N_1N_2 + \frac{N_1(N_1 + 1)}{2} - R_1$$

The Mann-Whitney *U* test is a non-parametric test that can be used in place of an unpaired t-test. It is used to test the null hypothesis that two samples come from the same population (i.e. have the same median) or, alternatively, whether observations in one sample tend to be larger than observations in the other. Although it is a non-parametric test it does assume that the two distributions are similar in shape

**Hypothesis & Anaysis:**

$H_0$ : There is no difference between marital status and investment portion.

$H_1$ : There is a difference between marital status and investment portion.

**Test:** Mann Whitney *U* Test

**Significance level:** 5%

Table No.1

Marital status and Investment portion			
	N	Rank sum	Mean sum
Married Group	53	50.45	2674.00
Unmarried Group	46	49.48	2276.00
Mann-Whitney U statistic	1195.00		
P value	.844		

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Department of Education  
Emerald Bower Campus  
56A, B.T. Road  
Kolkata: 700 050  
West Bengal  
India

**THE EMPIRICAL RISK- RETURN RELATIONSHIP: A STUDY ON SENSEX AND  
SELECTED SECTORAL INDICES**

**Dr. D. Uthira** Vice Principal & Head PG Department of Commerce M.O.P. Vaishnav College for  
Women (Autonomous) E.mail: [uthirad@yahoo.com](mailto:uthirad@yahoo.com)

**Mrs. Poojitha G** Research Scholar Department of Commerce M. O. P. Vaishnav College for Women  
(Autonomous) E.mail: [poojithaguna94@gmail.com](mailto:poojithaguna94@gmail.com)

### 1. INTRODUCTION:

Stock markets play a crucial role in the growth and development of commerce and industry in any economy. With the amount of importance they carry, it is very much needed to understand their performance and impact they bring out to the economy. Stock markets have been the major source for fund mobilization for companies and the Government. They also give platform for individual investors to trade and expect a good amount of return enabling them to meet their financial objectives. They also back every economy by creating liquidity. Sometimes, when the economy is not going well it reflects on the stock market. Real investors will be able to see through any situation and choose the best options. And this is purely done by analyzing every data that is associated with the stocks. Thanks to the massive data that is been stored in the official BSE website. We are able to get hold of closing prices, market capitalization and what not. The study purposes to understand the performance of selected indices using the big data. Recently when the pandemic hit, the world economy came to a standstill for some time. So, the study purposes to understand the risk and return patterns of selected stocks during the study period which overlapped with the pandemic. The study helps us to understand the volatility levels and overall performance of the selected stocks during the period.

### 2. LITERATURE REVIEW:

Sameer Yadav (2017) spotted the presence of wild speculation and its impact in the stock market. Also he has mentioned that risk is not something that can be measured on a real tie basis rather calculated on the basis of historical volatility. Inflation, change in money supply, etc., play a highly influential role in the stock markets.

Intaz Ali (2016) in his study "Stock Market Volatility and Returns" found the existence of leverage effect on the stock market. The study also found that, stock market absorbed every recent news of the economy and responded accordingly. Also there were no significance between NSE and BSE.

Dr. Prema Chandran (2016) in took to analyse sectoral predictability of risk and return. She tried to showcase the stability and performace of various sectors. It was found that Realty, Metal, Bank and Fianncial Services were top performing indices during the period of study.

Jayashree (2014), in her paper had thrown light on how Indian stock exchanges are highly influenced by the International stock exchanges. It was also noted that the movement of Sensex was in a positive relationship with other stock exchanges. Finally it was found that BSE trying to maintain an equilibrium with the change happening around the world.

Nicholas et al (2011) tried to examine the relationship between stock returns and volatility for three major stock markets of Europe. It was found that, there was a change in the volatility pattern during a crisis.

### 3. OBJECTIVE OF THE STUDY:

The study is based on the following objectives:

AB1  
Principal  
Vaishnav College for Women  
(Autonomous)  
Chengambakkam High Road  
Chennai-500 034

- To study the risk and returns of BSE Sensex and selected Sectoral Indices
- To study the distribution of returns of the BSE Sensex and selected Sectoral Indices
- To study the relationship of BSE Sensex and selected Sectoral Indices

#### 4. RESEARCH METHODOLOGY:

The Study is based on the daily closing prices and returns of the selected stocks (Sensex, IT, FMCG, TELECOM AND HEALTH). The period of study is from 1<sup>st</sup> Feb 2020 to 26<sup>th</sup> Feb 2021. Descriptive Statistics was used to find out the mean returns and risk involved in selected avenues. Correlation and Regression analysis was conducted to find out if there is a relationship between sectoral indices and Sensex. All the tests were conducted on IBM SPSS software.

#### 5. DATA ANALYSIS:

Table 5.1: Descriptive Statistics

	Min.	Max.	Mean	SD	Skewness	Kurtosis
BSE CP	25981	52154	39421.88	6265.141	.206	-.730
IT CP	11203	26883	18669.48	4387.315	.225	-1.164
TELECOM CP	893	1481	1223.94	128.766	-.208	-.375
FMCG CP	8672	12838	11356.22	834.542	-.383	.414
HEALTH CP	11007	22382	17868.22	2997.923	-.356	-.999
BSE RETURN	-.3935	.2476	34.94	687.180	-1.255	6.782
IT RETURN	-.1212	.952	31.08	336.153	-.231	1.931
TELE RETURN	-.113	.125	.82	28.807	.001	2.569
FMCG RETURN	-.1009	.822	2.19	167.267	-.348	9.647
HEALTH RETURN	-.1107	.1109	26.67	269.039	-.443	3.132

#### Source: Primary Data

From the above table, it can be inferred that, in terms of both price and returns, BSE shows highest volatility. For the selected period, maximum returns have been from Sensex followed by the Health sector. Skewness is a measure of deviation of data from normality. FMCG showed the highest negatively skewed distribution in terms of prices thereby inferring that the number of fall in prices were high. In terms of return, the TELECOM sector showed a positively skewed distribution stating a good number of gains during the period. From the above Kurtosis values, we can see that, FMCG, Sensex and HEALTH sectors exhibit leptokurtic distribution. Meaning, these were considered to be highly rewarding investments which allowed the investors to take a good level of risk during the period. The other sectors exhibited a Platykurtic distribution, which allowed safe and moderate investors to participate thereby giving them moderate returns.

Table 5.2: Correlation for Closing Prices of BSE and Selected Sectoral Indices

		BSE CP	IT CP	TELECOM CP	FMCG CP	HEALTH CP
BSE CP	Pearson Correlation	1	.943**	.571**	.891**	.826**
	Sig. (2-tailed)		.000	.000	.000	.000
IT CP	Pearson Correlation	.943**	1	.439**	.823**	.929**
	Sig. (2-tailed)	.000		.000	.000	.000
TELECOM CP	Pearson Correlation	.571**	.439**	1	.689**	.439**
	Sig. (2-tailed)	.000	.000		.000	.000
FMCG CP	Pearson Correlation	.891**	.823**	.689**	1	.803**
	Sig. (2-tailed)	.000	.000	.000		.000

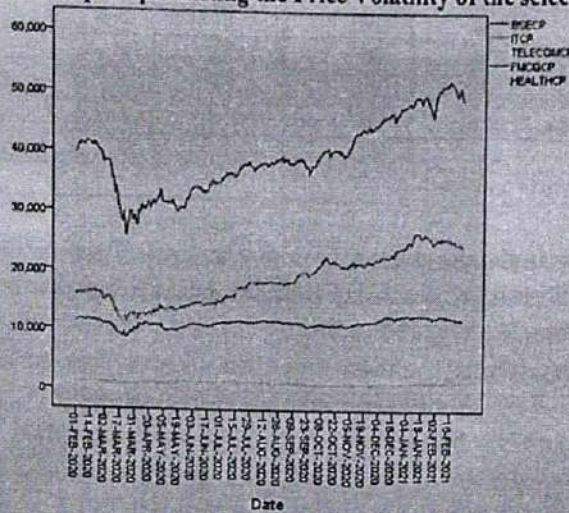
HEALTH	Pearson Correlation	.826**	.929**	.439**	.803**	1
CP	Sig. (2-tailed)	.000	.000	.000	.000	

\*\* . Correlation is significant at the 0.01 level (2-tailed).

**Source: Primary Data**

The above table indicates that there exists a linear relationship between BSE Sensex and Sectoral Indices. We can understand that the prices of BSE Sensex moves along with the selected Sectoral indices namely, IT, TELECOM, FMCG and HEALTH.

**Fig. 5.1 : Graph representing the Price Volatility of the selected Variables**



**Table 5.3: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.982 <sup>a</sup>	.963	.963	1207.361

a. Predictors: (Constant), HEALTHCP, TELECOMCP, FMCGCP, ITCP

**Source: Primary Data**

**Table 5.4: Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-4564.378	1389.777		-3.284	.001
	IT CP	1.539	.049	1.078	31.227	.000
	TELECOM CP	3.786	.832	.078	4.548	.000
	FMCG CP	2.506	.206	.334	12.173	.000
	HEALTH CP	-.998	.068	-.478	-14.746	.000

a. Dependent Variable: BSE CP

**Source: Primary Data**

Regression analysis was run to find out the level of effect of selected sectoral indices on BSE Sensex. The significance level from the table indicates that, selected sectoral indices impact the prices of BSE Sensex. The R value 0.982 depicts a high degree of impact created by the sectoral indices on Sensex. The R Square value indicates that 96.3% change in Sensex price is because of the selected sectoral indices prices.



5) Dr.Uthira D & Ms. Anupama R - "Social Media Marketing Activities and its influence on Brand Love : Perceptive based on Clothing Brands"  
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**SOCIAL MEDIA MARKETING ACTIVITIES AND ITS INFLUENCE ON BRAND LOVE : PERCEPTIVE BASED ON CLOTHING BRANDS**

Dr. Uthira. D\*  
Mrs. R. Anupama\*\*

**ABSTRACT**

The advent of social media and the prominence of the internet has transformed the shopping behaviour of the average Indian customer in a very dynamic manner. The diverse exposure provided to a customer with a wide range of options and offers along with the user opinions by purchases has provided a platform to make an informed decision to purchase merchandise. This paper highlights the impact of social media marketing activities on inducing brand love and the mediating effect of brand love on endorsing brand loyalty with special reference to Clothing Brands. The significance of the study is to analyse how social media marketing activities have a profound impact on establishing brand love and how it leads towards endorsing brand loyalty. The questionnaire method of data collection was adopted to collect requisite data concerning Clothing brands from users of Social Networking sites. This study uses independent variables from Social Media Marketing Activities viz, Interactivity, Informativeness, Personalization, Trendiness and Word-of-mouth and the dependent variable was Brand Loyalty, with the mediating variable as Brand Love. The method of analysis used for the study was Correlation and Multiple Regression. The result of the study revealed that Social Media Marketing Activities significantly influence Brand Love and in endorsing Brand Loyalty.

**Keywords :** Social Media Marketing Activities, Brand Love, Brand Loyalty, Clothing Brands

**INTRODUCTION :**

The millennium was born opening the doors of opportunities and the rise of the Internet was one of the most attributing factors that collaborated people beyond the restraints of space and time. Though it was initially considered as another medium of entertainment, the social media platforms like Facebook, Instagram etc; also proved as a successful platform for advertising and marketing. The pandemic was one of the major chaotic crisis moments which made people realise the infinite viabilities of the social media in endorsing and encouraging e-commerce. One of the major developments was witnessed in the clothing industry especially during the pandemic when the social media was recognised as a tool to promote and endorse clothing brands and the 'likes,' comments, and 'reviews' proved as

reliable source of ratification which enabled people to confidently make their purchase decision. The market witnessed the uprise of many entrepreneurs who could connect to their customers in their virtual space and the conventional business models of having a space and other ancillary pre-requisite investments became obsolete. The "Brand Love" was no more dependant on the quantitative aspects in the physical environment but had a paradigm shift towards the qualitative aspects of the product in the virtual environment and thereby promoted another important factor that induced a sense of emotion and commitment of customers towards a brand known as "Brand Loyalty." The scope of the study predominantly revolves around the object of highlighting to the clothing brands the necessity to increase and improve their presence in the social media to have a better connect with

\*Vice Principal & Head - PG Department of Commerce, M.O.P Vaishnav College for Women (Autonomous)  
\*\*Research Scholar - Department of Commerce, M.O.P Vaishnav College for Women (Autonomous)

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Authored by  
Dr. Uthira. D  
Vice Principal & Head  
PG Department of Commerce, M.O.P Vaishnav College for Women (Autonomous)  
Mrs. R. Anupama  
Research Scholar  
Department of Commerce, M.O.P Vaishnav College for Women (Autonomous)

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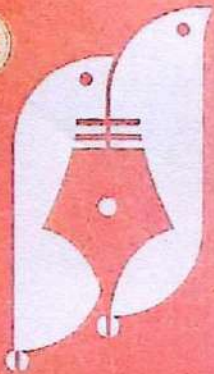
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**Dr.M.Hemalatha**, Associate Professor M.O.P.Vaishnav College for Women (Autonomous), Chennai ::  
[hema.mop@gmail.com](mailto:hema.mop@gmail.com)

### ABSTRACT

Blockchain is a distributed ledger with the growing list of records linked using cryptography. The blocks containing the transaction details are chronologically connected. These blocks form a series of chain. The purpose of this paper is to study about how the block solutions help the government. The unavailability of encumbrance-free land and – anti-updating land registry has postponed most of the state's infrastructure projects. Thus a solution was needed that would allow real-time revising of land registry for all relevant parties, such as land registry, mutation, maps, border limits, etc. That Block was based on the fabric framework of a hyper ledger. This allows for quick implementation in the bit coin platform. The government must be in a situation to use a block structure. Blocks lessen the burden of individual states as the government does not have to configure a code template for establishing a block chain after creating the block. To sign the transactions into blocks the identity based digital certificates are supported by the emblocks. It ensures the traceability of transactions. This block helps the government to record lands securely on a blockchain.

**KEY WORDS** - Case study, Blockchain, Land records, Land Registration

### INTRODUCTION

In the current scenario technology is the way of life and the world is marching towards digitalization which creates virtual space. The prominence of these technologies such as Internet of Things (IoT), Artificial Intelligence (AI), Bots and Robots, Sensor, Deep Learning Technology (DoT), drones, Block chain etc., are influencing and controlling every walk of Human life without our Knowledge. One amongst these technologies is Block chain technology, which is a mode of decentralization. Block chain technology can be the next major disruptive technology following cellphone later smart phone which made the entire world shrink into our palm, This Blockchain technology not only can change but can create a revolution in the global economy. Implementation of this technology still requires time, the need for the hour for accountants is to acquire required skills and get updated with this new technology

### REVIEW OF LITERATURE

(Sachidanand Singh, 2016) This article underlines the role of cryptocurrency and illustrates the secure transmission with virtual money and how this will create the course of banks, insurance companies as well as commercial banks. The better output of this new tech and the Internet of Things (IoT) embraced.

(Anderson, 2016) In this paper, the author explains blockchain technology's role and importance in accounting. It is also given that I would be experiencing disruptive changes in the financial industry. He explains the benefits of bitcoin blockchain specific to an accounting method in his paper. Using a blockchain can create an interconnected accounting records system, instead of people. And he says that such software could also be used to make the verification system.

In this paper (Jesse Yli-Huumo, 2016), it is clarified that central qualities that provide security, data credibility and confidentiality with no intermediary in the influence of exchanges are among the reasons for the emotional connection to technology. But he also stated which working on developing different permissions as well as lack of precise evaluation of the solutions given through such a blockchain technology.

'On 16 May, (2018) The council on studies, Industry, and Energy of the national assembly adopted a bitcoin resolution, which included a segment on initial penny offerings (ICO)... Greek S&D member Eva Kaili said



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## Customer Satisfaction Towards Forum Vijaya Mall: An Empirical Study

**Dr. E. Nirupama**

Assistant Professor, P.G. Department of Commerce,

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M.O.P Vaishnav College for Women, Chennai  
Email:enirupama2005@gmail.com

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### ABSTRACT

The concept of 'Malls' after appearing in Western countries by more than 30 years emerged since the early 1990s. They originally served as catalysts in the growth of suburbs. A shopping mall is typically, a shopping complex providing shopping along with its add-on features like specialty stores for clothes, accessories, home needs, food court, multiplexes and entertainment zones connected by walkways. This study is undertaken in Forum Vijaya Mall a Shopping Mall located in Chennai, Tamil Nadu. The main objective of the study is to analyze the factors influencing shopping pattern of consumers and their level of satisfaction towards various offerings & services available at the mall. Understanding consumer's preferences and decision making styles while shopping at a mall is vital for mall managers and mall tenants. This study would be helpful to Mall operators and Mall Managers in strategizing and implementing the right footfall drivers to attract the consumer footfalls and try out innovative ways to keep the footfalls rising.

**KeyWords:** Shopping Mall, Customer Satisfaction, Footfalls, Organized Retailing

### 1. INTRODUCTION

There has been a massive development of new retail formats in India as the spending power in the economy is growing fast and this development has gained importance in Tier II and III towns almost equal to metropolitan cities. So, there remains a need to understand the changing behavior of consumers among Indian businesses towards shopping in these organized retail outlets. With the advent of malls the concept of Retail as an entertainment came to India. Every facet of Indian society is touched upon by the Mall concept. With the advent of mall culture the habit of making a routine visit to mall for the purpose of shopping, roaming, enjoying movies and entertainment has escalated in recent times. In India there is still a huge potential market which remains untapped, though the concept of mall has grown on a rapid phase. Crossroads, India's first modern shopping mall currently known as Sobo Central was opened by Primal Holdings Ltd, the first mall management company in India in September 1999, which is a subsidiary of a major pharmaceutical group. Mall environment is rapidly developing among domestic as well as foreign investors in India where they can think of having a lion's share in the Indian Market. Mall Developers and retailers will have ample opportunity & scope as India is in the primitive stage with regard to Mall life cycle. Shopping mall developers in India have to learn from their counterparts in the United States and the United Kingdom regarding the plethora of experiences that have to be encountered in the various stages of the mall life cycle, as attracting the consumer footfalls will be the major challenge before every mall developer and retail tenant.

Understanding consumer's preferences and decision making styles while shopping at a mall is vital for mall managers and mall tenants. It would be beneficial for the mall managers in drawing constructive & practical lessons on strategies to meet the needs of consumers in India if they have a thorough understanding of consumer's motivations and their mall-patronage intentions.



## 6. CONCLUSION

Shopping malls aren't just places to shop, they are attraction centers for people to come together, to socialize, see new developments, do the shopping and serve as employment hubs. The shopping mall culture has brought a refreshing change in the way Chennai consumers shop. Changing dynamics of consumer behavior and enormous brand choices has made the consumer to settle for nothing less than the best. The key to survive in the long run is to understand the tastes & preferences of the consumer. Amicable relationship among the stakeholders, mall developers, mall managers, mall tenants and consumers is reflected by having an ideal shopping mall. Hence it can be concluded that the mall managers to draw practical constructive lessons on strategies to meet consumer's needs should have a thorough understanding of consumer's motivations and their mall-patronage intentions.

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sancharfoundation@gmail.com | sancharfoundation.in

**Author(s) by**  
**Dr. Uthira, B**  
Associate Professor and Head  
P. G. Department of Commerce  
M.O.P. Vaishnav College for Women (Autonomous), Chennai  
**Dr. Nilaka U**  
Associate Professor and Head  
Department of Commerce (Marketing Management)  
M.O.P. Vaishnav College for Women (Autonomous), Chennai

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AN EMPIRICAL STUDY OUTLINING EVOLVING CONSUMPTION  
PATTERNS AND ADOPTION OF OTTS IN INDIA

Dr. Uthira D\*  
Dr. Nisha U\*\*

**ABSTRACT**

A global pandemic in the form of Covid-19 changed the way audience consumed media and its impact is sure to stay in the long run. The sudden shift in the trends of consumer consumption of media content available on OTT platforms set a new trend in the entertainment industry. Reports suggest that OTT platforms saw a triple increase in consumer consumption during and post the lockdown period. The impact that OTT platforms has had on children, youth and to adults is very intense. The shift from conventional medium of entertainment platforms to delivery of content via internet can be because of various fundamental reasons like, access of online media content, variety in entertainment content, wide choice of devices and mediums like smart phones, tablets, laptops, desktops, TV screen and home theatre equipments. This paper in an attempt to understand these reasons and the factors that have led to the sudden surge in the demand for OTT and its consumption among consumers during the pandemic. The paper demonstrates the Innovation-Adoption model of Awareness, Interest, Evaluation, and Trial to study the impact of Covid-19 on the entertainment industry and consumer consumption pattern. With relevance to the current scenario, OTT media platforms have been the game changers through this unprecedented pandemic which adds to the number of reasons why we had to undertake this research.

**Keywords :** Covid -19, pandemic, digital media content, subscription, convenience, Over The-Top, adoption, video and innovation

**BACKGROUND AND EMERGENCE OF THE STUDY**

The Boston Consulting Group in its latest report reported that Over-The-Top (OTT) content in India is at an inflection point in India. The report predicted that the Indian OTT market will reach \$5 billion in size by 2023. This growth can be attributed to rising affluence, increase in penetration of data into rural India and adoption of OTT across various demographic segments including women and older generations.

The definition of mass entertainment has taken a new dimension with movies and sports being the new drivers of digital media. The article also reported that a majority of 42% of women viewers consumed OTT

media content and there was an increase in the trend with 14% of first time viewers during the pandemic were women.

The engagement and interactivity which OTT platforms promote, gives an impression that the audience shape the media content and it puts them in the driver's seat. Audience feels powerful when they demand the content of their choice than remaining as mere passive receivers of the menu list provided by the producers (S. Alex Parimalam, 2019).

The internet has a significant role to play in the increased levels of exposure that the audience are receiving today. Even though cable networks, satellite and other entertainment sources offer cheaper

2) Dr.Uthira D & Ms. Rachel K.J - A Study on Big Data Analytics for Development of Sports with reference to Badminton.

Utkal Historical Research Journal - UGC Care - ISSN : 0976-2132

**A STUDY ON BIG DATA ANALYTICS FOR DEVELOPMENT OF SPORTS WITH SPECIFIC REFERENCE TO BADMINTON**

**Dr. Uthira, D** Associate Professor and Head, P. G. Department of Commerce, M.O.P. Vaishnav College for Women, [uthirad@yahoo.com](mailto:uthirad@yahoo.com)

**Ms. Rachel K J** Assistant Professor, Department of Commerce, M.O.P. Vaishnav College for Women, Chennai – [rachelkj.mop@gmail.com](mailto:rachelkj.mop@gmail.com)

**ABSTRACT:**

*The relationship between Big Data and badminton is examined in this article. This article concentrates on the badminton's potential response to Big Data monitoring, drawing on the work of Longo Match, the research speaks to the Big Data-badminton relation through the theoretical framework. It explains how badminton players could respond to Big Data monitoring by expressing privacy concerns or accepting a quantified self. These responses will serve as a springboard for more research into how badminton players can approach Big Data and its implications for sport. This paper would also look at some of the different analytics approaches and techniques that can be used for big data, as well as the possibilities that big data analytics can offer in different decision domains. This paper is a primitive research which will aid coaches assessment of conditions of their players. This may signify a player's readiness for competition, training adaptation, or risk for injury. Hence, the analysis of this metrics with the help of Longo Match application helps to achieve meaningful assessment.*

**Keywords:** Big Data, analytics, badminton sport.

**INTRODUCTION**

**BIG DATA ANALYTICS IN SPORTS**

Professional sports have become increasingly competitive over time, with a single minute changing the game's outcome. Sports teams now have a large and devoted fan base who demand detailed information. Agencies and team members are also recognising the importance of proper performance tracking in order to take corrective action after studying accurate performance metrics.

Moneyball, a 2011 sports drama film, popularised sports analytics by depicting how a baseball coach, Billy Beane, revived his team against all odds using scientific evidence and statistical analyses of player results. His experiment with sabermetrics forever changed the game and made analytics a dream for many.

"The frontier of analytics is just beginning, and there is no end in sight to its potential," said Dr. Lashbrook, Founder and President of Sports Management Worldwide. (Sports) analytics is a lucrative arena with endless possibilities. Not only baseball teams, but also football, hockey, soccer, and other sports have at least one analyst crunching team info.

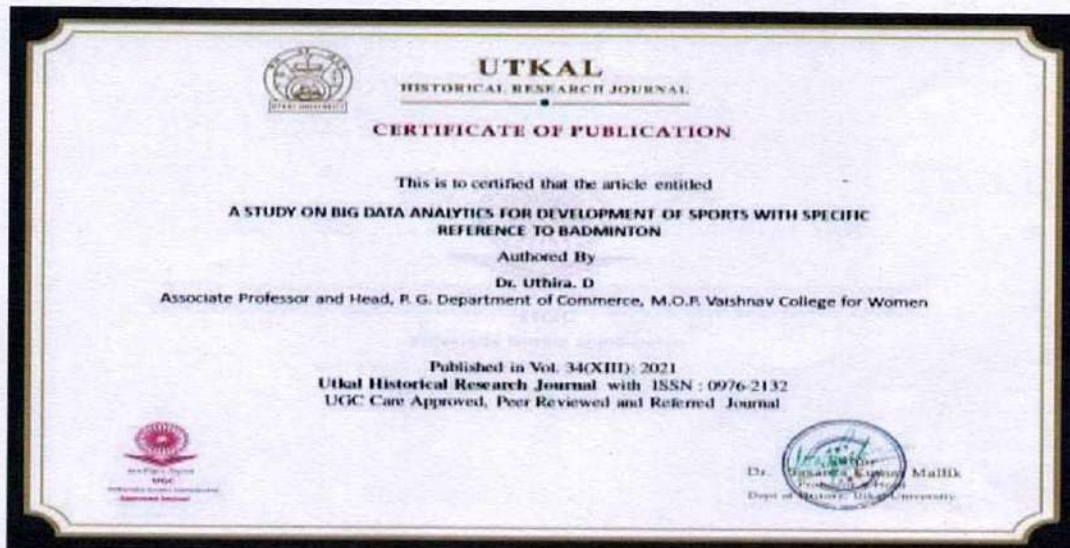
**Changing the Strategy**

Wearable sensors are also being used by sports analysts to gather data from athletes. Adidas has created a portable system called the miCoach. This unit, which is attached to the player's jersey, records data such as the player's heart rate, pace, and acceleration. The team management will pick the best players for the game by analysing this data. It also allows them to keep track of the players' health.

Video analytics is now becoming more widely used for data collection in a variety of sports. A company called SportsVU mounted six cameras around the arena during NBA games. They were able to generate information about which moves and shots are better suited for each player using advanced metrics. As a result of these empirical findings, teams will develop game plans that are tailored to their players' strengths.

The same method is used to learn about the opposing team's players in order to identify their weaknesses. Arsenal is one of the most well-known football clubs to invest heavily in big data analytics. They use a device that records 1.4 million data points per game and uses an advanced algorithm to analyse the data.

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Principal  
M.O.P. Vaishnav College for Women  
(Autonomous)  
No. 20, TV Lane, Nungambakkam High Road  
Chennai-600 034

# A STUDY ON BIG DATA ANALYTICS FOR DEVELOPMENT OF SPORTS WITH SPECIFIC REFERENCE TO BADMINTON

Dr. Uthira, D Associate Professor and Head, P. G. Department of Commerce, M.O.P. Vaishnav College for Women, uthirad@yahoo.com  
Ms. Rachel K J Assistant Professor, Department of Commerce, M.O.P. Vaishnav College for Women, Chennai - rachelkj.mop@gmail.com

## ABSTRACT:

The relationship between Big Data and badminton is examined in this article. This article concentrates on the badminton's potential response to Big Data monitoring. drawing on the work of Longo Match, the research speaks to the Big Data-badminton relation through the theoretical framework. It explains how badminton players could respond to Big Data monitoring by expressing privacy concerns or accepting a quantified self. These responses will serve as a springboard for more research into how badminton players can approach Big Data and its implications for sport. This paper would also look at some of the different analytics approaches and techniques that can be used for big data, as well as the possibilities that big data analytics can offer in different decision domains. This paper is a primitive research which will aid coaches assessment of conditions of their players. This may signify a player's readiness for competition, training adaptation, or risk for injury. Hence, the analysis of this metrics with the help of Longo Match application helps to achieve meaningful assessment.

Keywords: Big Data, analytics, badminton sport.

## INTRODUCTION

### BIG DATA ANALYTICS IN SPORTS

Professional sports have become increasingly competitive over time, with a single minute changing the game's outcome. Sports teams now have a large and devoted fan base who demand detailed information. Agencies and team members are also recognising the importance of proper performance tracking in order to take corrective action after studying accurate performance metrics.

Moneyball, a 2011 sports drama film, popularised sports analytics by depicting how a baseball coach, Billy Beane, revived his team against all odds using scientific evidence and statistical analyses of player results. His experiment with sabermetrics forever changed the game and made analytics a dream for many.

"The frontier of analytics is just beginning, and there is no end in sight to its potential," said Dr. Lashbrook, Founder and President of Sports Management Worldwide. (Sports) analytics is a lucrative arena with endless possibilities. Not only baseball teams, but also football, hockey, soccer, and other sports have at least one analyst crunching team info.

### Changing the Strategy

Wearable sensors are also being used by sports analysts to gather data from athletes. Adidas has created a portable system called the miCoach. This unit, which is attached to the player's jersey, records data such as the player's heart rate, pace, and acceleration. The team management will pick the best players for the game by analysing this data. It also allows them to keep track of the players' health.

Video analytics is now becoming more widely used for data collection in a variety of sports. A company called SportsVU mounted six cameras around the arena during NBA games. They were able to generate information about which moves and shots are better suited for each player using advanced metrics. As a result of these empirical findings, teams will develop game plans that are tailored to their players' strengths.

The same method is used to learn about the opposing team's players in order to identify their weaknesses. Arsenal is one of the most well-known football clubs to invest heavily in big data analytics. They use a device that records 1.4 million data points per game and uses an advanced algorithm to analyse the data.

## THE FUTURE OF SPORTS ANALYTICS

Without any doubt, sports analytics will continue to evolve, and the game strategies will heavily rely on the insights from the analysis than instinct. The next breakthrough sports world expecting from analytics is in the area of predicting a player's mental ability to adjust with the rigours of the professional sports world. There are already researches about finding the correlation between emotional regards of responsibility and on-field performance.

Looking at the rate at which the sports analytics have grown to today's state, it is sure that more of these data-driven advancements in sports can be expected in the upcoming years.

### THREE WAYS BIG DATA ANALYSIS IS CHANGING SPORTS

Big data has upended long-held traditions in sectors ranging from retail to finance, so it's no surprise that sports have been affected as well. Here are three examples of how it has had a significant influence on the sector.

- **Improving recruitment decisions about college athletes**

People who play sports in college have opportunities to get some of their college expenses paid for via sports-related scholarships. Star athletes can increase a school's prominence too, especially if they lead teams to championship wins.

- **Providing more details about concussions in contact sports**

This use of big data in sports even applies to people who don't play sports or like them. Physicians can use the information to improve treatments for players, and helmet manufacturers might rely on it when they're updating models.

- **Enhancing fan experiences**

Live games pepper the memories of many sports enthusiasts, whether those people see amateur teams or professional ones. But there's a trend associated with some sports where live game attendance is down. The issue hasn't caused a widespread panic yet, but some stadiums and teams are tapping into big data resources to figure out how to keep fans happy.

## ANALYSIS OF THE BADMINTON GAME

Analysis of player's performance during match in sports is a common procedure conducted by coaches in order to further improve the player's performance. The specifics in the analysis would allow the coaches to further explore the weakness of the players and to work on that particular weakness. The analysis procedure is not only limited to the player's performance but can also be used to analyze the opponents performance. This allows the coaches to strategize on how to counter the weakness of the opponent. There are several methods that help coaches keep track of the player's performance, and at the same time analyze them.

The development of this system brings interest as international badminton matches require thorough analysis of key points. The development of a more efficient way to collect badminton game key points such as smashes and unforced errors will ease the analysis process. An example of this case would be if a coach were to make use of an efficient system of collecting data, they could save more time in the data collecting which consumes time, and could spend more time on their analysis.

### Problem Statement

The implementation of this method is intriguing because international badminton matches necessitate in-depth examination of key points. The research method will be aided by the introduction of a more effective way to obtain key points from badminton games, such as smashes and unforced errors. For example, if a coach used an effective data collection method, they might spend more time on their research instead of gathering data, which takes time. A better tactic to counter-attack the enemy might be formulated if more time was spent on research. In badminton, the most common method of collecting data for analytical purposes is through observation. This approach is faulty because observation alone can lead to data collection errors. For example, if a coach observes a player's key points during a game, it's highly likely that there will be a mistake in the data collection, possibly due to exhaustion. However, if paired with a system capable of assisting the user in the data collection process, the quality of the data collection could be improved because the coach would no longer have to manually check for key points in a video, but would instead have the system produce the key

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**VIRTUAL REALITY IN RELAUNCHING TRAVEL AND TOURISM INDUSTRY POST PANDEMIC**

Dr. Uthira, D\*  
Ms. Rachel K J\*\*

**ABSTRACT**

Virtual Reality (VR) enables travelers to experience a destination beforehand and it also entertains a positive influence in the booking behavior of customers. This research examines the effect of VR exposure on the purchasing probability, time commitment, the speed of decision-making and turnover. The suggested structural model integrates the concepts of awareness of VR, the restrictions and challenges faced by travelers because of the pandemic situation, the cost factor, customer engagement by using VR application and its impact on customer satisfaction in the Travel and tourism sector. The specific reference point in this paper is the customer experience in getting to know about a cultural heritage destination with the help of VR technology to support a virtual tour. The research is justified by the increased demand by travelers to possess a memorable experience in exotic destinations as well as the growing opportunities offered by Virtual Reality and Augmented Reality technologies applied in the tourism sector. This study aims at relaunching tourism and help in regaining lost ground in the post pandemic era by using VR as an effective tool to create a valuable customer experience.

**Keywords:** Tourism industry, Virtual Reality (VR), customer experience

**INTRODUCTION**

Tourism is significant for the success of the many economies around the world. Tourism not only boosts the revenue of the economy but also creates thousands of jobs and develops the infrastructures of our country, and also plants a way of cultural exchange between foreigners and citizens.

Virtual Reality may be a simulation to an imaginary world, and when it's applied in touristic experiments, it considers the sense of sight, as lot of experiences depend on visual stimuli. It is in real terms a multidimensional gain that's been earned. Usually, VR application is applied to offer an experience on the destination. As a progression to this a VR enabled application shall be developed which may be accessed through smartphones of both android and IOS denomination.

This application could be a route tracker with a map and direction tracker, as well as a VR enabled service. As tourists travel, this app guides them to their destination by providing a virtual reality image of the places they pass through as well as weather conditions. This application is often accessed anywhere. Because the navigator crosses each place, pop ups appear on the screen for the tourist to work out the location and also the features. This application focuses on tele-presence, which encompasses all five senses. This medium would actually provide tourist an opportunity to share dinner along with a friend located at a special region. The net results of incorporating Virtual Reality in Tourism is, it provides a far better destination image, which is articulated because the belief within the mind of the tourist about a destination's capabilities, which eventually leads to a better experience, and as a result,

\*Associate Professor - P. G. Department of Commerce, and M.O.P. Vaishnav College for Women  
Chennai

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Authored by

**Dr. Uthira, D**  
Associate Professor  
P. G. Department of Commerce, and M.O.P. Vaishnav College for Women  
**Ms. Rachel K J**  
Assistant Professor  
Department of Commerce, M.O.P. Vaishnav College for Women, Chennai

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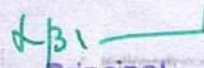
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**THE CORONA INFODEMIC: A STUDY ON THE DISSEMINATION OF MISINFORMATION AND ITS IMPACT IN THE DAKSHINA KANNADA DISTRICT**

  
Principal

M.O.P. Vaishnav College for Women  
(Autonomous)



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PRACTICES AND MEASURES UNDERTAKEN BY INDIAN BANKING SECTOR  
DURING COVID 19 - A THEORETICAL PERSPECTIVE

Dr. Saugetha Manoj, Research Scholar, Research and Development Centre, Bharathiar  
University, Assistant Professor, Department of B.B.A., M.O.P. Vaishnav College for Women, Chennai.  
Keela Rani, Research Supervisor, Research and Development Centre, Bharathiar University,  
(Director-MBA@ Retd), Jaya college of Arts and science, (Ch-692024)

The country is facing an unprecedented lockdown for the past two months since  
2020 owing to the pandemic, the hustle and bustle of economic activity has virtually come to a  
halt and has had an irreversible financial impact on huge swaths of population irrespective of  
or divide, be it urban or rural or commercial or individual. The role of banks in mitigating  
economic hardships in these crucial times needs to be emphasised. From being a player in  
financial operations, attention regular branch services with transitioned timings and staff and  
there are no operational setbacks in online & ATM transactions, to being in the forefront  
as a fulcrum in the machinery to implement the critical economic packages announced by the  
and State Governments, the Banks need to quickly adapt to new challenges, expected rise  
in credit off takes. This lockdown has mandated several banks to understand the  
use of technology and teachin banks that work from home option can be continued even post  
by scaling up and accelerating digital operations. This paper is an attempt to study the  
and measures adopted by banks to address the pandemic and HR practices employed to  
business continuity and ensure zero disruption. A secondary approach has been followed  
the information and present from the published sources  
Banks, COVID-19, digitisation, HR practices

**ABSTRACT**  
In March, 2020, the World Health Organization (WHO) officially declared the coronavirus  
(COVID-19) outbreak as a global pandemic.

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Principal  
M.O.P. Vaishnav College for Women  
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COVID- 19 : CHALLENGES AND PROSPECTS –  
A STUDY WITH SPECIAL REFERENCE  
TO SMALL BUSINESSES IN CHENNAI

Ms. Geetanjali Jindger  
Dr. Lalitha Balakrishnan

ABSTRACT

Small businesses being the backbone of any economy contributes towards the growth by creating more job opportunities and supports the local communities and neighbourhoods. With the World health Organisation declaring COVID-19 as a pandemic, the world economy witnessed steep fall in the business activities leading to a total lockdown by all the countries. Since then, all the business communities have embarked on a path of learning, evolving, and accepting the new normal. Being the first and the worst to be hit by the Pandemic, this study investigates the challenges faced by the small business and highlights on the strategies that can be followed by these businesses to reduce the consequences of the impact of COVID-19. The data was collected by means of a structured questionnaire from the retailers and small entrepreneurs. Working capital requirements, shortage of funds, limited operations were found to be the major challenges faced by these small businesses during COVID-19. Moreover, small enterprises may need to restructure their business and rebuild relationships with customers and suppliers. The study proposes several strategies that retailers can adopt to improve resiliency in the changing environment during and after the COVID-19 era.

Keywords : Small business, COVID-19, Challenges, Prospectus, Strategies

1. INTRODUCTION

The declaration of COVID-19 as a pandemic by the World Health Organisation brought the world to a standstill. With many organisations closing down their stores, factories and offices due to the mandatory lockdown declared by the countries, proved to be a permanent closure for these organisations and left them shattered especially the small business firms. Around 48% of the business were severely hit for those who had one to four employees and 37% for those having twenty to forty-nine employees (CBIZ report). The main reason being, the lack of working capital funds, cash flows, inadequate capital, reduction in the working hours and employees and finally laying off the employees.

Witnessed with extreme negativity these businesses had to identify new means to serve their customers staying at home. Retail formats on the other

hand, had to make their product reach to their customers with the help of social medial platforms and online orderings. In this regard this study tries to identify the challenges that were faced by the small firms during the pandemic, the strategies adopted by them to overcome the challenges and the innovative measures that can be implemented post COVID-19 period to sustain in the market.

2. REVIEW OF LITERATURE

(Jiang et al., 2020) The authors in their study assessed the effect of Covid-19 on the Small and Medium Enterprises in China and the supportive strategies implemented by the Chinese Government towards the SME's for navigating the crisis. Historical and Logical methods were adopted by the study. The study thoroughly examined the initiatives and policies implemented by The People's Bank of China in support of the small business.

\*Associate Professor - M.O.P. Vaishnav College for Women (Autonomous) Chennai

\*\*Principal - M.O.P. Vaishnav College for Women (Autonomous) Chennai

## IMPACT OF SOCIAL MEDIA BONDING AND BRAND AWARENESS ON BRAND IMAGE, BRAND TRUST AND PURCHASE INTENTION OF GEN Z WOMEN CONSUMERS – A STUDY WITH SPECIAL REFERENCE TO CHENNAI.

Dr. Lalitha Balakrishnan, Principal, M.O.P. Vaishnav College for Women, Chennai, India.  
Geetanjali S Jindger, Associate Professor, Department of Commerce, M.O.P. Vaishnav College for Women, Chennai, India.

### ABSTRACT

This study examines the associations between the younger generation through Social Media and its impact on the brand awareness, brand trust and purchase intention of the Gen Z Women Consumers in Chennai city. The study adopted the quantitative research method. The population of the study consisted of Gen Z Women consumers, studying at the Under-graduation level of the colleges and universities in Chennai who are very active on the Social Media Platforms like, Facebook, Instagram, Twitter etc. A sample size of 338 responses were collected by using the convenience sampling procedure. A structured questionnaire was designed and the responses were collected by online mode through google forms. A Structural Equation Modelling was used for the analysis of the data.

The results showed that the social media associations and brand awareness among the Gen Z women consumers had a positive influence on brand image, brand trust and purchase intention while purchasing online. In addition, Social media associations and brand awareness was directly influencing the purchase intention of these women consumers. Brand awareness and Brand Trust had a stronger influence on the purchase intentions of Gen Z women consumers.

**Key words:** Social Media, Brand Awareness, Brand Image, Brand Trust, Purchase Intention, Gen Z.

### 1. INTRODUCTION

Social media has become the most important part of an individual's life. With around 4.20 billion users around the globe it contributes to around 53% of the population being active users of social media. In fact, with the pandemic taking on the economy and declaration of complete lockdown in the countries, paved the way for consumers, organisations, institutions to

shift to virtual portal for all their needs and requirements. Almost all segment of the society right from small businesses and firms to large organisations have transited to social media platforms for effectively communicating with their customers. Among the various social media platforms, the most used was identified as Facebook with 2,740 million users, followed by you tube and Instagram.

The companies are constantly looking new and improved means to connect with their customers. Social media is a very innovative tool that can be used by the companies not only to engage their existing customers but to attract new ones. Companies that connect and engage their customers through social media receives more positive responses for their brands.

Consumers have started using various social media platforms like Facebook, twitter, Instagram to share product reviews, information on services, advise on health and food, notifications, warnings, ideas, and tips of using certain products and much more. With these data readily available on social media, information is consumed by many people across the globe that has a very serious influence on the purchase intention of the consumers.

In the above context, this study aims to identify how the social media connections between the Gen Z consumers creates an awareness about a particular brand and its impact on brand image, brand trust and finally pursues a consumer to purchase the product.

## 2. REVIEW OF LITERATURE

### 2.1 Social Media Bonding, Brand Loyalty, Brand Awareness and Purchase Intention

(Ansari et al., 2019) In their study investigated the influence of brand awareness on the purchase decision of the consumers. 150 respondents comprising of 60% male and 40% female consumers was the sample size of the study. The study aimed at examining the impact of brand awareness on social media marketing on the consumers purchase decisions. The findings of the study revealed that though the impact of brand awareness was not much on the consumer purchase decision but social marketing through social media had much stronger and positive impact on the purchase decision of the consumers.

(Balakrishnan et al., 2014) Have examined the effect of social media marketing on brand loyalty and purchase intention of Gen Y consumers. The respondents were the students of various Universities pursuing they're under graduation. The findings of the study indicated that consumers using social media platforms were positively influenced by virtual word of mouth communications like eWOM, online communities and online advertisements. This in turn led to the promotion of loyalty towards the brand and also lead to the increase in the purchase intention of the consumers.

(Kaya & Bicen, 2016) Studied the influence of social media on the behaviour of students with a focus on Facebook. The study also investigated the relation between confidence and self-esteem behaviour in social media and while using Facebook. The respondents consisted of students studying in level 9 to level 12. The results of the study indicated Facebook as a primary means of communication for sharing news, images, photos and songs. On the other hand, the students were equally cautious in protecting their social identify and respected the privacy of their friends.

(Alalwan, 2018) in his study examined the factors influencing the purchase intention of Gen Z consumers through social media advertising. The findings exhibited that Key factors such as hedonic motivation, habit coupled with interactivity, informativeness and perceived ease of use significantly and positively influencing the purchase intentions of the consumer.

(Ahmad & Suyatna, 2020) In their study have examined the impact of social media marketing on Instagram on the purchase intention of consumers moderated by brand equity. The study was conducted on the students pursuing their under graduation in Kuala Lumpur, Malaysia between the ages of 18 to 24 years. The study used the path analysis and developed a Structural Equation Model. The findings disclosed that social media richness provided by Instagram lead to the purchase intention of consumers positively and significantly. Furthermore, the moderator role of Brand equity was found to be a momentous interactor between the relationship of social media and purchase intention of consumers.

### 2.2 Social Media, Purchase Intention and Gen Z Consumers

(Duffett, 2017) In his study investigated the effect of social media marketing communication on the attitude of the young consumers. The sample size of the study consisted of students studying in Africa between the age group of 15 – 22 years, the Gen Z. The findings of the study revealed that the attitudes of the Gen Z consumers were positively influenced by the social media marketing communication. In addition, the attitudinal aspects portrayed that Gen Z consumers use social media for longer duration and change their profile frequently and also respond favourably to social media marketing communication.

(Huang & Copeland, 2020) In their study examined the impact of Instagram influencers and Hashtag's on the purchase intention in the apparel sector. Surprisingly the findings show that many Gen Z consumers were influenced by the hashtag follows, in contrast the personal interaction with the influencers as individuals had a much stronger impact on the intention to purchase.

(Wolf, 2020) In his study have examined the effect of influencer marketing on Gen Z consumers. This research was based on understanding the likings of this generation and their attitude towards influencers that completes a marketing strategy for an organisation. The sample size

...s comprising of under graduate students pursuing media courses at Merrimack College between the age group of 15 – 22 years. Convenience sampling method was used to collect the data from 62 respondents. The findings of the study indicated that Gen Z consumers are highly influenced by authenticity of the posts, in addition this generation follow only those influencers who has similar interests, furthermore, Gen Z consumers wants real experiences.

**RESEARCH APPROACH**

Based on the literature review we can find that Gen Z consumers are little different when compared to other generations. Though many researches have been undertaken in foreign countries to know their purchase behaviour and intention, not much study have been undertaken in India, thus this study tries to fill this gap of understanding the purchase motives of Gen Z Indian consumers.

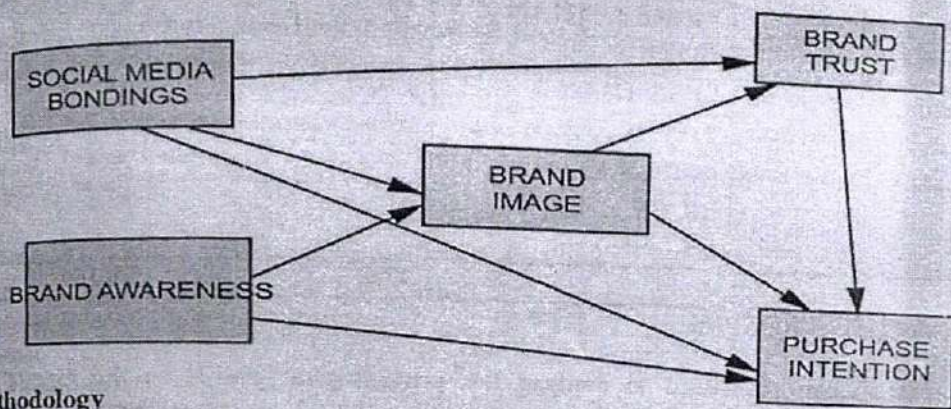
**1.1 Research Objectives**

The objectives of the study are

- To analyse the purchase intention behaviours of Gen Z Women consumers making online purchases.
- To develop a Structural Equation Model exhibiting the influence of Social Media bonding on Brand Awareness, Brand Image, Brand Trust and Purchase Intention of Gen Z Women Consumers.

**1.2 Research Model**

The conceptual model of the study is shown in figure 1. In this figure Social media communications, brand awareness, brand image, brand trust and purchase intention are the latent variables. The testing of the associations between these variables is depicted in the figure.



**1.3 Methodology**

The present study has used both the primary and secondary sources of data. The framework of the study was developed by means of the secondary data while, Primary data was collected by means of a Structured questionnaire through online mode with the help of goggle forms.

The questionnaire included information on demographics of the respondents, key dimensions of Social media bonding, brand awareness, brand image, brand trust and purchase intentions of the Gen Z women consumers, who prefer to do Online shopping. The items of the questionnaire were taken from the study conducted by Yusuf Bilgin (2020). The demographic structure of the respondents was measured with close-ended questions. The views of the respondents regarding the variables were measured by adopting a 5-point scale (1= Strongly disagree, 5= Strongly agree).

The sample size of the study was 338 Gen Z Women consumers between the age group of 15 – 25 years who are actively using the social media handles like the Facebook, Instagram or twitter and follow atleast one brand on these social network sites. The data was analysed by means of SPSS and AMOS software's. Statistical tools like descriptive analysis, Mean, Standard Deviation and Structural Equation Model was developed to test the hypothesis and to draw results and conclusions.

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Principal

M.O.P. Vaishnav College for Women  
(Autonomous)  
No. 20, IV Lane, Nungambakkam High Road  
Chennai-600 034

Hemalatha J, Assistant Professor M.O.P. Vaishnav College for Women (Autonomous), Chennai  
Dr. Lalitha Balakrishnan, Principal M.O.P. Vaishnav College for Women (Autonomous), Chennai

### ABSTRACT

Food Delivery Apps is an emerging mobile technology, widely adopted by catering businesses and customers. They have provided two-way benefits – both to the suppliers and consumer. These FDA services are rescuing catering enterprises and are also satisfying customers' exceptions under the COVID-19 global pandemic condition. The study has proposed and examined a measurement model to study the consumer's perspective of effectiveness of Food Delivery Apps using Confirmatory Factor Analysis.

**KEY WORDS** COVID-19, Food Industry, Food Delivery Apps

### INTRODUCTION

The past two years have seen major shifts in consumption patterns across industries owing to the COVID-19 pandemic. Widespread restrictions, state implemented lockdown, disease spread, fear of the virus have all resulted in major lifestyle changes in the world. People movement out of their houses have been greatly restricted. Routine activities such as work, shopping, entertainment – are all done in the online mode.

The food industry has retained customer loyalty even during times of chaos, though other industries have seen a downfall. Earlier, various forms of dine-outs had become a norm – coffee shops, fast foods, executive lunches, fine dining, etc. Though mobile-based Food Delivery Apps had been prevalent before the pandemic, there has been increased usage due to the current restrictive conditions. Hence, this study aims to develop a model to measure the effectiveness of Food Delivery Apps.

### LITERATURE REVIEW

Tasnim (2020)<sup>1</sup> pointed out how in the past, in times of pandemics, people's lifestyles and industries across sectors get disrupted and deeply affected. They further studied the impact on supply chains in the food industry and recommended the use of digital technology for effective management during such turbulent and restrictive times.

Chowdhury, Sarkar, Paul, & Moktadir (2020)<sup>2</sup> in their extensive study in Bangladesh studied the impact of the pandemic on the food and beverage industry. They concluded that strategies needs to be adopted by the sector for supply chain management and customer service, retention and satisfaction. A complete restructuring of previously established models is a necessity.

Eftimov, Popovski, Petković, Seljak, & Kocev (2020)<sup>3</sup> observed that using Artificial Intelligence makes obvious, the changes in the food consumption patterns before and during the COVID-19 pandemic. This kind of analysis is valuable in times of crisis and emergencies, which is a very good example of the scientific support that regulators require in order to take quick and appropriate response.

Hashem (2020)<sup>4</sup> in his study among Jordan consumers noted the increased customer inclination to shop online using e-payment methods, during this pandemic. The study also observed considerable influence of gender and education qualification on online shopping tendency and efficiency. The aspects of price, quality, risk and loyalty became crucial factors affecting purchase behaviour.

Zhao & Bacao. (2020)<sup>5</sup> through their empirical findings in China developed a measurement





## ANALYZING CONSUMER BEHAVIOUR TOWARDS E-COMMERCE DURING THE PANDEMIC LOCKDOWN

Dr. Lalitha Balakrishnan\*  
Mrs. Nisha Mohan\*\*

### ABSTRACT

The COVID-19 -19 Pandemic Lockdown was enforced in the month of March 2020 to contain the spread of the Novel Covid-19 Virus. The objective of the lockdown was to ensure nobody stepped out of their houses in order to protect themselves from the virus which is highly contagious. Due to this, people had no option but to rely on the E-Commerce more to get the essential products during the lockdown. There was a section of people who risked themselves to buy necessary products directly from retail stores. Besides the difficulties faced by E-Commerce, the dependency on E-Commerce for essential goods still increased than usual. During the Pandemic, only necessary goods such as Rice and Cereals, Fruits and Vegetables, Medical products such as masks, gloves, Hand Sanitizers etc were made available on E-Commerce website as it was the need of the hour. This paper focuses on how the shopping habits of the consumers drastically changed during the Pandemic. The Pandemic Lockdown resulted in one hand, many people not being able to earn their monthly income while being in employment, on the other hand employees being laid off. Due to this, most of the consumers became conscious about the purchases made through E-Commerce with respect to Price and Brands. This paper also tries to study whether the E-Commerce was a boon or bane for the consumers as prices rose up due to increasing demand and limited supply and the availability of the essential goods were fluctuating from time to time.

**Keywords :** E-Commerce, Consumer Behaviour, Pandemic Lockdown, Traditional Retail Stores, Essential Goods.

### INTRODUCTION

The Pandemic Lockdown was enforced when the novel Corona Virus started to spread rapidly across different countries including India. It was first enforced on 25<sup>th</sup> March 2020 for a period of 3 weeks and by the end of first lockdown, was enforced the second lockdown for a period of 19 days and the complete lockdown was ended on 31<sup>st</sup> May 2020. After that, partial lockdown and unlock was in force. Though consumers buy shopping goods from E-Commerce, it was during the pandemic lockdown that most of them started to purchase essential goods from E-Commerce.

The E-Commerce is used commonly for shopping products like electronics, Clothes, Books and Kitchen Appliances. Even though most of the E-Commerce

websites sold grocery and essential goods, the number of consumers purchasing these goods through E-Commerce was very less. Due to the lockdown, as nobody could buy essential goods from nearby retail stores, ultimately everyone had to depend on the Online Grocery Stores such as Amazon, Big Basket, Flipkart supermarket, Reliance Mart etc.

The most commonly purchased goods from E-Commerce websites during lockdown was Hand Sanitizers, Face masks, Hand Gloves, Rice, Atta, Cereals, Instant Noodles, Frozen food, Biscuits and Milk.



Through this paper, we learn how consumer behaviour towards E-Commerce changed due to the Pandemic Lockdown. It was observed that the number of consumers purchasing essential goods through Online

\*Principal - M.O.P Vaishnav College for Women, Chennai

\*\*Assistant Professor - Department of Commerce, M.O.P Vaishnav College for Women, Chennai

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✉ <b>Dr. Lalitha Balakrishnan*</b> <b>Mrs. Nisha Mohan**</b>		

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*d/s*  
Principal  
M.O.P. Vaishnav College for Women  
(Autonomous)  
No. 20, IV Lane, Nungambakkam High Road  
Chennai-600 034

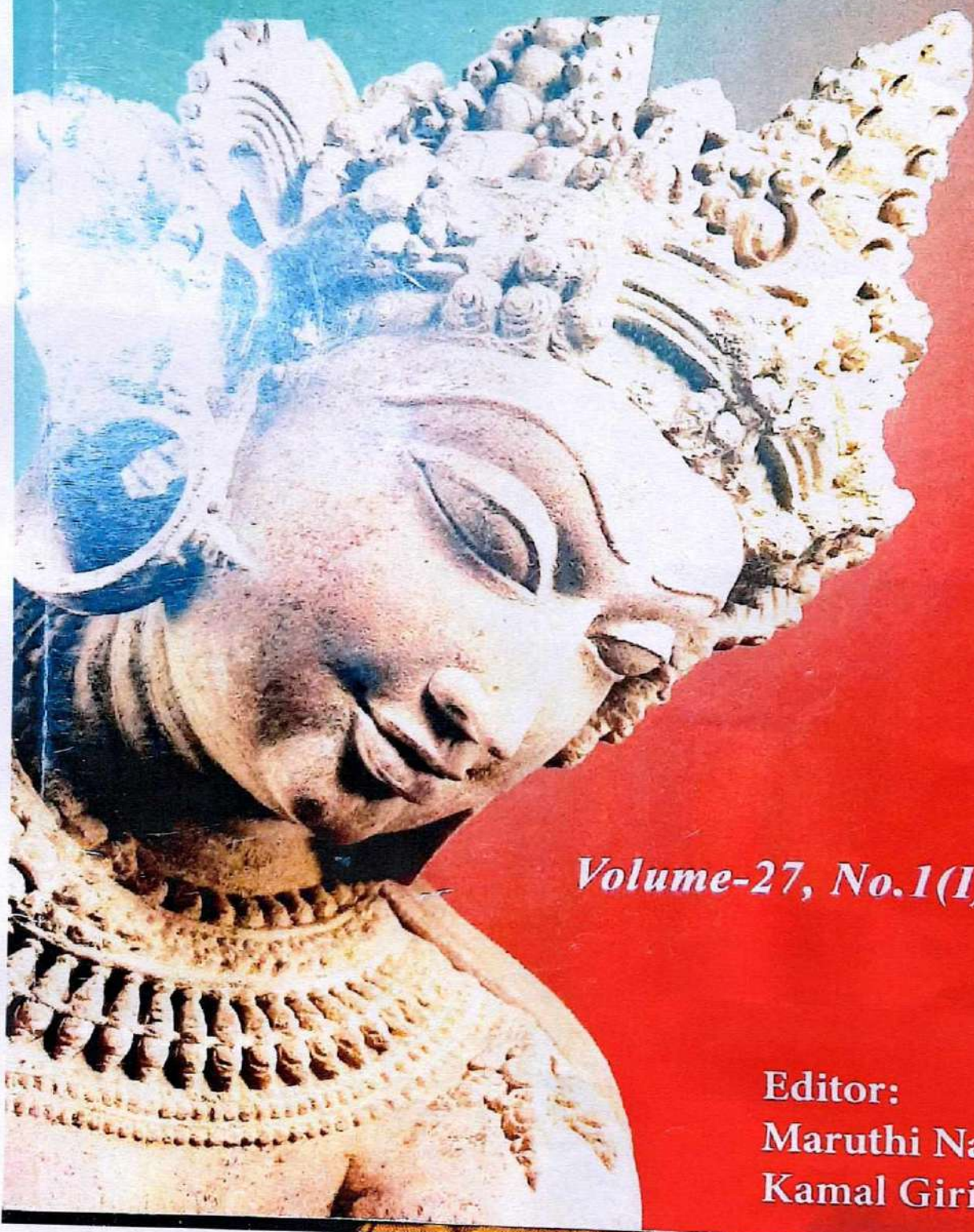
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# KALA

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## A STUDY ON RETAIL MANAGEMENT IN RURAL AREAS OF INDIA

**Dr. Lalitha Balakrishnan** Principal, M.O.P Vaishnav college for Women, Chennai, Tamil Nadu  
**Ms. Nisha M** Assistant Professor, Department of Commerce, M.O.P. Vaishnav College for Women,  
Chennai

### Abstract

Emerging and existing companies target the rural areas for implementing retail management because the rural areas are the new opportunities for the companies to benefit from sustainable investment. As rural consumers have got new sources of income apart from agricultural income, their lifestyle has changes, their needs and wants have improved from buying local unbranded goods to branded products. This opportunity is to be utilised wisely by the companies by setting up adequate retail outlets to serve the massive rural population. It is imperative to consider the needs of the rural consumers and fulfil their needs as they constitute the major share of the country's population. In spite of the challenges faced by the companies such lack of road connectivity, small number of large markets who sell unbranded goods at cheaper price, lack of proper transportation facilities, they need overcome these challenges by innovative strategies in order to the meet the needs of the rural consumers. They need to utilise the opportunities by joining hands with the government initiatives, and at the same time, set up a cost-effective rural retail outlet and take help from the head of the villages in order to be successful retailer in the rural areas. This paper focuses on how companies manage their retail outlets, elements of success and also the opportunities and challenges that companies may face while entering the rural markets.

### Introduction

A rural area can be defined as an area with a population of less than or equal to 5000, having density of population less than 400 per sq km, and at least 25% of the population is engaged in agriculture. As much as 67% of the country's population lives in rural area. With this huge opportunity untapped and with increased competition in urban market companies are seeing rural area as their new target market to invest and grow. The Government has also introduced different programs specifically for the rural people and for the overall development of society and nation. Some of the popular programs are Pradhan Mantri Gram Sadak Yojna, Indira Awas Yojna, Atal Pension Yojna and many more. Retail Management is the process which helps the customers to procure the desired merchandise from the retail stores for their personal use. It includes all the steps required to bring the customers into the store and fulfil their buying needs. Retail management saves time and ensures the customers easily locate their desired merchandise and return home satisfied. Rural marketing is also quite different from urban marketing, the policies and strategies adopted by companies in urban market cannot be implemented in rural market. Traditionally, rural India was known for its agriculture practise only. However, this is no longer true, already the non - farm sector accounts for higher incomes in rural India than the farm sector. This has increased disposable income in the hands of Rural people and they are willing to spend and follow latest trends. Rural marketing has become the latest target of most corporate companies. Companies like Hindustan Lever, Colgate, Palmolive, Britannia and even Multinational Companies (MNCs) like Pepsi, Coca Cola, L.G., Philips, Cavin Kare are all eyeing rural markets to capture the large Indian market. With the growing market and the growing purchasing power it is therefore natural that rural markets form an important part of the total market of India. The rural market in India brings bigger revenues in the country, as the rural regions comprise of the maximum consumers in this country. Therefore, it is necessary to implement strong retail system in rural areas. Earlier, rural consumers preferred only lose unbranded goods, so accordingly the seller maintained his shop filled with unbranded goods and the number of goods they bought was also limited. But today, rural consumers prefer not only to buy branded products but also buy new products that they haven't bought for so long such as cosmetic products, instant food packs, flavoured sodas, and many more. Manufacturers engage in retailing when they directly sell their products through their personal stores, by door-to-door canvass or mail order or even on telephone and the wholesaler also can engage in

retailing by selling directly to the customers along with his wholesale business. The retailer is also playing a role as an intermediary through the marketing channel because he is acting as a marketer as well as customer and in turn selling his products to the customer directly. He takes a special role to maintain the contact in between consumer and the producer as a link in a complex mechanism of marketing. All middlemen are playing a dual role as buying agents to their suppliers and as sales person for their customers. Retailers have several roles and responsibilities such as anticipating customer's desires, development of the collection of several products, gathering and providing market information and investment. Anybody can change as a retailer in a simple manner. For this purpose, no need a huge amount of investment for production equipment. For so many times stock can be purchased on credit and can store in a leased space without any down payment or with a little cost can be maintained with a simple website. To be a retailer firm, any firm must cater to the needs of consumers as their basic role to perform their job as satisfactory. Now almost retail innovation is in changing. But it is meant for providing tangible value to its customers. It offers that value because it provides something fresh or betterment on something exist in the field of technology, services, goods or business systems. In addition, to offering value to consumers, it has benefits for retailers as well. The benefits may be in the form of an increase in sales. It might be that may come in the form of increased sales, progress in business and the competitive advantage on market rivals. The retail management should be handled by the retailers as the rural consumers have new expectations and they have also started to use products ad urban consumers. As there is a shift in the retail process in rural areas, the retail management should also be developed.

### Objectives

- To understand rural market and its retail management
- To understand the retail market opportunities available for emerging companies
- To study the format of key players in organised retailing segment in rural India

### Literature Review

In a National Retail and FMCG Summit (2011) organized by the Confederation of Indian Industry, Mr. Thomas Varghese, Chairman, CII National Committee said, "Farmers who earn less than 25 per cent of consumer price can make up to 30 per cent more through organized retail. It will benefit consumers by making common goods more affordable, leading to a savings of \$25 to 30 billion or almost 0.5 per cent of country's GDP by 2020." Another report by A.T Kearney's Global Retail Development Index (2011) ranked India fourth among the top 30 developing countries for retail expansion world-wide. Organized retail accounts for 7 percent of India's roughly \$435 billion retail market and it is expected to reach 20 percent by 2020. Moreover, retail sales account for 33 percent of India's GDP and employs over 38 million people in the country. According to KPMG report (2011), Indian retail industry is the fifth largest in the world. Organized retail industry is one of the fastest growing industries in India and with growing market demand. Growing young population, rising disposable income, increasing number of working women and growing urbanization coupled with changing consumer preferences are some of the strong growth drivers of India's organized retail industry. More than eighty per cent of rural markets in India still do not have access to any sort of organized marketing and distribution. So, there is sea of opportunities for retailers to serve shoppers in rural and semi-urban India. India Brand Equity Foundation (2011) said that rural India is set to witness an economic boom, with per capita income having grown by 50% over the last 10 years, mainly on account of rising commodity prices and improved productivity. For many years, rural India was not much acknowledged by the retailers. But as the 'bottom of the pyramid' is getting empowered with education, higher purchasing power and awareness, companies are looking for opportunities in hinterlands.

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## A STUDY ON MARKETING STRATEGIES IN INDIAN RURAL MARKETS

**Dr. Lalitha Balakrishnan** Principal, M.O.P Vaishnav College for Women, Chennai, Tamil Nadu, India

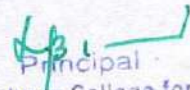
**Ms. Nisha M** Assistant Professor, Department of Commerce, M.O.P. Vaishnav College for Women, Chennai Email id: nishamohan2407@gmail.com

### Introduction

Presently Rural markets have massive potential as a market segment for companies to enter and gain first mover advantage or to even launch new products in such markets. Rural consumers are equally important like the urban consumers. Though they are not much aware of brands or literate enough to take decisions, they still comprise almost 2/3<sup>rd</sup> of the country's population which is important aspect for brands. Even today, the traditional modes of marketing such as Television advertisements, Radio advertisements and Print advertisements are used to reach the rural consumers. We can notice a paradigm shift in the consumption pattern of the rural consumers due to increased brand awareness and literacy. They tend to adopt the urban consumption pattern but within their financial capacity. This increased brand awareness can be attributed to increased literacy and the innovative techniques of marketing in rural areas. Some of the innovative techniques are ITC's E-Choupal which is an initiative to link directly with rural farmers via the Internet for procurement of agricultural and aquaculture products and HUL's Shakti enables rural women in villages across India to nurture an entrepreneurship mindset and become financially independent. Tata's Kisan Kendra is a unique initiative that will benefit farmers by enabling easy access to the latest techniques and modern farming concepts, which otherwise is not easily accessible to Indian farmers. Brands should come up with such techniques where they not only create awareness to the consumers, but engage the consumers in creating awareness to others through employment opportunities as this will be a mutual benefit for both. Since rural consumers are price conscious, they would want to know if a product is actually worth buying, so brands needs to demonstrate them on the usage and how worthy the product is to buy. Marketing in rural markets is not easy for the only reason that rural consumers are so diverse that they have different cultures, hold different values and beliefs. In order to cater to all such needs, marketers will have to make innovative strategies in order to capture the rural consumers. Simple and innovative techniques will attract rural consumers. Since rural consumers are gullible, they end up buying fake brands due to their incapability in differentiating the fake and original brands. To protect the consumers, marketers can use easy and attractive packages that will help rural consumers in identifying the original brand. Owing to the challenges present in the rural markets, companies need to overcome such challenges by providing alterative solutions to such challenges and help the rural markets. For instance, rural markets lack network roads that connect two or more villages; companies can contribute some amount in constructing network roads. This not only helps companies in reaching different villages quickly but helps consumers to move around easily. Rural markets are flooded with lots of opportunities and potential being untapped. If the marketer understands the potential and serve the consumers accordingly, they will be highly successful among the rural consumers. In this paper, we will discuss what kind of marketing strategies are followed in rural areas to reach the rural consumers and how far are they effective.

### Objectives

- To study different marketing strategies followed in Indian rural markets
- To Identify the challenges and opportunities in Indian rural markets
- To identify the most effective marketing strategy
- To suggest new marketing strategies for the Indian rural markets
- To study the rural market of India

  
Principal  
M.O.P. Vaishnav College for Women  
(Autonomous)  
No. 20, IV Lane, Mungambakkam High Road  
Chennai-600 034

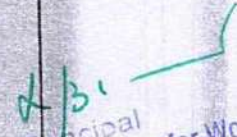


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 Principal  
 M.O.P. Vaishnavi College for Women  
 (Autonomous)  
 No. 27, IV Lane, Mungambakkam High Road  
 Chennai-600 034

## INFLUENCE OF PSYCHOLOGICAL CAPITAL ON WOMEN'S WILLINGNESS TO LEAD

Written by *Kavin Mary S\** & *Khhaveya A\*\**

*\*Asst. Professor, M.O.P. Vaishnav College for Women, Chennai, India*

*\*\*2nd Year M.A. HRM Student, M.O.P. Vaishnav College for Women, Chennai, India*

### ABSTRACT

The purpose of the study was to examine the influence of Psychological Capital (PsyCap) characterized by its dimensions of hope, efficacy, resilience and optimism (HERO) on women's attitude towards and willingness to take up leadership. Data for the study was collected from 76 women in various stages of their career. Results of the study found significant association between the respondents' PsyCap and their willingness to accept leadership positions. PsyCap dimensions of hope, efficacy, resilience and optimism were also found to be associated with women's attitude towards gender stereotyping of leadership. Women with higher levels of psychological capital were more likely to accept that gender does not influence an individual's ability to be a leader nor does it affect their effectiveness in that role. Among the dimensions, efficacy was found to be the major predictor of women's willingness to lead.

Keywords: psychological capital (PsyCap), hope, efficacy, resilience, optimism, leadership

### INTRODUCTION

Women's representation in senior management and leadership positions around the world is still low, despite the presence of equal employment opportunity legislation and diversity, equity and inclusion policies at the workplace. Harvard Business Review has discontinued the five-year

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*K B* Principal  
M.O.P. Vaishnav College for Women  
(Autonomous)  
No. 20, IV Lane, Nungambakkam High Road  
Chennai-600 034



# THE ROLE OF EMPLOYEE'S HAPPINESS AND SELF-EFFICACY ON PRODUCTIVITY

Dr. Latha D S\*

## ABSTRACT

In the surviving competitive scenario, it befits imperative for an organization to outshine with its business operations through highest level of excellence. Efficient and trustworthy human resources are the need for the hour for achieving the same. Organizations should thus ensure to a render a conducive climate to its employees to boost their commitment levels. The study attempted to investigate the role of Employee Happiness and Self Efficacy on Productivity and the extent to which age, gender, and experience impact productivity. The total sample was 60 employees of a manufacturing company, selected through the convenient sampling technique. The results indicated a statistically significant relationship between age, experience and work life balance. Further it was found that there exists a positive correlation between Employee happiness, self - Efficacy and Productivity. Suitable measures were suggested to organizations to boost self-efficacy of employees.

**Keywords:** Employee Happiness, Self Efficacy, Work life balance, Productivity.

## INTRODUCTION

Recent trends indicated that there is an increase in number of employers showing interest in taking care about the happiness of their employees. Leadership in organization has begun to invest in understanding the mindset and the perspectives of employees about their likes, dislikes, expectations at workplace, and their career aspirations. One reason for this meeting desirable expectations and gratifying wants was that happier workers will be more productive in their jobs because of higher self

of what can actualize high productivity, from people at work.

## CONCEPTUAL FRAMEWORK



The present study portrays that, when a person has the confidence and belief in his/her ability to mobilize the motivation and cognitive



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## E-VOTING SYSTEM USING BLOCKCHAIN TECHNOLOGY

**Dr. R. Anusha\*** Assoc. Prof. **A. Angayarkanni\*\*** Assoc. Prof. **R. Gavoury\*\*\*\*** Assistant Professor  
- Department of Computer Science, M.O.P. Vaishnav College for Women (Autonomous), Chennai

### ABSTRACT

It is really a high time to change the voting systems since earlier people used to trust others, but being in society now where we get cheated everywhere at any time, and it's difficult to trust the digital world. We started to authenticate and provide permission on each and everything thing. voting is a very important part of any democracy, still, some countries like India suffer from the flawed democracy, we still have hacking done in electronic voting system procedure: violations, like avoiding cross-checking of manual and automatic counting and allowing voting without biometrical identification, transformation of bribery into 'vote auctioning'. In this article, we bring out the solution for election voting systems that can resolve these issues using blockchain technology to achieve this because it is difficult to forge. Since the information stored in the blockchain is not associated with personally identifiable information, it has attributes of anonymity. Blockchain allows transparent transactions and verification which will increase the trust of the people in the government.

**Keywords :** Anonymity, biometrical identification, Blockchain, democracy, electronic voting system.

### INTRODUCTION

Democratic voting is a serious event in any country. The country used paper and pen for voting, but being in the 21st century how this technique can be followed? Since modern technology has emerged everywhere the voting system is also changed with digital voting. Digital voting is referred to as the use of machines or internet browsers for voting which is known as e-voting when voting uses the machine in a polling station, and I-voting when uses a web browser. The e-voting and the traditional method of voting have one thing in common, i.e. we have to travel to the polling booth to vote, E-voting is synchronously counting when each vote was cast. The process will be the same to both that results by calculating all counts of each candidate from the polling stations.

While talking about digital systems security has always been the biggest concern. Recently research has proved that electronic machines can be hacked by hackers and alter the vote count easily. The biggest problem here is a single virus can destroy the whole data storage. One way of solving this problem is by using blockchain technology.

Blockchain is defined as decentralized computation where information is shared to the platforms. Blockchain is a decentralized database, it records all the transaction information in blocks. In simple words, every chain consists of multiple blocks that are connected. In blockchain technology, no one computer can own the chain. It is distributed with the help of nodes, all the nodes on the network are connected. So every node on the network can communicate with other nodes directly. Each block has a hash value that is valid till the block data is not changed. If the data is changed the hash also changes which may indicate mischievous activity.

### REVIEW OF LITERATURE

Election System Based On Blockchain Technology [1], discusses how to remove links of votes from certain parties and to keep track of vote records. They have used two blockchains here one stores the information of the votes and to whom they have voted. The three-factor authentication method identifies the voter as the one who has registered. There is a double-check service method that ensures that voter's votes are used only once so that they are not forced to vote against their wish. The encryption mechanism does not allow any person to hack. The votes present in the blockchain are read using the private keys and are decrypted for election results. The electoral process is made cheaper using digital voting [2], it makes the process easier by increasing the speed of vote counting. This helps to give the voters the freedom to express their propositions. The guarantee for security and privacy is done using the blockchain.

*[Signature]*  
Principal  
M.O.P. Vaishnav College for Women  
(Autonomous)

system, it has replaced the manual voting that is pen and paper. It provides transparency for transferring thousands of votes per second. It is totally depending on the smart contract which is written by the user. For example, parent-child architecture which reduces the transactions stored is taken into consideration for larger cities. The vote can be cast in any location using this system. The system should focus on reducing the errors to overcome the errors that happen in the manual voting system [3]. With the help of the blockchain cryptographic foundation and transparency, it can be achieved. The system talks about the "double spending problem" that is converted into "double voting" for the electronic voting system. The system provides end-to-end verifiable electronic voting and provides the benefit of checking fake transactions.

### EXISTING SYSTEM

The system of counting the votes manually can lead to miss-electing the candidates with fake votes. If the electronic voting machine gets hacked or gets affected by any mischievous programs since it is open it will become a big issue since every vote is valuable. If the system gets affected by any virus the whole data stored will get destroyed [4]. The manipulated number is shown by installing the fake displays, the votes will be generated from the backend. It makes the voter's possibility less to verify their votes, so it makes the hackers hack a large number of votes.

### SYSTEM PROPOSED

#### BLOCKCHAIN VOTING SYSTEM ARCHITECTURAL OVERVIEW

Electronic voting traditionally refers to voting that uses some electronic hardware and/or software to support the voting process [6]. Such systems may be capable of implementing many tasks ranging from the election registration phase to the storing of votes of the voters. System types range from located in election offices to computers or even to mobile devices. The e-voting system should at least include registration, authentication, voting, and counting of votes phases.

The processes in the e-voting system are:

1. **Registration:** Firstly, the voters register their votes and the authorities check the information of the voters.
2. **Casting Collation:** The eligible person who is verified and authenticated can vote. The votes can be modified, deleted in any way so it must do with accuracy, confidentiality and anonymity.
3. **Counting the results:** The votes are being counted by adding all the votes according to the design.

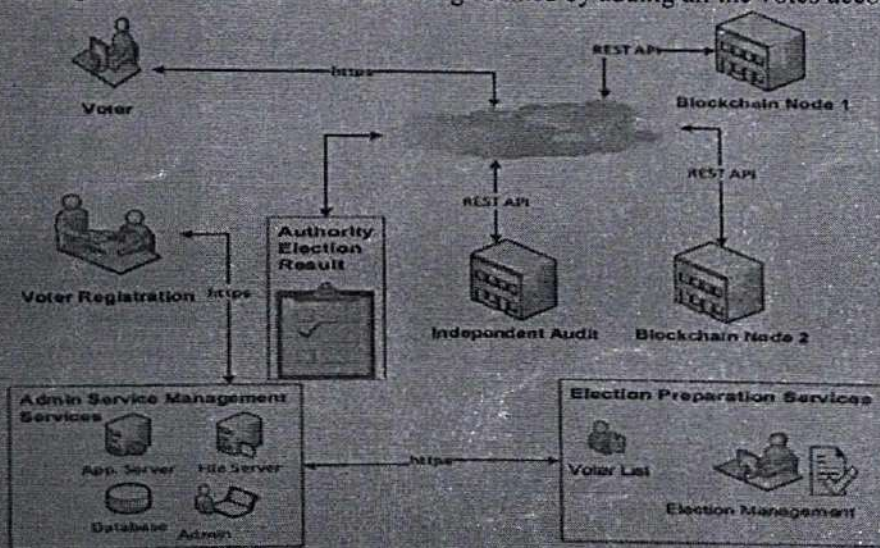


Fig-1 Architectural Overview of Blockchain Voting Systems

There are several drawbacks and perceived risks to this system. Some of the risks encountered in e-voting system standards are security, reliability, vulnerability to hacking, susceptibility to fraud, malicious software programming, high expenses of machines and secure storage of transactions.



- The following are the features that must be included in e-voting systems. These are:
- **Receipt-Freeness** - The voter's choice for a particular candidate should not be produced with any receipt
  - **Fairness, Preliminary** - This is affecting the decisions of other voters that could not reach
  - **Data Integrity** - It ensures that each vote is recorded as intended and cannot be interfered with in any manner, once logged.
  - **Privacy/Voter Anonymity** - Only the eligible candidates should be permitted to vote and the identity of voters and whom they are voting for should not be revealed.
  - **Reliability/Robustness** - The system should be designed in such a way that any malicious code can't destroy the entire system so that the system can't lose any voters.
  - **Uniqueness** - Voters should not be allowed to vote more than once.
  - **Verifiability** - The voters should make sure their ballots are corrected correctly.

### BLOCKCHAIN BASED SYSTEM

The electoral process requires some tasks which are very critical for the government both before and after the election process [5]. As given in the above figure after the voter registration the voting tokens are used to cast the vote transaction for the candidates. The election preparation services prepare the ballot design before the election and also prepare the current voter list. The safer environment is made with the use of permissioned blockchain structure and with the inclusion of independent nodes that are interconnected with each other. These nodes are designed according to distributed network and permission of selected neutral third-party organizations which provide mechanisms and processing transactions on the blockchain network. The work of these nodes is to mine transactions according to the consensus algorithm and it adds blocks to the voting ledger. The independent nodes are responsible for auditing voting results. The data in the ledger will be stored cryptographically.

The Election preparation service involves voter lists, candidates, election duration. Voter registration deals with the validation of individuals eligible to vote. Voters are liable for registering before the election. A voter casts their vote to a blockchain node. After the top of the election, the authority counts the votes and announces the results. The administrator prepares the election date, the duration, the sort of election, and therefore the candidates. One of the essential tasks of the administrator is to organize the list of voters and registered voters. Voters and registered voter classes describe who is allowed to vote. The registration process is often done either at offices or via the web. After the registration is completed, a voting account is often sent through SMS, email, or an envelope.

For the method to be efficient, the voter must have a number, some personal information, or a secret key to be ready to access and authenticate the system. During the registration, the system should require voters to make secret codes to permit them to vote with them. Eligible citizens for voting should be ready to choose the election easily by using these codes. Besides keeping log records of all operations performed by the administrator, it's also crucial to store election results safely. At this stage, blockchain systems are often rather helpful because it enables the votes to be saved on blockchain systems as a replacement transaction. Moreover, the nodes that are included within the system are synchronized through the required controls within the smart contracts consistent with the system design. The choice result class is liable for counting and preparing the result.

From a development perspective, one among the elemental advantages of e-voting systems is that it provides various controls which will be embedded both for development and in operations. To exemplify, voter anonymity is often accomplished using cryptographic techniques by taking advantage of tamper-proof structures when using blockchain. These control points could have a positive impact on increasing citizens' trust within the system. It's important to supply information to the citizens within the following fields: the way to correct voter identification, how to vote is prevented and the way citizen's votes have remained secret and are

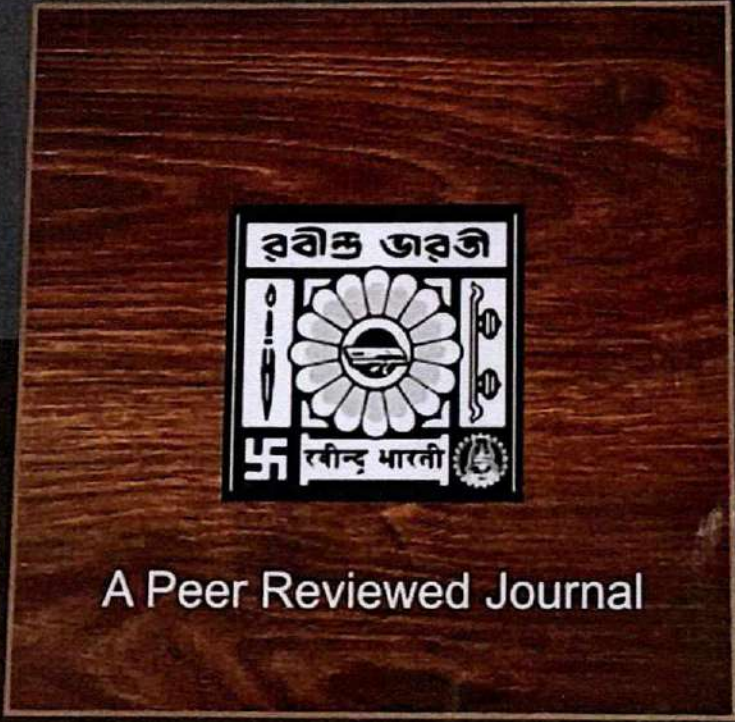
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Department of Education  
Emerald Bower Campus  
56A, B.T. Road  
Kolkata: 700 050  
West Bengal  
India

## IOT ENABLED SMART GARBAGE

**Dr.R.Anusha** Asst.Prof,Department of Computer Science,M.O.P. Vaishnav College for Women  
(Autonomous), Chennai,

### ABSTRACT

Waste management is a common and serious problem faced in urban areas. Overloaded garbage's can cause major outbreak of many diseases and also proper monitoring and handling of Garbage's has become challenging nowadays .This issue can be controlled by using IoT based smart bin Garbage collection. By using this technology, each bin is embedded with a sensor and communication facilities to update the information about the bin to the system and also notify the garbage collector to collect the wastes whenever it is necessary which reduces the collection time. This paper addresses about efficient garbage disposal management by using ID3 classification technique

**Keywords :** Data Mining; Decision Tree; ID3 Algorithm; Smart Bin Waste Management

### 1. INTRODUCTION

The major challenge faced by garbage collectors and municipal officers in the current waste management system is proper monitoring and timely collecting of garbage's that covers the entire geographical area and another issue is overflow of garbage's can cause various diseases to humans and also makes our environment unhealthy. Our current waste management system can be replaced by using smart technology called IoT (Internet of Things ). In this system each bin is embedded with a ultrasonic sensor and communication occurs on the basis of internet connectivity, GSM module will send GPS location of the smart bin to the monitoring systems through SMS and also it will notify the garbage collector through SMS to collect the wastes only when it is necessary and makes the process fully automatic. Most of the smart bin is solar cell panel based and it is powered by lithium battery.In this paper we have addressed about implementation of a decision tree algorithm called ID3 (Iterative Dichotomiser 3) for monitoring each bin activity that is whether it is high , low or medium. The software used is Rapid Miner tool which can be used to generate decision tree from our sample data set. Instead of ,dumping all types of wastes into a single bin ,this smart bin also has a capability of segregating the wastes into degradable and non-degradable.

### LITERATURE REVIEW

A review paper on "IOT" & its Smart Applications[1] discusses about IOT(Internet -of-Things) and how the application under IOT works Smarter and the communication that occurs between these devices is based on sensor. Smart Bin[2] Internet-Of-Things Garbage Monitoring system describes about monitoring the smart bin and also smart waste management design is created based on IOT .The paper focuses on the solution for overflow of Garbage Bin by the implementation of transmitter and sensor in smart bin.IOT Smart Garbage and waste collection bin[3] focuses on the concept of attachment of components and creation of webpage i.e., attached microcontroller, IR sensors in dustbin which shows the current state of bin and it is implemented as a web application using html and through internet connectivity provided by wi-fi and the level of each bin can be updated to the html page.Waste Management Overflow System[2] Using IoT And Classification Using Data Mining focuses on using a data mining algorithm for developing a smart garbage monitoring system.Efficient Garbage Monitoring System[5],describes the role of ID3(Iterative Dichotomiser 3) algorithm in smart waste management system which establishes the classification of attributes and compute entropy classification, and calculation of Information Gain is done for each attribute in R using classification attributes.

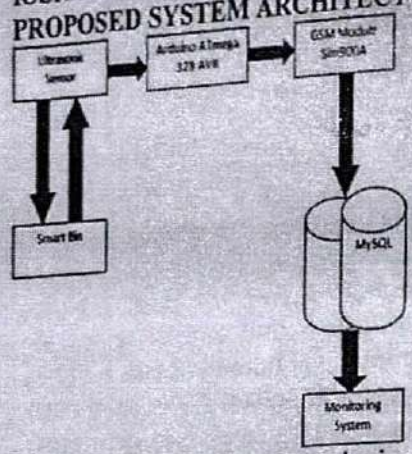


Fig 1 block diagram of waste monitoring system

Fig1 shows the system architecture of waste monitoring system. Ultrasonic level fill sensor can be used to detect the level of garbage in smart bin. The high performance Arduino AT Mega 328 8 bit AVR RISC is used as micro controller. SIM900a GSM module can be used to send data to MySQL database. HTTP POST/GET method in GSM is used to send data to PHP script residing at a web address and then with that PHP Script, data can be inserted into MySQL.

III. RESULTS

GENERATING ID3 DECISION TREE USING RAPID MINER TOOL

The main aim of our proposed system is to use Iterative Dichotomiser 3 classification technique for smart bin waste management system. This algorithm determines the like hood of collecting the garbage for various regions based on the level of garbage filled.

S	regions	waste	level	garbage collection
1	thiruvottiyur	non degradable waste	high	yes
2	royapuram	degradable waste	high	yes
3	royapuram	non degradable waste	high	no
4	thiruvottiyur	non degradable waste	medium	no
5	virugambakkam	non degradable waste	high	no
6	perambur	degradable waste	low	no
7	egmore	degradable waste	low	yes
8	anna nagar	degradable waste	medium	no
9	alandur	degradable waste	low	yes
10	sepaluk-thiruvallur	degradable waste	medium	no
11	madhavaram	degradable waste	high	no
12	velacherry	degradable waste	high	yes
13	alandur	degradable waste	high	no
14	anna nagar	degradable waste	low	no
15	ambattur	degradable waste	low	no
16	trengal	non degradable waste	low	yes
17	trilapure	non degradable waste	high	no
18	anna nagar	non degradable waste	high	no
19	elimburi	degradable waste	medium	no
20	madhavaram	degradable waste	high	no
21	egmore	degradable waste	low	yes
22	madhavaram	degradable waste	low	no
23	madhavaram	degradable waste	medium	no
24	velayudh	non degradable waste	medium	no
25	sepaluk-thiruvallur	non degradable waste	low	yes
26	thiruvottiyur	non degradable waste	low	yes
27	anna nagar	degradable waste	medium	yes
28	thiruvallur	non degradable waste	low	yes
29	sholinganallur	non degradable waste	medium	yes
30	haralur	degradable waste	medium	no
31	velacherry	degradable waste	high	yes
32	sepaluk-thiruvallur	non degradable waste	medium	no
33	trilapure	non degradable waste	medium	no
34	thiruvallur	degradable waste	high	yes
35	sepaluk	non degradable waste	low	no
36	thiruvallur	degradable waste	medium	no
37	madhavaram	non degradable waste	low	no
38	alandur	non degradable waste	high	no
39	royapuram	degradable waste	high	yes

Fig.2 Sample dataset

The following set of sample data set is considered for this proposed system. This data set comprises of quantitative measures for different regions in the city. The attribute such as degradable waste, non degradable waste and levels are taken into consideration. Using this dataset, ID3 decision tree can be generated. This algorithm gives a decision tree with leaves as the decision that is to collect garbage or not. The primary node consists of regions which comprises various regions of the city. The possible values are Degradable waste and Non Degradable waste. The final leaf node comprised of low, high, medium. If the level is high then the garbage is ready to be collected on high alert areas. With these attributes, decision tree using Rapid Miner can be generated.

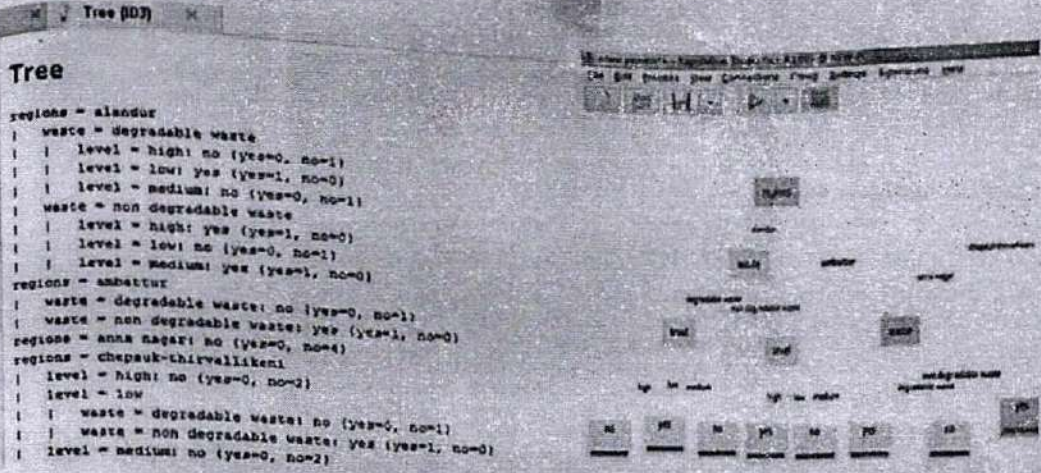


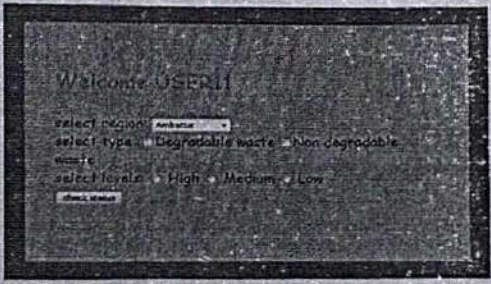
Fig. 3 ID3 decision Tree Description Using Rapid Miner Fig. 4 ID3 Decision Tree Using Rapid Miner

**ID3 PSEUDOCODE**

**Step 1:** create a feature list S, attribute list A.  
 Feature list are region, levels, degradable and non degradable Attributes list for given regions of 100 records.

**Step 2:** Find the maximum information gain among all the attributes. Assign it to the root node  
 Information Gain(S, A)=entropy(S) - Σ [ p(S/A).entropy(S/A)] Entropy can be calculated by  
 Entropy(S) = Σ - P<sub>A</sub> log<sub>2</sub> P<sub>A</sub> where pi is probability of S belonging to attribute A

**Step 3:** Remove the feature assigned in root node from the feature list and again find the maximum increase in information gain for each branch. Assign the feature as child node of each branch and



remove that feature from feature list for that branch.  
**Step 4:** Repeat step 3 until you get branches with only leaf node such Yes or No

**IV. CONCLUSION**

The result of this ID3 algorithm helps to monitor the regions that have high level garbage's. Smart Waste Management system prevents the overflow of garbage and each bin will report their status whether it is high, medium or low to the centralized systems and thus this helps the garbage collectors.

The following web application prototype for Smart Garbage Monitoring system will allow the Garbage collector or municipal officials to login in to the website with their unique user id and password. The real time status regarding the level of garbage for the particular region can be monitored by manually selecting the region, type of waste and garbage level.

The civic officers can take timely decision to collect garbage on high alert areas. So, truck collector is sent to the appropriate area to collect the garbage. The mobile applications and web application also serves the purpose of keeping the municipal officials to be informed about the garbage levels. By this way the time and energy of worker can be reduced majorly and even the overflow of garbage

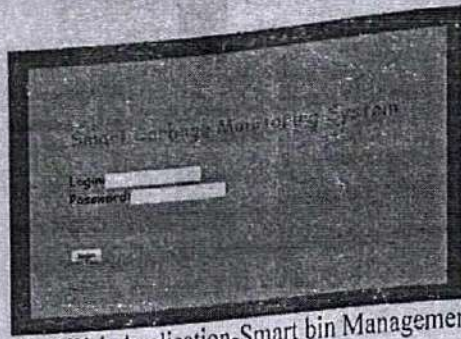


Fig 5: Web Application-Smart bin Management

#### V. FUTURE WORK

This ID3 decision tree can be implemented using PHP in web and mobile application. CrateDB can be used as database because it is much faster and efficient than SQL database on handling complex time series and new volumes of data and it provides query versatility and efficient real time performance. The result of ID3 decision tree which was in form of trees can be translated to PHP code in the form of if else ladders. These if else ladders can be placed into PHP class methods that accept only splitting attributes –regions, waste types ,levels as method parameters. The class methods return the final result of that particular input, indicating whether the garbage can be collected or not.

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# COMPARISON OF IRIS RECOGNITION AND FINGER VEINS DETECTION USING BIOMETRIC ALGORITHMS

Ms. C. S. Padmasini Assistant Professor, Department of Computer Science, M.O.P Vaishnav College for Women

Ms. Aparna S, Ms. Aishwaria C Student, B.Sc Computer Science, M.O.P Vaishnav College for Women

## ABSTRACT

Biometric plays a pivotal role in prospects of Cyber Security. The science of establishing the identity of a person based on physical or behavioral attributes is a rapidly evolving field with applications in a wide range. The aim of this paper is to gain an insight of biometrics security systems and how they work. This paper aims at giving a comparison between the algorithms of two major techniques used in biometric systems. The techniques are Iris Detection and Finger Vein Detection. It also gives a detailed explanation of the algorithm and its applications.

Keywords: Cyber security, Biometrics, Iris detection, Finger vein detection

## 1 INTRODUCTION

Biometrics is the science and technology of analyzing the characteristics of the human body. The rapid development of biometric examination has led to biometric security systems being used more for physical access control. It is used in high-security locations and in environments needing lower security levels such as office complexes. Biometric systems provide more user-friendly ways for people to identify themselves [10].

The Iris Detection security system is said to be one of the powerful tools for verification as it is more accurate and easy to identify [3]. A high contrast image of the iris from an infrared is scanned using the biometric. After the scan, the components of the iris are converted as a digital representation.

Finger vein ID [5] is a biometric authentication system that matches the vascular pattern in an individual's finger to previously obtained data. Vein scanners use near-infrared light to reveal the patterns in a person's veins. As with irises and fingerprints, a person's veins are completely unique. A camera takes a digital picture using near-infrared light. The hemoglobin in your blood absorbs the light, so veins appear black in the picture.

## 2 LITERATURE REVIEW

The paper on Biometrics and Cybersecurity [10] gives a glimpse on how biometric is used for reducing cybercrimes and about the fingerprint using fuzzy logic. A survey paper was published that explains about biometric security systems and the techniques such as iris detection. [9] The paper on Iris Detection [3] using Intensity proposes an algorithm using the separability filter using Template Matching for extracting the necessary features of the iris. The Wavelet Transform algorithm was explained in detail in a paper [6] that is obtained by quantizing high frequency coefficients using values from CASIA database. A personal identification of iris through the Gabor filter algorithm that uses classifier designing is detailed in a paper [2]. Just like personal identification, Gabor filters are used for character recognition and are explained in a pattern

Recognition journal [7]. In a book of vascular biometrics, a paper on the PAD algorithm is explained along with the vein patterns, sensors and other artifacts detailed. [1].

This Author talks about the Presentation Attack Detection (PAD) algorithm using the variation decomposition method [8]. The motion magnification in the finger vein detection is given in a paper that



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# ONLINE SHOPPING PREFERENCES AND INTENTIONS DURING THE COVID-19 PANDEMIC

**Dr.R.Anusha**

*Asst. Professor, Department of Computer Science M.O.P. Vaishnav College for Women(Autonomous),Chennai*

**S.Aparna**

*Student,III B.Sc(CS) Department of Computer Science M.O.P. Vaishnav College for Women(Autonomous),Chennai*

**G.Gayathri**

*Student,III B.Sc(CS) Department of Computer Science M.O.P. Vaishnav College for Women(Autonomous),Chennai*

## ABSTRACT

This research paper revolves around the intention of shoppers during the normal and special days in the times of lockdown. The survey was conducted online and was restricted to people between the age groups 20 and 51. The objective of this paper is to associate the goods based on the day (normal or special) bought, a few demographics and the amount spent on electronic commerce platforms. This survey in turn helps the e-commerce websites algorithms to give better suggestions to the costumers which might increase the websites' revenue during the time of pandemic. We used the association algorithm, FP - Growth to predict association rules between the demographics of customers and to that of their buying patterns.

**Keywords:** Association, Data mining, FP-Growth, Shoppers Intention.

## INTRODUCTION:

The objective of this paper is to find association between the age-group of the customers and the products they tend to buy in special days (festivals like Diwali, new year, etc.) and normal days. In the survey, the amount the consumers are ready to spend during the Covid -19 pandemic was also collected. We associate them, using the association algorithm FP - Growth, based on the amount of money they would like to spend during the special days and the amount of money they spend on a relatively normal day. The attitude towards online purchasing is based on the trust, customers have on the online platform and how easily they are able to navigate through the platform. [ Hans van der Heijden, Tibert Verhagen and Marcel Creemers. (2003). Understanding online purchase intentions: contributions from technology and trust perspectives].

This paper is organized as: introduction which will provide the information regarding the information of what data is to be analysed about the method for collecting the data and the survey. The conclusion

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## POST COVID-19- NOVEL TRENDS IN TECHNOLOGIES

Dr. R. Anusha<sup>1</sup>, Ms. A. Angayarkanni<sup>2</sup>,

<sup>1</sup>Asst. Prof, <sup>2</sup>Assoc. Prof Department of Computer Science,  
M.O.P. Vaishnav College for Women (Autonomous), Chennai  
anuramsri80@gmail.com, angaiaruvi@gmail.com

### ABSTRACT

COVID-19 has demonstrated the importance of digital readiness and transformation, which allows business and life to continue as usual to the maximum extent during pandemic. Any business to survive in the global market in a post-COVID-19 world has to build infrastructure to support a digitized world and stay current in the latest technology, as well as take a human-centered and inclusive approach to governance. Technology advancements can help make society more resilient in the face of pandemic and other threats. It has accelerated new trends and technologies in the world which play a crucial role in keeping our society functional during the times of lockdowns and quarantines. In this paper we will be discussing the various technologies like artificial intelligence, block chain, drones, digital trade, drones, internet of things, precision medicine etc. are acting as backbones during this COVID-19 making the world functional without any setbacks.

**KEYWORDS:** COVID-19, Digital readiness, Technologies

### INTRODUCTION

The development and implementation of technology solutions aimed at combating the COVID-19 outbreak are gaining momentum across the globe. Technology cannot prevent any pandemic but can definitely help in preventing the spread, thereby reducing the impact. Converging technologies like artificial intelligence, blockchain, Internet of things, digital twins can have seamless role in handling the pandemic to keep the world rolling. The adoption of artificial intelligence and other technologies are likely to have a substantial economic and social impact across countries. They have become a part of our professional and civic lives. AI has played a major role in healthcare and related activities including surveillance through intelligent drones, virtual health assistants with Chatbots and robots, diagnosis, facial recognition, disease detection as well as curative research. Multiple AI-powered projects based on data science, machine learning and big data are used across various fields to predict and manage health crisis. AI and other analytics technologies appear to be the best possible tools for assessing and mitigating a global pandemic. AI is supporting and helping those making progress in health research.

**Role of Artificial intelligence:** Artificial Intelligence<sup>1</sup> refers to the simulation of human intelligence in machines programmed to think like humans and mimic their learning, reasoning, planning, perceiving and problem-solving. Machine Learning, Neural Networks, and Deep Learning are subsets of AI. This technology is playing a key role in COVID-19, accelerating research to drug and vaccine development, use of Drones for material transport<sup>2</sup>, reducing exposure task at hospitals, Service automation through virtual assistance and Chatbot, Managing needs in home delivery, delivering food<sup>3</sup> and medications, cleaning and sterilisation, aiding doctors and nurses, and performing maintenance. An Indian robotics start-up has been re-purposing its robots into screening and diagnostics robots. Essential data such as name of the patient, symptoms exhibited and validation such as temperature checks is being collected. Apollo Hospitals<sup>4</sup> has come up with a risk assessment scanner for COVID-19, which is available in its hospitals. Apollo Hospital launched in Mumbai, can conduct onboard

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# E-VOTING SYSTEM USING BLOCKCHAIN TECHNOLOGY

Dr. R. Anusha\* Assoc. Prof. A. Angayarkanni\*\* Assoc. Prof. R. Gavoury\*\*\*\* Assistant Professor  
- Department of Computer Science, M.O.P. Vaishnav College for Women (Autonomous), Chennai

## ABSTRACT

It is really a high time to change the voting systems since earlier people used to trust others, but being in society now where we get cheated everywhere at any time, and it's difficult to trust the digital world. We started to authenticate and provide permission on each and everything thing. voting is a very important part of any democracy, still, some countries like India suffer from the flawed democracy, we still have hacking done in electronic voting system procedural violations, like avoiding cross-checking of manual and automatic counting and allowing voting without biometrical identification, transformation of bribery into 'vote auctioning'. In this article, we bring out the solution for election voting system that can resolve these issues using blockchain technology to achieve this because it is difficult to forge. Since the information stored in the blockchain is not associated with personally identifiable information, it has attributes of anonymity. Blockchain allows transparent transactions and verification which will increase the trust of the people in the government.

**Keywords :** Anonymity, biometrical identification, Blockchain, democracy, electronic voting system.

## INTRODUCTION

Democratic voting is a serious event in any country. The country used paper and pen for voting, but being in the 21st century how this technique can be followed? Since modern technology has emerged everywhere the voting system is also changed with digital voting. Digital voting is referred to as the use of machines or internet browsers for voting which is known as e-voting when voting uses the machine in a polling station, and I-voting when uses a web browser. The e-voting and the traditional method of voting have one thing in common, i.e. we have to travel to the polling booth to vote, E-voting is synchronously counting when each vote was cast. The process will be the same to both that results by calculating all counts of each candidate from the polling stations.

While talking about digital systems security has always been the biggest concern. Recently research has proved that electronic machines can be hacked by hackers and alter the vote count easily. The biggest problem here is a single virus can destroy the whole data storage. One way of solving this problem is by using blockchain technology.

Blockchain is defined as decentralized computation where information is shared to the platforms. Blockchain is a decentralized database, it records all the transaction information in blocks. In simple words, every chain consists of multiple blocks that are connected. In blockchain technology, no one computer can own the chain. It is distributed with the help of nodes, all the nodes on the network are connected. So every node on the network can communicate with other nodes directly. Each block has a hash value that is valid till the block data is not changed. If the data is changed the hash also changes which may indicate mischievous activity

## REVIEW OF LITERATURE

Election System Based On Blockchain Technology [1], discusses how to remove links of votes from certain parties and to keep track of vote records. They have used two blockchains here one stores the information of the votes and to whom they have voted. The three-factor authentication method identifies the voter as the one who has registered. There is a double-check service method that ensures that voter's votes are used only once so that they are not forced to vote against their wish. The encryption mechanism does not allow any person to hack. The votes present in the blockchain are read using the private keys and are decrypted for election results. The electoral process is made cheaper using digital voting [2], it makes the process easier by increasing the speed of vote counting. This helps to give the voters the freedom to express their propositions. The guarantee for security and privacy is done using the blockchain

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## IOT ENABLED SMART GARBAGE

**Dr.R.Anusha** Asst.Prof,Department of Computer Science,M.O.P. Vaishnav College for Women  
(Autonomous), Chennai,

### ABSTRACT

Waste management is a common and serious problem faced in urban areas. Overloaded garbage can cause major outbreak of many diseases and also proper monitoring and handling of Garbage has become challenging nowadays .This issue can be controlled by using IoT based smart Garbage collection. By using this technology, each bin is embedded with a sensor and communication facilities to update the information about the bin to the system and also notify garbage collector to collect the wastes whenever it is necessary which reduces the collection time. This paper addresses about efficient garbage disposal management by using ID3 classification technique

**Keywords :** Data Mining; Decision Tree; ID3 Algorithm; Smart Bin Waste Management

### INTRODUCTION

The major challenge faced by garbage collectors and municipal officers in the current management system is proper monitoring and timely collecting of garbage's that covers the geographical area and another issue is overflow of garbage's can cause various diseases to humans and also makes our environment unhealthy. Our current waste management system can be replaced by using smart technology called IoT (Internet of Things ). In this system each bin is embedded with a ultrasonic sensor and communication occurs on the basis of internet connectivity, GSM and will send GPS location of the smart bin to the monitoring systems through SMS and also notify the garbage collector through SMS to collect the wastes only when it is necessary and the process fully automatic. Most of the smart bin is solar cell panel based and it is powered by lithium battery. In this paper we have addressed about implementation of a decision tree algorithm called ID3 (Iterative Dichotomiser 3) for monitoring each bin activity that is whether it is high or medium. The software used is Rapid Miner tool which can be used to generate decision tree from our sample data set. Instead of ,dumping all types of wastes into a single bin ,this smart bin has a capability of segregating the wastes into degradable and non-degradable.

### LITERATURE REVIEW

A review paper on "IOT" & its Smart Applications[1] discusses about IOT(Internet -of-Things) and how the application under IOT works Smarter and the communication that occurs between devices is based on sensor. Smart Bin[2] Internet-Of-Things Garbage Monitoring system focuses about monitoring the smart bin and also smart waste management design is created based on the solution for overflow of Garbage Bin by the implementation of decision bin[3] focuses on the

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## SENTIMENT ANALYSIS ON AMAZON DATABASE USING POLARITY-CHECK ALGORITHM

**Dr. Sakthi Kumaresh**

*Department of Computer Science M.O.P Vaishnav College for Women, Chennai-600034.*

**Sugasri A S**

*Department of Computer Applications M.O.P Vaishnav College for Women, Chennai-600034.*

**Gunasundari S**

*Department of Computer Applications, M.O.P Vaishnav College for Women, Chennai-600034.*

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### ABSTRACT:

In the area of artificial intelligence, Sentiment analysis has become one of the most used fuzz-word. Sentimental analysis is the explication and classification of text data using certain techniques. Sentimental analysis is used in business by allowing one to know the emotions of a customer by their feedbacks. It is mainly used in detecting the polarity. In this paper, we have proposed a polarity-check algorithm for sentiment analysis to know the mind-set of the customers who are using the famous e-Commerce website. The proposed polarity-check algorithm helps to detect the reach of the website using the sentiment analysis.

**KEYWORDS:** Lexicons, Naïve-Bayes, Polarity-check, Sentiment analysis.

### INTRODUCTION:

The reviews posted through various websites and social media platforms (e.g., blogs, posts, hash tags etc.) are one of the most important benchmarks for the success of a product. For instance, a product with many good reviews is likely to sell well. In recent years we can see that some of the popular e-commerce websites like amazon, myntra, ajio has started to sell different category of items. They also succeeded in reaching a large number of customers. To know their success rate, they are inevitably dependent on their customer feedbacks and reviews. So, Companies might have large amount of customer feedback collected. Yet for humans, it's still impossible to analyse it manually without any sort of error. To solve this problem, we need sentimental analysis. These can be used to evaluate the people's sentiment about particular brand. Sentiment analysis provides answers into what the most supreme issues are. Sentimental analysis is an important step in natural language processing. Analysing user sentiments towards products by their reviews and ratings can be economically profitable to sellers. We propose a platform that classifies the reviews by users on the amazon page, into positive, negative and neutral sentiments. If we take customer feedback as an example, sentiment analysis (a form of text) **measures the attitude of the customer towards the aspects of a service or product which they describe in text. This usually involves taking a piece of text, whether it is a sentence, a comment or an entire document and returning a "number" that measures the subjectivity of the text.** To do sentiment analysis we need to gather opinions from totally different users, as a result, their opinion won't be identical. Sentiment analysis is usually applied to huge information. Sentiment analysis models target polarity (positive, negative, neutral) however additionally on feelings and emotions (angry, happy, sad, etc.), and even on intentions. The main role of sentiment analysis is to investigate a body of text for understanding the opinion expressed by it. Typically, we tend to quantify this sentiment with a positive or negative worth, known as polarity. The sentiment is commonly inferred as positive, neutral, or negative from the sign of the polarity score. If the polarity is  $>0$ , it's considered as positive, whereas, if it is  $<0$ , it is considered as negative and  $=0$  is taken into account of neutral.



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*Nilesh*

*2/31*  
Principal  
M.O.P. Vaishnav College for Women  
(Autonomous)  
No. 20, IV Lane, Nungambakkam High Road  
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# A SOCIOLOGICAL STUDY ON THE SOCIO-ECONOMIC CONDITIONS OF WOMEN MIGRANTS IN CONSTRUCTION SECTOR IN CHENNAI

**Dr. SUDHA KRISHNAKUMAR**

Asst Professor, Department of Sociology,  
M.O.P Vaishnav College for Women (Autonomous), Chennai-600034

## ABSTRACT

Migration is the process of movement of people from one area to another in search of better living conditions based on employment, education and other facilities. It is generally observed that most of the migrants to cities originate from socio-economically backward states of India and proceeds to the socio-economically better placed states of India. Marriage is still the predominant factor of female migration in India. According to Dube (2001), women are facing innumerable problems and issues in their workplaces such as mental stress, health problems, safety and security issues, and sexual harassments, less wage, inequality of treatment, exploitation, torture and discriminatory practices. In general, women face illiteracy, poor quality life, social constraints in decision making, poor health care benefits while in particular the work-related issues are frequent headaches, fatigues, sexual exploitation, low wages, denial of their rights, circulatory disorders, emotional imbalance, burnout, work-life imbalance, back pain, mental disorders, etc. Despite all these negative conditions, there has been an increasing number of female migrants in the construction sector in the city of Chennai. The present study explores the socio-economic conditions of these migrant women and provides suggestions to improve their living conditions

## INTRODUCTION

Internal migration is defined as a movement of people from one place or location to another- from a place of origin to a place of destination, within the same country, and which is not of a casual nature, as a visit or a tour. It is necessarily a pre-emptive move; it is the need for better prospects that motivates humans to seek greener pastures. According to 2001 Census, there were 309 million migrants based on place of last residence and, female migrants constitute 218 million while it is 91 million for male. Thus migrants constitute around 30 percent of the total population and where male and female migrants constitute 18 percent and 45 percent of their population respectively. The figures point to the fact that this is important not only in terms of magnitude but also from the perspective of economic and social development. A commonly held belief is that the globalisation process all over the world as well as in India has accelerated the migration trend. Women have also started moving from their hometowns in search of better jobs, fulfilment and a better life for themselves and their families. Many recent studies in India have reported an increasing number of young women joining the migrant flow to cities, many of them going on their own and others also accompanying their husbands in order to find work in a multitude of jobs mostly in the unskilled and the unorganized



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## EFFECTIVENESS OF LIFE SKILLS TRAINING AMONG SCHOOL STUDENTS

□ Ghayathri Swetha Kumari RA\*  
Nandini Jagadeesan\*\*  
R. Vatsala Mirnaalini\*\*

### ABSTRACT

The current study involved a psychosocial skill training program that took place in a suburban school with the sample comprising of 42 adolescents between 13-15 years of age (VIII and IX grade). The objectives of the training were to provide Life Skills Intervention for adolescents and measure the influence of Life Skills Intervention before and after the training. Pre and post intervention included measuring Life skills based on the 10 dimensions listed by WHO (WHO, 1999). The tools used were Life Skills Assessment Scale (LSAS) developed by (Nair, Subasree & Ranjan, 2009). Intervention was done for a week followed by post testing. The hypothesis that life skills training has a significant effect on the 10 dimensions was supported. The results revealed a significant increase among 8 out of 10 life skill dimensions. The conclusion of the study is that effective communication has the potential to impact changes on other life skills dimension and it emerges as a major predictor ( $\beta=0.58, p<.05$ ) compared with other variables.

**Keywords:** Life skills, suburban school students, psychosocial skill training

### INTRODUCTION

In today's world there is a tremendous amount of importance given to the academic pursuit. Although marks, grades, ranks, GPA and so on are generally considered good indicators of academic success during their course work, it is not the only factor that ensures holistic personality development. Equipping students with skills complemented by mainstream education forms a well rounded and comprehensive pedagogic system.

Adolescence (10-19 years) is a unique and formative time. Whilst most adolescents have good mental health, multiple physical, emotional and social changes, including exposure to poverty, abuse, or violence, can make adolescents vulnerable to mental health problems. Promoting psychological well-being and protecting adolescents from adverse experiences

and risk factors which may impact their potential to thrive are not only critical for their well-being during adolescence, but also for their physical and mental health in adulthood. Challenges to thrive are plenty.

Life skills are defined as, "the abilities for adaptive and positive behavior that enable individuals to deal effectively with demands and challenges of everyday life" (WHO's Information on School Health). The life skills listed includes decision-making, problem-solving, creative thinking, critical thinking, communication, interpersonal skills, self-awareness, empathy, coping with emotions and coping with stress (WHO, 1999).

Life skills provide children with important tools for development, such as independent thinking, socialisation, and a sense of agency during adverse situations at school and domestic front (dealing with a

\*Assistant Professor and Head, Department of Psychology, M.O.P Vaishnav College for Women, Chennai.

\*\* Former Assistant Professor, Department of Psychology, M.O.P Vaishnav College for Women, Chennai.

\*\*\* Assistant Professor, Department of Psychology, M.O.P Vaishnav College for Women, Chennai.

bully or personal insecurities and fears, for example).

With escalating academic and social demands placed on today's youth, it is imperative to consider the importance of life skills training.

The objectives of the study aimed to

- To determine the effect of Life skills intervention on the ten skills dimension (*Self-awareness, Empathy, Effective communication, Interpersonal Relationships, Creative thinking, Critical Thinking, Decision Making, Problem solving, Coping with emotions and Coping with Stress*) among adolescents.
- To determine the strongest predictor of Global life skills among adolescents.

## METHODOLOGY

A Before – After without control informal Quasi experimental research design was used. Convenience sampling was used to acquire a group of 42 adolescents between 13-15 years of age (Std VIII and IX) from a suburban Government High School in Chennai. Students were surveyed using Life skills Assessment Scale (LSAS) (Nair, Subasree &

Ranjan, 2009). A brief interview with the corresponding teacher also helped in identifying the specific area of difficulty these adolescent students suffered from. After identifying 42 students in the age group of 13 – 15 years, a Life Skills training was conducted using regulated and standardized survey for pre and post testing. The intervention included psychosocial skill training which was activity based and participatory in nature. The Psychosocial skill training focused on the 10 life skills listed by WHO. The Life Skills Assessment Scale (LSAS) (Nair, Subasree, & Ranjan, 2009) was used to assess the ten life skills. LSAS comprises of 100 items in the form of statements in-built with a 5-point scale for the participant to check the appropriate response which is most descriptive of him/her. It has both positive and negative items. The reliability coefficient on split half is 0.82, test retest reliability is 0.91 and Cronbach's alpha is 0.84.

## Results and Discussion:

The below tables present the descriptive and inferential statistical analysis for assessing the effect of the intervention in a before after without control research design.

Table 1: Presents the descriptive analysis of the scores on the ten dimensions of life skills before and after the administration of intervention

Variable	N	Before Intervention		After Intervention	
		Mean	Std. Deviation	Mean	Std. Deviation
Self-awareness	42	35.98	8.94	34.48	8.53
Empathy	42	37.17	9.47	38.86	8.02
Effective communication	42	27.83	10.46	30.88	8.49
Interpersonal Relationships	42	37.62	8.93	38.86	7.91
Creative thinking	42	39.62	8.31	40.38	7.35
Critical Thinking	42	38.98	9.09	40.69	7.55
Decision Making	42	36.33	9.15	38.90	7.23
Problem solving	42	34.69	7.94	36.83	6.47

Coping with emotions	42	34.31	10.19	35.26	8.42
Coping with Stress	42	26.57	6.35	31.19	6.11
<b>Global Score</b>		<b>349.10</b>	<b>26.42</b>	<b>368.33</b>	<b>23.68</b>

From Table I, it is evident that there has been an increase in the scores on all ten life skills dimensions' post intervention. However, to test the significance of this increase, paired sample t-test was performed.

Table II Presents the Paired sample t test values of the scores on the ten dimensions and Global scores on life skills

Variable	Mean	Std. error of Mean	t value	Sig (two-tailed)
Self-awareness	.50	.16	-3.04**	.004
Empathy	1.28	.14	-2.10*	.05
Effective communication	3.04	.60	-5.06**	.000
Interpersonal Relationships	1.23	2.32	-3.45**	.001
Creative thinking	7.62	2.64	-1.86	.069
Critical Thinking	1.71	3.91	-2.83**	.007
Decision Making	2.57	3.90	-4.27**	.000
Problem solving	2.14	.54	-3.91**	.000
Coping with emotions	.95	4.23	-.65	.153
Coping with Stress	4.61	3.17	-9.44**	.000
<b>Global Score</b>	<b>17.54</b>	<b>1.44</b>	<b>-12.12**</b>	<b>.000</b>

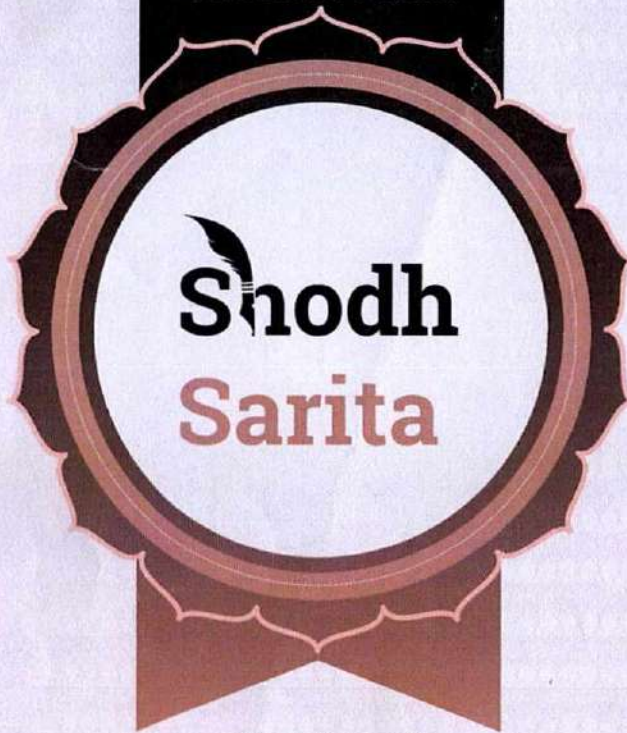
\* sig at p<.05, two-tailed

\*\* sig at p<.01, two-tailed

The results reveal that there has been a significant improvement in eight of the ten life skills dimension. Based on t values, it is evident that 'Coping with Stress' dimension has maximum gains, followed by 'Effective communication' and 'Decision making'. Though there has been an increase in the scores of 'Coping with emotions' and 'Creative thinking' dimensions, but it is statistically insignificant. This

clearly substantiates the effectiveness of the intervention in promoting Life skills. The observed trends in improvement can be explained by the nature of the intervention module and the incubation period required for effective manifestation of learnings. While tasks designed for promoting stress management, communication, and critical thinking were activity oriented involving hands-on training; promoting

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serfoundation123@gmail.com | serresearchfoundation.in

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*Authored by*

**Shrividhya Janarthanan**

Undergraduate Student

Department of Psychology, M.O.P. Vaishnav College for Women, Chennai, T.N., India

**R.A. Ghayathri Swetha Kumari**

Assistant Professor and Head

Department of Psychology, M.O.P. Vaishnav College for Women, Chennai, T.N., India

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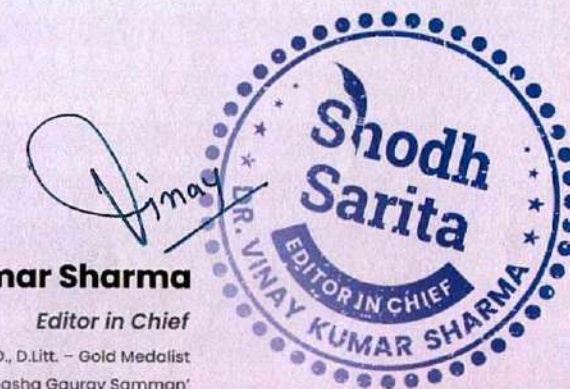
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## FACTORS AFFECTING BRAND LOYALTY IN YOUNG ADULT MOBILE PHONE USERS

Shrividhya Janarthanan\*  
R.A. Ghayathri Swetha Kumari\*\*

### ABSTRACT

Brand Loyalty refers to the tendency of consumers to continuously purchase one brand's products over another. Building brand loyalty is crucial, as it is an important element in long-term profitability and provides a competitive advantage. (Kumar and Advan, 2005). The Mobile Phone Industry is rapidly expanding, and a major proportion of its consumers are Young Adults. Established literature shows that 2 main influencing factors of Brand Loyalty are Brand Trust & Customer Satisfaction. This study aims at determining which has a higher impact on Brand Loyalty. Responses were collected via online questionnaire from 150 respondents, aged 18 to 40 years. Pearson Product Correlation & Multiple Regression Analysis were carried out. RESULTS : Brand Trust was found to have a moderately positive & statistically significant relationship with Brand Loyalty. ( $r=0.516$ ,  $p<0.05$ ). Customer Satisfaction was found to have a low, positive & statistically significant relationship with Brand Loyalty. ( $r=0.276$ ,  $p<0.05$ ). Brand Trust was found to significantly predict Brand Loyalty ( $p<0.05$ ), but Customer Satisfaction was not a significant predictor. It was also found that Brand Trust had a higher impact on Brand Loyalty, i.e. for a 1 unit increase in Brand Trust, Brand Loyalty will increase by 1.053 units, as compared to an increase of 0.183 units for a 1 unit increase in Customer Satisfaction. Implications of this study can be seen with regard to brand loyalty management in the mobile phone market.

**Keywords :** Brand Loyalty, Brand Trust, Customer Satisfaction, Mobile Phones.

Brand Loyalty is essential for the sustenance of Fast Moving Consumer Goods, providing marketplace advantages and profit margins. (FMCG). It can be defined as the tendency of consumers to continuously purchase one brand's products over another. It is a psychological dedication of the customer towards the brand. The top 16 retailers in the world together spent more than \$1 billion in 2000 on loyalty initiatives (Werner and Kumar 2002). Retaining existing customers costs five times less than attracting new customers. The success rate of selling to an existing customer is 60-70%, whereas it is 5-20% for new ones. It has been well established in literature that 2 main factors determining this loyalty are Trust in a Brand, and Customer Satisfaction.

In general, trust refers to the willingness to place confidence upon a party. Similarly, Brand Trust refers to "the willingness of the average consumer to rely on the ability of the brand to provide its stated function" (Chaudhuri and Holbrook, 2002). It has been found to directly affect behavior in supporting the brand. It influences brand attitudes and decisions such as purchases, loyalty, commitment, value perception, and referrals.

"Customer satisfaction is defined as an overall evaluation based on the total purchase and consumption experience with the good or service over time" (Cha & Bryant 1996).

It is more probable that an increasingly satisfied customer will make similar purchases in the future. They

\*Undergraduate Student - Department of Psychology, M.O.P. Vaishnav College for Women, Chennai, T.N., India

\*\*Assistant Professor and Head - Department of Psychology, M.O.P. Vaishnav College for Women, Chennai, T.N., India

also advocate the Brand among their social circles, and satisfaction in general lowers negative word of mouth. Un-satisfied customers are likely to tell up to 15 people about their poor experience.

As the Mobile Phone Industry is rapidly expanding, Loyal Customers are essential for a brand to survive in competition with other brands. Latest smartphones have breakthrough features, and it is an extremely popular product. On an average, a home in India has more mobile phones than toilets. Loyalty is the main source for a Brand's survival in today's world. Top mobile phone companies release new products rapidly, continuously vying for consumer attention. Engaging with their customers helps them gain loyal, long term customers.

96% of Indians now own a mobile phone. A whopping 93% of 18-24 year olds own smartphones, closely followed by users between 24 to 40 years old. Mobile phones are considered intimate accessories and users maintain a very personal relationship with it. Increasing number of design and technology updates cause younger generations to update their mobile phones frequently.

It is important for businesses to know about the consumer behavior of Young Adults, and their unique views, using this to work towards retaining customers.

Multiple existing literature support the relationship between Brand Loyalty, Brand Trust and Customer Satisfaction.

*Factors Affecting Brand Loyalty: A study in an emerging market on fast moving consumer goods, Journal of Customer Behaviour, Advani, July 2005* showed that brand trust was relatively more significant in influencing brand loyalty than the other 4 variables, i.e. brand functional benefits, brand trust, price consciousness, brand symbolism and genetic influence. *The impact of marketing mix elements on brand loyalty: A case study of mobile phone industry, by Adel Pourdendeghan, Marketing and Branding Research, 2015* 384 mobile phone users participated in this study, and findings showed that indexes of satisfaction and trust had a positive and significant impact on brand loyalty in the mobile phone industry.

## Objective of Study

Established literature shows that 2 main influencing factors of Brand Loyalty are Brand Trust & Customer Satisfaction.

This study aims at determining which has a higher impact on Brand Loyalty.

## METHODOLOGY

Sample - 150 responses were obtained via an online questionnaire.

The ages of the respondents are between 18-40 years, average age being 29 years. 93 respondents were females and 57 respondents were male. Their ages, professions, locations and mobile phone brand (out of Apple, OnePlus, Samsung, Motorola, Xiaomi, Oppo, Vivo, & Others) were also recorded.

Sampling - Convenience Sampling

Research Design - Correlational Design

IBM Statistical Product and Service Solutions (SPSS) version 20.0 was used to log in and analyze all the data.

Sample characteristics were described using Descriptive statistics - mean, range, and standard deviation.

Pearson-Product Moment Coefficient, One Way ANOVA, and Regression Analysis were used to examine the relationship between all variables of interest.

Scales used for measurement :

1. Loyalty (Brand) Scale - Algesheimer, Dholakia & Herrmann (2005)
2. Trust in the Brand Scale - Developed by Sheinin, Varki, and Ashley (2011).
3. Satisfaction (General) Scale - Developed by Mano and Oliver (1993).

## RESULTS & FINDINGS

### DATA ANALYSIS

#### The Problem :

1. To determine whether Customer Satisfaction has a significant relationship with Brand Loyalty.
2. To determine whether Brand Trust has a significant relationship with Brand Loyalty.

Table I shows the correlation between BL, BT and CS

	Brand Loyalty	Brand Trust	Customer Satisfaction
BrandLoyalty	1		
BrandTrust	.516	1	
CustomerSatisfaction	.276	.369	1

\*\* . Correlation is significant at the 0.05 level (2-tailed).

**Pearson Product Correlation of Brand Loyalty & Brand Trust was found to be moderate, positive & Statistically Significant** ( $r=0.516, p<0.05$ ). Hence H1 is supported. Thus, an increase in Brand Loyalty behavior would lead to Higher Brand Trust in the users.

**Pearson Product Correlation of Brand Loyalty & Customer Satisfaction was found to be low, positive & Statistically Significant** ( $r=0.276, p<0.05$ ). Hence H2 is supported. Thus, an increase in Brand Loyalty behavior would lead to Higher Customer Satisfaction in the users.

**The problem : To investigate whether Brand Trust or Customer Satisfaction has a higher impact on Brand Loyalty.**

H1 : Brand Trust has a significant impact on Brand Loyalty

The hypothesis tests if Brand Trust carries a significant impact on Brand Loyalty. The dependent variable BL was regressed on predicting variable BT to test the hypothesis H1. BT does significantly predict BL F

(2,147) = 27.88,  $p < 0.05$ , which indicates that BT does play a significant role in shaping BL. ( $b = 1.053, p < 0.05$ ). These results indicate a clear significant impact of BT on BL R square = .275 which shows that BT explains 27.5% of variance in BL. The table below shows the summary of the findings.

H2: Customer Satisfaction has a significant impact on Brand Loyalty

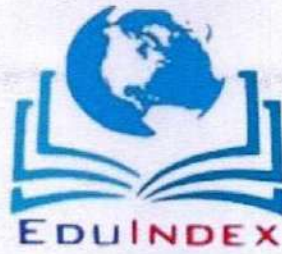
The hypothesis tests if Customer Satisfaction carries a significant impact on Brand Loyalty. The dependent variable BL was regressed on predicting variable CS to test the hypothesis H2. CS did not significantly predict BL F (2,147) = 27.88,  $p < 0.05$ , which indicates that CS does not play a significant role in shaping BL. ( $b = .183, p < 0.05$ ). These results indicate no clear significant impact of CS on BL. R square = .275 which shows that CS explains 27.5% of variance in BL. The table below shows the summary of the findings.

Table II: shows the impact of BT & CS on BL

Hypothesis	Regression weights	Beta coefficient	R square	F	t-value	p-value	Hypothesis supported
H1	BT on BL	1.053	.275	27.88	6.352	0.05	Yes
H2	CS on BL	0.183	.275	27.88	1.304	0.05	No

Note: BL – Brand Loyalty, CS – Customer Satisfaction





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# A CASE STUDY REPORT ON DISCRIMINATION OF STIMULUS CONSECUTIVELY IN AUTISM

**R VATSALA MIRNAALINI**

Assistant Professor, Department of Psychology,  
M.O.P Vaishnav College for Women, Chennai.

## Abstract

Sam, 14-year-old, adolescent boy with autism, was conditioned to respond to two stimuli separately using prompting and reinforcement. He was observed for discriminating two stimuli consecutively upon random administration of the stimuli. The subject got conditioned to the first stimulus and exhibited correct response every time the stimulus was presented. However, the conditioning towards second stimulus took time although successful response was exhibited. Nevertheless, when the task was to discriminate first and second stimulus upon random presentation of the stimuli, the subject couldn't produce correct response consecutively. The findings enumerate the importance of primacy effect concerning discrimination of stimulus. Though the observation speculates the influence of the role of primacy effect in discriminating, the current study focused only on the process of discriminating the stimulus upon random presentation. Further research is suggested to verify the speculation as well as to identify other possibilities towards the discrimination of the stimulus.

**Key words :** Autism, Discriminative stimulus, Operant Conditioning, Consecutive response

*"There needs to be a lot more emphasis on what a child can do instead of what they cannot do".*

-Dr. Temple Grandin

## INTRODUCTION

As the quote rightly points out, Autism children have tremendous potential. When given

the right teaching on what they are capable of, they bring out the best in them. "Good teachers helped me to achieve success. I was able to overcome autism because I had good teachers"(Grandin, 2002).

In the study titled, "A Case Study Report on Discrimination of Stimulus Consecutively in Autism", the efficacy of the role of prompting, reinforcement in teaching was analyzed. According to (Jensen & Womack, 1967), children with autism gets benefitted by operant conditioning, they show improvement in interaction and language at the same time, their temper tantrums and stereotypical behaviors gets reduced. Many researchers have proven the effectiveness of operant conditioning using prompting and reinforcement to train a child with autism respond to stimulus (Morales, 2021).

The subject chosen for the current study was a 14 year old adolescent boy with autism, who had difficulty with his basic self-care and expressive language. The area of expressive language was given priority as development of a child begins with expressive language. The milestone chart for expressive language for the subject in the study falls in the range of 6 - 12 months with features involving recognition of facial expressions and babbling ("Expressive Language Using Words and Language," 2019).

According to study by Rivard et al., 2021, operant conditioning using reinforcement improves responding to stimulus by a child with

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autism. The methods like reinforcement and prompting are efficient to enable a child to respond to the stimulus (Schuetze et al., 2017).

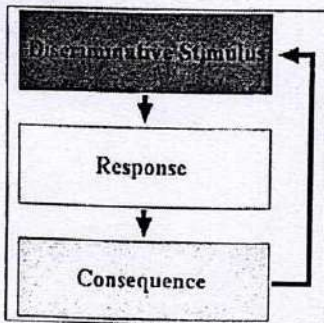
In the current study, the subject could acquire learning using reinforcement and prompting, conditioning got established between the stimulus and the response. The study then aimed to observe the capacity of the subject to discriminate the stimulus. DeQuinzio et al., 2020 worked on a multiple design to facilitate children with autism to discriminate emotional expressions. In this study, training included discrimination of the stimulus over expressive language.

Discrimination of stimulus was trained as a part of acquired learning for the subject within the limited module content. However, discriminating the stimulus consecutively was a great challenge for the subject. Further teaching and remediation is suggested to enable discrimination of the stimulus consecutively.

#### LITERATURE REVIEW:

Discriminative stimulus is any stimulus that elicits a certain response, which is specific as well as discriminating between cues and henceforth leading to the success of responding to obtain reinforcement (Ciccarelli & White, 2015a) (Figure 1).

**Figure 1** : The systematic steps in discriminating and responding to the stimulus.



Source : (Psyco 104X1, Chapter 5 Lecture Notes, 2000)

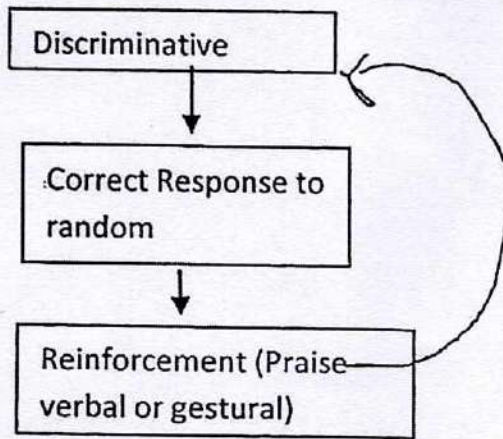
Taylor Santa et al., 2014 studied the establishment of conditioned response initially and hence its effect on discriminating training procedure. In the current study on "A Case Study Report on Discrimination of Stimulus Consecutively in Autism", a conditioned stimulus response pair was created and its capacity to discriminate stimulus consecutively upon reinforcement was observed.

In the study by (Boyle et al., 2020), the participants were trained to respond to discriminations in the stimulus for a comparable number of times. However, the study posits little about consecutive response. The current study was aimed to observe the discrimination of stimulus by providing correct response consecutively.

The study by (Dixon et al., 2021) provide strong support for generalized operant conditioning, however, the study seeks for higher level behavioral expressions as future explorations. Considering higher level behavioral expressions would include discriminating the stimulus. Many studies have been demonstrated with discriminating stimulus among people with autism (Tereshko et al., 2021).

The study by Olaff et al., 2021 enumerates that difficulty of differentiating stimulus and how discrimination training necessitates further research to avoid blocking of the stimulus with the response. However, the occurrence of discriminating the conditioned stimulus consecutively is the focus of the present study ( Figure 2).

**Figure 2 :** The study aimed to analyse the response over random presentation of stimulus.



## METHODOLOGY

### OBSERVATION – CASE HISTORY

Sam is a 14 year old adolescent who suffers with Autism Spectrum Disorder. Physically he exhibits continuous drooling with no eye contact. According to the definition for Autism Spectrum Disorder by Diagnostic and Statistical Manual of Mental Disorders (DSM-5), any person with difficulty with communication and interaction, showing restricted behaviors as well as repetitive behaviors along with difficulty in academics can be related to suffering with Autism Spectrum Disorder (Autism Spectrum Disorder, 2020).

Sam is capable of performing gross motor functions such as running, walking, climbing stairs but shows restricted motor ability with respect to speed and accuracy. When it comes to fine motor abilities, his abilities are rudimentary. He finds

comfortable with holding and passing the object from one hand to another but the method of using fingers for actions like picking, pressing, folding remains a challenge.

Sam requires assistance in eating, dressing and toileting. With these basic needs thwarted, the field of academic remains a huge challenge. The essential way to enable academic is to empower the art of expressiveness and responsiveness. It has been found that fine motor skills have relation with expressive skills (LeBarton & Iverson, 2013). Hence, an intervention which utilizes the fine motor skills of picking was thought to improve upon expressive skills. Expressive skills are essential for the cognitive development. Remedial intervention included conditioning to the response to the stimulus and to discriminate the stimulus.

### ASSESSMENT

Sam was assessed using Madras Developmental Programming System (MDPS) developed by Prof. Jeyachandran and Prof. Vimala (Jayachandran & Vimala, 2005). The tool contains 18 domains like Gross motor skills, fine motor skills and many more. (Figure 3). The numbers listed from 1 to 20 in the top row represents the Current Functioning Level (CFL). By looking at Fig 3, we can observe that Sam has difficulty in many domains. From the other listed domains, expressive language and receptive language was chosen for this study (Figure 4).

# Do Pregnant Women Using Smartphones Care About Their Privacy?

## An Exploration of Pattern of Privacy Concern Amongst Pregnant Women Using Smartphones

2020-21

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Rachel Jacob, University of Madras, India

Devika Rani, University of Madras, India

### ABSTRACT

With a gigantic growth in internet and application usage, especially with the use of smartphones, 'privacy' concerns reverberates and dealing with privacy issues from such an arena is a new task for many researchers. This wide usage of mobile application and internet opens up Pandora's box – 'privacy concerns'. This paper tries to understand the privacy concern hovering among pregnant women. The study found that education, mHealth literacy, mobile app usage, and employment is a robust predictor of HIPC. However, age, social-economic status, maternity benefit scheme membership, pregnancy apps usage, mobile spending, mobile basic services usage does not play a significant role in HIPC. Overall, the results suggest that as users' awareness level on privacy policies and issues increase, privacy concern decreases.

### KEYWORDS

mHealth, Pregnancy, Privacy Concern

### INTRODUCTION

Mobile application(mHealth) is considered as a 'source of health guidance' (Grundy et al., 2016). World health organization (WHO) defines m-Health as "use of mobile and wireless technologies to support the achievement of health objectives". In other words, *mHealth* is defined as wireless communication tools that enable appropriate

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(Autonomous)  
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intervention or support in health care delivery or ‘use of mobile communication devices in health services’. (Sweileh et al., 2017). mHealth also means to use any mobile application or wearable for self-quantification, i.e to use for managing and maintaining one’s health. It enables a positive behavioural change among user or patients for better health outcomes (Nouri et al., 2018). mHealth apps are a solution for people to be more self-sufficient with their health, lifestyle or medical needs (Vervier et al., 2019).

Today, *mHealth* is the keyword for providing a continuum of care while addressing issues like accessibility, affordability of health services. With the growing changes, technologies pave the way for privacy concern in the field of health too. Using a smartphone for tracking one’s health, especially during their reproductive years is very common among Internet users. According to statistics, about 38 per cent in India, use as many as 8 to 10 mobile application daily. Mobile phone intervention can improve patient-provider communication in terms of health care delivery to rural populations. Further, it can bring down the expenditure on healthcare services and also obtain information easily. Google Trends for mHealth related searches ranked India among the top five for frequently searching on mobile health, health apps, medical apps and mHealth. (Industry, 2017)

*mHealth* apps are popularly used in the field of cancer, pregnancy, child care, obesity, management and control of diabetes, mental health, cardiovascular diseases, and smoking cessation. The apps are not only widespread among patients and the general public but also healthcare professionals. They mainly use it for access to medical references and research and health records, patient management and monitoring, diagnosing medical conditions, access to health records. Nonetheless, most users of *mHealth* apps do not pay attention to the potential hazards and risks of mHealth apps, especially – privacy and security. (Nouri et al., 2018)

A systematic review of 71 articles in 2013 found that though there is an increase in privacy concerns, usage of e-health among pregnant women would be on the rise in the next few decades. Pregnant women use the Internet and apps for prenatal, perinatal and postnatal related information and also to share experience and opinions and also for peer support. (Heuvel et al., 2018)

## Literature Review

Health Information Privacy is an individual’s right to control the attainment, usages or disclosures of identifiable health information (Roternberg, 2015). Whereas, Application or apps’ refers to a “self-contained program or piece of software that is designed to fulfil a particular purpose and usually optimized to run on mobile devices, such as smartphones, tablet computers, and some wearable devices like smartwatches. Mobile health (mHealth) apps are health-related applications that aim to improve patients’ health through multiple functionalities and designs”. (Kao & Liebovitz, 2017)

When consumers use mHealth apps or services, their health data are stored and uploaded in the ‘app’ or ‘software program’. They can be communicated through several actors such as Internet service providers, mobile service providers, third-party

vendors, and thereby increasing the risk of securing consumers' health information (Atienza, 2015).

Using mHealth services require disclosure of personal health information, demographics, health history, and simultaneously tracking health indicators like steps taken to treat the condition. The app developer shares the data with a host of third parties (Kenny & Connolly, 2016).

Systematic review analysis from 1998 – 2009 found that mHealth is an “appropriate and promising tool” for surveillance, management and treatment compliance of communicable and non-communicable disease and prevention (De'glise, Suggs, & Odermatt, 2012). “Mobile applications can be sensitively designed and introduced, to support the development of an ‘integrated mobile supported health information infrastructure’ in developing countries” (Asangansi & Braa, 2010).

Nonetheless, mHealth usage in developing countries is minuscule. Bibliometric analysis on mHealth from 2006-2016 (Sweileh, et al., 2017) found though there are limited studies in low and middle income on mHealth, India ranks sixth on mHealth literature (mHealth journey in India began in 2008).

mHealth apps are classified into apps for healthcare professionals, medical education, teaching, and learning, telemedicine support tools, patients (disease-specific) and the general public. The wide usage of apps aids in promoting awareness, motivation towards behaviour change, prevention measures and self-care, better provider-patient communication, and patient-centred care. (Paglialonga et al., 2018). A systematic review from 2008 to 2018 found that mHealth is the aptest tool for delivery of health in developing countries, which primarily focused on maternal health, treatment adherence, prenatal and infant care and health education. The study also found three studies focusing on privacy concerns and other barriers to adoption of mHealth pertained to lack of equipment, infrastructure and technology gap. (Kruse et al., 2019)


Corresponding to the growth of mHealth apps on iOs and Android smartphones, barriers and risks are also high (Dehling et al., 2015). Analysis on iOS and Android mHealth apps found that there are as many as 24,405 mHealth apps as of 2015 and most of the apps exhibited issues of security and privacy infringement. The study emphasized the need for implementing appropriate privacy and security cover while using apps.

However, the mHealth narrative combines the decentralization of health care with patient-centeredness. As there are numerous mHealth apps, each app brings in diverse privacy concerns (Terry, 2015). Further, (Huckvale et al., 2015) systematic analysis of 79 apps found that 67% of the mHealth apps had a privacy policy, and nearly 20% of apps don't have a privacy policy.

A study found that only a marginal number of the samples are concerned with privacy issues with the electronic medical record. People believe more on the potential benefits of the EMRs rather than on the privacy risks (Gaylin et al., 2011). Another study found that privacy concerns take priority while sharing personal health information sharing. Though people are willing to share their information



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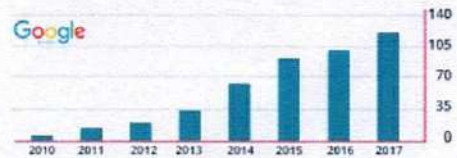
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## Art education in the digital era

Dr. R. Preetha

[preetha.ramaprasad@gmail.com](mailto:preetha.ramaprasad@gmail.com)

M. O. P. Vaishnav College for Women, Chennai, Tamil Nadu

### ABSTRACT

*The first external expression of a human being's soul is art. Art surrounds life, without us being aware of it. Art education in India is witnessing a remarkable shift. Art students interact through creative expression by encouraging cultural literacy. The main part of art and design education is to foster imagination expressing it in creative manner. The study aims to determine how important it is to incorporate art education in teaching and learning for visual media students at college level. It also aims to record what students learn in art classes and how they apply their knowledge in digital age. The study adopts qualitative analysis through interview techniques and documents conducted with visual media students.*

**Keywords:** Art Education – Digital Art – Digital art tools

### 1. INTRODUCTION

"We wrote, we sang, we acted, and we poured ourselves out on every side." There was tremendous excitement and cultural richness." Rabindranath Tagore

Art education in the digital world will enable students to engage in their own interests at a convenient time. With the increase in technology, it has provided a platform for the learners to collaborate and innovate with other artists and publish their work through the use of digital technologies which will enable the students to enjoy art. Art Education is the primary aspect of learning to create a path for aesthetic experience. This is essential for conveying expressions and emotions of human beings through their artistic skills.

According to Country Report (2010) the main purpose of Art Education is to develop creativity and expression through various forms of art activities. Art Education fosters cultural awareness and promotes cultural practices, and it is the means by which knowledge and appreciation of arts and culture which is transmitted from one generation to the next. It is therefore mandatory for impressionable minds to get the right exposure to arts in their formative years. Indian education has always highlighted the importance of art education, both through formal and non-formal methods from the preprimary stage to higher education with a vision to retain our unique cultural identity.

The Ministry of Culture in its Eleventh Five-year plan highlights about how to preserve and promote all forms of art and culture. The Ministry works on the protection, development and promotion of all types of heritage and culture namely tangible heritage, intangible heritage and knowledge heritage. The areas of work are Performing Arts, Museums & Visual Art, Archaeology, Anthropology and Ethnology, Education, Research and others. The task is to develop and sustain ways through which the creative and aesthetic sensibilities of the multicultural people of India remain active and dynamic.<sup>1</sup>

Sabrina Faramarzi (2019) A survey conducted by State of Art Education proves that 52.2 percent of art teachers want to learn more about teaching digital art effectively, but only 21.9 percent of art teachers feel comfortable teaching digital arts curriculum. Schools like Massachusetts Institute of Technology and New York University have already incorporated arts education into their historically science and technology led curricula.<sup>2</sup>

The Primary Education Department of University of Aegean was carried out, during the year 2010-2011. After having participated in artistic activities which combined traditional art techniques with the use of New Technologies, 82 students took part in the

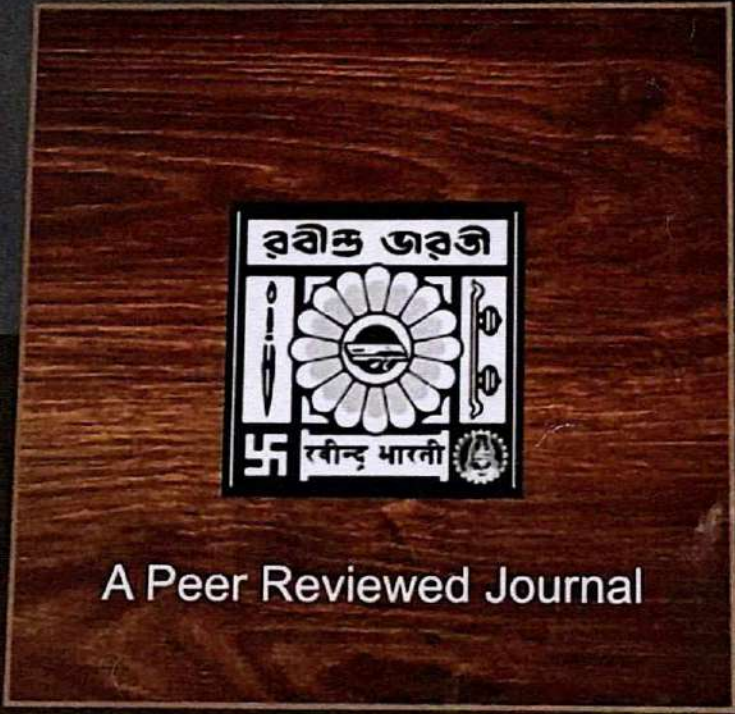
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(Autonomous)  
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Department of Education  
 Emerald Bower Campus  
 56A, B.T. Road  
 Kolkata: 700 050  
 West Bengal  
 India

**A STUDY ON THE IMPACT OF DIGITAL MEDIA ON TEENAGERS IN TAMIL NADU  
DURING COVID PANDEMIC**

**Ms. G Vasanth** Assistant Professor & Head , Department of Visual Communication and PG  
Department of Journalism and Communication, D G Vaishnav College, Chennai

**Dr.S Anurekha** Associate Professor and Head, Department of Communication, M.O.P. Vaishnav  
College for Women, Chennai

**ABSTRACT**

The transition from childhood to adulthood involves dramatic physical, sexual, psychological and social developmental changes, all taking place at the same time reports the World Health Organisation. 20% of Indian population has teenagers. Nurturing them and taking proper care is very important. Growth of digital media in India started in 2000. Since 2010, people started moving towards digital media because of the advancement of Science and Technology. Digital media is the need of the hour. For the past few years we can see a tremendous growth in digital media especially in the usage by the teenagers to interact with their friends and family in various social media platforms to stay online and interpersonal interaction began to decline. Online gaming, chatting, watching videos has already caused health and behavioral issues among the teenagers. COVID 19 has added fuel to the fire. Lockdown has magnified the use of digital media for academics and to stay connected with friends and the society. Family can play an important role in minimizing the addiction to gadgets and to bring them back in the real world rather than let them move more and more towards the virtual world. This article discusses the impact of digital media among the teenagers. I have chosen teenagers because they are not only tech savvy but also vulnerable to the media content that they are exposed to. Using theory and research, this article provides a practical guidance to the students, parents, teachers on the impact on COVID pandemic and continuous lockdown which may last for couple of months more.

**Keywords :** Digital Media, Teenagers, Interpersonal interaction, COVID 19.

A census 2011 study reports that every fifth person in India is a teenager and nearly 20% of Indian population is teenagers. Nurturing and guiding at the right time will definitely produce them as responsible citizens.

The behavior of children varies based on the demographics and psychographics. It is astounding to understand their behavior, be it desirable or undesirable. Children of today are aware of issues, we find difficult to comprehend. They are very aware of their environment and their curiosity alarms us. This the consequence of the uncontrolled exposure by the media. The surge in the access to the MEDIA available to choose is the reason for the tremendous boost in the information as well as awareness among children. The mobile apps has caused the narrowing of the proximity to the world of media. Outdoor activities have reduced amongst children due to civic hazards in our society. Parents are at ease with mobiles or the idiot box to keep them occupied and secure within their premise leading to lack of social skills in their growing stage. This pattern is observed in children from the age group of 3 , being the formative years of a child.

The boom in technology has become an integral part of not only our but our children's lives in the twenty-first century. The world of electronic media, however, is changing dramatically. Television, which dominated the media world through the mid-1990s, now competes in an arena crowded with cell phones, iPods, videogames, instant messaging, interactive multiplayer video games, virtual reality sites, social networks, and e-mail. Social media has permeated our lives, and especially those of teenagers who, around the world, spend most of their waking hours on these apps, documenting their lives as they go. And while the perils of social media are always discussed, the positives are seldom highlighted. If you have a teenager at home, it is but natural that you talk to them about it. But before you do that, here is an interesting TED talk that you can watch.

### WHAT IS DIGITAL MEDIA?

Digital Media is all around us. It blends technology with content you see, watch and read every day. Right now, you're consuming digital media. From apps to games, news on your phone, social networking online, and even the software NASA uses to communicate with astronauts: digital media is part of everyday life.

Digital media is a broad term, covering a number of different products, industries and job roles. There are the things you can see: pictures, videos, articles; and then there is behind the scenes: web development, apps, video production, coding and data. The field is changing so quickly that there are new products being invented every day. So Digital Media professionals can be experts in social media, virtual reality, web development, storytelling, or know a little about everything! The field is diverse and fast-moving, perfect for anyone looking for a challenge.

### EFFECTS OF DIGITAL MEDIA

Development is inevitable, so is the dynamics in a society. The changing dimensions in every walk of life are indications of a progressive society.

The digital media has emerged as an integral part of every individual as it is used not only for entertainment but also for access to information, gaining knowledge, demonstrative teaching aid to explain topics better and in depth. It has shrunk the globe into a gadget, negating geographical area being an cause of concern to reach any part of the world.

On one hand we see that social media is a being used as a tool to access information, be abreast with current affairs etc. but it is more of a bane than a boon. Use of social media can also negatively affect teens, distracting them, disrupting their sleep, and exposing them to bullying, rumor spreading, unrealistic views of other people's lives and peer pressure. They might grow up with more anxiety and less self esteem.

To elaborate further, before everyone had an Instagram/ Whats app accounts teenagers kept themselves busy, too, but they were more likely to do their chatting on the phone, or in person when hanging out at the mall. It may have looked like a lot of aimless hanging around, but what they were doing was experimenting, trying out skills, and succeeding and failing in tons of tiny real-time interactions that kids today are missing out on. For one thing, modern teens are learning to do most of their communication while looking at a screen, not another person.

### OBJECTIVES OF THE STUDY

- To study the impact of digital media on teenagers.
- With the invasion of the media how far does the family play a role in their development ?
- To understand to what extent media controls teenagers and their life style.
- Impact of COVID 19 and continuous lockdowns.

### REVIEW OF LITERATURE

D. Maryline Flinsi ,in the International Journal on Pediatric Nursing, in the article "*Impact of Technology and Social Media on Children*" says that

Social media is rapidly evolving in front of our eyes and it is practically difficult to reject and hide our children from this latest technology. The magnitude of media exposure is predominantly high. Survey says that and 73% of Indian children are cell phone users and the percentage of children addicted to gaming and internet has been increasing every year. In 2017, annual rate of growth of smartphone users in India is around 129%, even more than that of China (109%). Internet de-addiction centers are started in various cities of our country. Technology and social media has both positive and negative impact on children. It is the high time to comprehend the benefits and negative effects of the technology and media to utilize it effectively for the optimal growth and development of the future generation.

She also speaks about e- addiction in her article. "It is the emerging problem nowadays. Magnetic resonance imaging (MRI) results reveal how addiction to social media is affecting the brain and behavior of children. Recent studies validate the reality of Internet Addiction Disorder

Some cross-sectional studies have found a positive association between both internet and mobile phone use and self-reported feelings of depression (Kim et al., 2010; Bezinovic et al., 2015; Ikeda and Nakamura, 2014). However, the effect sizes for the associations found were small; a finding that has also been observed in larger and more robust studies. For example, Ferguson (2017) in a study of 6000 children aged 12-18, found a small positive association between screen time and depressive symptoms and delinquency.

Ferguson (2017) found a small but significant positive association between time use and feelings of depression and delinquency only for those children who repeatedly reported more than six hours' screen time per day. Given the relatively weak impact even on children who report more than six hours' screen time per day, the author suggests that reducing screen time in efforts to improve youth well-being is unlikely to be effective for most children. Ferguson (2017) suggests based on these findings that youth seem to be quite resilient to screen consumption at much higher levels – up to six hours daily – than is typically recommended by most policy statements.

This perspective is further supported by a recent cross-sectional, large-scale, pre-registered study conducted in the UK with over 120,000 15-year-old children, where Przybylski and Weinstein (2017) found that the time children spend using digital technology only had negligible impacts on mental well-being. In this robust inquiry, Przybylski and Weinstein (2017) studied the impact of a variety of digitally-mediated activities on children's mental well-being, such as watching TV and movies, playing video games, using computers and using smart phones. The activities differed somewhat in their respective impact, but the authors conclude that in general, no use at all was associated with lower mental well-being, while moderate use seemed small positive effect on mental well-being up to a certain point. For example, watching TV and movies or using computers had a small negative impact when use exceeded 4 hours per day, in contrast to smart phones which had a small negative impact when use exceeded 2 hours per day.

Daniel Kardefelt-Winther, Research Coordinator, UNICEF Office of Research - Innocenti says that the evidence reviewed is mixed as regards the impact on children's physical activity and does not provide much clarity. While some studies found that screen time was associated with a reduction in physical activity, other studies suggested that this relationship is not direct, and that reducing screen time will not necessarily motivate children to spend more time on physical activity. It has been suggested that already inactive children may spend more time using digital technology, which would explain why some studies have found a negative association between screen time and physical activity.

Focussing on Emotional Development and Relationships with Parents and Peers, in the book *Children and Electronic Media*, the author says, "Increasingly of late, discussions about electronic media have focused on the social implications of the various technologies. Do electronic media have the potential to influence children's emotions and their relationships with others? Barbara Wilson, of the Department of Communication at the University of Illinois at Urbana-Champaign, considers the evidence for children and concludes that programs designed to promote pro-social behavior do increase social capacities such as altruism, cooperation, and tolerance of others. On the flip side, the content of some entertainment and news programs can instill fear and anxiety in children. Between ages three and eight, children are usually more frightened by evil fantasy characters; older children, by contrast, are more affected by realistic scenes of injury and violence. Children who have a heavy media diet of violence are more likely to perceive the world as dangerous and to see aggression as more acceptable than those who view media violence less often.

For older children and youth, media technology is now integral to communication with peers and parents. Kaveri Subrahmanyam and Patricia Greenfield, of the Children's Digital Media Center, UCLA/CSULA, explore whether online communication has made youths more socially isolated, by curtailing time that they spend with friends "offline," or whether it has strengthened their social connections. The authors also investigate whether new media forms have opened up novel ways of communicating. Although their search effort in this area is just beginning, the authors believe that the positives outweigh the negatives. Children and youth use electronic media mainly to

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## THE INFLUENCE OF INTERNET SLANGS ON YOUNG ADULTS IN ORAL AND WRITTEN COMMUNICATION

**MS. G VASANTH**

Asst. Prof. and Head, Department of Visual Communication, D G Vaishnav College

**Dr. S ANUREKHA**

Asso. Prof and Head, Department of Communication, M.O.P. Vaishnav College for Women

**MS. DEBORAH RAJ**

Asst. Prof, Department of Communication, Madras Christian College

### ABSTRACT

Language constantly changes overtime, words and phrases differ and their meanings, connotative or denotative, are also interpreted differently over time. The change in language can be equated to various factors such as experiences and development. Technological development does play a prominent role in the evolution of language. The advent of social networking sites has created a platform for people to communicate without barriers and this internet has given life to "internet lingo" or language that is used for communication online. Internet slangs or net speak consists of various abbreviated words and new phrases. Since a lot of our conversation happens verbally, the usage of words can often reflect on our writing ability as well. We tend to write in the same proficiency as we speak. There are various studies done through academic schools and institutions where results have shown that increase in social media usage and networking sites have increased in textism intrusion in writing. This research aims to study the influence of internet slangs on young adults in oral and written communication. A framed questionnaire has been used to collect survey data and the data has been analysed to study the impact of internet slangs. An experiment is conducted among respondents to study the familiarity of slangs among young adults.

**Key words: internet lingo, sociological identity, linguistics, communication**

Language evolves with time. It adapts to various changes that takes place and paves way for new dialects and words. The advent of technology has also given language avenues to expand into various fields. Language has altered itself to fit into these changes. The internet has played an imperative role over the years in popularizing various short forms and new words. Some of these terms have also found their place in modern dictionaries. Social media has provided a platform for people to communicate and express their views on a global podium. Internet slangs refer to terms or short forms that are most commonly used on the internet. This includes various short forms and acronyms for example: saying "bye". This was a short form that was created instead of saying "goodbye". These slangs are often used for informal communication. Internet slangs are also commonly called "net speak", "cyber slang" or "internet shorthand" and "millennial lingo", as Millennials are more familiar with these terms. There are various arguments about the internet slangs and their usage as a hindrance to communication and various other arguments stating that internet slangs provide its users their own identity and enable the creation of new languages to be used online. Internet slangs are not constant, there are constant changes made in its nature. It is however understood as any kind of slang that has been made popular by internet users and in many cases coined. The slang isn't homogeneous and differs according to the user and the type of internet situation. People also use these terms to communicate face to face with their peer groups. This isn't just an English phenomenon; it is the world over in many languages". Social media has aided in globalizing and has also created a global language for all to follow.

KPI

Principal

M.O.P. Vaishnav College for Women  
(Autonomous)

No. 20, IV Lane, Nungambakkam High Road  
Chennai-600 034

# IMPACT OF DIGITAL MEDIA ON CHILDREN AND THE CHANGING ROLE OF THE FAMILY

G Vasanth<sup>1</sup>, S Anurekha<sup>2</sup>, D. Raj<sup>3</sup> and A. Raghavan<sup>4</sup>

<sup>1</sup>Department of Visual Communication, D G Vaishnav College

<sup>2</sup>Department of Communication, M.O.P. Vaishnav College for Women

<sup>3</sup>Department of Communication, Madras Christian College

<sup>4</sup>Department of Mechanical Engineering, Vellore Institute of Technology

## ABSTRACT

Globalisation has shrunk the world as much as the media industry has. The reach of Digital media is much wider than any other form of media. Why is there a sudden surge in the obsession with digital technology? Each one of us is obsessed with a gadget in hand and is exposed to the world in a palm's length. Is that the family does not have the time for each other or is it an easier way to keep the children occupied. Over the last 19 years digital media has become a part of the common man's life. It is moved from 10% to above 90% among children below 4 years. Digital Media is a highly polarised issue in our society today, the good and bad of the media needs to be visited for a fruitful upbringing of the children of this generation. Though the use of academic apps, skype facility for developing various additional skills are the plus points but the persuasive impact on the children by altering their psychological behaviour is severe. The family is one or more parents living together in a single household as one unit. Parents' indulgence in using mobile phones is indicative of them unable to spend quality time with their children. The social insecurity is immense in the current situation depriving the children of freedom to play, interact with other children of their age, resulting in lack of social skills which includes even bonding within the family. The visible risks of digital media include change in learning patterns, attention and retention span and most significantly exposure to desirable and undesirable content with loss of confidentiality of personal content, calls for a review of our culture and socialisation. Children and teenagers become a predominantly passive audience only absorb the information on screen. They neither possess the capacity nor have the exposure to diagnose and dissect the information they receive due to lack of adult supervision. Through my study, I would like to understand that in a fast moving pace, where technology is taking hold of our lives, whether we need to revert to our traditional way of bringing up children, to retain the values to minimise the dependency on the digital media. Parents need to intervene in the process of the content being shared by the media to the children. A gatekeeper is essential for the children analytically rather than being a mere observer. The changing roles of media must receive inputs from active audience and alter the content and approach to the children.

**Keywords:** Family, Culture, Socialisation, Digital Media

## Introduction

A census 2011 study reports that every fifth person in India is a teenager and nearly 20% of Indian population is teenagers. Nurturing and guiding at the right time will definitely produce them as responsible citizens.

The behavior of children varies based on the demographics and psychographics. It is astounding to understand their behavior, be it desirable or undesirable. Children of today are aware of issues, we find difficult to comprehend. They are very aware of their environment and their curiosity alarms us. This is the consequence of the uncontrolled exposure by the media. The surge in the access to the MEDIA available to choose is the reason for the tremendous boost in the information as well as awareness among children. The mobile apps has caused the narrowing of the proximity to the world of media. Outdoor activities have reduced amongst children due to civic hazards

in our society. Parents are at ease with mobile or the idiot box to keep them occupied and secure within their premise leading to lack of social skills in their growing stage. This pattern is observed in children from the age group of 3, being the formative years of a child.

History suggests that how the FCC views television's influence has an effect on the amount of violence that is broadcast. In 1961, for example, FCC Chairman Newton Minnow, in a well-publicized speech, referred to television as a "vast wasteland," after he had monitored television programming over a one-week period. His observation was followed by an agreement among broadcasters to assign a significant share of the UHF spectrum to public broadcasting. Twenty years later, FCC Chairman Mark Fowler publicly proclaimed that he, too, had monitored the television programming of his time. But unlike Minnow, he found in 1981 a vast richness of

## PERCEPTION AND ATTITUDE OF MILLENNIALS ON INFLUENCER MARKETING THROUGH INSTAGRAM IN INDIA

D. Raj<sup>1</sup>, A. Thiyagarajan<sup>2</sup>, G Vasanth<sup>3</sup> and M. Raj<sup>4</sup>

<sup>1</sup>Department of Communication, Madras Christian College, Chennai – 600059, India

<sup>2</sup>Department of Communication, M.O.P. Vaishnav College for Women, Chennai - 600 034, India

<sup>3</sup>Department of Visual Communication, D.G. Vaishnav College, Chennai –

<sup>4</sup>Digital Marketer, Instagram, vorxspace.com, Chennai

### ABSTRACT

*This research work is an attempt to understand the concept of influencer marketing through Instagram among millennials. This research reveals how personal branding is now been accepted by the millennials. The evolution of advertising and how it is being welcomed is also brought out through this study. Concept of megabrands positioning their products through micro influencers on Instagram and how Influencers are trusted and how consumers are influenced is also dealt. When people start branding their lifestyle it becomes personal branding. When people brand themselves through products, their lives become their career, through which they make business out of sharing their everyday lives with other people on the internet. Personal branding is now relevant because of the increase usage of social media. This study is an attempt on how well these influencers through Instagram are being received by the Indian millennial audience in the current scenario. The questionnaire with relevant questions on the topic "Influential marketing through Instagram" was given to a sample size of 100. Purposive sampling was used to conduct the research. Gender based influence was not observed. The only common factor for this study was that the sample size should be users of Instagram.*

**Keywords:** Online media, influence, media market, Instagram, Influencers, Social Media

### Introduction

This study will examine the phenomenon of Social Media Influencer's (SMI) among Indian audience and their perception towards influencer marketing through Instagram. Branding requires considerable financial support for promotion, social media offers the opportunity to a person to promote himself as brand in a cheap way (Kaplan & Haenlein, 2010). If content is the fuel for your personal brand, social media is the engine." (Kevan, 2015).

Businesses invite Influencers who have a good amount of followers as their companies brand ambassador (*Tap influence*, 2017). It is believed that consumers opt for Influencers more than mere advertising as consumers feel that influencers are more trustworthy and also consumers follow their favourite Influencer (Talaverna, 2015). In personal branding, people and their careers are marketed as brands which promises performance, specialized designs, and tag lines for success (Lair et al., 2012)

Instagram is a mobile service, which has more than 500 million users (Roth, 2016). There are More than 80 million photos which are uploaded per day on Instagram amounts to give

3.5 billion likes per day inclusive of all users. (Ratcliff, 2016). Therefore, social media influencers consider Instagram to be very a powerful marketing tool in the corporate level. It is therefore, considered to be a feasible app in terms of ease and a economical way for businesses to approach their existing and target consumers by brand building and loyalty. Through this, it brand awareness and brand image is enhanced (Kreutzer & Hinz, 2010; Mangold & Faulds, 2009). One of the reasons for businesses to use Instagram is for marketing purposes, to be more specific, its influencer marketing. In other words, Influencer marketing functions like electronic word of mouth (Wong, 2014). "Regular" people increase their status quo as celebrities by their simple creative online activities and create a large section of followers on their social media platforms through blogs and vlogs. They are termed as Influencers because of their extensive reach and their ability to influence a larger group of people (Uzunoglu & Kip, 2014). Influencers need not be working for a particular company, but their influence of brands makes it attractive for brands and companies, and hence they work hand in glove with each other thereby increasing the number of followers for

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Ms. Harinee R

Assistant Professor, Department of Journalism, M.O.P. Vaishnav College for Women (Autonomous), Chennai.

Ms. Gayathri K

Assistant Professor, Department of Communication, M.O.P. Vaishnav College for Women (Autonomous), Chennai.

### Abstract

Films are the rich communication tools in delivering ideologies to people ever since it's evolution. The audio-visual medium has the power to form instant emotions, positivity or negativity, in the minds of audience. During the COVID-19 pandemic, the theatres across the country were shut due to nationwide lockdown. The media & entertainment industry witnessed a deep decline. The OTT platforms became prominent and witnessed a rapid increase in viewership during the lockdown period. The recent release of 'Putham Pudhu Kaalai', an anthology of five short films (tied together by only a single theme- pandemic lockdown) directed by five eminent directors is set and filmed during COVID 19 lockdown. Each film maker has their own strategy and style in knotting up their story to the audience. Usage of signs and codes creates the magic while reception of these content by the audience in the intended way. The aim of this study is to analyse the movie with semiotic approach by decoding the denotations and connotations in the anthology and verifying the effective usage of signs and codes used by the directors.

### Introduction

An anthology film (also known as an omnibus film, package film, or portmanteau film) is a subgenre of films consisting of several different short films, often tied together by only a single theme, premise, or brief interlocking event (often a turning point) [1]. Sometimes each narrative is directed by a different director. It is a feature film composed of vignettes or short films. The shorts have nothing to do with one another, but there is a theme or plot running through the stories, connecting them together [2].

With theatres temporarily functioning with low footfall across the country, OTT platform is the only hope for all movie buffs. During the lockdown, OTT viewership in watching either web series or blockbuster releases witnessed a surge [4]. The most important advantage of OTT releases includes the repetition of watching the content over and over with its availability being perennial. Anthology was a new trend adopted in Tamil OTT platforms.

With eminent directors including *Sutha Kongara, Gautham Vasudev Menon, Suhasini Mamiratnam, Rojn Menon and Karthik Subharaj* contributing to their creativity, this anthology proved to be a much-awaited watch. The films of Putham Pudhu Kaalai are relatable and moving only because the filmmakers stuck to narratives they knew well. The central theme that all the stories are connected together is the 21-day lockdown imposed by the Government. Consisting of pleasant and feel-good content with a very positive approach, the anthology has tried to stick on to the central genre that is the happenings during the lockdown with a delightful look at life and relationships during this period [3].

The COVID-19 pandemic and the resulting lockdown has caused people to stay at home, which has led to this rise in subscribers for these OTT platforms. With the rising demand, many media and entertainment channels have launched their own platforms or are trying to collaborate with other platforms to stream their content. In the next five years, the OTT industry is expected to escalate in India. In India, at present the OTT user-base is dominated by Disney+ Hotstar, Amazon Prime Video and Netflix. However, there are several production house-backed local OTT players, such as SonyLIV, Voot, Zee5, ErosNow and A1TBalaji, which are competing with these global players and trying to make a mark in the market [5]. The Indian OTT market is set to reach Rs 237.86 billion (US\$3.22 billion) by FY25, from Rs 42.50 billion (US\$576.73 million) in FY19 [5].

India will have 500+ million online video subscribers by FY23 and this number is likely to grow with

increased smartphone and internet penetration. Going by the current trends, a diversified content portfolio and various pricing plans would help OTT players gain more paid subscribers.

Amazon Prime Video announced nine direct-to-digital premieres and two of them from the Tamil language [6]. The service also started its first ever Tamil anthology film Putham Pudhu Kaalai, (The All New & Morning) a collaborative effort by five well-known Tamil Directors. The Tamil market is known for an interesting segment in terms of content creation. The audience is a developed film, TV market and has great expectations due to the variety of content they (Tamil audience) are already exposed to. The Tamil market has historically had a palette for differentiated and bold content, which gives OTT platforms more leeway to experiment with unique narratives and storytelling styles.

### Objectives

According to India Brand Equity Foundation, OTT sector in India has witnessed a 30% rise in number of paid subscribers from 22.2 million to 29.0 million between March and July 2020 [5]. Overall, the top five metro cities accounted for 46% of the total OTT video platform users, while Tier 1 cities accounted for another 35% users in July 2020. Another study revealed that 90% consumers prefer watching video content in regional languages, and that only 7% of the total time spent on OTT platforms in India is on English content [5]. As the COVID-19 affected the consumer theatre experience, moviemakers are adding new releases to the OTT platforms. The aim of this study is:

- To analyse the symbolic elements of Film making techniques used in 'Putham Pudhu Kaalai'.
- To trace the uniqueness in directorial styles of the anthology, the recent change in Tamil cinema.

### Methodology

Semiotics is an investigation into how meaning is created and how meaning is communicated. Its origins lie in the academic study of how signs and symbols (visual and linguistic) create meaning [7]. *It is a way of seeing the world and of understanding how the landscape and culture in which we live has a massive impact on all of us unconsciously. In other words, we need to understand the context in which a sign is communicated in order to comprehend its real meaning, and hence act appropriately. What is going on around the sign is usually as important for us to know as the sign itself. In order to interpret its meaning, Semiotics is a key tool to ensure that intended meanings (of for instance a piece of communication or a new product) are unambiguously understood by the person on the receiving end. Usually there are good reasons if someone doesn't understand the real intention of a message and semiotics can help unravel that confusion, ensuring clarity of meaning. On these lines this study aims at providing details on i) Lighting Colour Tone and ii) Signs & Symbols used in the anthology.*

### Analysis

#### Ilamai Idho Idho

The film showcases the journey of Jayaram and Urvashi who are aged 60s. Both lie to their respective families and plan for a two day stay at Jayaram's house. In lockdown, they decide to live together for three weeks. At the closure of the lockdown, they reveal their interest about living together, to their family.

#### • Lighting and colour tone:

The whole picturization is set in a sophisticated environment under the light of candle such as candle light dinner at home arranged by Jayaram, conversations between the couple, etc. The colour tone changes to a brighter sunrise, in the climax, signifying a brighter beginning.

#### • Signs and symbols:

The film consists of scenes in which old photographs are found hanging conveying nostalgia. The lead characters are found connecting to their children through an online video call signifying the lockdown. **Avarum Naanum**

This film explores the relationship between a grandfather (played by MS Bhaskar) and his granddaughter (by Ritu Varma) during the lockdown. Ritu, is not fond of her grandfather as he did not accept his daughter getting married to a man of her choice. The story is about the new bond between them.

#### • Signs and symbols:

The intro scene of Ritu in which she was wearing N95 mask signifying COVID-19 pandemic and its

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# KERALA'S RESPONSE TO COVID 19: ANALYSIS OF KEY SOCIAL WELFARE MEASURES

Ms. Harince Ravimaran, Assistant Professor,  
M.O.P Vaishnav College for Women (Autonomous)



## Introduction

The novel coronavirus disease COVID 19 pandemic caused by severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) is an ongoing crisis across nations which was first identified in Wuhan, China in early December 2019. On 30th January, the World Health Organization (WHO) declared the outbreak a Public Health Emergency of International Concern and a pandemic on 11th March.

India reported its first case of the COVID 19 pandemic from the state of Kerala (Thrissur) on 30th January 2020. As reported by the Ministry of Health and Family Welfare on 10th May, there were 41472 active cases, 19357 cured and 2109 deaths. The first state to witness the outbreak, Kerala, has reported 505 confirmed cases among which 16 active cases, 485 cured and 4 deceased. The Union Government launched various social welfare measures in order to curb the virus spread.

## Objectives & Methodology

This paper will analyse the successful social welfare measures adapted and implemented by the state of Kerala. The successful 10 key measures are selected as samples through random sampling and are briefly analysed in order to find the state's journey to flatten the Coronavirus curve. The analysis will help us find the timeline and effectiveness of the welfare measures that is widely praised by WHO.

## Analysis

Kerala consist of extraordinarily mobile population with huge number of students studying and working worldwide. This makes the state susceptible to pandemics. It started with a medical student, who was in Wuhan, who returned home and was tested positive on 30th January. Subsequently, two more students arrived. By March, the number of COVID 19 positive cases increased largely as group of people arrived at Kerala from Europe.

After successfully winning the Nipah virus battle in 2018, Kerala has utilized this experience to contain the COVID 19 spread. The state reported no positive cases on 1st May, 2020, for the first time after 45 days. This was achievable with the following social welfare measures:

## Early discussions

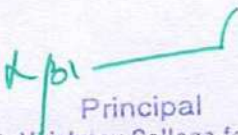
According to The Hindu, Kerala's minister of health, KK Shailaja mentioned that her ministry had initiated discussions on the outbreak "as early as mid January". She also added that Kerala was the first Indian state to draft measures for its containment that eventually became more stringent as the first case was reported.

## Extended quarantine

The government has taken over vacant buildings to setup COVID19 care centres to quarantine patients and has made arrangements for those who are home quarantined, but are in overcrowded homes, to move to government set facilities. COVID 19 first-line treatment centres are setup to treat mild cases in order to avoid crowding at COVID 19 designated hospitals.

## State Response Team (SRT)- State and district

As the state declared COVID 19 outbreak a state disaster, a 24-member SRT under the chairmanship of Shailaja was formed. The team included senior officials from various departments such as community medicine, infectious disease, epidemiology, paediatrics, drug control and food safety. 18

  
Principal  
M.O.P. Vaishnav College for Women  
(Autonomous)  
Camp, Mungattukkam High Road  
Thrissur-680 034

teams coordinated functions like surveillance, call centres, human resource management and training and infrastructure. These teams reported back to the state control room that functions, in shifts, round the clock.

Similarly, SRT are formed at the district level too and each district is brought under the charge of a minister while the district medical officers and collectors coordinate activities. It was the swift act of such a team who found that three members of a family in Pathanamthitta district returned from Italy and had concealed their travel history.

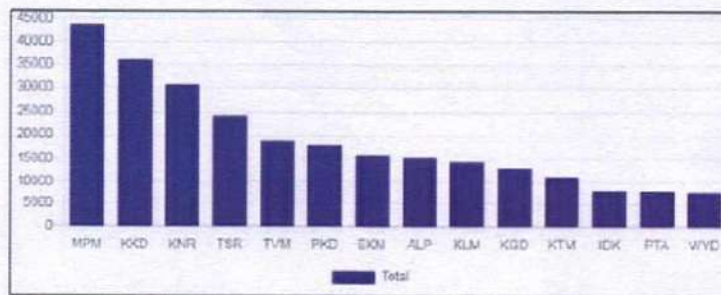
**Break the Chain- hand washing campaign**

The mass campaign was introduced by the Kerala government to educate people about the importance of personal and public hygiene due to the spread of novel coronavirus. The government installed water taps with handwash bottles at public places.

**Strengthening human resource**

Sannadha Sena, the social volunteer force is a unified body of volunteers (expertise in relief operations) from outside and within Kerala.

Figure 1 District-wise volunteers

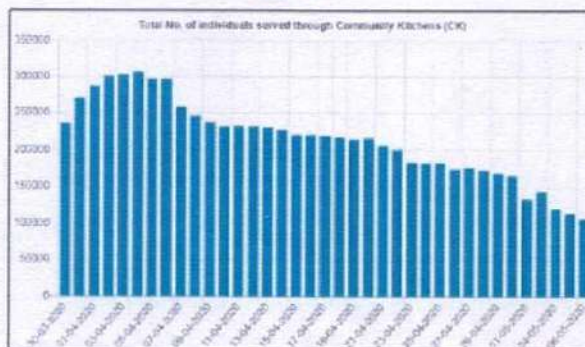


\*Source- www.kerala.gov.in

**Community kitchen**

The major success was Community kitchen through which the state was Hunger free during Lockdown. The daily food distribution details- individual served, paid meals, home delivery and free meal can be found on their government website (Kerala:COVID-19 Battle, 2020)

Figure 2



\*Source- www.kerala.gov.in



HANDBOOK OF RESEARCH ON  
**INNOVATIONS IN**  
ICT & MEDIA COMMUNICATION

EDITOR  
DR. N. TAMILSELVI

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## **An Analysis of Food Brand Advertisements Released During the COVID-19 Pandemic Crisis**

<sup>1</sup>*Ms. Aarthi Jayaram, Assistant Professor, Department of Visual Communication, M.O.P. Vaishnav College for Women (Autonomous), Chennai*

<sup>2</sup>*Ms. Gayathri Krishnamoorthy, Assistant Professor, Post Graduate Department of Media Management, M.O.P. Vaishnav College for Women (Autonomous), Chennai*

<sup>3</sup>*Dr. Sandhya Rajasekhar, Associate Professor & Head- Department of Journalism, M.O.P. Vaishnav College for Women (Autonomous), Chennai*

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### **ABSTRACT**

Advertisements have been one of the most attractive, compelling, visual tools of persuasive communication used by companies to reach their consumers and have been used as a promotional tool to endorse their brands. Apart from being a promotional tool, advertisements have also been trend setters and a mirror of the society. The year of 2020 came with a health crisis of global proportions bringing things to a standstill. With lockdown implemented by the Government, people were forced to stay indoors. Factors like recession in the business demand for necessary products and stiff competitions changed the paradigm of communication for brands during COVID-19. According to Assael (1995), an understanding of dimensions of perceived risk enables marketers to present their brands to instil consumer confidence. Crisis is a time when brands need to connect with their consumers through their messages. Despite facing an economic impact, brands have a larger role to play- they must shift priorities and change mindsets. To change the perception of the brands, they must build an optimistic memory structure, despite this crisis. The present study analyses food brand advertisements that were released during the pandemic within the framework of the PMO Model (Sohani, T. F. (2020) namely Phenomenon, Moderators and Outcome Model for crisis situations. It aims to understand how advertisements have addressed the health crisis and connected with the consumer during the pandemic. The study will analyse the relevance of the message during the pandemic and the rhetoric used to create a stimulus resulting in consumer confidence and brand preference. Advertisements of hand-picked brands released during the pandemic in 2020 have been selected for the study.

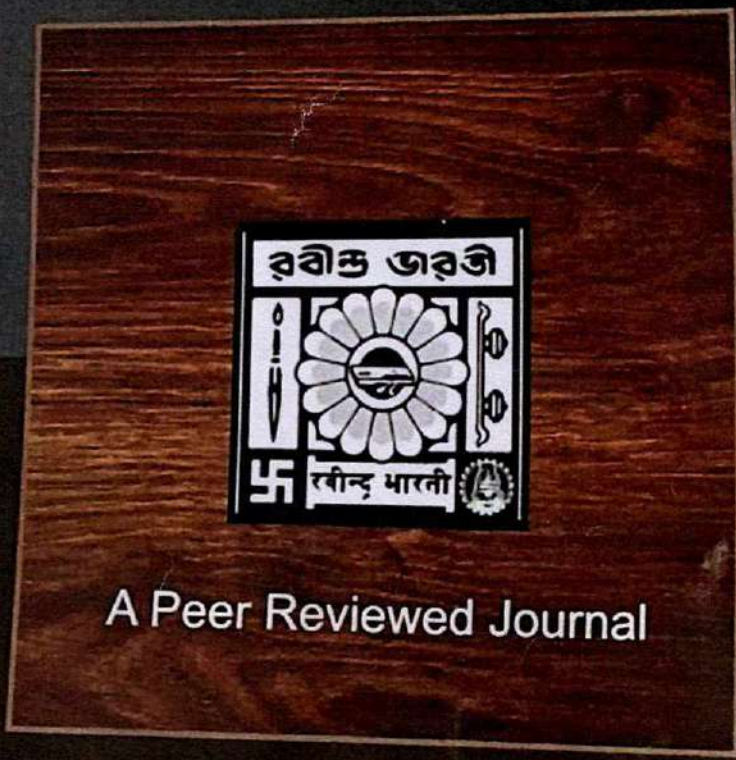
**Keywords:** brands; advertisements; consumer; COVID-19; PMO model

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Department of Education  
 Emerald Bower Campus  
 56A, B.T. Road  
 Kolkata: 700 050  
 West Bengal  
 India

**Ms Arpita Maitra** Assistant Professor Postgraduate Department of Communication  
M.O.P. Vaishnav College for Women (Autonomous)

**Dr.S. Anurekha** Associate Professor and Head Postgraduate Department of Communication  
M.O.P. Vaishnav College for Women (Autonomous)

#### Abstract

Schools are an essential part of a child's social development and growth. Guided by national policy pertaining to Information and Communication Technology in school education, the curriculum in school education is guided to promote creativity and problem-solving capacity in students. The policy makers have also realized the necessity to introduce innovative concepts in dissemination of knowledge, improved infrastructure, and availability of proficient teachers, digitization and computerization of the content and class room processes coupled with an array of welfare schemes. Samagra Shiksha Abhiyan all over India including Tamil Nadu supplements these efforts of the Department of School Education to create enabling environment for both students and teachers in various schools to enhance the knowledge and skills of the students. The government declared school closures around the second week of march last year to prevent the spread of the novel corona virus. This crisis has given an opportunity to educational institutions to adopt an alternative pedagogy to facilitate academic activities through online teaching methods, Government portals, Direct-to-Home channels and others without compromising the safety of the students. The study uses Survey, interviews and focus-group discussions to explore two teaching-learning approaches – constructivist and objectivist approaches. The results of the study reveal that neither approach provides a viable solution in a society marked by the digital divide. A blended approach is proposed as a possible solution to cope with the situation till schools reopen across the country.

**Key Words:** Samagra Siksha Abhiyan; Online learning; Constructivist; Objectivist; Digital divide.

Education is the stepping stone in every child's life. It is at the heart of sustainable development. It lays the foundation for today's children to carry the fruits of progress to the next generation. Quality education is vital for the wellbeing of both individuals and society. The age of Digitization has brought Technology and knowledge together and has given a center stage in all national and international forums. According to Dr Kasturirangan, one of the noted scientists of India, global development over the past two centuries have already demonstrated that the central role of advances in science and technology and their applications in the social economic and cultural transformation of the world is tremendous. Education is the most powerful weapon we can use to change the world and for self-enlightenment. This is so because quality education equips one with capability to interpret things rightly and applying the gathered information in real life scenario(Thangeda et al., 2016). Human Experience with technology is constantly evolving and its finding expression in myriad direction(Sharma Anu, Gandhar Kapil, Sharma Sameer, 2011). At the same time ICT (Information and Communication Technologies) have become an integral part of Education sector. It promotes exchange of ideas, discussions and has instant feedback. According to UNESCO: ICT is a scientific technological and engineering discipline as well as a management technique used in handling information in application and association with social, economic and cultural aspects. Appropriate use of ICT can transform the whole teaching learning experience leading to paradigm shift in content and teaching methodology(Saxena, 2017).

India's education system is divided into different levels such as pre-primary level, primary level, elementary education, secondary education, undergraduate level and postgraduate level. The National Council of Educational Research and Training (NCERT) is the apex body for curriculum related matters for school education in India. The NCERT provides support and technical assistance to a number of schools in India and oversees many aspects of enforcement of education policies. Universalization of Elementary Education was one of the most deserving steps towards increasing mass literacy, and effective functioning of Indian democracy. Several programmes like

Handwritten signature and stamp: "for Women" and "500 934".



operation Blackboard, Shiksha Karmi Project (SKP), Andhra Pradesh Primary Education Project (APPEP), Bihar Education Project (BEP), Mahila Samakhya (MS), Lok Jumbish Project (LJP), District Primary Education Programme (DPEP) and Sarva Shiksha Abhiyan (SSA) were the major initiatives taken by the Central Government in partnership with the State Governments. With the country swiftly moving towards complete digitization, Digital India (MHRD GOI, 2020) an innovation of our Honorable Prime Minister, it is vital that students, teachers and the citizens of this vast country understand the impact of technology in education. Given the shift in focus from an input-based system to an outcome based central sector interventions the Three-Year Action Agenda is from 2017/18 to 2019 (Ayog, 2015). The Union Budget 2018-2019, has proposed to give a holistic approach to school education from preschool to class 12 under an integrated scheme Samagra Shiksha Abhiyan (Ministry of Human Resource Development, n.d.) It subsumes three erstwhile schemes Sarva Shiksha Abhiyan, Rashtriya Madhyamik Shiksha Abhiyan and Teacher Education. Sustainable Development Goal for quality education to ensure inclusive and equitable opportunities for all was put forward in Samagra Shiksha Abhiyan. It would also enable widening the access of good quality education across all states and Union Territories across all sections of society. But the entire scenario completely changed with the spread of Covid-19 Pandemic. The structure of schooling and learning including teaching and assessment methodologies were totally disrupted with COVID-19 pandemic. All around the globe there was a surge in engaging with online teaching and learning. From video interactions to online discussions, it was "anytime anywhere learning" which is predominant. The crisis has given an opportunity to educational institutions to adopt an alternative pedagogy to facilitate academic activities and continue in the virtual world without compromising the safety of the students. Following the logic of the exception- that extraordinary times call for extraordinary measures- one common trend in education systems around the world has been to respond to the pandemic with "emergency eLearning" protocols, marking the rapid transition of face to face classes to online learning systems (Murphy, 2020). Teaching methodologies, learning, imparting, curriculum got a new definition altogether due to this pandemic lock down. The private schools and colleges have accepted the e-learning solutions. Digitally available resources are not new, but the question pertinent here is can a classroom be replaced by Zoom or Google Meet or Microsoft Teams?

University Grants Commission, NCERT, Department of Technical Education and various state governments have undertaken various initiatives to support the student community so that their academic exercise continues. Swayam, Swayam Prabha are worth mentioning here. UG /PG Massive Open Online Courses are available for students for non- technical courses. NPTEL (National Programme on Technology Enhanced Learning) an initiative by seven Indian Institutes of Technology and Indian Institute of Science have offered many online courses for engineering and science students. DIKSHA - a web portal launched during Covid 19 lock down launched by the Ministry of Human Resource Development in association with National Council for Teacher Education to help teachers and students and even parents for a hassle free and enjoyable interaction. e-PG Pathshala by the MHRD under its National Mission on Education through ICT being executed by the UGC which contains interactive e-content of over 70 over subjects in social science. In such a scenario many EdTech companies started getting attention as schools and universities were adapting to the online space. These companies started offering their cloud technology and services to help educational institutions continue their academic exercises, access to online content and so on. The multi-mode access programme 'Pradhan Mantri e-VIDYA initiative for digital education was the next major step during lock down period towards digital India where apart from Diksha platform one TV channel for each class (community radio stations, podcasts) will be used (MHRD GOI, 2020).

National Policy on Education, framed in 1986 was replaced by the New Education Policy 2020, brought immense changes in the school and higher education sectors. The new policy expands the compulsory 6 years to 14 years of compulsory education to 3 to 18 years of schooling. Thus, the new system of education will include 12 years of schooling with 3 years of pre schooling/ Anganwadi. Thus, Early Childhood Care and Education (ECCE), the old system of 10+2 structure is to be replaced

### Existing Research

Various educational technologies have been utilized for dissemination of information, knowledge sharing specially since the outbreak of Covid 19 pandemic. The pandemic however will not only have a huge impact on the continuity of learning also far reaching economic and societal consequences. Most importantly educational technologies are not meant for making teachers master ICT (Information and Communication Technologies) skills rather to help the educators create a more effective learning environment by means of communication technologies. A comprehensive attempt to analyse the impact of educational technologies in secondary schools in Burdwan district in West Bengal. The study also focused on the teacher's attitude regarding the effect of ICT in improving the quality of education (N.K., 2012). In the study conducted by IIT Madras during 2014 on assessment of ICT at school scheme in Tamil Nadu and the report stated that the usage of computer lab is restricted only to class 11 and 12 students who have computer science as the elective and not available for other class students (Joy & Srihari, 2015). Emphasis should be more on bringing teachers and educational administrators into computer training. Both information technology and communication technology come together to make teaching learning more effective, to enhance productivity, and equitable access to education (Ayog, 2015) to all. The study was conducted in both urban and rural schools in states of Gujarat, Delhi, Kerala Maharashtra, Tamil Nadu and Puducherry. Technology enables self-paced learning through various tools such as assignment and also enables the teacher to make the class lively (Sharma Anu, Gandhar Kapil, Sharma Sameer, 2011). Another qualitative study which brought about a new dimension to the use of Information and Communication technologies in monitoring and management and integrating ICT in the Indian Education system (Kumar & Amalendu, 2017). In continuation with this India witnessed the implementation of a new integrated education scheme "Samagra Shiksha Abhiyan"- an amalgamation of Sarva Shiksha Abhiyan, Rashtriya Mdhayamik Abhiyan and the Teacher's Training Programs. The purpose was to implement an integrated education system through a single window to facilitate effective and optimal utilization of budgetary allocations and human resources (Bhutani & Alkazi, n.d.). In the budget 2018-2019 the Tamil Nadu government allocated 27,205.88 crores to provide 'quality education' to all (MHRD (Government of India), 2019). However Covid-19 pandemic quickly led to the closures of Universities and Colleges around the world, in hopes that public health officials' advice of social distancing could help to flatten the infection curve and reduce total fatalities (Murphy, 2020). Challenges associated with online learning which many of the education institutions had to face with the rise of pandemic and special emphasis on the surge of EdTech startups was discussed in the study 'Online Learning: A panacea in the time of Covid-19 Crisis' (Dhawan, 2020). Applying both qualitative and quantitative approach another study highlighting the perceptions of both students and teachers about this switch to online mode of teaching and learning to continue with academic exercise even during complete lockdown (Misra et al., 2020). Education is a prime element for the progress of any country. To give quality education the Ministry of Human Resource Development (MHRD) and All India Council of Technical Education (AICTE) designed the 'Study webs of active learning for young aspiring minds' to provide an integral teaching learning platform to young aspiring minds (Majumder, 2019). Since the study has tried to analyse the philosophical assumptions of Constructivism and Objectivism one study which is worth mentioning in this context is 'Constructivism Vs Objectivism: Implications for interactions, course design and evaluation in distance education' (Vrasidas, 2000). Defining academic learning is somewhat problematic. It is indeed a series of activities that promote acquisition of high-level knowledge. Due to the impact of Information society how the knowledge is to be acquired is changing (Nunes & McPherson, 2003). Numerous initiatives were taken during the peak pandemic time to provide seamless education in the country. Possibility of Open and Distance Learning (ODL) by adopting different technologies to cope with the crisis of Covid -19 was put forth by Dr Pravat Kumar Jena in his study (Jena, 2020). Both Central and State Governments have launched various schemes and digital initiatives like Diksha, Swayam Prabha Channel, Shiksha Vani, NROER and

## FINANCIAL AND SOCIAL EXCLUSION OF TRANSMEN: A QUALITATIVE STUDY IN THE CHENNAI REGION

**Ms. RAJALAKSHMY PS**

Assistant Professor, Dept. of Sociology  
M.O.P. Vaishnav College for Women (Autonomous), Chennai

**Ms. SEEMA THOMAS**

Assistant Professor, Dept. of Economics  
M.O.P. Vaishnav College for Women (Autonomous), Chennai

**Ms. SRUTHI KESH**

Assistant Professor, Dept. of Economics  
M.O.P. Vaishnav College for Women (Autonomous), Chennai

### ABSTRACT

Although a lot of research has been undertaken to understand the social exclusion of the transgender community, there has been little to no research that studies the problems of this ostracised community through an economic lens. The contention of this paper stems from the truth that besides several societal, familial, and psychological pressures, the transgender community also tend to be financially excluded from the rest of the society. Being a primary study, the research interviewed a sample of 30 transmen in the Chennai district of Tamil Nadu, India. The target group of study was specifically transmen in the Chennai region, as the transmen sub-community within the transgender community itself has been heavily underrepresented and their voices unheard. This research paper specifically highlights issues faced by transmen that have an economic relatedness. These range from health, banking awareness, saving habits and employability. The study not only throws light on these issues but also provides policy suggestions that could lead to better economic inclusion of transmen and subsequently their integration into mainstream society.

**Keywords** Transmen, marginalisation, financial awareness

**JEL Classification:** S55, E26, J15, J16, Z13

### DEFINITIONS

A transgender man or transman is an individual who was assigned or designated female at birth (usually based on sexual characteristics), but who identifies as male.

A transgender woman or transwoman is an individual who was assigned or designated male at birth (usually based on sexual characteristics), but who identifies as female.

A cisgender person is someone whose gender identity matches the one they were assigned at birth. The prefix "cis-" signals a sense of being all on the same side, in contrast to "trans" which signals a movement between or across.

Gender identity refers to the gender that a person identifies in respect to his sex.

### INTRODUCTION

Thirunankaval or transwomen are a familiar sight in India. They are often seen at