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A STUDY ON CONSUMER SATISFACTION TOWARDS FAIR PRICE SHOP BUYING COMMODITIES WITH SPECIAL REFERENCE TO KALPAKKAM

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Abstract

A fair price shop is one that has been granted a license to distribute necessary items by the government under Section 3 of the necessary items Act. These shops sell food grains, sugar and paraffin at reasonable prices. The government procures foodgrains through FCI and distributes them to the underprivileged through ration stores. Ration stores are known as Fair Price stores because they provide food grains to the poor at a much lower and more acceptable price than the market price, which is often expensive. Every month, any family with a ration card can buy a set amount of food grains, sugar, kerosene and other necessities at a neighbouring fair price shop. In light of this, a fair price shop is really important for economically savvy individuals who benefit from the majority of the commodities they purchase and satisfy. As a result, state and federal governments should focus on providing all commodities within a fair time frame. The PDS system's ration stores benefit the populace by sustaining people's nutritional status by providing food to the impoverished at inexpensive prices. Non-Priority Household is one of two ration cards given by the Tamil Nadu government based on the BPL and APL classifications. In this reference, the researcher investigates consumer satisfaction with fair-priced shops for commodity purchases, with a focus on Kalpakkam.

Keywords: Fair Price Shop, Commodities, Food Grains, Sugar, Kerosene, BPL and APL.

Introduction

The Tamil Nadu government is adopting the Universal Public Distribution System (UPDS), with no exclusions based on income. The Hon'ble Chief Minister has made the universal public distribution system 'poor friendly' by ordering rice for free under the public distribution system for all qualified cardholders beginning June 1, 2011. The

Tamil Nadu Civil Supplies Corporation purchases rice and other vital commodities for the public distribution system from the Food Corporation of India and through bids. The Tamil Nadu Civil Supplies Corporation and Cooperative Societies distribute commodities through fair pricing shops.

STATEMENT OF THE PROBLEM

The fundamental responsibility of this System is to deliver things to their intended recipients at the appropriate time, location, quality, quantity, and price. PDS workers are supposed to make the necessary steps to identify their customers' problems and address such complaints in a way that increases customer satisfaction. The purpose of this study is to determine the degree of satisfaction among customers who shop at fair-price stores on a daily basis, as well as the factors that influence their satisfaction levels. By assessing these variables, the study hopes to ascertain the overall level of client satisfaction with the services given.

REVIEW OF LITERATURE

According to **Velmuruga and Lavanya (2017)**, fair price shops will be met when the real beneficiaries have fully utilised the services provided by PDS. The general public will be satisfied if they can obtain goods from the PDS at all times, if goods are supplied with accurate weight and adequate staff members are employed, if the PDS is located in an easily accessible location, if a variety of goods are distributed, if goods are supplied on time, if goods supplied at the PDS are fit for consumption, and if fair price shops are opened on time.

Rahul J. Jadhav et al. (2022) discovered that more than half of respondents believe that not providing a receipt is normal at a fair pricing retailer. Short supply or out-of-stock is a common argument given by fair-priced shop owners. Ration card application forms are not available in fair-price stores. As a result, it can be inferred that not providing a receipt is usual at the fair pricing shop, that the fair price shop owner frequently cites a lack of supply or out-of-stock as a justification, and that ration card application forms are not available there.

Gurdeep Kaur Ghuman and Pawan Kumar Dhiman (2016) noticed that the majority of vendors in rural areas have confessed that they are selling decent quality commodities under PDS in the state of Punjab. However, they stated that consumers occasionally abuse and threaten them when ration items are not available or are of poor quality.

According to **Vetrivel (2020)**, the majority of cardholders do not make purchases if they believe the shop's commodities are of poor quality. The shops do not open on a regular basis since the salesman owns multiple stores and must attend to others in various areas. Individual cards must wait in a queue to make purchases. Consumers confront numerous issues when

purchasing commodities from the FPS, including overcrowding and the non-availability of all commodities at the time of purchase, as well as delays in the FPS's supply of items in the study region.

Jothi Muthu and Kalidoss (2020) emphasise that public distribution in the country expedites the supply of food grains and the delivery of required merchandises to impoverished people through a network of fair pricing at subsidized prices on a regular basis. It is an attempt to provide comprehensive knowledge on the fundamental issues of fair price retailers. Financial issues facing civil supplies fair pricing shops and cooperative fair price shops are examined.

OBJECTIVES OF THE STUDY

1. To know the Features and Schemes of Fair Price Shop.
2. To study the consumer satisfaction of Fair Price Shop with special reference to Kalpakkam.
3. To study the consumer benefits of Fair Price Shop with special reference to Kalpakkam.

Research Methodology

Research methodology is one of the most important aspects of research since it determines the structure and design of the study. The nature of the research, the source of data, and the tools used for data collecting, sampling, and data analysis are all examples of research technique components.

The nature of research

The current research study is descriptive in nature, using primary and secondary data.

Sampling Techniques

A stratified random sampling technique was used to pick respondents for the marketing strategy of A Study on Consumer Satisfaction of Fair Price Shop Buying Commodities with Special Reference to Kalpakkam for study purposes. In the first stage, five villages were selected in Kalpakkam. The second stage involved selecting 50 responses (30%) as the study's sample size. In the third stage, ten responders from each village were selected. Proportionate stratified random sampling procedures were used to pick the sample respondents.

Sources of Data

The study requires original data. Primary data were acquired using structured interview schedules that were delivered to respondents in the A Study on Consumer Satisfaction with Fair Price Shop Buying Commodities with Special Reference to Kalpakkam for study purposes.

Sampling Size**Table Number: 1.1 Sampling Size**

S. No	Name of the Villages	No. of Questionnaire Issued	No. of Questionnaire Received
1.	Kunnavakkam	15	10
2.	Veerapuram	15	10
3.	Neikuppi	15	10
4.	Vengabakkam	15	10
5.	Kalpakkam	15	10
Grand Total		75	50

Source: Primary Data

Population Size : 74,589

Confidence level : 95%

Confidence Interval: 4.36

Sampling Size : 50

Statistical Tools for Analysis

The researcher employed advanced and relevant statistical procedures to examine the data, including descriptive statistics for percentage analysis, trend percentages, the Chi-square test, multiple regression analysis, and factor analysis.

Pilot Study

A pilot research was conducted prior to data collecting. The pilot study will include a sample size of 30 respondents from the study area. Interview schedules were updated and redesigned based on the respondents' responses, taking into account the study's needs and relevance.

Study Area

The research area is Kalpakkam. It is referred to as the 'universe' for the purposes of data collecting and analysis.

SCOPE OF THE STUDY

The study of consumer satisfaction is significant since it pertains to consumer activities such as purchasing and using fair pricing shop products. These activities play a crucial role in the decision-making process that leads to purchases. Marketers believe that providing information to consumers increases interest and commitment to the programmes while also improving good user evaluations. A thorough understanding of consumer satisfaction is required to analyse the market and establish a competitive advantage for a product in a fair price shop. This study conducts an empirical investigation of postgraduate college students' satisfaction with the public distribution system. There have been attempts to determine the numerous aspects that influence consumer satisfaction and decision-making. This study will

provide useful data for developing strategies for the public distribution system to maximise consumer satisfaction.

Table Number – 1.1**Demographic Profile of the Respondents**

Demographic Profile (N = 140)	Description	Frequency	Percentage
Gender	Male	94	67.15
	Female	46	32.85
Marital Status	Single	84	60.00
	Married	56	40.00
Nature of Family	Nuclear Family	45	32.14
	Joint Family	95	67.85
Place of Living	Urban	92	65.71
	Semi-Urban	38	27.14
	Rural	11	7.85
Age of the Respondents	17-21	13	9.28
	22-24	39	27.85
	25-28	88	62.85
Educational Qualification	School	63	45.00
	Diploma	29	20.71
	Under Graduate	38	27.14
	Post Graduate	10	7.14
Descriptive Statistics (Age)			
Mean	Std. Deviation	Minimum	Maximum
23.427	2.163	25	42

Table 1.1 shows that the majority of respondents are male (67.15%), single (60%), joint family (67.85%), urban (65.71%), 25-28 years old (62.85%), undergraduates (67.14%), engineers (46.42%), and self-financing/private (66.12%). According to descriptive statistics, the employees who participated in the evaluation ranged in age from 21 to 28 years old, with a mean of 23.427 and a standard deviation of 2.163.

Table Number – 1.2**Factor Loading Of Consumer Satisfaction Factor (CSF)**

SL.N O	Satisfaction Factors Relating to Variables	Factor Loading	Eigen Value	Variance Explained
SF01	Located at a Place	0.800	3.479	32.479

SF02	Easily Accessible	0.769		
SF03	Availability of Goods	0.745		
SF04	Quality of the Product	0.718		
SF05	Quantitative of the Product	0.713		

Table 1.2 shows that the satisfaction factor (SF) is the predominant and most important factor of consumer satisfaction when purchasing commodity variables, consisting of five statements with factor loadings: located at a place (0.800), easily accessible (0.769), availability of goods (0.745), quality of the product (0.718), and quantitative of the product (0.713). These five variables explain 32.479% of the variance in consumer pleasure while purchasing commodities, with an Eigen value of 3.479. It may be concluded that among the five Satisfaction Factor variables, "Located at a Place" is the most essential.

Table Number- 1.3

Factor Loading Of Preference Factor (PF)

SL.NO	KF relating to CYF Variables	Factor Loading	Eigen Value	Variance Explained
PF01	Accuracy of Weight	0.841	2.195	21.954
PF02	Variety of Goods	0.803		
PF03	SMS Alert	0.599		
PF04	Service for Senior Citizens	0.508		
PF05	Service for Single Parent (women)	0.756		

Table 1.3 shows that the Preference Factor (PF) is the predominant and most important factor in consumer preference for purchasing products at a fair price. The variables consist of five statements with factor loading: accuracy of weight (0.841), variety of goods (0.803), SMS Alert (0.599),

service for senior citizens (0.508), and service for single parent (women) (0.756). It may be concluded that among the five Preference Factor variables, "Accuracy of Weight" is the most essential.

Table Number- 1.4

Descriptive Statistics and Test of Normality (Consumer Satisfaction Factor)

C S E	M e a n	S D	V a r i a n c e	S k e w n e s s	K u r t o s i s	Kolmogorov-Smirnov a		Shapiro-Wilk	
						Statistic (df = 241)	Sig.	Statistic (df = 241)	Sig.
S F	24.858	3.438	11.821	-0.767	0.553	0.123	0.000	0.948	0.000
P F	18.087	1.738	3.021	-0.432	-0.974	0.184	0.000	0.880	0.000
Lilliefors Significance Correction									

Table 1.4 gives an investigation of the efficacy of descriptive statistics in the field of consumer pleasure while purchasing commodities from a fair price shop. A higher mean value and lower standard deviations indicate a regular distribution of data. The Shapiro-Wilk and Kolmogorov-Smirnova normality tests show that the data is normal, indicating that it is appropriate for higher-order multivariate analysis. Consumer satisfaction with commodity purchases has a mean, standard deviation, variance, skewness, and kurtosis that are within the predicted range.

FAIR PRICE SHOPS

The Public Distribution System is implemented through 33,222 fair pricing shops that operate under the following agencies:-

Table Number- 1.5

Fair Price Shops

Sl.No	Agency	Full-Time	Part-Time	Total
1	Tamil Nadu Civil Supplies Corporation	1,178	277	1,455
2	Cooperatives (Under R.C.S)	23,727	9,100	32,827
3	Other Co-operatives	314	162	476

4	Women fair price shops, including Self Help Groups	370	41	411
	TOTAL	25,589	9580	35,169

Table Number 1.5 shows that Fair Price Shops, Tamil Nadu Civil Supplies Corporation obtains critical commodities from the Food Corporation of India and stores them in 284 operating godowns spread across the state. Lead Cooperative Societies / self-lifting societies transfer inventories from the Tamil Nadu Civil Supplies Corporation operational godowns and distribute them to fair price retailers' doorsteps. Tamil Nadu Civil Supplies Corporation also purchases several other important commodities for the Special Public Distribution System directly from the market via tenders and through specified Government of India agencies. The Tamil Nadu Civil Supplies Corporation and Cooperatives collect paraffin from oil company wholesalers.

Table Number- 1.6
The details of family cards in circulation in Tamil Nadu

Sl. No.	Type of Card	Commodities Entitled	No. of Cards
1.	PHH	All Commodities including Sugar	76,99,940
2.	PHH-AAY	All Commodities including 35Kgs of Rice	18,64,600
3.	NPHH	All Commodities including Rice	90,08,842
4.	NPHH-S	Sugar Option Card (All Commodities except Rice)	10,01,605
5.	NPHH-NC	No Commodity	41,106
TOTAL			1,96,16,093

Table 1.6 shows the details of family cards in circulation in Tamil Nadu. The issue of family cards to eligible families is a continuous process, and the government has issued necessary instructions to the Principal Commissioner and Commissioner of Civil Supplies and Consumer Protection to issue cards as soon as possible. At the same time, fake cards are being deleted.

CONCLUSION

The Public Distribution System (PDS) in India is responsible for distributing essential commodities to families living below the poverty line. The Public Distribution System in Tamil Nadu is the most comprehensive food distribution system in the country. Therefore, the Tamil Nadu

government should prioritise and allocate items to all ration holders within a fair timeframe. The fair pricing shop in many villages provides the highest level of support and encouragement for economically disadvantaged individuals. This reference highlights the fair pricing shop's ability to offer essential products at reasonable prices and within the specified timeframe. The fair price staff should identify the incorrect ration card holder. In this context, the eligible ration card holders receive all the advantages.

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FINANCIAL KNOWLEDGE AMONG THE YOUTH WITH SPECIAL REFERENCE TO CHENGALPATTU DISTRICT

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Abstract

Financial literacy covers the ability to comprehend and utilise financial principles, including budgeting, investing, credit management, and financial management, among others. Financial literacy, also known as financial capability, refers to the ability to effectively manage and navigate financial resources. These skills will enable individuals to accomplish a range of life goals, such as securing a comfortable retirement, obtaining schooling, and even embarking on a journey. Financial literacy requires skills in budgeting, managing expenses, debt repayment, and comprehending the risk-reward ratio associated with investment products. Financial Literacy encompasses the comprehension of fundamental financial principles, including the time worth of money, compound interest, yearly return, and opportunity cost. Individuals with a limited understanding of financial matters encounter challenges when making significant financial choices. Moreover, financial literacy enhances both financial self-control and capability. This will lead to substantial alterations in one's way of life, including consistent saving and investing, effective debt management, and the attainment of personal goals. Moreover, possessing financial literacy will safeguard individuals from financial fraud and uphold their financial welfare. Financial illiteracy arises from a deficiency in understanding these skills. In this study, the researcher investigates the level of financial literacy among young individuals, specifically focusing on the Chengalpattu district.

Keywords: Financial Literacy, Budgeting, Investing, Credit Management, And Financial Management.

Introduction

Financial literacy should not be limited to the mere capacity to comprehend finance and accounting. Financial literacy does not inherently influence individuals' financial behaviours. The level of financial literacy, as well as its application, differs depending on the specific time and location. Financial literacy is a concept that requires practical application and examination. Having a good understanding of financial concepts and principles is crucial in order to make well-informed choices regarding one's

finances. Students who possess financial literacy skills can exert influence on firms and governments to adopt ethical market practices and enhance the quality of their products and services. Individuals who possess financial literacy are able to make informed decisions regarding financial matters and can contribute to the promotion of fair market practices. The importance of financial literacy has been more pronounced due to the deregulation of financial markets, the increased accessibility to credit, and the rapid expansion of marketing

financial products. The objective of this study is to assess the financial literacy level of college students in Chengalpattu District.

STATEMENT OF THE PROBLEM

Individuals with financial literacy possess the skills to effectively handle financial matters, including money management, saving and investing, understanding the operations of financial institutions, and making well-informed judgements through analytical thinking. Moreover, they would possess knowledge on managing their money matters and exhibiting financial responsibility for themselves and their family. Individuals who possess financial literacy has the ability to create a comprehensive financial budget, comprehend the significance of saving and safeguarding their savings, make prudent spending decisions, and make substantial purchases only for products that hold value. Having a strong understanding of finance enables individuals to discern the benefits and drawbacks of debt, while also focusing on their portfolio, income, expenses, savings, and investments. In this study, the researcher investigates the significance of financial knowledge among the youthful people, specifically focusing on the Chengalpattu District.

REVIEW OF LITERATURE

A literature review is an overview of the previously published works on a topic. The term can refer to a full scholarly paper or a section of a scholarly work such as a book, or an article. Either way, a literature review is supposed to provide the researcher/author and the audiences with a general image of the existing knowledge on the topic under question. A good literature review can ensure that a proper research question has been asked and a proper theoretical framework and/or research methodology have been chosen. To be precise, a literature review serves to situate the current study within the body of the relevant literature and to provide context for the reader. In such case, the review usually precedes the methodology and results sections of the work.

Shaili Gala (2022) suggested that Financial literacy is not prevalent among the youth of India, including. There is a lack of comprehension regarding several fundamental banking procedures. Having a limited awareness of the basic procedures involved in personal financial decisions can have major consequences in the future. This is mostly due to the inadequate performance of the school system in incorporating finance as a core subject.

In their study, **Syed Bilal Irfan et al. (2023)** proposed that financial literacy encompasses the understanding and proficiency needed to efficiently handle one's financial assets. In today's rapidly changing world, financial literacy holds greater significance than ever before, particularly for the younger demographic. The younger generation in India is a pivotal demographic cohort that is progressively gaining significance in driving the nation's economic expansion.

Kalaimagal and Geetha (2019) argue that the degree of financial literacy among young people is insufficient, and hence they need to enhance their knowledge of personal finance in order to thrive in the future. Offering financial education to young individuals will undoubtedly enhance their skills and knowledge, enabling them to make more informed decisions regarding their finances and protect themselves from detrimental practices.

Neha Garg and Shveta Singh (2018) examine the impact of socio-economic and demographic characteristics, such as age, gender, marital status, and income, on the financial literacy level of young people. They also investigate the potential correlation between financial knowledge, financial attitude, and financial behaviour.

Aarush Srivastava (2023) identified the absence of financial literacy among Indian adolescents as a noteworthy issue that requires immediate attention. Although several attempts have been implemented to enhance financial literacy in India, there are still deficiencies in the school system, resulting in only 3% of Indian youths being deemed financially literate. The ramifications of this deficiency in financial education can be grave, encompassing indebtedness, diminished credit ratings, and potentially even insolvency.

OBJECTIVES OF THE STUDY

- 1.To examine students knowledge in general financial matters, savings, borrowing and investment
- 2.To measure the financial literacy level of students.
- 3.To examine the relationship between financial literacy level and personal financial decisions and financial practices.

RESEARCH METHODOLOGY

Research methodology is one of the most important aspects of research since it determines the structure and design of the study. The nature of the research, the source of data, and the tools used for data collecting, sampling, and data analysis are all examples of research technique components.

The Nature of Research

The current research study is descriptive in nature, making use of both primary and secondary data.

Sampling Techniques

For the objective of this study, a stratified random sampling technique was used to pick respondents from Financial Literacy among the young in Chengalpattu District.

In the initial step, seven locations were identified in the Chengalpattu District. In the second step, 140 responders (30%) were chosen as the sample size for the study. In the third stage, 20 responders from each location were selected. Proportionate stratified random sampling procedures were used to pick the sample respondents.

Sources of Data

The study requires both secondary and primary data. Primary data were acquired using organised interview schedules delivered to youth students who reported on their financial literacy. Secondary data were acquired from journal papers, theses, dissertations, periodicals, and books, among other sources.

Sampling Size

Sampling size calculator was applied to determine the sample size of the research study;

S . N o	Name of the Town Panchayat	No. of Questionnaire Issued	No. of Questionnaire Received
1	Kottucherry	30	20
2	Nedungadu	30	20
3	Neravy	30	20
4	Thirunallar	30	20
5	Tirumalairayan pattinam	30	20
6	Chengalpattu District (S)	30	20
7	Chengalpattu District (N)	30	20
Grand Total		210	140

Source: Primary Data

Population Size : 142,247
 Confidence level : 95%
 Confidence Interval: 4.36
 Sampling Size : 140

Statistical Tools for Analysis

The researcher employed advanced and relevant statistical procedures to examine the data, including descriptive statistics for percentage analysis, trend percentages, the Chi-square test, multiple regression analysis, and factor analysis.

Pilot Study

A pilot research was conducted prior to data collecting. The pilot study has a sample size

of 50 respondents from the study area. Interview schedules were updated and redesigned based on the respondents' responses, taking into account the study's needs and relevance.

Study Area

The research region is the Chengalpattu District of Tamil Nadu. It is referred to as the 'universe' for the purposes of data collecting and analysis.

SCOPE OF RESEARCH WORK

The current research is a fact-finding mission aimed at determining the performance and impact of financial literacy among youth in Chengalpattu District, the subject region. This study focuses on financial literacy among Chengalpattu District youth and beneficiaries. The operational performance of financial literacy among youth in Chengalpattu District, as well as its impact on knowledge development is analysed using interview schedules disseminated to collect data. This study focused on youth perceptions of financial literacy and did not take into account government institution characteristics. Financial literacy focuses on the capacity to handle personal finance successfully, which needs expertise of making proper personal finance choices, such as savings, insurance, real estate, college payments, budgeting, retirement and tax planning.

Limitations of the Study

The study solely includes the Chengalpattu District. For this study, a sample size of 140 degree students was chosen using both probabilistic and non-probabilistic approaches. The study's scope is limited because it cannot include all colleges in Chengalpattu District. However, this constraint has no substantial impact on the study's validity, purpose, or findings because the sample size is enough and the students who enroll in the institutions come from all across the District.

TABLE NUMBER – 1.1
DEMOGRAPHIC PROFILE OF THE RESPONDENTS

Demographic Profile (N = 140)	Description	Frequency	Percentage
Gender	Male	94	67.15
	Female	46	32.85
Marital Status	Single	84	60.00
	Married	56	40.00
Nature of Family	Nuclear Family	45	32.14
	Joint Family	95	67.85
Place of Living	Urban	92	65.71
	Semi-Urban	38	27.14

	Rural	11	07.85
Age of the Respondents	17-21	13	9.28
	22-24	39	27.85
	25-28	88	62.85
Educational Qualification	Under Graduate	94	67.14
	Post Graduate	47	33.57
Nature of Education	Arts/Humanities	15	10.02
	Science	9	06.42
	Engineering	65	46.42
	Management	52	37.14
Type of Educational Institution	Self-Financing/Private	86	61.42
	Government/Govt. Aided	54	38.58
Descriptive Statistics (Age)			
Mean	Std. Deviation	Minimum	Maximum
23.427	2.163	25	42

Table Number 1.1 shows that the majority of respondents are male (67.15%), single (60%), joint family (67.85%), urban (65.71%), 25-28 years old (62.85%), undergrads (67.14%), engineers (46.42%), and self-financing/private (66.12%). According to descriptive statistics, the employees who participated in the evaluation varied in age from 21 to 28 years old, with a mean of 23.427 and a standard deviation of 2.163.

What is Financial Literacy?

Financial literacy is the knowledge and comprehension of numerous financial ideas, tools, and practices that individuals require in order to make educated and productive decisions about their personal finances. It covers a wide range of financial management subjects, such as budgeting, saving, investing, borrowing, and retirement planning. Financial literacy is required for individuals to understand the complex world of money and make healthy financial decisions that are consistent with their goals and values.

Table Number 1.2

KMO and Bartlett's Test of Financial Knowledge about young Population

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.833
Bartlett's Test of Sphericity	Approx. Chi-Square	742.029
	Df	46

	P value	0.000
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Table Number – 1.3
Descriptive Statistics of Financial Knowledge about young Population

Variables Relating to Financial Knowledge	MS A	Communalities
Updating knowledge	0.842	0.661
Technology based	0.680	0.707
Financial Awareness	0.757	0.420
Financial Experience	0.830	0.447
Financial Capability	0.882	0.401
Adequate financial facilities	0.862	0.592
Importance of Finance	0.866	0.566
Financial decision	0.866	0.554
Repaying debt	0.882	0.671
Government tax	0.876	0.557

Table Number –1.4
Regression Analysis of (Financial Knowledge)

Dependent Variable	Significant Predictors	Mean (SD)	F-Value	R	R ²	Adjusted R ²	β (t-Value)	Sign.
Awareness Factor		33.108 (5.304)	30.199	0.411	0.619	0.163	-	
	Behavior Factor	33.674 (4.434)					0.242 (4.621)	0.000*
	Attitude Factor	21.075 (3.045)					0.212 (2.387)	0.017
	Risk Factor	8.190					0.169	0.00

	or	(1. 41 3)		(3. 67 9)	0*
P Value of >0.05* - (PSF, SF and KF all Factor significantly influencing the PF)					
Notes: *Significant @ 5% Level.					

Table Number 1.4 above shows R = 0.411, R Square = 0.619, and R Square Adjusted = 0.163. This implies that the independent factors, AF, BF, AF, and RF, influence the dependent variable, the Awareness Factor of Young Students towards Financial Knowledge. F = 30.199 and P = 0.000 are statistically significant at the 5% level, as seen in the table above. As a result, when it comes to financial understanding, young kids have Awareness Factor (AF), Behaviour Factor (BF), Attitude Factor (AF), and Risk Factor (RF).

CONCLUSION

Financial literacy will help you make better decisions and reduce financial stress and anxiety. So, your stress-free future is dependent on the financial decisions you make today; to do so, everyone of us must recognise the value of financial literacy. Financial literacy enables kids to save and invest in the appropriate schemes. As a result, it avoids debt, bankruptcy, and being broke. As a result, it is becoming increasingly important for pupils to comprehend basic financial concepts. Although knowing finance is difficult, if mastered, it may greatly reduce life's worries. Thus, the government and businesses must emphasise financial literacy in order to improve the economy. The National Council of Applied Economic Research (NCAER) conducted this study in 2020: According to the study, only 3% of Indian youths were financially educated, with the majority learning about money management from their parents or peers rather than schools or financial organisations.

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CUSTOMER SATISFACTION TOWARDS PAYTM ONLINE TICKET BOOKING WITH SPECIAL REFERENCE TO THIRUKAZHUKUNDRAM

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Abstract

Digital payments provide the convenience of making payments for phone bills, insurance, energy bills, gas bills and credit card bills using a smartphone, at any time and from any location. Many payment apps provide substantial discounts for financial transactions and various deals on recharges and payments. An excellent instance is Paytm. Paytm is the preeminent application for doing online recharges and settling bill payments. This digital wallet and unified payment interface (UPI) app provides a wide range of services on its platform, including payments and money transfers. Our establishment offers a range of services including shopping, recharging facilities, bill payments, as well as the ability to purchase movie, bus, and flight tickets. Paytm entered the e-commerce industry in 2014. Currently; it provides a diverse range of things, including mobile recharges, clothes, and gadgets. It facilitates customers to acquire all their needs in a one location. Over time, it has evolved into both a payment platform and a marketplace. In this reference that, the researcher find out the Customer Satisfaction towards Paytm Online Ticket Booking with Special Reference to Thirukazhukundram.

Keywords: Digital payment, Paytm, Smartphone, Money Transfer and Customer satisfaction

INTRODUCTION

Paytm, India's foremost mobile payments startup, has enabled small merchants, promoted financial inclusion, and integrated millions of people into the mainstream economy through its pioneering use of QR payments. It has become a crucial component of India's narrative of digital transformation. Paytm's inventive solutions, like as the All-in-One QR and Soundbox, have facilitated the convenient acceptance of digital payments by small retailers and street vendors, enabling them to circumvent the challenges associated with cash handling. Furthermore, this

has played a substantial role in advancing financial inclusion in India. By embracing digital payments, these merchants have integrated themselves into the expanding digital economy.

STATEMENT OF THE PROBLEM

Companies should strive to be adaptable and responsive to the evolving demands of consumers. Examining consumers' perceptions can provide valuable insights and opportunities for enhancement. A diverse range of customers, spanning various age groups, income brackets, and occupations are utilising Paytm. Determining the customer's perception can be highly intricate. There

are numerous complexities involved in determining the perspective of a service like Paytm, making it challenging to comprehend how people see it. One compelling factor driving the adoption of e-wallets, such as Paytm, is the process of demonetization. As technology advanced and became more widely used in various industries, there emerged a new way of dealing with currency. Therefore, the study focused on the subject of "Customer Perception towards Paytm Application with specific reference to Tirukazhukundram".

REVIEW OF LITERATURE

A literature review is a comprehensive examination of the previously published works on a specific subject. The word can encompass either a complete academic document or a specific segment of an academic work, such as a book or an essay. Regardless, a literature review aims to furnish the researcher/author and the audience with a comprehensive overview of the current information pertaining to the subject in issue. An effective literature review can verify the formulation of an appropriate research topic and the selection of a suitable theoretical framework and/or research methodology.

According to **Arvind P. Rayalwar and Darshan S. Gaonkar (2023)**, customers have found the Paytm app to be convenient, secure, time-saving, cost-effective, and with a very low failure rate. The application provides a range of vouchers and price reductions to its clientele. Technological improvements have facilitated the process of online payment, making it more convenient and effortless. The availability of many online payment applications has enabled customers to conveniently settle their payments by scanning QR codes.

Nagarajan et al. (2023) observed that most of the payment methods mentioned earlier offer a safe means of exchanging credit/debit card information for settlement in contemporary financial systems. In this scenario, low-value transactions are not financially viable because of the expenses associated with processing the transactions. Established institutions with a substantial customer base can facilitate the introduction of EPS (electronic payment system).

In their study, **Dinesh Kumar et al. (2024)** investigated the level of customer knowledge and satisfaction with Paytm in Madurai City. The results suggest that Paytm has attained a certain degree of recognition among consumers, but there are aspects that can be enhanced to improve overall user satisfaction. Factors like as usability, reliability, and customer

assistance are crucial in influencing user experiences. In order to take advantage of the prospects in Madurai City, Paytm should contemplate investing in localised methods, tackling the distinct obstacles presented by the competitive environment, and consistently enhancing their services in accordance with user input.

In their study, **Dhanya and Midhuna Varshini (2021)** found that virtual wallets, such as Paytm, have gained widespread acceptance among customers in recent years. The Paytm issuer has the capability to make significant improvements to the security system, which might potentially increase the user base of Paytm. The issuer of Paytm should simplify the KYC process.

Saviour (2019) observed that the majority of individuals are well-informed about the diverse range of services offered by Paytm and utilise them to the fullest extent. Paytm is widely popular among young people and is progressively being utilised by students for their financial transactions. Customers express a high level of satisfaction with the comprehensive services provided by Paytm. The distinguishing factor of this mobile wallet is in its exceptional customer services.

Research Gap

The primary objective of this study is to examine the level of popularity that Paytm enjoys among college students. Our analysis has determined that Paytm is the most successful wallet among several options. We have conducted an analysis of Paytm's popularity by considering many independent variables such as its user-friendly interface, advertising capabilities, versatility, and accessibility across different places. Paytm has garnered a strong reputation and enjoys a remarkably high level of customer satisfaction due to excellent word-of-mouth.

THE SCOPE OF THE STUDY

The focus of this study is named "Consumer Perception of the Paytm application in Coimbatore city." The study aims to uncover the preferences, demands, and perceptions of customers about the utilisation of the Pay Tm application. It is also beneficial to determine whether the current services and offerings truly meet the needs of the consumers. The survey aims to determine consumer perception regarding many aspects such as services, payment system, and facility offerings.

OBJECTIVES OF THE STUDY

1. To know the overview of Paytm application in India.
2. To study the customer Perception of Paytm Ticket Booking with Special Reference to Tirukazhukundram Block.

3. To identify the customer satisfaction of Paytm Ticket Booking with Special Reference to Tirukazhukundram Block.

METHODOLOGY FOR CONDUCTING RESEARCH

The research technique is a crucial component of the research process, as it determines the framework and configuration of the study. Research methodology encompasses several key elements, including the research's nature, data sources, data gathering tools, sample techniques, and data processing tools.

Research Nature

This research study is descriptive and utilises both primary and secondary data. Methods for selecting a subset of individuals or items from a larger population, in order to gather data or make inferences about the population as a whole.

A Stratified Random Sampling technique was utilised to choose respondents for the study on consumer Perception of Paytm Ticket Booking with Special Reference to Tirukazhukundram Block.

During the initial phase, a total of 7 locations were picked in Tirukazhukundram based on the Customer Perception of Online Ticket Booking with Paytm. For the second stage, a sample size of 140 respondents (30% of the total) was selected for the study. For the third stage, a total of 20 respondents were selected from each location. The sample respondents were selected using proportionate stratified random sampling techniques.

Data Sources

The study necessitates the utilisation of both secondary and primary data. The primary data were gathered using structured interview schedules, which were provided to the respondents who were evaluating the customer perception of online ticket booking, specifically in relation to Tirukazhukundram. Secondary data were obtained from various sources such as journal articles, theses, dissertations, periodicals, and books.

Sampling Size

Sampling size calculator was applied to determine the sample size of the research study;

S . N o	Name of the Town Panchayat	No. of Questio naire Issued	No. of Questio naire Receive d
1	Kottucherry	30	20
2	Nedungadu	30	20
3	Neravy	30	20
4	Thirunallar	30	20

5	Tirumalairayanpattinam	30	20
6	Tirukazhukundram (S)	30	20
7	Tirukazhukundram (N)	30	20
Grand Total		210	140

Source: Primary Data

Population Size : 1,24,846

Confidence level : 95%

Confidence Interval: 4.36

Sampling Size : 140

Statistical Tools for Analysis

The researcher has used the following tools for analysis: advanced and appropriate statistical tools such as descriptive statistics for Percentage analysis, Chi-square test, Multiple Regression Analysis, Factor Analysis, were applied to analyses the data.

Pilot Study

A pilot study was undertaken before the data collection. Sample size for the pilot study comprises 50 respondents from the study area. Based on the response of the respondents, interview schedule's were modified and re-designed according to the need and relevance of the study.

Study Area

The study area is Customer Perception of Online Ticket Booking a Special Reference with Paytm in Tirukazhukundram. It is considered 'universe' for the purpose of data collection and analysis of data.

Table Number – 1.1

Demographic Profile of the Respondents

DEMOGRAPHIC PROFILE			
Demographic Profile (N = 140)	Description	Frequency	Percentage
Gender	Male	94	67.15
	Female	46	32.85
Marital Status	Unmarried	84	60.00
	Married	56	40.00
Nature of Family	Nuclear Family	45	32.14
	Joint Family	95	67.85
Place of Living	Urban	92	65.71
	Semi-Urban	38	27.14
	Rural	11	07.85
Age of the Respondents	17-21	13	9.28
	22-24	39	27.85

	25-28	88	62.85
Educational Qualification	Under Graduate	94	67.14
	Post Graduate	47	33.57
Descriptive Statistics (Age)			
Mean	Std. Deviation	Minimum	Maximum
23.561	2.742	17	28

Table Number 1.1 shows that the majority of the respondents are male (67.15%), unmarried (60%), living in joint families (67.85%), residing in urban areas (65.71%), age between 37-42 (62.85%) and have an undergraduate degree (67.14%). The descriptive statistics reveal that the age of the employees who participated in the evaluation varied between 17 and 28 years. The average age was 23.561, with a standard deviation of 2.742.

Table Number 1.2

Kmo and Bartlett's Test of Customer Perception of Online Ticket Booking Paytm

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.833
Bartlett's Test of Sphericity	Approx. Chi-Square	864.112
	Df	49
	P value	0.000

Table Number – 1.3

Descriptive Statistics of Customer Perception of Online Ticket Booking Paytm

Variables Relating to Customer Perception of Online Ticket Booking Paytm	MSA	Communalities
Awareness	0.842	0.661
Service quality	0.827	0.707
Debit Card/ Credit Card	0.813	0.420
Brand image	0.892	0.447
Trust	0.882	0.401
Adequate Facilities	0.862	0.592
Understanding of Risk,	0.866	0.566
User Perceptions	0.866	0.554
24x7 Availability	0.757	0.671

Minimum Statement	0.876	0.557
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Table Number 1.3 presents the Descriptive Statistics of Customer Perception of Online Ticket Booking Paytm. The highest factor, with a value of 0.892, is Brand image. The moderate element is 24x7 Availability, with a value of 0.757. The lowest factor is Financial Risk Customer Perception of Online Ticket Booking Paytm.

Table Number – 1.4

Regression Analysis of (Customer Perception of Online Ticket Booking Paytm)

Dependent Variable	Significant Predictors	Mean (SD)	F-Value	R	R ²	Adjusted R ²	β (t-Value)	Sign.
AF		42.324 (6.412)	41.302	0.637	0.812	0.374	-	
	SF	33.674 (4.434)					0.342 (5.756)	0.000*
	KF	23.245 (4.256)					0.282 (2.367)	0.000
	RF	10.236 (2.386)					0.245 (3.689)	0.000*
P Value of >0.05* - (PSF, SF and KF all Factor significantly influencing the PF)								
Notes: *Significant @ 5% Level.								

The table above shows the values for R, R Square, and R Square Adjusted, which are 0.637, 0.812, and 0.374, respectively. This suggests that the AF (Awareness Factors) of Customer Perception of Online Ticket Booking Paytm is affected by the SF (Satisfaction Factors), KF (Knowledge Factors), and RF (Reliability Factors). The values F = 41.032 and p = 0.000 are considered statistically significant at the 5% level, based on the information provided in the table above. Regarding

financial knowledge awareness factors, it can be stated that marketing strategy, satisfaction factor (SF), knowledge factor (CF), and risk factor (TF) play a significant role.

RECOMMENDATIONS

The survey suggests that the primary reason for using the Paytm app is the availability of many amenities in one place, such as recharging, bank cash transfers, due repayments, tax payments, ticket booking, and online shopping. Paytm is primarily utilised for the purpose of booking tickets and recharging mobiles or DTH services. This is primarily due to the attractive cashback offers provided by the platform. In the future, if Paytm offers more appealing deals and discounts, clients will be more likely to continue using the Paytm platform. This will also help to keep existing customers who are now utilising other digital platforms.

CONCLUSION

PayTm facilitates users to conveniently transfer money using their mobile phones. PayTm is now excelling in terms of privacy, but it needs to improve its discounts/offers, transaction time, and innovation in order to enhance consumer satisfaction. Thus, we can extrapolate that we are transitioning towards a society where cash is no longer the primary medium of exchange. Paytm experienced significant success upon its launch. The clear layout of the platform was innovative for users seeking to make various payments or recharge prepaid phones. Paytm expanded alongside India's digital payments industry. Paytm is a prominent actor in India's digital ecosystem because to its positive financial outlook, strategic positioning, and consistent growth. The company's ability to adjust to market dynamics and competition positions it well for continued success in the changing world of digital commerce and financial services.

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AN INVESTIGATION ON THE LEVEL OF CUSTOMER SATISFACTION WITH SAMSUNG GALAXY MOBILE PHONES SPECIFICALLY IN CHENGALPATTU DISTRICT

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Abstract

Mobile manufacturing firms are experiencing fast growth and are delivering new models with cutting-edge technologies to society. Consumers are knowledgeable about the latest features and prices of mobile phones offered by various providers. Effective communication is essential in our daily lives. Technological advancements in the field of telecommunication have recently reached unprecedented levels. These advancements are intended to offer clients new services that cater to their diverse needs, allowing them to derive maximum advantage from their utilization. Modern mobile phones have evolved from being mere communication devices to becoming an in-tegral part of the user's identity. Customers are currently experiencing a time period where individuals purchase mobile phones not only for communication purposes, but also as a means of self-expression, showcasing their attitude, emotions, and hobbies. Customers consistently demand additional features and functionalities for their mobile devices. Contented consumers are the most valuable resources of a company's branding. This study provides further elucidation into the nature of the competition and the rival companies. This study examined the level of customer satisfaction with Samsung mobile products in Chengalpattu District.

Keywords: *Samsung Mobile Phone, Technologies, Facilities, Telecommunication and Customer Satisfaction.*

INTRODUCTION

Samsung is globally recognized as a prominent figure in the consumer electronics industry, focusing on the production and distribution of a wide range of consumer electronic goods. The Samsung brand has achieved widespread global popularity and enjoys a high level of brand recognition. The company's highly advanced research and development department has positioned it as one of the most inventive enterprises globally. Samsung consistently aims to expand its range of products and has successfully introduced numerous

successful products, including its Samsung. The company is highly innovative, constantly developing new items to meet the evolving demands of consumers. Additionally, the corporation is highly focused on technology and consistently enhances its technological infrastructure and acquisitions. Utilizing cutting-edge technologies, it generates novel and inventive products to entice clients, drawing them away from competitors like Apple and Lenovo. Despite achieving considerable success, Samsung is currently confronted with several obstacles, including intensifying rivalry, a decline in

smartphone sales in its primary market, the United States, and the looming threat of the coronavirus pandemic.

STATEMENT OF THE PROBLEM

The success of a firm relies heavily on the customer happiness and the image it projects. Customer happiness is crucial for the success of any organization. In order for a company to achieve success, it is imperative that it is able to gain the trust and loyalty of its customers. Customer satisfaction is contingent upon the product's tangible performance in relation to the buyer's expectations. A brand is a distinct name, term, design, symbol, or other distinguishing traits that sets one seller's items apart from another. This research aims to determine the current level of customer satisfaction with smart phones in the study area, with a particular focus on Samsung mobiles. The customer satisfaction research provides insights into client demographics, preferences, and their reactions to mobile devices. The clients were thoroughly analyzed by performing a survey on customer satisfaction. This study aims to get insights into the market elements that influence customer preferences for specific brands, as well as the challenges encountered when using such brands.

OBJECTIVES OF THE STUDY

- 1) To analyze the demographic profile of the respondents.
- 2) To assess the level of customer satisfaction about Samsung mobile phones, specifically in Chengalpattu District.
- 3) To ascertain the consumer preference for Samsung mobile phones, specifically in Chengalpattu District.

NEED FOR THE STUDY

This study was conducted in Chengalpattu city to evaluate the popularity of Samsung smartphones compared to other smartphones. It was found that Samsung smartphones are widely sought after and in great demand. The study examined many facets of customer satisfaction with Samsung smartphones in Chengalpattu city, focusing on two specific objectives: the ease of use of Samsung smartphones and the quality of service provided by Samsung. The survey done in Chengalpattu city aims to identify the strengths and weaknesses of Samsung smart phones.

Study Design

The research technique is a crucial component of the research process, as it determines the framework and configuration of the study. Research methodology encompasses several key elements, including the research's

nature, data sources, data gathering tools, sample techniques, and data processing tools.

Research Nature

This research study is descriptive and utilizes both primary and secondary data.

Methods of selecting

A representative subset of a population for analysis or study. A Stratified Random Sampling technique was utilized to choose respondents for the study on consumer satisfaction with Samsung mobiles in Chengalpattu District. During the initial phase, a total of 7 blocks were identified within the Chengalpattu District. For the second stage, a sample size of 140 respondents (30% of the total) was selected for the study. For the third stage, a total of 20 participants were selected from each block. The sample respondents were selected using proportionate stratified random sampling techniques.

Data Sources

The study necessitates the utilization of both secondary and primary data. The primary data was gathered using structured interview schedules, which were delivered to the respondents who were Samsung mobile phone users. The collection of secondary data involved gathering information from many sources such as journal reports, theses, dissertations, periodicals, and books.

Sampling Size

Sampling size calculator was applied to determine the sample size of the research study;

S . N o	Name of the Block	No. of Question naire Issued	No. of Question naire Received
1	Acharapak kam	30	20
2	Chithamur	30	20
3	Kattangula thur	30	20
4	Lathur	30	20
5	Maduranta kam	30	20
6	Thirupporu r	30	20
7	Tirukaluku ndram	30	20
Grand Total		210	140

Source: Primary Data

Population Size : 1,42,348
 Confidence level : 95%
 Confidence Interval: 4.36
 Sampling Size : 140

Statistical Instruments for Analyzing Data

The researcher has utilized the following tools for analysis: sophisticated and appropriate statistical tools such as descriptive statistics for

percentage analysis, multiple regression analysis, and factor analysis were employed to analyze the data.

Study of Pilots

Following the completion of the data gathering, a pilot study was carried out. For the pilot project, the sample size consists of fifty individuals who were selected from the study area.

Place of Study

It is the Chengalpattu District of Tamil Nadu that serves as the research area. When it comes to the aim of data collecting and analysis, it is believed to be the "universe."

Scope of Research Study

The purpose of this research activity is to gather information about the performance and satisfaction of Samsung mobile devices, with a particular focus on Chengalpattu District, which is included in the study area. In this context, it is important to note that Samsung mobile phone firms face intense rivalry in the mobile marketing industry. This study investigates the purchasing patterns of customers as well as the characteristics that set Samsung mobile devices apart from those of its competitors. Due to the findings of this study, it is possible to evaluate the customer's performance as well as their issues. A better understanding of the elements that influence a client to purchase a product can be gained from the study. The results of this survey are helpful in determining the specific changes that need to be made to product features and how customers feel about the Samsung smart phone. This study will be helpful for future research in order to make any necessary adjustments to the price, designs, and applications, among other things.

Limitation of the study

The Chengalpattu District is the only one this study covers. With the help of both probabilistic and non-probabilistic methods, a sample size of 140 students enrolled in their first year of college was chosen for the purpose of this particular research endeavor. One of the limitations of the study is that it does not cover all of the companies that provide online food delivery. This constraint, on the other hand, would not have a substantial impact on the validity, purpose, or findings of the study because the sample size is adequate, and the marketing methods that are being used to connect with clients come from all over the country. The research is based on primary data, which means that any incorrect information provided by the respondents has the potential to mislead the

conclusions.

REVIEW OF LITERATURE

An article that is considered to be a review can be a literature review. In this sense, a literature review is a scientific publication that summarizes the current knowledge related to a certain subject, including substantive discoveries as well as theoretical and methodological contributions to the subject matter. Reviews of the literature are considered secondary sources because they do not report any new or unique experimental work.

Poornima and Logeshwar (2023) state that users of Samsung smartphones have encountered a number of problems and challenges, including problems with the battery, problems with the display, problems with the warranty and replacement, problems with the customer service, and problems with the warranty and replacement. Samsung ought to concentrate on these problems and provide products and services that are improved, effective, and efficient, along with quality and price, so that customers feel that they are purchasing something that is worth purchasing. Therefore, it is necessary for Samsung to provide a positive reflection to customers in order to attract both new and existing customers.

Rinaf Mohammed (2023) made the observation that, in comparison to other smart phones, Samsung smart phones are among the most mobile of all smart phones. The following objectives were met by the research project that investigated the many areas of consumer satisfaction with Samsung smart phones in the city of Coimbatore. These objectives included the convenience of handling Samsung smart phones and the quality of service providers in Samsung smart phones. The results of the study that was carried out in the city of Coimbatore contribute to the identification of the strengths and weaknesses of the Samsung flagship smartphone.

It has been suggested by **Nithiya (2022)** that Samsung is a world leader in consumer electronics, and that the company specializes in the production and distribution of a wide range of consumer electronic items. A very high level of brand awareness has been achieved by the Samsung brand, which has gained a lot of popularity all over the world. With its highly developed research and development department, the company has become one of the most innovative businesses in the world. This is a testament to the company's commitment to innovation.

In their study from 2020, **Sivasakathi and Banupriya** came to the conclusion that Samsung is the most prominent brand of mobile phones that have high-end feature sets. Despite the fact that

Apple is the primary opponent, Samsung is able to attract the attention of competitors with its mobile features. There is a significant number of customers who are devoted to Samsung mobile phones and will continue to cultivate a relationship with our brand. The final factor that influences a customer's choice to purchase a Samsung mobile phone is the quality of the device, the new innovations that make it simple to access the internet, the longer battery life, and the superior service.

When compared to other smart phones, **Namasivayam et al. (2014)** found that Samsung smart phones are among the most mobile of all smart phones. The following objectives were met by the research project that investigated the many areas of consumer satisfaction with Samsung smart phones in the city of Coimbatore. These objectives included the convenience of handling Samsung smart phones and the quality of service providers in Samsung smart phones. The survey that was carried out in the city of Coimbatore contributes to the identification of the strengths and weaknesses of Samsung smart phones.

Table Number – 1.1

Demographic Profile of the Respondents

DEMOGRAPHIC PROFILE			
Demographic Profile (N = 140)	Description	Frequency	Percentage
Gender	Male	94	67.15
	Female	46	32.85
Marital Status	Single	84	60.00
	Married	56	40.00
Nature of Family	Nuclear Family	45	32.14
	Joint Family	95	67.85
Place of Living	Urban	92	65.71
	Semi-Urban	38	27.14
	Rural	11	07.85
Age of the Respondents	17-21	13	9.28
	22-24	39	27.85
	25-28	88	62.85
Educational Qualification	Under Graduate	94	67.14
	Post Graduate	47	33.57
Nature of Education	Arts/Humanities	15	10.02
	Science	9	06.42

	Engineering	65	46.42
	Management	52	37.14
Descriptive Statistics (Age)			
Mean	Std. Deviation	Minimum	Maximum
21.627	2.743	17	28

According to Table Number 1.1, the majority of the respondents are male (67.15%), the majority of the respondents are single (60%), the majority of the respondents are members of a joint family (67.85%), the majority of the respondents are urban (65.71%), the majority of the respondents belong to the age range of 37-42 (62.85%), the majority of the respondents are undergraduates (67.14%), the majority of the respondents are engineering (46.42%), and the majority of the respondents are self-financing or private (66.12%). Descriptive statistics indicate that the employees who participated in the review ranged in age from 17 to 28 years old, with a mean age of 21.627 and a standard deviation of 2.743. The average age of the employees was 21.627 years old.

Table Number 1.2

KMO and Bartlett's Test of Customer Satisfaction towards Samsung Mobile Phone

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.833
Bartlett's Test of Sphericity	Approx. Chi-Square	816.034
	Df	47
	P value	0.000

Table Number – 1.3

Descriptive Statistics of Customer Satisfaction towards Samsung Mobile Phone

Variables Relating to Samsung Mobile Phone	MSA	Communalities
Camera	0.892	0.661
Mp3/Mp4	0.680	0.707
Expendable Memory	0.757	0.420
Price	0.830	0.447
Wi-Fi	0.882	0.401
GPS	0.862	0.592
Dual Sim	0.866	0.566
Phone Memory	0.866	0.554

Screen	0.887	0.671
Software Updates	0.876	0.557

In accordance with the greatest factors of 0.892 (Camera), the moderate of the Prize (0.830), and the lowest factors of Expendable Memory respectively, the descriptive statistics of customer satisfaction with Samsung mobile phones are presented in table number 1.3.

Table Number – 1.4**Factor Loading Of Awareness Factor (AF)**

SL.N O	AF relating to Customer Satisfacti on Samsung Mobile Phone Variables	Factor Loadin g	Eige n Valu e	Variance Explaine d
AF01	Camera	0.748	2.319	23.192
AF02	Sound	0.746		
AF03	Software	0.697		
AF04	Quality	0.659		

According to the data presented in Table 1.4, the most significant aspect of customer satisfaction with Samsung mobile phones is the camera. This conclusion is based on the fact that there are four statements with factor loadings: the camera (0.748), the design (0.746), the software (0.673), and the quality (0.669). With an Eigen value of 2.319, these four variables collectively account for 23.192 percent of the variance in the variability of the Awareness Factor variables. With regard to the four different financial factors variables, it has been determined that the Camera is the most essential component in determining the level of customer satisfaction with Samsung Mobile Phones.

Table Number – 1.5**Factor Loading Of Technology Factor (TF)**

SL.N O	EF relating to EIYE Variables	Factor Loadin g	Eige n Valu e	Variance Explaine d
TF01	Screen	0.807	2.049	20.486
TF02	Style	0.762		
TF03	Friendly Users	0.657		
TF04	Automati c Updates	0.444		

According to Table Number 1.5, the most important aspect of customer satisfaction with Samsung mobile phones is the screen. This aspect is comprised of four statements, each of which has a factor loading. These statements are as follows: screen (0.807), style (0.762), friendly users (0.657), and automatic updates (0.444). With an Eigen value of 2.049, these four variables collectively account for 20.486% of the variance in the Technology Factor variables. Among the four elements that make up the Expenditure Factor, it has been determined that the Screen is the most significant factor in determining the level of customer satisfaction with Samsung Mobile Phones.

Table Number – 1.6**Regression Analysis of (Customer Satisfaction towards Samsung Mobile Phone)**

Dep ende nt Vari able	Sign ifica nt Pred ictor s	M ea n (S D)	F- Va lu e	R	R ²	Adj uste d R ²	β (t- Va lu e)	Si g.
Awareness Factor		36.279 (5.327)	31.473	0.624	0.757	0.375	-	
	Tech nolo gy Fact or	34.781 (4.481)					0.192 (4.073)	0.000*
	Pref eren ce Fact or	32.524 (3.276)					0.594 (2.279)	0.000
	Risk Fact or	9.334 (2.172)					0.094 (1.173)	0.000*
P Value of >0.05* - (AF, SF, RF all Factor significantly influencing the SF)								
Notes: *Significant @ 5% Level.								

R = 0.624, R Square = 0.757, and R Square Adjusted = 0.375 are the values that are given in Table Number 1.6, which can be found above. It can be deduced from this that the independent factors, namely the TF, PF, and RF, have an impact on the dependent factor, which is the AF of

Customer Satisfaction towards Samsung Mobile Phone. At the 5% level of statistical significance, the values $F = 31.473$ and $P = 0.000$ are statistically significant, as shown in the table above. Therefore, when it comes to Mobile Phone know Awareness Factors, it is possible to say that Samsung Mobile Phone, Technology Factor (TF), Preference Factor (PF), and Risk Factor (RF) are the factors that are most important.

Table Number 2.1

Table of Top 10 Mobile Brands in India

Rank	Brand	Market Share (approx)
1	<u>Xiaomi</u>	21%
2	<u>Vivo</u>	18%
3	Samsung	14%
4	<u>Realme</u>	13%
5	OPPO	12%
6	Motorola	8%
7	OnePlus	5%
8	Apple	4%
9	HTC	0.1%
10	Infinix	3.1%

Source: https://y20india.in/top-mobile-brands-in-india/#google_vignette

Table Number 2.2

Best Mobile Brands in India as per the IDC report (2024)

Rank	Brand	Market Share (approx)
1	<u>Xiaomi</u>	21%
2	Vivo	18%
3	Samsung	14%
4	Realme	13%
5	OPPO	12%
6	Motorola	8%

Rank	Brand	Market Share (approx)
7	OnePlus	5%
8	Apple	4%
9	HTC	0.1%
10	Infinix	3.1%

Source: https://y20india.in/top-mobile-brands-in-india/#google_vignette

Table Number 2.2 shows that Best Mobile Brands in India as per the IDC report (2024), The demand for a particular product fluctuates depending on its qualities, after-sale service, and many other things. Below, we have made a table indicating the market share of a smartphone in the Indian market as per the report of IDC, which is a research agency.

SUGGESTIONS

There is a significant amount of room for improvement in the development of Samsung's smart phones. The mobile industry is not a static environment; rather, it is constantly subject to change in accordance with technological advancements. It is necessary for Samsung smart phones to undergo refinement in order to remain separate from the progression of technology. It is necessary for them to obtain the feedback report from the client in order to satisfy the requirements and preferences of the customer. As far as the battery backup is concerned, 38.67% of the people who responded are in a neutral level. As a result, it is possible to propose that they should significantly boost the battery backup. As a result of the fact that 32 percent of the sample respondents indicated that the same applications and features are included in all smart phones, it is proposed that they have the ability to change the applications and features that are present in Samsung smart phones. 64.67% of those who participated in the survey expressed a high level of contentment with the way in which the Samsung flagship smartphone is advertised. In light of this, it is possible to propose that the company should keep its advertising at the same level or even increase it in order to keep its customers.

CONCLUSION

All forms of communication, from traditional landlines to WhatsApp messages and video calls, have been completely revolutionized by the advent of the digital world. It is no longer necessary for us to send letters through the mail; instead, we use a variety of applications to transmit communications, photographs, and videos. In the

modern world, we are reliant on cellphones for a variety of purposes, including communication in the workplace, entertainment, and many others. Every business is interested in expanding their presence in India because it is a very large market. According to the findings of this survey, which was carried out in Chengalpattu city, Samsung smart phones are among the most mobile smart phones available. The following objectives were met by the research project that investigated the many aspects of consumer satisfaction with Samsung smart phones in Chengalpattu city. These objectives included the convenience of handling Samsung smart phones and the quality of service providers in Samsung smart phones. The survey that was carried out in Chengalpattu city contributes to the identification of the strengths and weaknesses of the Samsung smart phone.

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SOCIAL MEDIA CONTRIBUTION TOWARDS AGRICULTURAL SECTOR WITH SPECIAL REFERENCE TO CHENGALPATTU DISTRICT

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Abstract

Social media has become an indispensable component of the agricultural industry, facilitating communication, interaction, and socialisation among farmers. It facilitates the networking of farmers with other farmers, agribusinesses, and agricultural experts across large distances. Additionally, it serves as a cost-efficient means to advertise and market their agricultural products. The networking ability of social media facilitates increased connectivity among agricultural youth, hence expanding prospects for collaboration, knowledge sharing, and cross-border agricultural projects. By the fiscal year 2022-2023, the Indian agriculture sector is expected to experience a growth rate of 3.5% as of April 30, 2024. India's agricultural exports in the fiscal year 2022-2023 amounted to \$50.2 billion, establishing it as a country that exports more agricultural products than it imports. The agricultural industry in India is a prominent sector that makes a significant contribution of over 16% to the nation's Gross Domestic Product (GDP) and provides employment to a vast number of individuals. Nevertheless, the agricultural sector's contribution to the overall economy has diminished to below 15% as a result of the expansion of the industrial and services sectors. In this study, the researcher investigates the impact of social media on the agricultural sector, specifically focusing on Chengalpattu District.

Keywords: Digital Social media, Farmers, Agriculture Sector, Agricultural Products and GDP.

INTRODUCTION

Contrary to previous perceptions, agriculture has now caught up with the adoption of social media and other digital activities. Agribusinesses must have a robust presence on social media platforms and adopt a well-planned digital marketing strategy, as farmers now anticipate the ability to interact with brands and explore products and services through many channels. Various surveys have been conducted on the utilisation of social media by farmers, and

the consensus is that approximately 80% of farmers now frequently engage with social media platforms.

STATEMENT OF THE PROBLEM

The agricultural industry in Chengalpattu District has been neglected over time, making it unappealing to the present generation of adolescents. Therefore, it is crucial to prioritise a distinct kind of agricultural marketing to safeguard the financial prospects of agriculture. Considering the widespread usage of social media among various age groups in Chengalpattu District, it is

reasonable to anticipate that utilising social media for marketing agricultural products will have a substantial influence on the demand for these items and therefore on sales. This elucidates the underlying reasoning behind conducting this investigation. The primary aim of this study was to examine the influence of farmers in the Chengalpattu District Region using social media in agricultural marketing on key performance metrics, including marketing costs, agricultural product demand, and farmers' turnover.

REVIEW OF LITERATURE

A literature review is a comprehensive examination of the previously published works pertaining to a specific subject. The word might encompass either a whole scholarly document or a specific segment of a scholarly work, such as a book or an article. In any case, a literature review aims to furnish the researcher/author and the audience with a comprehensive overview of the current knowledge pertaining to the issue in question. An effective literature evaluation can guarantee that a suitable research question has been posed and appropriate theoretical framework and/or research methods have been selected.

In their study, **Shani Gulaiya et al. (2023)** proposed that social media provides young people with the means to democratise agricultural education, establish worldwide relationships, and utilise venues to showcase their agricultural products. Nevertheless, it is necessary to navigate through problems such as excessive amount of information and issues around privacy. In the future, we can expect to have more engaging and interactive learning experiences, increased transparency through the use of blockchain technology, and the ability to solve problems collectively using digital platforms.

Bhalchandra Balkrishna and Anand A. Deshmukh (2017) observed that males have a predominant presence in the role of social media in Agricultural Marketing. The age group of farmers who are most actively utilising social media is between 30 and 40 years old. The majority of farmers nowadays utilise cell phones equipped with internet connectivity and social media applications. Farmers are utilising social media platforms to implement innovative techniques, exchange knowledge, and engage in collaborative activities. The predominant social media platforms utilised in agricultural marketing are Facebook, YouTube, WhatsApp, Twitter, and LinkedIn.

In their study, **Pratik Bhowal et al. (2022)** found that a large proportion of farmers currently utilise mobile phones equipped with

internet connectivity and social media platforms. Agricultural practitioners are utilising social media platforms to exchange information, disseminate novel techniques, and engage in other collaborative activities. Facebook, YouTube, WhatsApp, Twitter, and LinkedIn are the primary social media platforms for agricultural marketing.

According to **Samuel C. Zipper (2017)**, social media holds significant promise for future agricultural research. Social media platforms are particularly suitable for identifying developing agricultural challenges, delivering specific extension services and outreach, and mapping the prevalence of various agricultural practices. Nevertheless, there are still significant obstacles to overcome, specifically with the scarcity of data and the difficulty in establishing the extent to which agricultural social media users accurately represent the entire agricultural population.

Vasumathi and C Joe Arun (2021) Contemporary commercial communication technologies are using a large amount of information to provide opportunities to rural populations. However, user-generated media stands out among these options due to the potential prospects it provides for promoting agricultural products. WhatsApp, Facebook, and YouTube serve as platforms that enable individuals to establish virtual connections with consumers and other stakeholders in the agriculture business.

OBJECTIVES OF THE STUDY

1. To know the overview of agricultural and allied marketing.
2. To identify the agriculture awareness about of social media Groups with special to Chengalpattu District.
3. To know the benefits of agriculture with contribution of social media groups with special to Chengalpattu District.

METHODOLOGY FOR CONDUCTING RESEARCH

The research technique is a crucial component of the research process as it determines the framework and configuration of the study. Research methodology encompasses several key elements, including the type of research, data sources, data gathering instruments, sample techniques and data processing methods.

Nature of Research

This research study is descriptive and utilises both primary and secondary data. Methods of selecting a subset of individuals or items from a larger population for the purpose of studying or analysing them.

A Stratified Random Sampling technique was utilised to choose the participants for the study

on Agricultural and Allied Marketing of Social media Groups in Chengalpattu District.

Initially, 9 locations were pinpointed from the Agricultural and Allied Marketing of Social media Groups in Chengalpattu District. For the second stage, a sample size of 140 respondents (30% of the total) was selected for the study. For the third stage, a total of 20 respondents were selected from each block. The researchers utilised proportionate stratified random selection techniques to choose the participants for the study.

Data Sources

The investigation necessitates the use of both secondary and primary data. The primary data was gathered using structured interview schedules, which were delivered to the respondents involved in Agricultural and Allied Marketing of Social Media Groups in Chengalpattu District. The collection of secondary data involved extracting information from many sources such as journal reports, theses, dissertations, periodicals, and books.

Sampling Size

Sampling size calculator was applied to determine the sample size of the research study;

S . N o	Name of the Town Panchayat	No. of Questi onnair e Issued	No. of Questi onnair e Receiv ed
1	Kottucherry	30	20
2	Nedungadu	30	20
3	Neravy	30	20
4	Thirunallar	30	20
5	Tirumalairay anpattinam	30	20
6	Chengalpattu District (S)	30	20
7	Chengalpattu District (N)	30	20
Grand Total		270	140

Source: Primary Data

Population Size : 1,32,547

Confidence level : 95%

Confidence Interval: 4.36

Sampling Size : 140

Statistical tools for analysis

The researcher utilised the subsequent instruments for analysis: The data was analysed using a range of advanced statistical tools,

including descriptive statistics for percentage analysis, trend percentages, chi-square test, t-test, one-way ANOVA, multiple regression analysis, and factor analysis.

Feasibility Study

Prior to the data collection, a preliminary research was conducted. The pilot study has a sample size of 50 participants from the designated study area. The interview schedule was updated and redesigned based on the feedback from the respondents, in order to meet the specific requirements and relevance of the study.

Area of study

The research focuses on the Agricultural and Allied Marketing activities conducted by social media groups in Chengalpattu District. The term 'universe' is used to refer to the scope of data collecting and processing.

The scope of the study

This study aims to examine the origins of selected social media groups, the characteristics of its members and administrators, and the patterns of information shared in the posts inside these groups. This effort also aims to explore the extensive range of topics covered by these articles as a whole, with a specific focus on various aspects of agriculture, such as general agricultural knowledge, plant disease diagnosis, crop varieties, and recommended agricultural methods. This research examines the information sharing patterns among group members and administrators, which will shape the future extension strategy in the country. This initiative will effectively draw a significant number of unemployed young individuals towards the agriculture sector, so ensuring food security and substantially mitigating the country's unemployment rate. Hence, it is imperative for policymakers in government and other relevant stakeholders, such as cooperative society managers and farmers' associations, to actively encourage the utilisation of social media platforms for agricultural marketing. This can be achieved through comprehensive awareness campaigns targeting farmers and by offering modern communication devices to farmers at reduced prices.

Table Number – 1.1

Demographic Profile of the Respondents

DEMOGRAPHIC PROFILE			
Demographic Profile (N = 140)	Descripti on	Frequ ency	Perce ntage
Gender	Male	94	67.15
	Female	46	32.85
Marital Status	Single	84	60.00
	Married	56	40.00

Nature of Family	Nuclear Family	45	32.14
	Joint Family	95	67.85
Place of Living	Urban	92	65.71
	Semi-Urban	38	27.14
	Rural	11	07.85
Age of the Respondents	17-21	13	9.28
	22-24	39	27.85
	25-28	88	62.85
Educational Qualification	Under Graduate	94	67.14
	Post Graduate	47	33.57
Nature of Sectors	Agriculture	65	46.42
	Horticulture	9	06.42
	Allied Sectors	15	10.02
	Farm sectors	52	37.14
Descriptive Statistics (Age)			
Mean	Std. Deviation	Minimum	Maximum
22.843	2.147	17	28

Table Number 1.1 indicates that majority of the respondents are male (67.15%), majority of the respondents are Single (60%), majority of the respondents are joint Family (67.85%), majority of the respondents are urban (65.71%), majority of the respondents are belongs to age 37-42 (62.85%), majority of the respondents are Under Graduate (67.14%), majority of the respondents are nature of sectors agriculture (46.42%). According to descriptive statistics, the employees who took part in the review ranged in age from 17 to 28 years, with a mean age of 22.843 and a standard deviation of 2.147.

Table Number 1.2

Usage of social media and cost of marketing agricultural products

Model Summary				
R	R-square	Adjusted R Square	Std. Error of Estimate	Durbin-Watson
0.794	0.48	0.43	0.707	1.67

Model Summary							
R	R-squa re	Adjust ed R Square	Std. Error of Estima te	Durbin-Watson			
ANOVA							
F =24.578			Sig. = 0.000				
Coefficients							
Model	B	Std Error	Bet a	t	Sig		
Constant	22.175	0.423		3.15 2	0.00 0		
Facebook	2.137	0.059	0.02 0	0.31 7	0.00 0		
WhatsApp	1.274	0.071	0.30 4	5.01 5	0.00 0		
Instagram	1.015	0.100	0.15 5	2.57 0	0.00 0		

The coefficient of determination, often known as R-Square, The coefficient of determination, R-Square, quantifies the degree to which the estimated regression model accurately fits the data by indicating the proportion of the variance in the dependent variable that is explained by the fitted sample regression equation. The R square value is 0.794. It suggests that around 79% of the differences in agriculture satisfaction can be accounted for by the estimated Social Media Reach Potential (SRP) using Facebook (X1), Whatsapp (X2), and Instagram (X3) as the independent variables. The R-square value indicates that this relationship is statistically significant at the 1% level. The value of F is 24.578, and the p-value is less than 0.01. The equation for multiple regression is $Y = 22.175 + 2.137X1 + 1.274X2 + 1.015X3$. The coefficient of X1 is 2.137, indicating the specific impact of Facebook while keeping the other independent variables constant. The calculated positive sign indicates that there is a positive effect, meaning that agriculture happiness would improve by 2.137 for each unit increase in facebook aspects. This coefficient is statistically significant at the 1% level.

Table Number 1.3

Use of social media in marketing agricultural products and sales turnover

Channel	Mean	SD	Mean Diff.	Test Value	t	Sig. 2-tailed
Facebook	3.214	0.62	0.214	3.00	5.44	0.000
WhatsApp	3.289	0.78	0.289	3.00	5.84	0.000
Instagram	3.115	0.418	0.115	3.00	4.32	0.000

An analysis of the correlation between the use of WhatsApp in agricultural marketing and the sales turnover of agricultural products found that participants who agreed that using WhatsApp improves sales turnover had an average score of 3.289. Utilising the five-point Likert scale, a test value of 3 was employed. The calculated t-value was 5.84 and the p-value was less than 0.001. This indicates that the test was statistically significant at a significance level of one percent. Based on our analysis with a 99% confidence level, we can confidently state that including WhatsApp into the marketing strategy for agricultural products greatly enhances the sales performance of farmers.

RECOMMENDATIONS

The research findings led to the proposal of a model for social media marketing of agricultural products, which aimed to improve the efficiency of agricultural marketing and increase sales turnover. The model demonstrates that the utilisation of two specific social media platforms, WhatsApp and Instagram, can accurately forecast the influence of social media on the marketing of agricultural products, specifically in terms of increased efficiency and higher revenue. The model demonstrates that utilising social media platforms such as WhatsApp and Instagram results in minimal marketing expenses, hence facilitating the efficient promotion of agricultural products.

The use of social media in marketing agricultural products has a significant impact on marketing efficiency and sales turnover. This implies that government policy makers and strategic managers of agro-allied firms can adopt social media as a means to reduce marketing costs and increase sales revenue from agricultural products.

CONCLUSION

This study has produced substantial contributions to the body of knowledge in the fields of marketing and management. This study is one of the few that has investigated the impact of social media marketing on marketing efficiency and sales turnover of farmers in Chengalpattu District. Furthermore, this study stands out as one of the few that has examined the

utilisation of social media in agricultural marketing specifically in the south-south Chengalpattu District. This study differs significantly from prior studies by specifically analysing the effects of utilising social media in agriculture marketing on marketing efficiency and sales turnover. Therefore, it has made a deliberate and focused attempt to strengthen the farmers' interest in utilising social media for promoting agricultural products in the south-south Chengalpattu District. The expansion of the agricultural sector has significant effects on a country's gross domestic product, which in turn has repercussions for national development. Based on the problem definition and research findings, the following recommendations are proposed. Government policymakers should prioritise the expansion of agricultural production and the promotion of agricultural product marketing to maximise earnings from the agricultural sector.

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EVALUATING THE FINANCIAL HEALTH OF ULTRATECH (CEMENT) LIMITED: A CASE STUDY EXAMINATION

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ABSTRACT

UltraTech Cement Limited exhibited robust operational performance in the second quarter of fiscal year 2022, characterized by significant revenue growth propelled by increased volume and blended realization. This growth trajectory is sustained by strong demand from critical sectors such as infrastructure, agriculture, and urban housing. Our analysis anticipates UTCM to maintain this momentum, with projected Compound Annual Growth Rates (CAGR) of 11.6% in consolidated Earnings Before Interest, Taxes, Depreciation, and Amortization (EBITDA) and 18.6% in adjusted Profit After Tax (PAT) from fiscal year 2021 to 2024. Factors including increased sales volume and realization, coupled with lower interest expenses, are expected to drive this growth. The company's enhanced earnings, Return on Equity (RoE), and leverage position support a higher valuation for its stock, which currently trades at multiples indicating market optimism regarding its future performance. Overall, UltraTech Cement Limited's strong operational performance and promising growth prospects position it as a key player in the cement industry, poised for sustained value creation for its shareholders.

Keywords: *Operational Performance, Revenue Growth, Stock Valuation, Market Optimism, Cement Industry, Value Creation.*

Introduction:

Finance management is very crucial in a company since without it, the organisation would not be able to thrive. It displays the wealth of the shareholder. Finance management issues will have an impact on the organization's overall performance, even if other departments are running smoothly. It is critical to examine financial features with its own data from the previous year and compare them in order to conduct a survey analysis. As a result, this study is an attempt to assess the company's financial performance.

Financial statements reveal a lot about a company's financial health and potential earnings. Financial analysis is the process of analysing and reviewing financial statements in order to make decisions. Financial analysis assists stakeholders in evaluating an organization's financial performance and

making sound investment decisions. The balance sheet shows an organization's assets and liabilities. All types of organisations are required to prepare financial statements under numerous rules and enactments. The financial statement includes information on the classification and valuation of all assets and liabilities, as well as whether or not a company has adequate assets to pay off its external debts. It also demonstrates whether the company is financially viable and has sufficient stability to weather the financial crisis.

This study examines Ultra Tech Ltd's financials in depth in order to assess the company's efficiency and performance. For the purpose of examining patterns, the study focused on Ultra Tech Ltd's historical and current performance during a five-year period.

Relevance of the study

Because finance is believed to be the means of support for a corporate organisation,

studying its financial performance becomes important. As a result, the researcher has chosen this topic to investigate the financial accounts. Finance is one of the primary fundamentals of all types of fiscal behaviour in today's materialistic economy. It is the master solution, providing access to all sources involved in industrialization and merchandising behaviour. The main goal of this research is to examine financial statements and interpret their findings using ratios that span multiple financial periods. Financial statements are made for the purpose of displaying a monthly appraisal or statement on the growth by management, and they include the position of money in the business as well as the conclusion achieved during the phase under investigation.

Literature Review

Value vs. growth stock investing continues to be an important decision for investors (see Chan and Lakonishok [2004] and Petkova, Ralitsa, and Zhang [2005]). In this paper, we examine the behavior of value and growth stocks during short-term market declines. The basic economic framework of consumption smoothing suggests that the behavior of assets during times of crisis, when wealth is decreasing across the board, is more important than what happens when times are good (Yogo [2006]). Thus, examining these conditions should be particularly illuminating for the practitioner of value investing. Value vs. growth stock investing continues to be an important decision for investors (see Chan and Lakonishok [2004] and Petkova, Ralitsa, and Zhang [2005]). In this paper, we examine the behavior of value and growth stocks during short-term market declines. The basic economic framework of consumption smoothing suggests that the behavior of assets during times of crisis, when wealth is decreasing across the board, is more important than what happens when times are good (Yogo [2006]). Thus, examining these conditions should be particularly illuminating for the practitioner of value investing. Value vs. growth stock investing continues to be an important decision for investors (see Chan and Lakonishok [2004] and Petkova, Ralitsa, and

Zhang [2005]). In this paper, we examine the behavior of value and growth stocks during short-term market declines. The basic economic framework of consumption smoothing suggests that the behavior of assets during times of crisis, when wealth is decreasing across the board, is more important than what happens when times are good (Yogo [2006]). Thus, examining these conditions should be particularly illuminating for the practitioner of value investing.

According to traditional finance theory, asset prices are expected to align with the present value of their anticipated future cash flows in an efficient market (Brzeszczyński et al., 2015). However, recent research has cast doubt on the applicability of the Efficient Market Hypothesis (EMH) to real-life stock markets (Woo et al., 2020). This skepticism primarily stems from the persistent presence of market anomalies (Guo et al., 2017b).

The EMH posits that asset prices accurately reflect all available information concerning the underlying security's intrinsic value. Consequently, changes in stock market prices are driven solely by the emergence of new information regarding the fundamental worth of the asset (Zhang, 2008). However, behavioral finance acknowledges deviations from rationality among investors due to sentiments, and it explores how these deviations may influence asset prices, market outcomes, and investor behavior (Zhang, 2008; Shi et al., 2020).

Moreover, arbitrage opportunities are constrained by various costs, including transaction costs, which could hinder arbitrageurs from capitalizing on market mispricing caused by irrational investor behavior (Shleifer, 2000).

The literature explores the Efficient Market Hypothesis (EMH) and its relevance to real-life stock markets. Traditional finance theory suggests that asset prices should align with the present value of expected future cash flows in an efficient market. However, recent research has raised concerns about the validity of EMH, citing the presence of persistent market anomalies.

Behavioral finance offers an alternative perspective, acknowledging deviations from

rationality among investors due to sentiments. It examines how these deviations may impact asset prices, market outcomes, and investor behavior.

Furthermore, the literature highlights the constraints on arbitrage opportunities, such as transaction costs, which may prevent arbitrageurs from exploiting market mispricing caused by irrational investor behavior.

Objective of the Study

The study focused on the financial position review of the UltraTech cement company, so the following objective are follows:

- To discuss the growth and performance of the company with consider of financial statement.
- To measure the expected stock position in future of the company.

Method of the study

Sampling

Convenience method followed in the study. On the base of the large market capitalisation in the cement industry in India, selected UltraTech LTD.

Time frame

Selected period of the study is five years form 2016-17 to 2021

Data collection

Secondary source of data collection method used in the study. Date are to be collected from the company's annual financial report which available in company's own site.

Data analysis

The data is compiled and tabulated with the help of MS Excel. Besides charts are also used to presenting the data using Excel. The techniques used in analysis are:

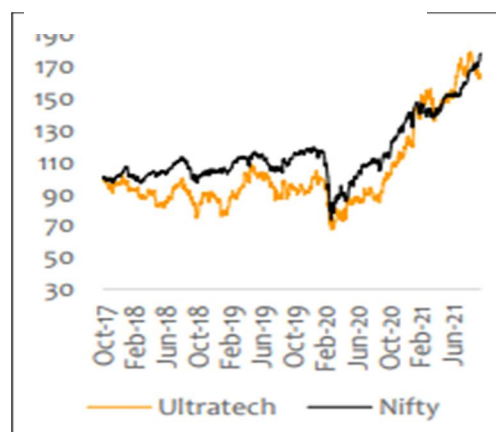
1. Comparative Study of Balance sheet and Income Statement
2. Common size Balance sheet and Income Statement
3. Ratio Analysis
4. Trend Analysis

Company information

In India, UltraTech Cement Ltd. is the leading producer of grey cement, ready-mix concrete (RMC), and white cement. It is also

one of the world's leading cement producers. It is the world's third largest cement producer outside of China, with a consolidated grey cement capacity of 116.75 MTPA, and the only one (outside of China) with more than 100 MTPA of cement manufacturing capacity in a single country. UltraTech Cement owns and operates 18 integrated plants, one clinkerisation facility, 25 grinding units, and seven bulk terminals. It has activities in India, the United Arab Emirates, Bahrain, Bangladesh, and Sri Lanka. UltraTech Cement is also India's largest cement exporter, catering to the needs of countries in the Indian Ocean region and the Middle East. Grasim Industries Ltd owns UltraTech Cement, which is a subsidiary of the company. Dakshin Cements Limited, Harish Cement Limited, Gotan Limestone KhaujUdyog Private Limited, Bhagwati Limestone Company Private Limited, UltraTech Cement Lanka (Pvt.) Ltd., UltraTech Cement Middle East Investments Limited, PT UltraTech Mining Indonesia, and PT UltraTech Investments Indonesia are some of UltraTech's subsidiaries.

Figure 1



Source: BSE

Company details	
Market cap:	Rs. 2,13,542 cr
52-week high/low:	Rs. 8,071 / 4,369
NSE volume: (No of shares)	5.9 lakh
BSE code:	532538
NSE code:	ULTRACEMCO
Free float: (No of shares)	11.6 cr

Stock gave a 3 year return of 112.34% as compared to Nifty 100 which gave a return of 69.16%. (as of last trading session)

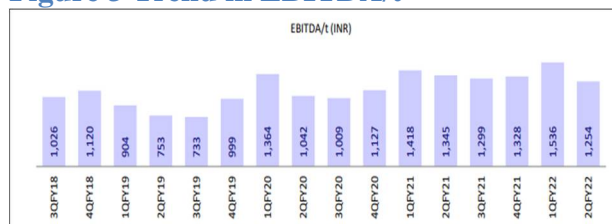
Figure 2

Consolidated Income Statement					
Y/E March	FY17	FY18	FY19	FY20	FY21
Total Income from Operations	253,749	309,786	416,088	424,299	447,258
Change (%)	0.9	22.1	34.3	2.0	5.4
Raw Materials	44,926	52,888	69,831	65,181	70,858
Employees Cost	15,223	18,102	22,911	25,199	23,530
Other Expenses	141,476	177,344	249,877	240,141	237,191
Total Expenditure	201,625	248,335	342,619	330,520	331,579
As a percentage of Sales	79.5	80.2	82.3	77.9	74.1
EBITDA	52,124	61,452	73,469	93,779	115,679
Margin (%)	20.5	19.8	17.7	22.1	25.9
Depreciation	13,484	18,479	24,507	27,227	27,002
EBIT	38,640	42,972	48,962	66,552	88,677
Int. and Finance Charges	6,401	12,376	17,779	19,917	14,857
Other Income	6,481	5,886	4,634	6,511	7,342
PBT bef. EO Exp.	38,721	36,482	35,818	53,146	81,162
EO Items	0	-3,466	-1,139	19,788	-2,607
PBT after EO Exp.	38,721	33,016	34,679	72,934	78,555
Total Tax	11,586	10,770	10,681	15,413	25,387
Tax Rate (%)	29.9	32.6	30.8	21.1	32.3
Minority Interest	-14	24	-37	-32	-34
Reported PAT	27,149	22,222	24,035	57,553	53,202
Adjusted PAT	27,149	24,557	24,823	41,946	54,967
Change (%)	9.6	-9.5	1.1	69.0	31.0
Margin (%)	10.7	7.9	6.0	9.9	12.3

Source: company, author's calculation

In the second quarter of the fiscal year 2022, UltraTech delivered steady operational performance. The company witnessed a notable 15.3 percent year-over-year increase in standalone revenue, reaching Rs. 11,548 crore. This growth was fueled by a 4.7 percent year-over-year rise in volume, alongside a 10.1 percent increase in blended realization. Additionally, the quarterly sequential increase of 2.7 percent in blended realization was supported by higher other operating income. UltraTech's growth trajectory is sustained by robust demand from the infrastructure and agricultural sectors, as well as a surge in demand for urban housing.

Figure 3 Trend in EBITDA/t



Source: company, authors

According to our analysis, we anticipate UTCCEM to achieve a Compound Annual Growth Rate (CAGR) of 11.6% in consolidated Earnings Before Interest, Taxes, Depreciation, and Amortization (EBITDA), and an 18.6% CAGR in adjusted Profit After Tax (PAT) from fiscal year 2021 to 2024. This growth trajectory is expected to be driven by increased sales volume and realization, coupled with lower interest

expenses. The company's enhanced earnings and Return on Equity (RoE), along with improving leverage, justify a higher valuation for its stock. Currently, the stock trades at multiples of 14.9x and 12.6x for fiscal years 2021 and 2022, respectively, based on Enterprise Value (EV) to EBITDA ratio. This represents an increase compared to the average one-year forward EV/EBITDA ratio of 14.3x observed over the last decade.

Findings

UltraTech's operational performance in the second quarter of fiscal year 2022 was steady.

Standalone revenue experienced a significant 15.3 percent year-over-year increase, amounting to Rs. 11,548 crore.

This revenue growth was driven by a 4.7 percent year-over-year rise in volume and a 10.1 percent increase in blended realization.

Additionally, there was a quarterly sequential increase of 2.7 percent in blended realization, supported by higher other operating income.

UltraTech's growth trajectory is sustained by robust demand from infrastructure, agriculture, and urban housing sectors.

UTCCEM is expected to achieve a Compound Annual Growth Rate (CAGR) of 11.6% in consolidated Earnings Before Interest, Taxes, Depreciation, and Amortization (EBITDA) and an 18.6% CAGR in adjusted Profit After Tax (PAT) from fiscal year 2021 to 2024.

This growth is anticipated to be driven by increased sales volume and realization, along with lower interest expenses.

The company's improved earnings, Return on Equity (RoE), and leverage position justify a higher valuation for its stock.

Currently, the stock trades at multiples of 14.9x and 12.6x for fiscal years 2021 and 2022, respectively, based on Enterprise Value (EV) to EBITDA ratio, indicating an increase compared to the average one-year forward EV/EBITDA ratio observed over the last decade.

Conclusion

In conclusion, UltraTech Cement Limited demonstrated robust operational performance in the second quarter of fiscal year 2022, marked by significant revenue growth

driven by increased volume and blended realization. The company's growth trajectory remains supported by strong demand from key sectors such as infrastructure, agriculture, and urban housing.

Looking ahead, our analysis suggests that UTCem is poised for continued growth, with anticipated Compound Annual Growth Rates (CAGR) of 11.6% in consolidated Earnings Before Interest, Taxes, Depreciation, and Amortization (EBITDA) and 18.6% in adjusted Profit After Tax (PAT) from fiscal year 2021 to 2024. This growth is expected to be propelled by factors including increased sales volume and realization, alongside lower interest expenses.

Furthermore, the company's improved earnings, Return on Equity (RoE), and leverage position justify a higher valuation for its stock. Currently, UltraTech Cement's stock trades at multiples reflecting an increase compared to historical averages, indicating market confidence in its future performance.

Overall, UltraTech Cement Limited's strong operational performance and promising growth prospects position it as a key player in the cement industry, with potential for sustained value creation for its shareholders.

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NATIONAL EDUCATION POLICY-2020: A PROGRESSIVE POLICY WITH DIVERSE CHALLENGES

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Abstract

Education is one of the key factors for the development of the country. Substantial investment in human capital contributes to the sustainable development of the economy. It increases human capital and enhances entrepreneurship and advances in technology. In due course it plays a vital role in ensuring both social and economic progress as well ameliorates income distribution. Hence, a well defined and futuristic education policy is essential for country at all educational levels.

Keywords: Education Reform, Higher Education, Inclusive Education, National Education Policy (NEP), School Education.

History of Education Policy in India

Since the country's independence in 1947, the Indian government has sponsored a variety of programmes to address the problems of illiteracy in both urban and rural India. The Maulana Abul Kalam Azad, India's earliest minister of education, envisaged strong central government control over education throughout the country, with a standardized educational system. The first National Education Policy was promulgated by the Government of India by Prime Minister Indira Gandhi in 1968, second by Prime Minister Rajiv Gandhi in 1986. On 29 July 2020, outlined the vision of a new education system of India third education policy brought by Prime Minister Narendra Modi.

Need for New Education Policy

1. The policy aims to provide quality education that promotes holistic development, creativity, critical thinking, and problem-solving skills among students.
2. The policy focuses on ensuring universal access to quality education

from preschool to secondary level for all children aged 3 to 18 years.

3. Emphasizes a multidisciplinary approach by allowing students to choose subjects of their interest from various disciplines.
4. Flexibility and choice to students in selecting subjects according to their interests and aptitudes. It intends to reduce the rigid separation of streams such as arts, commerce, and science and promotes a more integrated approach to education.
5. Focus on the continuous professional development of teachers to enhance their skills and knowledge. It emphasizes the need for high-quality teacher education programs, regular training, and mentoring to ensure a competent and motivated teaching workforce.

Changes in School System

1. The NEP 2020 aims at making "India a global knowledge superpower."
2. Universalization of education from preschool to secondary

- level with 100% Gross Enrolment Ratio (GER) in school education by 2030.
3. Bring 2 crore out of school children back into the mainstream through an open schooling system.
 4. Class 10 and 12 board examinations to be made easier, to test core competencies rather than memorized facts, with all students allowed to take the exam twice.
 5. Emphasis on foundational literacy and numeracy, no rigid separation between academic streams, extracurricular, vocational streams in schools.
 6. The current 10+2 system to be replaced by a new 5+3+3+4 curricular structure corresponding to ages 3-8, 8-11, 11-14, and 14-18 years respectively.

Transforming Curricular & Pedagogical Structure

New pedagogical and curricular structure of school education (5+3+3+4): 3 years in Anganwadi/pre-school and 12 years in school.

- ↑ Secondary Stage (4) multidisciplinary study, greater critical thinking, flexibility and student choice of subjects.
 - ↑ Middle Stage (3) experiential learning in the sciences, mathematics, arts, social sciences, and humanities.
 - ↑ Preparatory Stage (3) play, discovery, and activity-based and interactive classroom learning.
 - ↑ Foundational stage (5) multilevel, play/activity-based learning.
7. Vocational Education to start from Class 6 with Internships.
 8. Teaching up to at least Grade 5 to be in mother tongue/regional language. No language will be imposed on any student.
 9. Assessment reforms with 360 degree Holistic Progress Card, tracking Student Progress for achieving Learning Outcomes

10. A new and comprehensive National Curriculum Framework for Teacher Education (NCFTE) 2021, will be formulated by the National Council for Teacher Education (NCTE) in consultation with NCERT
11. By 2030, the minimum degree qualification for teaching will be a 4-year integrated B.Ed. degree.

Changes in Higher Education

1. Gross Enrolment Ratio in higher education to be raised to 50% by 2035. Besides, 3.5 crore seats to be added in higher education.
2. Holistic Undergraduate education with a flexible curriculum can be of 3 or 4 years with multiple exit options and appropriate certification within this period.
3. Multidisciplinary Education and Research Universities (MERUs), at par with IITs, IIMs, to be set up as models of best multidisciplinary education of global standards in the country.
4. The National Research Foundation will be created as an apex body for fostering a strong research culture and building research capacity across higher education.
5. Higher Education Commission of India (HECI) will be set up as a single umbrella body for the entire higher education, excluding medical and legal education.
6. Affiliation of Colleges is to be phased out in 15 years and a stage-wise mechanism to be established for granting graded autonomy to colleges.
7. Over a period of time, every college is expected to develop into either an autonomous degree-granting college, or a constituent college of a university.

DIGITAL DRIVE

The new education policy has emphasized the integration of technology in all levels of learning. Some features of the policy:

Technology in education

An autonomous body, the National Educational Technology Forum (NETF), will be created for the exchange of ideas on use of technology to enhance learning, assessment,

planning and administration. A devoted unit for the purpose of creating digital infrastructure, digital content and capacity building will be set up in the ministry. Integration of technology will be done to improve classroom processes.

Financial support

Meritorious students belonging to scheduled caste, scheduled tribe, or other backward class and other socially and economically disadvantaged groups will be given incentives. Private institutions will be encouraged to offer scholarships to their students

Professional education

Standalone technical universities, health science universities, legal and agricultural universities will aim at becoming multi-disciplinary institutions.

SUMMARY

Learning plan

A look at the key features of the new education policy:

- Public spending on education by States, Centre to be raised to 6% of GDP.
- Ministry of Human Resource Development to be renamed Ministry of Education.
- Separate technology unit to develop digital education resources.

SCHOOL EDUCATION

- Universalisation from age 3 to Class 10 by 2030.
- Mission to ensure literacy and numeracy skills by 2025.
- Mother tongue as medium of instruction till Class 5 wherever possible.
- New curriculum to include 21st century skills like coding and vocational integration from Class 6
- Board exams to be easier, redesigned.

HIGHER EDUCATION

- New umbrella regulator for higher education except medical, legal courses.
- Flexible, holistic, multi-disciplinary UGdegrees of 3-4 years' duration.
- 1 to 2 year PG programmes, No M.Phil

- College affiliation system to be phased out in 15 years.

Conclusion

It is necessary to retain all our major courses along with adding new subjects which already exist. Regarding, syllabus quality to take consider for the competence level of the students as well as the subjects. To make all the changes from the department centric approach. Apart from allocating more funds for the higher education sector in the country, the education policy should also set up new colleges and universities besides establishing research centres. Albeit there are shortcomings to the new education policy, the merits are more in number. It is believed by many that by implementing these changes, India's education system will be taken a step higher.

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ISSUES AND IMPACT OF SOCIAL MEDIA ON PARENTS AND STUDENTS

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Abstract

Social media is currently the dominant means of communication worldwide, especially among high school students. Which demographic predominantly utilises Face book, Instagram, and Twitter? In recent times, technology has undergone significant advancements. The advancement of technology has brought about significant changes in social media, which in turn has had both beneficial and negative effects on academia. The utilisation of social media by students is impacted. Social media poses significant risks to students, especially in terms of their security and privacy, and can serve as a significant source of distraction from studying. This essay focuses on examining and highlighting the impact of social media on students' academic performance, social interactions, and studies. Furthermore, a survey was conducted to evaluate the impact of social media on students. The objective of the study is to examine the impact of social media on adolescents. Significant progress has been achieved in the past two decades to enhance globalisation. It has proven beneficial in nearly every sector, encompassing sports, fashion, education, healthcare, internet shopping, and enhanced communication. Social media has been associated with the youth demographic, offering them numerous prospects for achievement. The study assesses the effectiveness of this instrument in several areas and presents the results in a thorough manner.

Keywords: *Social Media, Face book, Network, Health, Twitter and what's app.*

Introduction

Social networking sites refer to online platforms that enable individuals to build profiles and establish connections with others. Currently, the phrase "social media" is extensively utilised and has a significant influence on the social relationships of every individual. Social media provides individuals with a platform to engage, communicate, and share important documents, photographs, and videos, thereby facilitating learning and work processes. The proliferation of social media platforms correlates with the growing popularity and advancement of individuals; encompassing both renowned and widely recognised social media platforms. The development of the bulletin board system (BBS) in 1978 marked the birth of the concept of social media, as it was the first platform of its kind. Ward Christensen and Ruby Success developed

the BBS in 1995 as a means of facilitating information exchange, organising meetings, and considering the creation of personal websites. Subsequently, the World Wide Web (WWW) was released and received a significant and enthusiastic response from the community. In a similar manner, Beverly Hills Internet (BHI) created Geocities, an additional social media platform. Friendster, founded in 2002, serves as both a social networking site and a communication platform. MySpace. In 2003, Word Press and LinkedIn were launched as social media platforms, contributing to the ongoing growth and expansion of the industry. Mark Zuckerberg, a renowned figure in the tech industry, introduced the social media platform FACEBOOK in 2004. Initially designed as a social networking site for college students, this debut marked a huge change in the way people used social media. Jawad Karim subsequently launched YouTube in the

following year, 2005. A platform designed for the purpose of sharing and viewing videos of diverse kind. Twitter, which was launched in 2006, enables users to submit concise communications called Tweets with a maximum length of 140 characters.

OBJECTIVES OF THE STUDY

1. The objective of the study is to investigate the potential use of social media in promoting youth engagement in governance.
2. The study will examine the importance of social media and its impact on student participation in government. It will also explore the challenges and consequences of using social media as a means of delivering information.

GOALS AND SIGNIFICANCE

This study is significant in its ability to enhance students' awareness and comprehension of the potential of social media as a platform for student engagement. Students can get up-to-date news through various information formats on social media platforms to stay informed in their daily life. Individuals have the ability to locate and disseminate information regarding national and contemporary issues through the use of social media platforms. It is an internet-based community where adolescents can interact with their peers while participating in the programme, writing about it, and sharing and commenting on it. Students will have immediate access to easily accessible information regarding their programmes. These devices are utilised to propagate the government's mission and enhance participation.

RESEARCH METHODOLOGY

Users often dedicate significant amounts of time to utilising social media platforms for both professional and personal purposes. This is due to the rapid growth and evolution of social media, which enables users to express their emotions with friends and seek comfort in the companionship of individuals who have similar interests. Social media is becoming an essential part of daily life for many users, particularly adolescents who are increasingly affected by addiction to social media. This addiction has a significant influence on education, which is becoming more crucial for students and teenagers. Social media distracts individuals from their academic pursuits and leads them towards engaging in various unethical and unsuitable behaviours. Technological improvements have enabled the accessibility of social media on a range of devices, such as

laptops, tablets, and mobile phones. Most of the time, students utilise these devices for socialising, gaming, and listening to music.

CHALLENGES FACED BY PARENTS AND STUDENTS

Today's students are believed to exhibit higher levels of violence, promiscuity, substance misuse, self-centeredness, and a lack of societal norms compared to students in previous generations.

Undoubtedly, the advent of social media has led to numerous households and families experiencing genuine concerns and justifiable apprehension. This marvel of contemporary technology possesses both positive, dreadful, and unsightly attributes. As the saying goes, every exceptional thing has a negative. The saying "the world has become a global village" has gained credibility as a result of the extensive utilisation of sophisticated communication technologies and their many platforms. Social media is currently popular among individuals of all age groups, including students, teenagers, adolescents, and older adults, irrespective of their gender and race. The utilisation of social media in all aspects of communication is increasingly pervasive, as well as spreading rapidly.

The challenges arise from the fact that students and young individuals struggle to control their own behaviour, are easily influenced by their peers, and often exhibit online versions of offline behaviours such as forming exclusive groups, engaging in cyberbullying, and experimenting with sexuality, including sending sexually suggestive or explicit messages, images, voicemails, videos, etc. Internet addiction, mental misery, and sleep deprivation are the primary social media challenges that parents must address at home. They begin to display symptoms of depression and avoidable ailments as a result of their excessive reliance on social media, navigation, and internet dependency.

According to the United States Federal Trade Communication (2010), students aged 13 to 17 are regular users of digital technology and new media apps. Including mobile devices, social networking, instant messaging, and file sharing. Undoubtedly, the internet has transformed the value system of students. Moreover, it has had a more substantial impact on their studying habits in educational institutions and at home, their interactions with parents and friends, and their sources of entertainment. Moreover, it is undeniable that children often utilise mobile phones and internet-based computer technology, which has a highly adverse effect on them.

PARENTS CONCERN RELATING TO SOCIAL MEDIA

The primary concern for parents and guardians is how to protect their children and dependents from the evident dangers and hazards associated with excessive usage of social media. Symbol not recognised. Parents are concerned about how to mitigate the excessive exposure of teenagers and students to the perceived negative impact of social media. They also desire to oversee, limit, decrease, and maybe eliminate this level of contact.

There is no text provided. Considering that adolescence is a crucial period in an individual's development, during which pupils explore different behaviours while shaping their own identities, it is reasonable for parents to have concerns.

Symbol: Parents are supposed to establish a hospitable atmosphere in their homes, where children feel at ease discussing any social media or other issues with them. Pediatricians strongly advocate for the importance of guiding and emphasizing the need to supervise internet activities by fostering a close relationship and open communication with the child. This approach can help parents effectively handle their child's emotional discomfort. Parents can readily engage in conversations with their child regarding the importance of eliminating offensive and improper content or associations with individuals who appear troublesome. Despite the possibility for future breakthroughs, it is important for parents to acknowledge that social media networking is a permanent fixture, despite the genuine and alarming problems it presents. The optimal approach is to acquire the ability to adjust to the current circumstances, harness the vast benefits of social media, and manage its detrimental patterns.

PARENTS VS STUDENTS

Mothers actively participate on social media platforms, providing and receiving a significant amount of support through their networks. Social media platforms serve as a platform for diverse human experiences, facilitating connections between individuals during both positive and negative circumstances. According to this study, parents, namely those with children under the age of 18, are particularly inclined to engage with positive updates from others, provide answers to inquiries, or seek support through online networks. This applies universally to all types of personal issues that individuals come upon, not limited to parenting-related content. Although less prevalent, a

majority of parents concur that they make an effort to address unfavourable information as well. Mothers are more inclined than fathers to actively involve their networks in various forms of outreach and assistance.

A significant majority of parents (81%) who utilise social media make an effort to acknowledge and respond to positive news shared by others in their online networks. This includes 45% of social media-using parents who strongly express their agreement with this behaviour. Approximately 53% of moms express a strong level of agreement, but just 33% of fathers share the same sentiment.

74% of parents who utilise social media receive assistance from their acquaintances on the platform. Upon analysing the data, it is shown that 35% of parents who use social media "strongly agree" that they receive assistance from their friends on social media. Approximately 45% of moms who utilise social media "strongly agree" that they receive assistance from friends on social media, in contrast to only 22% of fathers.

Approximately 71% of parents who use social media make an effort to provide a response when they have knowledge of the solution to a query asked by someone in their online network. Approximately 32% of parents who utilise social media have a strong inclination to promptly address inquiries. Women and fathers exhibit similar levels of responsiveness to queries on social media. Specifically, 35% of women strongly agree that they make an attempt to answer to questions, while 28% of fathers hold the same view.

Approximately 58% of parents who utilise social media make an effort to provide a response when a friend or acquaintance publishes negative news on the platform. Mothers are far more likely to "strongly agree" that they make an effort to accomplish this - 31% of mothers express this sentiment, in contrast to 21% of fathers.

Mothers use it as a parenting resource slightly more often than fathers:

Although many parents believe social media to be a valuable source of general knowledge, a smaller number report encountering useful parenting advice while using social media. Simultaneously, 25% of individuals report receiving assistance from their social circles on parenting matters. Additionally, mothers who utilise social media are over three times as inclined than fathers to acknowledge receiving support.

Approximately 79% of parents who utilise social media platforms concur that they receive valuable knowledge from their online connections. 32% of respondents strongly believe that they receive valuable information. Mothers and fathers

have an equal likelihood of "strongly agreeing" that they obtain valuable information from their social media networks, with 35% of mothers and 27% of fathers expressing this sentiment.

Approximately 59% of parents who use social media have encountered valuable parenting-related material within the past month while browsing through other social media content. Mothers are more prone to come across beneficial parenting material, with a rate of 66% in the past 30 days, whereas only 48% of fathers have.

42% of these parents have had social or emotional assistance from their online networks on a parenting matter within the past 30 days. 50% of mothers, in contrast to 28% of fathers, engage in social media.

31% of parents who utilise social media have recently inquired about parenting matters to their online networks during the past 30 days. Both mothers and fathers have an equal probability of doing so.

12% of parents with children under 18 report experiencing discomfort due to social media posts about their child made by their spouse, family member, or friend. A staggering 88% of individuals report that they have not experienced this emotion.

11% of parents have requested the removal of content concerning their child that was placed on social media by a family member, carer, or friend.

Both parents and non-parents utilise a diverse range of social media channels

This poll also conducted a comprehensive examination of the social media behaviours of parents. Social media usage is widespread among parents who use the internet, and it is observed across several platforms. Non-parents and parents share many similarities in this aspect, while there are distinctions between mothers and fathers:

Approximately 75% of parents who use the internet also use Facebook, while 70% of individuals who are not parents also use Facebook. Mothers exhibit a higher propensity to utilise Facebook compared to fathers, as seen by 81% of moms and 66% of dads engaging with the platform.

28% of parents who use the internet utilise Interest, with 40% of mothers and 15% of fathers being among them.

Approximately 27% of parents who use the internet also utilise LinkedIn. Both mothers and fathers have an equal probability of utilising LinkedIn.

Approximately one-fourth of parents who use the internet are active users of Instagram. Mothers exhibit a higher likelihood of utilising the platform compared to fathers, with a percentage of 30% versus 19%. Parents who are under the age of 40 are more inclined to utilise Instagram compared to older parents, with a usage rate of 33% versus 18%.

Approximately 23% of parents who use the internet also use Twitter. Mothers and fathers have an equal probability of utilising Twitter. Parents exhibit higher levels of engagement on social media platforms such as Facebook and LinkedIn, whilst non-parents tend to utilise Instagram more regularly. Parents on Facebook are particularly enthusiastic users, with 75% accessing the platform on a daily basis. Among them, 51% log in multiple times during the day.

The majority of Facebook networks for both parents and non-parents consist of family and friends.

The most prevalent sorts of relationships in users' Facebook networks are typically family and friends, both new and long-standing.

- 93% of parents who utilise Facebook have established connections with relatives other than their parents or students on the platform.
- 88% of individuals are connected as friends on Facebook with their present acquaintances.
- 88% of individuals are connected with acquaintances from their past, such as former high school or college classmates.
- About 60% of individuals have a friendship with their coworkers.
- 53% of individuals have a friendly relationship with their parents.
- Approximately 47% of teachers have connected with their pupils on Facebook.
- 41% of individuals are connected with individuals whom they have not met in person.
- Approximately 41% of individuals have established friendships with their neighbours.

Parents are more inclined to have their parents as friends on Facebook compared to non-parents, with a percentage of 53% versus 40%. Additionally, they have a higher probability of forming friendships with their neighbours on the network, with 41% compared to 34% of individuals without children.

Age is a significant determinant of the majority of parents' Facebook networks. Approximately 93% of parents who are under the age of 40 and use

Facebook are linked with acquaintances from their past. This percentage is considerably higher than the 83% of parents who are older (aged 40 and above) who have the same sentiment. Younger parents exhibit a higher likelihood of being connected as friends on Facebook with their own parents compared to older parents (71% vs. 35%). Older parents, specifically those who are 40 years old and above, have a higher probability of forming friendships with their pupils on Facebook. A majority of 65% agreed, in contrast to only 30% of parents who are younger. These findings are most likely a result of the requirement by Facebook that users must be at least 13 years old.

Positive Impact

1. Communication and Connectivity: Social media platforms have facilitated seamless interaction among students, enabling them to establish connections with friends, family, and peers, irrespective of geographical limitations. This has enhanced communication and aided in the preservation of relationships.

2. Knowledge Sharing: Social media platforms provide students with abundant knowledge and educational materials. Various educational institutions and specialists disseminate useful knowledge on platforms such as YouTube and LinkedIn, hence enhancing the accessibility of learning.

3. Social media platforms provide networking opportunities for students to establish connections with professionals in their desired area. This can be highly beneficial for career advancement, as students can gain essential insights from industry professionals, solicit guidance, and delve into potential employment prospects.

4. Social media offers a means of self-expression by allowing users to share photographs, videos, and textual content. Engaging in this activity can enhance creative thinking and facilitate the growth of students' digital personas.

5. Social media has been essential in fostering awareness and promoting activism about social and political matters. Students can facilitate activism and advocacy endeavours more conveniently by disseminating information and coordinating events using internet platforms.

Negative Impact

1. Time Management: The overuse of social media might result in difficulties in managing one's time. Excessive time spent by students looking through their social media feeds might have a negative impact on their academic performance and general efficiency.

2. Research has indicated that over utilisation of social media platforms can be a contributing factor to the development of anxiety, depression, and feelings of isolation among students. The imperative to meticulously craft an impeccable digital identity and the perpetual evaluation in relation to others might have adverse effects on one's mental health.

3. Cyber bullying: Social media platforms can facilitate the proliferation of cyber bullying. Students may encounter instances of harassment, cyber threats, or public embarrassment, which can result in significant emotional repercussions.

4. Privacy Concerns: Students frequently disclose personal information on social media platforms, occasionally without comprehending the potential privacy hazards involved. Malicious individuals can exploit this information or negatively affect future possibilities.

5. Distraction: Social media can significantly divert students' attention away from their studies. The incessant notifications and the irresistible temptation to check social media might impede attention and undermine academic performance.

Conclusions

This study focused on examining the impact of social media platforms, specifically Facebook, Twitter, and Whatsapp, on students. Initially, this essay highlights the challenges that kids and young individuals face when dealing with social media. Furthermore, a comprehensive survey was conducted across multiple social networks, inquiring about age, time allocation, trust, and preferences. According to the report, parents universally disapprove of Facebook and other social media platforms. Parents must devise a meticulously crafted strategy to steer their children away from engaging on social media. They should be encouraged to engage in outside activities, such as singing or any other fun activity, or any sport that could be advantageous. Furthermore, social media exerts both beneficial and detrimental effects on students' lives. While it has the potential to improve communication, learning, and networking, it also presents dangers to mental well-being, privacy, and academic achievement. It is imperative for students to utilise social media with mindfulness and achieve a harmonious equilibrium between its advantages and disadvantages. Educators and parents can also contribute to guiding pupils in making prudent and beneficial decisions regarding their utilisation of social media.

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INVESTIGATION ON PROBLEMS AND PROSPECTS IN CRYPTOCURRENCY

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Abstract

The rapid progress of information and communication technology has facilitated the online integration of various daily chores, leading to enhanced efficiency and adaptability. The exponential growth in internet users has sparked the emergence of virtual currencies, known as cryptocurrencies, facilitating seamless financial activities such as buying, selling, and trading. This study examines the future expectations of consumers about cryptocurrencies. The phrases "crypto" and "currency" are merged to create the term "cryptocurrency." The dictionary definition of cryptography is not publicly disclosed. Since its establishment in 2009, cryptocurrency has been utilised to fulfil the needs of individuals seeking secure and anonymous digital transactions, facilitated by a reliable third-party middleman, and independent of government regulation. Cryptography is employed to enable the safe transmission and interchange of digital tokens. The objective of this research study is to investigate if the Crypto currency Bill has effectively resolved the issues related to virtual or Crypto currency funds. In order to accomplish this, the writers will initially provide a brief overview of the concept of cryptocurrency before delving into an analysis of the various challenges and obstacles associated with it. Bitcoin transactions are facilitated by blockchain technology, which presents its own set of benefits and drawbacks. This essay will discuss the present legal standing of Cryptocurrency in India, along with associated security apprehensions. For instance, the risks linked to malware and security, data theft, gold mining, and the lack of a centralised regulating authority. The legal position of cryptocurrencies in several countries has been briefly discussed to offer a more precise viewpoint. Although the "Crypto currency and Regulation of Official Digital Currency Bill 2019" had many provisions for regulating cryptocurrency, it failed to be enacted as a law.

Keywords: Cryptocurrency, Challenges, Digital tokens, and Bit coin

Introduction

A cryptocurrency refers to a form of digital or virtual currency that is safeguarded by encryption, making it highly resistant to counterfeiting or double-spending. Most cryptocurrencies are held on decentralised networks that utilise blockchain technology, a distributed ledger maintained by many computer networks. Cryptocurrencies, by

virtue of not being issued by a singular authority, possess inherent resistance to government manipulation or intervention. Cryptocurrencies are digital systems that facilitate secure online transactions and are valued based on virtual "tokens" that are represented by entries in a system ledger. The term "crypto" encompasses several cryptographic techniques and encryption

algorithms, such as hashing functions, public-private key pairs, and elliptical curve encryption, which safeguard these inputs. Money functions as a medium of trade because we collectively agree to use it as a form of payment for goods and services. Sellers agree to accept money for their products, while workers agree to receive payment for their services. Money functions as a convenient instrument for recognising and communicating value in accounting.

A national digital currency, managed by a central bank, that use encryption techniques to authenticate financial transactions and determine the creation of all physical cash in circulation. Bitcoin was the inaugural cryptocurrency to be acknowledged as innovative. In 2009, a someone named Satoshi Nakamoto, who chose to remain anonymous, issued a white paper introducing Bitcoin. Before the inception of bitcoin, numerous endeavours to introduce digital currencies with an encrypted ledger into the market proved to be fruitless. Using bitcoin allows for the preservation of anonymity in transactions, ensuring that the identities of the individuals involved remain undisclosed. Currently, the most prominent examples of digital currency include Bitcoin, Ethereum, and others. The bitcoin market initially had modest growth, but then suddenly accelerated at a significantly higher pace. Although crypto currencies provide numerous advantages, such as facilitating new digital payment methods and establishing a unique currency with specific applications, they currently lack a suitable framework or regulatory system to control their operations. India had a significant increase in interest in digital currencies between 2012 and 2017, as a result of the widespread use of cryptocurrencies in Western countries. This led to the formation of several cryptocurrency exchanges in India. Coin Safe, Uno coin, Koinexs, Pocket Bits, and other similar platforms are some examples. Unexpectedly, the values of cryptocurrencies started to skyrocket, and their allure expanded swiftly.

RBI Guidelines

In 2013, as virtual currencies such as Bitcoin became more popular in India, the

Reserve Bank of India released a press statement to warn the public about the hazards associated with engaging in transactions with these currencies. In February 2017, the RBI was compelled to issue a press statement once again, reaffirming the concerns raised in 2013 regarding cryptocurrencies. This action was prompted by the increasing popularity of these digital currencies and the transactions conducted by a large number of Indian users. In November 2017, the Indian government formed the Inter-Ministerial Committee. The group was initially founded with the goal of analysing various challenges linked to Virtual Currency and offering practical ideas for implementation. The committee's conclusive report, submitted in July 2019, recommended the prohibition of private cryptocurrencies in India.

OBJECTIVES OF THE STUDY

1. To fully understand the concept of cryptocurrency, it is important to grasp its functioning, the various types that exist, and the dominant role played by Bitcoin.
2. To analyse the potential, challenges, and legal status of cryptocurrencies. The main characteristic of cryptocurrency technology is its digital payment network and protocol.
3. To determine the primary barriers to the acceptance of cryptocurrencies, including potential hazards.

RESEARCH METHODOLOGY

The main data sources utilised in this study consisted of articles published by renowned writers, books, websites, research journals, and other secondary sources.

INVESTING WITH CRYPTOCURRENCY

Cryptocurrency lacks support from a central bank or government. The valuation of a cryptocurrency is not contingent upon the commitments made by a central bank or the government, in contrast to the majority of conventional currencies such as the US dollar. Storing your bitcoin online does not provide you with the same level of security measures as a bank account. Government insurance does not cover funds stored in online "wallets," in contrast to bank accounts in the United States. Cryptocurrencies are highly volatile and can

see abrupt and substantial price changes. An investment of one thousand dollars today may depreciate to a mere one hundred dollars tomorrow. There is no guarantee that the value will increase if it decreases. Cryptocurrencies are not a foolproof investment due to various factors. There are no assurances, as is the case with any investment opportunity. There is no guarantee that your investment will generate profits. Individuals who guarantee you a profit or return are likely to be fraudulent individuals. Investing in a cryptocurrency may not be prudent, regardless of its popularity or endorsement by celebrities. Not all cryptocurrencies or the corporations that behind them is same. Evaluate the commitments that the company is making regarding their cryptocurrency prior to making a decision to invest in it. To perform an online search, utilise the name of the company, the specific cryptocurrency, and relevant keywords such as review, scam, or complaint. Examine the search results for several pages.

PROTECT YOUR MONEY AND AVOID INVESTMENT SCAMS:

Scammers are engaging in identity concealment by impersonating websites and fabricating counterfeit social media identities. Investors should consistently exercise vigilance in detecting bogus accounts by carefully scrutinising the material, assessing the dates of establishment, and evaluating the extent of engagement. Exercise vigilance when it comes to domain names and enhance your understanding of online account security to ensure that investors do not inadvertently collaborate with a deceitful entity.

None Scammers often employ deceptive testimonials purportedly written by satisfied clients. These endorsements create the perception that the promoter is reliable since they show that they have achieved significant profits in the past and that new investors would also experience financial benefits similar to prior ones. However, it is common for scammers to author the reviews instead of genuine satisfied consumers.

There is no text provided. Scammers sometimes entice new investors by promising

secure, lucrative, and assured profits within relatively brief timeframes, which may be measured in hours or days rather than months or years. Given that all investments inherently have a certain level of risk and potential rewards are typically linked to the level of risk involved, these representations often indicate fraudulent activity. Discover additional information regarding the unmistakable indicators of investment fraud. There are no legal protections in place for transactions conducted using cryptocurrency. Both debit and credit cards are protected by legal measures in the event of any mishaps. For example, your credit card issuer provides a protocol to aid you in recovering your funds in the event that you choose to challenge a transaction. Cryptocurrencies typically lack such protective measures.

Payments conducted using cryptocurrency are typically irreversible. In general, while making a bitcoin payment, it is unlikely that you would receive a refund unless the recipient voluntarily returns the funds. Prior to making a payment for a bitcoin transaction, it is advisable to conduct thorough research on the seller in order to ascertain their reputation.

There is no text provided. Transactions involving cryptocurrency are commonly referred to as anonymous. However, the situation is not as straightforward as it may seem. Cryptocurrency transactions are typically recorded on a publicly accessible ledger called a "blockchain." This is a comprehensive record of all bitcoin transactions, starting from the moment of payment and ending at the moment of receipt. The block chain may potentially include the transaction value as well as the wallet addresses of both the sender and recipient as part of its published information.

Aside from the market risks linked to speculative assets, cryptocurrency investors should also be mindful of the following dangers:

User risk: In contrast to traditional finance, bitcoin transactions cannot be reversed or cancelled after they have been received. Approximately 20% of all bitcoins are currently inaccessible as a result of lost passwords or erroneous sending addresses, according to certain estimations. Eighteen

Regulatory hazards arise from the uncertain regulatory status of certain cryptocurrencies. Governments are currently attempting to regulate these cryptocurrencies as either securities, currencies, or both. The abrupt implementation of strict regulations could pose difficulties in the sale of cryptocurrencies or lead to a significant decline in prices throughout the entire market.

Counterparty Risks arise when investors and merchants entrust exchanges or other custodians with the responsibility of safeguarding their coin. Should theft or loss occur due to the actions of these third parties, it could lead to the complete loss of one's investment.

Management Risks: The absence of consistent laws leaves little safeguard against deceitful or unethical management activities. Numerous investors have incurred significant financial losses due to management teams that were unable to provide a product.

Programming risks: Numerous investment and lending platforms employ automated smart contracts to govern the transfer of user deposits. Investors utilising these platforms bear the risk that a software error or vulnerability in these programmes could result in the loss of their money. Market manipulation continues to be a significant issue in the bitcoin industry, when important individuals, organisations, and exchanges engage in unethical behaviour.

Cryptocurrency faces the problem of having a low value.

Unofficial fiat currency, unlike official fiat currency, lacks government backing or metal reserves. Despite the claimed functional benefits of cryptocurrencies, such as distinctive characteristics or tangible incentives, the commercial feasibility of these properties relies on other interconnected aspects. These include the disciplines of behavioural economics, technology, and the magnitude of financial investments.

LACK OF A CENTRAL AUTHORITY To Supervise

Due to the absence of intrinsic value, cryptocurrencies are very susceptible to

fluctuations in their worth. Consequently, it is necessary for a central authority to oversee the decentralisation of the network in order to regulate transactions. The term "decentralised nature" denotes the absence of intermediaries in the operation of Bitcoin and other cryptocurrencies, resulting in the physical absence of cash. Transaction participants are provided with it, while complete anonymity is not assured. Transactions in this context are inherently irreversible.

Despite the persistent endeavours of governments worldwide to exert authority over the network, these endeavours have been unsuccessful. Central authority intervention may lead to legal consequences. In the absence of a regulatory authority to address the intricacies that may arise in a dispute regarding cryptocurrency ownership, investors would face a state of disorder.

Activities related to criminal behaviour

Unofficial virtual currencies have the capacity to deceive customers, particularly those who are easily influenced. An instance in India recently revealed a fraudulent activity where "Gain Bitcoin" was found to be involved in a scam worth INR 2000 crore. The plan enticed clients by offering them a return on investment in the form of Bitcoin. Subsequently, it was revealed that it was a Ponzi scheme. In addition, a different virtual currency, distinct from Bitcoin, was utilised to compensate the ROI, however its value depreciated rapidly.

The genesis of money laundering

Cryptocurrencies have significantly broadened the scope for money laundering and other illicit activities. Due to their inherent decentralisation, authorities encounter challenges in making decisions. When malware infiltrates participants' personal accessories, it becomes simpler for crooks to exploit the vulnerabilities of customers who are not very knowledgeable about technology. Consequently, criminal syndicates may exploit these cryptocurrency transactions for their unlawful purposes, posing a significant threat to any nation.

Data loss

Due to the decentralised nature of bitcoin transactions and their lack of a physical

location, they can be retrieved at many nodes. Any device that sustains physical damage or is compromised through vulnerability exploitation has the potential to generate substantial financial losses due to the loss of transaction-related data.

Not enough

Literacy refers to the ability to read and write proficiently. A primary impediment to the adoption of bitcoin settlement in India is the dearth of understanding regarding cryptocurrencies and blockchain technology. Academics have consistently observed that digital assets, including bitcoin and cryptocurrencies, are vulnerable to many types of exploitation. This factor plays a crucial part in determining the varying levels of success experienced by start-ups and financial technology enterprises operating in this area.

RISKS POSED BY MALWARE AND SECURITY

Every system has inherent vulnerabilities. Exploiting these vulnerabilities, hackers can potentially generate a substantial amount of digital currency, leading to broader socioeconomic consequences. After obtaining access, these malevolent people can exploit a minor vulnerability in wallet addresses to generate counterfeit virtual currency. For instance, in the computer game World of Warcraft (WoW), users evade the game's regulations by purchasing virtual currency from questionable sources and engaging in money laundering. Cybercriminals vigilantly monitor these websites with the intention of defrauding unsuspecting users, resulting in substantial financial losses without any tangible gain.

Concerns regarding cryptocurrency systems

These systems are similar in that they are capable of generating an unlimited amount of virtual currency and distributing it among online groups. It refers to the similar activity of central banks in producing money, but unlike central banks, they are not limited by supply and demand. Virtual currency providers, such as Second Life, with the capability to manipulate the value of Linder

Dollars and distribute an unregulated amount with the intention of boosting their profits and deceiving consumers.

The effects of actual monetary systems

The correlation between these cryptocurrencies and the use of legal tender in their acquisition indicates the disturbance in the supply and demand of legal fiat. As the usage of virtual currency increases for buying real or virtual goods and services, the likelihood of macroeconomic instability also rises. Additional disruptions may arise due to a decrease in the demand for the legal currency caused by these pauses. Contrary to the previous statement, a peer-to-peer virtual currency exchange for actual cash can increase the demand for money. These changes have a direct impact on the current monetary systems.

The Hazards of Gold Mining:

Money farming is a well recognised practice in China and other developing countries, where individuals participate in social games like World of Warcraft (Wow) with the purpose of acquiring money. The true wealth is acquired through the exchange of this amassed gold. The bulk of affected gamers are inept and inexperienced individuals who do not fully immerse themselves. Due to the lack of regulation, these transactions pose a higher risk and incentivize participation in unlawful behaviour.

Fluctuations in the values of virtual currencies

Virtual currencies are completely governed by market dynamics and can experience devaluation due to market sentiment, unlike legal currencies which are backed by the guarantee of central banks. Put simply, when the value of a virtual currency unit decreases, there will be a reduction in the number of units accessible for that same currency unit. This phenomenon is becoming more prevalent in exclusive internet forums.

CONCLUSIONS

Cryptocurrency has revolutionised digital payments by offering a private and non-third-party method. It has emerged as a new payment system and a distinct kind of currency that has the potential to replace traditional fiat money. Although bitcoin has been steadily increasing in popularity, its

acceptance by the general public remains relatively modest as it does not meet the typical person's expectations. Today, only a small number of individuals would consider cryptocurrencies as their sole choice for making payments in the future. The main barriers to the general acceptance of cryptocurrencies persist in their lack of conformity with the existing regulatory framework, encompassing concerns of financial integrity, consumer protection, tax compliance, monetary policy alignment, and liquidity volatility. While many financial institutions are allocating significant funds to adopt cryptocurrencies as a payment method, its widespread recognition is still limited. Recently, banks have started using digital technology to lower the expenses associated with providing liquidity to real-time gross settlement (RTGS) systems. This also improves the efficiency and reliability of payments, as well as the overall financial system. The Indian government appears to disregard numerous favourable attributes of cryptocurrencies. The prospect of achieving large returns on cryptocurrency assets amid an economic slump has attracted numerous Indian investors. If India implements well-crafted legislation, the bitcoin business has the potential to see substantial growth and prosperity. India is home to a substantial population of bitcoin merchants. A complete ban on cryptocurrencies is not a viable choice for competitive economies in the current era of rapid technological advancement.

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ANALYSIS OF EFFECTIVE WOMEN ENTREPRENEURIAL LEADERSHIP SKILL ON BUSINESS PERFORMANCE

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Abstract

Globally, women's entrepreneurship has risen consciously, and it is well known that entrepreneurship is essential to prosperity and economic growth. Notwithstanding these realities, women are less likely than males to start their own businesses in nearly every society. The results showed that a statistical examination of 80 participants who were SMEs in Srivilliputtur was conducted to investigate the relationship between leadership skill and their effect on business success. The study's conclusions demonstrated that a work delegate, Rapid decision maker, and Competencies in technology improves business performance. It has been suggested that female business owners enhance their abilities through business performance by utilizing their leadership style.

Keywords: Prosperity, Leadership, business, Technology and abilities.

Introduction

For decades, women in India have faced cultural, social, economic, and political oppression. They are taken advantage of in the nation, in families, in society, and at home. At some point women battle to achieve professional and personal success and catch up to males. Yet, governments came to understand the value of having women in the workforce and assisting female businesses. Leadership abilities, separate successful businesses from unsuccessful ones. Women's participation in academic institutions has given them more power over material possessions, intellectual resources like knowledge, information, and ideas, and decision-making in the family, surroundings, society, and country. The study's objectives were to investigate the leadership philosophies used by female business owners in the Srivilliputtur region and to offer

suggestions for improving those concepts. Numerous leadership philosophies, including work delegate, Rapid decision maker, Problem handling capabilities and Competencies in technology have been reported in the literature.

Statement of the Problem

Work-related effectiveness, involvement, productivity, and skills are each component of business performance. Strong leadership ideologies are necessary for various business types to increase performance. Some businesses struggle with issues like low productivity and inadequate inventiveness. The performance of businesses is consistently impacted by this issue. For this reason, the study looks into the most effective leadership philosophies that raise worker performance. It is said to be a productive company with a strong foundation in the business executives or drivers. The idea of successful leadership is also widely accepted in the field of technology.

The requirement for someone who is similarly skilled at handling other official tasks and leading others was also recognized by the workforce. Therefore, in order to boost overall corporate success, companies require an effective leader.

Review of Literature

Ainura Kocherbaeva et al., (2019) in their research article titled “**Leadership and leaders in successful small and medium enterprises**”, addressed the necessity of having capable executives that encourage innovation and success in these companies. The study covers the leadership potential of SMEs in promoting economic development and promotes their significance as the backbone of economies, particularly in areas like Italy and Spain. Overall, the study emphasizes the critical traits and behaviors of SMEs' leaders and their influence on the survival and prosperity of these enterprises.

Gomathy D., and Aruna L., (2020) in their paper “**Role of Leadership Skills in success of women MSME Entrepreneurs of Chennai**”, It dealt with the implications of women entrepreneurs' success in Chennai's MSME sector and their leadership abilities. A questionnaire was used to gather data from 130 female entrepreneurs, and statistical tests such the t-test, Anova, and regression were used to examine the outcomes. The findings showed that entrepreneurial success was significantly and favorably correlated with inspirational and enabling leadership qualities, with women between the ages of 26 and 35 demonstrating higher levels of inspiring skills.

Scope of the Study

The intention of the current study is to explore how women in Srivilliputtur operate as entrepreneurs and lead with flair. The remaining female entrepreneurs would greatly benefit from this study's recommendations for improvements in order to achieve the broader goal of improving women's entrepreneurship. By understanding these components, solutions for encouraging female entrepreneurs to perform better as leaders could be developed.

Objective of the Study

- To examine the socioeconomic characteristics of female entrepreneurs in Srivilliputtur.
- To study the link between business performance and women's entrepreneurial leadership skills.
- To make insightful recommendations based on the study's findings.

Methodology Analysis

Research Methodology	:Snowball Sampling
Data Type	: Primary Data
Area of Sample	: Srivilliputtur of Virudhunagar District
Sample Size	: 80
Statistical Tool	: Correlation
Source of Data	:Women Entrepreneurs

Hypothesis of the study

The following hypothesis has been created for the current study based on the discussion above.

Ho: The business performance of SMEs does not significantly correlate with the entrepreneurial leadership skills of women.

Analysis and Interpretation

Table 1: Socio Economic Profile of the respondents

S. No	Entrepreneur Details	No of Respondents	%
Age wise Classification			
1.	Below 20 Years	16	20.00
2.	20 -30 Years	12	15.00
3.	31 - 40 Years	27	33.75
4.	41 - 50 Years	18	22.50
5.	Above 50 Years	7	8.75
Educational Qualification			
1.	Upto HSC	19	23.75
2.	Undergraduate	23	28.75
3.	Post Graduate	6	7.50
4.	Professional	21	26.25
5.	Diploma	11	13.75
Business Experience			
1.	Less than 5 years	22	27.50
2.	5 - 10 years	29	36.25
3.	11 – 15 years	20	25.00
4.	Above 15 years	9	11.25
Total		80	100

Source: Primary data

Out of 80 respondents, most of them, 33.75 per cent, are between the ages of 31 and 40, followed by 28.75 per cent with undergraduate degrees and 36.25 per cent with 5 to 10 years of experience.

Table 2: Enterprise Classification
Source: Primary data

S.No	Types of Enterprise	No of Respondents	%
1.	Micro	22	27.50
2.	Small	42	52.50
3.	Medium	16	20.00
Total		80	100

52.50 percent of the respondents, as shown in Table 2, are small business owners. 20 per cent of the responses fall into the category of Medium Enterprises, while the remaining 27.50 per cent are Micro Enterprises.

Reliability test

Although the variables are measured using a questionnaire that is organized, all of the variables are included in the analysis that follows. **Table 3 contains the Reliability Analyses**

Variable	No. of items	Cronbach's Alpha Modeling
Work delegate	5	0.800
Rapid decision maker	7	0.664
Problem handling capabilities	4	0.676
Competencies in technology usage	4	0.681
Business Performance	8	0.699

Source: Computed primary data

We can figure out from Table 3 that every variable has a Cronbach's alpha value greater than the recommended value of 0.7. We therefore draw the conclusion that all of the variables' reliability is adequate and carry on to more analysis.

Table 4: Correlation between Women entrepreneurial leadership and Business performance

Leadership	Correlation Coefficient	Interpretation	p-value	Decision	Remarks
Work delegate	0.750	High positive Correlation	0.000	Reject Ho	Significant
Rapid decision maker	0.553	Moderate positive Correlation	0.000	Reject Ho	Significant
Problem handling capabilities	0.119	Negligible Correlation	0.298	Retain Ho	Not Significant
Competencies in technology	0.312	Low Positive Correlation	0.021	Reject Ho	Significant

Source: Computed Primary Data

The correlation coefficient revealed diverse r values for the degree of link between leadership skills and business performance. It's noteworthy to note that, **with the exception of Problem handling capabilities**, the Work delegate Equally, Rapid decision maker, and Competencies in technology showed **p values less than 0.05**.

The abilities that MSME entrepreneurs possessed demonstrated a notable link with characteristics related to business performance.

Therefore, it can be drawn that there is a strong correlation between the business performance of SMEs and the entrepreneurial leadership skills of women.

Suggestions

1. Establishing leadership development programs that emphasize enhancing skills like communication, negotiation, and strategic thinking will help

systematize the decision-making process.

2. Women entrepreneurs may strengthen their problem-solving skills by analyzing scenarios practically and using tools like SWOT analysis (Strengths, Weaknesses, Opportunities, and Threats) to evaluate circumstances effectively.

Implications

The aforementioned investigation's main contribution is to enhance our awareness of the extent to which women entrepreneurs' entrepreneurial performance is influenced by their leadership abilities. The research conducted aids female entrepreneurs in comprehending the critical function that improving their leadership abilities plays in achieving their success rate, which is typically challenging to achieve. The government agencies and policy makers benefit from this research effort as well, since it highlights the need of strengthening the leadership abilities of female entrepreneurs.

Conclusion

The findings from the research suggests that the most effective leadership skill fosters a sense of community among workers, requires less supervision for higher-level tasks, and helps followers achieve their objectives while increasing overall organizational productivity. Despite its small importance, their leadership style actually improves business efficiency. Despite this, leadership capability makes authority choices that workers feel less capable of carrying out their duties and making judgments.

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